



HCE NEWSLETTER

December/January

St. Croix County Association for Home and
Community Education



Greetings fellow HCE members,

Our November planning meeting was held on Nov 14 and we successfully planned out a other year of activities. A yummy potluck luncheon was held and we then got to work. Please watch for a date when the new booklets will be ready.

Next year has several themes we can work on, one being the Zero Hunger Program, which ties in nicely with a meeting we had with the Area Master Gardeners. Another is Team work...empowering Women. We'll be adding a few new events next year which we hope are enticing enough to get you to join in. Our cultural arts theme is "Three cheers for HCE" we can interpret that many fun ways, so get your thinking caps on!

At our meeting I expressed my desire to step down as president and so now Wanda Breitbach and I will be co-presidents for the next year. So please support Wanda and watch for her musings in the next newsletter.

Have a splendid holiday season and stay healthy and happy.
Maggie Hall



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HCE FALL COUNCIL MEETING

September 29, 2016,
First Reformed Church, Baldwin

Meeting was called to order by Eunice Hop. Creed was recited.

Roll Call:	Deer Park—6 (2 new)	Glover—1	Happy Valley Hour—3
	Honey Doers—4	Lincoln—1	McKinley—3
	Nike Neighbors—5	Pleasant Grove—1	Springfield—2 (1 new)
	Warren—3	Woods & Hills—4 (2 new)	Individuals—3

Eunice talked about the Kwik Trip gift cards. Carol Medchill, District Director talked about the convention. Update ordering for the year will be \$8.00 and you will receive four issues.

Cultural Arts Report: Linda Sutherland will be the State Cultural Arts Chairman, starting January 1, 2017. Congratulations Linda and thank you for a job well done for our club. Linda talked about the Fidget Mats. They went over good at the Deerfield and would like more. This was for Service of Love. There will be seven going to the Hudson House for the play. You can still get tickets if you order by October 29 and will run from October through November.

Melody Sortedahl and Mary Hampton talked about the Free Library.

Attendees sang a prayer, Let There Be Peace On Earth

Irma Zwald from River Falls and works at Western Wisconsin Health came from El Salvador in 1980. Ecuadoreans, Mexicans and people from El Salvador live in St. Croix County. A brother and sister showed costumes and a family did music and dance.

Shirley Grinley talked about 750,000 books for kids sponsored by H.C.E. and Public Television.

Kristen talked about the Family Resource Center of St. Croix Valley and sent around a paper consisting of items they can use.

Phoebe read the fiscal statement.

Joan talked about the 75th anniversary of H.C.E. and that Maggie Hutton wrote the prayer.

Jean talked about International and showed different dresses for American Girl Dolls that are made in Nicaragua. They also made dresses in purple which is Linda Pracht's favorite color. They made this in memory of her because she did so much there. They \$3,000.00 at a silent action for different projects in Nicaragua, such as water filters and children to go to school.

Meeting was closed with the prayer.



St. Croix County Planning Meeting
November 14, 2016; 12:00pm
Ag & Education Center, Baldwin

Creed Read

The meeting was called to order by our President, Maggie Hall at 1:30pm.

Roll Call: 12 present—Maggie Hall, Carol Kobernick, Betty Lee, Eunice Hop, Linda Sutherland, Mary Hampton, Phoebe Shourds, Bev Wubbels, Lois Burri, Wanda Breitbach, Joan Sprain and guest Jolane Anderson.
3 absent

Secretary Report—Read and approved by Merlee Jensen and second by Victoria Lee.

Treasurer Report—Distributed and discussed report. Approved by a motion from Merlee Jensen and second by Bev Wubbels.

Fair Business: Master Gardeners came to talk to us about seeing if they can merge in with us at the HCE Building. Will have to talk to the Fair board and see what's decided.

Committee for renovating the building: Eunice, Phoebe, and Merlee will be on the committee.

Awards were discussed

Fall Council: Eunice Hop talked and said she will do it next year. We all agreed that Eunice did a wonderful job and all enjoyed it.

Meet and Greet: Joan Brown said she can't get to them anymore. Wanda suggested to have the Meet and Greets and having something after such as a book club or coloring books after the meal. Motion was made by Maggie to order ten books to color and Mary second it.

Family Resource Center: Starting mid November on Wednesday at 9am we can go to the Family Resource Center and bring supplies.

Kwik Trip Cards: Phoebe gave a report on how they are doing.

