Education Division Newsletter
Namebini-Giizis (Sucker Moon)

ECC Upcoming Important Dates

There are always tons of things happening here at the ECC. Some upcoming important dates to remember are:

- Every Thursday: Ojibwe Language Table 4:30-7pm. Child Care available and this is a pot luck event.
- Every Wednesday: GED/HSED/Basic Ed Classes at ECC 11:00am-1:30pm
- Every Saturday (Feb 8th-April 26th) Family Swimming 10-12. Call Maureen (ext 258) or let Ashley (in main office) know to reserve your spot. This event is open to all ECC families, limited spots available so please call to reserve your family’s spot.
- Policy Council Meetings: Feb 13th, March 13th, April 10th 12:30pm at ECC.
- ECC and Tribe Closed Monday, February 17th for President’s Day.
- ECC Spring Break is March 24th-28th. The ECC will also be closed the following week (March 31st-April 4th) for an all-staff in-service. We will be closed for two weeks and apologize for the inconvenience.

Has your child had their well child visit??

It’s important for your child to have regularly scheduled checkups, often called well-child visits, beginning shortly after birth and lasting through the teen years.

These appointments allow your doctor to keep a close eye on your child’s general health and development. Finding possible problems early gives your child the best chance for proper and successful treatment. Also, any concerns you have about your child can be discussed during these visits.

During these visits, the doctor examines your child and asks you questions about your child’s development and behavior. Immunizations also are either given or scheduled at this time. Your child’s doctor will recommend a schedule for well-child visits. One example is for visits at ages: 3 to 5 days old, by 1 month, 2 months, 4 months, 6 months, 9 months, 1 year, 15 months, 18 months, 2 years, 30 months, 3 years, after age 3, well-child visits are usually scheduled yearly through the teen years.

The ECC health and wellness manager Patt Kenote-DePerry, along with the family service staff are here to assist your family in meeting their health needs. For example, please find information relating to medical mileage enclosed in this newsletter.
### February 2014 Events

**Namebini-Giizis (Sucker Moon)**

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*March 2014 Family Swim Day*
Babiichii = he/she puts on shoes

Babiichiin = You (1 person) Put on your shoes (command)

Babiichiig = You all (more than one person) put on your shoes (command)

Gagiichii = he/she takes off shoes

Gagiichiin = You (1 person) Take off your shoes (command)

Gagiichiig = You all (more than one person) take off your shoes (command)

Nimiigwechiwendaamin - We are thankful

Nimiigwechiwenimaa nindede
Nimiigwechiwenimaag niijiiig
Nimiigwechiwendaan wiisiniwin
Nimiigwechiwenimaa nookomis
Nimiigwechiwendam niimiyaan
Nimiigwechiwendaanan odaminwaaganan
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Nimiigwechiwenimaa nimise
Nimiigwechiwendaanan nibiizikiiganan

I’m thankful for my dad
I’m thankful for my friends
I’m thankful for my food
I’m thankful for my Grandma
I’m thankful when I dance
I’m thankful for my toys
I’m thankful for my mom
I’m thankful for my older sister
I’m thankful for my clothes.
ECC Family Swimming

*Open to families with children ages 0-8*

Where: Bayfield Area Rec Center
When: EVERY Saturday
Starting February 8th
Time: 10:00am-12:00pm
Food: Light lunch

Reservations needed! Only 40 spots available.
Please try to call by Thursday.

Please call Maureen (ext 258) at 779-5030 or see Ashley in the main office to reserve your spot.

Please do not bring valuables into the locker room or bring a lock to lock up your items.
The ECC & Rec Center are not responsible for any theft or incidents.

If you have reserved a spot and are unable to make it, please call to let us know. Miigwech!!

*Sponsored by ECC/LAUNCH*
Home Base news for February 2014

February Socialization
Saturday the 8th — Family Swimming 10-12
You will need to contact Maureen Ekclund at 715-779-5030 EXT.258
To sign up for this day.
Hope to see you there.

Family Sliding Day will be announced so watch for flyers.

February Birthdays
Jenova Holcomb on the 11th

Monday February 17th ECC CLOSED

Happy Valentine’s Day

All Home Base Teachers will be gone during the Week of February 24-27 2014 for a Training.

Wednesday February 5th from 8:30 -10:30 The Red Cliff Dental hygienist will be at the ECC to exam and administer a fluoride Treatment (varnish) to the Children’s teeth. You are welcome to bring in your child to have this done.

If you need more information please contact Patt Kenote-DePerry at 715-779-5030 EXT 256

Avery is crawling around and pulling herself up.
Emilia loves to talk and play with her friends.
Izzy is crawling around and likes her mommy helping in the classroom.
Mavice loves trying new things and playing with her friends.
Niigani likes to figure out how things work.
Samara likes to paint and really loves school.
Walter is walking around and likes experimenting with new things.
Zaylia loves that she can get all around now crawling.

The Waabooz room is growing so fast many of us are crawling or walking. We are also starting to talk and understand many words in Ojibwemowin. We use phrases like:

- Nimbakade ina? Are you hungry?
- Odaaminoodaa Let’s play.
- Gi wi wisin ina? Do you want to eat?
- Aakozi na? Are you tired?

These are just a few we use. Ms. Beth is off finishing up her schooling and we be back with us in June. We wish her the best of luck in the meantime. Ms. Ashley will be in our classroom. We will continue as we have been playing, learning, growing and becoming better friends.

Please remember we will be doing more and more as we get bigger that mean more and more messy things so don’t forget the extra clothes and to be alarmed when we come home with painted up toes and hands.
February
NABEBINI-GIIZIS (Sucker Moon)

The Amik class is really enjoying our new teacher Ms. Shenna! It’s so exciting to have all the new ideas that Shenna is doing with the class; the kids really like her!!

We would like to wish Silas and Macy Mino-Dibishkaa on Feb 23rd. Mino-niizh!!

We will be having a little inde’ party Thursday February 13th, so if you would like to bring something for Valentine’s Day let us know.

Our Ojibwe words are inde’ (heart) and gaadinam (push it). The amikwug have been working hard on pushing in their chairs to the table. We all want to say chi-miigwech to Rosie, we love learning Ojibwemowen from her and she is helping us so much.

We will be working on valentines lacing, and spending more time at mealtimes with our new Ojibwemowen learning.

Reminder: please call in if your child will be late or not coming in; communication is key with parent-teacher relationships.

Miigwech with your patience for us as we learn new Ojibwemowen! Parents are welcome and encouraged to attend the weekly Language Tables on Thursday’s from 4:30-7:00pm.

~Teresa and Shenna  ext 225
First off we would like to thank all the families for hanging in there with us throughout the very coooooold month of January. We apologize for the several closings but are only trying to keep the children, families and staff safe. We all are looking forward to warmer weather in the near future!! With that in mind we want to remind you to bring the appropriate outdoor wear for your child. When the opportunities arise we are making sure to get the children outdoors!

February will bring many opportunities to enhance the skills your children are learning. The kids have been working hard at self-help skills! They are now getting their own dishes for meal times, learning to serve themselves, and working on dressing themselves when we go out and come inside. Please give your child extra time as they learn to master these skills.

Reminder: we continue to learn and use as much Ojibwemowen in our classroom as we can! Parents are invited and encouraged to attend the weekly Ojibwe Language tables held here at the ECC every Thursday from 4:30pm-7pm. Child care is available and the event is a pot luck!

Miigwech for letting us know when your child will be absent or late! Attendance is so important—the kids are very sad when their friends are absent. Call anytime: 779-5030 ext 244.

~Jamie and Caitlin
**Family Swimming every Saturday.**

**ECC/ Tribe CLOSED**
Feb. 18 due to Presidents Day.

**Language table Every Thursday**
Reading books and telling stories encourage good language development.

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**Special Points of Interest**

- Group Activities
- Look and See
- Weather
- Ojibwemowin

**Karen and Nadine**

- Ojibwemowin to the wall to learn.
- The children know a lot of words and will answer back at times in ojibwe.
- Keep the words going in your household and don't forget that every Thursday the language table is open to all. :)

**Notes:**

- Jaxin can do a 5 piece puzzle.
- Leiam is beginning to cut on a line.
- Kenyon understands words such as big, small, on, under.
- Brandy does the movements to Going on a Bear Hunt.
- Nathan is a BIG helper with friends and teachers.
- Manuel can follow a 2-step direction.
- Bella likes to play with the dolls and kitchen.
- Makoons knows what the weather is like daily.
February has to be a warmer month!! We have not been able to go outside much in January but I sure hope that will change in February. There is so much snow in the playground that the children are playing on top of all the play structures. So with warmer weather we will be going outside each and everyday. We are learning there are 5 things you need to put on before going outside to play and they are 1. snow pants 2. boots 3. coat 4. mittens 5. hat please provide these for your children each and everyday so they can take pride in accomplishing what they have learned.

We will be doing valentine activities, learning about community workers, letters H, I, J and the colors pink and red during February. Some of the other things we will be doing are learning how to give and help, comparison of items using big, medium and small.

Ms. Diann & Ms. Patsy
Boozhoo Mashkodebzhiki Class families;

February 10th and 11th is our niswi mukwadoog play. The children have been working very hard on learning their parts. The money we raised from our bake sale will go towards buying flowers on Valentine’s day for the Northern Lights and the Oaks residents.

For the month of February we will explore dinosaurs. We will look at all the different kinds of dinosaurs, what they ate and what their habitat was like.

It is hard to believe that we are over half way through our school year. Your children are a wonderful gift from the creator and we are very thankful to be able to be a part of their life.

Miigwech for sharing them with us.

Jenn and Julie
What Ma’iingan Kids Are Learning!

THIS MONTH WE WILL BE LEARNING ABOUT DINOSAURS, FOSSILS AND COMPLETING VALENTINE’S DAY PROJECTS. WE INVITE ALL PARENTS TO COME IN OUR ROOM TO BE PART OF OUR DAY WE REALLY LIKE TO HAVE OUR FAMILY WITH US TO SHARE OUR DAY AT SCHOOL.

OUR DAY STARTS AT 8 AM AND ENDS AT 2 PM. WE DO LOTS OF LEARNING RIGHT AWAY IN THE MORNING DURING CIRCLE TIME AND THEN IT CONTINUES THROUGHOUT THE DAY. WE HAVE LOTS OF TIME IN THE MORNING FOR THE FAMILIES TO JOIN OUR ACTIVITIES IN OUR CLASSROOM AND ENCOURAGE YOU TO STAY FOR A WHILE IF YOU ARE DROPPING OFF YOUR CHILD. PLEASE REMEMBER TO CALL US IF YOUR CHILD IS GOING TO BE LATE OR ABSENT.

~MISS LINDA AND MISS ALICIA EXT 245

REMINDER: PLEASE SEND YOUR CHILDREN WITH EXTRA CLOTHING TO SCHOOL. SOMETIMES WE HAVE MESSY ART PROJECTS OR WE GET WET WHILE WE ARE PLAYING OUTSIDE AND SOMETIMES WE HAVE ACCIDENTS. WE ARE OPEN TO DONATIONS IF YOU HAVE ANY EXTRA CLOTHING THAT YOU WOULD LIKE TO DONATE TO THE CENTER THOSE ARE WELCOME. WE LOOK FORWARD TO WORKING AND SEEING YOUR CHILDREN EVERY DAY AT SCHOOL SO KEEP UP THAT GOOD ATTENDENCE.

**FAMILY SWIMMING DAYS EVERY SATURDAY, PLEASE TAKE ADVANTAGE OF THIS AWESOME OPPORTUNITY!!!
GED/HSED COURSES
offered at the ECC

If you or someone you know is interested in retrieving their GED or HSED, WITC will be offering basic education classes at the Red Cliff Early Childhood Center.

Wednesday’s 11am-1:30pm @ ECC

No pre-registration is required, simply call or stop at the ECC to sign up.

Completing a TABE assessment is the first requirement, developing a personal plan is the next, and completing the official test is the final step!

Please bring a form of identification with you.

Any questions, call Nicole Boyd @ 779-5030 ext 253 or Sue Hopkins @ 682-4591 ext 3118
Leo Lafernier Scholarship

Opportunity for Red Cliff Tribal Members who attend college part-time

In memory of Leo Lafernier, Education Scholarships through a donation from EMR, Inc. will be given to 20 part-time students attending college. EMR, Inc. actively participates with the Native American Lands Environmental Mitigation Program (NALEMP) committee that Leo chaired.

- The scholarship is open to any Red Cliff Tribal member who lives on or near the reservation (includes Bayfield and Madeline Island).
- It does not matter what your major of study is.
- Applications accepted from Monday January 27th—4:00 p.m. Friday February 14, 2014.
- Scholarships in the amount of $250.00 will be awarded to 20 students.
- Scholarships will be mailed directly to the financial aid office at the school you are attending.

Contact the Red Cliff Education Department for the Application and more information.

(715) 779-3706 ext. 1229
Stewardship Scholarship Application
Scholarship in memory of Leo LaFernier
Information & Instructions

• This scholarship is open to any Red Cliff Tribal member who is attending a post-secondary school as a part-time student, it does not matter what your major of study is.

• Tribal member must be living on or near the reservation (includes Bayfield and Madeline Island).

• Applicants must fill out the “Stewardship Grant Application 2014” and return to the Red Cliff Education Department.

• Applications will be accepted from Monday January 27th—Friday February 14, 2014.

• Scholarships in the amount of $250.00 will be awarded to 20 students or split evenly among the applicants if less than 20 students apply.

• Scholarships will be awarded to students by the first week in March, 2014.

• All applicants will be notified if they will receive the scholarship or not.

• Scholarship checks will be made out to the financial aid office of the school the applicant is attending.

• If there are more than 20 applicants, the winners will be determined by a point system and by a selection committee.
# Stewardship Scholarship Application 2014
In Memory of Leo LaFernier

## 1. PERSONAL INFORMATION

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<td>School attending and address</td>
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## 2. What does land/environmental stewardship mean to you?
Please limit your response to no more than 500 words.
Attach another page if needed.

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**APPLICANT PLEASE READ CAREFULLY AND SIGN BELOW**

I certify that the answers given are true and complete to best of my knowledge.

Applicant’s Signature   Date signed
Stewardship Selection Committee Evaluation Sheet

Applicant _____

The Red Cliff Education Department can complete this first section.

Date Received: ___________________ Date of Verification: ___________________

Is the applicant an enrolled member of the Red Cliff Tribe?  
Yes____ No____

__________________________________________  Date
Signature of Representative

******************************************************************************

Selection Committee completes the section below:

Raking 0-5 points on each component 0 low and 5 high  Points 20 max

- Application was completely filled out.  
- Spelling and grammar of the application and essay question
- Applicant’s knowledge of stewardship as reflected in the essay
- Overall impression of applicant’s essay and application

Total Points
Chequamegon Bay Farm to School

WINTER CARNIVAL

Celebrating good food and a great community!

