

**EDGAR COUNTY
HOME & COMMUNITY EDUCATION ASSOCIATION
March/April, 2020**

Meetings

<u>Date</u>	<u>Time</u>	<u>Unit</u>	<u>Hostess</u>
March 5	1 p.m.	Redmon Night	Becky Step
March 10	1:30 p.m.	Bell Ridge	Kate Morecraft
March 24	1:30 pm	Stratton Unit Leader-Marge Houghland	Pat Brazelton
March 26	7:00 pm	Chrisman Nite Unit Leader – Vickie Hollingsworth	Christian Church Harriett Graves/Bobbie Haton

April	Annual Meeting	Redmon Night	No unit meeting
April		Bell Ridge	TBA
April 23	7:00 pm White Elephant Night	Chrisman Nite Glenda Milam Unit Leader/Hostess	Christian Church
April	Annual Meeting	Stratton	No unit meeting

ATTENTION ALL UNITS!!!!

-To all units : If you have had a member pass away in the last year, PLEASE send their name and date of death (if known) to Cindy Bruce, PO Box 75, Kansas, IL 61933

-If any unit has a member that needs to be recognized for the number of years of being a HCE member, PLEASE send to Cindy Bruce, PO Box 75, Kansas, IL 61933

THANK YOU!

Upcoming Dates to Remember:
96th Annual IAHCCE Conference
“Power of the Past – Beacon to the Future”
Tuesday, March 10 – Thursday, March 12, 2020
Keller Convention Center - Effingham, IL

Edgar County H.C.E. Board Members

Co-Presidents – Pat Brazelton, 217-822-6183
Kate Morecraft, 217-822-4956

pbraze@nwcable.net
silly1kate@me.com

First Vice – Paula Coombes, 465-4057

prcoombes@wildblue.net

Second Vice/Secretary/CVH – Cindy Bruce, 217-948-1021

cndlu347@gmail.com

Treasurer – Carole Halloran, 217-844-2374

jchalloran.jtj@gmail.com

International /Public Relations-Marge Houghland, 217-822-7610

mhear8@nwcable.net

Cultural Enrichment/Family/Comm. Issues – Dona Hoult, 822-2419

hillcrest30@frontier.com

If you have something to place in the newsletter to share with the membership please send it to Rebecca at the Extension Office.

schiver@illinois.edu, 210 W. Washington St., Paris.

Please send Unit news to the same address. We want to know about your unit's activities and successes. The due date is the 20th of month before publication. Thank you for helping Edgar County HCE.

All memberships of \$12 should be sent to Carole Halloran, 13556 N. 800th St., Paris, IL 61944. Thank you for your help in keeping the membership and officers list correct. (For memberships running from January until May 1, only \$6 should be collected.)

ATTENTION UNIT TREASURERS: Unit dues are due to treasurer by May 1.

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96th IAHCCE Annual Conference:

Our 2020 conference is in Effingham, Illinois at the Thelma Keller Convention Center in Effingham on Tuesday, March 10 – Thursday, March 12, 2020. You can find all of the conference information at <http://www.iahce.org/Newsletters/2019DecemberInsert.pdf>. You are welcome to contact the Extension Office for conference information also. This year's theme is "Power of the Past – Beacon to the Future." The registration deadline was January 31 but you can still register at the conference (though you may risk not being able to attend the share shop of your choice and/or meals may be different.) Don't miss this chance to connect, learn and celebrate HCE.



THANK YOU! The Kitchen Shower was a Success!

The ECHCE Board hosted a "Kitchen Shower" for the kitchen at the 4-H Building on January 21, 2020, at 1:30 p.m. at the 4-H Building. There were 11 guests present.

Kate Morecraft opened the meeting by welcoming and thanking all for coming. She then led us in the Pledge and the Homemakers Aim

Refreshments were served by the board members. While all were enjoying their eats we were given a list of "kitchen and food stand items" that had been scrambled and we were to unscramble them. Marge Houghland had the most correct and she received a tea towel embroidered with a recipe made by Dona Hoult. Our next game was a points game with several questions and statements that you received points for if you could answer that statement or question. Joan Mattingly had the most points and she received a pair of tea towels that had been crocheted by Cindy Bruce. Two more towels, one of each kind mentioned above were given to the two newest members present. They were Rita McClary and Peggy Hanshaw. Each member present went up and opened a gift to show all what we received for the kitchen. Two electric roasters, several kitchen utensils, dishrags, dishtowels, cookie sheets, and kitchen knives were received. Monetary gifts were received for use once everything has been inventoried and we see what else is needed.