Fundraiser: Jolene Anderson gave a report. Jolene said we have to save our receipts if we get \$150,000.00 worth of receipts we will get \$1,000.00 worth of grants. She will get a list of stores that will do this.

Cultural Arts: Linda Sutherland will come to clubs on making fidget mats. She is going to Woods 'N Hills and she will do a County meeting on Fidget Mats at the Ag Center on April 18.

Healthy Heart Class: This will be held on February 6 at 11:30am at the Ag Center. We will have another potato spectacular.

Garden Gig: Wanda talked about. This is tentative.

HCE Scholarship: Having grandchildren as an option so more can try for the scholarships. Phoebe will check into it.

Calendar of Events: We did the calendar for 2017.

Motion was made to close the meeting

We closed with the prayer

Deer Park Holiday Fair

December 10, 9:30am-1pm

Deer Park Community Center

Come take part in the Deer Park Holiday Fair. Santa will be there from 10am to 1pm.

Lunch will be offered, children's store, fish pond, baked goods, and some area vendors.

Volunteer Opportunities



Executive Board Members

Several ladies will be finishing their terms on the executive board in January and we are looking for other members willing to commit a small amount of time to help guide our county's HCE group. With less help from Extension, we need to start creating and developing a new path forward. Fresh faces and ideas will help our county club remain relevant in our rapidly changing society. To join the board inquire to Maggie Hall at hallmaggie@hotmail.com or call direct to 715-808-1940.

Family Resource Center Volunteers

Family Resource Center St. Croix Valley is seeking volunteers to assist our Baldwin office with light housekeeping, preparation of materials and supplies, and occasional mailings. Some projects can be done offsite. Please contact us at 715-684-4440 or info@frcscv.org if you are interested in helping out or would like more information about opportunities. Happy Valley Hour club enjoyed volunteering there in November. Thank you for your interest!

Grace Place

There are many different ways to get involved with The Salvation Army. We offer volunteers a chance to change people's lives across a wide range of activities and programs - all the while, being changed themselves.

All of our volunteer opportunities are coordinated locally, where our staff understands exactly how you can be of the most help to most people.

Some of our greatest needs are:

Transportation
Picking up supplies

Office Support
Ring Bells

House Maintenance
Fundraising Coordinator

To volunteer for Salvation Army programs, please download the appropriate forms from the website: http://www.sagraceplace.org/graceplace/support_the_mission and mail or fax to:

The Salvation Army Grace Place
505 W. 8th Street
New Richmond, WI 54017
fax: 715-246-7470

recipe: Coleslaw Dressing

1 cup Oil (Crisco or Wesson)
1 cup Sugar
1/2 cup Dark Vinegar
1/2 tsp Dry Mustard
1 tsp Salt—1 tsp Celery Seeds
1 Medium Onion (grated)

Combine ingredients in quart jar with lid. Shake well, refrigerate until used. Pour over coleslaw about 1/2 hour before serving. Keeps well in refrigerator.

From: Ruth Johnson

Makes: 3 Bags Coleslaw

www.gwennypenny.com

Happy Valley Hour Fall Council Thank You

Happy Valley Hour would like to thank all those who made the meeting a success. Thank you to Irma for being our speaker and making the Spanish Rice and beans. Thank you to the singers and dancers from Ecuador. Thank you to Mary Omann for helping us and making the coffee. Thank you to all the members who came, we hope you had a fun time.

Samaritan's Purse Shoebox

Honey Doers H.C.E. Club participated in the Samaritan's Purse shoebox project by packing 22 shoeboxes full of new toys, crayons, school supplies, hats, socks and other supplies to be given to children not only in the United States, but also in other countries around the world. The photo to the right shows Diane Erickson and Elizabeth Lee with our piles of shoeboxes ready to be brought to a shipping center. The boxes are delivered unconditionally to children in a fun, lively event in over 100 countries.



Cultural Arts Report

I am lucky enough to have seen another amazing display of the creative abilities WAHCE members have. There were 418 entries from 43 counties with an additional 33 bonus entries. Quilting classes had the most entries but I was happy to see over 40 entries in the sewing classes. This years photos were exceptional as were the counted cross stitch items. It was hard to choose a favorite.

