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AREA HOME AND HEALTHY LIVING MAGAZINE

On Your Money

Assemble Your Team of Financial Professionals

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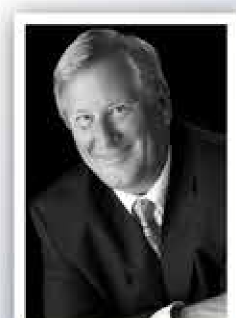

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On Your Money

Pictured on cover: From left: Moriah Cody, financial adviser, Hanson & Associates, a private wealth advisory practice of Ameriprise Financial Services Inc.; Angie Jones, accountant, EWH Small Business Accounting; Heidi Eglash, attorney, Johns, Flaherty & Collins (Eglash's hair and makeup by Estina Hanes, E Spa, La Crosse). Cover photo by Jordana Snyder Photography and taken in the Batavian Bank Building, La Crosse.



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| FROM THE EDITOR |


Photo by Jordana Snyder Photography

Last year, a bank representative spoke to my son's second-grade class about saving money as part of a Junior Achievement program. My son came home waving a brochure explaining the bank's youth savings program, adamant that we start a savings account for him. The bank would, after all, match the first $10 he deposited, and he could walk there from our house.

"We already have a savings account for you," I countered, slipping the brochure in his box of school papers and promptly forgetting about it. My son, however, did not. Over the course of the next several weeks, the topic came up nearly daily. "We already have one, at *our* bank," I kept telling him. "We put money in it every month."

He became obsessed. He made a wallet out of construction paper. He saved every nickel and dime he could find around the house. He picked up pennies from the sidewalk. He even did chores for a quarter apiece. He learned the value of each coin, and he counted them over and over until he finally accumulated the necessary $10. He proudly presented it to me in the sagging wallet. "Now I can open my savings account!" he declared.

I opened my mouth to shoot down the idea once again, then promptly shut it. This was not a matter of having a savings account for him, I realized. This was a matter of him *owning* it—of taking the initiative to earn and save that precious $10, setting an example for the rest of his life.

It sent me back to my first years out of college, when I was working at a pitifully low-paying publishing job but could still afford a one-bedroom apartment and everything else I needed, with money left over to save. I didn't have a car or brand-new furniture, but that didn't matter. I was supporting myself completely, and I was so proud.

Of course, life is much more complicated these days. There is more money, to be sure, but also more places for it to go than I could ever have dreamed of as a 22-year-old. This issue of *Coulee Region Women* delves into all of that. Focused "On Your Money," our April/May issue explores investing your money, managing your money, protecting your money and even gifting your money. We'll introduce you to professionals who can guide you through the processes of financial planning, accounting and estate planning. You'll get a glimpse into the worlds of tax accounting, advance directives and giving through endowments and foundations. We'll give you tools to guide you out of financial problems like unmanageable debt—student or otherwise. We'll help you spring-clean your closets and then fill them again with inspiring, fresh styles. And yes, we'll even show you how to pass valuable money management skills on to your own children.

One sunny spring day after school last year—a day not unlike the ones we're enjoying now—my son gathered up his dog-eared bank brochure and his paper wallet, now reinforced with camouflage duct tape, and we walked the few short blocks down to his new bank. There, a suitably big deal was made over his nickels and dimes, his homemade wallet and his first bank receipt bearing the matched total of $20, freshly deposited in his account. He was so proud.

Luckily, they also gave us a referral card offering the same promotion to a friend. Because as soon as he got home, his younger sister began counting out her pennies and measuring out the duct tape, too.

Betty

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The Coulee Region is innovative when it comes to growing and providing sustainable food, and you can join your community in celebrating La Crosse's contribution to this movement at the third annual Mayor's Neighborhood Conference, a free event held Saturday, April 9, from 9 a.m. to 3 p.m. at the La Crosse Center. This year's conference highlights Food in the City, promoting and celebrating the growth, sourcing and cooking of local healthy and sustainable food. Enjoy speakers, presentations, activities and vendors highlighting active food projects in the Coulee Region—and connect with neighbors in the community. For more information, contact Mark Schimpf at foodinthecity2016@gmail.com or call 608-789-8321.

READY THE HORSES

Gather your friends and come out to the Coulee Region's only Kentucky Derby Jubilee. Hosted by HorseSense for Special Riders, this fun event will take place on Saturday, May 7, from 2 to 6 p.m. at the Court Above Main in downtown La Crosse. Enjoy live music, hors d'oeuvres, racing raffles, a silent auction, hat contests and Southern hospitality while you cheer on your favorite horse. Tickets are $35 per person; for more information, please visit www.hssr.org, email info@hssr.org or call Linda at 608-317-0714. Don your most fashionable hat, order up a mint julep and enjoy a day at the races!

WHO IS SMARTER THAN A FIFTH-GRADER?

You're invited to watch a battle of smarts at the eighth annual Who Will Be Smarter than a 5th Grader competition! Join 16 fabulous fifth-graders from Aquinas, Bangor, La Crosse and Onalaska schools as they partner up with one of 16 local celebrities to help them "make the grade" and win their school $1,000. Come out to Valley View Mall on Saturday, May 7, from 10 a.m. to noon to cast a vote for your favorite contestant and help him or her take home the prize. You can also donate online at www.rsvplax.org or send a donation to Coulee Region RSVP at 2920 East Ave. S., Suite 104, La Crosse, WI, 54601.

TOWARD A WORLD FREE OF MS

Show your support and help Wisconsinites with multiple sclerosis on Saturday, April 23, by participating in the 18th annual Walk MS. Register at www.WalkWisconsinMS.org or 800-242-3358, then check in from 9 to 10 a.m. Saturday at the South Hall of the La Crosse Center, 300 Harborview Plaza, and get set to walk at 10 a.m.

Walk MS connects people living with MS and those who care about them. It is an experience unlike any other—a day to come together, to celebrate the progress made toward eradicating MS and to show the power of our connections. When you participate in Walk MS, the funds you raise give hope to the more than 10,000 children, women and men in Wisconsin living with multiple sclerosis. The dollars raised support life-changing programs and cutting-edge research. Every connection counts. National Multiple Sclerosis Society-WI Chapter is a 501(c)(3) nonprofit organization.

GET ACTIVE, LA CROSSE!

Are you ready for this year's Festival Foods Grandad Half Marathon? Come out for this three-day celebration May 6-8 and be one of the hundreds of participants from around the country who enjoy a weekend of scenic beauty and physical activity. The main event will be the Half Marathon/ Relay, and it'll kick off on Saturday, May 7, at 8 a.m. on top of Grandad Bluff. All finishers of the half marathon will receive a T-shirt and a commemorative medal. An award ceremony will be held at 11 a.m. to celebrate the top three men and women and the winners of each age group. To register and learn more about the events, visit www.festivalfoodsgrandadhalf.com.

CELEBRATING FRIENDS

Join the YWCA as it celebrates 110 years of advocacy and service for some of the most vulnerable women, children and families in the Coulee Region. Gather your friends and attend the YWCA Circle of Friends Luncheon on Wednesday, April 20, from 11:30 a.m. to 1 p.m. at the La Crosse Center South Hall Ballroom. Following lunch, an awards ceremony will honor Volunteer of the Year Cindy Ericksen and Philanthropist of the Year Dan Stacey. Tickets are $25 dollars per person, and you can register and learn more about this event at www.ywca.org, or contact Ruthann Schultz at raschultz@ywcalax.org.

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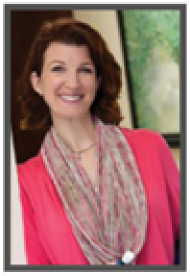

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The DREAM TEAM

Your well-being depends on gathering financial professionals to help win the race to your financial goals.

BY SUSAN C. SCHUYLER

Photos by Jordana Snyder Photography

Women are fast becoming an economic force to be reckoned with in the United States. Their longer life spans, combined with increased earning and spending power, could add up to women controlling at least two-thirds of the nation's wealth by 2030, according to "Women of Wealth," a report published by the Family Wealth Advisors Council in 2011.

This "power of the purse" has the financial services industry scrambling to get to know women better, and they have learned that women as clients are challenging Wall Street's status quo, according to a 2014 *New York Times* article by MP Dunleavey, creator of www.dailyworth.com.

As a result, the "Women of Wealth" report suggests that financial advisers need to respond to women's unique preferences and priorities to be successful. Here, three local women professionals weigh in on what it takes to meet those financial needs.

Moriah Cody, financial adviser, Hanson & Associates, a private wealth advisory practice of Ameriprise Financial Services Inc.

Financial advising

When it comes to financial issues, women often are more intimidated than men, according to Stan Ehrlich's article "Women and Money" on the National Association of Personal Financial Advisor's website. So, it's crucial to find someone to trust when seeking financial advice. However, the choice can be daunting given the dozens of titles and certifications.

You may want an investment adviser to manage your portfolio, a stockbroker to buy and sell securities or a financial planner to create a comprehensive plan, which are a few of the options listed on the Investment Adviser Association's website.

No matter what their titles, there are four critical items to consider, according to Fran Hawthorne in *The New York Times*: "credentials, experience with clients whose situations are comparable to yours, personal chemistry and the payment method."

Below, Moriah Cody discusses these considerations. Since 2001, Cody has worked as a financial adviser for Hanson & Associates, a private wealth advisory practice of Ameriprise Financial Services Inc. in La Crosse.

In your own words, what do you do for a living?

I strive to bring value to clients through all stages of life.

What advantages do you offer clients as a member of their financial team?

I keep clients committed to retirement planning and savings and provide timely, unbiased advice as clients' needs change and grow.

When should your clients begin working with you?

I think it's important to start as soon as possible, even when you get that first job.

How should clients prepare for their first meeting with you?

I like to keep things really simple the first meeting by having a get-to-know-you conversation and listening to questions and concerns around your financial goals. We don't use a canned set of lists.

Do you recommend regular check-ins with your clients?

Annually at a minimum.

What questions should clients ask when choosing someone in your profession?

Do you connect; do you trust them? Are you getting value in the advice that they're giving? Do you have a clear understanding of how we're getting paid? Transparency is really important.

What special needs do women clients have?

The longevity risk is there. Women are at risk of living a really long time, so are you going to have enough to survive?

What is your role in estate planning?

I'm the advocate for it. There are a lot of things I talk about with clients that pertain to planning, like beneficiaries and life insurance. It's really important that we are all on the same page.

Accounting

Accountants can weigh in about your financial health from a tax perspective, according to a 2013 article on Forbes.com. To get the most out of your visit, the article suggests, "the first step in getting the most out of your accountant is to create an accurate and concise snapshot of your finances."

If you're a business owner, the Small Business Association's website suggests that an accountant also can become a trusted ally on your financial team, helping balance your personal and business priorities since the two often are closely linked.

Below, Angie Jones discusses how she serves her clients in both roles. Since 2013, Jones has been an accountant for EWH Small Business Accounting in Onalaska.

Angie Jones, accountant, EWH Small Business Accounting

In your own words, what do you do for a living?

I have the privilege of working with people who earn their livelihood because they're brave enough to start their own businesses from their passions.

What advantages do you offer clients as a member of their financial team?

For our business clients, it's objectivity. We can stand outside your business and view it from a different perspective. We are also cost-effective. A lot of small-business owners can't afford to pay full-time staff for accounting.

For individuals, it's a second set of eyes. There are complexities to taxes that you don't realize until the questions are asked.

How should clients prepare for their first meeting with you?

Individuals who just want to get their tax returns done can fill out our tax questionnaire online. Business owners should set up an appointment with me to visit their business, and I will send a list of information that I'd like them to have available.

What happens during that initial meeting?

I'm going to ask questions that they might not want to answer. But I'm asking them because that's the only way we're going to get to a solution that's best for them. I tell new clients, "Give me the roadmap of how you got here, and I'll give you the roadmap to get you to where you want to be."

What questions should clients ask when choosing someone in your profession?

Ask about licensure. We are a CPA (certified public accounting) firm, and we have 12 on staff. Ask for referrals and references, and meet with the person to be sure you can talk to her.

What special needs do women clients have?

As women, we sometimes help other people more than we want to help ourselves. It's sitting down with the person and saying, "It's OK to think about you."