For those of you who didn't make it to the shower, you missed some good food and a good time. Redmon Night had the most present with four members, Bell Ridge had one, Stratton had two and one mailbox and three sustaining members were present. Thanks to all who came and to the board for hosting and serving snacks and making the gifts for the games.

Cindy Bruce, HCE Board Secretary

From Marge Houghland, International/Public Relations Chair

We still do not have a speaker for our International Night in October. Our country that we are supposed to study is Uruguay, but if you know of someone who has been to another country, let me know. I will be sending you some facts of Uruguay in each newsletter.

Here is our first Uruguay fact:

There are more sheep in Uruguay than humans. In 2005, Uruguay, which is well suited for raising sheep and cattle, had 9,712,000 sheep, which was second highest in South America after Brazil. The production costs for raising livestock are low, but the quality of production is high in Uruguay.



Flag of Uruguay

Please consider serving on the ECHCE Board. Only two positions need to be filled: Second Vice (membership) and Cultural Arts/Family & Community Issues. It has been a long year but we feel we are back on track in continuing to make HCE a great organization. Please call Kate Morecraft or Pat Brazelton if you have any questions. Thank you in advance.

Carole Halloran
ECHCE Treasurer



Edgar County HCE Board Meeting January 2020 Minutes

The ECHCE officers met for a board meeting January 6, 2020 the home of Pat Brazelton with Kate Morecraft, Pat Brazelton, Carole Halloran, Marge Houghland and Cindy Bruce present.

The meeting opened with the Pledge of Allegiance and the Homemakers Aim.

Minutes of last month's meeting were read and approved for filing.

Carole gave a treasurer's report. Our regular account has a balance of \$5,082.80 and our premier has a balance of \$5,923.95.

Carole has games planned for the Kitchen Shower's county-wide meeting to be held January 21 at the 4-H Building. Registration will be at 1 p.m.

The IAHCE Annual Conference is March 10, 11 and 12 in Effingham. Marge Houghland and Kate Morecraft will represent Edgar County as voting delegates. Those going will be Kate, Marge, Carole Halloran, Paula Coombes, Cindy Bruce and Marilyn Daughhetee.

There is to be a silent auction at the annual conference and a lighthouse contest. Carole said she would get both of these ready to take. She is making reservations and turning in information for all going.

So far, nothing has been received from the State about the status of sales tax. The IAHCE dues have been sent to the state.

Pat is working on the County of the Year application. As soon as I finish the CVH report, I will send her the number of participants.

The Cultural Arts registration-Cultural enrichment form is done and Marge will be applying for the International mini-stipend.

Cindy sent the Year End Membership Report in. We have four units with 47 members. I am still working on the CVH summary.

There were no responses for anyone wanting to run the Food Stand at this time. The board will be discussing this later. If there is anyone interested, please contact one of the board members.

Meeting adjourned to meet February 3 at Pat Brazelton's home.

Secretary, Cindy Bruce

Edgar County HCE Board Meeting February 2020 Minutes

The ECHCE Board met February 3, 2020 at the home of Pat Brazelton. Pat called the meeting to order.

The Pledge of Allegiance and the Homemakers Aim were led by Kate Morecraft. Cindy called the roll and those present were Pat Brazelton, Kate Morecraft, Carole Halloran, Marge Houghland and Cindy Bruce.

Secretary, Cindy Bruce, read the minutes from the January meeting. Minutes were approved as corrected with a change in spelling.

Carole Halloran gave us the treasurer's report of deposits and expenses. The regular account has a balance of \$4,117.25 and the Premier account has a balance of \$5,924.10. She also said the reservations for HCE Conference in Effingham have been made.

Marge is going to ask Ruth Patchett to talk on the countries she has been to. She also said she had sent in all of her reports.