Our county did a good job with our own entries and here is how we placed:

Linda Sutherland—Photo—Blue

Carol Keller—Counted Cross Stitch—Blue

Char Croes—Woven Rug—Blue

Char Croes—Purse—White

Char Croes—Scarf—Red

Melodee Sortedahl—Essay—Blue

Melodee Sortedahl—Cards—Blue

Melodee Sortedahl—Painted Quilt—Red

Betty Rudesill—Quilted Table Runner—Blue

Betty Rudesill—Quilted Wall Hanging—Blue

Congratulations ladies and keep on creating!

I spent most of my time at the conference helping in cultural arts but did manage to attend three workshops. Membership was the best with some very good ideas shared. Shawano County has 34 new members by helping out a fire station. Other ideas included starting a book club and working with nursing home residents. The other workshops I attended were on peonies and African violets. I came home with four kinds of peony seeds and a leaf cutting of a violet with green blossoms.

One of the highlights of the conference was going up to receive a Services of Love award for the Fidget Mat booklet. The check for \$100.00 is a nice gift to the county.

At the business meeting on Tuesday, I was elected to the State Board as Cultural Arts Chairperson and was installed at the banquet. I will be needing plenty of help over the next three years at the state show so keep me in mind and don't be afraid to volunteer some of your time.

Respectfully,
Linda Sutherland



Oatmeal Cinnamon Raisin Bread

2 cups uncooked oatmeal., rolled or quick
2 cups very hot water
1/4 cup dark molasses
1 Tbsp. salt
1 Tbsp. cinnamon
4 to 5 cups white flour

1 1/2 cups raisins
1/3 cup canola oil
2 Tbsp. agave nectar
2 pkgs. Active dry yeast
2 eggs



Combine oatmeal, raisins, and water. Let stand for five minutes then add canola oil, molasses, agave nectar, and yeast. Mix together and add cinnamon, eggs, and two cups white flour. Mix well and add additional flour to make soft dough. Turn out onto floured surface and knead until smooth, about five minutes. Place in oiled four quart bowl, cover with plastic wrap and let dough rise until double. Turn out onto lightly oiled surface and divide into two equal parts. Form into two loaves, place into loaf pans, oil top of loaves, cover with plastic, and let sit until double. Bake in 350 degree oven for 30 minutes.



Recipe Created By: Linda Sutherland

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Health Nut Bread

1 cup almond meal
1 cup whole wheat flour
1/3 cup agave nectar
1 Tbsp. salt
3 1/2 to 4 1/2 cups white flour

1 cup flax seed meal
2 pkgs. Active dry yeast
1/4 cup canola oil
2 1/4 cups very warm water



Combine almond meal, flax seed meal, whole wheat flour, yeast, agave nectar, canola oil, salt, water and two cups of white flour. Mix well. Add additional flour to make soft dough. Turn out onto floured surface and knead until smooth, about five minutes. Place in oiled four quart bowl, cover with plastic wrap and let dough rise until double. Turn out onto lightly oiled surface and divide into two equal parts. Form into two loaves, place into loaf pans, oil top of loaves, cover with plastic, and let sit until double. Bake in 350 degree oven for 30 minutes.



Recipe Created By: Linda Sutherland

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Meet and Greet

Meet and greet changes: STAY WITHIN THE LINES!

We decided to continue the monthly meet and greet luncheons, but added a fun new twist to them. The County is buying HCE adult color books, which we will have at meet and greets. So after enjoying a nice lunch, we'll stay a bit longer and have adult coloring. It is a very popular activity right now and the HCE books have some wonderful designs and even come with a set of colored pencils. Please come out to lunch and see what the fun is all about. Each page also has an inspirational message on it. Test your coloring skills and then give it to the grandkids to put up on their Frig!

No Meet and Greet in December

Wednesday, January 24

South Fork Café, (116 S Main St) River Falls

(Parking in rear sometimes has more accessible parking than Main St.)

Wednesday, February 22

Mama Maria's, (800 6th St., N) Hudson

(3 miles North of downtown Hudson on 35)

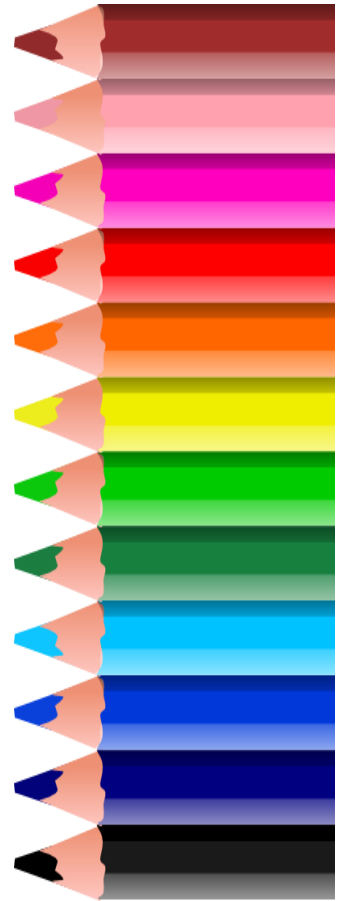
Meet and Greet gatherings are at 11:30 am.