Learn about the Bayfield, Washburn, and Ashland School Gardens and how to get involved, meet the people who feed our students, bring home recipes, test your skills at the Veggie Bean Bag Toss, become a Cheeky Monkey, swap seeds, and more!

3:30-5:30pm Friday February 28, 2014
Bayfield School Cafeteria

For more information contact
farmtoschool@bayfield.k12.wi.us
Chequamegon Bay Farm to School

WINTER CARNIVAL

Celebrating good food and a great community!

Learn about the Bayfield, Washburn, and Ashland School Gardens and how to get involved, meet the people who feed our students, bring home recipes, test your skills at the Veggie Bean Bag Toss, become a Cheeky Monkey, swap seeds, and more!

Friday February 28, 2014
Bayfield School Cafeteria

Carnival Booths 3:30-5:30pm
Empty Bowls Soup Feed Fundraiser 5:30-6:30pm

suggested donation: $15/soup + locally-crafted pottery bowl, $5/just soup proceeds will go to the Red Cliff Giba'an Bakadewin (Stop Hunger) Project

For more information contact farmtoschool@bayfield.k12.wi.us
Important Health Insurance Marketplace dates

You can generally buy health insurance only during the annual open enrollment period. Upcoming dates to know:

- **March 31, 2014**: 2014 open enrollment ends
- **November 15, 2014**: Proposed date for 2015 open enrollment to start
- **January 15, 2015**: Proposed date for 2015 open enrollment to end

To buy insurance outside open enrollment, you must qualify for a special enrollment period due to a qualifying life event such as marriage, divorce, birth or adoption of a child, or loss of a job.

2014 open enrollment

Open enrollment for 2014 coverage ends March 31, 2014. If you haven’t enrolled in coverage by then, you generally can’t enroll in 2014 coverage until the next open enrollment period, which begins November 15, 2014.

If you don’t have health coverage in 2014, you may have to pay a penalty. You don’t have to pay the penalty if you enroll in a plan by March 31, 2014.

**Enrollment and coverage start dates**

During open enrollment, if you enroll:

- **between the 1st and 15th days of the month**, your coverage starts the first day of the next month.
- **between the 16th and the last day of the month**, your coverage starts the first day of the second following month. So if you enroll on February 16, your coverage starts on April 1.

**You may have more time to pay**: Many health insurers have decided to give you more time to pay your first month’s premium. Not all issuers are extending their payment deadline so check with your insurance company to confirm the date your premium is due. Learn how to complete your enrollment.

**Getting coverage outside of open enrollment**

You may buy insurance outside open enrollment if you qualify for a special enrollment period due to a qualifying life event such as marriage, divorce, birth or adoption of a child, or loss of a job.

You can enroll in Medicaid or the Children’s Health Insurance Program (CHIP) any time. There is no limited enrollment period for these programs.
If you own or operate a small business, you can start offering coverage to your employees at any time.

**2015 open enrollment**

The proposed open enrollment period for 2015 coverage is November 15, 2014 to January 15, 2015.

If you haven't enrolled in coverage by then, you generally can't buy health coverage for 2015 until the next open enrollment period for coverage the following year.

If you don't have health coverage during 2015, you may have to pay a penalty. You may buy insurance outside open enrollment if you qualify for a special enrollment period due to a qualifying life event such as marriage, divorce, birth or adoption of a child, or loss of a job.

You can enroll in Medicaid or the Children's Health Insurance Program (CHIP) any time. There is no limited enrollment period for these programs.

If you own or operate a small business, you can start offering coverage to your employees at any time.

**Medicaid & CHIP enrollment**

You can apply for Medicaid or Children's Health Insurance Program (CHIP) coverage directly to your state agency at any time. If you qualify for Medicaid or CHIP, your coverage can begin immediately.

You can also find out if you qualify for Medicaid or CHIP coverage in your state by applying through the Marketplace. If it looks like you're eligible for either program, we'll send your information to the state agency. They'll contact you to finish enrollment.
Get Covered: A one-page guide to the Health Insurance Marketplace

Here's a quick rundown on the most important things to know about the Health Insurance Marketplace, sometimes known as the health insurance "exchange."

The Health Insurance Marketplace helps uninsured people find health coverage. Fill out the Marketplace application and we'll tell you if you qualify for:

- Private health insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.
- Lower costs based on your household size and income. You can select plans available in your area, with prices based on your income and household size, right now.
- Medicaid and the Children's Health Insurance Program (CHIP). These programs cover millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you. Many but not all states are expanding Medicaid in 2014 to cover more people.

Most people are eligible to use the Marketplace. Learn more about immigration status and eligibility.

Enroll by the 15th of the month and your coverage starts as soon as the 1st of the next month. Most people must have health coverage in 2014 or pay a penalty. If you don’t have coverage, you’ll pay a penalty of either 1% of your income, or $95 per adult ($47.50 per child), whichever is higher. You’ll pay the penalty on your 2015 income taxes.

Some people qualify for an exemption to the penalty. If you enroll by March 31, 2014, you won’t have to pay the penalty for any month of 2014.

You're considered covered if you have Medicare, Medicaid, CHIP, any job-based plan, any plan, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.

If you're eligible for job-based insurance, you can consider switching to a Marketplace plan. But you won’t qualify for lower costs based on your income unless the job-based insurance is found unaffordable or doesn’t meet minimum requirements.

If you have Medicare, you're considered covered and don’t have to make any changes. You can’t use the Marketplace to buy a supplemental plan or dental plan.


Questions? Call 24 hours a day, 7 days a week: 1-800-318-2596 (TTY: 1-855-889-4325)

Spanish — Si necesita ayuda para traducir este texto, por favor llame al teléfono 1-800-362-3002 (V/TTY).
Russian — Если вам не все понятно в этом документе, позвоните по телефону 1-800-362-3002 (V/TTY).
Hmong — Yob xiv tao key pab txhais cov ntwaw no kum koj totaub, hu rau 1-800-362-3002 (V/TTY).
Laotian — ເມື່ອ ອ້າເຊັນຍ້ອນ ຍັງໝົດ ຜູ້ຊຸດທໍາອານາມາດ, ທ່ານຈັດຕັ້ງເບື້ອງໃນ 1-800-362-3002 (V/TTY).

Affected Programs: BadgerCare Plus Standard Plan, BadgerCare Plus Benchmark Plan, Medicaid
To: Members

Your New Non-emergency Medical Transportation Manager

Wisconsin Medicaid and BadgerCare Plus has a new non-emergency medical transportation manager, Medical Transportation Management Inc. (MTM Inc.). As of August 1, 2013, MTM Inc. will replace the current transportation manager, LogistiCare, LLC.

If you are eligible to get non-emergency medical transportation (rides) through LogistiCare, you will be eligible to get rides through MTM Inc. The reservation phone number for rides will remain the same with the new manager, MTM Inc. You should continue to call the current reservation phone number at 1-866-907-1193 (or TTY 1-800-855-2880) to schedule rides with MTM Inc. for appointments for covered services. See the Attachment of this ForwardHealth Update for all of MTM Inc.’s contact information.

You should read this Update carefully because some information is new or has changed. All information in this Update is for rides on and after August 1, 2013.

As the non-emergency medical transportation manager, MTM Inc. schedules and pays for rides to covered Medicaid and BadgerCare Plus appointments if you have no other way to get a ride to your appointment. Non-emergency medical transportation is a public transportation and shared ride service. Rides can include public transportation (such as a city bus), rides in specialized medical vehicles, or rides in other types of vehicles depending on your medical and transportation needs. If public transportation is not available, you will not be required to take it.

Information about Medicaid and BadgerCare Plus non-emergency medical transportation can also be found online at www.dhs.wisconsin.gov/badgercareplus/NEMT/index.htm.

This change in transportation managers does NOT change your enrollment or benefits for Wisconsin Medicaid or BadgerCare Plus.

This change in transportation managers does NOT affect emergency ambulance services. You should call 911 if you have an emergency.

Can I Get a Ride Through MTM Inc.?

You may be able to get a ride through MTM Inc. to your Wisconsin Medicaid or BadgerCare Plus covered appointment if you have no other way to get to your

Department of Health Services
If you have a car and are able to drive yourself to your appointment but cannot afford to pay for gas, you may contact MTM Inc. before you go to the appointment to see if you are eligible to be paid for gas.

If you cannot ride a bus and you are not able to use your own car, MTM Inc. will then schedule a ride with the best type of vehicle based on your medical and transportation needs. Rides may include a specialized medical vehicle or another type of vehicle. You may be required to share a ride with another rider during your trip to your appointment.

When Do I Need to Ride a Bus to My Appointment?

MTM Inc. will provide you transportation on a bus to get to your appointment if:

- You live within 1/2 mile of a bus stop,
- You are going to an appointment within 1/2 mile of a bus stop, and
- You do not meet any of the exceptions listed below.

You will not be required to ride a bus to your appointment if:

- You do not live within 1/2 mile of a bus stop,
- There is not a bus stop within 1/2 mile of your destination,
- You are unable to ride a bus or get to a bus stop because of a physical or mental health condition (for example, if you are going to a dialysis appointment). MTM Inc. will verify with your health care provider that you are medically unable to ride a bus,
- You are a parent or caregiver traveling with a member age 4 or under to his or her appointment,
- You are age 15 or under and are traveling alone, or
- You are age 70 or older and use a walker, crutches and/or a cane.

MTM Inc. will mail a bus ticket or pass to you before your scheduled appointment if you need to ride the bus.
What Information Do I Need When I Schedule a Ride?

You will need the following information when you schedule a ride:
- Your name, home address, and phone number.
- Your ForwardHealth member ID. (This is the list of 10 numbers on your ForwardHealth ID card)
- The street address and the phone number where you want to be picked up.
- The name, phone number, address, and ZIP code of the health care provider you are seeing.
- The date and start time of your appointment.
- The end time of your appointment, if you know it.
- Any special ride needs, including if you need someone to ride with you.
- General reason for the appointment (check-up, eye appointment, etc.).

If you call to schedule a ride and you do not have all of this information, you may not be able to schedule your ride and may have to call MTM Inc. back. At the end of the call, MTM Inc. will give you information about your ride. If you are taking the bus, MTM Inc. will tell you how they will mail you your bus ticket or pass. If you are getting picked up, MTM Inc. will give you the name of the transportation provider who will be picking you up and let you know when to be ready for your ride.

How Do I Schedule a Ride with MTM Inc.?

MTM Inc. schedules and pays for both routine and urgent rides.

Scheduling Routine Rides

A routine ride is a ride to an appointment that does not require you to be seen right away, such as a yearly check-up or a vision exam. Most rides are considered routine.

You must schedule routine rides at least two business days before your appointment. You can schedule a routine ride by calling 1-866-907-1493 (or TTY 1-800-855-2889) Monday through Friday from 7:00 a.m. until 6:00 p.m. or by going online to www.mtm-inc.net/wisconsin/. (See below for how to schedule a ride online).

You can schedule your rides for the current month and the following month. If you do not schedule a routine ride two business days before an appointment, you may not be able to get a ride and you will need to reschedule your appointment. Holidays and weekends are not counted as business days. Business days include the day that you schedule the appointment but not the day of your appointment.

For example, if your appointment is on Wednesday, August 7, you must schedule a ride by 6:00 p.m. on Monday, August 5. If your appointment is on Monday, August 12, you must schedule a ride by 6:00 p.m. on Thursday, August 8, to allow for the weekend days.

If you have regularly scheduled appointments, you or your health care provider can contact MTM Inc. to schedule regularly occurring rides for up to three months at a time. If you have dialysis appointments, you or your health care provider can schedule regularly occurring rides for those appointments for six months at a time.

Online Requests

You can schedule routine and regularly occurring rides online at www.mtm-inc.net/wisconsin/. You will need to schedule rides online at least two full business days before your appointment.

To schedule rides online, you will need to have already scheduled at least one ride with MTM Inc. by calling the reservation phone number and have a valid e-mail address. You will also need to create an account with a user name and password to schedule rides online. If you need help scheduling a ride online, you can call the reservation line at 1-866-907-1493.

After scheduling a ride online, you will be sent an e-mail confirmation. All confirmations of rides scheduled online will be sent only by e-mail to the e-mail address that you give during registration. If you schedule a ride online and do not receive an e-mail confirmation within 24 hours, call the
MTM Inc. reservation line at 1-866-907-1493 as soon as possible. For more information about scheduling rides online, go to www.mtm-inc.net/wizcoin/.

**Scheduling Urgent Rides**

An urgent ride can be one of the following:
- A health care situation in which you do not need to call 911 for immediate help but you cannot wait two business days before seeing a health care provider.
- A hospital discharge.
- A ride to a follow-up appointment if the follow-up appointment is for the same health care issue and is scheduled within two days of your previous appointment.

A ride to an urgent appointment will be provided in three hours or less.

You can schedule an urgent ride by calling the reservation number at 1-866-907-1493 (or TTY 1-800-855-2880) 24 hours a day, seven days a week.

You can only schedule an urgent ride by phone. You cannot schedule an urgent ride online.

MTM Inc. may contact your health care provider to confirm the urgency of your appointment.

**How Do I Cancel a Ride?**

If you are not able to go to your appointment, you must cancel your ride with MTM Inc., no matter what type of ride was approved, including bus trips.

If you are getting picked up, you should try to cancel the ride at least 24 hours before the ride was scheduled to arrive. You may cancel a ride by calling the MTM Inc. reservation line at 1-866-907-1493 or by going online to www.mtm-inc.net/wizcoin/. If you do not cancel your rides, MTM Inc. may require you to call the reservation line to confirm all future rides the day before your appointment.

**What Do I Need to Know About My Ride to My Appointment?**

If you are required to ride a bus to your appointment, MTM Inc. can help you with information you need to ride the bus. MTM Inc. has resources available to help you find the right bus to get to your appointment and learn the general rules about riding the bus if you are not familiar with taking the bus.

If you are getting picked up by a vehicle, your transportation provider will call you the day before your appointment to confirm your ride, including the time you are scheduled to be picked up for your appointment. If you have not heard from your transportation provider the day before your scheduled pick-up time, you may call MTM Inc.'s reservation line at 1-866-907-1493 (or TTY 1-800-855-2880).

On the day of your appointment, you must be ready and waiting for your ride at least 15 minutes before your scheduled pick-up time. Generally, the driver will not come to your door. If you are more than 10 minutes late after your scheduled pick-up time, you may miss your ride. If you have been waiting for your ride for more than 15 minutes after your scheduled pick-up time, call MTM Inc.'s “Where's My Ride” number at 1-866-907-1494 to ask about your ride.

You will need to bring your own travel equipment for the ride, such as a car seat or a wheelchair. (See below for when you need to bring a car seat.)

When you get picked up, the driver will ask you to sign a driver log for the ride to your appointment. Make sure that you only sign the form once at this time. You will sign the form again when you are leaving your appointment.

