

D.A.L.E.

Your Community ■ Your Neighbors ■ Your Friends ■ Shop Dale!

Come Fish With Us!

While spring has only just arrived, the Dale Area Leaders & Entrepreneurs (D.A.L.E.) is already planning for its children's trout fishing activity during Yesteryear in the Park on Saturday, June 25. This will be the third year that D.A.L.E. has sponsored this family fun.

"Fishing tickets can be purchased at the event for a nominal fee; all of the fishing poles are provided," says D.A.L.E. vice president, Lynn Hicks. "Kids really have a lot of fun catching the fish."

Being involved with Yesteryear in the Park is just one of the ways that D.A.L.E. members are involved in the community. The group also holds a monthly brat fries beginning in July at the Farm Market. Proceeds from the brat fries support D.A.L.E. and the community. More community members also seem to attend the Farm Market when they know they can pick up a quick supper for their family. "People linger at the Market a bit longer to shop and socialize which is a nice aspect of this community event," explains Hicks.



Everyone Benefits From Buying Local

You've probably heard a story like this before. The Jones family contacts their local electrician to rewire their home. The electrician then takes his service vehicle into the local auto repair shop to get new tires. After work, the mechanic at the repair shop visits a local hair salon to get his hair cut. Later that week, the owner of the local hair salon puts on a community fundraising event to benefit a local family who is in need.

Stories like this are what our Dale community has been built upon—supporting each other to make a better community.

By buying local, you also receive direct benefits like quick and friendly service, and businesses that stand behind the products and services they offer. "More and more people, for example, are realizing the value in purchasing lawn and garden tractors from an independent dealer," says Laurie Degal of Degal's Repair Shop LLC. "We offer more than big box stores...test drives, financing plans, set up and delivery, and local servicing."

The next time you are shopping for goods and services, remember, everyone can benefit from buying local.

Buy Local...

...Support Our Dale Community!

Protecting the Stay at Home Spouse

When married couples have young children, often one spouse stays home while the other works outside the home. While most parents understand the necessity of purchasing a life insurance policy on the income earner, few realize the importance of also insuring the stay-at-home spouse.

Being Prepared for the Unexpected. What if the stay-at-home spouse suddenly died? The family would be devastated. Friends and family members would initially pitch in to help. But eventually they would return to their regular lives. Before the surviving spouse returned to

(continued on Page 4)

2011 Spring & Summer Calendar

D.A.L.E.

Business Meetings
1st Monday evening
of each month
Dale Municipal Building

Dale Farm & Craft Market

Dale Municipal Building
Parking Lot

Fridays, 3-6 p.m., June-October

Yesteryear in the Park

Saturday, June 25, 3 p.m.
Daufen Park, Dale

D.A.L.E. Brat Fry

Dale Municipal Building
Fridays—July 22,
August 19 & September 16
3-6 p.m.

A Community Working Together

Dale Area Leaders and Entrepreneurs (D.A.L.E.) is a 501(c)(3) non-profit organization that provides networking and collaborative opportunities for businesses located in the Town of Dale, and the improvement of the greater town of Dale community by the leaders and business persons residing and employed in the community. D.A.L.E. generally meets in the evening on the first Monday of each month at the Dale Municipal Building. Dues are \$50 per year.

If you would like to attend at meeting or receive more information on becoming a member of D.A.L.E., please contact president, Sue Close, at 779-4342.

Welcome Spring!

Are you and your children suffering from the winter blues while you wait for spring to arrive? Why not get out and make the most of the transition into spring. Here are some fun activities to get you moving:

- Take a spring walk and look for signs of spring in your neighborhood. Talk about the changes you see together. (See who can be the first to spot a Robin for the season.)
- Tired of keeping your children out of the mud? Why not let them enjoy it and try making "Mud Cupcakes". Get out a muffin pan lined with muffin cups. Fill each cup with mud and decorate with nature objects like flowers, pebbles or berries.

- Bring the green grass inside to you. In a small styrofoam cup plant some fast growing grass seed. Place in a well lit area and keep moist. Or lightly soak a typical kitchen sponge and cover with grass seed. Spray gently with a water bottle. Place this on the lid of a clear plastic container and put the container over the top loosely. Place in well lit area and keep moist. Watch as the grass begins to grow.

- Brighten up your house with a fresh or artificial bouquet of flowers. Better yet, make some together. Be creative, you can use things like tissue paper, coffee filters (color them with bright colored markers), and wrap a pipe cleaner around them for stems. Or make colorful thumbprints on paper in a flower pattern and cut them out. Attach to something like a popsicle stick or plastic spoon to create a stem. These can be added to house plants, vases or behind pictures all around the house to brighten it up.

HAPPY SPRING!!

Protect Your Family From Carbon Monoxide Poisoning

As of February 1st, all homes and duplexes in Wisconsin are required to have carbon monoxide detectors on every floor close to bedrooms including the basement (not the attic or storage areas). While a stand-alone detector that is battery operated can be used in existing structures, Alan Posselt of Alan's Electric highly recommends having the hard-wired type with battery-back up installed to assure your family is protected from this invisible killer.

Invest in Yourself

Wolf River Community Bank reminds you that it is the season to invest in yourself by opening an Individual Retirement Account (IRA) or depositing to your existing account. Doing so today will allow for your dream retirement!!