Estate planning

"Wealth Matters" columnist Paul Sullivan said it best in his 2009 *New York Times* estate planning primer: "One day you will die, so while you're alive, plan for it."

Estate and retirement planning is especially important for women because their longer lifespan leaves them vulnerable to widowhood, according to "Nine Things Women Should Know About Estate Planning" on Forbes.com. The article also suggests that no matter what your assets, you should draft a will or trust that makes it clear what happens when you're gone.

Heidi Eglash is an attorney who specializes in estate planning at Johns, Flaherty & Collins in La Crosse. Here, she discusses the importance of planning.

Heidi Eglash, attorney, Johns, Flaherty & Collins

In your own words, what do you do for a living?

I help people make and memorialize their intentions and their values for the care of themselves or their loved ones and the resources they've worked for.

What advantages do you offer clients as a member of their financial team?

The documents in and of themselves can be created rather simply. But having a trained professional who also is staying on top of the news, trends and tools can guide conversations to spot things that you might not even be thinking about.

How should clients prepare for their first meeting with you?

We have a worksheet that we send out to people. Ideally, what a person should be looking for is some education about tools that are available to them and how the law will treat their property.

What happens during that initial meeting?

I always tell people that we're going to ask you some nosy questions, but the purpose is to help me make this meeting as productive as possible.

Do you recommend regular check-ins with your clients?

I think it comes down to major milestones in life or when there is a change in state or federal rules. Beyond that, two to five years since your last review, but there's no hard-and-fast rule. This is your financial house, and it really is worth it to maintain it through the years.

What questions should clients ask when choosing someone in your profession?

First and foremost, attorneys come out of law school as generalists. So, ask about level of training, level of service and level of specialization. You also can ask if they have any certifications that aren't required.

What special needs do women clients have?

It depends on the generation. Sometimes there can be gender differences in who is managing the money.

What is your role in estate planning?

Education, evaluation of choices, preparing documents, developing a recordkeeping system and support of family members to the extent desired by clients. Estate planning isn't about "What happens to my stuff at the end of the day?" It's really about "What's my safety net as I'm going through life?"

When should clients begin estate planning?

The earlier the better. crw

Susan C. Schuyler is a freelance writer and senior lecturer at the University of Wisconsin-La Crosse whose imminent retirement gave writing this article special significance.

Crunching the Numbers

Mary Jo Werner wields her mad tax skills for the good of the community.

BY ANASTASIA PENCHI

Contributed photo

As a Certified Public Accountant and tax professional, Mary Jo Werner spends her days stressing the need for planning and decision making with goal attainment in mind.

But she can roll with the punches when things go awry.

“Every six minutes of my life at work is planned,” she says. “Actually, I like some of the more spontaneous things, and my husband doesn’t.”

This may be best revealed by her story of an unplanned three-day Christmas layover during a huge snowstorm in Washington, D.C., while serving on the presidential-appointed Taxpayer Advocacy Panel.

Her adventures included helping a minister with claustrophobia while they were stuck in an elevator (“Always go to the bathroom before you go in the elevator,” she adds), running out of money for the Metro (the driver told her “Merry Christmas”) and directing two pilots to the hotel where she was staying because all the others were closed.

Meanwhile, her husband, Shawn, was home in the Coulee Region trying to put together the Christmas party they had planned—passing the phone around so she could talk to guests.

“It was the first Christmas party I hosted where I never showed up,” she says.

Community at heart

Born in Watertown, Wisconsin, Werner attended elementary school in La Crosse and realized her dream of coming back to the area in 1987 after leaving one of the largest international public accounting firms in Milwaukee to become part owner of an eight-person firm in La Crosse.

In 1995, the business was bought out by Wipfli LLP, and she opened its La Crosse office, now at 2 Copeland Ave. She said she likes providing personal service while also having 1,700 people at other locations when she needs information on tax intricacies.

"We were getting larger, and taxes were getting a lot more complex," she says. "You couldn't know everything about everything."

Barbara Skogen, vice president of Festival Foods, became friends with Werner while they both served on the boards of the Gundersen Lutheran Foundation and the La Crosse Chamber of Commerce. She says Werner's background as a law school graduate, in addition to her tax expertise and professionalism, makes her valuable to local organizations.

"She asks the difficult questions—at times going against popular opinion," Skogen says. "By doing this, she puts a different perspective on issues, causing others in the discussion to ponder other possible resolutions."

Werner describes her community service by highlighting goals she helped accomplish during her tenure. She talks about Aquinas Catholic Schools achieving Blue Ribbon School status and Steppin' Out in Pink cancer fundraisers at Gundersen Health System. She helped the IRS revise audit expectations on the taxpayer panel, and she is proud of the La Crosse Kiwanis Club Special Day for Special People events. She recruits for her alma mater, Loras College, and advises politicians on tax impacts as liaison between the American Institute of Certified Public Accountants and U.S. Congress. She served as treasurer for La Crosse Democrat U.S. Rep. Ron Kind's first eight years in office.

Fair to the core

Werner doesn't like whiners and won't work for tax cheaters. She prefers to help people and businesses plan for the "Three Ds: divorce, death and disability."

La Crosse attorney Peggy Herlitzka, who met Werner while they worked in the same building 25 years ago, says Werner provides invaluable guidance on how best to structure child support, maintenance and property settlement agreements when complicated tax issues are involved. She says she is a trusted professional who is well respected by attorneys and judges alike.

She calls Werner a "grown-up version of a Girl Scout" who tries her best to be honest, fair and responsible while doing good in the community. She is passionate about helping other professional women succeed, Herlitzka adds.

"I remembering feeling quite overwhelmed after having my third child and being back to work full time," Herlitzka says. "Mary Jo asked me to lunch and helped me set realistic goals for both home and work."

Werner calls herself a fiscal conservative, and said she supports those who collaborate. "I'm not in favor of people mocking the system, being critical or mean-spirited," she says. "We don't whine about something. We do it. We collaborate."

One thing she doesn't support is leaving the tax system the way it is, even if it provides her with job security.

"It is really complex; it is overly complicated, and I don't think it should be that way," she says. "Don't worry about me—I will find a job." crw

Anastasia Penchi is a Coulee Region writer who is very glad she got her taxes filed on time.

Danielle Anderson, youth coordinator for Altra Federal Credit Union, teaches second-graders about money matters at Evergreen Elementary in Holmen.

Kids and Money

Financial literacy starts with discussions at home.

BY SHARI HEGLAND

Contributed photos

Danielle Anderson remembers her freshman year of college, when regular mailings of pre-approved credit cards showed up in her mailbox, and not truly understanding how credit cards worked.

"I thought they just gave you $500 every month or something. I was 18 years old with three credit cards," she says. "What 18-year-old needs three credit cards?"

Today, in her role as youth coordinator for Altra Federal Credit Union in Onalaska, Anderson is dedicated to teaching young people about how credit cards, checking accounts, interest and budgeting work as she helps implement programs parents can use to help their children develop financial literacy before that first year of college.

Along with Anderson, *Coulee Region Women* talked with her colleague Cheryl Dutton, vice president of marketing at Altra, and with Tamera Wagner and Susan Peterson from the local Junior Achievement chapter about how they teach young people about finance, economy and career choices. A few common themes developed.

Talk about money

When money is a taboo subject, kids can't learn. "Historically, parents were told that money (discussions) shouldn't be shared with the children," says Wagner, program manager for Junior Achievement's Coulee Region District. And some parents are embarrassed about sharing their own past mistakes.

"But it needs to be talked about," says Peterson, director for the Coulee Region.

They both see Junior Achievement as a way of encouraging parents to open up discussions at home.

"Our goal is that the materials we hand out go home and trigger a conversation with the parents," Wagner says. "If a child will ask, most parents will answer."

Altra's Dutton says she has tried to be intentional about discussing money and financial decisions with her own two children.

"Get them involved early on with how to manage their money, no matter how little that money is," Dutton says. "Now is the time to teach those important life lessons that carry on in their future."

Learn by doing

Finances are increasingly invisible, and kids need concrete experiences. Between credit and debit cards, emailed bills and financial statements, and online bill-paying services, children don't have many chances to actually see how their family's finances are handled. This makes it tougher for them to understand, because children deal best in things they can see and feel.

That is one reason Junior Achievement still shows kids how checks are written out in discussing how they work.

"Children learn best by doing," Wagner says, which carries over to lessons such as creating a budget. "Working with them together on

Above: Junior Achievement volunteer Heather Walmsley works with Logan High School students on entrepreneurship. Above right: Tamera Wagner (left) and Susan Peterson (right) team up to teach local schoolkids about finances through Junior Achievement.

Information for parents, along with games, interactive simulations and other hands-on ways of teaching children and teens about money and finance, can be found at these websites:

Junior Achievement

www.JAMyWay.org (ages 13 & up)
www.JA.org

Altra

www.altra.org/personal/youth/youth-accounts
Altra's M3 Money Club (ages 0-12), http://operationm3.com/altra/index.php
Altra's Elements of Money Club (ages 13-17), http://elementsofmoney.com/altra/

Check the Altra sites for a list of seminars and day camps for children and teens.

Other

National Endowment for Financial Education, http://www.nefe.org/who-we-help/consumers.aspx
Visa's Financial Soccer and Financial Football games for kids, https://www.financialsoccer.com/ http://www.practicalmoneyskills.com/games/trainingcamp/ff/

JAMyWay or a paper budget is the best way to help both of you learn."

Altra makes their "save, spend, share" distribution of money concrete with "moon jars"—divided banks with a section for each category. "We say to do 20 percent for savings, 70 percent to spend and 10 percent to give," Anderson says.

The credit union's new AltraJr app also uses the concept, allowing parents and children to work together to record money earned through chores and money saved. Though it isn't actually connected to accounts, the app gives younger children a way to "see" their money add up.

Teens are comfortable with mobile apps, so Anderson and Dutton recommend using them to help young adults keep tabs on their accounts, make remote deposits and calculate things like interest, student loan rates or budgeting expenses.

"Share technology with your children," Dutton says, noting that her own teen daughter watches her account closely to see when her paycheck is deposited from her part-time job.

Begin with the basics

Financial competency begins early in childhood with a basic concept: needs versus wants. From there, our experts say, you build toward understanding the value of money, budgeting and, in the teen years, credit and compound interest.

While schools offer some instruction, parents are the most important teachers. Personal finance typically isn't taught until high school, and then it is usually an elective, meaning many students won't take the classes. Junior Achievement, founded in 1919 to promote financial and economic literacy, helps to fill in gaps when invited, sending volunteers into classrooms from kindergarten through high school introducing concepts such as entrepreneurism, how businesses work, budgeting, credit and student loans. Junior Achievement also will meet with scout troops and other youth organizations to provide information.

Elementary programs, whether Junior Achievement or the day camps hosted by Altra, focus on basics such as money and denomination recognition, making change and the value of a dollar.

Middle school programs introduce topics such as planning for a career, creating a budget and using debit cards and checking accounts.

Credit, from credit cards and student loans to the danger of payday loans, takes center stage during the high school years, along with introducing ways of investing and saving for retirement. It is all about understanding that the choices students make in their late teens and early 20s can impact them for years to come.

Set up for success

The professionals reaching out to share their expertise say their goal is the same one parents have for their children: that the children will own their own economic success. And while they do what they can, it is up to parents to teach children the basics of paying bills first, saving for the future and setting aside funds for giving.

"They won't just figure it out on their own without making mistakes, and those are mistakes that will impact them for years," Anderson says. crw

Writer Shari Hegland's 9-year-old son recently agonized over whether to spend his money on a $4 toy. Hopefully, his experience making this small decision will prepare him for bigger financial choices down the road.