**What Do I Need to Know About My Ride After My Appointment?**

Your ride will pick you up at the location where you were dropped off. If you are getting picked up by a vehicle after your appointment and you scheduled your ride with a return pick-up time, your ride should pick you up within 15 minutes after your scheduled pick-up time. If your appointment is
running late and you know you will not be ready for your pick-up at your scheduled time, call MTM Inc. to tell them your appointment is running late. If you have been waiting for your ride more than 15 minutes after your scheduled pick-up time, call MTM Inc.'s “Where's My Ride” number at 1-866-907-1494 to ask about your ride.

If you are getting picked up by a vehicle after your appointment and did not schedule a return pick-up time because you did not know when your appointment would be over, you can call MTM Inc.'s “Where's My Ride” number at 1-866-907-1494 after your appointment is over, and a ride will come to pick you up within one hour. If you have been waiting for longer than one hour, call MTM Inc.'s “Where's My Ride” number at 1-866-907-1494 to ask about your ride.

The driver will ask you to sign a driver log for the ride home after your appointment.

**Do I Have a Copayment for Rides?**

If your ride is by specialized medical vehicle, you will have a $1.00 copayment, unless you do not have copayments. You should not pay for anything else for the ride, such as gas or a tip.

**Can Someone Ride with Me?**

MTM Inc. is only allowed to schedule and pay for the following people to ride with you:

- A medically required escort, such as a family member or friend (your health care provider will determine your medical need).
- A parent/caregiver if the member is a minor.

If you are a parent getting a ride to your appointment, MTM Inc. is not allowed by federal law to schedule and pay for your children to ride along unless they also have an appointment.

If you take your own car, you may take additional passengers with you. If you ride the bus, additional passengers may go along, but they must pay their own bus fare.

**What Are the Policies for Minors Traveling Alone to Their Appointments?**

Members age 17 and younger are minors. All reservations for minors traveling to a covered appointment must be made by an adult. Minors usually need a parent or caretaker to go with them on their ride. The parent or caretaker is responsible for the minor for the whole trip and at the appointment.

Some exceptions can be made to allow a minor to ride alone if a parent or legal guardian signs a consent form or if the minor is age 16 or older. Consent forms can be requested from MTM Inc. by calling the reservation line at 1-866-907-1494 or by going online to www.mtminc.net/minors.

The following minors may travel without a parent or caretaker:

- Minors age 16 – 17 years old when traveling by bus or a vehicle.
- Minors age 12 – 15 years old with a signed consent form on file with MTM Inc. when traveling by a vehicle only.
- Minors age 4 – 11 years old with a signed consent form on file with MTM Inc. when traveling by a vehicle only with at least one other child to the same day treatment program.

**Do I Need a Car Seat or Booster Seat for My Child?**

Parents or caretakers **must** provide car seats or booster seats for the ride. Car seats are required for children until they are at least age 4 and 40 pounds. Booster seats are required for children up until the child reaches one of the following:

- The child is 8 years old.
- The child weighs 80 pounds.
- The child is 4 feet, 9 inches tall.

If you do not have a car seat or booster seat at the time of your ride for any children who need them, you will not be able to take your ride.
Can I Make Extra Stops?

Extra stops will only be allowed for covered health care services, like an extra stop at the pharmacy to pick up a prescription on the way home from your appointment.

If you are getting a ride in a vehicle, all extra stops must be approved by MTM Inc. ahead of time. You must call MTM Inc. to request an extra stop before the stop is needed. The driver will not make any stops that are not approved.

What if I Need to Fill a Prescription or Pick Up Disposable Medical Supplies?

If you need to fill a prescription or pick up disposable medical supplies (DMS) following a covered appointment, you should try to do so on the way back from your appointment if possible. In this case, you must call MTM Inc. to request a ride to the pharmacy or other location before you begin your trip back from your appointment. This may be done at any time before the trip to the pharmacy or other location, including while you are at your appointment. If the trip to the pharmacy or other location is not approved by MTM Inc., the stop will not be provided.

For example, if you need to pick up a prescription on your way home that your doctor prescribed for you at your appointment, you will need to call MTM Inc. to get approval for the stop before your ride even starts.

If you need to fill a prescription or pick up DMS and you do not have an appointment scheduled, your pharmacy may be able to mail you your prescription or DMS for free. You should contact your health care provider or pharmacist about this option.

If you cannot fill your prescription or pick up your DMS after a scheduled appointment and the pharmacy is unable to mail you your prescription or DMS for free, then MTM Inc. can schedule and pay for a ride to fill your prescription or pick up your DMS. MTM Inc. may pay for you to ride a bus. If you cannot ride a bus, MTM Inc. will then schedule the best type of ride based on your medical and transportation needs.

Note: Rides to pick-up, repair, or fit durable medical equipment (DME) and hearing aids are also covered and can be scheduled by calling the reservation line or using the online scheduling tool.

What if I Need a Ride to a Veterans Medical Facility?

MTM Inc. can schedule and pay for rides to a veterans facility for a Medicaid or BadgerCare Plus member who is a veteran if the medical service could be covered by Wisconsin Medicaid or BadgerCare Plus.

What Rules Must I Follow for a Ride?

You must follow the Wisconsin Medicaid, BadgerCare Plus, and MTM Inc. rules listed below for rides:

- You must schedule a routine ride at least two business days before your appointment.
- You must be ready and watching for your ride 15 minutes before your pick-up time.
- You must provide information about your pick-up place, drop-off place, and why you need the ride when scheduling a ride.
- You must contact MTM Inc. as soon as you know that you no longer need a scheduled ride, including if you were scheduled to ride the bus. You should contact MTM Inc. at least 24 hours before a scheduled ride, if possible, when you need to cancel your ride.
- You must be thoughtful of any other passengers you are required to share your ride with on the trip to your appointment.
- You cannot have alcohol, drugs, or any weapons in the vehicle.
- You must use your seatbelt.
- You must bring any travel equipment, such as a wheelchair or a car seat for a child.
- You cannot physically or verbally abuse other passengers or the driver.
- You cannot smoke, eat, or drink any beverage while in the vehicle.
What Rules Must Drivers and Provided Attendants Follow When Providing Rides?

Drivers and attendants who are provided by MTM Inc. when necessary for help in transport must follow the Wisconsin Medicaid, BadgerCare Plus, and MTM Inc. rules listed below when providing rides:

- All drivers and provided attendants must wear or have an easy-to-read official company ID badge.
- The driver's vehicle must be marked with the company name.
- Drivers and provided attendants cannot use or be under the influence of alcohol, narcotics, illegal drugs, or other drugs.
- Drivers and provided attendants must not smoke around you.
- Drivers cannot use a cell phone (unless it is in hands-free mode) or text while driving.
- Drivers and provided attendants cannot touch passengers, except as appropriate and necessary to help the passenger get into or out of the vehicle, into a seat and to secure their seatbelt, or to provide first aid or assistance.
- Drivers must open the vehicle door for you if you ask for their help.
- Drivers must help you get from the door of where you are picked up to the vehicle and to the main door of where you are going, if you ask for their help.
- Drivers and provided attendants must help you move and store wheelchairs and other medical equipment; however, drivers and provided attendants are not responsible for your personal items.

Can I Be Paid for My Meals or Get Overnight Stays?

If you get a ride through MTM Inc. and meet one of the following rules set up by Wisconsin Medicaid and BadgerCare Plus, you may be paid for your meals or get an overnight stay during your trip:

- You may be paid for one meal if you are traveling at least 100 miles one way to your appointment, and you are away for at least four hours.
- You may be paid for two meals if you are traveling at least 100 miles one way to your appointment and, you are away for at least eight hours.
- You may be paid for two meals and get one overnight stay if you are traveling at least 200 miles one way to your appointment, and you are away for at least eight hours.

If you are going to an appointment and need to be away from home for more than one night, you should talk with MTM Inc. about what meals you can get paid for and overnight stays you can get.

If you meet the rules, you will then speak with a Care Management Coordinator at MTM Inc. The Care Management Coordinator will explain how to be paid for meals or get an overnight stay.

An approved, medically required escort may get paid for the same meals and get the same overnight stays that you are allowed.

You should schedule your ride for trips that will need meals and overnight stays as soon as possible, but at least two business days in advance. You can ask MTM Inc. to schedule rides for any trips in the current month and the following month.

If you can get paid for meals, you will need to pay for your meals up front and then MTM Inc. will pay you once it is verified that you attended your appointment. MTM Inc. will pay you for the amount you spent on your meal or up to $1000 per meal, whichever is less. You need to keep receipts for all your meals and send them to MTM Inc. with a trip log as instructed by the Care Management Coordinator. MTM Inc. will send you payment on a ComData Card that can be used like a debit card. If you are unable to pay for your meals at the time of your appointment, let MTM Inc. know when you schedule the ride.

MTM Inc. will not pay for any alcohol or recreational activities.
If you can get an overnight stay, MTM Inc. will arrange and pay for the overnight stay for you.

**What if I Have a Complaint?**

You or your chosen representative can make complaints about the service you received to MTM Inc. Complaints may be about things like having a hard time getting a ride, long waiting times, or drivers who are late to pick you up. MTM Inc. cannot help you with a problem until you file a complaint.

*Note:* If you want your chosen representative to be able to get information about your complaint and the response to it, you must give MTM Inc. permission to talk to them by completing a form that MTM Inc. will give you.

To file a complaint with MTM Inc., you or your chosen representative can do any of the following:

- Call MTM Inc.'s “We Care” number at 1-866-436-0457.
- Write to MTM Inc. at the following address:
  
  MTM Inc.
  Quality Management
  5117 W Terrace Dr
  Ste 400
  Madison WI 53718

- Log a complaint online at [www.mtminc.com/](http://www.mtminc.com/).

When filing a complaint, you must have your ForwardHealth ID number, name, and date of service or the trip number.

After receiving your complaint, MTM Inc. will mail you a response within 10 business days. If your complaint is not resolved within 10 business days, MTM Inc. will mail you a final response within 30 business days of receiving your complaint. If MTM Inc. needs more time to resolve your complaint, MTM Inc. will mail you a letter telling you that they will resolve your complaint within 14 business days.

If you are unhappy with how your complaint was resolved, you can follow the continued complaint process described in the response letter.

**What if I Was Denied a Transportation Service?**

If you were denied a transportation service by MTM Inc. and you do not think it should have been denied, you have the right to appeal. For example, denials may include a denied ride or denied payment for meals or overnight stays.

To appeal a denied transportation service, you can either appeal to the MTM Inc. ombudsman or request a fair hearing directly from the Division of Hearings and Appeals. Appealing to the MTM Inc. ombudsman is optional, but may be the fastest way to resolve your denial because you may be able to come to an agreement without having to wait for a fair hearing with the Division of Hearing and Appeals to take place.

**Appeals with the MTM Inc. Ombudsman**

To appeal to the MTM Inc. ombudsman, you can do either of the following:

- Call the "We Care" number at 1-866-436-0457 and ask to file an appeal.
- Write to the following address:
  
  MTM Inc.
  Appeals Dept
  5117 W Terrace Dr
  Ste 400
  Madison WI 53718

If you request an appeal, MTM Inc. will send you a letter within 10 business days, even if the appeal is not resolved.

If the appeal was not resolved within 10 business days, MTM will send you a final letter after a decision has been made. The appeal process will not take more than 45 days.
If you are not satisfied with the decision of the MTM Inc. ombudsman, you can follow the continued appeal process described in the letter.

If you are still not satisfied, you may still request a fair hearing with the Division of Hearing and Appeals.

**Fair Hearings**

To request a fair hearing with the Division of Hearing and Appeals, complete the Request for Fair Hearing form and submit it to the following address:

Department of Administration
Division of Hearings and Appeals
PO Box 7875
Madison WI 53707-7875


If you choose to write a letter in place of the form, you must include the following:
- Your name.
- Your mailing address.
- A brief description of the problem.
- The name of the agency that took the action or denied the service.
- Your Social Security number.
- Your signature.

If you need help with asking for a fair hearing, please call 1-800-362-3002.

For more information about fair hearings, refer to your ForwardHealth Enrollment and Benefits handbook online at [ DHS.wi.gov/en/autowebhelp/](http://DHS.wi.gov/en/autowebhelp/) or call 1-800-362-3002.

**What Are My Responsibilities Regarding Reporting Fraud and Following Program Rules?**

Fraud means getting coverage or payments you know you should not get. Anyone who commits fraud can be prosecuted.

You may be fined up to $10,000 and jailed for up to one year in a county jail, if you:
- Intentionally give false or incomplete information on your application for health care.
- Do not report a change that causes you to get more benefits than you should.
- Use another person's card to get services for yourself.
- Let someone else use your ForwardHealth card to get health care services or prescription drugs.

If you suspect that a Medicaid or BadgerCare Plus member or a provider, including a transportation provider, has committed or is committing fraud, call the Department of Health Services Inspector General toll-free at 1-877-865-3432 or by going online to [reportfraud.wisconsin.gov](http://reportfraud.wisconsin.gov).

ForwardHealth Member Information • June 2013
**ATTACHMENT**  
Member Contact Information for  
Medical Transportation Management Inc.

<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Information</th>
<th>Purpose</th>
</tr>
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<td>• Call this number to schedule a ride.</td>
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<td>Use this Web site to schedule and cancel routine and recurring rides, file complaints, and obtain forms. To schedule rides online, you will need to have already scheduled at least one ride by calling the reservation phone number and have a valid e-mail address.</td>
</tr>
<tr>
<td>Report Fraud</td>
<td><a href="http://www.reportfraud.wisconsin.gov/">www.reportfraud.wisconsin.gov/</a></td>
<td>Use this Web site or call this phone number if you suspect that someone is committing or has committed any form of fraud or abuse of a Wisconsin Department of Health Services program and would like to file a complaint.</td>
</tr>
</tbody>
</table>
New Information About Your BadgerCare Plus Basic Plan Enrollment

You recently received a letter that said the BadgerCare Plus Basic Plan would end December 31, 2013. This letter is to let you know that due to early enrollment challenges for healthcare.gov, Governor Walker extended your coverage for BadgerCare Plus Basic. Your BadgerCare Plus Basic Plan will now continue through March 31, 2014. Your January premium slip is included with this letter. If you want to stay enrolled in the BadgerCare Plus Basic Plan, you need to pay your premium by December 12, 2013.

You should continue to pay your premiums and stay enrolled in the BadgerCare Plus Basic Plan through March 31, 2014 if any of these apply to you:

- You applied through the Marketplace (also known as the Exchange) and they said you would be enrolled in the BadgerCare Plus Standard Plan starting January 1, 2014. Because these benefits will not start until April 1, 2014, you should stay enrolled in Basic through March 31, 2014.
- You applied through the Marketplace but you have not yet paid your first premium to enroll in a private health plan (unless your premiums for private health insurance are less than your Basic premiums and you want to switch to private health insurance before March 31, 2014).
- You have not yet applied for private health insurance through the Marketplace. You can read more about how to apply through the Marketplace on the next page.

