

New Year's Resolutions

THE STOP DOING LIST

Suppose you woke up tomorrow and received two phone calls. The first phone call tells you that you have inherited \$20 million, no strings attached. The second tells you that you have an incurable and terminal disease, and you have no more than 10 years to live. What would you do differently, and, in particular, what would you stop doing?

Such a “stop doing” list should be considered when making annual New Year resolutions. When done honestly it can become a mechanism for disciplined thought about how to allocate the most precious of all resources: time.

The start of the New Year is a perfect time to start a stop doing list and to make this the cornerstone of your New Year resolutions, be it for your company, your family or yourself. It also is a perfect time to clarify your three life circles, mirroring at a personal level the following three questions:

1. What are you deeply passionate about?
2. What are you genetically encoded for—what activities do you feel just “made to do”?
3. What makes economic sense—what can you make a living at?

Those fortunate enough to find or create a practical intersection of the three circles have the basis for a great work life. Think of the three circles as a personal guidance mechanism. As you navigate the twists and turns of a chaotic world, it acts like a compass. Am I on target? Do I need to adjust left, up, down, right? If you make an inventory of your activities today, what percentage of your time falls outside the three circles?

If it is more than 50%, then the stop doing list might be your most important tool. The challenge is “making your life a creative work of art.” A great piece of art is composed not just of what is in the final piece, but equally important, what is not. It is the discipline to discard what does not fit—to cut out what might have already cost days or even years of effort—that distinguishes the truly exceptional artist and marks the ideal piece of work, be it a symphony, a novel, a painting, a company or, most important of all, a life.



How to Keep Your New Year's Resolutions

The new year has arrived, and you have already drawn up your resolutions. Now, how to stick to your plan?

Steps:

1. Put it all on paper. Write your resolutions down, and keep them in an accessible place as reminders—tape them to your mirror, write them in a journal or put them on your refrigerator door.
2. Mark your calendar. Set deadlines for yourself to tackle each step toward reaching your goal, one at a time.
3. Start as soon as possible. Go out and purchase the necessary equipment or literature; call now and set up an appointment with your dentist, your doctor, your trainer, your accountant.....
4. Find a role model. Is there anyone who has succeeded in fulfilling an ambition like yours? Look to this person as a reminder that it is possible to achieve your goal.
5. Check your progress regularly, and give yourself an occasional reward for your efforts. Make sure the reward isn't contrary to your resolution; celebrate a cigarette-free month with a weekend trip or a new outfit, not with a cigarette!!
6. Inform friends and family of your goals, and recruit them to regularly remind and support you in your endeavors.

Tips:

Do not sweat the setbacks; persistence is the key.



Wisconsin's Weatherization Assistance Program

It Only Takes A little Energy To Save a Lot!

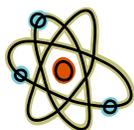
Working together we've made it through the summer and by using the following tips, we'll make it through the winter too...

AT HOME

- ⇒ Keep the thermostat at 78 degrees in warm weather, 68 in cold.
- ⇒ Hold off using your major appliances until after 7pm
- ⇒ Turn off all lights when leaving a room.
- ⇒ Buy *ENERGY STAR* qualified appliances and products.

AT WORK

- ⇒ Turn off your computer at the end of the day.
- ⇒ Turn off your lights when leaving at the end of the day.
- ⇒ Use daylight instead of overhead lights.



People Like You A brand new year!
A clean slate on which to write our hopes and dreams.
This year:
Less time and energy on things;
More time and energy on people.
All of life's best rewards, deepest and finest feelings, greatest satisfactions, come from people--people like you.
By Joanna Fuchs

TO APPLY:
Applying for Energy Assistance at your local Wisconsin Heating Energy Assistance Agency or WHEAP agency is the **FIRST STEP** in determining your eligibility for weatherization services.
Contact your local WHEAP agency to apply. 715-779-3706.

WEATHERIZATION AGENCY PRIORITIES AND SERVICE:
The Division of Energy Services contracts with various agencies throughout the state to provide weatherization services to eligible households. Agencies include community action agencies, housing authorities, local governments, and other non-profit organizations. The weatherization agency for your area will receive a list of eligible applicants from WHEAP and will determine service priority and the eligibility for your home. The goal of the weatherization program is to save energy by targeting households with an excessive energy burden and that are made up of elderly, handicapped and/or children under 6 years of age. Local weatherization agencies will contact the highest priority households to evaluate the home and decide what weatherization services are needed. Appropriate weatherization services will be completed by agency crews and subcontractors.

SERVICE AVAILABLE:
The Division of Energy contracts with local agencies to provide basic weatherization services which:

- Reduce your home heating bills
- Save energy
- Make your home warmer in the winter and cooler in the summer

If you are eligible for weatherization services based on you WHEAP application, your application information will be referred to the local weatherization agency. Households selected for potential weatherization services will be contacted by the weatherization agency. The agency will then make arrangements to have an energy auditor will look at your home to see what can be done to make it more energy efficient. Weatherization services differ with each home depending on how it was built and its condition. Some common weatherization services include:

- Insulate attics, walls and floors
- Insulate or replace water heater
- Install energy efficient lighting
- Reduce or replace furnace
- Test and/or replace refrigerator
- Perform a general health and safety inspection
- Provide information about maintenance and energy conservation



ELIGIBILITY:
You may be eligible for weatherization services if:

- You received benefits from Wisconsin's Home Energy Assistance Program (WHEAP) or your gross income for the last three months is equal to or less than 60% of Wisconsin's state median income (SMI) for your family size. Your dwelling/apartment has not been weatherized before.
- Your household meets certain priorities that may include a high energy burden or use, an elderly or disabled member or a child under six.

**INCOME GUIDELINES FOR THE 2014-2015 HOME ENERGY PLUS PROGRAM YEAR
60 % OF STATE MEDIAN INCOME GUIDELINES**

HOUSEHOLD SIZE	1 MONTH	3 MONTH	ANNUAL INCOME
1	\$2096	\$6288	\$25151
2	\$2741	\$8223	\$32890
3	\$3386	\$10157	\$40628
4	\$4031	\$12092	\$48367
5	\$4676	\$14027	\$56106
6	\$5320	\$15961	\$63844
7	\$5441	\$16324	\$65295

ENERGY SAVING IDEAS

INCREASE YOUR LIGHTING EFFICIENCY AND SAVE MONEY

Appropriate lighting contributes to our comfort and our ability to work and thrive in the buildings we occupy. Our choice of light bulbs and natural light sources plays a big role in the overall health of our families and our impact on the environment.



