



SAVE THE DATE!

Grandparents Day is Sunday, September 7th

“In every corner of our country and across all walks of life, grandparents are a tremendous source of wisdom, strength, and joy. They are caregivers, teachers, and friends – windows to the past and guideposts for the future.

On National Grandparents Day, America pauses to honor the bedrocks of our families and thank every grandmother and grandfather for their immeasurable contributions to our country.

Our grandparents' generations made America what it is today. They led our Nation through times of war, heralded new ages of innovation, and tested the limits of human imagination. They challenged longstanding prejudices and shattered barriers, both cultural and scientific. In our homes and our communities, grandparents pass down the values that have led generations of Americans to live well and give back. As individuals, as families, and as a society, we have an unshakable obligation to provide the care and support our grandparents have earned. Together, let us guarantee the right of every American to live out their golden years in dignity and security.

Today, we reflect on the ways our grandparents have enriched our lives, and we celebrate their contributions to the life of our Nation.”

President Barack Obama
September 6, 2013

Read President Obama’s, and other’s, inspirational stories of being raised by grandparents at <http://www.montanagrandparents.org/documents/GrandSuccesses.pdf>

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Self Care

Consciously Learning to Be Grateful

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but live by them. -John Fitzgerald Kennedy

In our fast-moving life, as we work to pay the mortgage, feed our families or accumulate the possessions we believe sustain us, we too frequently focus our attention on things we **need** or **do not have** rather than spending even a brief time every day focusing on **gratitude for what we do have**. We must take time each day to remember the things we have and offer gratitude for them.

Humbly Offer Gratitude for Things Often Taken for Granted

Discipline yourself to get up a half hour earlier in the morning. Find a quiet place to meditate on the things you have in your life. Focus on all parts of creation, each with its own duty, which are often taken for granted: the earth that "supports our feet as we walk" and gives us sustenance; "the waters of the world that quench our thirst"; the plants that sustain us and offer us their medicine; the birds that have been given "beautiful songs to remind us to appreciate life"; the four winds that "bring the change of seasons"; the enlightened teachers who offer their gifts of knowledge and remind us how to live as people in a good way;* the laughter of children and the wisdom of elders in your life. Offer gratitude for the love that exists in the world and to those who freely offer their love and kindness to others.

Keep a Journal of Situations, Events and Kindnesses for Which You Are Grateful

Every night before you go to bed, write the things you were grateful for during the day in a journal or notebook. It might be for the help of a co-worker on a difficult project, the kindness of the person in the grocery line that let you in first because you had only a few items, or a neighbor who shoveled the snow from your driveway. You might list something you learned from a mistake you made, the realization of a gift you have gleaned from a painful experience, or a creative idea that came to you while driving to or from work. Revisit this list the next morning after your meditation time.

**Part of this prayer is based on the Thanksgiving Address (Ohe:ton Karihwatehkwen) from the Native people known as the Haudenosaunee ("Six Nations of the Iroquois Confederacy")*

Teach Gratitude to Children

- Model being grateful. Talk to your children, grandchildren, nieces or nephews about the things you are grateful for, and ask them to say what they are grateful for.
- Teach children to say "please" and "thank you" when things are given to them or done for them. It is not only good manners but also an important foundation for learning empathy for others.
- Make holidays like Thanksgiving not only occasions for pumpkin pie and turkey dinner but also times to express gratitude. Make a "Thanksgiving Tree" out of construction paper or poster board (trunk and branches). Cut lots of brightly colored leaves out of construction paper. Sometime during the day, gather everyone together to express what they have been grateful for all year. Write each expression of gratitude on a leaf. Attach the leaves on the tree; it will be a masterpiece worthy of a Vermont autumn!
- Teach your children to be thankful for what you do rather than giving in to everything they want. When they thank you for efforts on their behalf, acknowledge their thanks with a "thank you for noticing." Help them to do their part in the family without expectation of money or gifts.
- Collect beads and help your children make gratitude bracelets, necklaces or bookmarks, adding a bead for each thing they were especially grateful for that week.

