## Keep Electric Safety in Mind this Holiday Season

Cuivre River Electric Cooperative reminds everyone to play it safe with electricity during the holidays. Cuivre River Safety Coordinator Doug Bagby says, “A little thoughtful planning and common sense will help everyone enjoy the holidays safely.” This festive season offers some unique potential electrical hazards. “Remember to thoroughly check electrically operated decorations before plugging them into an outlet,” Bagby adds. “Many accidents may be prevented by just following a few simple safety steps.”

Cuivre River Electric Cooperative offers these tips to help area residents have a safe and happy holiday season:

- Use waterproof outdoor cords for outdoor lights and decorations. Keep connections above ground and out of water or snow.
- Remember to keep indoor lights and decorations inside.
- Don’t overload electric outlets.
- Check decorative lights for frayed wiring and loose connections.
- Resist connecting multiple extension cords together. If needed, purchase a longer extension cord to prevent a possible fire hazard. Avoid placing extension cords under rugs or in high traffic areas.
- Unplug decorative lighting when leaving home and before going to bed.
- Keep Christmas trees and other flammable items away from electrical outlets and heating sources.
- If decorating outside, remember to always look up for power lines.

Contact Cuivre River Electric Cooperative at 636-528-8261, 636-695-4700, 800-392-3709 or visit www.ccuire.com if you have questions or concerns about electric safety during the holidays.

## Youth In Need Receives $2.4 Million to Assist Families in Need

Youth In Need will be receiving $2.4 million in federal stimulus dollars to expand child development and family support services in St. Louis City and St. Charles, Lincoln, Warren and Montgomery Counties. The agency will be adding 46 Head Start slots that serve families with children, ages 3 to 5; and 165 Early Head Start slots for families with children, ages birth to 3. The program expansion comes as a result of federal funding Youth In Need received as part of the American Recovery and Reinvestment Act (ARRA) of 2009. The agency received approximately 20 percent of the available funding in Missouri and is the only organization to receive Head Start funding Y outh In Need In need will be opening additional classrooms in Troy, Warrenton and Montgomery City, MO. “This funding provides Youth In Need with great opportunities to partner with school districts and other service agencies, so that we’re all working together and maximizing resources to support children and families, rather than competing for them. Everybody wins—the children, their families, the communities and the local economy,” Rothman said.

Youth In Need will continue to build on its community support by launching this expansion and will be looking to the community to continue to support the agency’s other programs. Youth In Need and Early Head Start services are offered in centerbased or home based programs. Center based services assist working families or those attending school or a trade program by providing educational services in both full and part day settings. Children attend a classroom environment to prepare for kindergarten, and parents are encouraged to take an active role in their child’s learning environment. Home based services facilitate the involvement of family in meeting a child’s needs at home—their primary learning environment. Home visitors meet weekly with each family in their home for 90 minutes. Families also enjoy two group meetings a month so children can experience a classroom setting. Home visitors help parents enhance their parenting skills and learn how to be their child’s best teacher. Both center based and home based services assess family needs and assist parents in finding health and dental care, employment, education and other services. Head Start services are offered at no cost to families who meet income eligibility criteria.

According to research compiled by James Heckman, Nobel Prize winning economist at the University of Chicago, the economic return on the investment in comprehensive early childhood and parent education to American society is high. Benefits include higher educational achievement, increased earnings, greater family stability and decreased welfare dependency. “We have long known from our own outcomes that early child interventions build stronger families when children are young and lower the prevalence of crisis when children are in adolescence,” Braun said. “We are proud to have been selected to expand these services that will benefit the region for years to come.”

Approximately $2.1 billion was available nationwide for expansion of Head Start and Early Head Start services. A major portion of the expansion funds were allocated for the Early Head Start program across the country to increase enrollment by 55,000 children, ages birth to 3. Currently, 600 programs serve 45,000 Early Head Start children nationwide; ARRA funding doubles the scope of services to families with children in this age range.

Youth In Need is an eastern Missouri regional agency serving more than 10,000 children, teens and families each year with residential group homes, homeless street outreach, education, counseling and support groups, foster care case management and infant, child and family intervention services.

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<table>
<thead>
<tr>
<th>Amount Financed</th>
<th>Term</th>
<th>Rate</th>
<th>Payment</th>
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<tbody>
<tr>
<td>$15,000</td>
<td>48 Months</td>
<td>4.99% APR*</td>
<td>$345.37</td>
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<tr>
<td>$15,000</td>
<td>60 Months</td>
<td>4.99% APR*</td>
<td>$385.00</td>
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<tr>
<td>$20,000</td>
<td>48 Months</td>
<td>4.99% APR*</td>
<td>$477.33</td>
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<tr>
<td>$20,000</td>
<td>72 Months</td>
<td>6.99% APR*</td>
<td>$595.03</td>
</tr>
</tbody>
</table>

*APR = Annual Percentage Rate. Rates subject to change. Rates depend on credit history. 4.99% APR available up to 60 months for new and used vehicles. 72 month term requires $20,000 minimum loan amount, 84 month term requires $25,000 minimum loan amount.

