

FINANCE

How's your financial health? Can it be treated?

You probably get an annual physical. Have you performed a financial checkup recently? It's not easy to ride out tough economic times, but it is possible to make a financial comeback after a setback. Just like treatment plans for physical problems, attention to the basic steps — reviewing credit reports, creating budgets, tracking spending, refinancing debt and getting financial help — will help your comeback manageable and easier than you thought.

What's your number?

By Karen Thompson

There is a popular television ad that asks viewers "What's your Number?" While this "number" refers to what dollars you want or need for retirement, there is another "number" that affects you right now. That number is your credit report score. Depending upon what your score is, it can mean extra dollars in your pocket or cost you extra dollars in expenses. Individuals who have scores of 750 usually qualify for lower interest rates on consumer loans and on outstanding credit card balances. Many insurance companies base premiums on what their customer's credit report score is. The higher the score can lead to lower insurance premiums. For example, individuals who have scores of less than 640 may have difficulty in being approved for consumer loans, such as buying a car, or being approved for credit cards. If approved, you will pay a higher rate of

interest and most likely higher premiums for insurance coverage.

There are five grades to credit report scores. "A Rating" is from 750-850, "B Rating" is from 700-749, "C Rating" is from 640-699, "D Rating" is from 580-639, and "F Rating" is from 300-579. These scores change regularly and are primarily impacted by the following criteria. The highest changes in your "number" going up or down are due to the percentage of outstanding credit card balances versus total credit card limits and your percentage of on-time payments. Moderate changes in your "number" going up or down are due to the number of credit inquiries done in the past 24 months, the total number of accounts on your credit report, and the total outstanding debt.

There are three credit reporting companies in the United States —

TransUnion, Experian and Equifax. You are able to obtain a free credit report on an annual basis from these companies. Websites that you can use for this purpose are www.annualcreditreport.com or www.freecreditreport.com. These reports will show what is on your existing credit report concerning outstanding loans, credit cards, charge cards, judgments, foreclosures, etc. It will rate your payment history and indicate if payments have been made on time or if payments are late by 30 days or more. It is recommended that you check your credit report on an annual basis to make sure what is listed belongs only to you and you are not a victim of identity theft.

If you are interested in obtaining a free credit report score, a website to use is www.creditkarma.com. This site will give the score, but not a history of your activity. This site will also provide links as to what you can do to improve your score. For example, paying

down the outstanding balance on a credit card versus using it each month will improve your score. Also, paying your loans or credit card on or before the due dates will improve your score. You can check your score on a regular basis on this site — not just annually. It will provide you with what your rating is — whether you are an A, B, C, D or F rating — and show whether the improvements you've implemented are improving your number.

So, "What's your number?"

Karen Thompson is Assistant Vice President, Branch Manager, Sherman Office of AnchorBank.



FINANCE

A budget is a beginning

By Jim Costanzo

Why build a budget? For starters, it's a way to ensure that you can make it from one paycheck to another without running out of money. But over the long-term, living within your means can be very empowering. It can help you achieve your goals and dreams.

Building a budget allows you to make conscious decisions about how and where you spend your money. By tracking your expenses and developing a plan, you can ensure that you're spending your hard-earned money on the things that you value most. A budget also allows you to make adjustments and sometimes sacrifices for your long-term goals. Maybe you want to ensure that you can help send your child to college, but in order to do that, you'll have to sacrifice dinners out or cut back on vacations. A budget helps you put your day to day activities into long-term perspective.

The best part: building a budget doesn't have to be daunting. Follow these four simple steps, and you'll be well on your way.

Step One: Start with your income. Make sure you know how much money you bring in every month. Include all sources of income — child support, alimony, rent or other payments should be included.

Step Two: Estimate your expenses. Estimate how much you spend throughout the month. Budget tools have different categories of expenses for you to use.

Step Three: What's the difference? Do you have money left at the end of the month? Do you run out of money? Track your actual expenses for a month and determine whether your estimates are off.

Step Four: Prioritize and plan. Now that you have a good sense for where your money's going, you can identify places to trim your budget and save money. You may be able to build an emergency fund for unexpected expenses, and also find ways to help move you toward your long-term goals as well.

For more budgeting tips check out www.summitcreditunion.com or visit your nearest Summit Credit Union at 5419 Blue Bill Park Dr., Madison.

Jim Costanzo is the Branch Manager at Summit Credit Union.

Develop your financial skills

Associated Bank's Financial Education Series aims to increase financial literacy throughout communities. In the effort to reach out to communities regarding finance, Associated teamed up with the Federal Deposit Insurance Corporation (FDIC). The FDIC created the Money Smart Series, as part of Associated's Financial Education Series, to help individuals outside the financial mainstream to develop financial skills and positive banking relationships.