You should stop paying your Basic Plan premiums only if you have already signed up for private health insurance through the Marketplace AND you have paid your first premium for coverage starting January 1, 2014.

If you have questions about this letter, please call the agency listed at the top of this page.
Applying for Health Insurance through the Marketplace:

If you have not done so already, you will need to complete a health care application through the federal Health Insurance Marketplace (also called the Exchange) in order to have health insurance coverage after the Basic Plan ends. Keep in mind that March 15, 2014 is the deadline to apply for and purchase Marketplace coverage that begins on April 1, 2014.

You can apply health care coverage through the federal Health Insurance Marketplace:

- Online at HealthCare.gov
- Over the phone by calling 1-800-318-2596 or TTY 1-855-889-4325,
- By mail, using a paper application. You can get the application and instructions online at HealthCare.gov by clicking on the orange button with the paper icon, or
- In-person with the help of a certified navigator, certified application counselor (CAC), agent, broker, or other public benefits assisters. A list of individuals who can provide in-person help can be found on the Enrollment for Health Wisconsin website at e4healthwi.org.

On the Marketplace application: It is important to answer “No” to Question 1 in Step 4 (on page 6 of the paper application), “Is anyone enrolled in health care coverage now from the following?” if BadgerCare Plus Basic is the only health insurance you currently have. This will tell the Marketplace that your BadgerCare Plus Basic Plan coverage will be ending and allow the Marketplace to process your application.

If you have questions about this letter, please call the agency listed at the top of page 1.
Hydrogen Peroxide

Claim: Hydrogen peroxide will cure a variety of ailments.

Status: Multiple — see below.

Examples: [Collected on the Internet, 2006]

1. I would like to tell you of the benefits of that plain little ½ bottle of 3% peroxide you can get for under $1.00 at any drug store. My husband has been in the medical field for over 36 years, and most doctors don’t tell you about peroxide, or they would lose thousands of dollars.

2. Let your toothbrushes soak in a cup of peroxide to keep them free of germs.

3. Clean your counters, table tops with peroxide to kill germs and leave a fresh smell. Simply put a little on your dishrag when you wipe, or spray it on the counters.

4. After rinsing off your wooden cutting board, pour peroxide on it to kill salmonella and other bacteria.

5. I had fungus on my feet for years — until I sprayed a 50/50 mixture of peroxide and water on them (especially the toes) every night and let dry.

6. Soak any infections or cuts in 3% peroxide for five to ten minutes several times a day. My husband has seen gangrene that would not heal with any medicine, but was healed by soaking in peroxide.

7. Put two capsules into a douche to prevent yeast infections. I had chronic yeast infections until I tried this once or twice a week.

8. Fill a spray bottle with a 50/50 mixture of peroxide and water and keep it in every bathroom to disinfect without harming your septic system like bleach or most other disinfectants will.

9. Tilt your head back and spray into nostrils with your 50/50 mixture whenever you have a cold, plugged sinuses. It will bubble and help to kill the bacteria. Hold for a few minutes then blow your nose into a tissue.

10. If you have a terrible toothache and can not get to a dentist right away, put a capful of 3% peroxide into your mouth and hold it for ten minutes several times a day. The pain will lessen greatly.

11. And of course, if you like a natural look to your hair, spray the 50/50 solution on your wet hair after a shower and comb it through. You will not have the peroxide burnt blonde hair like the hair dye packages, but more natural highlights if your hair is a light brown, reddish or dirty blonde. It also lightens gradually so it’s not a drastic change.

12. Put half a bottle of peroxide in your bath to help rid boils, fungus, or other skin infections.

13. You can also add a cup of peroxide instead of bleach to a load of whites in your laundry to whiten them. If there is blood on clothing, pour directly on the soiled spot. Let it sit a minute, then rub it and rinse with cold water. Repeat if necessary.

I could go on and on. It is a little brown bottle no home should be without! With prices of most necessities rising, I’m glad there’s a way to save tons of money in such a simple, healthy manner.

Origins: Hydrogen peroxide is a first aid staple in many households, routinely used to disinfect small wounds. Bottles of it are readily available at drug stores, with the compound formulated for home use vended in dilute form of 3% to 10%. Hydrogen peroxide also finds application as an antiseptic gauze, a clothes and hair bleech, and an aid to eor wax removal. A paste of hydrogen peroxide and baking soda is used as a tooth scrub, and hydrogen peroxide is the major component of any number of tooth-whitening products.

Higher concentrations (30% or greater) of hydrogen peroxide are used in industry as a bleach for textiles and paper, as a component of rocket fuels, and for producing foam rubber and organic chemicals. Hydrogen peroxide in these strengths is dangerous for the untrained to handle or come into contact with. Spills of industrial-strength peroxide in transit have resulted in freeway and rail line closures, because at such concentrations hydrogen peroxide presents an imminent danger of fire and explosion, and inhalation of its fumes can send people to the hospital.

While some of the peroxide-related tips enumerated in the example quoted above have previously appeared on other Internet circulated lists, this particular compilation seems to have begun its on-line life in January 2006. As to how good its advice is, the best that can be said is that some of the items are accurate, while others are unproved and possibly unprovable. In the main, however, one would likely not suffer much ill effect by following the list’s recommendations.

The two possible exceptions to the “no ill effects” pronouncement are the tips that involve putting hydrogen peroxide into direct contact with mucous membranes: spraying it into the nose to clear plugged sinuses or combat colds, and adding it to a douche to prevent yeast infections. While we don’t know if such suggestions work as touted, given the Centers for Disease Controls statement that “When used for household disinfectant purposes (3% to 5%), hydrogen peroxide is mildly irritating to the skin and mucous membranes,” we’d have to advise that trying out either tip might not be such a good idea.

Of the list’s suggestions that can be vetted, no less an authority on germs than Dr. Philip Tierno advocates pouring hydrogen peroxide or mouthwash over toothbrushes after every use. Hydrogen peroxide has also long been touted as an effective remover of bloodstains, but people do need to be reminded that it is also a bleach and so might lift the color of the item being cleaned along with the stain. Disinfecting countertops and cutting boards with hydrogen peroxide can also be handy as the liquid does combat a number of household nasties, but the 3% dilution hydrogen peroxide is commonly sold at won’t be the “sudden death to all germs” answer that this list of tips presents it as.
As for killing foot fungus, putting the run on boils, curing cancer sores, or cleaning out infections, it is not known if hydrogen peroxide is effective for these purposes. Soaking an infected wound in hydrogen peroxide several times throughout the day for five or ten minutes at a crack is probably not a good idea, though, because the solution can damage tissue if left in contact with skin for any length of time. 

Two additional health-related uses for hydrogen peroxide should also be examined, even though neither of them was mentioned in this list of tips: Injecting and swallowing hydrogen peroxide. While such treatments do have their advocates, who in turn claim such dosings will cure everything from AIDS to cancer, both uses amount to quackery. The proponents of "oxygen therapy" assert they are boosting the body's ability to destroy disease-causing cells, but there is no medical proof to support such use. Moreover, according to the American Cancer Society (ACS), both such uses are dangerous.

Hydrogen peroxide can be harmful if swallowed. Drinking the concentrated solutions sold in some health food stores (35%, or "food grade" hydrogen peroxide) can cause vomiting, severe burns of the throat and stomach, and even death. Direct skin contact or breathing the fumes of hydrogen peroxide can also be harmful.

Hydrogen peroxide injections can have dangerous side effects. High blood levels of hydrogen peroxide can create oxygen bubbles that block blood flow and cause gangrene and death. Destruction of blood cells has also been reported after intravenous injection of hydrogen peroxide.

The ACS also notes "The medical literature contains several accounts of patient deaths attributed directly to oxygen therapy."

One such case was the 14 March 2004 death of Katherine Biebeu of South Carolina. The coroner who handled the case attributed her death to the intravenous infusion of hydrogen peroxide. Ms. Biebeu had been receiving as a treatment for her multiple sclerosis. Hydrogen peroxide destroys blood platelets, the cells that coagulate to stop bleeding, and puts oxygen into the bloodstream that can form bubbles which stop the flow of blood to organs, said Clay Nichols, the pathologist on the case.

As to what to make of the numerous claims asserting of the hydrogen peroxide, in the main, most external uses of household-strength hydrogen peroxide are relatively harmless (if not necessarily helpful), but internal use should be shunned. Gargle with it, wipe wounds with it, foam the wax out of your ears with it, breach your skin and your clothes with it, but don't drink it or let someone shoot it into your veins.

Barbara "dose of common sense" Mikkelson

Additional information:

Oxygen Therapy
(American Cancer Society)

Last updated: 30 April 2006

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Sources:

The San Diego Union Tribune. 25 January 2006 (p.8).

Breid, Allen. "Deaths After Oxidation Cast Shadow Over Alternative Medicine."
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Gott, Peter. "Hydrogen Peroxide Is No Medical Cure."
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NSC announces video contest to raise awareness during Distracted Driving Awareness Month

Itasca, IL — The National Safety Council is now accepting original and creative videos that illustrate the negative effects of hands-free device use on drivers. The contest is part of the Council’s Distracted Driving Awareness Month campaign, Hands-free is not risk-free, and will include monetary awards of up to $2,000 to the winner. Winners will be announced in April.

Winning videos will effectively convey the extent to which the minds of drivers using hands-free devices are distracted. All participants — including anyone in the video — must be at least 18 years of age. Videos cannot contain any copy-written material, including music, and cannot be more than 2 minutes long. Monetary awards also will be given for second and third place. Entries will be accepted until March 14, 2014.

‘More than 30 scientific studies indicate hands-free device use does not offer drivers any safety benefit,” said John Ulczycki, vice president of strategic initiatives at NSC. “The brains of drivers using handheld or hands-free devices are distracted by the conversation itself, which means they are not able to focus solely on the task of driving. NSC aims to raise awareness about the dangers of using cell phones behind the wheel, not just in April during Distracted Driving Awareness Month, but every day of the year.”

NSC estimates 1 in 4 car crashes involve some form of cell phone use. NSC called for a total ban on all cell phone use while driving in 2009 after reviewing the numerous studies indicating the dangers of both handheld and hands-free devices. Cell phone distracted drivers can miss seeing up to 50 percent of their driving environment and have significantly delayed reaction times.

More information and entry forms can be found at nsc.org/ddmonth. To learn more about cognitive distraction, visit thebrain.nsc.org.

About the National Safety Council
Founded in 1913 and chartered by Congress, the National Safety Council, nsc.org, is a nonprofit organization whose mission is to save lives by preventing injuries and deaths at work, in homes and communities, and on the roads through leadership, research, education and advocacy. NSC advances this mission by partnering with businesses, government agencies, elected officials and the public in areas where we can make the most impact – distracted driving, teen driving, workplace safety, prescription drug overdoses and Safe Communities.
1. What is second-hand smoke?
- Second-hand smoke is the smoke that comes from a burning cigarette end, pipe, cigar, etc. as well as what is breathed out by a smoker.
- It pollutes the air in the room where a smoker is smoking.
- Everyone in the room — smokers and non-smokers alike — has no choice but to breathe in the second-hand smoke.

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2. How does second-hand smoke harm us?
- Second-hand smoke contains 4,000 chemicals, over 50 of which can cause cancer.
- Examples of these toxic chemicals include tar, benzene, lead, mercury, arsenic, formaldehyde, carbon monoxide, ammonia, and cyanide.
- Long after the smoker finishes a cigarette, those chemicals remain in the air, and get into the clothing, furniture, carpets, etc. They remain toxic...

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3. Why is sidestream smoke so toxic?
- Sidestream smoke is even more toxic than mainstream smoke. Why?
- First, sidestream smoke burns at a lower temperature, so it’s got more chemicals at a higher dose than the hotter mainstream smoke.
- Second, the filters on cigarettes filter off some chemicals, and the smoker’s lungs filter the smoke again. What the smoker finally breathes out (the exhaled “mainstream” smoke) is a filtered and therefore slightly “cleaner” form of poison.
- Researchers estimate that about two-thirds of the smoke from each cigarette is not inhaled by the smoker, but burns off as toxic sidestream smoke.
4. **How can we avoid second-hand smoke?**

The best solution to protect smokers and non-smokers is to create "smoke-free spaces", including:

- smoke-free homes,
- smoke-free workplaces,
- smoke-free public places (restaurants, stores, arenas, etc.) and
- smoke-free vehicles.

5. **What is a smoke-free home?**

- A smoke-free home is one in which all smokers (whether members of the family, or visitors) always smoke outside. No exceptions!

- It is NOT enough for smokers to go in a furnace room, washroom, bedroom, etc. to smoke. Why? The second-hand smoke will still spread throughout the whole house.

- Smoking near an open window is also not good enough.

- Only by smoking outside can smokers protect themselves and others from their second-hand smoke.

- Put up a smoke-free home sign to remind everyone to respect your smoke-free home!

6. **Who does second-hand smoke harm?**

**Smokers themselves**

- Smokers who smoke indoors get a "double dose" of toxic chemicals.

- First, they breathe in the chemicals from the cigarette as they take a puff.

- Then they breathe in their own second-hand smoke as well.

- On the other hand, if they smoke outside, the second-hand smoke blows away so they only inhale the chemicals from puffing...

**Non-smokers**

- Non-smokers are forced to breathe in the second-hand smoke if smokers smoke indoors (or in a vehicle).

- Studies estimate that second-hand smoke kills about 3,000 Canadians every year.

- Second-hand smoke causes heart attacks, strokes, cancers (of the lung, bladder, pancreas, cervix, breast, etc.), and lung diseases (asthma, pneumonia, bronchitis).

- Children who breathe second-hand smoke are at higher risk of getting otitis (ear infections), asthma, bronchitis, Sudden Infant Death Syndrome (SIDS), cancer, and "neuro-behavioural problems" (e.g., learning problems, problems paying attention, etc.).

**Unborn babies**

- A pregnant woman exposed to second-hand smoke is forced to breathe in the toxic chemicals.

- They enter her lungs, then her bloodstream, and eventually circulate down the umbilical cord and enter her unborn baby's bloodstream.

- From there, the chemicals circulate to all the baby's developing organs: the brain, eyes, ears, heart, lungs, stomach, etc.

- There is a higher risk of premature birth, low birth weight, and stillbirth.

- Babies who were exposed to smoke while in the womb have higher risk of Sudden Infant Death Syndrome (SIDS) and childhood cancer.

- It's the same as if the baby was smoking a cigarette in the womb!
Congratulations to those expecting, delivering, adopting, or taking care of a new baby. The U.S. Consumer Product Safety Commission, Keeping Babies Safe, and the American Academy of Pediatrics, would like to ensure that you are bringing your baby home to a safe sleep environment. Please remember these safe sleep tips:

- The safest place for your baby to sleep is in a crib, bassinet, or play yard that meets current safety standards.

