

CSG LECTURERS

COLORADO STATE GRANGE - FEBRUARY 2011

Chili Cook-offs and Talent Show

Continuing this year are the Chili cook-offs, Talent Show and Baked Pie contest. MT. Allison Grange will host the first one on March 12 beginning at 5:00 p.m.

We'll be charging \$10.00 per chili entry in order to have prizes. Pie entry is free and they will be judged and auctioned off with the proceeds going to the National 2011 fund. Talent Show will be held after the chili cook-off.

Maple Grove will be hosting a Chili-cook off on March 26 beginning at noon.

Florissant Grange will be holding a Chili cook-off and dessert contest with Talent on April 9. The proceeds from their dessert auction will go towards their building.

I would like to see one more in the state in the Grand Junction, Montrose area. If any Grange is interested in hosting a chili cook-off in that area I'd be delighted to try to come.



If Pies are not your areas's thing or Chili isn't I'm sure that there are other foods out there that people like to make and would be willing to enter in a contest. Cupcakes are a popular item and individuals could bring one dozen. One cupcake could be judged, five served for refreshments and six auctioned off.

Grange Family Reunion

July 22-24, 2011

M Lazy C Ranch, Lake George, CO

We're having a Grange Family Reunion this summer. There are RV Spots available, Tent spaces and I've reserved three cabins that will sleep up to 16 people. Reservations will be on a first come, first served basis and after that we'll have to see if the ranch has additional spots available.

Reservations are due May 15, 2011.

RV spots cost \$25.00/night (You'll need to call the

Ranch to make your own reservations -

719-748-3398)

Cabins are \$50.00/person

Meals will be extra!

The chuck Wagon supper will cost \$21.95.

The Pancake breakfast will cost \$5.00.

So far we're planning on spending some time getting acquainted or re-acquainted, sharing our favorite Grange memories, talking about what our dreams are for the Grange and how we might accomplish those dreams and enjoying the Florissant Heritage days (if you want to help out the Florissant Grangers you can do that too as there are several opportunities), enjoying a hayride, chuck wagon supper and entertainment and a pancake breakfast and cowboy worship service, maybe some ladder ball, a hike and plain old fashioned visiting. Watch the Colorado Granger for the reservation form or check out the State Grange Web site.

The greatest accomplishments in life are not achieved by individuals alone, but by proactive people pulling together for a common good. Our mission in life is to offer our gifts to benefit one another, to create mutual gain in the world.

This is called Teamwork. John J. Murphy.

Program Resources or opportunities

Ski, Sled, Skate and Snowboard

Safety

from Colorado Kid's first Newsletter

Young athletes should take steps to stay safe on the slopes or the ice this winter:

- Strap on a well-fitting helmet and wear other safety gear. The American Academy of Orthopedic Surgeons recommends that children age 12 and under wear a helmet when sledding and that all people, young and old, wear helmets while skiing and snowboarding to reduce the risk of sustaining a head injury.
- Wear layers. Wearing several layers of light, loose and water-and wind-resistant clothing will ensure warmth (such as gloves and hats). Scarves should not be worn because they can become tangled or caught in a rope tow or chair lift and cause choking. Layering allows the wearer to add and remove clothing to accommodate the body's constantly changing temperature when outside. Make sure your child wears appropriate footwear that provides warmth and dryness, as well as ample ankle support when skiing and snowboarding.

- Take lessons to learn proper form and how to fall safely. In case of a fall, children should roll over naturally, turning their heads in the direction of the roll, and try to land on the side of the body or buttocks.
- Use the right equipment and make sure it's working properly.
- Quit when you're tired.
- Wear sunscreen.



HOT TIPS FOR KIDS COLDS

The sniffing, sneezing, coughing and runny nose that can go with the common cold are making your child miserable. Once, you might have picked up cough and cold medicines to ease the discomfort. But over-the-counter decongestants, expectorants, antihistamines and cough suppressants are no longer advised for young children. Here are a few suggestions to help ease your child's symptoms until the cold goes away.

- Use a rubber suction bulb to remove mucus gently

from the nose of a child younger than 6 months.

