# Balance

Volume 2, Issue 11 November 2012

City of Winona Wellness

**Special points of interest:**

- **MN firearm deer hunting season opens November 2. Governor Dayton will be in town this weekend as Winona hosts the Deer Opener. Wolf hunting also opens on Saturday.**
- **Community Thanksgiving at the East Recreation Center on November 20 from 5:30 to 7 pm at the East Rec. Contact Lydia at 457-8258 if you would like to donate any food items, volunteer to bake a turkey, help out at the event or just come and eat.**
- **The Nutcracker—theatre performance at SMU from November 28 through December 2. $10 adults and $5 for seniors and students. Tickets information at www.pagetheatre.org/theatre.html or 507-457-1715**

**Find out more about these and other events at www.livewellwinona.org**

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## Financial Wellness—Budgets and Saving

Ryan Ping from Edward Jones talked with a group of employees on October 2 about creating a budget and planning financial goals. The three keys to start your budget are to look at income, savings and debt, and how you use your money. Individuals should have three to six months of available assests. Build up your reserve cash to cover months with extra or unexpected costs then save again to build it back up.

**Suggested Financial goals**

Year 1

- Analyze your income and spending
- Build up surplus of 3-6 months of savings
- Set up a retirement account with employer or elsewhere
- Pay off credit card debt— credit cards are spending tools not borrowing tools

Year 5

- Purchase car; or
- Pay off car loan and divert monthly car payments to retirement savings

Year 10

- Pay off mortgage
- Purchase bigger/smaller home
- Retire if coincides with life span but you should plan sooner than 10 years in advance

**Credit Scores**

You can get your score one time per year from each reporting agency. Look for unfamiliar accounts. www.myfico.com tells you how your score is calculated. A score lower than 620 is high risk and it would be hard to get a loan. Keep in mind that total available credit presents risk and reduce your score as well. If you have a very high credit limit you may want to call the credit card company and request that it be reduced.

**Credit Cards**

If you use a zero balance transfer as a strategy to pay off the balance of a credit card, don't use the new card for additional purchases. Work to pay it off first. Use cash back rewards to pay off the credit card balance.

**Home equity loan versus line of credit**

A loan is fixed amount and a line is flexible credit against your home. For a line of credit you can choose to only pay interest and it can be considered a mortgage.

Use the tools at www.yourmoneypage.com to evaluate how long it takes to pay down loans if you add extra monthly payments.

**Financial Planner/Adviser**

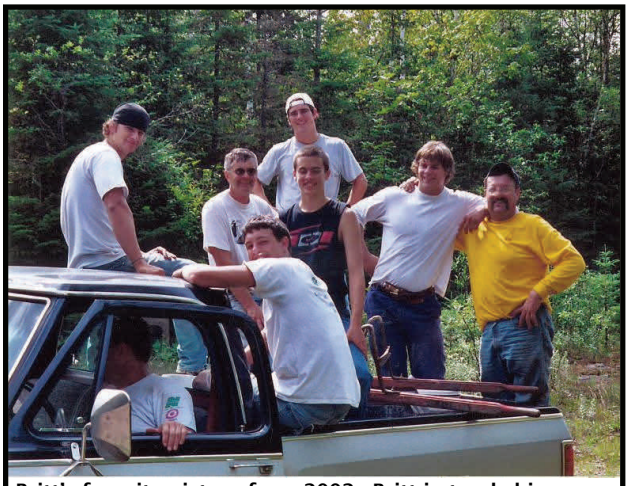
There is no specific cost to use a financial planner. Costs are based on volume and types of investments. A common misconception is that you have to have a lot of money to use a financial planner but it is simply not true. Even if you can only invest $50 to $100 a month a planner can help you sort out how to invest and advise you how to make a long term plan for retirement.

**The next Financial Wellness meeting is Tuesday, November 6 at 10:00 in the Wenonah Room. A representative from Northwestern Mutual will discuss how to best utilize your options for insurance, and investing while keeping your budget in mind.**

# On the Hunt with Britt Hendrickson

By Deb Beckman

Some twenty years ago Britt went on his first bear hunt with fellow firefighter Kurt Lossen and Kurt's brother Greg. Little did he realize that traditions were being formed for them and their sons. Bear camp, as it is known, is situated on public land of the Superior National Forest near Tofte, MN about eight to nine miles from the Boundary Waters. Britt has gone to bear camp nearly every year. He missed this year due to other things and also because he didn't get drawn for a license. "There are people that go even though they don't hunt. For me, it's more about time together than the actual hunt, but I like the challenge."