- Your baby should have his or her own crib, with a firm mattress that fits the crib tightly and a fitted sheet. A tight fit means no gaps or spaces. You should not be able to fit more than two fingers between the mattress and the crib side.

- When selecting a crib, make sure it has not been recalled. Visit CPSC.gov or keepingbabiessafe.org to check if the crib model has been recalled.

- When using a crib, regularly check to be sure all parts are secure. Make sure the crib has no loose or missing parts or slats. Broken hardware, or even a missing screw, can result in a detached side rail allowing your baby to get caught between the crib mattress and side rail.

- Only repair a crib with parts provided by the manufacturer. Makeshift repairs can create new, deadly hazards.

- Never place a crib, bassinet, or play yard near a window as that creates a serious fall hazard and a risk of strangulation on window blind cords.

- Always place your baby on her back to sleep for both naptime and nighttime. When babies sleep on their backs, their risk of Sudden Infant Death Syndrome, or SIDS, drops by more than 90 percent.

- Never use a sleep positioner. They are unnecessary and can be deadly. Babies have suffocated in sleep positioners.

- Never place your baby to sleep on top of pillows or comforters. Remove these items from the crib. Just place your baby on her back, with no extra bedding. A better solution for keeping baby warm is an infant sleeper or wearable blanket that zips around your baby and can’t ride up over her face.

- The safest place for your baby to sleep is in the room where you sleep, but not in your bed.

- Some studies have shown that giving your baby a clean, dry pacifier reduces SIDS rates.

- Keep monitor and other cords out of your child’s reach, as these can pose a strangulation hazard.

- Never smoke around your baby.

- Talk to your pediatrician about any other sleep issues your baby may have. Advice may be different today from when your relatives or friends had babies.

- When buying a new crib, bassinet, or play yard, always fill out and return the Product Registration Card so you can be notified directly if there is a recall or safety alert.

- Beginning June 28, 2011, all cribs manufactured and sold (including resale) must comply with new and improved federal safety standards.

To stay informed on the latest safety information visit:
- www.cpsc.gov/cribs
- www.keepingbabiessafe.org
- www.aap.org
- (www.healthychildren.org)

We hope, you and your baby can have both a good night’s sleep and a safe sleep.

Sweet dreams.
SEND THESE TIPS TO YOUR COLD WEATHER FRIENDS

Helpful Hints For Winter

Keep your headlights clear with car wax! Just wipe ordinary car wax on your headlights. It contains special water repellents that will prevent that messy mixture from accumulating on your lights - lasts 6 weeks.

Squeak-proof your wipers with rubbing alcohol! Wipe the wipers with a cloth saturated with rubbing alcohol or ammonia. This one trick can make badly streaking & squeaking wipers change to near perfect silence & clarity.

Ice-proof your windows with vinegar! Frost on it's way? Just fill a spray bottle with three parts vinegar to one part water & spritz it on all your windows at night. In the morning, they'll be clear of icy mess. Vinegar contains acetic acid, which raises the melting point of water---preventing water from freezing!

Prevent car doors from freezing shut with cooking spray! Spritz cooking oil on the rubber seals around car doors & rub it in with a paper towel. The cooking spray prevents water from melting into the rubber.

Fog-proof your windshield with shaving cream! Spray some shaving cream on the inside of your windshield & wipe it off with paper towels. Shaving cream has many of the same ingredients found in commercial defoggers.

De-ice your lock in seconds with hand sanitizer! Just put some hand sanitizer gel on the key & the lock & the problems solved!
Mid-Winter Check Up

Julie Kenneally
January 10, 2014

There’s lots of great ways to enjoy the winter. Sledding, ice skating, and the chance to wear big puffy coats and heavy boots. Of course, there’s also winter weather to consider and so far, we’ve seen it all: cold, wind, snow, and some sunny days too. Now that we’re about halfway through such an unpredictable winter, we thought it might be a good time to give you 5 things to think about when it comes to keeping your family safe.

- **Car Seats and Winter Coats.** We know you want your little ones to be warm, but please don’t buckle your child into a car seat while wearing a bulky coat. The coat can compress in a crash and create a loose car seat harness, putting your child at greater risk of injury in the event of a crash. Instead, lay the jacket over your children like a blanket once they’re safely secured. More tips on car seats.
- **Sleep Safety.** Extra blankets can seem so cozy in a baby’s crib but soft bedding can block a baby’s airway during sleep. A firm mattress covered with a tight-fitting crib sheet is all you need for your baby to sleep well. If you’re worried about keeping your baby warm on those cold winter nights, try using a sleep sack (wearable blanket). They’re pretty cozy, too. More tips on safe sleep.
- **Winter Sports.** Kids love to push the limits when they’re skiing or snowboarding. Make sure they wear helmets and other proper gear to keep them safe if they fall on the slopes. Kids also might not be inclined to drink as much water when they’re playing in cold weather because they don’t get as hot. Remind them to stay properly hydrated. More sports tips.
- **Carbon Monoxide.** This is a great time to make sure your home has a carbon monoxide alarm on every level, especially near sleeping areas, and keep them at least 15 feet away from fuel-burning appliances. If you’re warming up a vehicle, don’t forget to remove it from the garage immediately after starting it. It’s extremely dangerous to leave a car, SUV or motorcycle engine running inside a garage. More CO tips.
- **Fire Safety.** Create and practice a home fire escape plan with two ways out of your house in case of a fire. This can be a fun activity for the whole family. Here’s a handy worksheet to help get you started. And remember to keep space heaters at least three feet away from anything that can burn. More tips on fire.

Have a fun and safe winter.


Car Seat Checkup
Top 5 Things to Do

☐ **Right Seat.** This is an easy one. Check the label on your car seat to make sure it’s appropriate for your child’s age, weight and height. Like milk, your car seat has an expiration date. Just double check the label on your car seat to make sure it is still safe.

☐ **Right Place.** Kids are VIPs, just ask them. We know all VIPs ride in the back seat, so keep all children in the back seat until they are 13.

☐ **Right Direction.** You want to keep your child in a rear-facing car seat for as long as possible, usually until around age 2. When he or she outgrows the seat, move your child to a forward-facing car seat. Make sure to attach the top tether after you tighten and lock the seat belt or lower anchors.

☐ **Inch Test.** Once your car seat is installed, give it a good shake at the base. Can you move it more than an inch side to side or front to back? A properly installed seat will not move more than an inch.

☐ **Pinch Test.** Make sure the harness is tightly buckled and coming from the correct slots (check car seat manual). Now, with the chest clip placed at armpit level, pinch the strap at your child’s shoulder. If you are unable to pinch any excess webbing, you’re good to go.

Please read the vehicle and car seat instruction manuals to help you with this checklist. If you are having even the slightest trouble, questions or concerns, don’t worry about a thing. Certified child passenger safety technicians are waiting to help or even double check your work.

Visit safekids.org to find a car seat inspection event in your community.
Car Seat Tips

Choose the Right Direction: Rear- or Forward-Facing

- For the best protection, keep your baby in a rear-facing car seat for as long as possible—usually until about 2 years old. You can find the exact height and weight limit on the side or back of your car seat. Kids who ride in rear-facing seats have the maximum protection for the head, neck and spine. It is especially important for rear-facing children to ride in a back seat away from the airbag.
- When your children outgrow a rear-facing seat around age 2, move them to a forward-facing car seat. Keep the seat in the back and make sure to attach the top tether after you tighten and lock the seat belt or lower anchors. Use the top tether until your child weighs 40 pounds. After February 2014, your car seat labels will tell you exactly how much your child can weigh and still use the lower anchors and top tether. Until then, check both your child restraint and vehicle manuals to see if you can go beyond the weight limit for the top tether. If they both agree to a higher weight, it is fine to follow their directions.
- Kids can remain in some forward-facing car seats until they’re 65 to 80 pounds depending on the car seat limits. Check the seat label to find the exact measurements. Discontinue use of the lower anchors or top tether when your child reaches the limits set by your car seat and car manufacturers. You must read the manual to know about those limits. Not to worry: You will then switch to a seat belt that goes through the car seat at that time. Seat belts are made to protect very heavy adults as well as children who have outgrown a booster seat.

Check the Label

- Look at the label on your car seat to make sure it’s appropriate for your child’s age, weight and height.
- Your car seat has an expiration date—usually around six years. Find and double check the label to make sure it’s still safe.

Know Your Car Seat’s History

- Buy a used car seat only if you know its full crash history. That means you must buy it from someone you know, not from a thrift store or over the internet. Once a car seat has been in a crash, it needs to be replaced.

Make Sure Your Car Seat is Installed Correctly

- Inch Test. Once your car seat is installed, give it a good tug at the base where the seat belt goes through it. Can you move it more than an inch side to side or front to back? A properly installed seat will not move more than an inch.
- Pinch Test. Make sure the harness is tightly buckled and coming from the correct slots (check your car seat manual). With the chest clip placed at armpit level, pinch the strap at your child’s shoulder. If you are unable to pinch any excess webbing, you’re good to go.
- For both rear- and forward-facing child safety seats, use either the car’s seat belt or the lower anchors and for forward-facing, the top tether to lock the car seat in place. Don’t use both the lower anchors and seat belt at the same time. They are equally safe—so pick the one that gives you the best fit.
- If you are having even the slightest trouble, questions or concerns, certified child passenger safety technicians are able to help or even double check your work. Visit a certified technician to make sure your car seat is properly installed. Find a technician or car seat checkup event near you.

Resource: http://www.safekids.org/tip/car-seat-tips
Check Your Car Seat

- Seventy-three percent of car seats are not used or installed correctly, so before you hit the road, check your car seat. Here’s a quick car seat checklist to help you out. It takes only 15 minutes.
- Learn how to install your car seat for free. Safe Kids hosts car seat inspection events across the country where certified technicians can help make sure your car seat is properly installed. They also serve in fixed locations called inspection stations during specific days and times in some communities. You may find an inspection station with certified technicians at a GM dealership, a hospital or even a fire house. They will teach you so that you can always be sure your car seat is used correctly. Find a Safe Kids car seat checkup event where we use only certified technicians near you.

Is it Time for a Booster Seat?

Take the next step to a booster seat when you answer “yes” to any of these questions:

- Does your child exceed the car seat’s height or weight limits?
- Are your child’s shoulders above the car seat’s top harness slots?
- Are the tops of your child’s ears above the top of the car seat?

If the car seat with a harness still fits and your child is within the weight and height limits, continue to use it until it is outgrown. It provides more protection than a booster seat or seat belt for a small child.

Be Wary of Toys

- Toys can injure your child in a crash, so be extra careful to choose ones that are soft and will not hurt your child. A small, loose toy can be dangerous and injure your baby in a crash. Secure loose objects and toys to protect everyone in the car.

Buckle Up

We know that when adults wear seat belts, kids wear seat belts. So be a good example and buckle up for every ride. Be sure everyone in the vehicle buckles up, too.

Buckling up the right way on every ride is the single most important thing a family can do to stay safe in the car.

Prevent Heatstroke

- Never leave your child alone in a car, not even for a minute. While it may be tempting to dash out for a quick errand while your babies are sleeping peacefully in their car seats, the temperature inside your car can rise 20 degrees and cause heatstroke <link to Heatstroke page> in the time it takes for you to run in and out of the store.

- See more at: http://www.safekids.org/tip/car-seat-tips#sthash.Z6Cwq5OK.dpuf

Resource: http://www.safekids.org/tip/car-seat-tips
Fire Escape Plan

Following the instructions, draw your escape plan on the grid.

- Draw the layout of your home as best as you can, include:
  - Doorways
  - Windows (if they can be used as exits)
  - Fire escapes (if in an apartment)
- Draw two floor plans if your house is 2 stories.
- Label each room.
- Draw a circle where there are smoke alarms.
- Draw two ways out of each room.
- Write “Exit” on each way out of the home.
- Draw an “X” for a safe meeting place outside.
- Practice escaping from every room in your home.

Example

Post your escape plan on a place where you will see it such as a refrigerator or bulletin board.
Heating equipment is a leading cause of home fire deaths. Almost half of home heating equipment fires are reported during the months of December, January, and February. Some simple steps can prevent most heating-related fires from happening.

**SAFETY TIPS**

- **Keep** anything that can burn at least three feet away from heating equipment, such as the furnace, fireplace, wood stove, or portable heater.
- **Only use** heating equipment that has the label of a recognized testing laboratory.
- **Never use** your oven for heating.
- **Have** a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer’s instructions.
- **Maintain** heating equipment and chimneys by having them cleaned and inspected annually by a qualified professional.
- **Turn** portable heaters off when leaving the room or going to bed.
- **For fuel burning space heaters, always** use the proper fuel as specified by the manufacturer.
- **Make sure** the fireplace has a sturdy screen to prevent sparks from flying into the room and burn only dry, seasoned wood. Allow ashes to cool before disposing in a metal container, which is kept a safe distance from the home.

- **For wood burning stoves**, install chimney connectors and chimneys following manufacturer’s instructions or have a professional do the installation.
- **Make sure** all fuel-burning equipment is vented to the outside to avoid carbon monoxide poisoning.
- **Install** and maintain carbon monoxide (CO) alarms to avoid the risk of CO poisoning.
- **If you smell** gas in your gas heater, do not attempt to light the appliance. Turn off all the controls and open doors and windows. Call a gas service person.
- **Test** smoke alarms at least monthly.
Do you have a checking or savings account? If you do, how well is it working for you? If you don't have a good system for keeping track of your account balance, a checking or savings account can actually be costing you money.

If you don't have a checking or savings account, you may be paying more than you need to for check cashing and bill paying. It could also mean that you're missing a chance to build a financial relationship or a credit history that can help you get a loan someday.

Banking is all about having an easy and safe way to spend and save your money. When it comes to your money, you need to think about your habits and choose what works best for you.

Make the most of your checking account. Just like searching for the best deal on a car or a new TV, you want to get the best deal when it comes to choosing a bank or credit union. Banks or credit unions offer many types of checking accounts, so finding the one that's right for you depends on your spending patterns.

Think about what would make it easiest for you to track your spending and avoid fees:
- When you need cash, is there a local branch or no-fee ATM near your home?
- If you pay bills online, look for an account that doesn’t charge fees for automatic payments or money transfers.
- Are you good at checking your bank statement and balancing your account? Some banks let you check your balance free over the phone or online, but charge a fee to check your balance at an ATM.
- If you want to cut down on your spending, some banks let you put a lower limit on cash withdrawals using your debit card.

You can visit each bank or credit union that you are considering or you can look at their websites. Be sure to consider minimum balances and any monthly fees before you open an account. The more you ask, the more you’ll find out, so be sure to ask questions!

Mistakes do happen — protect yourself. If you’ve ever accidentally bounced a check, you know how painful those fees can be at $40-60 each. If you do overdraft an account, stop writing checks or using your debit card. As soon as you can, make a deposit to cover the overdraft and any fees or daily charges. It’s also a good idea to call your bank right away to find out options to help you catch up.