Standard incandescent light bulbs have many environmental downfalls. About 90% of the power used by these bulbs is given off as heat, and only 10% is actually converted into light. Besides wasting electricity to generate a small amount of light, energy is misused in creating heat. These light bulbs last a fraction of the time compared to some of the alternatives widely available today.

Compact fluorescent light bulbs are about three to four times more efficient at converting electricity into light. The Rocky Mountain Institute, a non-profit organization focusing on energy and resource efficiency, notes that each incandescent bulb that we replace with a compact fluorescent bulb prevents the emission of 1,000-2,000 pounds of carbon dioxide from power plants and 8-16 pounds of sulfur dioxide. One compact fluorescent light bulb also eliminates the need to produce and dispose of up to a dozen incandescent bulbs, and saves us around \$25-50 in electricity costs over the lifetime of the bulb.

Light bulbs differ in the quality of color they deliver. Light bulb manufacturers have dramatically improved the quality of color given off from all light bulbs, with a goal in most cases to replicate the quality of light coming from indirect sun. Full spectrum light bulbs provide a more balanced light by filtering out the excess yellow and green light emitted by ordinary light bulbs. Studies have found that full spectrum light should help you experience a warmer and more pleasing, natural looking environment. Colors will look truer and more vibrant.

More Energy Conservation Tips

1. **Reuse Your Bags** - Paper or plastic? Neither — bring a reusable bag. According to 'An Inconvenient Truth,' it takes 12 million barrels of oil to produce the plastic bags Americans use each year.
2. **Pay Bills Online** - This helps reduce the amount of fuel needed to ship mail and save trees.
3. **Get More MPGs** - Switching to a car that gets 10 more miles to the gallon can save over \$1,000 dollars a year! Properly inflate your tires, drive 55 mph on the highway and change your air filter regularly. Driving 55 mph can save you over 20 percent on your gas bill.
4. **Change Your Lights** - Replacing your old light bulbs with compact fluorescent light bulbs will help increase your energy efficiency. Replacing one old bulb with a CFL can save you up to \$30 per year. CFLs use two thirds less energy, give off 70 percent less heat and last up to 10 times as long as conventional bulbs.
5. **Efficient Appliances** - Your inefficient appliances are costing you more than you think. The typical household spends \$1,900 a year on energy bills. By upgrading to Energy Star qualified appliances, you can save 30 %, or more than \$600 per year. Replacing your refrigerator alone can make a big difference because they use more energy than any other appliance. Energy Star qualified fridges use 40 percent less energy than models produced before 2001.
6. **Control The Temperature** - Up to 20 percent of heating and cooling energy is lost due to poorly sealed or insulated ducts in your home. Make sure your ducts are properly insulated and install weather-stripping around windows and doors for a better seal. Tax credits on efficiency increasing heating and cooling equipment make now a great time to upgrade. Get a \$300 credit on central air conditioning units and up to 30 percent on solar water heaters.
7. **Reduce, Reuse, Recycle** - Reducing your garbage by 25 % will reduce carbon dioxide emissions by 1,000 pounds per year. Recycling aluminum cans, glass bottles, plastic, cardboard and newspapers can reduce your home's impact by 850 pounds of carbon dioxide per year.
8. **Conserve Water** - You can make simple changes to reduce the amount of water you use. Replacing an older toilet can save about 7,500 gallons of water a year. Fixing a leak in a toilet can save as much as 200 gallons a day. Use low-flow shower heads and turn your water heater thermostat down to 120 degrees Fahrenheit. These steps can add up to serious savings on your water and energy bills.

A Quick List to What is Bullying and Harassment?

Bullying is the conscious desire to hurt, exclude, or put some one else down to make you feel better. Bullying can be in looks, actions or words. Bullying is not a joke and it is unacceptable. Each has the right to feel safe, happy, and wanted.

BULLYING COULD INCLUDE:

- *Being ignored constantly by your peers.*
- *Being excluded from group activities.*
- *Having rumors spread about you.*
- *Being made fun of or laughed at.*



YOU ARE HELPING A BULLY BY:

- *Providing him or her an audience.*
- *Not supporting/helping someone who is being bullied.*
- *Passing on harassing notes.*
- *Passing on rumors.*
- *Laughing at/Encouraging a bully's actions.*

If your school has anti-bullying activities—join them and take part.

If they don't—start some of your own. Some schools and programs have taken the following measures to help youth:

It takes a community to prevent bullying of any kind. Annual National Bullying Prevention Awareness Week, encourages communities nationwide to work together to increase awareness of the prevalence and impact of bullying on everyone.

Families, students, schools, organizations and other groups can prevent bullying in several ways.

Activities and materials like contests, toolkits, and online bullying prevention training are available to help reduce bullying in schools, recreational programs, and community organizations.

There are resources designed for teens, teachers, administrators, parents and other professionals to engage, empower and educate students, schools and communities about bullying prevention.

Stop Bullying

The Impact of Bullying

Bullying was once considered a simple, harmless rite of childhood experienced by many students. Today, research shows that bullying has significant short- and long-term effects that impact education, health and safety.

1. Education - Bullying can negatively impact a child's access to education and lead to:

- School avoidance and higher rates of absenteeism
- Decrease in grades
- Inability to concentrate
- Loss of interest in academic achievement
- Increase in dropout rates

2. Health - Bullying can also lead to physical and mental health problems, including:

- Headaches and stomachaches
- Sleeping problems
- Low self-esteem
- Increased fear or anxiety
- Depression
- Post traumatic stress

3. Safety – Bullying also impacts student sense of well-being, such as:

- Self-isolation
- Increased aggression
- Self-harm and suicidal ideation
- Feeling of alienation at school
- Fear of other students
- Retaliation

Stress

JANUARY 2015

Making stress a positive force in your life.

Imagine your life without stress. As ideal as it sounds, a stress-free life would be a life without change and boring indeed. One way of defining stress is simply as any change to which we have to adapt. If you have been juggling the complexities of working in or running a business, maintaining important relationships and trying to have some leisure time enjoyment, you are very familiar with the tug of war that stress plays in our daily routines.