Even though the membership turnout for the 4-H Building Kitchen Shower was low, several nice things were received for the kitchen. Good food was served, games were fun, and those attending had a good time. Thank you to the board for the food, decorations and prizes.

Cindy reported that 40 HCE members participated in the volunteer hours program, turning in 7029 hours.

Pat has sent in the County of the Year application.

Marge said she had sent in the International mini-stipend report. She is to put an ad in the paper about the ECHCE Scholarship for anyone going in to the field of Family and Consumer Science.

Carole has purchased items for the silent auction at the HCE Conference and she has made a lighthouse for the conference contest in Effingham March 10-12.

The board is asking if members have ideas for Community Outreach ideas to please contact one of the board members.

The Annual Meeting is April 21, 2020 at the 4-H Multi-Purpose Building. Registration will be at 5:30 with the meal at 6 p.m. There will also be a surprise for all to enjoy! Come and have a good meal and good fellowship.

Meeting adjourned until next meeting on March 2, 2020 at Pat Brazelton's home.

ECHCE Scholarship:

Don't forget that Edgar County provides a scholarship to any student beginning their second year of an Associate Degree or their third year of a Bachelor's Degree in a program related to Family and Consumer Sciences. Applications are available at the Extension Office in Paris and must be postmarked no later than April 1, 2019. If you know of an eligible candidate, please encourage them to apply.

Weather & Office Hours

Although winter is almost over, there is still the possibility of bad weather. We want to remind everyone to give the office a call on inclement days before stopping by to make sure the office is open. Since a large number of our Extension staff commute, any or all of our offices may have a delayed opening. Depending on the severity of the weather and road conditions, the office may also close early or for the entire day. We must consider the safety of our staff. We apologize for any inconvenience.

IAHCE Newsletter Information

The IAHCE newsletter can be read free online at IAHCE.org. If you would like a copy mailed to you, please send a \$9.00 check, payable to IAHCE. Newsletters are mailed in May – August – December. Mail to: Pat Hildebrand, 302 N. Hutton Drive, Newton, IL 62448. Please include your name, address, telephone number, county and email. Please also indicate if this is a new or renewal subscription or if your address has changed.

UPCOMING EXTENSION EVENTS

Eating to Lower Your Risk of Diabetes

Wednesday, March 11 1:30 p.m. Paris Public Library

Over 30% of adults in our area have been diagnosed with diabetes or pre-diabetes. Learn how you can delay the onset of this chronic disease by implementing lifestyle changes.

Industrial Hemp Production Program

Thursday, March 12 9 a.m. to 12:30 p.m. with lunch to follow

Clark County Extension Office, 15493 N, State Hwy 1, Marshall

Cost is \$10 Register at go.illinois.edu/industrialhemp or call 217-826-5422

Topics to be discussed:

- Into & Basics of Hemp
Kim Trine, Extension Ag & Natural Resources Program Coordinator
- Industrial Hemp, What You Need to Know
Phillip Alberti, Extension Commercial Ag Educator
- Hemp Processing
Keith Botsch, Owner at Illuminent CBD in Carmi, IL

Edgar Co. Tack Swap, Rummage Sale and Bake Sale

Saturday, March 21 10:00 a.m. - 1:00 p.m. Edgar County 4-H Fairgrounds,
319 E. Elliott St., Paris

Here is your chance to get ready for the upcoming show & trail season. Stop in and shop on Saturday, March 21. There will be lots of new and gently used tack, supplies, clothing and more. There will also be delicious baked goods for sale. The Head, Heart and Hooves 4-H Club sponsor this event.

Edgar County HCE Scholarship Applications Due -

HCE Scholarship applications are due to the Extension Office by Monday, April 1. Why not encourage someone to apply? Applications are available at the Extension Office.