Many banks and credit unions offer "courtesy overdraft protection" or "bounce coverage" so your debit transactions and checks go through even if you don’t have the money in your account. You still pay an overdraft fee but you avoid the store’s returned-check fee. If you sign up for an overdraft plan at your bank, you still want to avoid using it since it may cost around $20-30 for each overdraft.

**Federal Overdraft Protection** — Financial institutions must give you the choice to "opt-in" or agree to overdraft protection services if you overdraft your account at an ATM or with your debit card.

**BUT** if you overdraft your account when you write a check or have an automatic bill payment from your account, your financial institution can charge you for overdraft protection. If you don't want overdraft protection services on checks and automatic payments, you need to check with your bank to find out if you can cancel this option or not.

For more information, check out: www.federalreserve.gov/consumerinfo/
Prepaid Debit or Credit Cards—If you tend to overspend or want to control your spending, prepaid debit or credit cards may be right for you. Prepaid or “stored value” cards only let you spend up to the amount you have deposited into the account, so you can’t have overdraft fees. The cards are reloadable so you can add more money to your balance for future use, plus the cards are safer than carrying cash.

Beware: prepaid cards usually charge high fees for activation, inactivity, monthly maintenance, point of purchase, and so on. There are many options available, so shop around. For more information on prepaid cards, see the Consumer Action website: http://tinyurl.com/ycddzjhz, or visit the FDIC website at: http://tinyurl.com/yejpu5

Finding the best savings account for you depends on what you’re saving for. If possible, make your savings automatic by having the money taken right out of your checking account and put into savings before you have the chance to spend it. Christmas Club accounts are great for holiday spending, but there can be early withdrawal fees if you need the money for an emergency before the yearend.

When you’re setting up a savings account, here are a few more things to think about:
• How much interest will my savings earn?
• What’s the minimum amount needed to open the account?
• Is there a minimum balance to keep it open?
• How easy is it for me to get my money?
• Are there fees if I go under a certain balance or withdraw my money?

Save your money by not LOSING it. Overdraft notices, non-sufficient funds (NSF), bounced checks - no matter what the name - it’s lost money out of your pocket. When you spend more than you have in an account, that’s what happens. So prevent a loss by:
• Keeping track: write down checks, fees, etc.
• Watching electronic transactions and fees (ATM withdrawals, debit, online payments).
• Remembering to subtract from your balance if you set up automatic bill payments for utilities, insurance, or loan payments.
• Keeping an eye on account balances - have all checks and automatic payments cleared?
• Reviewing your statement monthly and between statements by calling, checking online, or at a (no-fee) ATM.

The best way to avoid fees is to do the math and keep track of your balance - adding deposits and subtracting checks and debits - so you don’t use more money than you have. You want your bank to be paying you money on your savings—not the other way around!
FREE TAX RETURN PREPARATION!

You may be eligible for the Volunteer Income Tax Assistance program (VITA) if your combined household income is less than $49,000/year and you have been a Wisconsin resident for one full year.

By appointment only:
- Starting January 23, 2014
- Thursdays & Fridays
- Saturday, March 8

VITA is sponsored by the Northwest Wisconsin Community Services Agency and a grant through the IRS

FOR MORE INFORMATION CONTACT:
NORTHWEST WISCONSIN
COMMUNITY SERVICES AGENCY, INC.
715-292-6400 ext. 1 or 2
623 2nd Ave. East, Ashland, WI 54806
NWCSA is an equal opportunity provider
TurboTax Tax Preparation Checklist

Before you begin to prepare your income tax return, go through the following checklist. Highlight the areas that apply to you, and make sure you have that information available. Better yet, attach the list to a folder of your tax documents, and check items off as you add them to the folder.

Most people will need:

Personal information
This information tells the IRS exactly who’s filing, who is covered in your tax return, and where to deposit your tax refund.

☐ Social Security numbers and dates of birth for you, your spouse, your dependents
☐ Copies of last year’s tax return for you and your spouse (helpful, but not required)
☐ Bank account number and routing number, if depositing your refund directly into your account

Information about your income

☐ W-2 forms for you and your spouse
☐ 1099-C forms for cancellation of debt
☐ 1099-G forms for unemployment income, or state or local tax refunds
☐ 1099-MISC forms for you and your spouse (for any independent contractor work)
☐ 1099-R, Form 8606 for payments/distributions from IRAs or retirement plans
☐ 1099-S forms for income from sale of a property
☐ 1099-INT, -DIV, -B, or K-1s for investment or interest income
☐ SSA-1099 for Social Security benefits received
☐ Alimony received
☐ Business or farming income - profit/loss statement, capital equipment information
☐ Rental property income and expenses: profit/loss statement, suspended loss information
☐ Prior year installment sale information - Forms 6252, principal and interest collected during the year, SSN and address for payer
☐ Miscellaneous income: jury duty, gambling winnings, Medical Savings Account, scholarships, etc.
Deductions and credits (continued)

☐ Records/amounts of other miscellaneous tax deductions: union dues; unreimbursed employee expenses (uniforms, supplies, seminars, continuing education, publications, travel, etc.)

☐ Records of home business expenses, home size/office size, home expenses

☐ Rental property income/expenses: profit/loss statement, rental property suspended loss information

Taxes you’ve paid

☐ State and local income taxes paid

☐ Real estate taxes paid

☐ Personal property taxes

☐ Vehicle license fees based on value of vehicle

Other information

☐ Estimated tax payments made during the year (self-employed)

☐ Prior-year refund applied to current year and/or any amount paid with an extension to file

☐ Foreign bank account information: location, name of bank, account number, peak value of account during the year
How to Spend, Save, or Stretch Your Tax Refund

Updated for Tax Year: 2013

Putting your refund to good use is a state of mind

Your annual tax refund can underwrite a summer vacation, a week's worth of groceries or any number of investments, depending on your personal circumstances. But the effectiveness of your decision might have more to do with how you think than how much you earn.

Financial planning experts say that people in vastly different financial situations often have one thing in common: They base their decisions on how to use their tax refund on the misconception that it's a gift from Uncle Sam.

They don't regard refunds as earned income. But they really are part of your earnings, the experts said, and they advise you to plan accordingly.

"If you were going to spend all your raise, then that's probably what you should do with your tax refund. If you were going to put some more in your 401(k) or some kind of savings, then that's what you should do."
- Bob Burger, Murphy Capital Advisors LLC

Reduce your debt, increase your savings

Bob Burger, a financial planner with Glendale, Arizona-based Murphy Capital Advisors LLC, likens the typical thinking about tax refunds to a gambler's mindset. A gambler, Burger said, views the ante as separate from the winnings.

"The way they see it, that first $1,000 is mine. The second $1,000, that's Vegas's, and I can do all kinds of crazy things with it because that was never my money in the first place," Burger said. "I fear the tax refund is no different."

In fact, however, it's neither a gift nor a poker pot. It's money that you earned during the previous year.

There is no single approach to allocating your tax refund, though the experts agree that it's wise to knock down debt at every opportunity. Burger suggested that taxpayers think of the refund as a raise and treat it as such. Adopting this mindset could be the difference between funding a more robust...

retirement account and blowing your refund on something frivolous -- such as a $1,000 hand of blackjack.

"If you were going to spend all your raise, then that's probably what you should do with your tax refund," Burger said. "If you were going to put some more in your 401(k) or some kind of savings, then that's what you should do."

That's no fun, of course. Instant gratification is part of the joy of the refund. But remember, the refund is essentially the government's repayment of a no-interest loan that you were forced to make. So the fun is on your dime, not the government's.

Mix business with pleasure

Pleasure doesn't necessarily conflict with sound financial practices, as long as the refund is part of a structured plan. Having fun even as you make smart decisions about your money requires being honest with yourself.

Many find that to be a challenge when it comes to personal finances, said Rett Dean, a principal with Riverchase Financial Planning LLC in Lewisville, Texas.

"They fudge a little bit or they put a rose-colored glass around something that may not be as rosy in reality," Dean said. "Don't take the enjoyment out of dollars you got back from the government, but at the same time make sure you're being objective with yourself so the short-term enjoyment has a long-term benefit."

Dean suggested treating a pleasure purchase, such as a new television, as a reward for using at least part of your refund to improve your financial security. Concentrate on high-interest debts first. Debts with lower interest rates, such as student loans, aren't as critical as long as you pay the minimum. If debt isn't your biggest concern, Dean said, it's "as critical if not more critical" to maintain a healthy "rainy-day fund."

The rule of thumb for a reserve fund is three to six months of expenses, Dean said, though a specific recommendation is difficult to make without knowing an individual's financial circumstances.

The undefined nature of tax refunds can make it difficult to budget them like regular income, which further encourages treating them like "found money." The trick, then, is to make a plan ahead of refund time while basing your daily budget on your regular paycheck.

"A lot of times I hear about people who say, 'When I get my tax refund I'll do that,'" Dean said. "The concern and fear I have when I hear statements like that is they are counting on it being there for

them. A better way to look at it is, 'Am I being efficient enough with my money throughout the year, as opposed to waiting on this?'

Treat it like "surprise money"

Then again, the "found money" mentality can pay off, depending on what you ultimately do with your refund. Andrew Feldman, president of Chicago-based AJ Feldman Financial LLC, said he places refunds in the same category as inheritances or work bonuses.

Such "surprise money" is ideally suited to "park where you can't see it," Feldman said. This could be in a Roth IRA, a diversified mutual fund or a fund with a target date, Feldman said.

"The next time you are surprised with this money, it will be a little more, and then a little more," Feldman said, speaking of the balance of the fund. "All of a sudden your long-term goals are not necessarily taken care of, but addressed."

A refund can mean you withheld too much

It would be hard to find someone who doesn't enjoy receiving a large tax refund every spring. But financial planners say it's not necessarily a good sign. It may mean you're having too much withheld from your paychecks during the year.

Martha Ferrari, vice president of Halberstadt Financial Consultants Inc. in Princeton, New Jersey, said her more astute clients tend to have smaller refunds.

"They realize they are giving the government use of the money by having too much withheld," Ferrari said. "They understand it is not a savings account and that's not the way you handle money wisely."

Instead of viewing your refund as your "forced savings," Ferrari recommends setting up automatic transfers from checking to savings accounts.

"I find a lot of people that are living paycheck to paycheck, and they feel they can just pay their bills and can't save," Ferrari said. "But they need to adjust their withholdings [and] put that money aside into savings."

The amount that is withheld from your paycheck is based in part on the number of exemptions you entered on the W-4 you gave to your employer. If you'd like to adjust your withholding to get bigger paychecks and a smaller tax refund (or vice-versa), try our W-4 Salary Calculator. You can test different scenarios to help predict the effect on your paycheck and next year's tax refund. To get started, all you need is a copy of last year's tax return and your latest paycheck.

Celebrate Winter!

The snow is falling, the bears are hibernating — winter is here! This season is full of hearty meals, warm drinks, and countless ways to have fun both indoors and out!

This newsletter has been made available to you by:

Seasonal Produce
Get Back to Your Roots!

What’s in season when all you can see is snow? Winter is prime time for root vegetables! They grow below the soil, can live through a cold season, are deeply nourishing, and can be easily stored.

Here are some fun ways to get back to your roots!

- **Beets**: Wash well and slice or grate raw beets over salad, or roast until juicy and eat along with goat cheese.
- **Carrots**: Slice into carrot “coins” and serve with a dip of hummus or salad dressing. Great when kids are hungry after school or when waiting for dinner!
- **Garlic**: Mince and sauté in olive oil with any leafy vegetable like kale, collards, mustard greens, or spinach. Splash a bit of soy sauce, tamari, or Braggs amino acids.
- **Ginger**: Peel with a spoon and slice or grate into a stir-fry for a fresh twist that helps with digestion.
- **Onions**: Add raw to salads, sauté and cook into soups and stews, or roast with other winter veggies for added heart-healthy flavor.
- **Potatoes (red, white, or sweet)**: Cut into thin strips. Brush lightly with olive oil and your favorite spices, then bake in the oven for delicious homemade fries.
- **Rutabaga and Turnips**: Experiment with these hearty roots. Cook up and mash as you would potatoes. Add an apple and a sprinkling of cinnamon for a yummy side dish that tastes like applesauce.

For more snack recipes: [http://foodplay.com/free-materials](http://foodplay.com/free-materials)

Root for Root Veggies!

Did you know that when we eat vegetables, we’re eating all different parts of the plant?

Foods like broccoli and cauliflower are actually flowers. Greens like kale and spinach are the leaves, while celery and asparagus are the stems. When you eat veggies that are in season during winter, you’re most likely eating the root of a plant! These are the parts that grow underground, so they’re strong and can survive a long, cold winter.

Some great reasons to root for roots:

- **Vitamin A** — Orange root vegetables like carrots and sweet potatoes are packed with Vitamin A, which helps improve vision and skin tone.
- **Fiber** — The skin of root veggies is rich in fiber, which helps in digestion and makes you feel full. Wash your root veggies well and eat with the skin.
- **Potassium** — Most people don’t eat enough potassium, but roots are great sources of this heart-healthy mineral that may help lower your blood pressure.
- **Heart Health** — Onions and garlic are rich in compounds called alliums, which are linked to healthier hearts and cholesterol levels.
- **Vitamin C** — Most root vegetables contain a lot of this vitamin, which powers up your immune system to fight colds and infections throughout the season.
**Winter Meals on a Budget**

Hard times? No time? What's a family to do?

- Stock up on frozen or canned fruits, beans, vegetables, and tomato sauce, especially during sales. Don't have a big family? Find a friend to shop with and split the groceries.
- Make the most of seasonal foods like potatoes, beets, turnips, and carrots, or fruits with a long shelf life like apples. They're often less costly than imported produce, and can store well in a cool, dark place.
- Serve breakfast for dinner. The most important meal of the day can also be the least expensive, so don't be afraid to defy the norms. Try eggs, whole-wheat banana pancakes, or hot cereal with nuts and fruit (try frozen berries) as a delicious and low-budget way to serve up a kid-friendly dinner.
- **Super Soups:** Make a large batch of soup over the weekend, and freeze for future meals. See if you can barter with a friend, give her some of your soup, and get some of hers! Make some meals with hot soup, a chunk of whole grain bread, and cheese!
- Revisit a classic. Few lunch box foods are as economical as the classic PB & J. Try a new twist by adding bananas, thinly sliced apples, dried fruit, or almond butter. Try on different breads, like raisin or whole wheat.
- **Try a crock pot.** Put the ingredients together in the morning, slow cook all day, and come home to a home-cooked meal! Check out crock pot recipes online.
- **Winter farmers' markets?** Check out if your town has a farmers' market or CSA to join in winter. Buy locally grown foods in season. Cook up a batch of meals on the weekend, and store in the fridge or freezer for meals all week long.
- **Create a pot of beans** (see next page), and turn it into meals and side dishes such as chili, soup, stew, enchiladas, and rice and beans.