When the adjustments inherent in our daily lives become too frustrating or prolonged, the harmful effects of stress can occur. We may become less efficient on our jobs, less tolerant of others and even experience physical consequences such as headaches, high blood pressure or sleep disturbance. These physical changes are red flags, a signal that we are pushing our bodies too far. They are not meant to be ignored.

Because stress cannot be eliminated from our lives, it is useful to be aware of ways that we can use stress positively or reduce some of its negative impact. Here are some suggestions to begin the process.

You may want to start by making personal appraisal of your stress level. Major life changes such as a move, job change or divorce are by nature stressful and can make it harder to cope with smaller stresses. Daily hassles, like the inconsiderate driver, the forgotten wallet, and the surprise work deadline, are stressors which can and do add up. The result often is a sense of limited control over our time, our relationships and our personal priorities.

As you consider your current lifestyle, note the physical and emotional reactions that are part of your personal response to stress as well as some of the tools that you have used to weather the storms of stress in the past. You probably already have many useful techniques at your disposal but here are some ideas that I have found personally helpful and which I recommend to those wanting to improve their stress coping skills.

Physical Activity: While regular exercise helps to reduce the negative effects of stress, a short walk during a harried day offers immense benefits as well. Removing yourself from a stressful environment allows you to regroup both emotionally and mentally.

Prioritize: Write down and review what is most important each day. Check off and congratulate yourself on your accomplishments rather than berating yourself for what you were not able to do.

Be Good to Yourself: Get appropriate sleep and nutrition. Nurture yourself through your relationships with others and through your spiritual life. Laughter and fun are great stress relievers. Allow yourself to share your stress with others.

Would You Rather Be Happy Or Right? Recognize that you can't handle every situation perfectly and may not have all of the answers. Heated disagreements with others can raise our stress levels and accomplish little. Look for compromises, take a time-out from confrontations and recognize that things eventually do work out.

At times, the assistance of a mental health professional is useful when the changes in our lives are too overwhelming. However, a few simple changes can often turn stress into a more positive force in our lives.



Helpful Tips For Reducing Stress

1. Before going to bed, set out breakfast items and lay out everything you'll need for work or school so you simply pic-up-'n-go in the morning.
2. Get up 20 minutes earlier so you can have a no-rushed breakfast. (if you need an alarm clock to wake up in the morning, you aren't going to bed on time, say sleep experts).
3. Walk whenever possible (take the stairs instead of the elevator, hand-deliver work papers, etc.)
4. Plan grocery shopping, banking, and post office visits so you hit the non-chaotic times (e.g. don't grocery shop on Saturday afternoon, don't go to the bank on Friday afternoon, and don't try to mail a package on Monday morning).
5. Go to the bathroom before leaving home or work (simple, but amazing stress reducer)
6. Look for the humor in every situation. Humor allows you to jump out of the picture so you can get a grip on things.
7. Get an answering machine so you can accept phone calls on your schedule, not other people's.



10 STEPS TO MANAGE YOUR STRESS

Cutting back on the stress in your life may help you feel better, eat better and stick to an exercise plan, all of which can lower your risk for heart disease. But if you're too stressed to figure out how to get started, here are a few tips:

1. Eat and drink sensibly. Abusing alcohol and food may seem to reduce stress, but actually adds to it.
2. Assert yourself. You do not have to meet others' expectations or demands. It's OK to say "no." Remember, being assertive allows you to stand up for your rights and beliefs while respecting those of others.
3. Stop smoking or other bad habits. Aside from the obvious health risks of cigarettes, nicotine acts as a stimulant and brings on more stress symptoms. Give yourself the gift of dropping unhealthy habits.
4. Exercise regularly. Choose non-competitive exercise and set reasonable goals. Aerobic exercise has been shown to release endorphins (natural substances that help you feel better and maintain a positive attitude.)
5. Relax every day. Study and practice relaxation techniques. Choose from a variety of different techniques. Combine opposites — a time for deep relaxation and a time for aerobic exercise is a sure way to protect your body from the effects of stress.
6. Take responsibility. Control what you can and leave behind what you cannot control.
7. Reduce causes of stress. Many people find life is filled with too many demands and too little time. For the most part, these demands are ones we have chosen. Effective time management skills involve asking for help when appropriate, setting priorities, pacing yourself and taking time out for yourself.
8. Examine your values and live by them. The more your actions reflect your beliefs, the better you will feel, no matter how busy your life is.
9. Set realistic goals and expectations. It's OK, and healthy, to realize you cannot be 100 percent successful at everything at once.
10. Sell yourself to yourself. When you are feeling overwhelmed, remind yourself of what you do well. Have a healthy sense of self-esteem.

THINGS YOU CAN DO TO RELIEVE STRESS

Take time for you!

Ask yourself, "Am I giving too much to others and not enough for myself? Do I need to take time to care for myself?" If the answer is "yes," then refuse to feel guilty about it and just do it!

If you feel guilty when you relax and do something you enjoy, chances are you will stop doing it. Ultimately, you lose. You may be living your life through other people's standards and expectations. Take control of your guilt-producing thoughts and tell yourself "it's okay and good for you to take time for myself." Focus on the benefits to you and your family when you are a more relaxed and energized person.

Go to lunch and don't rush

Take a long lunch break several times a week. Don't do business. Be a friend to a good cause. Read a novel over a cup of tea. Go to a museum. Sit quietly by a stream. Eat slowly. Try a new restaurant or a new recipe at home. Go out with a good friend and agree not to discuss problems or business.

Walk every day

Walk by yourself or with a friend. Talk—not about problems, but possibilities. Stop along the way and smell the flowers.

Exercise more

Join an aerobics class, go to the gym, play tennis, ride a bike, hike on weekends, go to a fitness resort, or job with friends. Exercise does more to reduce stress hormones and chemicals in our body than any other activity. You will feel better.

Learn deep relaxation skills

Take a class in yoga, imagery training, progressive relaxation, meditation or autogenics. All of these will teach you how to relax your mind, body and emotions by focusing your attention on more peaceful thoughts.

Listen to relaxation tapes

Audiotapes are an excellent way to learn how to let go and relax. Develop the skill of deep relaxation. It will cleanse your body of damaging stress hormones and chemicals.