April in Paris Garden Seminar

Thursday, April 9 8:15 a.m. – 12:30 p.m. \$25 includes breakfast, materials & vendors
Cornerstone Baptist Church, 15197 US Hwy 150, Paris

Speakers and topics include:

Diane Plewa, Illinois Extension Plant Diagnostic Outreach Specialist–

- Diagnosing Plant Problems

John Rosen, Ivy Tech Community college, retired –

- In the Weeds

Kent Miles, Illinois Willows Farm –

- Willows on the Prairie

Register at go.illinois.edu/aprilinparis or by phoning 217-465-8585

4 Seasons Webinar Slow Flowers: Grow Your Own Cut Flowers

Tuesday, April 14 1:30 p.m. Edgar County Extension Office

We emphasize buying your food locally, but why not your flowers as well? Join University of Illinois State Master Gardener Specialist, Candice Hart, to learn how to grow a variety of cut flowers here in Illinois, the benefits of having cut flowers in the garden, and how to condition them to be long lasting. Hart will discuss her all-time favorite flowers to grow and share tips and tricks for success.

Soil Testing For Your Yard and Garden

April 6- 10 Edgar County Extension Office \$10 per sample

Bring your samples anytime that week. Results will be mailed directly to you.

Master Gardeners Plant and Bake Sale –

Saturday, May 2 8 a.m. Clark County Extension Office
15493 N. State Hwy. 1, Marshall

Be sure to stop by to pick up your vegetable plants, shrubs, blooming flowers and more! Everyone is welcome. If you would like to reserve a table to sell some of your plants or baked goods, phone U of I Extension, Clark County at 217-826-5422.

If you need a reasonable accommodation to participate in any of these programs mentioned in this newsletter, please contact University of Illinois Extension – 217-465-8585.

It's Worth a Smile

- **Advice for the day:** If you have a lot of tension and you get a headache, do what it says on the aspirin bottle: "Take two aspirin" and "Keep away from children."
- **Never give yourself a haircut after three margaritas.**
- **Dog is man's best friend because he wags his tail, not his tongue.**
- **Seen it all. Done it all. Can't remember most of it.**



March 2020 Minor Lesson

Consumer Tips for Avoiding Foreclosure Scams

Foreclosures are increasing nationwide, and so are scams that promise to "rescue" homeowners from foreclosure. What these scams do is take your money, ruin your credit record, and wipe out any equity you have in your home.

Foreclosure con artists take advantage of people who have fallen behind on their mortgages and face foreclosure. Con artists know that people in these situations are vulnerable and likely to be desperate. Potential victims are easy to find: mortgage lenders publish notices before foreclosing on homes. After reading such notices, con artists approach their targets in person, by mail, over the telephone, or by e-mail. They advertise their services on Web sites or publications. They often refer to themselves with titles that sound official, such as "foreclosure consultant" or "mortgage consultant," and market themselves as a "foreclosure service" or "foreclosure rescue agency."

Your mortgage lender - or any legitimate financial counselor - can help you find real options to avoid foreclosure. If someone offers to negotiate with your lender and offers to arrange to stop or delay foreclosure for a fee, carefully check his or her credentials, reputation, and experience. To protect yourself, follow the recommendations contained in this Consumer Advisory.

Watch Out for Foreclosure Scams

- **Lease-Back or Repurchase Scams** - Be very suspicious if someone offers to pay your mortgage and rent your home back to you. This scheme often involves signing the deed to your home over to the con artist. The con artist may promise to sell your home back to you, but this may be very difficult, if not impossible, under the terms of the contract. Signing over the deed gives the con artist the power to evict you, raise your rent, sell the house, or steal the equity you have in your home. You will still be responsible for your mortgage, so if the con artist stops paying it, your lender would have the right to foreclose on your home, and the foreclosure and any other problems would go on your credit record.
- **Refinance Fraud** - Look out for people posing as mortgage brokers or lenders and offering to refinance your loan so you can afford the payments. Con artists may trick you into signing over the ownership of your

home by saying that you are signing documents for a new loan. Signing over the deed to your home exposes you to the dangers described above. Even if you are a victim of fraud, you could still lose your home.

- **Bankruptcy Schemes** - Several scams attempt to abuse the bankruptcy laws. For example, a con artist may ask you to give a partial interest in your home to one or more persons. Each holder of a partial interest can then file bankruptcy, one after another. The bankruptcy court will issue a "stay" order each time to stop foreclosure temporarily. However, the stay does not excuse you from making payments or from repaying the full amount of your loan. In another kind of scam, a con artist may offer to obtain refinancing or negotiate a payment plan with your lender. If you may make payments to the con artist, he or she may keep the money rather than pay the lender on your behalf. The con artist may even file a bankruptcy case in your name, without your knowledge, as a part of the scam.