The Financial Education Series currently offers three financial education programs including: Associated Financial Education Series, FDIC Money Smart Financial Series, and FDIC Money Smart for Young Adults Financial Series.

Each program provides in-depth education on various topics.

The Financial Education Series provides individuals with general information for managing finances such as debt reduction, understanding your credit score, identity theft, IRAs and budgeting.

The FDIC Money Smart Financial Series is designed to help individuals develop financial skills and positive banking relationships. Topics range from choosing a checking account that is best for you, knowing what you're borrowing before you buy, to how your credit history can affect your credit in the future.

The FDIC Money Smart for Young Adults Financial series focuses on a curriculum that will help youth be-

tween the ages of 12–20 learn the basics of handling money and finances. The curriculum includes an introduction to credit, why you should save, what homeownership and/or renting means, and how to keep track of money.

When a business community is financially stable it is capable of providing support to one another. It is important to keep a community aware of the positive impacts of having a healthy knowledge of finances. Through the education programs, Associated feels confident that communities will be able to take a step in the right direction in being prepared for current or future financial endeavors.



Better is here.

Join us to celebrate better health in your backyard at the grand opening of Meriter DeForest-Windsor. This beautiful new clinic—which begins serving patients on August 22—offers quick, easy access to extraordinary care for the whole family, including primary care, lab, imaging, therapies and more. See why closer is better.

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FINANCE

First time home buyers

The First Time Home Buyer Education classes offered by Project Home and GreenPath, Inc. allow first time home buyers to learn about homeownership in an environment that encourages questions and protects the potential home buyer from being solicited. They learn about the pros and cons of home ownership, money management skills, credit issues, how to choose a realtor and lender, down payment assistance programs, shopping for a home and obtaining financing.

This partnership began in April and in the first three months of classes there have been 67 individual participants from 50 households. The targeted populations are being reached — 96 percent are first time homebuyers and approximately 74 percent are at or below 80 percent of County Median Income and therefore may be eligible for most down payment assistance programs.

To receive funds for most down payment assistance programs, potential homeowners must complete education and/or counseling. This program is designed to meet the National Industry Standards for Home Ownership Education and Counseling created by the National Advisory Council of NeighborWorks® America. The course is seven hours of face-to-face group education and one hour of one-on-one counseling.

The Housing Center is a joint venture between Project Home and GreenPath Debt Solutions to expand and sustain affordable home-ownership in Dane County.

Project Home is a local non-profit organization offering help to Dane and

Green County residents for the last 40 years. Project Home's mission has been to improve the quality and affordability of housing for low-to-moderate income residents. With the rising cost of housing, utilities, and building materials, it is difficult and expensive to tackle the repairs that all homes need. Project Home provides services that will improve homeowners' comfort, safety, as well as reduce energy bills.

GreenPath Debt Solutions is a nationwide, non-profit financial organization that assists consumers with credit card debt, housing debt, and bankruptcy concerns. The customized services and attainable solutions have been helping people achieve their financial goals for 50 years. The Madison office has been serving local customers for 12 years. Ellen Bernards has been a housing counselor and housing educator for the last seven years and was the 2010 recipient of the National Foundation for Credit Counseling's Individual Counselor of the Year award.

FREE Home Buyer Education Classes

Where: Project Home's Training Center, 1922 S. Stoughton Road, Madison

When: Tuesday July 12 and July 19 6-9:30 pm — Homebuyers must attend both sessions in full and the one hour counseling session to be scheduled individually

Reservations: Space is limited. Please call Project Home at 246-3737 for more information or to register.

Cost: Free

Low rates provide opportunities

By Amy Fosdick

Rates are low! Yes, I know, you have seen that written on every financial institution sign, and heard it from every mortgage loan officer you have seen over the last two years. In fact, we have gotten so used to having rates low, that we may be forgetting about the wonderful opportunities that come with these low rates. Low rates can help everyone involved in the current housing market: buyers, sellers and homeowners who are staying put.

Let's start with buyers. Compare a rate of 4.75 percent with 5.75 percent on a loan of \$150,000; at the lower rate, the buyer has \$93 more available each month. This can be used to qualify for a higher purchase price, to pay down your loan more quickly, or better yet, can be spent in our community, which benefits everyone. Along with these low rates, there is a high inventory of homes to choose from, and there are still loan programs available with minimal down payment. Let's not forget the many grants available within Dane County that can assist first-time buyers. It is truly the perfect storm for local buyers. Getting pre-approved is free and well worth the one hour of your time if you are looking to buy in the next year.

You may find that you are ready sooner than you anticipated.

Do not fret sellers, there is something for you too. Why not take advantage of a low rate Home Equity loan to assist in getting funds needed to make those small improvements in order to get your home sold quickly and efficiently in this buyers market. We all know that only the most perfect of homes are being sold right now, so use the equity available to make your home look its best.