HEALTH CORNER

JANUARY 2015

BEST FOODS & FITNESS MATCHUPS

It's a common problem: You're going for the final stretch, looking for that extra push to help you burn just a few more calories, but suddenly you're out of gas. You're not alone. What to do? Fuel up with the right stuff before you hit the gym, and don't forget a recovery meal post-workout. Try one of these winning combinations before your next workout, and see if you don't find that extra *oomph* you've been missing.



Weight Training + Protein: Combining a high-protein diet with strength training can help dieters lose more weight — and you lose fat, not muscle. Protein not only builds muscles but it also helps repair them after a workout. Some ideas are: *skim chocolate milk, energy bars, a turkey sandwich on whole wheat.*

Long Distance Running + Carbohydrates: For long workouts, the performance edge goes to people who have the most glycogen (the stored form of carbohydrates). When you eat pasta or other starchy food, the body converts those carbohydrates into muscle glycogen for fuel. Hence the reason marathoners “*carbo-load*” the night before a big race. The trouble comes in when you eat more carbs than you need, because unused carbs can also be stored as fat!

Aerobics, Kickboxing and Spinning + Fat: For activities that involve repetitive joint action, monounsaturated fats from *fish, nuts, seeds and canola, olive and peanut oils* can help lubricate the joints while also providing high-quality protein to power you through a workout. ***An added bonus:*** These fats also reduce post workout soreness and stiff muscles.

Yoga and Pilates + Complex Carbohydrates: The fiber from whole grains and vegetables slows the digestion of food, allowing your body more time to absorb critical nutrients. And since most yoga and Pilates classes require fasting for two hours before class, the long lasting effects of fiber will help sustain you through a few hours without food.



EXERCISE—BEING THE PERSON YOU CAN BE

Having a goal that truly excites you is the first step to setting up an exercise program. You may want to be 10 pounds lighter by the next school reunion, have more muscle tone in the dress you will be wearing at your daughter's wedding, you may want to quit smoking or drinking or eating fried food or you may want to compare your athletic skills with what you could do in school. You have to have a goal that makes you really want to take the next step.

Once you have your personal goal in mind, you need a reasonable timeline in which to achieve the goal. Let's say you want to lose 10 pounds in six

months. You can do that with a good exercise program and a good diet.

Let's start with the exercise program. Think about what you enjoy doing. **If you like to be outside** you can *ride a bike, hike, walk, run, swim, play tennis*, endless possibilities. Include some of the fun activities that you enjoy and then try some new stuff. **If you prefer to be inside**, *join a gym with a friend* who can work out on the same days and at the same time that you do. *Hire a trainer* if you don't have a work out friend. If you decide to run, you can run even if it is new to you. You could walk a mile three times the first week, two miles the second

week, run a mile and walk a mile three times the next week and by the fourth week you could run and walk two to three miles three times a week. If this holds your interest you could add hills one of the days, add some short bursts of speed one day, you could even sign up for a 5k two months from the start of your program. In six to nine months you could run a marathon if you wanted to go that far.

It helps to have a friend to work out with. It keeps you both accountable, and it's fun. Find someone that has a similar schedule or similar child care issues. It helps to recognize what time of the day you enjoy working out and find someone that can work out at the same time.



COMMUNITY CORNER



THE RED CLIFF TRIBAL COUNCIL IS SEEKING FIVE (5) INDIVIDUALS TO SERVE ON THE FAMILY/HUMAN SERVICES ADVISORY BOARD.

- 1 past program client (TANF, GA, IM)
- 1 Council member
- 1 Tribal elder
- 2 general at large members

FOR FURTHER INFORMATION CONTACT LYNNE BASINA AT 715-779-3706.

If you are interested in serving on this committee, please pick up an application at the front desk of the administration building. Please return your application along with your resume to the receptionist at the administration building. The deadline is January 2, 2015 at 4:00pm .

Notice to Community

The Tribal Council is seeking individuals to serve on the following Committees/Boards/Commissions.

- Gaming Commission 1 Member
- Housing Board 1 Member
- Conservation Committee 4 members
- Fishing Committee 1 members 2 alternates
- Friends of the Dirt 9 members
- Library Board 3 members
- Membership Committee 5 members
- Tenant Association 7 members
- Cemetery Committee 5 members
- Kids Christmas Committee Open to the Community
- Pow Wow Committee 6 members
- Mining Task Force 10 members (4 staff, 2 council, 2 elders, and 2 community members)
- Climate Change 13 members (2, community members, 2 Jr. Tribal Council members, 3 Tribal Administrators, 2 Council members, 2 EPA Staff and 2 Elders)

If you are interested in serving on the Committee's listed above, you can pick up an application at the Tribal Administration office and return application to Administration office by Wednesday, January 2, 2015 by 4:00 p.m. If you have any questions, please contact the Tribal Administration Office at: 715-779-3700.

Current Openings for the Red Cliff Tribe

Interim Library Supervisor

DEADLINE: December 17, 2014

Project Director

DEADLINE: December 26, 2014 @ 4:00 p.m.

Family Engagement Coordinator

DEADLINE: December 26, 2014 @ 4:00 p.m.

Youth Engagement/Social Marketing Specialist

DEADLINE: December 26, 2014 @ 4:00 p.m.

Program Planner

DEADLINE: December 2, 2014 or Until Filled

Dental Assistant Fill-In

DEADLINE: Open Until Filled

3 Medical Assistants

DEADLINE: Open Until Filled

Director of Compliance

DEADLINE: Open Until Filled

General Manager

DEADLINE: Open Until Filled



Job Postings

COMMUNITY CORNER

LEGENDARY WATERS RESORT & CASINO

2015
HAPPY NEW YEAR!

NEW YEAR'S EVE | WEDNESDAY | DECEMBER 31

HOT SEATS
Free Play Prizes
NOON to 5:45 PM
Cash Prizes
6:00 to 8:45 PM
Unlimited wins. Subject to change.

\$18 New Year's Eve
SELECT YOUR FAVORITE PLATED DINNER
Prime Rib | Steak & Shrimp | 7 Shrimp | Chicken Alfredo
Includes ALL-YOU-CAN-EAT Soup & Salad Bar
Dinner Service Begins at 5:00 p.m.

