

July 2006

Propuestas de Ley...Immigration Law Proposals

A New Immigration Law?

As many people have heard, Congress has been discussing changes in the immigration laws of the United States recently. Some of the proposals in Congress deal with tightening border security, while others make it easier for immigrants to work legally in the United States, and allow some workers to apply for permanent resident status. It is very important to remember that, as of May, 2006, these are only proposed changes to the law. Until both the House of Representatives and the Senate agree to a new immigration law and the President signs the new law, nothing has changed. During the coming weeks and months there is likely to be more talk about immigration law, but it is still not clear whether a new law will be passed, or what it will include. The House of Representatives has passed a proposed law that deals only with border security issues. It calls for new fences along the U.S.-Mexican border, and creates new penalties for undocumented workers, employers who hire undocumented workers, and even people who help workers. The Senate has also passed a new law, which includes programs to allow undocumented workers who have been in the U.S. to continue to work here and to eventually qualify for permanent residence if they meet certain requirements, such as paying all back taxes and learning to speak some English. The House of Representatives and the Senate will have to meet to agree on a new law. This could be difficult since their proposals are very different. While it is possible that a new law could pass within the next month or two, it is also very possible that it will take much longer, or that no new law will pass at all. If you are hoping for a new law that allows undocumented immigrants to work legally and apply for permanent residence, you should be very certain that a new law has been adopted by the Congress and signed by the President before paying anyone to help you apply. If you are not sure whether a new law has passed, you should call an established organization that is following this, such as UMOS, Legal Action of Wisconsin, or Voces de la Frontera.

Drivers Licenses Congress did pass a new law last year that says that all states must require a Social Security number from anyone who gets a drivers license in order for a drivers license to be used for identification. Wisconsin is one of only a few states that do not require a Social Security number to get a license. Earlier this year, Wisconsin passed a new law to comply with the federal requirement for a Social Security number. However, this law does not go into affect until April 1, 2007. This means that someone who does not have a Social Security number and who wants to get a Wisconsin drivers license can still apply between now and April 1, 2007. The Department of Motor Vehicles must ask if an applicant has a Social Security number, but if a person does not have one and is not eligible for one, it is still possible to get a license. If you are told that you must have a Social Security number to get a license, you should ask to speak to a supervisor at the Department of Motor Vehicles.

Head Start ¿Qué quiere decir eso? Head Start? What does that mean?... As the title implies, this article explains what the Head Start program is all about. It explains the beginning of the program under John F. Kennedy's War on Poverty and the goal of educating, enriching and giving power to not only the children in the program, but to the entire family. The program is

designed to help the whole family become self-sufficient. The numbers of the Head Start programs in the four counties are given at the end of the article.

Fiesta Beaver Dam –

The Beaver Dam Chamber of Commerce is proud to host the annual Fiesta Beaver Dam, on Saturday, August 5, 2006 in Tahoe Park on Beaver Dam Lake. Enjoy authentic food, music and dance from south of the border. Free Admission!

The event will include:

- Authentic Mexican Food
- Live Ethnic Entertainment
- A Spanish Language Mass
- Jalapeno Eating & El Grito Contests, & more!

Vendor space is still available, call today to reserve your booth space - (920) 887-8879.

El Programa de Bienestar... Wisconsin Well Women Program offers women who are eligible free mammograms and Pap tests, as well as other types of health services. The eligibility requirements are listed as well as the income guidelines. Numbers for the Health Departments in the four counties are given at the end of the article.

¿Cómo se puede economizar? ... Economizing.

The key to a successful financial plan is in managing one's cash flow. Did you ever meet someone who complained that "there was too much month left at the end of the money"? This can happen more often than one thinks. In fact, it is quite a normal occurrence, even for those in good financial shape. Here's why. Most persons have a steady stream of income each month, but their expenses may vary so much that some months have more expenses than inflows from income. This is usually not a problem, because on those months when the income exceeds expenses, the excess income goes into savings (a negative inflow) that can be used later when expenses exceed monthly income. It only becomes a problem when monthly expenses exceed monthly income so often that there are not sufficient savings to provide for the difference. When that happens, one is forced to borrow money to balance the inflows and outflows. This leads to increased expenses, because the cost of borrowing money itself (interest) increases monthly expenses.