Homeowners who are staying put have the best of options. This is a fabulous time to explore opportunities to shorten the term of your loan by converting to a 20, 15, or 10 year mortgage loan (saving thousands over the course of the loan), consolidate debts (it is much easier to make one payment per month at a ridiculously low rate than making several), improve your home (get that dream kitchen, bath, spa, or man cave you have been craving), or get your adjustable rate mortgage fixed, so you are protected from a possible rate increase.

Since my crystal ball hasn't been working very well lately, I do not know how long these low rates will last. I do know that our team at Home Savings Bank would love the opportunity to discuss any or all of these options with you.

Amy Fosdick is a Loan Officer at Home Savings Bank.

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OUTDOOR

Wild Warner's Water World

By Trish O'Kane

On a mid-summer evening, a rarely-seen species invaded Warner Park. A small herd of splashing, jumping, shouting, laughing and questioning children stampeded along the edge of Warner's wetland, begging to see a freshly-caught American toad.

"Oh my God. He's so cuuuute," squealed a little girl in pink as she examined the toad inside his new Tupperware prison. The toad did not seem amused.

"Did you know toads drink through their butt?" UW-Madison Environmental Studies student Christa Seidl told the crowd of over 30 people, mostly children ranging from one to 13-years-old. Seidl was one of four Wild Warner Environmental Educators taking the kids, their parents and a few lookie-loos on a "Who Lives in the Water?" walk.

Sarah Bewitz, another Wild Warner educator, took the toad out to show the young explorers how he could chirp like a bird. The toad obliged. The children gasped.

Wild Warner's team set up learning stations along the shoreline as dragonflies and electric-blue damselflies buzzed through the cattails and a male red-winged blackbird clucked in alarm. Armed with small pink and white nets, the children combed the water's edge in a hunt for knowledge. They caught lily pads. They caught green algae. They caught beer cans and mounds of duckweed.



Young explorers in Warner Park

Photo by Trish O'Kane



Photo by Jeffrey Lee Affeldt

A footpath bridge offers walkers and cyclists long views of Starkweather Creek, wandering listlessly in the midsummer sun.

A quiet ride along Starkweather Creek bike path

By Jeffrey Lee Affeldt

Like most Northsiders, I look forward to the much-anticipated results of the ongoing Hwy. 113 reconstruction project. But in the meantime, all the noise, dust, and traffic can drive one to seek a quiet interlude someplace green. So, I grab my bicycle, slap my helmet on my noggin, and ride out for a quick escape.

Today, I ride east from the Sherman neighborhood, and at the southeast corner of Aberg and Packers Avenues, I catch the western spur of the Starkweather Creek bike path. This off-street paved path parallels the

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continued on page 20

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OUTDOOR

Photos by Trish O'Kane



Above: Chiara hunts for knowledge.

Right: Wild Warner Educators Christa Seidl and Britney Rutherford teach water quality.



Wild Warner from page 19

"This is so cool!" shouted a little girl clutching a dragonfly larvae. Wild Warner educators Britney Rutherford and Joslyn Mink explained to her what it was and how it lived.

At another station, Seidl showed little boys how to use special paper strips to

measure the water's pH. They learned that the wetland's pH is between 6.5 and 7.0. The educators explained that it was "a little acidic."

"What's acidic, anyway?" eight-year-old Habib asked the college student. This young explorer was sporting new binoculars that he was wearing upside down.

Habib learned that acidic water is sour. He also learned that it is harder for creatures with shells to live in it, as well as frogs. Acidity is often caused by pollutants — acid rain or outside chemicals, the college students told him.

Acidity forgotten, the children splashed and played in the wetland as

the sun set. Swallows and kingbirds twittered overhead and fish surfaced to feast on insects. Painted turtles joined them, their triangular snouts jutting out of the water. Nearby, a school of tiny bullhead fish swam fast in a shimmering black cloud.

This walk is one of a series of family-friendly activities organized by Wild Warner and Dave Meyer of the Brentwood Community Coalition. St. Paul Lutheran Church, the Brentwood Neighborhood Association and Emerson Elementary School have helped Meyer organize weekly community-building dinners. Since last December, nearly every Thursday night neighbors have met in St. Paul's basement to eat, play games, learn crafts, make Valentines, listen to a violinist and help the food pantry. This summer the group decided to take the community party outside and into Wild Warner.

Both Wild Warner's education team and the Brentwood Community Coalition's dinner project were initially supported by a city neighborhood grant.

Starkweather Creek from page 19

south side of Aberg/Hwy 30, crossing it at Shopko Drive, then continues eastward toward the namesake creek.