Adapted from Values From the Front Porch: Remembering the Wisdom of Our Grandmothers. Jane Middleton-Moz. 2005. Health Communications, Inc. ISBN 0-7573-0297-1.



Finances

Four Tips for Saving for College

This month, as you begin sending your grandchildren back to school, is a good time to think about their next educational step. Even if the kids are only going into grade school, it is not too early to begin thinking about college and how your family will pay for it. Now is also a good time to talk to middle- and high-school students about what they can do to begin saving.

- **Start Saving as Soon as Possible** – Even small amounts of saving will build up over time and will reduce the amount of loans you have to pay back later. Two popular ways to save are through 529 plans and savings bonds. There is a lot to know when choosing a savings option, so visit these links to learn more:
 529 Plans: <http://www.sec.gov/investor/pubs/intro529.htm>
 Savings Bonds: http://www.treasurydirect.gov/indiv/planning/plan_education.htm
- **Find Free Money** – This can be the key to saving you thousands of dollars in interest you would need to pay later. There are billions of dollars available to those who put in the effort to apply. Check out these websites:
<https://studentaid.ed.gov/types/grants-scholarships>
<https://www.salliemae.com/plan-for-college/scholarships/scholarship-search/>
<https://bigfuture.collegeboard.org/pay-for-college>
- **Work While You're in School** – Remember that any money you can save or earn before and during college will reduce the amount of loans you need to take and save you money you would pay later.
- **Consider Your Options** – College costs a lot. You may have dreamt about going to that Ivy League school since you were young, but can you afford it? Compare the amount you will need to pay at the colleges you get into. You may find that one school offers you more grants than another. Go to this website to learn how to make these comparisons: <http://www.consumerfinance.gov/paying-for-college/>

Katie Bryan works for America Saves, managed by the nonprofit Consumer Federation of America (CFA), which seeks to motivate, encourage, and support low- to moderate-income households to save money, reduce debt, and build wealth. Learn more at <http://www.americasaves.org/>



A FUN Way for Montana Youth to Learn About Saving Money: MONTANA SAVES \$CAVENGER HUNT

By November 1, 2014 MSU Extension will release the second **Montana \$aves \$cavenger Hunt**, that is being specifically designed for two age groups: 11-14 and 15-19. Youth who complete the *Montana \$aves \$cavenger Hunt* will be eligible for a drawing for cash awards of \$100 during America Saves Week February 23–February 27, 2015. The *Montana \$aves \$cavenger Hunt* can be used by grandparents who want their preteens and teens to become more astute savers. Youth have until February 13, 2015 to complete the *Montana \$aves \$cavenger Hunt*. The hunt activities do not have to be completed all at one time.

Anytime after November 1, youth can sign up for the *Montana \$aves \$cavenger Hunt* at: <http://www.msuextension.org/montanasavesscavengerhunt>



If you have questions about the course, contact Keri Hayes at khayes@montana.edu or Marsha Goetting, MSU Extension Family Economics Specialist, at goetting@montana.edu.





Useful News

Improving Grandfamilies' Access to Temporary Assistance for Needy Families (TANF)

Many Montana grandparents are aware of TANF and the TANF Child-Only grant and some are receiving the funds. However, requirements currently in place limit the access of the funds. Nationwide, only 12% of grandfamilies are receiving the funds. Currently, work is being done to improve TANF access by grandfamilies.

*The information below is excerpted from **Policy Brief Summary: Improving Grandfamilies' Access to Temporary Assistance for Needy Families** by Ana Beltran, Special Advisor, Generations United's National Center on Grandfamilies.*

Kinship caregivers are raising more than 2.7 million children in this country, an increase of almost 18 percent over the past decade. The vast majority of these children, almost 2.6 million, are completely outside the formal foster care system. Moreover, many kinship caregivers are nearing retirement age or are in retirement: about 60 percent of children in kinship care have a caregiver who is age 50 and older, and 16 percent of them have a caregiver who is already retired. These facts mean that many caregivers are either on a fixed income or need to continue saving for retirement, rather than using their limited funds to meet the basic needs of children who would otherwise be in formal foster care.