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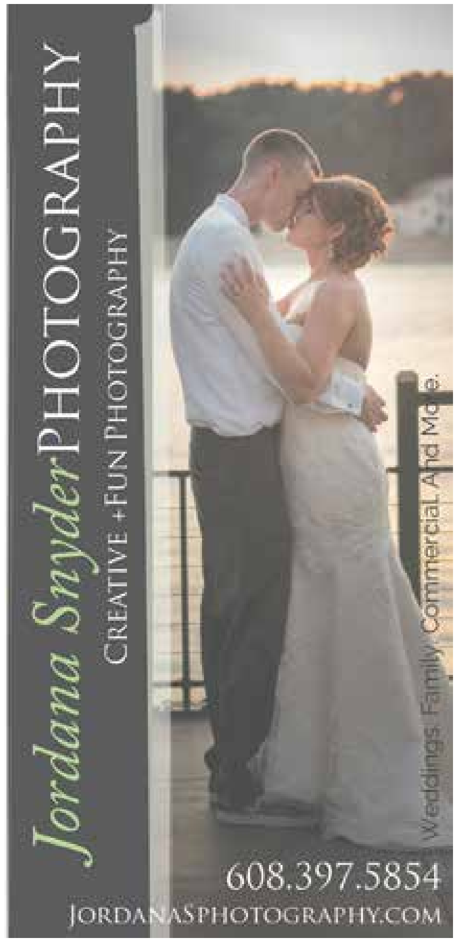

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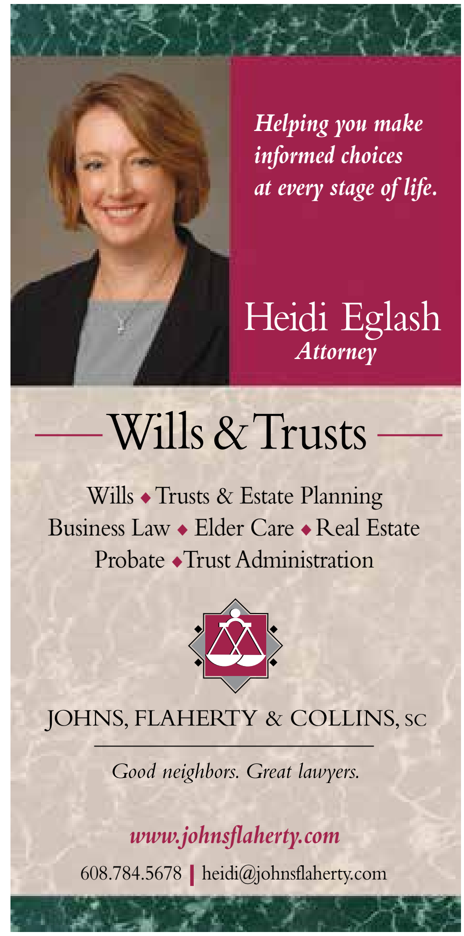

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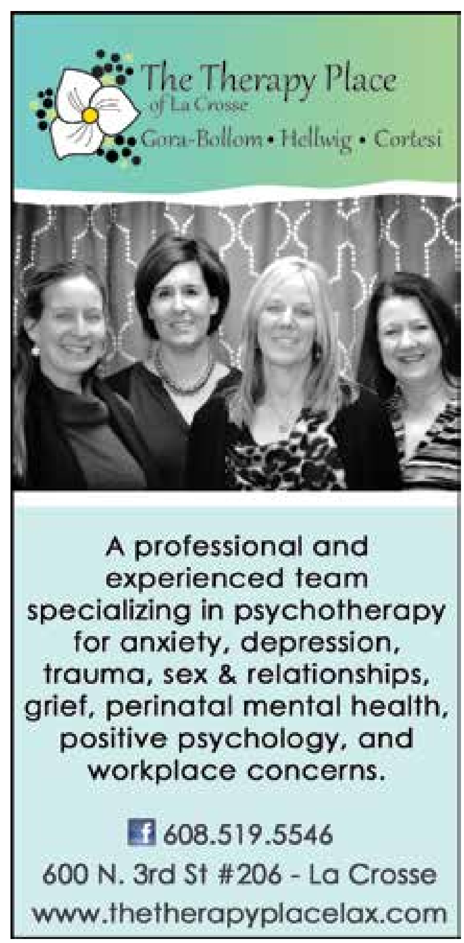

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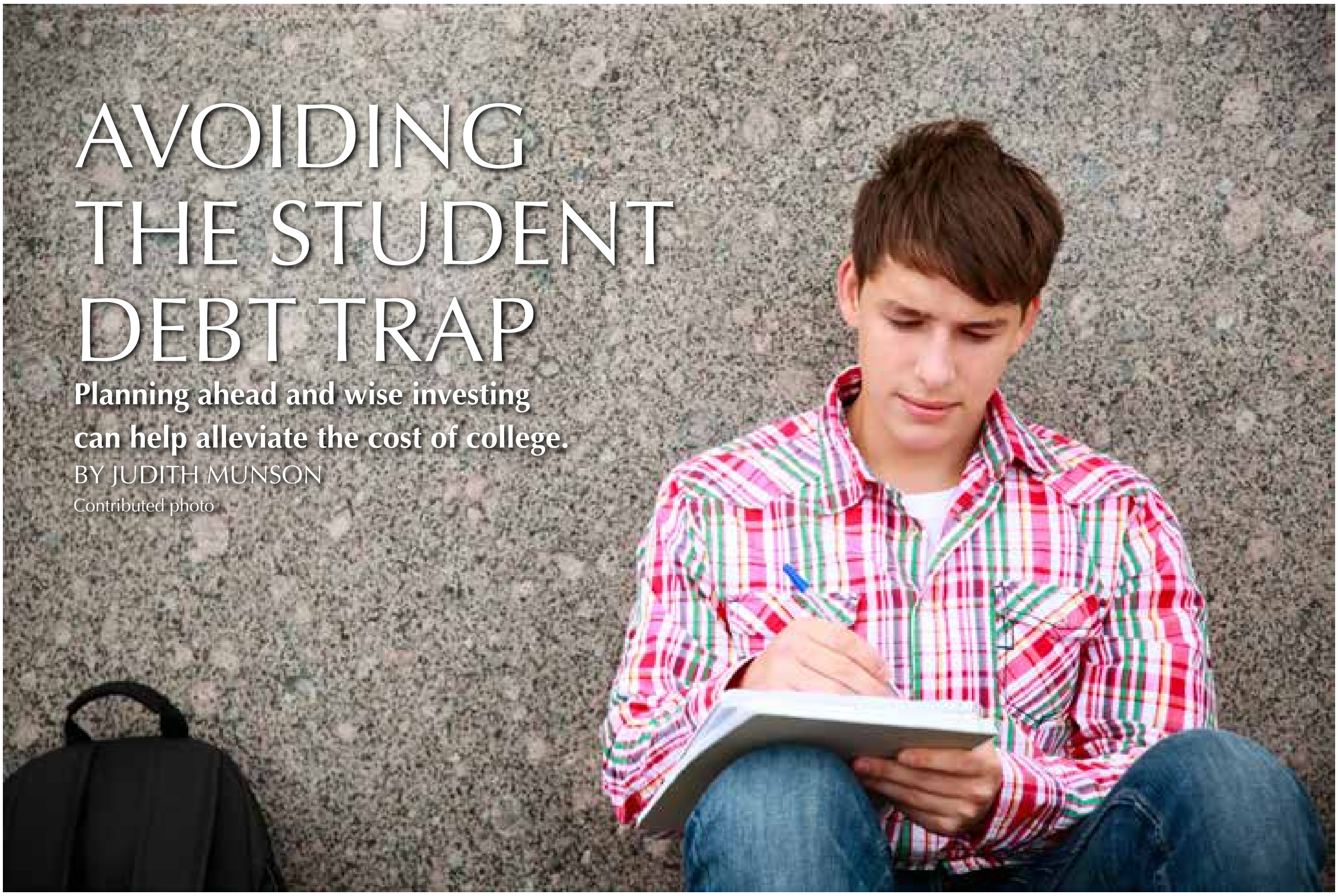
AVOIDING THE STUDENT DEBT TRAP

Planning ahead and wise investing can help alleviate the cost of college.

BY JUDITH MUNSON



Contributed photo

The old saying goes there are only two certainties in life: death and taxes. Not that we need a third, but college tuition is always on the rise. Tuition increases have outpaced the rate of inflation—sometimes by twice as much—ever since the government started tracking tuition costs in the late 1970s.

Nationally, nearly 40 million Americans hold more than $1.2 trillion in student loan debt. The average college debt in the United States is about $29,000. If that amount is taken out as a federal loan at 6 percent interest, a graduate will pay $333 a month for 10 years.

That is enough to keep many graduates from participating in the economy to the extent of previous generations. New car and home purchases are delayed. Many couples opt to have children later in life, after their debt is winnowed down. All the economic activity associated with these milestones slows.

Government efforts

The issue of student debt has not gone unnoticed at the government level, where some elected officials are pursuing efforts to alleviate it. For example, a new bill in Wisconsin, coauthored by Rep. Jill Billings of La Crosse, seeks to lessen the burden of student debt on graduates by allowing them to refinance after graduation and deduct a percentage from their taxes.

Car and mortgage loans can be refinanced but not student loans. If passed, Wisconsin would be the first state in the country to create a new agency specifically for the purpose of refinancing student debt. A typical student loan payer would save $172 a year, according to the Milwaukee Journal Sentinel. Those with bigger loans could see closer to $400 a year in savings.

The bill has failed to pass, however, as opponents say taxpayers could be burdened with defaults on these loans, and it predominantly benefits students from wealthier families as they take on far more student loan debt.

Sidestep debt with a 529

To avoid encumbering a child with this debt, many parents start a 529 College Savings Plan as soon as possible. Margaret Severson, a financial adviser with Edward Jones in Viroqua, says the 529 has many advantages. "Anyone can contribute to it, grandparents or other family members," says Severson. "A person may contribute up to $14,000 per child, per year."

Contributions to a 529 accumulate tax-free; all withdrawals are tax-free, too. Contributions to a Wisconsin 529 plan can also be deducted from state income taxes for Wisconsin residents. "People can deduct up to $3,000 per child per year," says Severson. "It has the potential to be a huge tax benefit."

A clear advantage to the 529 is that it does not count against a student when he or she applies for financial aid if the fund is taken out by a grandparent. A 529 is counted as an asset against the parent, so asking grandparents to put the fund in their name creates the best scenario for the student when applying for aid.

Severson warns that all 529 funds must be used for tuition—if the student wants a new car to drive around campus, that doesn't count—otherwise a 10 percent tax is issued on the funds not used for educational purposes.

Other alternatives to loans

Other plans are out there, such as the Coverdell Education Savings Account, but Severson says this is not the best option for most people because they can only contribute $2,000 a year. Also, contributions must stop once a parent reaches a certain income level ($95,000 for a single parent; $190,000 for a married couple).

Margaret Severson, financial adviser, Edward Jones in Viroqua

Custodial accounts may be accessed to pay for college, but those withdrawals will be taxed. There are also no stipulations that the money has to be used for college tuition. With these accounts, a child may start accessing these funds by age 21 in Wisconsin and by age 18 in other states. "Some kids are not ready for this," cautions Severson. "They might not be mature enough to spend that money wisely, and they'll spend a lifetime regretting it."

The time is now

Becky Nommensen, independent financial adviser with Nommensen Financial in La Crosse, cautions parents about the cost of waiting when it comes to college planning. For example, say your family wants to have $100,000 in 15 years. Using a 5 percent rate of return, your family would need to save $374 per month. If you wait 5 years to begin saving, the monthly contribution would jump to $644 per month.

Becky Nommensen, independent financial adviser, Nommensen Financial

Still, not everyone is financially positioned to start a 529 when their baby is, well, a baby. But it's never too late, says Severson. "Don't be discouraged. Parents in their 30s and 40s will want to choose more conservative mutual funds for their 529 versus the more aggressive ones a younger parent may start with." A common strategy is to reallocate the money that once paid for child care to a 529 once the child begins school.

Severson also encourages parents to seek out as many scholarships as possible, including local ones and those offered by the educational institution their child wants to attend. Students should also keep seeking scholarships even while enrolled.

Find the right loan for you

If a loan is still necessary to help a child pay for school, Severson encourages parents to shop around for one that's a good match for their child's degree. "Parents should sit down with their kids and study the degree that child is interested in and do the numbers. Will the income I can expect to make allow me to pay off this loan?"