Bankruptcy laws provide important protections to consumers. Scams can only temporarily delay foreclosure, and they may keep you from using bankruptcy laws legitimately to address your financial problems. Signing over ownership of your home, or even partial ownership, can result in serious financial harm.

How to Protect Yourself from Scams

- Know what you are signing. Read and understand every document you sign. If a document is too complex, seek advice from a lawyer or an approved, trusted financial counselor. Never sign documents with blank spaces that can be filled in later. Never sign a document that contains errors or false statements, even if someone promises to correct them later.
- Get promises in writing. Oral promises and agreements relating to your home are usually not legally binding. Protect your rights with a written document or contract signed by the person making the promise. Keep copies of all contracts you sign.
- Make your mortgage payments directly to your lender or the mortgage servicer. Do not trust anyone else to make mortgage payments for you.
- Be very careful about signing over your deed. Foreclosure scams often require you to sign over ownership of your home to a con artist or another third party. Never sign over your deed without getting the advice of your own lawyer, financial advisor, or other independent person that you know you can trust. Understand the terms of the deal you are making. By signing over your deed, you lose your rights to your home and any equity built up in the home.
- Report suspicious activity to the Federal Trade Commission and to your state and local consumer protection agencies. Reporting con artists and suspicious schemes helps prevent others from becoming victims.

How to Find Legitimate Help for Your Financial Problems

- Contact your mortgage lender or mortgage servicer as soon as you think you are unable to make your mortgage payment. Lenders are often in the best position to help, especially if you are current on your loan or not seriously late on your payments. Your mortgage lender or mortgage servicer may be able to identify options to help you bring the loan current or to modify your loan.
- Contact a legitimate housing or financial counselor to help you work through your financial problems. To find one:

Call (800) 569-4287, or visit www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm to find counselors approved by the U.S. Department of Housing and Urban Development (HUD).

Call the Homeownership Preservation Foundation at (888) 995-HOPE, or visit www.995hope.org, to reach a nonprofit, HUD-approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners.

- Visit the following websites for information:

NeighborWorks America, www.nw.org/network/home.asp.

Federal Trade Commission, www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm.

Finally, if you have a complaint or question involving a national bank and cannot resolve it directly with the bank, contact the OCC's Customer Assistance Group by calling (800) 613-6743, by e-mailing customer.assistance@occ.treas.gov, or by visiting www.HelpWithMyBank.gov.

Source: The Office of the Comptroller of the Currency - www.occ.gov and https://extension.illinois.edu/toughtimes/avoid_rescue_scams.cfm?1

April 2020 Minor Lesson

HOW CAN I SUPPORT POLLINATORS?

Source: https://web.extension.illinois.edu/cook/eb378/entry_12342

What is the current buzz about pollinators?

From the plight of the honeybee to the predicament of the Monarch butterfly, pollinators are increasingly in the news due to their drastic decline. The iconic honeybee and Monarch butterfly are however indicators of a far more widespread decline. There are over 4000 species of native bees and 700 species of butterflies in the US, and many of these are decreasing in numbers.

What are pollinators?

A pollinator is anything that transfers pollen between or within flowers, leading to fertilization and thus fruit and seed set. In Illinois pollinators are typically comprised of bees, butterflies, moths, hummingbirds and insects. Without these beloved creatures, many of our fundamental crops would be lost, as 1 of every 3 mouthfuls eaten is dependent on bees. Pollination is also essential for seed set and therefore plant survival, so whether wildlife lover or not, we all depend on pollinators.

Why are pollinators declining?

Pollinator decline is due to a myriad of reasons:

- Widespread use of pesticides (Neonicotinoids especially)
- Lack of native plants
- Lack of good quality habitat
- Removal of winter nesting material
- Invasive pests, plants and diseases

What can I do?

- Reduce or eliminate pesticide use.
- Grow native plants.
- Cultivate plant diversity.
- Select plants rich in pollen for foraging, and host plants for reproduction.
- Ensure a succession of blooms from early spring to late fall as a continuous food source.
- Plant in small groupings rather than individual plants.
- Reduce the size of your lawn.