- Use saline drops to help relieve a stuffy nose.
- Place a cold-mist humidifier or vaporizer in your child's room to moisten the air.
- Run a hot bath or shower to help your child breathe more easily and to ease aches and pains.
- Give older children cough drops or hard candy to soothe a sore throat.
- Rub a bit of petroleum jelly under the nose to ease skin discomfort.
- For kids older than age 1, a study from Penn state College of Medicine suggest an old folk remedy - honey at bedtime:
 - 2 to 5 years - 1/2 teaspoon
 - 6 to 10 years - 1 teaspoon
 - 12 and older - 2 teaspoon

If you take a close look at the most successful people in life, you'll find that their strength is not in having the right answers, but in asking the right questions.

John Chancellor

Program Resources Continued

Get the Most Out of Your Gift Cards

By Jason Alderman

If someone gave you a \$50 bill, you probably wouldn't just stick it in a drawer and forget it. But that's essentially what happens to billions of dollars worth of gift cards each year – people either lose or forget about them, or never use up their balances.

Here's how gift cards work. There are two basic types:

- 1 Retail gift cards, used to buy goods or services at a single merchant or affiliated group of merchants.
- 2 Network-branded gift cards, issued by a bank and carrying the logo of a payment card network (like Visa, MasterCard or American Express) and can be used at any location accepting cards from that network.

Account information is stored in the card's magnetic strip. If you're not sure of the remaining balance, ask the merchant to scan the card, call the toll-free number on the card or verify it on the card issuer's website provided. Some store-branded cards can be reloaded; and most can be replaced if lost or stolen – although you may have to provide proof of purchase and pay a replacement fee.



The 2009 Credit Card Accountability, Responsibility and Disclosure Act changed laws governing gift cards sold on or after August 22, 2010. It requires that:

- 1 Money loaded on gift cards must not expire for at least five years from date of purchase or after funds were last reloaded.
- 2 If the card expires but the underlying funds have not, you can request a free replacement card.
- 3 Inactivity, account maintenance and service fees may not be charged until after 12 months of inactivity; after that, only one such fee may be deducted from the balance each month. (Fees for activation or lost/stolen card replacement are exempt.)
- 4 Fees must be clearly disclosed on the card or its packaging.

Here are a few tips to get the most out of your gift cards:

- 1 Use them quickly; the longer you wait, the more

Interesting Dates

FEBRUARY

- 20 - Love Your Pet day
- 22 - Be Humble Day
- 27 - International Polar Bear Day

MARCH

- 1 - Share a Smile Day
- 2 - Dr. Suess's Birthday
- 3 - National Anthem Day
- 6 - Dentist's Day
- 8 - Fat Tuesday
- 9 - Ash Wednesday
- 11 - Johnny Appleseed Day
- 12 - Girl Scout Day
- 13 - Spring Ahead - Daylight Savings Time Begins
- 14 - Albert Einstein's Birthday
- 16 - Everything You Do is Right Day
- 17 - St. Patrick's day
- 18 - First Walk in Space Day
- 20 - First Day of Spring
- 21 - World Poetry Day
- 22 - National Goof Off Day
- 23 - Toast Day
- 25 - International Waffle Day
- 26 - Make you own Holiday Day
- 30 - Doctor's Day

APRIL

- 1 - April Fool's Day
- 2 - International Children's Book Day
- 3 - Find A Rainbow Day
- 7 - No Housework Day
- 9 - Name yourself Day
- 10 - Encourage a Young Writer Day
- 12 - Big Wind Day
- 14 - International Moment of Laughter Day
- 15 - Income Tax Day

likely you are to forget or misplace them.

2 Treat them like cash; and write down the account and toll-free numbers to report lost or stolen cards.

3 Ask if the retailer will honor the card for online purchases, if that's your preferred shopping method.

4 Be sure to use up the entire account balance, or ask if a cash refund is available. You may be able to use multiple cards for a single purchase – say you have several low-balance Starbucks cards.

If you don't care for a particular retailer, consider trading gift

cards with friends. Or check out some of the websites that have sprung up where you can buy, sell or swap certain kinds of gift cards, such as CardHub (www.cardhub.com), Plastic Jungle (www.plasticjungle.com), and Swapagift.com (www.swapagift.com). Just make sure you understand any transaction or registration fees or commissions that may be charged.

A few additional safeguards:

- If you have a retail gift card and the company goes out of business, you may forfeit the balance.
- Be cautious when trading cards with strangers. For example, if

using a third-party exchange site, ask about their verification policies and check with the Better Business Bureau (www.bbb.org) for complaints.

- Avoid unsolicited offers for free cards that sound too good to be true. By following spam links you could jeopardize your personal information.

This article is intended to provide general information and should not be considered legal, tax or financial advice. It's always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your situation and about your individual financial situation.

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