"Most people I am talking to today want the child to have some skin in the game," adds Nommensen. "It is important for parents not to sacrifice their own retirement savings while paying for a child's college. I would suggest putting together a full financial strategy with an adviser before making any decisions. I also encourage parents to take out life insurance to cover the college debt and set up insurability for their child."

Finally, be sure read the fine print on any student loan, Severson says. "Make sure you know if the loan is transferable to your child upon graduation; many of the Parent Plus loans are not."

Student loan debt is second only to mortgage debt as the biggest financial burden on U.S. adults. Proper planning includes saving and taking the time to find the most economical avenues to a college degree for your children, thus helping them enter the workforce with a lighter financial load. crw

Judith Munson is a freelance journalist and memoir writer living in western Wisconsin.

It's never too late to start a 529 College Savings Plan, nor does it have to be hard. A common strategy is to reallocate the money that once paid for child care to a 529 once the child begins school.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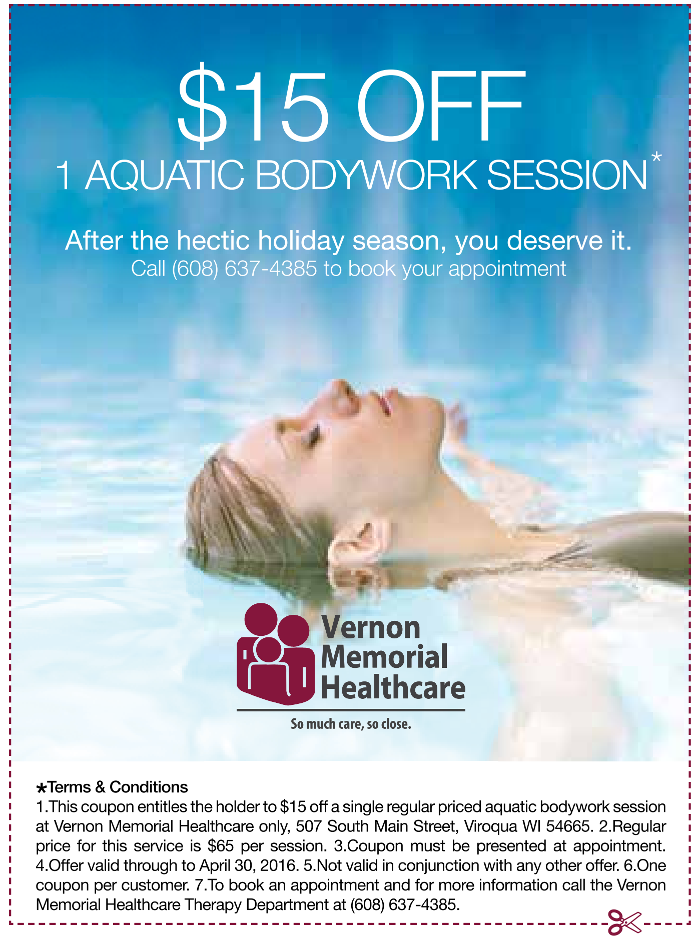
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A GIFT THAT KEEPS GIVING

Endowments and foundations offer a long-term way to support causes.

BY LISA HEISE
Contributed photo

In their earliest stages of conscious thought, children are taught to share. For adults, opportunities to share go far beyond handing over a toy: feed the hungry, support education, increase access to the arts, save the environment, fight addiction … the list goes on. The options can overwhelm, or they can reassure us that the world is full of good people supporting worthy causes. In choosing a direction to share some bounty, a little knowledge goes a long way.

Endowments and foundations defined

Money contributed to a not-for-profit or charitable organization's endowment fund is used in a unique way. Cash contributions are invested, and the organization uses the income earned from the investments to support its mission. The original money stays within the fund itself, making an endowment contribution quite literally a "gift that keeps on giving."

Brenda Stuhr, vice president of Trust Point Wealth Management Group in La Crosse, notes that endowments and foundations differ in how they are established. A foundation is "a separate legal entity created to support the charitable organization, while an endowment is created and governed by the organization itself."

While their structures may differ, giving to foundations and endowments can yield similar benefits. The first benefit, says Stuhr, is that it feels good to give. Second, donors can often designate specific purposes for their donations. Many large foundations offer chances for donors to direct funds locally, nationally or internationally. Donations to educational institutions can be given to specific departments, initiatives or scholarships. The third benefit of donating to a public not-for-profit or charitable organization is that a cash donor can claim a charitable deduction on her income tax return up to 50 percent of her adjusted gross income. Furthermore, any unused charitable deduction may be carried forward for five years. This is not to say that donations must be huge, however; many foundations operate on large numbers of smaller donations. Regardless of the route you take, it's a good idea to consult with a financial adviser to help you navigate the nuances of the process.

Brenda Stuhr, vice president of Trust Point Wealth Management Group in La Crosse

Investigate first

Stuhr suggests doing some up-front investigation before choosing an organization to gift. A charitable organization must be in good standing with the IRS in order for a donor to receive the tax benefit of their contribution, says Stuhr, so the first place to check is IRS.gov to ensure that the organization is listed as a 501(c)(3). Use the search function in the IRS site to find a page titled "Exempt Organizations Select Check." Either browse the list of charitable organizations in good standing with the IRS or search for a specific organization. Additionally, GuideStar.org informs donors of operating costs, salaries and yearly dollar amounts that actually go to the designated cause of a philanthropy.

Another way to give

Beyond cash donations, there are other ways to contribute. Appreciated stock is a tax-efficient way to make a charitable contribution to a cause you value. Consider this scenario: Stock is purchased for $200, and the value grows to $500. A donor can gift the stock to a charitable organization and receive a tax benefit equal to the value of the stock on the date of the gift. If the donor were to sell the stock first and then give the cash from the sale, notes Stuhr, they would "be taxed on the realized gain, (which is) the difference between the purchase price and the sale price. Because charitable organizations are tax exempt, they are not taxed on the gain if the security is sold."

Stuhr advises that giving is a great way to define and reinforce our values. Winston Churchill agreed when he said, "We make a living by what we get, but we make a life by what we give." crw

Lisa Heise lives, writes and teaches in La Crosse.


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A HOME ON THE BAY

Soothing gray tones, lots of windows and water everywhere create a peacefully perfect home for the Delagraves.

BY HEIDI GRIMINGER BLANKE

Photos by Megan McCluskey, Atypik Studio

Charming in both its simplicity and detail, Amy and Wayne Delagrave's home above Richmond Bay delights residents and visitors alike. Details such as pale gray built-ins (top left), well-selected decor (bottom left) and family pieces such as the dining table (above right) make this house a home.

Stepping into Amy and Wayne Delagrave's house is like sitting down with a good friend. It's comfortable, welcoming and oozes charm, but not pretention.

The house came as a surprise to the couple, as they'd considered their previous place their "forever home." But when their daughter told them about a house five doors down from her (and the Delagraves' two grandchildren), they jumped at the chance. The Delagraves were out of town when the house came on the market, so their daughter went through it, took photos and sent them to her parents.

When the Delagraves returned, "we came over and looked at it, we liked it and it was affordable. One thing led to another, and we had an offer on the table about three days after we got back," Amy explains.

Onto the water

The Nakomis Avenue house perches above Richmond Bay (Black River), and it's the water that sold the Delagraves the home. "I think that if this house had been in a beautiful wooded setting, it would not have had an appeal," Amy says. When this interview took place, snow was on the ground, and the Delagraves had watched snowmobiles on the river pulling toboggans. "Now the eagles will come in soon, so we'll see eagles all over," she comments.

The house was built so that much of it looks out onto the water. A hallway from the main room takes several jogs toward the bedrooms, with the sole purpose of placing them with water views. A converted porch, now a sunroom and a main part of the house, is lined with windows that

Views of water define nearly every room in the Delagrave home, from the window-lined sunroom (above left) to the bright kitchen (above right). Dots of red decor add color and cheer to soothing surroundings.

also overlook the water. "This is where Wayne and I live," Amy says.

Amy says the porch originally had sliding doors and was cold and drafty. The Delagraves eventually added heating, air-conditioning and energy-efficient windows and doors and made the room a functional, year-round space. Whether having a snack at the high-top table, watching television or simply enjoying the view of the river, it's now a room with purpose.

Out of the dark

When the Delagraves moved in, the house, built in 1980, was full of dark wood, a style reminiscent of the previous decade. "The walls were all dark cedar inside," says Amy, "and the house had dark brown cedar siding." The kitchen cabinets and main room bookcases were all dark brown. Now, the only trace left of that brown is a single ceiling beam.

The color gray, and shades of it, is a unifying theme throughout the house, from the kitchen cabinets to the walls to some of the furniture. Far from drab, the color is both energizing and peaceful.

Glass double doors provide the entrance to the home and a view all the way through to the water. Next is a great room, a single large room containing the kitchen, living room and sunroom. Mirrors were added behind open shelving, and the fireplace stone received a coating of gray, accenting its curved shape. The hallway leading to the bedrooms features a 16-foot built-in china cabinet.

Amy highlighted each room with a touch of red. In the utility room, it's a bright red door leading to the garage; in the hallway, it's a built-in cabinet; on a couch or chair, it's a pillow. "I try to have a little pop of red in almost every room," Amy says. "I didn't want to be nautical, but I've always been drawn to red." Amy's artistic eye is evidenced throughout the home, with well-placed accessories, hints of color in just the right places and furniture arrangements that are both practical and inviting.

Within the walls

While the footprint of the house has remained the same, small renovations have made big differences. The kitchen island was extended, and a bay window was made into permanent kitchen table seating. A door blocking off the utility room was removed, and a closet in that room became home to a second refrigerator. In the master bathroom, a sauna was turned into linen storage.

As with most homes, there's a story for every room. In the dining area, the story surrounds the large oval table. "It was my parents' first kitchen table, which they bought for five dollars from the pediatrician down the block," explains Amy. The cabinet at the end of the living-room bookshelves "we repurposed; it came from my dad's basement. The red chair on the front porch was my grandmother's. It was a walnut chair, and I painted it red."

Amy enjoys changing things up a bit now and then with accessories according to the season or a holiday, but all with a subtle touch that makes those items seem as though they are always supposed to be there.

Meant to be

This house required a bit of an adjustment for the Delagraves. It has no lower level or basement, so downsizing came into play. "I'm not a minimalist," Amy states, so the lack of storage space was an adjustment. A room at the far end of the house serves as guest space, storage and work area. "We came over with what seemed like tons less, and that back room has been full."

In a way, the Delagraves were meant to be in this house, though it's barely been three years since they moved in. Shortly before they closed, they were in the house talking to the previous owners. Amy looked at a kitchen window and asked if there had been a stained-glass window there before. Coincidentally, Amy had purchased that very stained-glass window at a fundraising auction several years before they purchased the home. "So that window came out of this house and now is back in the house." It serves to greet everyone as they enter through the front doors.

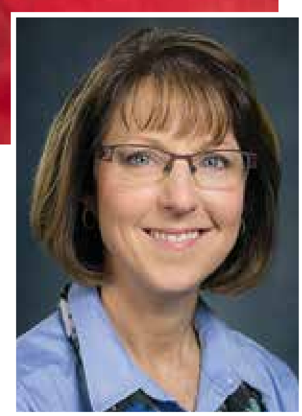
Like many homes, renovation is an ongoing project. Some of the yard still needs attention, and the bathrooms are likely candidates for updates. But the Delagraves are delighted with their new "forever home." Single-story living and the nearby water fit the bill for them. And, best of all, their daughter and her family are a stone's throw away. crw

Heidi Griminger Blanke, Ph.D., is a La Crosse area freelance writer. She was so taken with Amy's pops of red, she is adding touches of red to her own home, beginning with a new red kitchen towel.

A MATTER OF CHOICE

Having an advance directive in place ensures peace of mind for you and family members.

BY ELIZABETH D. LIPPMAN
Contributed photos



From left: Thomas Harter, medical ethicist, Gundersen Health System; Nickijo Hager, vice president of mission effectiveness, Mayo Clinic Health System; Dawn Gronner, licensed social worker, Winona Health

When Nickijo Hager's friend—a physician actively involved with advance care planning—gathers with family for Thanksgiving, she never fails to insist, "No pie until you tell me how you want to die." Though it may seem a topic best avoided on such an occasion, proponents of thoughtful end-of-life and emergency medical care, including Hager, vice president of mission effectiveness at Mayo Clinic Health System, argue that regular, honest discussions on the issue translate to crucial empowerment down the road.