NEW YEAR'S DAY BREAKFAST BUFFET
7 am to 12 pm
Adults \$10
Kids \$7
Kids FREE

Vegas style show! High energy entertainment!
Event Center | 9:00 p.m. to 1:00 a.m. | No Cover Charge | Cash Bar

Ladies of the 80s
Ladies of Country

ON THE ROAD TO MARCH MADNESS
LEGENDARY WATERS RESORT & CASINO
WIN A BRAND NEW CAR!
BARREL DRAWING HELD
MARCH 28 | 11 PM

2014 FORD FOCUS SE HATCHBACK

PLUS...we've added \$40,000 in Hot Seat prizes for Saturday nights!

HOT SEAT DRAWINGS!
EVERY SATURDAY | 6:30 PM to 11 PM
CASH | SPORTS MERCHANDISE

From Monday, December 1 through Saturday, March 28. During card-in play, you automatically earn base points. Turn every 10 base points earned into entry tickets for the Hot Seat. PLAY SLOTS & TABLE GAMES TO EARN POINTS. ENTRY HERE.

LEGENDARY WATERS RESORT & CASINO | 3 Miles North of Bayfield on Highway 13 | www.LegendaryWaters.com | (800) 226-8478

Mount Ashwabay Ski Hill in Bayfield Wisconsin



Mt. Ashwabay offers modest vertical drop, a variety of downhill skiing challenges, including some glade skiing and steep mogul runs. Another attractive feature of skiing at Ashwabay is the price; you can ski all day without having to fork over a day's pay. (2014 prices: adults—\$24, juniors/seniors—\$18) Its cross country ski trail network is extensive

as it interconnects with the Jerry Jay Jolly-Pike Creek trail system. And the trail fee includes a trip on the chairlift for easy access to the ridge trail network. And for snowshoeing the cross country trails were wide enough that I could hike adjacent to the tracks. Completing the menu of winter sports activities at Ashwabay is a tubing hill.

A great view of Chequamegon Bay from the top of the ski hill.

An extensive network of groomed and marked trails, wide enough for diagonal skating and snowshoeing.



EATING WELL WITH TYPE 1 DIABETES

When you have *type 1 diabetes*, it is a balancing act of healthy eating and the insulin you take to achieve blood glucose levels as close to normal as possible. Having type 1 diabetes means that your body can't fully use the food you're eating unless you balance it with the right amount of insulin.



Insulin binds with glucose and transports it throughout the body. The insulin helps your body, especially your muscles, use glucose efficiently. Because what you eat and how much insulin you take needs to be in sync to maintain normal blood glucose levels, eating well with *type 1 diabetes* means you need to plan your meals.

Counting carbs also plays a significant role in eating well with *type 1 diabetes*. The carbohydrates we eat eventually become glucose in our blood. These foods can cause blood glucose levels to soar. You need to watch the carbs you eat to avoid spikes in your blood glucose levels. Balancing the carbs you eat with the correct amount of insulin helps you achieve this.

Counting carbs and testing your blood glucose levels just after your meals will help you determine if you had the right dose of insulin. They also help you learn how to make adjustments for future meals.

Peach Smoothie

Ingredients

1 medium fresh peach, peeled, pitted, and chopped
 ½ cup skim milk
 1 4-ounce carton non-fat vanilla yogurt
 1 cup ice cubes
 ground cinnamon (to taste)



Directions

Place the peach, milk, yogurt, and ice in a blender. Blend until smooth. Turn off machine and scrape down the sides of the blender with a rubber spatula. Blend again. Pour the mixture into 2 glasses and sprinkle each with a little cinnamon. Serve at once. (You can garnish with strawberries, if you want to be fancy with this refreshing drink.)

Per serving: 101 calories (0% calories from fat), 22 g carbohydrates, 5 g protein, 0 total fat (0 saturated fat), 1 g dietary fiber, 3 mg cholesterol, 65 mg sodium

Diabetic exchanges: 1 1/2 carbohydrate (1/2 fruit, 1 skim milk)

EATING WELL WITH TYPE 2 DIABETES

With *Type 2 Diabetes*, your body produces insulin but doesn't use it properly. To manage your condition, you need to be extra vigilant about incorporating a variety of nutritious foods into your diet and watching how much you eat.

You won't need to take insulin (unless your body isn't producing enough of it), but you may need to take medications to help your body process insulin sufficiently so that it binds with glucose to give your cells energy.

While a healthy eating plan for people with *type 2 diabetes* portion control is key to eating well when you have *type 2 diabetes*.

At dinner, you should fill half of your plate with non-starchy vegetables, 1/4 of your plate with a lean meat or protein, and the other 1/4 of your plate with a starch food. The bottom line, when it comes to eating well with *type 1 diabetes* or *type 2 diabetes* is that there are plenty of healthy food choices that can help you handle diabetes and manage your blood glucose levels.

FAMILY BUDGETS

HOW TO SET UP A FAMILY BUDGET

A budget allows you to control your family’s spending so that you have enough money to pay your bills while also saving for vacations, retirement and your children’s education.

Steps:

1. Get out three months of pay stubs and determine your average monthly income.
2. Gather three months of bills, add them up and divide by three to calculate your monthly fixed expenses such as rent or mortgage, utilities and phone, car payment, insurance and student loan payments.
3. Add together three months of other monthly expenses, including groceries, clothing, credit card expenses, medical bills and cash outlays. Divide by three and add the result to your monthly expense total.
4. Evaluate your expenses; look for opportunities to economize, and develop a plan to cut back spending in specific areas.
5. Develop a monthly budget and stick to it.
6. Set up a savings plan such as a passbook account, certificate of deposit (CD) or individual retirement account (IRA), and begin making regular deposits.
7. Track your income and expenses monthly to evaluate how the plan is working, then fine-tune to produce the desired results. Use personal finance software to gain an accurate overview of your spending and locate problematic habits.

BELOW ARE TWO DIFFERENT KINDS OF BUDGET WORKSHEETS:

A MONTHLY SPENDING WORKSHEET

A BASIC BUDGETING WORKSHEET TO ASSIST YOU AND YOUR FAMILY

Monthly “Spending” Worksheet

Use this worksheet to manage your spending money, this will help you keep track of where your money is going each month. If you are spending too much money in one or more categories, cut back or adjust the amount from other areas as needed.