Despite their need and the fact that Congress envisioned TANF as a critical support for kinship families, many of these families do not access either type of TANF grants—family grants and child-only grants—in large part because the actual framework of TANF was not designed with them in mind. Federal TANF rules for family grants were developed for young, low-income single mothers with no or minimal financial assets. To encourage them not to become dependent on assistance, TANF grants are intentionally kept low, only provided for a limited time, and made dependent on employment or work activities. These objectives do not make sense for low-income older kinship caregivers who need retirement savings and sufficient financial assistance to step forward and raise children they did not plan to raise. These older caregivers should not be forced to return to work or stop saving for retirement.

As with family grants, the federal framework also causes barriers for relatives accessing child-only grants. Even though child-only grants generally do not have time limits or work requirements, other barriers exist that cause kinship families not to access this support. A significant obstacle, for example, is caused by the federal requirement that relatives assign the collection of child support to the state. Many caregivers are fearful that absent parents will retaliate against them if they have the state pursue the parents for child support.

The brief calls on states and counties to revise TANF requirements, including:

- Increase asset limits and income disregards for middle-aged and older kin applying for TANF family grants, so they may continue to save for retirement.
- Make clear use of the “good cause” exception to complying with child support enforcement.
- Offer subsidized guardianships/enhanced payments for kin outside the child welfare system.
- Provide non-financial support for kin.
- Make short-term benefits available for kin.
- Ensure that working kinship caregivers can qualify for child care assistance.

The Montana GRG Project is closely monitoring these potential changes and when Montana revises TANF to better accommodate grandfamilies, we will let you know!

Read the GU summary or the entire brief at <http://www.montanagrandparents.org/whatsnew.html>.



Health & Nutrition

MSU Extension Offers Free Food Fact Sheets

Just in time for your garden harvest, MSU Extension has posted a series of 15 two-page, full-color food fact sheets featuring Montana's most common fruits and vegetables. This series of fact sheets describes how to grow the food; how to keep the food safe in your refrigerator, pantry or cellar; various methods to prepare each food; and includes photos of how to correctly clean, cut and prep each food.

The foods include:

- | | | | | |
|--------|-----------|-----------|---------|----------|
| Apple | Apricot | Asparagus | Beet | Broccoli |
| Carrot | Grape | Onion | Parsnip | Pear |
| Potato | Raspberry | Rhubarb | Tomato | Turnip |

Go to <http://msuextension.org/publications/foodfactsheets.html> to download one or more of these informative sheets.



Apples, Apples Everywhere!

Chances are, you, or someone you know, have a least one over-flowing crab apple tree in the backyard. In a couple months they will be ready to pick and you shouldn't let this tasty, under-appreciated fruit go to waste. Here are some quick, easy and economical ways to take advantage of your backyard bounty.

Crab Apple Bread

- 1 c. shortening
- 4 eggs
- 2 tsp. soda
- 4 c. raw apples (tart or crab) with skins, chopped
- 1 c. walnuts, chopped
- 2 c. sugar
- 1/4 c. milk
- 3 c. flour
- 2 c. candy orange slices, chopped

Mix all together and put in 3 loaf pans and bake 1 hour at 350 degrees. Yield: 3 loaves.

Crab Apple Relish

- 6 pts. crab apples
- 1 lb. raisins
- 1 tsp. ground cloves
- 3 oranges, rind and juice
- 6 pts. sugar
- 1 tsp. ground cinnamon
- 1 pt. vinegar

Remove stems and cores from crab apples. Grind apples, orange and raisins. Mix with rest of ingredients. Let set overnight. In morning cook until soft.

Recipes courtesy of cooks.com
<http://www.cooks.com/>

Grandma McGrath's Apple Pickles

- 8 lbs. pared crab apples
- 4 lbs. sugar (9 c.)
- 1 qt. vinegar
- 1 oz. stick cinnamon
- 1/2 oz. cloves

Boil sugar, vinegar and spices together for a short time before adding the apples. When apples are tender, put into jar and pour over them the syrup boiled down thick.

Important reminder if you are CANNING your apples!

Remember that canning is an intricate process that must be done using the proper equipment and recipes.

Go to <http://www.msuextension.org/nutrition/> to read about proper canning and preserving techniques and to learn more about this important process.