- Practice natural lawn care; leave lawn clippings, apply compost/organic fertilizer, no pesticide use.
- Embrace flowers in your lawn; clover and dandelions are excellent pollen sources.
- Leave perennials over winter; do not cut down and remove plant materials. Many butterflies and bees overwinter in hollow plant stems or leaf litter.
- Allow leaf litter to remain.
- Avoid hybridized plants as these have little pollen; select natural forms.
- Provide a water source.

If you wish to provide a pollen source but are not ready to grow natives, find out which common garden plants are good pollen producers. Some are very suitable; Zinnias, Cosmos, sunflowers, marigolds, Alyssum, Crocus, Allium, Anemone, Sedum, yarrow, butterfly bush, Caryopteris and Russian sage. Allowing herbs to bloom is a simple way to support pollinators who cherish mint, borage, fennel, cilantro, thyme, lavender and rosemary.

Start small! Do not think that you need to change your entire garden. With over 95% of land in Illinois privately owned, small changes can ultimately make a big difference.

Any changes you make will benefit not just pollinators, but also yourself, because sharing your garden with wildlife is such joy that once you experience it, suddenly the thought of a garden without life buzzing around seems bleak. So enjoy the tranquil calm of watching that special butterfly fluttering between plants on a sunny afternoon, while soaking up the rich fragrance of your pollinator plants.

Native Pollinator Plants for Continuous Bloom

<i>Latin name</i>	<i>Common name</i>	<i>Bloom period</i>	<i>Height</i>	<i>Color</i>	<i>Preferred conditions</i>	<i>Plant's pollinators</i>
<i>Mertensia virginica</i>	Virginia Bluebells	Early spring	1–2 ft.	Blue	Part sun	Bees, butterflies
<i>Aquilegia Canadensis</i>	Columbine	Spring	1–3 ft.	Yellow/ red	Part sun	Bees, hummingbird
<i>Baptisia leucophaea</i>	Cream Wild Indigo	Late spring early summer	1.5 ft.	Cream	Sun	Bees, butterflies
<i>Pycnanthemum virginianum</i>	Mountain Mint	Early to midsummer	3 ft.	White	Sun	Bees, butterflies
<i>Monarda fistulosa</i>	Bee Balm, Bergamot	Early to midsummer	2–4 ft.	Lavender/ pink	Sun	Bees, butterflies

<i>Penstemon digitalis</i>	Foxglove Penstemon	Midsummer	3 ft.	White	Sun	Bees, butterflies, hummingbird
<i>Liatrix aspera</i>	Rough Blazing Star	Midsummer	2–5 ft.	Purple	Sun	Bees, butterflies
<i>Echinacea pallida</i>	Pale Coneflower	Mid to late summer	3 ft.	Purple	Sun	Bees, butterflies
<i>Lobelia cardinalis</i>	Cardinal Flower	Mid to late summer	2–3 ft.	Red	Sun	Hummingbirds, butterflies
<i>Rudbeckia triloba</i>	Brown-Eyed Susan	Late summer, early fall	5 ft.	Yellow	Sun	Bees, butterflies
<i>Veronicastrum virginicum</i>	Culver's Root	Midsummer to end of summer	5 ft.	White	Sun	Bees, butterflies
<i>Asclepias tuberosa</i>	Butterfly Weed	Midsummer to end of summer	1–2 ft.	Orange	Sun	Bees, butterflies, hummingbird
<i>Symphotrichum novae-angliae</i>	New England Aster	Late summer to late fall	4 ft.	Purple	Sun	Bees, butterflies

Attention: The March, 2020 package lesson, “Fraud Alert”, is ready to be picked up at the Extension Office.



We are told to let our light shine, and if it does, we won't need to tell anybody it does.

U of I Extension, Edgar County
210 West Washington
Paris, IL 61944

U.S. Paris, IL 61944
Permit 308
Non-Profit Organization

**MARCH/APRIL, 2020
EDGAR COUNTY HCE NEWSLETTER
RETURN SERVICE REQUESTED**

**DON'T MISS THE
HCE ANNUAL MEETING
TUESDAY, APRIL 21
REGISTRATION 5:30 p.m.
MEAL 6 p.m.
4-H MULTI-PURPOSE BUILDING**