

July/August/September 2011

Mantégase sano...Stay healthy in high temperatures

This article, submitted by OSHA, covers some important steps to stay safe and healthy during periods of extreme heat. The three simple steps are drink plenty of water, rest when possible, and look for shade or air conditioned areas to rest in. It also lists the signs and symptoms of heat exhaustion, such as confusion, dizziness, seizures, high body temperature, skin that is hot and dry or excessive sweating. Call 911 if you or a coworker experience these symptoms. Contact OSHA at the numbers listed or check their web-site for more information.

Programa de YWCA...YWCA Program

The immigrant outreach program at the YWCA in Janesville is beginning a new program. It consists of 2 hour sessions on Thursdays from 9 – 11 that are held in Spanish. The Janesville Literacy Connection is working with them to create manuals about how to talk to your doctor about your children's medical problems, how to navigate the medical system, etc. If you have female clients who are interested in participating, call Crusita at 608-752-5445 ext. 215.

Licencia de pesca...Fishing licenses

Did you know that residents of Wisconsin that are over 16 years old need a fishing license in order to fish in any rivers or lakes in the state? Residents need a license to fish by hand or with hook and line. Non-residents also need a fishing license. You can buy a license at many stores such as those listed. A resident license costs \$20 per year for adults and \$7 for youth 16 – 17 years old. A non-resident license costs \$50 per year. For more information call the DNR (888-936-7463) or visit their web-site.

Lo que coma usted...What you eat is important for your health

The next time you are sitting at the table with your family, look at your plate. Half of it should contain fruits and vegetables. One quarter should contain whole wheat products, starches or potatoes. The other quarter should contain beans, poultry, fish, meat or nuts. Eating a large variety of foods in recommended quantities will help your family to maintain their weight and avoid illnesses like obesity and type 2 diabetes.

One World, Many Stories

This page lists the activities for the summer reading program at the Hedburg Library in Janesville. See local libraries for their programs.

La Importancia...The importance of good credit and how long to keep documents

This article explains the concept of credit and how important it is to maintain good credit. Many people from Latino cultures pay for everything with cash and don't understand the importance of building good credit and how to work with credit. The article explains the two types of credit, closed credit and open credit. It talks about the three credit reporting agencies and how a person can request their credit report. It stresses the importance of maintaining records and keeping receipts when making payments. If a person doesn't have credit they can sometimes use other things such as electric and gas bills, water, telephone, cable, dish, cell phones, bank accounts, etc. to establish their credit. To use these types of records a person needs to have at least a years' worth of receipts and not have any late payments. If using back accounts, for a checking account you can't have any overdrafts and if it's a savings account you need to show that you've put money into the account every month. This is why it's important to keep all your documents. The amount of time that different documents should be kept is also listed. To obtain a free credit report, the web-site www.annualcreditreport.com is listed. Also, if somebody has bad credit, they are encouraged to talk with their debtors. Ignoring the debt won't make it go away. Often if you talk to them they will allow

you to make small monthly payments or some will offer a discount if you pay the debt in full. If you need to speak to a debt advisor, a website is listed to find a local, accredited advisor. www.debtadvise.com

¿Le Deben Sueldos?...Are You Owed Wages?

All workers, including undocumented workers, must be paid for the hours they work and, usually, they must be paid higher wages if they work more than 40 hours in a week. Wage laws are complicated. There are both state and federal laws, and some very small employers are not covered by the law. This article will explain some of the basic rules regarding wages, but if you think you are owed money by your employer you should talk to a lawyer or file a complaint with state or federal offices that enforce wage and hour laws. The phone numbers for these offices are listed at the end of the article.

Minimum Wage

Under both federal and state law, the minimum wage is \$7.25 per hour. There are some small employers who are not covered under the federal law and a few exceptions under state law for certain jobs (such as golf caddies, camp counselors, domestic workers, and some others). If you are not receiving \$7.25 an hour, you should speak with a lawyer or file a complaint with the state or federal wage and hour offices. When determining whether a worker has received the minimum wage, the issue is whether the worker was paid the minimum wage for the work week, not for any single day or longer period. The work week is a seven day period established by the employer. To determine your work week, you should look at your pay stub to see what the pay period is. If the pay period is longer than one week, the last day of the pay period would also be the last day of the work week. The minimum wage requirement is for gross pay, so tax and Social Security deductions may bring someone's net pay below the minimum. Workers must receive a pay stub showing their gross pay, hours worked, itemized deductions, and net pay.

Workers who routinely receive tips can have the tips counted toward the minimum wage, but their gross pay, including tips, must still equal at least \$7.25, and the employer must keep records that show the actual pay.

Wisconsin law allows employers to pay workers who receive tips \$2.33 per hour if the worker received enough tips to bring the wage to \$7.25 per hour.

Travel time from a worker's home to the work site is not usually counted as part of work hours, but the rules on counting time can be complicated. If you believe that your employer is not including all the hours you worked when you are paid, you should get further advice about this from a lawyer or the wage and hour office.

Overtime

The employer must usually pay a higher wage when a person works more than 40 hours during a work week. Generally, workers must be paid 1½ times their normal rate of pay for overtime hours. Some workers who are paid a salary rather than an hourly rate may be exempt from overtime requirements. The law does not require farmers to pay overtime in most cases. The rules on overtime can vary depending on the type of work done, so if you are working more than 40 hours per week and not getting overtime, contact a lawyer or wage and hour office.