Spending Categories	Week 1	Week 2	Week 3	Week 4	Week 5/Totals
Food: Groceries					
Snacks: Coffee, soda, candy, gum etc.					
Entertainment: Eating out, DVD rentals, movies, etc.					
Clothing:					
Household Items:					

BUDGETS

Basic Budgeting Worksheet

Total Monthly Gross Income			\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____		
- Savings, 401K, etc.	\$ _____		
= Total Monthly 'Spendable' Income			\$ _____
Housing Expenses		Monthly Payments	
Rent or Mtg.	\$ _____		
Utilities	\$ _____		
Insurance (set \$ aside each month if paid annually)	\$ _____		
Repairs (set \$ aside for future expenses)	\$ _____		
Taxes (set \$ aside if paid annually)	\$ _____		
= Total	\$ _____		
Car Expenses			
Loan Payment(s)	\$ _____		
Gas	\$ _____		
Insurance (set \$ aside if paid annually)	\$ _____		
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____		
= Total	\$ _____		
Debts			
Creditor #1 _____ Balance _____	\$ _____		
Creditor #2 _____ Balance _____	\$ _____		
Creditor #3 _____ Balance _____	\$ _____		
Creditor #4 _____ Balance _____	\$ _____		
(figure more on back if needed)			
= Total	\$ _____		
Monthly Expense Totals			
Housing	\$ _____		
Car	\$ _____		
Debts	\$ _____		
Miscellaneous	\$ _____		
= Total Expenses	\$ _____		



PB&J Shake

Makes one 1-cup serving

INGREDIENTS

- 1/2 cup Ensure Homemade Vanilla Shake Powder
- 1/2 frozen banana
- 8 fl. Oz vanilla soy milk
- 1 Tbsp. chunky peanut butter
- 1 Tbsp. strawberry jelly



DIRECTIONS

Place all ingredients in a blender. Blend until smooth. Enjoy in a frosted mug.

Tip: When you have extra-ripe bananas on hand, peel a few, cut them in half, and freeze the pieces in a freezer bag for future use in recipes like this one.

THE KITCHEN IS THE HEART OF THE HOME

Hamburger Steak with Onions and Gravy

INGREDIENTS

- 1 pound ground beef
- 1 egg
- 1/4 cup bread crumbs
- 1/8 tsp ground black pepper
- 1/2 tsp seasoned salt
- 1/2 tsp onion powder
- 1/2 tsp garlic powder
- 1 tsp Worcestershire sauce
- 1 Tbsp vegetable oil
- 1 cup thinly sliced onion
- 2 Tbsp flour
- 1 cup beef broth
- 1 Tbsp cooking sherry
- 1/2 tsp seasoned sauce



DIRECTIONS

In a large bowl, mix together the ground beef, egg, bread crumbs, pepper, salt, onion powder, garlic powder, and Worcestershire sauce. Form into 8 balls, and flatten into patties.

Heat the oil in a large skillet over medium heat. Fry the patties and onion in the oil until patties are nicely browned, about 4 minutes per side. Remove the beef patties to a plate, and keep warm.

Sprinkle flour over the onions and drippings in the skillet. Stir in flour with a fork, scraping bits of beef off of the bottom as you stir. Gradually mix in the beef broth and sherry. Season with seasoned salt. Simmer and stir over medium-low heat for about 5 minutes, until the gravy thickens. Turn heat to low, return patties to the gravy, cover, and simmer for another 15 minutes.



RECIPES

Lemony Shrimp Scampi Pasta



Ingredients

6 garlic cloves, pressed or grated
 2 lemons, zested and juiced
 5 tablespoons olive oil
 1 teaspoon red pepper flakes
 Kosher salt and freshly ground black pepper
 3/4 pound medium shrimp (21 to 25), peeled, deveined and butterflied (reserve shells)
 1/4 onion
 3/4 pound thin linguini
 2 tablespoons butter
 1 small bunch parsley, leaves chopped

Directions

In a bowl, combine the garlic, zest and juice of 1 lemon, olive oil, red pepper flakes, salt and pepper, to taste, and the shrimp. Set aside to marinate. Meanwhile make a quick shrimp stock: In a small pot, over medium heat, add the shrimp shells and onion. Cover with water and bring to a boil. Reduce the heat and simmer for 20 minutes. Strain into a bowl and discard the shells and the onion. Bring a large pot of water to a boil over high heat and add a generous amount of salt. Add the linguini and cook until just tender, 2 minutes less than instructed on the package. Drain and reserve 1/2 cup of cooking water. Heat a skillet over high heat. Remove the shrimp from the marinade, reserve the marinade, and add the shrimp to the skillet. Cook until they turn pink and start to caramelize, about 3 minutes. Remove the shrimp from the pan to a plate and add the reserved marinade. Let cook a few minutes then add about 1 cup of shrimp stock and about 1/2 cup pasta water. Continue to cook until sauce reduces by half. Add the zest and juice of the remaining lemon, the butter and the parsley and stir to combine. Adjust seasoning with salt and pepper, to taste. Add in the shrimp and pasta and toss to combine with the sauce. Turn out into a serving bowl and serve immediately.

THE KITCHEN IS THE HEART OF THE HOME

Poached Pears



Ingredients

1 1/2 cups sugar
 1 cinnamon stick
 Peel from 1/2 orange
 Juice of 1/2 orange
 8 small pears
 Quick Chocolate Sauce, recipe follows
 Quick Chocolate Sauce:
 1/3 cup heavy cream
 2/3 cup semi-sweet chocolate chips

Directions

In a medium saucepan, bring 4 cups water, sugar, cinnamon stick, orange peel, and orange juice to a boil. Peel the pears, leaving the stem intact. Core the pears from the bottom using a corer or vegetable peeler. Add the pears to the simple syrup, and reduce the heat to a simmer. Cook until the pears are tender, but not mushy, about 15 minutes. Chill the pears in the syrup.

Place the pear standing up on a dessert plate and drizzle with the chocolate sauce.

Quick Chocolate Sauce:

Place the chocolate chips in a small bowl. Heat the heavy cream to hot, but not boiling in the microwave, about 15 to 20 seconds. Pour over the chocolate chips and let sit undisturbed for 5 minutes. Mix until smooth and serve.