A variety full menu is offered at all restaurants

Committee: Joan Brown 715-749-3302 , Ann Rebholz 715-386-2887 and Wanda Breitbach 715-248-3806

**** Please call Joan Brown two days prior to meet and greet to provide restaurant to have a head count ****

**** If area schools are cancelled due to weather, Meet and Greet will also be cancelled. Stay warm and safe! If roads are clear, bring a car load ****



Fall Council / International Night 2017

Save the date to attend the 2017 Fall Council / International Night in 2017. Plans are underway to FLY TO ASIA at Fall Council / International Night Sept. 21, 2017 at First Reformed Church in Baldwin. The speaker will be Nancy Parlin, University WI educator, volunteer traveler, and public speaker. Come FLY with us!



Club News:

Deer Park—Members had made 40 knitted hats for Thrivent for chemo patients. There was discussion on what donations they could make to the Family Resource Center. Club dues were discussed and wanted to put the .25 for Around the World and .25 for Pennies for Friendship. The Halloween party will be held Sunday, October 30 at the Community Center that is put on by 4-H. Members will make popcorn balls for the party on Saturday, October 29 at 1pm. The Holiday Fair will be held December 10 from 9:30-1pm at the Community Center in Deer Park. Members made 65 popcorn balls for the Halloween Party. There were 75 chemo hats made by Deer Park HCE, St. Paul Church ladies and Deer Park Library Book Club. This project will also go for Stitches of Love. A Holiday Fair will be hosted on December 10 from 9:30am-1pm at the Deer Park Community Center. Santa will be there from 10 to 1. Come enjoy lunch, children's store, fish pond, baked goods, and some area vendors.

Glover—Members discussed buying pillows and what the cost would be. There was a decision to spend \$100 to buy 50 pillows. Members assembled 90 pillow cases and will be delivered to area shelters. Club Officers were elected and dues collected. Christmas party will be held at Betty's this year. Members discussed the news article in Country Today about the Bjerstead Brothers. The monthly program was the Amish Life Style regarding their customs and showed some Amish crafts and workmanship. Members became more aware of sugar in all forms that are consumed.

Happy Valley Hour—The club planned the Fall Council this year. Thank you!! Ruth has provided the coleslaw dressing recipe located in this newsletter. A monthly lesson was bringing in their pretty handkerchiefs and talk about them. They are used as they are a keepsake and Kleenex has taken their place. Dues were collected.

Honey Doers—Members discussed Fall Council and said it was very good! Good job Happy Valley Hour. Dues were collected and officers elected. Everyone was reminded about the planning meeting November 14. Time was spent packing 22 shoeboxes for Samaritans Purse. Members are busy working on craft projects trading ideas and having a work day at Shirley Grinley's for the Doe on the Go on November 19.

Lincoln—Club was unable to have the September meeting as too many were out of town. Three members worked in the HCE booth at the St. Croix County Fair (Joan, Louise and Jody) and a basket was donated for the silent auction. Louise gave a report on the Fall Council and also shared the Family Resource wish list. Members discussed donating to a couple of causes and having a bake sale at Bingo at the American Legion to raise extra money. The bake sale will be held on December 2nd. Election of officers took place and dues were paid. Christmas party will be at Louise's on December 16 at 6pm. Members will bring gifts for Family Resource Center instead of exchanging gifts. Members made fall jar candle holders. A potential group outing this spring to Taking Time for Tea in Boyceville.

Nike Neighbors—The breakfast basket assembled by Bea for the silent auction brought \$60. Bea made a beautiful pillow from her husband's Navy uniform and was awarded Grand Champion. She also made two pillows from the pants, which had 15 buttons. The uniform was purchased by Kenneth himself. Fall Council was discussed by the members who attended, it was well done. A representative from Family Resource Center spoke explaining the new system. Club approved a donation of \$50 for Beat to buy gifts. Members discussed the pie booth at Good Neighbor Days and feel it is a good money maker for the club. Club approved a \$50 donation to the Christmas Angels.