**Britt's favorite picture from 2002. Britt in truck, his son Dylan standing in back (Duluth FD); from left: Lucas Lossen (son of Kurt, Des Moines FD), Dave and Derick Ritter (Winona FD), Max (Norfolk, VA FD) and Greg Lossen. Front: Alex Lossen (son of Greg, Winona FD)**

Britt took his son Dylan to bear camp at age 8 when others in the group took their kids too. As the kids reached their teens, dads took a step back and let the kids go out and set bait stations. It's a smelly, dirty job but the teens were up for it. The kids grew up together and they all entered the fire service. All have and some still do work for the City of Winona. "My son said that when he was in Iraq for two years the memories of bear camp were what got him through the tough times. That really meant a lot to me."

Britt learned a lot about hunting bear by talking with fellow hunters, reading and trial and error. He has shot three bears in his twenty year. Clearly it's harder than one might think.

In 2001Britt landed a big one. The day before he had grazed a bear and the group chided him for the miss. Fortunately the next day an even larger bear came by. One of his shots broke the bear's hip. "If that didn't happen, I don't think I would have ever found him." Bears have a 4-5 inch thick layer of fat that almost immediately closes a bullet hole and there is no blood. As with a deer hunt you have a blood trail to follow, with bear you have to track their path. When he and two other hunters in the group found the bear it was so large they could only move it about 20 feet in that first hour. One guy headed back to camp and grabbed two more to help. "We worked on him for a long time finally getting him back to camp at 3 AM. You can't get a good grip on a bear. A deer has antlers, bears are just big and the fur is slippery." Britt did have the catch mounted and he also got some meat from the bear. "It's really a good meat, dark red and very sweet."

Two years ago Britt had another exciting adventure. Britt was up in his tree stand waiting to take a shot at a bear that was nearby but he couldn't get a clear shot. Night fell and he believed the bear had gone away. He climbed down and there was the bear right in front of him doing a bluff charge. The bear on all fours was jumping on his front legs, huffing and getting closer to Britt. "I was so startled all I could do was hug the tree," Britt said. After a few minutes the bear retreated. "I think he was worried I was a threat to his food."

Britt truly enjoys the thrill of the hunt. He's hunted deer and elk, pheasant and duck. He will be hunting for wolf starting this Saturday.

## The Art of Bear Hunting

In late August the hunter sets bait stations in the designated hunting area. Bait stations must be registered with the DNR and there are restrictions on what can be set out. Bait consists of raw meat, beef tallow, a whole turkey, etc. Bait cannot contain any mammal bones. You can also purchase baits that have a sweet mix and spices. Bears are known to have a sweet tooth. They eat bugs, ants, bees and wasps that are in decaying food as well as whole hives if necessary.

Bait stations are set in stumps or logs and covered with heavy objects so small animals cannot get to it. Hunters might also set up cameras to see if a bear does come for the bait. Bears have a sense of smell 80 times that of a dog. A bear might find the bait in a few hours or never.

Hunting season is from September 1 to mid October. There is no party hunting for bears. Only the licensed individual is allowed shoot. If you do capture a bear you are required to register it with the DNR and send in a tooth for age dating and a rib for migration tracking.

# November Wellness

## Finacial Wellness

The last of the four part series for 2012 is **November 6 at 10:00: Putting It All Together.** Ryan Gargaro from Northwestern Mutual will pull the themes together to help individuals categorize their needs for insurance and investing while keeping budget in mind. This discussion will help you decide how to look at your overall plan as you prepare for open enrollment.

## Have Lunch At The Theatre

Have your lunch at the Historic Masonic Theatre on Wednesday, November 14th from 11 a.m. - 2 p.m.

Healthy mealtime options and recipes will be available to sample! Items will include appetizers, side dish and dessert.

Not only can you try some delicious recipes, you can take a tour of this historic city building.

**This is one of many historic stage drops that are housed at the theatre.**

Historic Masonic Theatre is located on the 3rd Floor at 255 Main Street. Side entrance is visible from Main Street (behind Senior Friendship Center).