As I cruise along the smooth path bordering the Bridges Golf Course, I help a couple of perplexed duffers find their wayward golf ball in the weeds, then continue to the junction with the main path. The route swings northward to follow the creek, and the din and the bustle of the busy highway falls behind. I am soon immersed in another world of tall cottonwoods, waving grasses, and cool shade. Nearby, a meadowlark calls, and the low croak of a frog informs me that I have arrived at Starkweather Creek.

Once carrying the meltwaters of an ancient glacier which stopped here, Starkweather Creek now meanders lazily in the midsummer heat. Just past the east end of a sturdy steel pedestrian bridge

arching over the creek, a footpath invites walkers and birdwatchers into the dark and mysterious world along the banks of the creek, but I pedal on along the pavement. I meet inline skaters, dog walkers, a member of the Madison Police Bike Patrol, students commuting to class at MATC Truax, and a few National Guard Reservists out for a fitness run.

At one point, I am waved down by another cyclist seeking directions. To Milwaukee.

"You mean Milwaukee Street, right?" I ask.

"No, Milwaukee, Wisconsin!" he assures me, and I notice his bike is loaded down with saddlebags and other packs needed for a bike ride much longer than my morning joyride. He explains he's pedaling from LaCrosse, Wisc. to visit friends in Milwaukee.

"Yesterday I was near Reedsburg when a big windstorm caught me, and

I had to sleep in a culvert ..."

On his map, I guide him out of Madison and onto the open road, and wish him well on the rest of his journey.

"Thanks," he waves over his shoulder, "I have to be back to work on Monday!"

On my return trip, I peel off and pump the pedals to ride up and over the new Frank Lloyd Wright-influenced, prairie style pedestrian bridge over Aberg Avenue/Hwy. 30. My effort is rewarded with a fast downhill cruise around the circling roundabout incline on the opposite side, and I glide effortlessly along the path as it continues southward along Starkweather Creek to interconnect with the numerous other Madison bike routes.

But, as with my new wayfaring friend, work and other duties call, so I save these other bike paths for another day, and I turn to head for home. Passing over the curving bridge again, safely perched above the traffic rumbling below, I pause

at the top to take in the long view.

Rolling green meadows and black willow groves border the creek, and the manicured golf course gives way to the airport and the low bottomlands of Cherokee Marsh, hazy in the distance beyond.

As I stow my water bottle and push off for the ride home, I feel fortunate to live in such a thriving and flourishing community, with natural escapes so nearby.

Directions: From Aberg Avenue near the Sherman neighborhood, ride east .3 miles to connect with the western spur of the Starkweather Creek bike path at the southeast corner of Aberg and Packers Avenues. Proceed .3 miles east and across Aberg/Hwy 30 at Shopko Drive, then continue another .3 miles to connect with the main bike path. Turn left to ride north one mile to MATC Truax, or turn right and cross the pedestrian bridge to bike south to connect with Milwaukee Street and other city bike paths.



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ENVIRONMENT



Photo by Janet Battista

Friends remove trash from Cherokee Marsh

As part of Dane County's Take a Stake in the Lakes days, the Friends of Cherokee Marsh collected trash from the trails, ditches, and roadsides in Cherokee Marsh Conservation Park. Thanks is extended to the Madison Streets Division for making a special trip to pick up the bags of trash and several large items pulled from the park. Pictured (from left) are Muriel Simms, Jan Axelson and Dana Erlandsen, showing off some of the trash collected in Cherokee Marsh.

Roll out the rain barrels

By Dan Tortorice

Northside News

There are a couple of good reasons to consider installing a rain barrel to use in watering our home gardens — saving money and preserving the environment.

When we use municipal water to raise plants, we engage the entire city apparatus involved to provide that resource. We give the plants a nice dose of fluoride and perhaps a bit of chlorine, forgetting they don't have teeth and soil gets a benefit from bacteria. We also have to pay a sewerage fee even though we're not using the sewers.

We learned in grade school that 70 percent of the earth is covered with water. But only about two-and-a-half percent of that is fresh water — not salty. Much of the fresh water is locked up in ice or up in the atmosphere, so only about three-tenths of one percent of the earth's water is in rivers and streams.

So getting free water and using it smartly makes a lot of sense.

Rain barrel systems are an easy way to gather water from our roofs to use in the garden. A rain barrel collects the water from a downspout or roof valley and stores it for later use. There is a screened opening at the top, to keep out litter and mosquitoes, a spigot at the bottom, to distribute water, and another hose connection at the top to get rid of overflow.

Since one thousand square feet of roof will produce 600 gallons of water in a one-inch rain, there is definitely going to be overflow at times. So it's important to deal with this issue when planning a rain barrel project. The excess water has to move away from a home's foundation.

The internet is a great source of information on rain barrels. There is a variety

of styles to choose from — wood barrels, recycled plastic barrels, even converted food storage barrels such as those used to ship olives. There are stackable octagon-shaped barrels and barrels with a flat side to go up against the house. "Youtube" videos provide information on installation techniques and there are a variety of sites to purchase the barrels and accessories. They are also sold at area garden centers and the city of Madison offers a good discount on rain barrels at its compost bin sale in May of each year.