RECIPES



Grilled Chicken with Bacon

Recipe by: Barb Gordon

Ingredients

- 4 or 5 Chicken Breast
- 2-8oz (your choice Cream Cheese Spread) I use Garden Veg
- 1 Pkg bacon
- Toothpicks

Directions

Once the Chicken Breast is pounded to be flat take the meaty part being face up spread a layer of cream cheese spread on chicken. Roll the chicken up length wise, wrap with bacon place toothpicks in to keep bacon in place.

Grill on Grill, bake or even pan fry turning as the bacon cooks. Once chicken has reached 170 degrees it is finished.

Serve with Grilled Veggies and Wild Rice for a complete meal that is great for all, even those picky eaters.



Ingredients

- 1/4 cup confectioners sugar
- 1 cup ricotta cheese
- 2 eggs
- 1/2 cup milk
- 12 slices sandwich bread

Directions

Sift 1/4 cup confectioners sugar into a small bowl, then stir in 1 cup ricotta cheese. In a medium bowl, beat together 2 eggs and 1/2 cup milk. Trim the crusts off 12 slices sandwich bread and, using a rolling pin, roll out the bread to flatten. Add 1 tablespoon of the sweetened ricotta to each slice, fold over and pinch the edges together. (The edges will seal during cooking) In a large skillet, heat 2 tablespoons extra virgin olive oil over medium heat. Working in 3 batches, dip the stuffed bread slices in the egg mixture and transfer to the skillet. Cook, turning once, until puffed and golden, about 3 minutes. Dust with more of the confectioners sugar before serving.

9 Fitness Tips That Will Save You Money

1. Cut your medical bills. Make exercise and eating healthy a habit. Get fit now and your medical bills will be lower later.
2. Take advantage of **free** ways to exercise, such as walking, dancing and stretching; or check out the Bayfield Recreation Center for exercise classes for little or no cost. Squeeze workouts into everyday activities, such as parking farther from your destination so you walk more.
3. **Don't join a gym if you won't use it.** If you will, look for membership deals when you join with a friend or family member. Besides saving cash, you'll have an exercise buddy to keep you motivated.
4. Take advantage of **free** exercise classes on YouTube or other sites. This site will give you **30 free programs**: www.thetumblrgym.com/workout.
5. Go for **inexpensive workout equipment**. A jump rope, a pair of dumbbells and an exercise ball are cheap and effective.
6. Sign up for email alerts about sales at your favorite fitness apparel stores. Clothing discounters often carry the same shoes and workout gear as fitness stores but for less money.
7. **Keep portions in check.** Food portion should be the size of a small fist or a deck of cards. Save money by using a salad plate instead of a dinner plate or platter. **When ordering, ask restaurants to bag half of your meal to take home.**
8. **Download free fitness apps.** YogaYak tells you where to find more than 200 free yoga classes, Nike Training Club offers more than 100 free workouts, and MyFitnessPal counts calories.
9. **Join a fitness program.** The SilverSneakers program is offered under many Medicare plans. Ask your health insurer if it offers gym membership discounts. The Clinic offer a program called First Steps to Fitness, which offers a free one month membership to the Bayfield Recreation Center also.



Know Safety, No Accidents: Tips for Driving in Bad Weather

No matter how many years of driving experience you may have, adverse weather never fails to present a wide variety of driving challenges. Snow, ice, fog and early nightfall are just a few of the dangerous conditions you could encounter during the winter months. Knowing how to drive safely in harsh weather conditions can protect you, your passengers and your vehicle. Here are 5 tips for driving in winter weather to help you stay safe on the road.

1. **Prepare your vehicle.** Make sure your brakes, wipers, defroster, headlights and heater are all working properly. Your best defense against unfavorable weather is a well-maintained vehicle. Also be sure to equip your car with emergency supplies so you are prepared if something goes wrong.
2. **Clean up and clear off your vehicle.** Clear all snow and ice from your vehicle's hood, windows and roof before driving. You can't always control what you encounter on the road but, you can reduce the dangers your vehicle adds to the roadway
3. **Slow down.** Reducing your speed and increasing the distance between your car and the one in front of you are always good driving practices, but are especially important during adverse weather. It takes more time than usual to stop on icy or wet roads, so allowing more space between cars means there is ample time to stop and less chance of a rear end collision.
4. **Turn on your headlights.** Snow and rain can be difficult to see through but your headlights increase your visibility to other motorists. Keep your lights clean and free of ice or debris and know the rules of the road.
5. **Stay alert and look ahead.** Give yourself more time to process the roadway in front of you and react. Take extra precautions on bridges, overpasses, and shaded areas, which can freeze first, and remain icy longer than roadways.

While driving in unfavorable weather is manageable when approached with caution, sometimes it's simply not safe and the best option is to stay home.



11 Money-Saving Tips for Your Home

1. **Unplug it!** "Vampire" electronics consume power even when turned off. A typical household can save \$100 a year using smart power strips, which cut electricity to devices in standby mode.
2. **Install a low-flow showerhead.** You won't even notice the difference, because a low-flow fixture reduces the volume of water but does not affect the water pressure in any way. Save 2,900 gallons a year, according to the EPA.
3. **In the winter, reverse your ceiling fan.** Revolving clockwise, the fan will pull up cool air and send down the heated air that's settled near the ceiling.
4. **Seal drafty windows and doors** so your heating and cooling systems don't have to work overtime. Save 20 percent on energy to heat and cool a home that is well sealed and insulated.
5. **Lower your water heater temperature** setting. Manufacturers often configure the default to 140 degrees, when for the average home 120 degrees is sufficient. With each decrease of 10 degrees, you save an additional 3 to 5 percent in energy costs.
6. **Clean or replace the filter in your furnace or air conditioner.** Proper maintenance can save you 5 to 15 percent on your monthly heating and cooling bills.
7. **Fix faucet leaks fast.** In a single day, an average leak wastes 27 gallons of water.
8. **Install a programmable thermostat** if you're always forgetting to adjust the temperature when you leave the house or go to bed. Inexpensive to buy and easy to put in, programmable thermostats can save a couple of hundred dollars per year in energy costs.
9. Decorate with a mix of **high and low, and old and new**, such as hand-me-down antiques and flea market vintage next to something new and inexpensive. The old pieces add soul to the room, so you can blend with Target or Ikea furniture.
10. Find the same rich colors offered by high-end paint companies for less by taking their chips to a **hardware store** that can match the color.
11. Use **inexpensive nontraditional fabrics**, such as a painter's drop cloth for slipcovers or osnaburg fabric, also known as "the poor man's linen," for curtains. It costs only \$1.50 a yard, but when you use a lot of it, it looks expensive.