Services

Plan NOW for Your Winter Energy Needs

Looking outside now, it's hard to believe cooler weather is on its way. It will be here sooner than we think and now is the time to either weatherize your home for greater efficiency or sign up for assistance with your energy bills. Montana DPHHS offers plans to help you. Call (406) 444-1788 or go to <http://www.dphhs.mt.gov/programsservices/energyassistance/index.shtml> to learn more about these programs:

The **Weatherization Program** helps participants to improve the heating efficiency of their homes and thus reduce their energy consumption. The **Low Income Energy Assistance Program (LIEAP)** pays part of winter energy bills for eligible people. Most utilities offer LIEAP recipients discounts on their bills.

Eligibility for weatherization and fuel (energy) assistance is based on your income and assets. If your household receives benefits from Supplemental Security Income (SSI) or the Temporary Assistance to Needy Families (TANF) program, you may qualify automatically for weatherization or fuel assistance.

The Low-Income Energy Assistance (LIEAP) and Weatherization Program application is available on the website above during the heating season, which is **October 1 through April 30** of each year.

You may apply for weatherization assistance or an emergency situation with a furnace or water heater at any time during the year by contacting the energy assistance eligibility office serving your community: <http://www.dphhs.mt.gov/programsservices/energyassistance/eligibilityoffices.shtml>.

Need some help weatherizing your home, but don't qualify for assistance? Check out these helpful PDFs and be on your way to saving a few dollars on energy bills this year.

Air Sealing

http://www.weatherization.org/energy_pdfs/AirSealing.pdf

Attic Insulation

http://www.weatherization.org/energy_pdfs/AtticInsulation.pdf

Carbon Monoxide Poisoning

http://www.weatherization.org/energy_pdfs/CarbonMonoxidePoisoning.pdf

Cooling Your Home Naturally

http://www.weatherization.org/energy_pdfs/CoolYourHomeNaturally.pdf

Controlling Condensation

http://www.weatherization.org/energy_pdfs/condensation.pdf

Energy Efficient Lighting

http://www.weatherization.org/energy_pdfs/EnergyEffLightng.pdf

Floor and Foundation Insulation

http://www.weatherization.org/energy_pdfs/FloorFoundationInsulation.pdf

Gas Appliances and Your Health

http://www.weatherization.org/energy_pdfs/GasAppliances.pdf

Home Insulation Choices

http://www.weatherization.org/energy_pdfs/HomeInsulatChoices.pdf

Save Energy Heating Your Home

http://www.weatherization.org/energy_pdfs/HowToSaveEnergy.pdf

Indoor Air Quality

http://www.weatherization.org/energy_pdfs/IAQ.pdf

Insulating Side Walls

http://www.weatherization.org/energy_pdfs/InsulatingSideWalls.pdf

Mobile Home Energy Saving Tips

http://www.weatherization.org/energy_pdfs/MobileHomes.pdf

Storm Windows

http://www.weatherization.org/energy_pdfs/StormWindows.pdf

Top 10 Energy Saving Tips

http://www.weatherization.org/energy_pdfs/Top10_energy_saving_tips.pdf

Water Heater Maintenance

http://www.weatherization.org/energy_pdfs/WaterHeaterMaint.pdf

Grandfamily Support Contacts Across Montana—By County

Blaine County—Harlem & Fort Belknap Indian Reservation
Liz Werk
MSU Extension
(406) 353-2656

Big Horn County—Wyola
Kristy Old Coyote
LBHC Extension
(406) 638-3114
Jacinta Stewart
(406) 679-2259

Big Horn County—Hardin
Janice Eckman
Hardin Parent Center
(406) 665-4151

Big Horn & Rosebud Counties—Northern Cheyenne Indian Reservation
Ryhal Rowland
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Cascade County—Great Falls
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Custer County—Miles City
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Montana State University Extension is an ADA/
EO/AA Veteran's Preference Employer and
provider of educational outreach.

Montana Grandparents Raising Grandchildren Project

*Call it a clan, call it a network,
call it a tribe, call it a family.
Whatever you are, whoever you are,
you need one.*

~Jane Howard