As with any home project, there are safety issues involved with rain barrels. The top must be securely attached with screws to keep a child from crawling inside. Water should not be left in the barrel too long as it can start to smell badly. The barrel should be disconnected in winter and stored upside down. Also the barrel is very heavy when full, a gallon of water weighs about eight pounds and barrels typically hold 50 to 80 gallons. So the barrel is best used by placing it on a secure and level blocked surface. The added height will make for easier water flow to the garden.

There is a nice product to divert excess water from the barrel and to turn off the water to the barrel in winter, along with a "youtube" video on how to install it. Just do an internet search for "rain barrel guide."



Do an energy comparison and save



By Charles Warner

Madison Gas & Electric

"How does my home's energy use compare to others?"

This is one of the most frequent questions people ask when calling Madison Gas and Electric's (MGE) Home Energy Line for energy efficiency advice. While the energy use of individual customers is confidential, we can help you compare your energy use to local averages. Beginning this fall, MGE will provide customized information that will help you find an answer to how your home compares.

MGE will send customers an energy comparison report. Customers will learn how their current year electricity and natural gas use compares to the previous year. Graphs will show how their energy use compares to other Madison homes. Customers can also make a third comparison online with homes similar in size and building year. Using this tool may indicate that improvements such as air-sealing and insulation are needed to increase their home's energy efficiency.

MGE will include seasonal energy-saving tips and a list of resources that can help customers make energy efficiency improvements including referrals to programs like Focus on Energy and Green Madison.

Customers residing in single-family homes with at least 24 months of electric and gas use at their current address are eligible to receive this information. MGE will mail two reports. The first will arrive in October, the second six months later. The goal of each mailing is to provide customers with personalized information to help them manage their energy use.

MGE is committed to working with its customers to help them take control of their energy use and make informed decisions about conservation. Since 1987, MGE customers have saved over 46,522,000 therms of natural gas and enough electricity to power more than 90,000 homes for one year.

Many MGE customers already do a good job of saving energy. And, some want to learn how to save even more. MGE can provide the information and resources to help them make additional improvements.

In the meantime, MGE welcomes customers to call the Home Energy Line at 608-252-7117 with questions about this or any other energy-related topic. Customers are also encouraged to visit MGE's website at mge.com/savingenergy for additional energy-saving tips.

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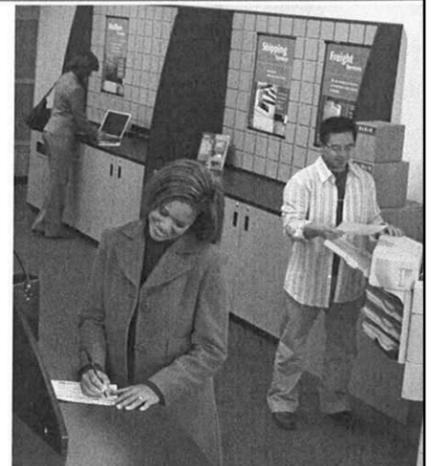
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FOOD



Help for your food budget

These foods are a good buy for the money:

- **Grains:** brown rice, oatmeal, whole-grain bread, tortillas (especially day-old items), whole-grain pastas, popcorn, unsweetened cereal bought in bulk.
- **Vegetables:** cabbage, carrots, canned vegetables, frozen vegetables without added sauce or butter, onions, potatoes, sweet potatoes, tomato sauce.
- **Fruits:** applesauce without added sugar, bananas, canned fruits packed in juice or light syrup, frozen orange juice concentrate, kiwi fruit, raisins.
- **Milk:** fat-free or one percent milk, block cheese (cheddar, Colby, Swiss or low fat mozzarella).
- **Meat and Beans:** canned tuna, eggs, dry beans and peas (black beans, black-eyed peas, kidney beans, lentils, pinto beans, split peas), frozen ground turkey, peanut butter.

Cost saving strategies

- Plan ahead using low-cost favorites and grocery store flyers that help you find weekly specials. Make a list before shopping and use it in the store to save money and time.