27 Money Saving Tips for Students

Do you have fine wine tastes on a cheap beer budget? It's ok – most college students are living on a budget. If not, they're likely students getting themselves into a cycle of debt. While neither is fun or easy, you can become smarter about the way you spend your money. Keep in mind that the key to financial success is being aware of how you're spending your money. Also, know that there's a difference between being cheap and having spending savvy. There's nothing wrong with living within your means, rather than beyond. Stretch your dollar further with the following money-saving tips:

1. **Buy or rent used textbooks and sell last semester's books back.**
2. Don't make impulse purchases. And never go grocery shopping when you are hungry.
3. Limit the number of times you eat out monthly.
4. **Cut out vices** – smoking and binge drinking are terrible for you *and* expensive.
5. **Always pay bills on time to avoid late fees.**
6. If you have a credit card, pay it off as quickly as possible.
7. Walk, **use public transportation** or ride a bike instead of having a car.
8. **Live with others so you can split rent and utilities.** Cut out expensive cable packages you don't need.
9. Consider more basic phone packages and plans or plans that include unlimited texting with free incoming calls.
10. Don't buy the most expensive college meal plans. Figure out what you actually consume and get the correlating package.
11. **Shop where they offer student discounts.** There are so many places that offer discounts to students with a school ID.
12. When planning meals, make dinner with friends and split the cost of groceries. Often times, you'll be cooking too much for one person anyway!
13. Sell what you no longer use or need. There are plenty of stores and web sites, like **Poshmark** and **Craigslist**, where you can sell your unwanted stuff.
14. Don't buy unnecessary school supplies. Why buy cumbersome notebooks when you can type on your laptop? It's better for the earth anyway!
15. **Don't buy books you will only need for a short period of time – check them out from the library instead.**
16. Take advantage of what your campus has to offer in terms of activities, rather than spending money on going out.
17. Skip expensive Spring break and summer trips – look into alternatives, like volunteering, instead.
18. Wait to get a pet until after college – a pet can become very expensive. Not only do you have another mouth to feed, but veterinary bills are costly.
19. **Go to class. You're paying for it and skipping is like throwing money out the window!**
20. Drink water. It's free and better for you, anyway.
21. Make your own coffee. While coffee shops are convenient, they charge hefty prices that really add up over time.
22. **Open a savings account that earns interest.** Credit unions have fewer fees and are great for students.
23. Use a free tool, like FinAid's **Student Budget Calculator** or the one offered by **Mint.com**, to keep track of your finances.
24. **Never take out a loan for anything that's unrelated to your education.**
25. Don't buy music. Use free services like **Spotify** or **Pandora**.
26. **Look into class requirements and the options for testing out of classes.** Why pay for a class you could easily test out of?
27. Consider becoming a resident advisor. Many get **free room and board**.



FUN ACTIVITIES TO DO IN THE SNOW!!!

- **Hoop it Up!**—Grab a few hula hoops, and have a contest to see who can last the longest. It's a lot harder when you're all bundled up!
- **Shake it Up!**— Use strong glue to attach a plastic toy to the inside of a jar lid, then add baby oil and glitter for a homemade snow globe; it makes a fun souvenir of a great day. 
- **Cool Critters**—Use bits of nature to embellish animals sculpted from snow. 
- **Ice Maker**—When the temperature drops below 32 degrees, blow bubbles and watch them freeze on the wand.
- **For the Birds**—Hollow out an orange and fill with seeds to feed your feathered friends. 
- **Snow Graffiti**—Give kids spray bottles full of water that's tinted with food coloring to decorate the white canvas in your backyard. 
- **Ice and Easy**—Freeze colored water into ice cubes, then hide them around the yard for a wintertime scavenger hunt.
- **Go Tubing**—Beach toys aren't just for sand. Have your kids sit in inner tubes and then race to the finish line using just their feet.
- **Walk this way**—Have your kids follow your lead as you move like different animals; Waddle like a penguin, stomp like a bear, and wiggle like a fish.
- **Make faces**—Use handfuls of packed snow to create funny characters on a tree trunk.

IDEAS FOR YOUR TEEN DURING WINTER BREAK



It may be cold outside, but don't let that stop you from having fun! Here is a list of ideas for activities your teen can do over the winter break.

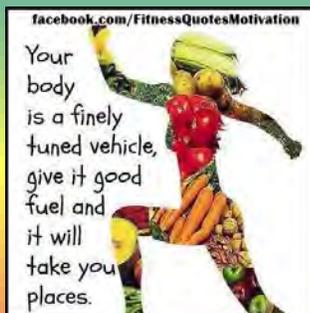
- Go ice skating, snow tubing, skiing or snowmobiling. Build a winter bonfire and make s'mores.
- Create and write your own game show. Then, play it with friends or family.
- Go on a winter photo scavenger hunt.
- Rearrange or redecorate your bedroom. Decorate your bedroom door for the holidays.
- Go caroling around the neighborhood. Have hot cocoa when you're done.
- Have a movie marathon with popcorn, of course.
- Make a snowflake card for a friend who lives far away.
- Play in the snow. Go sledding. Build a snowman or snow fort. Make a snow angel. Have a snowball fight.
- Get artistic. Write a poem about ice or snow in your journal, or sketch a winter scene.
- Go on a winter hike with friends.
- Complete a jigsaw puzzle. Learn a card trick.
- Find and make a new recipe.
- Volunteer! Read to children at the library. Help at the food bank. Visit a nursing home. Help a neighbor.
- Get a new haircut or style.
- Make a crazy music video to your favorite song.
- Play outside with flashlights after dinner (Ghost in the Graveyard or Flashlight tag).



TEEN
ACTIVITIES

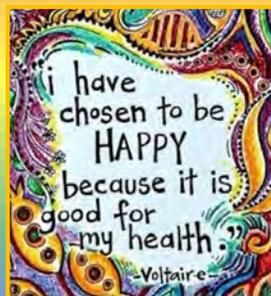
JANUARY 2015 NEWSLETTER

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BEAUTY

is about what you feel about yourself, not what you see in the mirror

Because of your smile, you make life more beautiful