**Ag Services and
Education Center
Hours of Operation:**
Monday—Friday
8:00 am—4:30 pm
715-531-1930



Impact of HCE – 2017

HCE Club Member Contribution Report

To recognize the achievements and contributions of HCE members, each member is asked to complete the following sheet. Information will be compiled into an "Impact of HCE" Report. **The dates for the report for 2016 are June 1st 2016 to May 31st 2017.** Please give your reports to your Club President or your County Vice President for Family and Community Life so they can be compiled and sent to **JoAnn Blonien, WAHCE Vice President for Family and Community Life by June 20th 2017.** Thank You!

Contact information: (will not be shared, for record keeping only)

Club Member's Name: _____

Phone: _____

Club: _____

In the past year please indicate the number of times you attended and the amount of time you gave for the following:

<u>Event</u>	<u># Attended</u>	<u>Time Spent</u>
County HCE Executive Board Meetings	_____	_____
County HCE Spring Event	_____	_____
County HCE Fall Event	_____	_____
County HCE Educational Sessions	_____	_____
HCE Club Meetings	_____	_____
HCE District Meetings	_____	_____
HCE State Meetings	_____	_____

Please list any fundraising activities you were involved with on behalf of HCE.

(example: bake sale at the bank)

<u>Fundraising Activity</u>	<u>Time Spent</u>
_____	_____
_____	_____
_____	_____

Please list any community outreach activities you were involved in on behalf of HCE .

(example: Bingo at the nursing home)

<u>Community Outreach</u>	<u>Time Spent</u>
_____	_____
_____	_____
_____	_____

Please list the value of any **individual donations** (monetary or otherwise) you made on behalf of HCE. Note: Club donations will be obtained from Club Treasurer.

(example: crocheted baby blanket)

<u>Donations</u>	<u>Estimated Dollar Value</u>
_____	_____
_____	_____
_____	_____

Calendar of Events

Dec	10	Deer Park Holiday Fair	9:30 – 1:30
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2017 HCE Calendar of Events

Month	Date	Event - 2017	Location/Time
Jan	1	Submissions to UPDATE Britelites	Marcelline Protheroe
Jan	9	Executive Board Meeting	Ag Center 2:00 – 3:30pm
Jan	24	Meet and Greet	South Fork, RF 11:30am
Feb	16	<i>Spud/Heart Healthy Class</i>	Ag Center 11:30
Feb	22	Meet and Greet	Mama Maria's, Hudson 11:30am
Mar	13	Executive Board Meeting	Ag Center 2:00 – 3:30pm
Apr	18	Placemats for Dementia Patients Activity – Services of Love, Community, etc. Award	Ag Center 11:00 – 3:00pm
Apr	21	Spring Council Meeting / Women Walk the World – (Honey Doers Club)	<i>Hammond Town Hall</i>
Apr	27	District Annual Spring Meeting	Lion Center, Stone Lake
Mar/Apr	TBD	A Healthy Homes and Gardens Gig	Badlands 10 am- 2 pm
May	8	Executive Board Meeting	Ag Center 2:00 – 3:30pm
June	1	Reports Due: UPDATE, Service Awards, MISC	
July	10	Executive Board Meeting	Ag Center 2:00 – 3:30pm
July	19-23	St. Croix County Fair/Master Gardeners	Glenwood City 9am-9pm
Aug	18-20	NVON	Raleigh, North Carolina
Aug	12	Farm City Day (2 nd Saturday)	Pending
Sep	5	Executive Board Meeting	Ag Center 2:00 – 3:30pm
Sep	11-13	State Conference	Glacier Canyon Lodge, Lake Delton
		Office to mail out Club Packets	
Sept	21	Fall Council Meeting/International (Happy Valley Hour Club)	<i>First Reformed Church</i>
Oct		Theater Day	Pending
Oct	19	Fall District Annual Meeting	Cushing Community Center
Oct	31	Club Dues are Due to treasurer	
Nov	5-11	HCE Week	
Nov	13	Potluck - Planning Meeting/Elections	Ag Center 12:00 – 3:30pm
		Items to Family Resource Center	Ongoing
Dec	9	Deer Park Holiday Fair	Deer Park Community Center 9:30 – 1:00