Designed to help patients navigate the intersection of their value systems and ever-changing medical options, an advance care plan such as an advance directive is a legal document that ensures an individual's medical instructions are followed even when they are unable to voice them. In Wisconsin and Minnesota, advance care plans tend to include a hybrid of treatment decisions and the appointment of a power of attorney, as the states lack "next of kin" laws that designate decisional responsibility.

"Having an advance directive ensures you receive the type of care and treatment you want and saves your loved ones from the stress of having to make very difficult decisions on your behalf."

—Dawn Gronner, Winona Health

The gold standard

Area hospitals recommend the directives for anyone older than 18. And they are leading the way, nationally and internationally, in garnering community participation.

"The overall culture change we have seen in the La Crosse community about advance care planning required the major health clinics and hospitals in the La Crosse region first agreeing that advance care planning is an important part of good patient care, then working together to establish a model of advance care planning that was robust yet simple," says Thomas Harter, medical ethicist with Gundersen Health System.

"Today, this model that was developed in the La Crosse community and for which Gundersen is recognized is considered the gold standard for advance care planning," he reports. It has been implemented in health care facilities throughout the United States and the world, including the Kaiser Permanente system and Australia.

Advance directives can include specific choices on issues such as cardiopulmonary resuscitation, breathing machines, nursing home admission, kidney dialysis, artificial nutrition, organ donation and more.

"Having an advance directive ensures you receive the type of care and treatment you want and saves your loved ones from the stress of having to make very difficult decisions on your behalf," says Dawn Gronner, licensed social worker with Winona Health.

"As with other decisions in life, when we invest time to gather information, ponder our choices and examine our beliefs, we are more likely to make the best decisions," she adds.

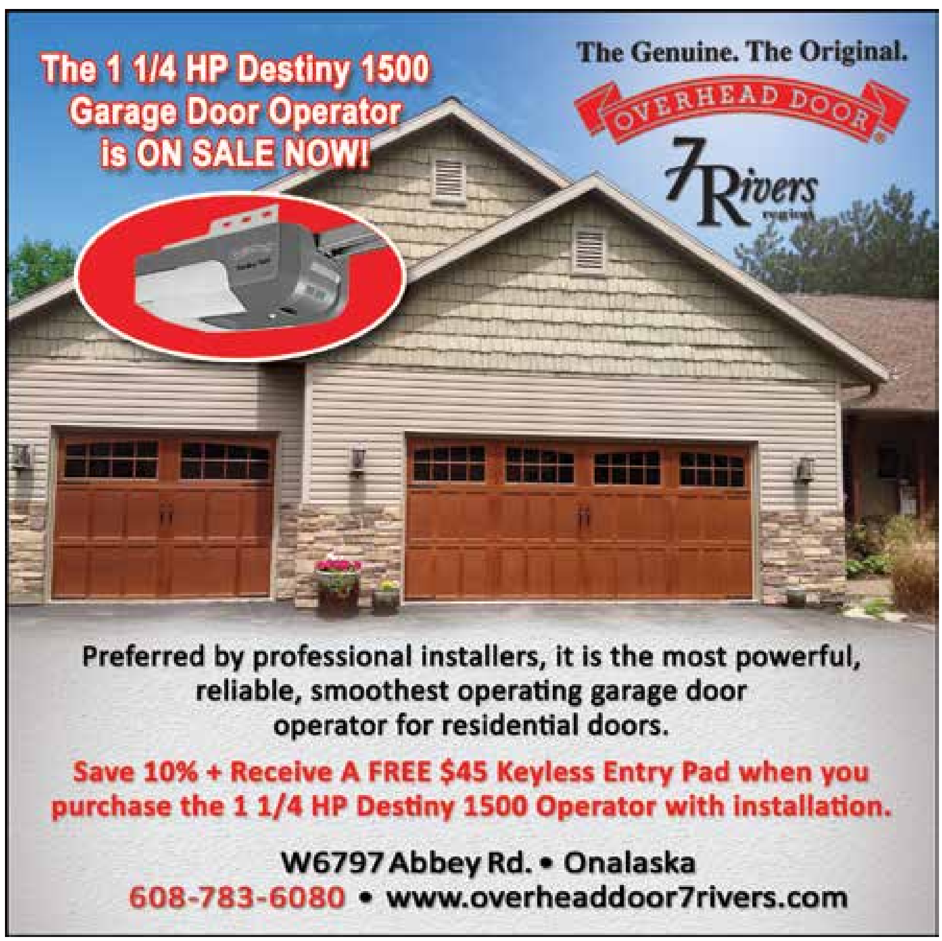
Don't leave it to chance

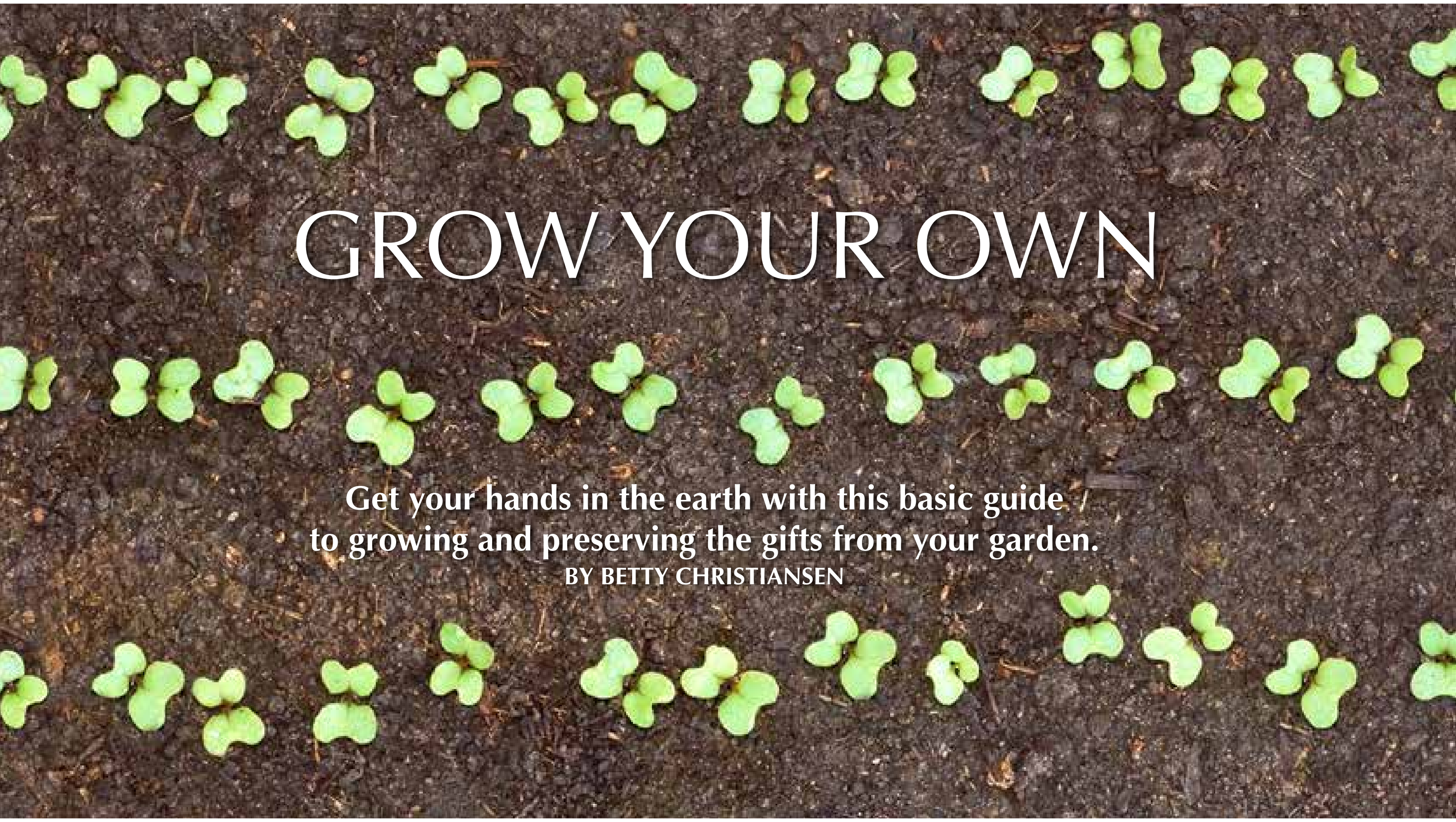
Hager and others recognize the difficulty of talking about end-of-life issues. "There are many things to consider, and in some cases we may not have all the information we feel we need about our health," she says. "We may feel we are too young or too healthy and don't need to worry about it yet. Or we may think those close to us already know what we want. However, the research indicates that if we don't have a specific conversation with our loved ones, they have as much chance of guessing what we would want as a stranger: only a 50-50 chance!"

Area health care facilities offer free support in setting up advance directives and encourage community members to contact them for help.

"The document is complete," Hager says, "after an individual reflects personally on their health care goals, beliefs and values and begins conversations with their health care practitioner, family members, potential decision-maker and, if they choose, a representative from their faith community. When family members truly understand what their loved one would want, this eases the burden on families who are left to make decisions one way or the other." crw

Elizabeth Lippman is a freelance writer and editor in Winona, Minnesota.





GROW YOUR OWN

Get your hands in the earth with this basic guide to growing and preserving the gifts from your garden.

BY BETTY CHRISTIANSEN

Those seed catalogs. If you're a gardening type, they tempt you from the moment they arrive in the mail in the depths of winter, and it's impossible not to be bewitched by their promises.

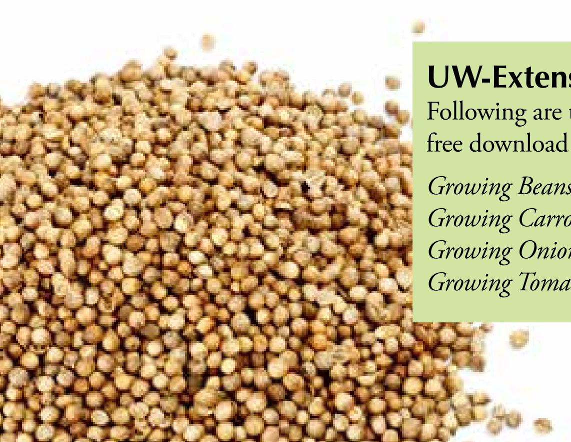
While there's nothing wrong with having some fun with the gamut the seed catalog offers, I have discovered that a truly successful garden is one in which everything grown is useful—from the moment it's harvested to many months later, if kept correctly. It's also worth focusing on the most-used crops for your family—ours are onions, tomatoes, carrots, peas and beans—and grow them and preserve them successfully.

Following is a quick guide to common garden crops, with information provided by local UW-Extension agents and publications. Whether you've got a sprawling experimental garden or a tiny backyard plot, these tips will help you grow, store and preserve basic crops for practical use. And now is the time to begin planning and planting.

Onions

You know it's spring when onion sets appear at garden shops: those neat miniature bulbs in white, yellow and red varieties. Plant them from mid-April to early May in full sun, about ¼ to ¾ inch deep and 3 to 4 inches apart. Onions thrive in deep, fertile soil with good drainage—well-watered sandy soils work well.

You can begin harvesting onions for immediate use when 15 to 25 percent of the tops have fallen over. If you're planning on storing them for later use, wait until 50 to 80 percent of the tops have fallen over, and "cure" them after picking by leaving them in a covered, ventilated space outside or in a garage. Allow the outside skin to dry and "seal" before storing onions in a dry, cool place in well-ventilated packaging, such as the type of net bag onions are sold in.



UW-Extension sources

Following are the UW-Extension resources used in this story. All are available for purchase or free download at http://learningstore.uwex.edu.

Growing Beans and Peas in Wisconsin, UW-Extension publication A3686.
Growing Carrots, Beets, Radishes, and Other Root Crops in Wisconsin, UW-Extension publication A3685.
Growing Onions, Garlic, Leeks, and Other Alliums in Wisconsin, UW-Extension publication A3785.
Growing Tomatoes, Peppers, and Eggplant in Wisconsin, UW-Extension publication A3687.