- Buy large quantities on sale and freeze until ready to use.
- Buy only the food that your family will eat before it spoils. Throwing away food is equivalent to throwing away money. (Purchasing frozen vegetables prevents spoilage of produce.)
- Use dry beans in place of some or all of the ground meat. Cooked lentils or beans work in spaghetti sauce and meat loaf, try cooked pinto beans in burritos, enchiladas and tacos. Canned beans may be easier but cost more.
- Processed foods cost more. Try peeling your own carrots or popping your own popcorn. Purchase cheese in blocks that you can slice and grate.
- Pack meals and snacks from home.
- Try these snacks: graham crackers with a glass of fat-free/one percent milk, carrot sticks with bean dip or hummus, or homemade trail mix made with cereal, raisins and peanuts.
- Buy locally and seasonally. Grow your own.
- Frozen and canned vegetables and fruits are cheaper than fresh and are considered as nutritious. Rinse the salt off canned vegetables.
- See a seven day menu and grocery list for a \$90 a week, family of four food budget at: http://fyi.uwex.edu/news/files/2011/05/7-day_menu11.pdf or <http://fyi.uwex.edu/news/files/2011/05/grocerylistUnder90.pdf>

Deborah Roussos, MS, RD, CD is a registered and certified dietitian. Adapted from *UW Extension*. 5/11

Northside Farmers Market to hold community dinner and pet event

By Dale Matthews

Ah, summer. For farmers, gardeners, and families, summer is the pivotal season — what they plan for in winter, prepare for in spring and cleanup from in fall. Before it's gone, Northside growers will pause from their labors to savor the glory of the summer growing season. And right on summer's heels, it's back to school for our community family.

On Saturday, Aug. 6, Community GroundWorks will be hosting the *Savor the Summer* Festival. The event will include a free feast prepared by local chefs using vegetables from the plots of Troy gardeners. The following day, Sunday, Aug. 7, the Northside Farmer's Market will offer a free *Savor the Flavors* Community Dinner from 9 am-noon. All Northsiders and friends are invited to this feast under open-air tents. Get your free tickets at the Sunday morning Farmers Market. A "free will donation" will be accepted at the dinner. "This is a way for the Northside Farmers Market and Troy Gardens to say 'thank you' to our terrific Northside community," said Dale Matthews. To make your reservation for the community dinner, stop at the Market's information booth.

The Farmer's Market is even more fun when you can show off your pet. There will be a pet parade, fashion revue and costume contest held at the free welcome event. Come to the AnchorBank parking lot at 10 am to register. The parade and contests will take place from 10:30-11:30 am, providing lots of fun.

Enter the pet show, best outfit, best collar, best bandanna, best bling, best photo of an absent pet, best holiday costume (any holiday) or the pet/owner "look alike" contest. There will also be competitions for waggiest tail, best hair, best smile, best trick, smallest pet and others. All non-aggressive pets are welcome.

The Northside Farmer's Market operates each Sunday morning from 8:30 am-12:30 pm. The Market is located at the corner of North Sherman Avenue and Northport Drive, in the parking lot of Pierce's Northside Market, 2817 N. Sherman Ave. in the Northside TownCenter. Rain or shine, the Market is open every Sunday, May-October. Unlimited parking is available in the parking lot in front of AnchorBank. Find out more at www.northsidefarmersmarket.org.

Northside Farmers Market Events

- Aug. 7: *Savor the Summer and Flavors of the Northside*** with Troy Gardens. Features music from Black Star Drum Line
- Aug. 14: *Food Demo Day***
- Aug. 21: *7th Harvest Festival*** "Low Country Boil"
- Sept. 18: *TimeBank Petpalooza***
- Oct. 2: *5th Annual One Pot Cook Off***
- Oct. 9: *5th Annual Italian Day***

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TROY

Celebrate diverse cultures at Troy Gardens' annual Savor the Summer, Aug. 6

By Marge Pitts

If you want to observe people of many cultures getting along just fine, take a walk through Troy Community Gardens any day during the summer. Here over 200 families tend individual gardens, growing what they like for their own tables. Community GroundWorks provides tools for gardeners to share, along with convenient water and city-supplied compost and leaf mulch throughout the season, at a cost that is kept affordable for all. In return, gardeners volunteer their time to steward the grounds and maintain processes for the whole garden to succeed year after year. Working together to support a shared resource, Troy gardeners have created a well-functioning community among a remarkably diverse group of people.

When you walk around the gardens at Troy, you'll see the plots of Hmong and Cambodian people, Lao and Mexican,

African American and Caucasian, cheeseheads and immigrants, master gardeners and newbies, flower growers and veggie producers, bird lovers and builders of quirky garden structures. As you peer over the home-made fences, you may wonder: What are they growing in there? How do they cook it, and what does it taste like?

Thanks to support from Madison's Evjue Foundation, you can enjoy a delicious sampling at Savor the Summer, Saturday, Aug. 6, from 3-7 pm at Troy Gardens. Lao, Hmong and Cambodian gardeners will prepare several dishes in cooking demonstrations, describing not only what the food is and how to prepare it, but also teaching people where they find the seeds and how they grow the ingredients in their gardens. Volunteers from the Northside Farmers' Market will prepare pots of award-winning chili and sweet beet stew ahead of time, so that north and south,

east and west are all featured on the menu of this free community feast.