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CUVE RIVER ELECTRIC CO-OP, INC. (636) 528-8261, 636-695-4700, 800-392-3709 OR VISIT WWW.CCUIRE.COM IF YOU HAVE QUESTIONS OR CONCERNS ABOUT ELECTRIC SAFETY DURING THE HOLIDAYS.
OK…nearly every economist on the planet is stat-
ing that while unemployment is still high, America
is rising from the depths of despair and taking a few
steps down that yellow brick road known as normal
(not recession, not booming, just normal). That’s
good news, I suppose. But I’m still a little worried. I
pray that you, my reader, held onto your job. Did you
change anything about your life over the past 18 to 24
months? Did you eat out less, buy fewer pairs of shoes
or decide to wait on the $2 LCD television until you
could actually afford it? Are you prepared for what’s
next? You know what’s next, right? Black Friday.
I’m getting on a soap box here, a high horse, etc.
Why? Because if you’re heading to the stores at 4 a.m.
on Friday and plan to purchase thousands of dollars
worth of presents that you really cannot afford and
charge it all, then I’m disappointed. Maybe this re-
cession didn’t teach us anything. Maybe we all need
a lecture on common sense. Our economy may no
longer be on the brink of destruction, but I fear that
common sense still hangs in the balance. And there
is more than enough blame to go around. Mortgage
companies and overpaid executives from Wall Street
to Main Street were greedy. Our elected offi   cials saw
companies and overpaid executives from Wall Street
as their life-support condition that it currently lies.
What happened to the language of Common Sense?
She says things like, “I’ll have to review these docu-
ments first,” or “This seems too good to be true,” or
"Something in my gut tells me that I won’t be able to
afford property taxes, insurance and furniture for this
300,000 home, not to mention the mortgage pay-
ments.” Why are we so willing to ignore the gut feel-
ings and sell our future (and quite possibly our souls)
and our children’s future to keep up with the Joneses?
Our grandparents had the right idea. The time to buy
was when the cold hard cash is in your quivering hand.
Delayed gratification, not instant insanity. Is this really
the life we want for our children?
Common Sense is suff  ocating my friends. We’ve
buried her alive under a mountain of big-screen televi-
sion, high-tech or come with 85,000 “apps.” The good news?
She’s not new, nor is she
 deprecated values.
It’s time to let Common Sense, not nonsense, back
into our hearts and minds. She’s not new, nor is she
hi-tech or come with 85,000 “apps.” The good news?
You don’t have to wake up at 3 a.m. and stand in line
for 90 minutes in hopes of getting one of only three
in stock. Common Sense is ready and waiting, and
she’s free!

Youth in Need from page 20

family development programs.

Believing in the power of potential, Youth In Needs mission is to
provide nurturing environments and educational opportunities so
children, youth, and families will find safety and hope, achieve their
goals, and build a positive future.

*Graph Based on 2008 data.

YOUTH IN NEED BY THE NUMBERS

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>CURRENT # OF CHILDREN AND FAMILY MEMBERS SERVED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Start and Early Headstart</td>
<td>5,888</td>
</tr>
<tr>
<td>Shelter and Transitional Living</td>
<td>304</td>
</tr>
<tr>
<td>Homeless Outreach</td>
<td>2,408</td>
</tr>
<tr>
<td>Foster Care and Adoption</td>
<td>131</td>
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<tr>
<td>Counseling</td>
<td>541</td>
</tr>
<tr>
<td>Teen Parent Program</td>
<td>165</td>
</tr>
<tr>
<td>Before-And-After School Programs</td>
<td>1,131</td>
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<tr>
<td>Total # of County Recurring Brief Care</td>
<td>10,568</td>
</tr>
</tbody>
</table>

The Magic House Hosts Annual Pancake Breakfast with Santa

St. Louis – Forget the holly–The Magic House is decking the halls with hotcakes this holiday
season! The Magic House is hosting its seventh annual Breakfast with Santa on Sunday, Decem-
ber 6, at 8:30 a.m., 10 a.m., 11:30 a.m., and 5 p.m. In addition to a special appearance by Santa,
the event will feature pancakes prepared by the re-
nowned flapjack-flipping company, Chris Cakes.
Reservations are required, and tickets are $18
per person or $15 for Magic House members.
The ticket price includes a complete breakfast of
pancakes, sausage, milk, juice and coffee, as well as unlim-
ited playtime in the museum, a framed photo with Santa
Claus and a creative holiday activity to take home. Potential pancake con-
sumers are advised to reserve their places soon,
as tickets are going like hotcakes. Reservations can be made online at www.magichouse.org or by
phone, 314-822-8900, and are non-refundable.