Canning Correctly

Guidelines for canning tomatoes—whether whole or in a sauce—vary depending on such details as jar size, canning method and even elevation, which applies to certain areas of the Coulee Region. To find those exact guidelines, as well as safe, tested recipes for home canning, use these resources:

***Tomatoes Tart & Tasty*, UW-Extension publication**
http://learningstore.uwex.edu/Assets/pdfs/B2605.pdf

National Center for Home Food Preservation http://nchfp.uga.edu/

***Food Safety & Health*, UW-Madison publication**
https://foodsafety.wisc.edu/preservation.html

Ball Corporation
http://www.freshpreserving.com/

Carrots

When it comes to growing carrots well, everything depends on soil preparation. Carrots prefer rich, deep and well-drained soil, deeply tilled to break up compacted areas and free of clods, rocks and plant debris to ensure they grow straight and uniformly.

One way to create these conditions is by building a raised bed. Raised beds are typically 4 to 5 feet wide and as long as your space (or lumber) allows. Simply nail together 2x6 boards into a rectangle set on the earth and fill with smooth, well-composted soil. In mid-April, plant carrots ¼ inch deep and ¾ to 1 inch apart, but thin them to about 3 inches apart once the seedlings appear. Not thinning will result in overcrowding, with small, misshapen carrots.

Harvest carrots when they are sweet and sizable. Carrots require humidity to prevent shriveling, so store them long-term in perforated plastic bags in the refrigerator (perferate your own with a hole punch or make Xs with a knife at about 6-inch intervals) or place them in a 5-gallon bucket of damp sand, which simulates soil and keeps them fresh.

Peas and beans

Peas and beans require well-drained, sandy soil with good sun. They also require a structure on which to climb (although low-growing bush beans, like many varieties of green beans, do not). Build a trellis for peas by pounding 4-foot-long stakes about 1 foot into the ground, then tying string between them at 6-inch intervals. Depending on the variety of pea or bean, however, the trellis may need to be taller.

While peas, a cool-weather plant, can be planted as early as mid-April, beans should wait until after the last expected frost—about May 20 in the Coulee Region. Plant seeds 1 inch deep, allowing 1 to 2 inches between peas, 2 inches between bush beans and 3 to 4 inches between pole beans. Both peas and beans are ready to harvest when they are sweet, tender and uniform in pod size. Beans and peas that are too large do not have good flavor. Long-term, both are best preserved by freezing—see page 37 for instructions.

Tomatoes

Fresh, homegrown tomatoes are unsurpassed in flavor among their supermarket peers. They require a long, warm growing season and are best started indoors about 4 to 6 weeks before you intend to transplant them—after the last frost, again about May 20. Plant seeds ¼ inch deep in potting soil in a plastic cell tray, a few seeds per cell. Keep the soil moist, and thin the seedlings to one per cell once they've sprouted. Ten days before planting, "harden" the seedlings by setting them outside a few hours during the warmest time of day.

Transplant tomatoes in well-worked soil about 18 to 24 inches apart. Tomatoes also need structure, so stake them or place a tomato cage around each when they are a few inches tall.

Pick tomatoes when they are sweet, somewhat soft and ripe, although unripe tomatoes will ripen after being picked. Fresh tomatoes are best eaten within a few days, but they can be kept up to 2 weeks in a cool, humid environment. They can, of course, be canned whole or processed into sauce and canned or frozen—see page 37 for guidelines and the sidebar at left for resources for specific canning instructions.

FREEZING PEAS AND BEANS

The key to freezing peas and beans successfully is *blanching*, which involves boiling the shelled peas or cut beans briefly to inactivate the ripening process, then plunging them into an ice bath. It also preserves the vegetables' color, texture and flavor.

Bring a large pot of water (1 gallon per pound of vegetables) to a boil. Using a strainer basket, lower the vegetables into the water and boil 2 minutes. Lift them out and plunge them into an ice water bath for another 2 minutes.

Drain vegetables well and pack them into a pint-size freezer-quality zippered plastic bag (10 to 12 ounces will complement a family meal) and squeeze as much air out as possible. Using a permanent marker, write the date on the bag. Vegetables will keep 9 to 12 months in a chest freezer (where the temperature is constant) or 3 to 6 months in a refrigerator's freezer (where opening the door frequently affects the temperature).

CANNING TOMATOES

The most important thing to remember when canning tomatoes, says UW-Extension educator and master preserver Karie Johnson, is to use an up-to-date, approved recipe. When canning sauces, she says, "you cannot just make up your own. Choose one that has been published and tested, ideally one from a UW-Extension publication, the National Center of Home Food Preservation or (a canning supplier such as) Ball."

The reasoning behind this is literally a matter of life and death: Tomatoes, along with low-acid vegetables such as beans, are susceptible to botulism poisoning, and careful measures must be taken to avoid contamination in home-processed foods. "This requires the addition of acid, usually lemon juice or citric acid, to bring the pH to the correct level," says Johnson. "Botulism won't grow in acidic conditions." The addition of other ingredients—such as herbs and vegetables—also affects the pH level, which is why a scientifically evaluated recipe is necessary to ensure a safe product. "You certainly can make your own sauce recipe and freeze it," Johnson adds, "but *don't* store it on a shelf. And while tomatoes may be canned in a hot-water bath or a pressure cooker, beans should *only* be canned in a pressure cooker to ensure botulism is eliminated."

Other general guidelines include using sterile jars, lids and rings; keeping jars hot before filling, such as in a hot-water-filled roaster oven; and never reusing lids. crw

Betty Christiansen is editor of Coulee Region Women.

To Chill or Not to Chill

That's been a question for at least 100 years. So what's the answer? As with many wine questions, the answer is "it depends."

There are scientific reasons why some wines are chilled and some are not. Studies indicate serving temperature does make a difference in taste.

For example, astringency and bitterness are perceived less at warmer temperatures. Dry red wines often have bitter and astringent qualities, so they are usually served at room temperature. In contrast, cool wine temperatures enhance appreciation of the subtle flavors. Because of that fact, the more delicate white wines are served chilled to exhibit the lighter flavor qualities of those wines.

Some wine temperature recommendations are based on common logic. Like a warm kettle of soup on the stove, a warmer wine allows the volatile aromas to escape into the air. This provides that swirling burst of aroma that red wines provide.

Many winemakers put chilling recommendations on their bottles, such as "chill and enjoy" or "best served at 65-70 degrees."

Whatever the temperature, the main thing is that you enjoy the wine at the temperature you choose!

Lynita Docken-Delaney
Winemaker, Elmaro Vineyard

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women

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MONEY MATTERS 101

Consumer Credit Counseling Service offers a holistic approach to financial empowerment.

BY KIM SEIDEL

Contributed photo

A mosaic of colorful motivational quotes fills Majel Olson's office. They inspire not only her but also her clients at Consumer Credit Counseling Service of La Crosse. "It helps people to know they're in a positive place," she says. The nonprofit provides education, counseling, advocacy and financial management programs to help individuals and families achieve and maintain financial stability. Most services are free.

Majel Olson stands next to artwork created from cut-up credit cards that includes the organization's motto: You are not alone.

In 2015, CCCS served nearly 700 clients. "You do not have to be in financial distress to utilize our services," Olson says. "You may want to see if you're on track with your goals or if there's room for improvement in your budget. Feeling financially empowered is possible for anyone, at any time in their life."

Along with La Crosse, CCCS has branches in Fond du Lac and West Bend, with its headquarters in Sheboygan. Certified by the National Foundation of Credit Counseling, three financial counselors, including Olson, are available to serve the La Crosse area, including Minnesota.

Money isn't everything, but …

"Money problems are stressful," says Olson, La Crosse's program director. "Money is very important. It's not everything, but food, housing, transportation, jobs and education give people stability. And those areas are associated with money." Along with the long personal shadows money can cast, cash plays a huge role in relationships. "It's really important that couples get on the same page about money," Olson says. "It needs to be a shared duty."

CCCS serves people with all income levels and those employed, unemployed or on a fixed income, as well as veterans. Olson understands that money is personal. "Everything we talk about is confidential," she says. A financial wellness advocate meets with clients and conducts a thorough analysis of income and living expenses. Next, the client and advocate discuss and create a personalized spending and action plan.

Olson shares her own experiences with clients. "I have had to make changes in my own life in regard to money. It's one of the reasons that I love my job. I can help others get through challenges that I've overcome," she says.

Helping people help themselves

Setting and maintaining a budget is like a going on a diet. It's hard to stick to if you don't leave room for a few treats. "We can still live within our means and not feel deprived," Olson says. "We can give ourselves an allowance, and then we can indulge without guilt. We know that we have planned for it." Similar to successful dieting, good budgeting requires a person to set attainable goals. Olson offers options to clients to meet those goals. "I help people to help themselves," she says.

CCCS' Financial Enhancement Services include debt management, credit counseling, foreclosure prevention, scam prevention and bankruptcy counseling and education. Proactive education focuses on homeowners and renters, student loans, credit scoring and auto buying. A United Way Partner Agency, CCCS works with other organizations to ensure clients receive the best possible assistance. "We have built many great relationships in this community," Olson says. To schedule a visit, go to www.cccsonline.org or call 608-784-8380. crw

Kim Seidel feels inspired when she writes about people and programs—like Majel Olson and CCCS—that empower families and individuals to meet the challenges of life with a positive approach.

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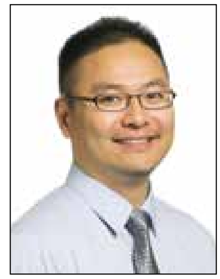

Joint Replacement Expertise at Winona Health

Der-Chen "Timothy" Huang, MD, is a highly skilled orthopedic surgeon specializing in shoulder, hip and knee replacement. He has the expertise to manage complex orthopedic challenges including revision surgery.

Dr. Huang says the best part of his work is being able to quickly improve someone's life, and "when pain causes you stop doing the things you enjoy or it starts affecting your ability to sleep, it's time to start discussing your options."

To schedule a consultation with a Sports & Orthopedic Medicine specialist at Winona Health, call 507-474-3338. For more information about Dr. Huang and other health care providers, visit www.winonahealth.org and click Find a Provider.

Living For Liz Creates Keepsake Necklace

The Living For Liz lung cancer organization is excited to announce that the original Breathing Heart Keepsake Necklace is now available for purchase with the help of Designing Jewelers of La Crosse. Living For Liz approached Designing Jewelers last year for sponsorship and learned that the owner lost a loved one to lung cancer. Living For Liz's mission is close to their hearts, and the necklace is a result of Designing Jewelers' shared commitment to fight lung cancer. Proceeds will benefit local lung cancer research, awareness and patient assistance efforts. Order at www.livingforliz.com under the "donate" tab in the message box or email Monica at mholman@livingforliz.com.

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2016 La Crosse Go Red Executive Leadership Team

Photo by Jordana Snyder Photography

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Take Charge of Your Heart Health

Heart disease is the #1 killer of women. Coulee Region Women magazine is committed to making women aware of the importance of heart health and making your journey a healthy one. The Executive Leadership Team of the American Heart Association's La Crosse Go Red Luncheon has made it their mission as well to help fight heart disease. Please join us at the luncheon to learn how to make your heart journey a healthy one.

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www.lacrossegored.org | www.goredforwomen.org

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THE SECOND LIFE OF SECONDHAND CLOTHING

What happens once those clothes leave your closet?

BY MARTHA KEEFFE
Contributed photos

Eleanora Gatzios, a staff member at The Salvation Army shelter in La Crosse, evaluates a clothing donation. Donated items are sold in The Salvation Army Thrift Shop, where shelter residents receive vouchers to purchase clothes, and where the public can shop as well. All proceeds benefit the shelter.

There are no McDonald's restaurants in Botswana. So when my friend Steve was serving as a Peace Corps volunteer in Africa, he attended a wedding of a Botswana couple where he was surprised to witness the groom walking down the aisle proudly sporting an outdated, well-worn polyester McDonald's uniform. Not only was Steve amused by what the groom considered appropriate wedding attire, he was curious as to where the betrothed unearthed this faded icon of Western culture.