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**Celebrate National Nutrition Month!**

For fun ways to make good eating great fun, visit us...

- **Free Materials:** [www.foodplay.com/free-materials](http://www.foodplay.com/free-materials)
- **Live Shows:** [www.foodplay.com/live-shows](http://www.foodplay.com/live-shows)
- **FoodPlay Store:** [www.foodplay.com/shop](http://www.foodplay.com/shop)
  (For Fruit and Veggie Tracker Bands, Passports, Books, T-Shirts, and new DVDs)

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**Kids' Kitchen**

(for grown-ups to make...with a little help from kids!)

**Movie Night:** Make your own Popcorn!

(1/3 cup popcorn kernels = 2 quarts popped corn)

1. In a large pot, spread a few Tablespoons of vegetable oil (like canola, peanut, or other high smoke-point oils) so it lightly coats the bottom of the pot.
2. Put stove burner on medium high heat, add a few test kernels, and cover pot.
3. When test kernels start to pop, add rest of kernels in an even layer.
4. Cover, remove from heat, and wait 30 seconds.
5. Return covered pot to stove and reduce heat slightly. Kernels will begin popping shortly.
6. With pot holders, gentle shake pot, moving back and forth over burner.
7. When you don’t hear popping for several seconds, remove from heat, carefully remove lid, and dump popcorn into a big bowl.
8. Salt or add fun toppings to taste!

**Fun Toppings!** Have a family “taste test.” Try different toppings and see which one is the favorite:
- Cinnamon and Nutmeg
- Grated Parmesan Cheese
- Nutritional Yeast

**Special Trick:** to give homemade popcorn a buttery taste, sprinkle a little water onto hot popcorn, then add the seasoning!

---

**Veggie Confetti**

Wash and cut up crunchy raw veggies into small pieces (try with green and red peppers, carrots, celery, jicama, radishes, or whatever you have in the fridge). Mix up in a bowl. If you want, drizzle on some salad dressing, and eat like popcorn!

For more snack recipes: [http://foodplay.com/free-materials](http://foodplay.com/free-materials)

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Baked Macaroni & Cheese

This extra-easy version of a classic casserole is homely, cheesy and topped with crunchy bread crumbs to make it even better.
At a glance

Bake: 20 min.

What You'll Need

1 can (10 3/4 ounces) Campbell's® Condensed Cheddar Cheese Soup
1/2 soup can milk
1/8 teaspoon ground black pepper
1/3 of a 1-pound package rotini pasta or medium shell pasta (about 1 1/2 cups), cooked and drained
2 tablespoons plain dry bread crumbs
2 teaspoons butter, melted

How to Make It

1
Heat the oven to 400°F.

2
Stir the soup, milk, black pepper and pasta in a 1-quart casserole.

3
Stir the bread crumbs and butter in a small bowl. Sprinkle the bread crumb mixture over the pasta mixture.

4
Bake for 20 minutes or until the pasta mixture is hot and bubbling.

http://www.campbellskitchen.com/recipes/baked-macaroni-cheese-24407
BIRTH THROUGH PRESCHOOL

A Child Becomes a Reader
PROVEN IDEAS FROM RESEARCH FOR PARENTS

Produced for the National Institute for Literacy
by RMC Research Corporation, Portsmouth, New Hampshire

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National Institute for Literacy
The Partnership for Reading
A Child Becomes a Reader
Proven Ideas from Research for Parents
Birth through Preschool

This publication was produced under National Institute for Literacy Contract No. ED-0000-0083 with RMC Research Corporation. Sandra Baxter served as the contracting officer's technical representative. The views expressed herein do not necessarily represent the policies of the National Institute for Literacy. No official endorsement by the National Institute for Literacy of any product, commodity, service, or enterprise in this publication is intended or should be inferred.

The National Institute for Literacy, an agency in the Federal government, is authorized to help strengthen literacy across the lifespan. The Institute works to provide national leadership on literacy issues, including the improvement of reading instruction for children, youth, and adults by sharing information on scientifically based research.

Sandra Baxter, Director
Lynn Reddy, Deputy Director

The Partnership for Reading, a project administered by the National Institute for Literacy, is a collaborative effort of the National Institute for Literacy, the National Institute of Child Health and Human Development, the U.S. Department of Education, and the U.S. Department of Health and Human Services to make evidence-based reading research available to educators, parents, policy makers, and others with an interest in helping all people learn to read well.

The Partnership for Reading acknowledges the editorial support of C. Ralph Adler and Elizabeth Goldman, design support of Lisa T. Noonis, and production support of Robert Kozman, all of RMC Research Corporation.

To order copies of this booklet, contact the National Institute for Literacy at EdPubs, P.O. Box 1398, Jessup, MD 20794-1398. Call 800-226-8813 or email edpubs@net.ed.gov. This booklet can also be downloaded at the National Institute for Literacy website, www.nifl.gov.

2006
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INTRODUCTION

When does a child learn to read? Many people might say, “in kindergarten or first grade.” But researchers have told us something very important. Learning to read and write can start at home, long before children go to school. Children can start down the road to becoming readers from the day they are born.

Very early, children begin to learn about spoken language when they hear their family members talking, laughing, and singing, and when they respond to all of the sounds that fill their world. They begin to understand written language when they hear adults read stories to them and see adults reading newspapers, magazines, and books for themselves. These early experiences with spoken and written language set the stage for children to become successful readers and writers.

Mothers, fathers, grandparents, and caregivers, this booklet is for you. It gives ideas for playing, talking, and reading with your child that will help him* become a good reader and writer later in life. You don't need special training or expensive materials. For your baby or toddler, you can just include some simple, fun language games and activities into the things you already do together every day. For your preschooler, you can keep in touch with your child’s teachers so that you know what he is learning in school and support that learning at home.

This booklet contains:

• A short summary of what scientific research says about how children learn to read and write
• Things you can do with your children from birth through age 2 to help them become readers
• Things you can do with your children between the ages 3–4 and what to look for in quality day care centers and preschools to help your children become readers
• A list of helpful terms. Throughout the booklet, these terms appear in **bold type**
• Ideas for books to read and organizations to contact if you would like more help or information

Remember, keep it simple and have fun. Make these activities part of the warm, loving relationship you are already creating with your child.

*To make this booklet easier to read, we sometimes refer to a child as “he” or “she.” However, all of the information about how children learn to read applies to both boys and girls.
From several decades of research, we have learned a lot about how children learn to read and write. This research tells us that to become skilled and confident readers over time, young children need lots of opportunities to:

- Build **spoken language** by talking and listening
- Learn about print and books
- Learn about the sounds of spoken language (this is called **phonological awareness**)
- Learn about the letters of the alphabet
- Listen to books read aloud

**Talking and listening**

Remember the old saying “children should be seen and not heard”? Research tells us that for children to become readers, they should listen and talk a lot.

By the time children are one year old, they already know a lot about spoken language—talking and listening. They recognize some speech sounds. They know which sounds make the words that are important to them. They begin to imitate those sounds. Children learn all of this by listening to family members talk. Even “baby talk,” which exaggerates the sounds and rhythms of words, makes a contribution to children’s ability to understand language. Children who do not hear a lot of talk and who are not encouraged to talk themselves often have problems learning to read.

The information in this booklet comes from many research studies that examined early **literacy** development. The reports and books listed at the back of this booklet offer more research-based information about how children learn to read and write.

**Print and books**

Even though books don’t come with operating instructions, we use them in certain ways. We hold them right-side up. We turn the pages one at a time. We read lines of words starting at the left and moving to the right. Knowing about print and books and how they are used is called **print awareness**.
Print awareness is an important part of knowing how to read and write. Children who know about print understand that the words they see in print and the words they speak and hear are related. They will use and see print a lot, even when they're young—on signs and billboards, in alphabet books and storybooks, and in labels, magazines, and newspapers. They see family members use print, and they learn that print is all around them and that it is used for different purposes.

Sounds in spoken language
Some words rhyme. Sentences are made up of separate words. Words have parts called syllables. The words bag, ball, and bag all begin with the same sound. When a child begins to notice and understand these things about spoken language, he is developing phonological awareness—the ability to hear and work with the sounds of spoken language.

When a child also begins to understand that spoken words are made up of separate, small sounds, he is developing phonemic awareness. These individual sounds in spoken language are called phonemes. For example, the word big has three phonemes, /b/, /i/, and /g/.*

Children who have phonemic awareness can take spoken words apart by sound (the name for this is segmentation) and put together sounds to make words (the name for this is blending). Research shows that how easily children learn to read can depend on how much phonological and phonemic awareness they have.

The ABCs
Singing the alphabet song is more than just a fun activity. Children who go to kindergarten already knowing the shapes and names of the letters of the alphabet, and how to write them, have an easier time learning to read. Knowing the names and shapes of letters is sometimes called alphabetic knowledge.

Reading aloud
Reading aloud to children has been called the single most important activity for building the knowledge required for success in reading. Reading aloud, with children participating actively, helps children learn new words, learn more about the world, learn about written language, and see the connection between words that are spoken and words that are written.

* A letter between slash marks, /b/, shows the phoneme, or sound, that the letter represents, and not the name of the letter. For example, the letter b represents the sound /b/.
WHAT TO DO AT HOME
Talking to and reading to infants and toddlers are two good ways to prepare them for later success in reading.

Talk to your child
1. **Begin talking and singing to your child from birth.** Your baby loves hearing your voice. Play peek-a-boo and pat-a-cake. Recite nursery rhymes or other verses that have strong rhythms and repeated sounds. Sing lullabies and other songs.

2. **Let your baby know that you hear her babbles, coos, and gurgles.** Repeat the sounds she makes. Smile back. When you respond to her sounds, she learns that what she "says" means something and is important to you. Sometimes, you can supply the language for her.

   **PARENT TALK**
   When your baby stretches her arm toward her bottle and says, "ga-ga-ga," say, "Oh, you're ready for some more milk? Here’s your milk. Isn’t it good!"

3. **Play simple touching and talking games together.** These games help a child learn what different parts of the body are called.

   **PARENT TALK**
   Ask "Where are your toes?" Then touch your child's toes and say, "Here are your toes!" Repeat several times, then switch to fingers or ears or eyes or the nose.
4. **Point to familiar objects and name them.** When a child hears an object called the same name over and over, he learns to connect the spoken word with its meaning.

   **PARENT TALK**
   "Here's your blanket. Your very favorite blanket.
   What a nice, soft blanket!"

5. **When your child begins to speak, build his language.** A child starts talking by using single words and short sentences. You can help by filling in missing words and using complete sentences.

   **PARENT TALK**
   Child: "Cookie."
   Parent: "Oh, you want another cookie? OK, you can have just one more."
   Child: "Go car."
   Parent: "Yes, we're all going to go in the car. But first, you have to put on your coat."

6. **Encourage your child to talk with you.** Ask questions that show you are interested in what she thinks and says. Ask her to share ideas and events that are important to her. Ask her questions that require her to talk, rather than just to give yes or no answers. Listen carefully to what she says.

   **PARENT TALK**
   "What would you like to do next?"
   "What do you suppose made that big noise?"

7. **Answer your child's questions.** Listen to your child's questions and answer them patiently. Take time to explain things to him as completely as you can. Keep answering questions that your child asks again and again, because children learn from hearing things over and over.
Read to your child

1. **Make reading a pleasure.** Read to your child in a comfortable place. Have her sit on your lap or next to you so that she can see and point to the print and the pictures. Show her that reading is fun and rewarding.

2. **Show enthusiasm as you read with your child.** Read the story with expression. Make it more interesting by talking as the characters would talk, making sound effects, and making expressions with your face and hands. When children enjoy being read to, they will grow to love books and be eager to learn to read them.

3. **Read to your child often.** Set aside special times for reading each day, maybe after lunch and at bedtime. The more you can read to him, the better—as long as he is willing to listen. Reading times can be brief, about 5 to 10 minutes.

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**READING TOGETHER**

Even six-week-old babies like the feeling of closeness when a parent, grandparent, or other caretaker reads to them. When children find out that reading with a loving adult can be a warm, happy experience, they begin to build a lifelong love of reading.

Reading aloud also helps children learn specific things about reading and words.

- **About books**—how to hold them. How to turn the pages one at a time. How books have words and pictures to help tell the story.
- **About print**—there is a difference between words and the pictures. You read words and look at pictures.
- **About words**—every word has a meaning. There are always new words to learn.
- **About book language**—sometimes book language sounds different from everyday conversation.
- **About the world**—there are objects, places, events, and situations that they have not heard about before.
GOOD BOOKS FOR INFANTS AND TODDLERS

- Board books are made from heavy cardboard with a plastic coating. The pages are easy for very young children to turn. Board books are sturdy and can stand hard wear by babies, who tend to throw them, crawl over them, and chew them. Board books can be wiped clean.
- Cloth books, which are printed on cloth, are soft, strong, and washable.
- Touch-and-feel books invite children to explore them with their fingers. They contain objects with different textures or contain holes or pages of different shapes.
- Interactive books have flaps that lift or other parts that move. Toddlers love them, but these books tend not to hold up well under rough treatment.
- Books with interesting language, rhythm, and sounds such as books with rhymes, songs, and poetry.
- Books with predictable patterns and repeated language such as those that retell traditional nursery rhymes or songs.

4. **Talk with your child as you read together.** Comment about what’s happening in the story. Point to pictures and talk about what’s happening in them. When your child is ready, have him tell you about the pictures.

   **PARENT TALK**

   "See the cat under the tree?"
   "Look, the family is getting into a car. I wonder where they’re going?"
   "What’s happening on this page?"

5. **Encourage your child to explore books.** Give your baby sturdy books to look at, touch, and hold. Allow her to turn the pages, look through the holes, or lift the flaps. As your child grows older, keep books on low shelves or in baskets where she can see them and get them herself. Encourage her to look through the books and talk about them. She may talk about the pictures. She may “pretend” to read a book that she has heard many times. Or, she may pretend read based only on the pictures.

6. **Read favorite books again and again.** Your child will probably ask you to read favorite books many times. You might get tired of reading the same books, but children love hearing the same stories again. And it helps them learn to read by hearing familiar words and seeing what they look like in print.
WHAT CHILDREN SHOULD BE ABLE TO DO BY AGE 3

The following is a list of accomplishments that you can expect for your child by age 3. This list is based on research in the fields of reading, early childhood education, and child development. Remember, though, that children don’t develop and learn at the same pace and in the same way. Your child may be more advanced or need more help than others in her age group. You are, of course, the best judge of your child’s abilities and needs. You should take the accomplishments as guidelines and not as hard-and-fast rules.