Thanks to Madison's own Chocolate Shoppe, the ultimate summer treat — ice cream cones — will be offered free while supplies last. Arterro, a Madison company specializing in eco-friendly art kits for children, will host a free kids' art tent at Savor the Summer as well.

Of course, a celebration of community needs more than great food and art: there has to be music! The Boys & Girls Club Black Star Drum Line will again perform at Savor the Summer. This program teaches youth between the ages of 9-15 diversity, respect, unity through music and discipline through the very technical drum corps style of drumming and performance. Savor the Summer is a free event, but donations to help support the Boys & Girls Club of Dane County will be gratefully accepted.



The Boys & Girls Club Black Star Drum Line will perform at Savor the Summer.

Northsiders: Don't bother to cook on the first weekend of August!

Savor the Summer, then savor the flavors of the Northside Farmers Market

By Marge Pitts

For dinner on Saturday, Aug. 6, Savor the Summer at Troy Gardens will offer up a free garden feast including cooking demonstrations, music and kids' art activities from 3-7 pm. The next morning, Sunday, Aug. 7, the Northside Farmers Market (NFM) will host Savor the Flavors, a free community brunch from 9 am-noon at the Market, located in the parking lot of the Northside TownCenter.

A team of volunteers will prepare a variety of dishes from fresh ingredients donated by the vendors of the NFM, and serve them cafeteria-style under a long tent down the center of the bustling Sunday Market. There is no charge, and all are welcome.

Savor the Flavors is the brainchild of Dale Matthews, a perennial volunteer at the NFM, and a very good cook as well. "We wanted to create a community meal that really showcases the great food available at the Northside Farmers Market," Matthews said. "We wanted it to be free, to show appreciation to our customers and celebrate the Northside — but we also hope you'll enjoy the food so much you'll buy from our vendors when you're finished!"

Celebrate the 10th Anniversary of Community GroundWorks at a

Good Food Garden Party

**Saturday, Sept. 10
5-10 pm**

On the big lawn at Troy Gardens
500 Troy Dr.

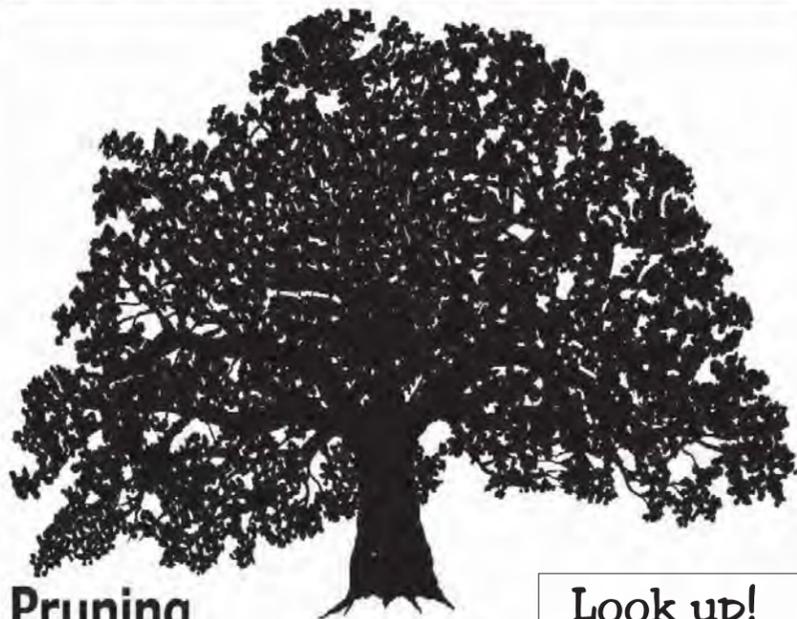
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Job and Computer Assistance
 Every Friday by appointment from 2-5 pm. Call Lakeview at 246-4547 to sign up for a one hour, one-on-one slot.

Check out *The Friends of Lakeview Library Quarterly Book Sale* on Sept. 17 from 9 am-5 pm. We welcome your used book donations anytime.

2011 Summer Reading Club - One World, Many Stories at Your Library continues through August. This program encourages children from pre-K-teens to read for pleasure during the summer. Register at Lakeview or go online.

One World, Many Stories Concert and Picnic at Olbrich Gardens

Tuesday, Aug. 2 - 6:30-8 pm
 Pack a picnic supper and head to Olbrich (3330 Atwood Ave.). Rain or shine. 6:30 pm, bubbles from Diane Schwartz's Get Kids Outside. 7 pm, the Okinawan Taiko Drummers. No registration required.

Eating Organic on a Dime
 Saturday, Aug. 6 - 11:30 am
 Lisa Kivist, co-author of the new cookbook, Farmstead Chef, shares practical tips and strategies for enjoying more sustainable, healthy, nutritious foods.