What Steve discovered was that the groom purchased the uniform at a thrift store in the capital city of Gaborone, thereby confirming a long-held suspicion: that leftover clothes from secondhand stores in the States eventually find their way onto shelves—or into formal affairs—around the world.

Clothing of all sorts

But before an article of clothing reaches its final destination in Botswana, it undergoes an extensive sorting process that includes quality inspection and salability. If you consider the number of charitable organizations that accept donations, the sheer volume of merchandise that is collected plus the manpower needed to manage it is staggering. In fact, according to their records, in 2015 Goodwill of Northwest Central Wisconsin alone collected 1,091,899 individual donations, for a total of 46,585,498 pounds of goods. That comes to more than 23,000 tons of books, household goods and clothing that need to be sorted, priced, displayed and sold.

"Approximately half of all the donations we get are apparel, mostly women's," explains Paula Egge, a Store Team Leader at Goodwill in La Crosse, as she shows me a receiving room that is home to a number of pallet-size corrugated bulk boxes known as gaylords. While team members fill the boxes up with donations, Egge nods in response to the enormity of the task at hand. "This is why we have an effective, time-tested sorting process in place," she says.

Making the cut

Beginning in the receiving room, team members sort the donations by category (shoes, books, toys) and place them into corresponding gaylords. Once they reach capacity, the gaylords are moved into a sorting room where team members perform a "first sort" to determine the quality of each item. "Our goal is to give our customers the best value, so we sort items by good, better, best. That way, there is something for everyone," says Egge. "And since this is a decision that relies on a person's perspective, we provide plenty of training opportunities for our team members to become more proficient at identifying acceptable items."

As clothing goes through the first sort, team members put aside any apparel that is stained, pilled or torn. Instead of sending the material to landfills, these items are sold as salvage and used in repurposing programs such the "good wiper program," where they are turned into rags and made available to cabinetmakers and auto dealerships. "Some of these clothes get placed into salvage gaylords along with other items and shipped to what we call outlet stores," says Egge, describing how the salvage is unloaded into big, blue "boats" that are the perfect size for people to pick through. "People can't wait for salvage to come to the outlets. They find all sorts of replacement parts for things like old appliances and scrap that can be used for making art or sculptures."

The clothing that makes the cut for sale in a store is priced according to a list that is consistent between all Goodwill stores and color-coded to ensure old stock is regularly replaced. The clothes are then placed on the sales floor, rotated by season and sales and, if left unsold after going on clearance, are placed in a post-secondary market. However, pieces that are verified by the E-Commerce Team as luxury or designer goods are listed on the Goodwill website, www.shopgoodwill.com.

The Women's Clothes Closet at Our Savior's Lutheran Church in La Crosse accepts donations of gently used women's professional clothing, which then are offered free to women in the community who need it for work attire.

Clothing that serves a mission

In a similar fashion, clothing that is donated to The Salvation Army is available to both residents and nonresidents of the shelter after sorting the good from the bad. "People in La Crosse are so generous," says Eleanora Gatzios, who is on the Army's shelter staff. "Rarely do we receive items that are unusable, so it's easy to itemize the donations and put them out for people to sort through. What doesn't get taken at the shelter we pack up and send to the Thrift Store, where residents can use store vouchers to make purchases." Additionally, all proceeds from the Thrift Store benefit The Salvation Army.

Once at The Salvation Army Thrift Store, a "tag" rotation is used to keep track of how long an item has been for sale. "If it's been there for four weeks, it gets pulled, and a provider buys it for rags or to go to third-world countries," says Gatzios, noting that even with the abundance of donations, there is still a need for socks, underwear, flip-flops, men's jeans, large-size sweatpants and large towels. "These are things we don't always think about," she says. "But for those who don't have a lot, not having necessities affects how they feel about themselves. It's our mission to do what we can to see them be successful."

That same mission of helping to improve the lives of people is also demonstrated at the Women's Clothes Closet, located at Our Savior's Lutheran Church in La Crosse. Here, women who are struggling to get on their feet can find clothing suitable for finding a job. "This idea was started about 12 years ago by a WWTC student as a way to help women enter the workforce," says manager Bonnie Newburg, who is often overwhelmed by the outpouring of support generated by the community. "People bring in high-quality blazers, business casual, skirts, shoes—and it's all free" to clients of the Women's Clothes Closet.

And whether it's due to the nature of its mission or simply because the Women's Clothes Closet feels more like a boutique than a thrift store, almost all of the donations that come in are in immaculate condition. "I'm very picky, so I don't accept anything that is stained or needs mending, otherwise I pass it on to Goodwill," says Newburg. "But I think people know this. In fact, when Talbots in the mall went out of business, someone bought up all the clothes and brought them here! I think people like where these clothes are going." crw

Martha Keeffe lives and writes in La Crosse. She hopes to someday run into someone wearing a Packers T-shirt—or a McDonald's uniform—if she ever makes it to Africa.

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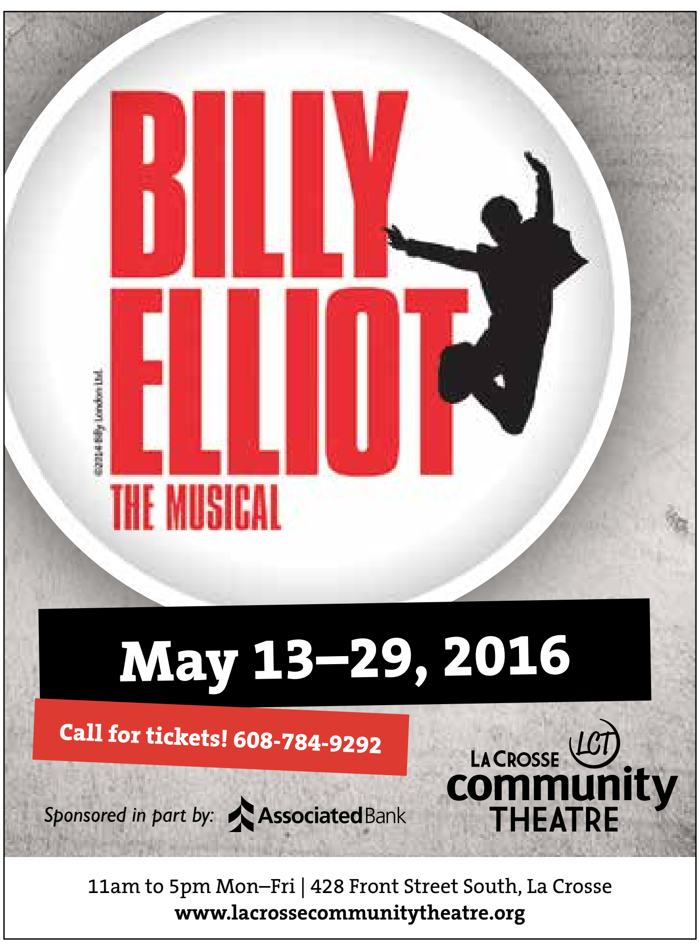
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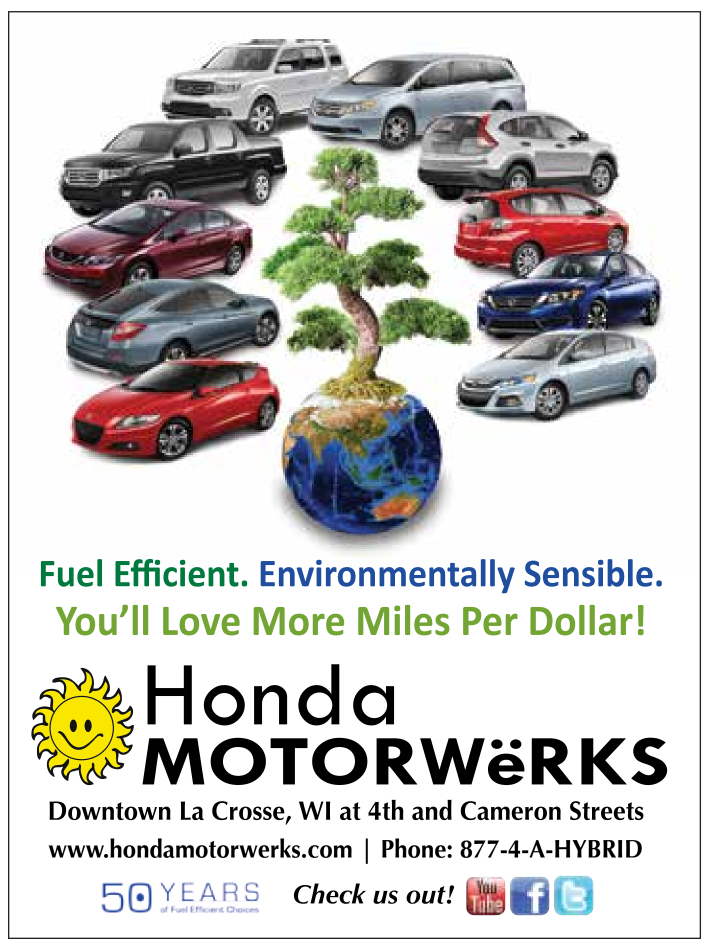
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SPRING FORWARD

SPRING IS IN THE AIR! HERE'S HOW TO DRESS FOR IT.

Photos by Jen Towner Photography

Gone are the days of heavy layers and somber colors. Step lightly into spring with the soft and colorful styles you're craving right now.

Add spice and sass to your wardrobe with bold patterns, statement jewelry and on-trend details from **Mainstream Boutique** in Onalaska, modeled by Vicky Wang Schroeder.

Papillon maxi dress, $69; Just USA denim vest, $49; Madeline "Willowy" black peep-toe shoes, $59; Wild Flower pendant necklace, $26; Blessing bracelets, $28 each.

Pastels and neutrals mix and mingle in these lighter-than-air layers from **Touch of Class** in downtown La Crosse, modeled by Katie Lardinois.

MA&CH cardigan, $265; MA&CH sleeveless tank, $156; Nic+Zoe gray print pant, $148; Corso Como nude pumps, $129; Eileen Fisher wraparound belt, $128; Alexis Bittar cuff bracelet, $295; Alexis Bittar earrings, $175; Bittersweet crystal necklace, $410.

The Arc de Triomphe

The Basilica of Sacré-Cœur

Springtime in Paris

Ready to add the City of Lights to your travel list? *Mais oui!*

BY DIANE RAAUM
Contributed photos

Paris is the capital of France, and it is a city renowned for art, culture, beauty, food and fashion. It is one of the world's top tourist destinations. Authors, artists and musicians have worked for centuries to portray this beautiful city. From haute cuisine, architecture, art, landscape and scenery to the people in their beautiful attire—there is beauty and history. This splendor and history are accessible throughout the city.

A trip to Paris offers so much to see that it is difficult to know where to start when visiting, so here is a helpful guide. As with any visit to a new city, it's best to begin by getting your bearings, then compiling a list of must-see destinations.

The city of Paris is divided into 20 districts referred to as *arrondissements*. The districts are arranged clockwise starting from the middle of the city, with the first on the north bank of the Seine River. The Paris Métro is easy to use, giving you access to the districts and sights of the city. Taking a cruise on the Seine River is a great beginning to your Paris visit. Starting your vacation by taking a bus tour of the city will also allow you to see a lot of sights and many of these districts, which can be helpful in planning what you want to see during your visit.

Louvre

The Paris Royale is in the center of Paris and houses the Louvre: the world's largest museum and one of the best-known in the world, located along the banks of the Seine River. In 1983, the Louvre underwent a major renovation plan including a new design for the main entrance. In 1988, a large pyramid was built at the main entrance and it has become a landmark of the Louvre today.

This magnificent museum—featuring many famous and beautiful paintings, including the Leonardo da Vinci painting "Mona Lisa"—has housed priceless art since 1793. It is one of the most popular tourist attractions in Paris, so you won't want to leave the Louvre off your itinerary when visiting. The vastness of this museum makes it impossible to see its entirety in one visit. The museum is also very busy, so prepare for crowds and long waits. Getting there early in the day is helpful.