Save With Energy Efficient Lighting

The lighting industry is already experiencing the greatest changes in residential lighting in more than 130 years. But one more major change will take place in 2012 says Joe Hicks of Yourr Electric when the federal energy bill known as the Energy Independence and Security Act of 2007 goes into effect to phase out inefficient lighting.

Basically general service light bulbs will have to be up to 30 percent more energy efficient than current standards require. You will have many more options that will save you money; some technologies already meet the requirements, like compact fluorescent lamps (CFLs) and LEDs.

For more info on this visit www.energysavers.gov and search for "new lighting standards."



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Update Your Home For Best Retail Value

Many homeowners today want to make changes to their home, but are concerned about costs. Gabriell Laughlin, Realtor with Coldwell Banker recommends keeping the style of your home consistent and to draw out its best features:

1. Concentrate on big impact rooms. Be selective about what you do. Kitchens and bathrooms still usually offer the most bang for your buck.

2. Go neutral. Don't introduce too much color to the "bones" of the home. Stay neutral with walls, cabinets, and fixtures. Bring in pops of colors through accessories.

3. Consult an expert. A professional stager or remodeler can work within your budget and pinpoint where best to spend your dollars. Ask your realtor for recommendations.

4. Know when inexpensive **won't work**. Certain projects simply can't be done cheaply, especially in a high-end home. If you have a luxury home, keep in mind buyers in that category know the difference. It is best not to replace an outdated vanity with an out of the box vanity but rather clean up the current vanity and add a new faucet or drop in a new sink.

5. Find inspiration. For design guidance, look to catalogs and magazines for ideas. Or go to your local paint store and ask what color they are selling the most of. This will give you an idea of what the general consumer is purchasing.

6. Plan your budget. Even small projects can carry a premium if a contractor is needed for installation. For labor savings, bulk your work, grouping several projects in a full day's work rather than hiring a handyman or contractor for separate hourly jobs.

Spring Septic System Tips

To minimize maintenance costs and protect groundwater, Kuettel's Septic Service reminds you to make sure sump pump lines and/or rain gutter downspouts are diverted away from your septic system's absorption field. Unnecessary water in the septic system area can be taxing on a system. Also be sure to have your system inspected annually and pumped as needed.

Ooooo That Smell!

Spring is in the air and prime grillin' season is here! A new Green Mountain pellet grill from Earth Sense Energy Systems has the versatility to smoke, roast, bake, sear, and BBQ all with the push of a button. Nothing beats the taste and flavor of food cooked over real wood! Compliment your food with Apple, Cherry, Hickory, or Mesquite wood pellets, and with automatic lighting and temperature control, anyone can operate it! Come see what your taste buds been missin' by checking out our full lineup of Green Mountain Pellet Grills and accessories today.



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Protecting the Stay at Home Spouse

(continued from front page)

work, a caretaker for the children and home would need to be hired, presenting a potential financial hardship. Had life insurance been purchased on the stay-at-home parent, however, the family's needs would have been protected.

Measuring the Value of the Stay-at-Home Spouse, Despite the importance of the stay-at-home parent, there's little research to quantify its value. In its 10th annual Mom Salary Survey, Salary.com reported the most popular functions performed by mothers equate to \$117,856 per year in salary. It further states the stay-at-home spouse works a 99-hour week, serving as housekeeper, teacher, cook, psychologist and van driver — in short, functioning as a CEO at home.

Flexible, Customizable Choices. The type of policy you select depends on your needs and budget. Term life insurance provides affordable coverage for several years. In contrast permanent life insurance provides protection for your entire life (provided premiums are paid) and accumulates cash value tax-deferred. This cash value can be accessed (loans accrue interest and reduce policy's cash value and death benefit). Plus, riders, available with term and permanent life insurance, enable you to customize your policy to meet and grow with your changing needs.

The loss of a parent is an emotional hardship for a family; purchasing insurance coverage for a stay-at-home spouse can help ensure that it doesn't become a financial hardship as well.

This educational third-party article is being provided as a courtesy by Katie A. Beilke. For additional information on the information or topic(s) discussed, please contact Katie at (920)560-5513.

How's Your Credit?

Improving and maintaining your credit is extremely important says Terrah Miller, Relationship Manager at First State Bank. **It's not only more difficult to be approved for a loan if you have a poor credit history, it can be costly and your financing options may be more limited if your credit doesn't improve.**

Under the Fair and Accurate Credit Transactions Act (FACT Act), you can request and obtain a free credit report once every 12 months at www.annualcreditreport.com.

Here are a few more tips:

- Review your credit report at least annually to make sure the information contained in the report is correct.
- If something on your credit report is inaccurate, contact the credit reporting company in writing to dispute the information.
- Always make your loan and service payments on time.

Spring into a New Look!

Spring is a wonderful time of renewal and rejuvenation. Why not try a new hair style to get yourself ready for the season? Whether your hair is wavy or sleek and straight, deep side parts are "in" for Spring 2011. Regardless of the style you choose, be sure it's a good fit for your hair type and lifestyle.

Spring is also a great time to add some sunny highlights. And don't forget a pampering pedicure to get your feet ready for all of those cute sandals that you have—and to feel fantastic from head to toe!



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