Committees

Date	Event	Committee/Chair
	Scholarships	Donna Wilcoxson
Apr	Spring Council Meeting - Salad luncheon	Honey Doers
June	Reports Due: Service Awards,	
	Stitches of Love and Services of Love	
July	St. Croix County Fair Silent Auction, Book Sale	Phoebe Shourds/Honey Doers
Oct	Cultural Arts	Linda, Lois
Oct	Fall Council Meeting/International	Happy Valley Hour Club
Nov	HCE Week – Make a Difference Day!	Submit something to the paper
	Bookworms	Dorothy/Betty /Shirley
	Meet and Greet — January—November	Joan Brown, Wanda Breitbach, Ann Rebholz

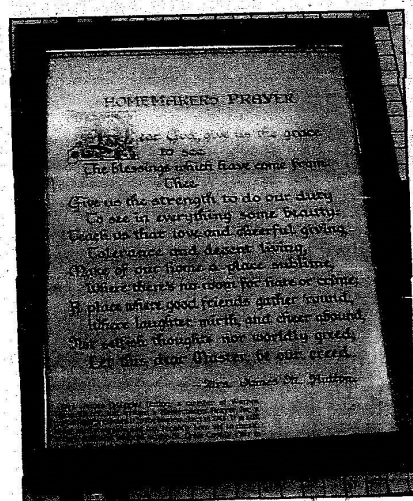
"I WAS WONDERING ..."

...if you knew that 2016 is the diamond anniversary of Maggie Hutton's "Homemaker's Prayer?"

Taped inside the front cover of one of my cookbooks is a poem about a starling: The author observes that the bullying bird steals food and nesting materials from the other birds and wonders why such a species was put on earth in the first place. The writer of that rhyme was a farm wife who spent nearly every year of her long life in Warren Township. That woman's claim to poetic fame was not the piece about the starling, however. In 1941 she answered a newspaper advertisement with an entry that was not to be sneezed at. In fact, the poem she wrote seventy-five years ago still brings her state-wide acclaim. I was wondering if you knew that 2016 is the diamond anniversary of Maggie Hutton's "Homemaker's Prayer?"

She may have put pen to paper in 1941, but the first time I heard her actually recite the poem was shortly before noon, Tuesday, February 3, 1942. Stars and garters I can remember it as if it were yesterday. Nearly everyone in Roberts and Warren had their radio dials tuned to the Farm and Home Hour as it broadcast live from Madison. Our own Maggie Hutton on the radio—if that didn't beat the band!

"...Make our home a place sublime
Where there's no room for hate or crime,
A place where good friends gather



GREAT AUNT GERT

An oral history of Roberts



'round
Where laughter, mirth, and cheer
abound..."

Around this time, organized homemakers clubs were in their infancy in Wisconsin. Many of the members wanted an official state creed—a short statement of purpose that club members could recite together at the beginning of their meetings; something akin to a Cub Scout pledge or like school students who recited the Pledge of Allegiance every morning before their lessons began. They ached for powerful words that would meld them together in a common bond with all other homemakers in every Wisconsin community.

Word made its way to the ears of Lois Johnson Hurley and history began to unfold. In the late 1930s and early 1940s, Lois Hurley was the editor of "The Woman's Department" of the weekly Wisconsin Agriculturist and Farmer. With the blessing of the State's Home Economics Extension program leader, the Wisconsin Agriculturist ran a "Name the Creed Contest" in the early months of 1941. The contest was open to every woman in Wisconsin.

The state-wide submissions were judged by members of the original State Home Demonstration Council and narrowed to the best one hundred entries. These hundred were reevaluated to a short list of ten, and by July, the Homemakers had two lovely creeds. One was a statement of purpose and principle, written by Mrs. John Meise from Sauk County; the other was a prayer for guidance to maintain a good home and happy lives, written by our neighbor, Mrs. James Hutton. Sometime later, "The Homemakers Prayer" was

put to music by her rural River Falls friend, Lucille Phillips. The song was actually published and copyrighted around 1952.

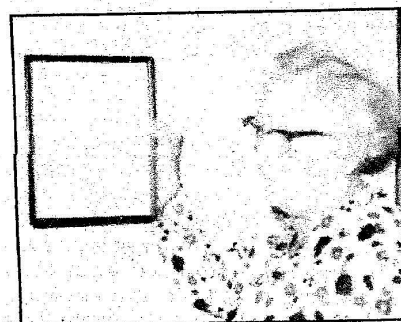
Margaret Hutton was born to Francis and Carolyn Weishaar in the Town of Warren on St. Patrick's Day in 1892. She married James Hutton in 1917 and the two raised a son and three daughters on their Twin Lakes farm. Her husband passed in 1964 and ten years later she left the friendly confines of Warren to live with daughter Anita Bartoldus in the borough of Brooklyn, New York. She died at a hospital in Queens on November 26, 1982 at the respectful age of 90.