**November Anniversaries**

| Name | Years |
|---|---|
| Ed Krall, Fire | 40 |
| Mark Moeller, CD | 37 |
| Keith Loth, PM | 22 |
| Mike Hamernik, Water | 22 |
| Linda Weinmann, Library | 20 |
| Jim Sjoberg, Police | 18 |
| John Rogge, CG | 15 |
| Curt Hoffmaster, WWTP | 13 |
| Dan Welch, PM | 11 |
| Lezlea Dahlke, Library | 9 |
| Amy Drazkowski, CM | 8 |
| Tom Bublitz, Street | 5 |
| Daryl Anne Stangl, Library | 1 |

**Bill Kuhl as Fire Chief Norton and Mark Olson as Anoton Pelowski at the Cemetery Walk in October.**

## Waddle All The Way

It was brisk on October 20 as 14 members of the City team gathered for the Warrior Waddle 5k. The temperature at the start was a chilly 35 degrees. A dense fog hung over the lake and the racers were eager to get moving. Finishing first for the City team was Keith Nelson with a time of 19:44.57. Keith finished 17th overall and first in his age division. Coming in second for the City team was Anita Sobotta with a time of 22:32.15. Anita finished 51st overall and second in her age division. Congratulations to both on your strong finish. There were a total of 615 finishers in the race. We hope you will join us next year and be a part of the City team. Thank you to the PD for coordinating this event.

**From Left: Josh and Natalie Squires with daughter Jaeliah in stroller, Gary Hoeppner, Anita Sobotta, Lucy McMartin, Keith Nelson, Larry and Kim Vogen, Andrea Heuser with daughter Lilly in stroller. Inset is Michelle Alexander and George Borzykowski. Missing from picture is Jay Rasmussen and family of Michelle Alexander.**

# City of Winona Wellness

Contact the Benefits Coordinator with ideas, events and submissions for the newsletter.

507-457-8291

dbeckman@ci.winona.mn.com

## *My Health* My Life

**We are on the Intranet:**
**www.cityofwinona-mn.com**
Click Login at the bottom of the home page
Username: cityofwinona Password: employee
Click Intranet when the page refreshes.

**City of Winona Wellness**

To promote a culture of wellness through education, example and opportunities.

**Committee Members:**

Michelle Alexander, Council

Deb Beckman, Benefits

Julie Fassbender, Park and Rec

Andrea Heuser, Park Maintenance

Jim Pelley, Fire

Jay Rasmussen, Police

Josh Squires, Police

Teresa Stevens, Library

Chad Ubl, Community Service

# Why Everyone Needs A Will

**Excerpt from the Wall Street Journal, October 18, 2011**

There's a misconception that estate planning is mainly something for seniors and grandparents, that younger families can just put it off until they are nearing death's door. But *every* adult should at least have a basic estate plan – even if you're 20 and single. If you have young children or are expecting a baby, there's no excuse not to have a basic plan in place.

So what should you have, at minimum? Here's a summary outlining estate-planning steps to take at various stages of your life:

**If you're:**

***Over 18:** Since incapacity can strike at anytime, all adults should have a power of attorney for finances and health care and an advance medical directive specifying your wishes if you become critically ill. (Powers of attorney allow other people to make health care or financial decisions for you if you're unable to do so.) Also make sure to fill out beneficiary forms on your retirement accounts, since these assets pass directly to heirs without a will.

***Young and single:** In addition to the documents named above, you should write a will so that any wealth or material possessions you leave behind will go to whomever you choose (such a your parents, your significant other, siblings, relatives, friends or charity) rather than as designated by state law. (Typically state law would designate your parents, then siblings, then "next of kin." This website allows you to see state "intestate" laws in your state: http://www.mystatewill.com/.)

***Part of an unmarried couple:** If you are committed to a partner but not legally married, you need a will if you want your property to pass to your partner at your death. (Without a will, your partner may get nothing.) If you share valuable property, such as a house, consider owning the property jointly with "rights of survivorship," which means that if one of you dies, the jointly-held property will automatically pass to the surviving partner.

***Married**: Because you're legally married, your estate can pass to your spouse estate-tax free (though the surviving spouse may still have a taxable estate.) Also consider buying life insurance so your spouse is provided for financially in case you die prematurely.

***Married with children:** You and your spouse should each have your own will, naming guardians for your minor children, in case both of you were to die while they are minors. (If you fail to name a guardian, a court will name someone who may not be the person you would prefer: It really varies who courts name from parents to siblings to siblings-in-law.) You may also want to create a trust to manage your children's assets if you and your spouse die while they are young. You should also buy life insurance to provide for your family.

***Wealthy.** If you are worried you may have a taxable estate, talk to an estate- planning lawyer who can advise you on smart tax strategies, such as making annual gifts to family mem-bers or directly paying relatives' tuition or medical expenses, to reduce the size of your estate.

***A senior citizen or are ill.** Make sure to update your will, powers of attorney and health care directives. Also consider a revocable living trust, naming a trustee who can manage your assets if you are unable to. Talk to your family about your wishes and make sure they have copies of your important estate- planning and financial documents.