A three-year-old child:

- Likes reading with an adult on a regular basis
- Listens to stories from books and stories that you tell
- Recognizes a book by its cover
- Pretends to read books
- Understands that books are handled in certain ways
- Looks at pictures in a book and knows that they stand for real objects
- Says the name of objects in books
- Comments on characters in books
- Asks an adult to read to him or to help him write
- May begin paying attention to print such as letters in names
- Begins to tell the difference between drawing and writing
- Begins to scribble as a way of writing, making some forms that look like letters

The main sources for this list of accomplishments are Preventing Reading Difficulties in Young Children and Learning to Read and Write: Developmentally Appropriate Practices for Young Children. For more information about these sources, see Bibliography at the end of this booklet.
At ages 3 and 4, children are growing rapidly in their language use and in their knowledge of reading and writing. They are learning the meanings of many new words, and they are beginning to use words in more complicated sentences when they speak. They know more about books and print. They are eager to write. They may even be showing an interest in learning to read.

Many three- and four-year-old children attend day care centers or preschool for part or most of the day. The information in this section of the booklet will help you and your child, whether your child stays at home all day or attends a day care center or preschool.

WHAT TO DO AT HOME
Continue to talk and read with your child, as you did when he was an infant and toddler. Also, add some new and more challenging activities.

Talk and listen
1. When you do something together—eating, shopping, taking a walk, visiting a relative—talk about it.
2. Take your child to new places and introduce him to new experiences. Talk about the new, interesting, and unusual things that you see and do.
3. Teach your child the meaning of new words. Say the names of things around the house. Label and talk about things in pictures. Explain, in simple ways, how to use familiar objects and how they work.

PARENT TALK
"That's a whale! It's a great big animal, as big as a truck. It lives in the ocean."
"This is a vacuum cleaner. We use it to clean the floor. See how it cleans up the spilled cereal?"
4. **Help your child to follow directions.** Use short, clear sentences to tell him what you want him to do.

**PARENT TALK**

"Give me your hand, please."

"Please take off your mittens and put them on the table. Then I'd like for you to bring me your jacket so that I can hang it up."

5. **Play with words.** Have fun with tongue twisters such as "Peter Piper picked a peck of pickled peppers" and nonsense rhymes such as "Hey Diddle, Diddle," as well as more modern nonsense rhymes.

**Read together**

1. **Keep reading to your child.** Read her a lot of different kinds of books. Reread her favorite books, even if you get tired of them before she does.
2. **Read predictable books.** Your child will begin to recognize the repeated words and phrases and have fun saying them with you.
3. **Read poetry and other rhyming books to your child.** When reading a familiar rhyme, stop before a rhyming word and ask your child to provide the word.
4. **Ask your child what she thinks will happen next in a story.** Get excited when she finds out whether her guess was right.
5. **Talk about books.** Ask about favorite parts. Help your child relate the story to his own life. Answer his questions about characters or events.
6. **Build a library, or book collection, for your child.** Look for books at bookstores, garage sales, used bookstores, and sales at the library. Suggest that people give books to your child as birthday gifts and on other special days.

**Teach about print and letters**

1. **Help your child learn to recognize her name in print.** As she watches, print the letters of her name, saying each letter as you write it. Display her name in special places in your home. Encourage her to spell and write her name.
2. **Point out words and letters everywhere you can.** Read street signs, traffic signs, billboards, and store signs. Point out certain letters in these signs. Ask your child to begin naming common signs and find some letters.
3. **Teach your child the alphabet song.**
4. **Share alphabet books with your child.** Some alphabet books have songs and games that you can learn together.
5. **Put magnetic letters on your refrigerator or other smooth, safe metal surface.** Ask your child to name the letters as he plays with them.
6. **Play games using the alphabet.** Ask your child to find letters in books, magazines, newspapers, and other print.

**WHAT TO LOOK FOR IN DAY CARE CENTERS AND PRESCHOOLS**

If your child attends a day care center or preschool, look for these important characteristics of teachers, classrooms, and instruction.

**Teachers**

In quality day care centers and preschools, teachers:

- Keep a well-run, orderly classroom that also encourages children to participate in and enjoy learning.
- Use many creative ways to help children learn language and learn the knowledge and skills that will help them become readers.

**Classrooms**

In quality day care centers and preschools, classrooms have:

- Lots of books and magazines that children can handle and play with.
- Areas for many different activities, such as art, science, housekeeping, writing, and perhaps computers.
- Plenty of print on labels, signs, and posters.
- Writing materials, including paper, pencils, crayons, and markers.
- Magnetic letters, or letters made of foam, plastic, wood, or other durable material so children can pretend write and play.

**Instruction**

In quality day care centers and preschools, teachers:

- Read aloud to children frequently, from many different kinds of books.
- Talk with children throughout the day and listen carefully to what they say.
- Play games such as “Simon Says” and “Mother, May I?” that require children to listen carefully.
- Give children opportunities to build their knowledge by exploring their interests and ideas.
- Help children learn the meanings of new words by naming colors, shapes, animals, familiar objects, and parts of the classroom.
- Teach about the sounds of spoken language by reading aloud books with interesting sounds, chanting, and rhyming; by having children say or sing nursery rhymes and songs; and by playing word games.
- Teach children about print by pointing out and using the print that is all around them.
- Teach the letters of the alphabet.
- Encourage children to scribble, draw, and try to write.
WHAT CHILDREN SHOULD BE ABLE TO DO BY AGE 5

The following is a list of some accomplishments that you can expect for your child by age 5. This list is based on research in the fields of reading, early childhood education, and child development. Remember, though, that children don’t develop and learn at the same pace and in the same way. Your child may be more advanced or need more help than others in her age group. You are, of course, the best judge of your child’s abilities and needs. You should take the accomplishments as guidelines and not as hard-and-fast rules.

Spoken language
A five-year-old child:
- Understands and follows oral (or spoken) directions
- Uses new words and longer sentences when she speaks
- Recognizes the beginning sounds of words and sounds that rhyme
- Listens carefully when books are read aloud

Reading
A five-year-old child:
- Shows interest in books and reading
- Might try to read, calling attention to himself and showing pride in what he can do ("See, I can read this book!")
- Can follow the series of events in some stories
- Can connect what happens in books to her life and experiences
- Asks questions and makes comments that show he understands the book he is listening to

Print and letters
A five-year-old child:
- Knows the difference between print (words) and pictures and knows that print is what you read
- Recognizes print around him on signs, on television, on boxes, and many other places
- Understands that writing has a lot of different purposes (for example, signs tell where something is located, lists can be used for grocery shopping, directions can tell you how to put something together)
- Knows that each letter in the alphabet has a name
- Can name at least 10 letters in the alphabet, especially the ones in her name
- "Writes," or scribbles, messages

The main sources for this list of accomplishments are Preventing Reading Difficulties in Young Children and Learning to Read and Write: Developmentally Appropriate Practices for Young Children. For more information about these sources, see the bibliography at the end of this booklet.
SOME HELPFUL TERMS TO KNOW

Day care providers and preschool teachers might use some of the following terms when talking to you about how your child is learning to read. You will find that many of these terms are used in this booklet.

- **alphabetical knowledge**—Knowing the names and shapes of the letters of the alphabet.
- **big books**—Oversized books that allow for the sharing of print and illustrations with children.
- **blending**—Putting together individual sounds to make spoken words.
- **developmental spelling**—The use of letter-sound relationship information to attempt to write words.
- **emergent literacy**—The view that literacy learning begins at birth and is encouraged through participation with adults in meaningful reading and writing activities.
- **environmental print**—Print that is a part of everyday life, such as signs, billboards, labels, and business logos.
- **experimental writing**—Efforts by young children to experiment with writing by creating pretend and real letters and by organizing scribbles and marks on paper.
- **invented spelling**—See developmental spelling.
- **literacy**—Includes all the activities involved in speaking, listening, reading, writing, and appreciating both spoken and written language.
- **phonemes**—The smallest parts of spoken language that combine to form words. For example, the word *hit* is made up of three phonemes (/h/ /i/ /t/) and differs by one phoneme from the words *pit, hip, and hot*.
- **phonemic awareness**—The ability to notice and work with the individual sounds in spoken language.
- **phonological awareness**—The understanding that spoken language is made up of individual and separate sounds. In addition to phonemes, phonological awareness activities can involve work with rhymes, words, sentences, and syllables.
- **pretend reading**—Children's attempts to “read” a book before they have learned to read. Usually children pretend read a familiar book that they have practically memorized.
- **print awareness**—Knowing about print and books and how they are used.
- **segmentation**—Taking spoken words apart sound by sound.
- **spoken language**—The language used in talking and listening; in contrast to written language, which is the language used in writing and reading.
- **syllable**—A word part that contains a vowel or, in spoken language, a vowel sound (*e*vent, *new*spaper, *pret*ty)
- **vocabulary**—The words we must know in order to communicate effectively. *Oral* vocabulary refers to words that we use in speaking or recognize in listening. *Reading* vocabulary refers to words we recognize or use in print.
BIBLIOGRAPHY


National Reading Panel. (2000). Teaching Children to Read: An Evidence-Based Assessment of the Scientific Research Literature on Reading and Its Implications for Reading Instruction. Washington, DC: National Institute of Child Health and Human Development.


RESOURCES FOR PARENTS AND CAREGIVERS

The following web sites can provide you with useful information about learning to read:

- The Partnership for Reading. www.nifl.gov/partnershipforreading
- No Child Left Behind web site describes the current education law and how it affects K-3 schools, parents, and children. www.ed.gov/nclb
- Reading Rockets offers activities and ideas for building your child's reading skills at home. www.readingrockets.org/families
- PBS Parents can help parents learn how children become readers and writers by helping them develop by talking, reading, and writing together every day. www.pbs.org/parents/reading/language/
- The White House Initiative on Educational Excellence for Hispanic Americans offers resources on helping the language development of infants and young children. www.yesican.gov/earlychildhood/index.html
- The Head Start Information and Publication Center provides publications and other resources on literacy for parents of young children. www.headstartinfo.org
- The American Federation of Teachers web site offers pages for parents on building strong partnerships with schools. www.aft.org/parents/index.htm
- The National Education Association web site contains information on parent involvement in literacy and other topics. www.nea.org/parents/index.html
HIPPIUSA (Home Instruction for Parents of Preschool Youngsters) has a web site for parents to help them understand their roles as their children's first teacher. www.hippyusa.org.

The National Association for the Education of Young Children promotes excellence in early childhood education. www.naeyc.org/families/

Parents as Teachers National Center suggests ways for parents to interact with their children to develop early literacy. www.parentsasteachers.org

*Resource list provided by the Parent Information and Resource Centers, U.S. Department of Education.*
If you have children attending kindergarten or grades 1-3, look for the booklet *A Child Becomes a Reader: Kindergarten through Grade 3.*

www.nifl.gov

To order copies of this booklet, contact the National Institute for Literacy at EdPubs, PO Box 1398, Jessup, MD 20794-1398.

Call 800-228-8813 or e-mail edpubs@inet.ed.gov.

This booklet can also be downloaded at the National Institute for Literacy web site, www.nifl.gov.
:: Job Openings ::

Current Openings

Job Center of Wisconsin displays open job orders maintained by the Job Center of Wisconsin.

Link to Job Center of Wisconsin

- **Payroll/Special Revenue Accountant**
  DEADLINE: December 23, 2013 until 4:00 p.m. or Until Filled

- **Child Support Finance Specialist**
  DEADLINE: January 27, 2013 until 4:00 p.m.

- **Child Support Case Manager**
  DEADLINE: January 27, 2013 until 4:00 p.m.

- **Residential Treatment Coordinator—Midnight Shift**
  DEADLINE: January 28, 2013 until 4:00 p.m.

- **Indian Child Welfare Director**
  DEADLINE: January 28, 2013 until 4:00 p.m.

- **Indian Child Welfare Worker**
  DEADLINE: January 29, 2013 until 4:00 p.m.

- **Head Start Director**
  DEADLINE: February 10, 2013 until 4:00 p.m.

- **Dental Assistant Fill-In**
  DEADLINE: Open Until Filled

- **Chief Financial Officer**
  DEADLINE: Open Until Filled

- **Relief Manager (1-3 Positions)**
  DEADLINE: Open Until Filled

- **On-Call Snowplow/Equipment Operator(s) and General Laborer**
  DEADLINE: Open Until Filled

- **Custodian/Maintenance On-Call Assistant**
  DEADLINE: Open Until Filled

**Wisconsin Judicare - PART-TIME AIAA ADVOCATE - Deadline: 1/31/14**

Committees/Boards/Commissions Postings With Meeting Dates


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<tr>
<td>3B Waffle, Apples, Trk Bacon, Yogurt L Chix, Baby Reds, Peas, Tropical Fruit S Nutra Bar/Milk</td>
<td>4B Kix, Peaches, Eng Muffin, PB L Ham Soup, Cheez Sand, Oranges, Pudding S Cracker/Juice</td>
<td>5B Rice Chex, CC, Pears, Bagel L Ham, Mac/Cheese, Pineapple, Gr Beans S Apple/PB</td>
<td>6B HB Oats, Apples, Yogurt, Muffin L Burrito, Rice, Salad, Carrots, Mangos S Hamchz/Pita</td>
<td>Menu Subject To Change</td>
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<tr>
<td>10B Oatmeal, Toast, Pbj, Oranges, CC L Chili, Cornbread, Corn, Veg/Dip, Trop Fruit S Nilla/B.Pudding</td>
<td>11B Rice Crispies, Berries, Yogurt, Bagel L Fish Nuggets, Fries, Veg/Dip, Pears.CC S Pretzel/Juice</td>
<td>12B Cornflakes, Banana, CC, Toast L Chix Soup, Br Stx, Cheese Stick, Carrot S Carm.Ricecake/Milk</td>
<td>13B Cheerios, Blue Berrie, Yogurt, Eng Muffin L Ham/ScallopPotato, Pineapple, CC S Pbj</td>
<td>Milk Served With All Meals</td>
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<td>17B Egg Omelet, Fruit Cocktail, Toast, Trk Bacon L Salisbury Steak, Potato, Peas, Peaches S Tropical Fruit Salad President's Day Ecc/tribe Closed</td>
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<td>19B HB Oats, Banana, Yogurt, Toast, PB L Pork Chop, Mangos, CC, PEA/Carrots, Rice S Graham/Crhz/Juic</td>
<td>20B Kix, Berries, CC, Bagel L Chix HD, Carrots, Yogurt, Apples, Salad S Cinn.Toast/Milk</td>
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<tr>
<td>24B Malto Meal, Berries, Yogurt, Toast L Pizza, Salad, Carrots, Mango S Muffin/Milk</td>
<td>25B Cornflakes, Pears, CC, Bagels L Chix Patty, Fries, Peas/Carrot, Apple S Veggie Pizza</td>
<td>26B Bran Chex, Apple Sauce, Muffins L Ham Bd, It Veggies, Pineapple, CC S Chz/Saltines</td>
<td>27B Kix, Pears, Yogurt, Toast, Pbj L Ham, Potato, Corn, Oranges, Stuffing S Rice Crispy/Milk</td>
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