A few years after her passing, daughter Carol Fischbach of St. Paul found a few of her mother's poems hidden in a book and made copies for Maggie's dearest friends. I taped the poem about the starling inside the cover of my Homemakers cookbook. It reminds me of a humble lady who tried to understand the complexity of life even though she, like all of us, did not know the true purpose of the master plan. In her own words, "To A Starling" concludes as follows:

"... Most people wish to shun you
But I'll try to understand,
Surely you must do some good,
You are made by God's own hand!"

History is the collected memories of our past and I'm delighted to share my memories with you.

Contact your Great Aunt Gert at P.O. Box 22, Roberts, WI 54023 or greatauntgert@lycos.com



Maggie Hutton holding her framed poem.

Photos submitted

Beware of Holiday Frauds

By Barbara O'Neill, Ph.D., CFP®, Rutgers Cooperative Extension, oneill@aesop.rutgers.edu

With the holiday season in full swing, so are various frauds associated with it. Frauds tend to follow current events whether they are natural disasters like hurricanes, floods, and tornados or seasonal events like income taxes and end-of-year holidays. Unfortunately, the holidays can bring out the worst, as well as the best, in people as thieves, both in person and online, steal victims' money and/or identity.

Below are some common holiday scams to caution about:

Online Scams

Beware of e-mails asking you to provide personal information to receive a package. These are often phishing schemes to obtain personal identification information (PII) to commit identity theft. Don't click on links from unknown sources. Beware of "too good to be true" sales offers for relatively inexpensive high-end goods and electronics that request personal identification information. Fake retailer websites, may send shoddy merchandise or nothing at all and steal victims' PII. Beware of phony web sites with "off" logos and spelling and grammar mistakes and sales offers that require wire payment. Use an application like Norton SafeWeb to warn you about unsafe websites. Look for contact information on retail websites. For example, a phone number and physical location rather than a PO Box or sole e-mail address. Another indicator of a reputable retailer is a "Terms and Conditions" link for return policies. Beware of offers for "too good to be true" holiday season travel. The accommodations that are offered may be substandard or non-existent. Always deal with reputable travel agents and tour package providers. Make sure that online orders are secure by looking for https:// in the website URL of an online merchant.

Postal Scam

Beware of postcards for "undeliverable" packages. Some of these scams request PII or are a ploy to make expensive phone calls. For example, callers may be directed to the "hotbed" fraudulent area codes of 284, 809, and 876 in the Caribbean.

Shopping

Use a credit, instead of a debit card, for large purchases. Not only can you receive rewards, but the credit card company may be able to reverse charges for shoddy or damaged goods. With a debit card, check, or cash, your money is gone. Carry a minimum amount of cash, plastic, and personal information when shopping or traveling during the holidays and make sure that your wallet or purse is secure at all times and not left unattended (e.g., on the back of a chair).

Charitable Donations

Never provide donations and/or credit card information to telephone charitable solicitations. Some are outright scams and many have such high administrative expenses that very little money actually goes to the charitable cause.

Donate money only to charities you know that are registered with the IRS. Check their 990 form at guidestar.com.

Beware of phony charities that sound like legitimate ones (e.g., National Cancer Society instead of American Cancer Society). Beware of phony charities that make highly emotional appeals for disabled police, firefighters, and military veterans.

Package Delivery

Avoid having unattended packages left for delivery on your doorstep. Some criminals actually follow delivery trucks to steal victims' holiday packages. Require a signature for package delivery. If no one is at home, request that the package be given to a trusted neighbor or held at the nearest package pick-up depot.

Gift Cards

Inspect gift cards before you buy them to make sure that they have not been tampered with (e.g., having the activation code scratched off). Thieves who steal these codes can often use a gift card before the rightful owner.

Buy gift cards that are kept behind a store counter or near the cash register so clerks can keep an eye on them to discourage tampering. Get a gift card receipt for each gift card that you buy and include the receipt with gift cards as proof of activation and payment so recipients can obtain a replacement, if necessary.

<https://extension.org/>