To avoid this, one must economize. Economizing is merely determining how much one can spend on each expense item so that the expenses do not exceed income over time. Since "income" is the limiting component, one economizes by incurring expenses based upon the amount of income one expects to receive over time. If you had an expectation of \$50,000 of income over the next 12 months, you couldn't very well plan to spend \$75,000. That just doesn't make sense. On the other hand, if you had an expectation of \$50,000 of income per year for the next three years, and you wanted to spend \$75,000 this year and only \$37,500 per year (including interest on the borrowed \$25,000) for the following two years, that would make sense, because the inflows from income would balance the outflows. If instead, you spent only \$37,500 per year for two years, you could spend \$75,000 in the third year without incurring any interest

charges--in fact, you would probably have earned interest on the unspent income for the first two years.

Economizing is planning your expenses to match your inflows from income over time. The key to successful economizing is in setting goals and prioritizing them. One can usually predict future income fairly accurately. It's the expenses that pose a problem. Some expenses are just not discretionary. But judge carefully. True, one must have a place to live, but how much one spends depends upon one's goals and priorities. One must buy clothing, but how much one spends depends upon one's goals and priorities. You can make a successful cash-flow management plan by projecting your expenses based upon your short-, intermediate-, and long-term income expectations, as well as on your goals and priorities.

Seguridad para el Verano...Summer Safety - Summer is the time when children spend more time outdoors playing in the fresh air, and windows are opened to let in the sun and fresh air. It is also the most dangerous time of year. As children spend more time playing outdoors, they can suffer summer-related injuries ranging from sunburn because they forgot to use sunscreen to something serious such as a head injury from not wearing a bicycle helmet. The majority of injuries can be prevented using the following precautions.

Water safety – Drowning is one of the most dangerous risks for children under 14 years old. Because of this one should always watch children when they are near water. Children under 4 years old have the highest drowning rate.

- When children are swimming, be sure that an adult is supervising.
- Be careful with small children because they can drown in only an inch of water.
- Even if your child knows how to swim, never let them swim without supervision.
- When riding in a boat, always wear your lifejacket and make sure your children do too.

Sun safety –

- Protect children's skin by limiting the time they are exposed to the sun between 10:00 am and 3:00 pm when the sun's rays are strongest.
- Use sunscreen with at least an SPF of 15 on your children before they go out, even on cloudy days. Reapply every 2 hours after swimming.
- Be sure that your children wear dark sunglasses with protection against UV rays since these can damage your vision.
- Make sure kids stay hydrated and take water and juice if they are going to be in the sun doing physical activities. Remind them to drink even if they're not thirsty.

Vehicle temperatures – Many children have been injured or died when they were left in closed cars during the summer months. Always remember these safety tips:

- Never leave a child alone in a care. Even if the windows are open a little, a closed car can overheat in a question of minutes.
- Be sure that all children get out of the car when you arrive at your destination.
- Teach your children not to play in or around parked cars, even at home.
- Check the surface temperature of car seats and buckles before buckling them in.

Open windows – Even though it's refreshing to open the windows when it is warm out, remember that children can fall from open windows.

- If possible, open windows from the top, not the bottom, so children can't reach the

opening.

- Move furniture away from the windows so children can't open the windows.

Bike safety –

- Buy a bike that is the right size for your child. Oversized bikes are dangerous, especially if the child's feet can't reach the ground.
- Be sure the brakes work.
- Buy a helmet that fits right.
- Be sure your child wears their helmet when they ride their bike.
- Recommend to your children's friend's parents that their children wear helmets.
- Be sure your child wears a helmet when using a scooter or roller skates.
- Teach your children the rules of the road.

Las paperas... Mumps – Lately you have probably heard about the mumps epidemic that has affected people in Wisconsin and other states close by. This article gives information about the disease, symptoms and what you can do to avoid spreading it. For further details, call your local health department.

Celebre...Celebrate the 4th of July!