Saving the Harvest
 Saturday, Aug. 13 - 10 am - noon
 This food preservation presentation covers three methods: canning, dehydrating and freezing. We will discuss which foods are best for each preservation technique, the cookware needed, produce preparation and food safety.

Snakes Alive
 Thursday, Aug. 11 2:30-3:30 pm
 Tom Kessenich and his s-s-slithery friends are back. Fun for the whole family.

Toddler Dance Party
 Tuesday Aug. 16 at 10:30 am
 Kids ages two and up shake it all about with familiar and new tunes and dances.

Teen Time
 Every Wednesday through Aug. 17 from 2-4 pm for kids in grades 6-12

Aug. 3 Origami Party
 The Japanese art of paper folding. Paper and instructions for all levels. Call 246-4547 to sign up.

Aug. 10 Video Game Club
 No registration.

Aug. 17 Flip Filmmaker
 Watch short, funny films, write your own original script, explore storyboarding and then a masterpiece.

Saturday Sweets and Stories
 Aug. 20 and Sept. 10 at 10:30 am
 Donuts, juice, stories and take-home craft.

Preschool Storytime
 Tuesdays, Aug. 2 and 9 and Sept. 20-Dec. 13, 10:30 am For children ages 3-5. Younger siblings and groups welcome. Stories, fingerplays and songs.

Storytime for the Very Young
 Tuesdays, Aug. 2 and 9 and Sept. 20-Dec. 13, 11:30 am — Stories, songs and rhymes for children ages 0 -35 months. One adult per child is recommended.

Evening Family Storytime
 Tuesdays, Sept. 20-Dec. 13, 6:30 pm
 Enjoy stories and songs for entire family.

Teen Video Game Club
 Friday, Sept. 2, 3:30 pm-5 pm
 Video games and pizza.

Music Together
 Wednesdays, Sept. 7-28, 11:00 am
 An interactive music experience for children ages 5 & under and their families.

ArtVenture Girl
 Saturday, Sept. 10, 1-2 pm
 Join this certified art teacher for extreme, hands-on art projects. Registration begins Aug 27.

Reader's Theater
 Monday, Sept. 12, 2:30 pm-4 pm
 Children read and perform children's books. Must be able to read. Registration begins Aug. 29.

Monday Teen Event
 Monday, Sept. 19, 2:30 pm
 Interested in playing Wii, using laptops, henna tattooing?

Discovery! Thursdays
 Sept. 8 from 6:30 pm-7:45 pm
 This adult science program will be led by UW faculty or graduate students. Call library at 246-4547 or check <http://tinyurl.com/3mmksa8> for topic to be discussed.

Lakeview Chess Club
 Second and fourth Mondays at 6 pm. Players any age and skill level welcome. Beginners will be taught how to play.

Enrique's Journey by Sonia Nazario - Go Big Read Thursday, Sept. 1 6:30 pm and Thursday, Sept. 8 noon
 Lakeview's book discussions of the powerful and personal look at the immigrant experience chosen by University of Wisconsin-Madison Chancellor Biddy Martin as the book for the third year of Go Big Read, the university's common reading program. www.news.wisc.edu/19467. Copies of the book will be available at Lakeview.

Adult Noon Book Group
 The second Thursday of each month. Discuss books and have treats with your neighbors. Copies of the book will be available at Lakeview.

Aug. 11:
 Inheritance of Loss by Kiran Desai

Sept. 8:
 Enrique's Journey by Sonia Nazario - part of UW Madison's Go Big Read

Knitting at the Library
 Every Wednesday at 6:30 pm

Scrabble for Adults
 Every Wednesday at 10 am

Job and Computer Assistance

Every Friday by appointment from 2-5 pm

Lakeview Library is very excited to announce a new and much-needed service.

Free one-on-one coaching sessions for writing resumes and cover letters, completing job applications, doing online job searches and learning computer and internet skills will be offered on a first-come, first-served basis. Patrons can call in advance to sign up. These workshops are provided by Madison Writing Assistance (MWA), who are here to serve the Madison community by providing free one-on-one writing assistance and by leading groups and workshops on writing. MWA is provided by the UW-Madison Writing Center in partnership with Madison Public Libraries. It is staffed by UW-Madison Writing Center tutors and by volunteers from the community, and it is funded by grants.

Call Lakeview at 246-4547 to sign up for a one hour, one-on-one slot.

Heritage Credit Union grant announcement

Heritage Credit Union created The Richard J. McGrath Endowment Fund in 2007 to provide small grants for local social organizations in the communities they serve. Last year, over \$7,000 was awarded to 16 deserving community groups.

Applications are accepted from July 1 to Aug. 31 each year. If you would like to be considered for an award in 2011, please pick up an application at your local HCU branch or download one at www.heritagecu.org/our-story.

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Hmong Ministry	Sunday 1:00 p.m.

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