Eiffel Tower

The Eiffel Tower, located in the 7th arrondissement, was built in 1889 as the main exhibit at the World's Fair that year. This iconic structure has elevators to the top, but if you are ambitious, you can take the 1,700-plus steps. The view at the top of the tower is outstanding and offers an aerial view of the city. A different perspective awaits you at night. The wait time can be long, but seeing the lights of the city from the top at night is stunning. This district of Paris also offers the Musée d'Orsay, which houses mostly French and impressionistic art. The Rue Cler market street and many foreign embassies are also in this section of Paris. You will also find the Rodin Museum Sculpture Garden filled with sculptures from Auguste Rodin, including one of his most recognized works, The Thinker, in this area of the city.

Montmartre

Montmartre is a beautiful area located on a hill overlooking Paris and is the highest point in the city. The Basilica of Sacré-Cœur is an attraction for this area, and it is open daily. This church features a dome that is open to the public and gives another breathtaking view of Paris. This area of Paris, with its open markets, local artists and musicians, has much to offer.

Champs Elysees

The Arc de Triomphe is one of the most recognized monuments in Paris. It stands at the western end of the Champs-Élysées. Honoring those who fought and died for France in the Revolutionary War and the Napoleonic Wars, this monument has the names of all French victories and generals inscribed on its inner and outer surfaces. Beneath it is the Tomb of the Unknown Soldier from World War I.

The designer shops along Avenue des Champs-Élysées are the ultimate experience for the shopper. The gorgeous fabrics, styles and leathers in the clothing, accessories and shoes are world-renowned. There are many restaurants, cafes, theaters and luxury shops along this boulevard.

Paris is filled with art and architectural landmarks that are recognizable at a glance. Above, the Eiffel Tower glows magically on a Paris evening. Below, the Rodin statue The Thinker invites this author to pause for a philosophical moment.

Paris is considered by many to be the epicenter of fashion. Fashion week happens twice a year in Paris with organized events by multiple designers. The French Fashion Federation sets the dates for the Spring/Summer and Fall/Winter shows.

Île de la Cité

Île de la Cité is an island in the Seine River. The Notre Dome Cathedral, located on this island, is a medieval building more than 800 years old featuring French Gothic architecture. It is one of the largest and most well-known church buildings in the world and a popular tourist destination.

Sainte-Chapelle is a medieval Gothic chapel located here as well. Although damaged in the French Revolution, it offers a brilliant stained glass collection.

La Defense

La Defense is a modern major business district in Paris. This contemporary area of Paris contains many modern buildings, art sculptures and monuments. Le Pouce is a giant thumb sculpture to view in this area. Built by artist César Baldaccini, the sculpture is more than 40 feet high and weighs more than 18 tons. It stands in contrast to the sleek architecture of the area.

Cuisine

Paris offers the finest in French cuisine with a vast number of restaurants and cafés. There is no excuse for eating poorly when vacationing in this city. Patisseries, which are bakeries specializing in pastries and sweets, are plentiful and fun to stop into for a morning or afternoon treat.

The climate in Paris is moderate year-round with mild temperatures and moderate precipitation. When preparing for your stay, pack clothes that can be layered, and bring a good pair of walking shoes or sandals to ensure that you will not miss seeing as many sights as possible when visiting this remarkable city. crw

Diane Raaum is publisher of Coulee Region Women *magazine. She loves to travel and thanks her travel partners Jolene, Kathy, Marta and Carolyn, whose past travel experiences in France were invaluable in getting to know the country and all of the beautiful places to visit!*

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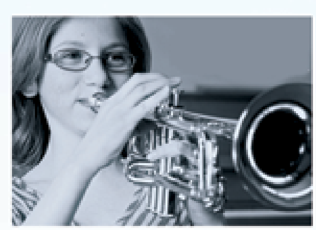

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ADVERTISER INDEX

COMMUNITY CALENDAR

ONGOING EVENTS

American Association of University Women (AAUW) 2nd Sat. of each month (Sept.-May), 9:30 a.m., aauwlacrosse@hotmail.com, aauw-wi.org.
Business Over Breakfast La Crosse Area Chamber of Commerce, 4th Wed. every month, 7:30-8:45 a.m. Preregister 608-784-4807, lacrossechamber.com.
Children's Museum of La Crosse weekly programming:
Save-On-Sundays $1 off admission every Sun., noon to 5 p.m.
Mt. LeKid Climbing Wall open every Sat. 11 a.m.-4 p.m. and Sun. 12-4 p.m.
Wee Move for ages 1-7 with adult, every Fri., 10:30 a.m.
Little Learners for ages 1-7 with adult, every Thurs., 10:30 a.m.
Coulee Region Professional Women (CRPW) 4th Tues. of each month, Pogreba Restaurant, 5:30 p.m. Linda O'Connell, linda@take5productions.net.
La Crosse Area Chamber of Commerce monthly breakfast meeting. 2nd Mon. of each month, 7 a.m., Radisson. Admission is $5 and includes breakfast. lacrossechamber.com.
La Crosse Toastmasters Club 2nd and 4th Tuesday of each month, 7 p.m., Gundersen Health System Urgent Care Bldg., Basement, 1830 S. Ave., La Crosse.
League of Women Voters 2nd Tues. of each month, noon, Radisson Hotel, Nancy Hill, 608-782-1753, nfhill@centurytel.net.
NAMI Family Support Group 2nd Mon. of each month, 6:30 p.m., South Side Neighborhood Center, 1300 S. 6th St., La Crosse.
Onalaska Area Business Association 2nd Tues. of each month, noon-1 p.m., La Crosse Country Club, oaba.info.
Onalaska Hilltopper Rotary every Wed. noon-1 p.m., La Crosse Country Club, Onalaska.
Onalaska Rotary every Mon. at 6 p.m., lower level of Blue Moon, Onalaska.
Onalaska Toastmasters Club 1st and 3rd Mon. of each month, noon-1 p.m., Globe University, Onalaska.
Viroqua Toastmasters Club 2nd and 4th Thurs. of each month, 7-8:30 p.m., Vernon Memorial Hospital, Taylor Conf. Rm., Lower Level, Viroqua.
Women in Networking and Support (WINS) 2nd Wed. of each month, Fayze's, noon-1 p.m., Shari Hopkins, 608-784-3904, shopkins@couleebank.net.
Women of Worth (WOW) last Wed. of each month, Shenanigans, noon. Debbie Lee, 608-317-5023, deb@ais-cw.com
Women's Alliance of La Crosse (WAL) 2nd Thurs. of each month, noon, The Waterfront Restaurant, Patti Bartsch, 608-799-8326, nu@naturallyunbridled.com.

CALENDAR EVENTS

Apr. 1, *The Frog Prince*, 10 a.m. & 12:45 p.m., Heider Center, www.heidercenter.org.
Apr. 1, Night Out at the Museum, 5:30-8 p.m., Children's Museum of La Crosse, www.funmuseum.org.
Apr. 2, Capable Canines 5K-9 Run/Walk, 7 a.m., Valley View Mall, www.myvalleyview.com.
Apr. 2, Ellis Paul concert, 7:30 p.m., The Pump House, www.thepumphouse.org.
Apr. 3, Family Fun Expo, 11 a.m.-4 p.m., Onalaska Omni Center, www.cpclax.com/calendar.
Apr. 4, April Showers Soap Making Class, 6-8 p.m., People's Food Co-op, La Crosse, pre-register in person or by phone, 608-784-5798.
Apr. 5, Wine and Tapas Class, 6-7:30 p.m., People's Food Co-op, La Crosse, pre-register in person or by phone, 608-784-5798.
Apr. 8, Spring Fling Open House, 4-8 p.m., Downtown La Crosse, www.lacrossedowntown.com.
Apr. 9, Mayor's Neighborhood Conference: Food in the City, 9 a.m.-3 p.m., La Crosse Center South Hall, foodinthecity2016@gmail.com, 608-789-8321.
Apr. 9, *Simply Diamond*, 7:30 p.m., Heider Center, www.heidercenter.org.
Apr. 9-10, Onalaska Omni Center Spring Gift & Craft Show, 9 a.m.-4 p.m. Sat., 10 a.m.-3 p.m., Sun., Onalaska Omni Center.
Apr. 13, Curries from Around the World Class, 5:30-7 p.m., People's Food Co-op, La Crosse, pre-register in person or by phone, 608-784-5798.
Apr. 13, Theresa Caputo, 7:30 p.m., La Crosse Center, www.lacrossecenter.com.
Apr. 15, 17 & 23, *Shout! The Mod Musical*, 7:30 p.m. Fri-Sat., 2 p.m. Sun., Viterbo Fine Arts Center Main Stage.
Apr. 16, Harmonious Wail concert, 7:30 p.m., The Pump House, www.thepumphouse.org.
Apr. 19, Korean Percussion Ensemble Concert, 7:30 p.m., Annett Recital Hall, UW-La Crosse Center for the Arts.
Apr. 20, YWCA Circle of Friends Luncheon, 11:30 a.m.-1 p.m., La Crosse Center, www.ywca.org.
Apr. 20, *Ragtime the Musical*, 7:30 p.m., Viterbo Fine Arts Center Main Stage.
Apr. 21, Downtown Trend Showcase, 5-9 p.m., Downtown La Crosse, www.lacrossedowntown.com.
Apr. 22, Night Out at the Museum, 5:30-8 p.m., Children's Museum of La Crosse, www.funmuseum.org.
Apr. 22-23, Coulee Region Unscripted Comedy Show, 7:30 p.m., The Pump House, www.thepumphouse.org.
Apr. 22-24 & 28-May 1, *One Man, Two Guvnors*, 7:30 p.m. Fri-Sat, 2 p.m. Sun., Toland Theatre, UW-La Crosse Center for the Arts.
Apr. 23, Walk MS 2016, 9-10 a.m. check-in, 10 a.m. walk. Register at www.walkwisconsinms.org or 800-242-3358.
Apr. 23, Between the Bluffs Beer, Wine & Cheese Festival, Oktoberfest Grounds, La Crosse.
Apr. 24, Earth Fair, 11 a.m.-5 p.m., Myrick Park, La Crosse, www.earthfairlacrosse.com.
Apr. 26, Red Green's *"I'm Not Old, I'm Ripe!"* 7 p.m., Viterbo Fine Arts Center.
Apr. 29, The Sacred Art of Listening: Community Presentation by Kay Lindahl, 8:30-11:30 a.m., Franciscan Spirituality Center, La Crosse, www.fscenter.org, 608-791-5295.
Apr. 30, Eat the Rainbow! PFC class for kids, 10-11:30 a.m., People's Food Co-op, La Crosse, pre-register in person or by phone, 608-784-5798.
Apr. 30, UW-L Orchestra Concert, 2 p.m., Viterbo Fine Arts Center Main Theatre.
May 6, Concert Choir Spring Concert, 7:30 p.m., Annett Recital Hall, UW-La Crosse Center for the Arts.
May 6-7, Kinesis Dance Theatre, 7:30 p.m., Toland Theatre, UW-La Crosse Center for the Arts.
May 6-8, Festival Foods Grandad Half Marathon Events, Grandad Bluff, www.festivalfoodsgrandadhalf.com.
May 6-June 3, Downtown Walk Around, Downtown La Crosse, www.lacrossedowntown.com.
May 7, Who Will Be Smarter Than a Fifth Grader Competition, 10 a.m. to noon, Valley View Mall, www.myvalleyview.com.
May 7, Kentucky Derby Jubilee, 2-6 p.m., the Court Above Main, La Crosse, www.hssr.org.
May 7, Willy Porter concert, 7:30 p.m., The Pump House, www.thepumphouse.org.
May 13-15, 19-22 & 26-29, *Billy Elliot the Musical*, 7:30 p.m. Fri-Sat., 2 p.m. Sun., La Crosse Community Theatre, www.lacrossecommunitytheatre.org.
May 13-15, Westby Syttende Mai, www.westbywi.com.
May 14, Spring Foraging Class, 9a.m.-noon, People's Food Co-op, La Crosse, pre-register in person or by phone, 608-784-5798.

If your organization would like to be included in our Community Calendar, please contact us at editor@crwmagazine.com or call 608-783-5395.

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