

ROCK COUNTY COMMUNITY RESOURCE GUIDE

INTRODUCTION

The Rock County Community Resource Guide contains information about agencies and organizations in the area that can assist you with a wide variety of services. The guide divides services into four categories:

- Job Center Services – Provides information on services intended to help you explore career options, search for a new job and apply for assistance such as food stamps, Badgercare, etc.
- Education and Training Services – Provides information about higher education services available in the county.
- Community Services – Provides a wide-range of assistance programs and services available to you in Rock County communities.
- Counseling Services – Provides a listing of counseling services available in Rock County.

This guide is not exhaustive – no one document can list every organization and service that may be helpful. However, it is a starting point for you to access the local service network.

It should also be noted that the names and contact numbers for the organizations may change from time to time. While every effort has been made to provide you with the most current information, changes may occur without notice.

Listing a resource or service in this document does not imply an endorsement of that particular organization. Rather, this guide is intended to identify those services that may be helpful to you and your family. Like any service that you may seek out and utilize, you should thoroughly check the credentials and qualifications of the organization before accessing services and make an informed decision that the service(s) provided fit your needs. SWWDB is not responsible if, for any reason, you are not satisfied with the services received by an organization listed in this guide.

It is hoped that you will find this guide beneficial and you will use it to access services available to everyone in Rock County.

The Southwest Wisconsin Workforce Development Board would also like to acknowledge the support of the Blackhawk Human Resources Association in the preparation and publication of this guide. The time and resources that BHRA has contributed were instrumental in completion of this guide. We also thank Terry Printing for their design work on the cover and outstanding work in printing the document.

TABLE OF CONTENTS

Introduction

Job Center Services

Page

Section A – Rock County Job Center

Employment Services	A – 1
Career Exploration Services	A – 2
Job Search and Placement Services	A – 2
Wisconsin Senior Employment Program	A – 7
Services for Dislocated Workers	A – 10
Services to Persons With Disabilities	A – 10
Training and Education Services	A – 10
Human And Family Services	A – 12
Unemployment Compensation	A – 15
Veterans Services	A – 15
Workers' Compensation	A – 18

Helpful Tips:

Important Documents (To Bring to the Job Center)	A – 1
Key Rock County Job Center Telephone Numbers	A – 2
Road Map To Career Transition	A – 4
What To Do After A Layoff.	A – 8
How to Apply for Unemployment Benefits	A – 14

Education and Training Services

Section B – Area Higher Education Organizations

Blackhawk Technical College	B – 1
University of Wisconsin-Rock County	B – 1
University of Wisconsin-Whitewater	B – 1
Beloit College	B – 2
Opportunities Industrialization Center (OIC)-Rock County	B – 2

Section C – Literacy Services

Literacy Services	C – 1
-------------------------	-------

TABLE OF CONTENTS

Community Services

Section D – Child Care Services

Child Care Resources for Laid Off GM/UAW Employees	D – 1
Exchange Family Resource Center	D – 1
Head Start	D – 1
Mercy Cooperative Childcare Institute	D – 1
Rock County Human Services Child Care Program	D – 2
South Central Child Care Resource and Referral, Inc	D – 2
Women, Infants, and Children (WIC) Program	D – 2

Section E – Community Supportive Services

Beloit Domestic Violence Center	E – 1
Crossroads Counseling Center	E – 1
First Choice Women’s Health Center	E – 1
Family Support Program	E – 2
Kandu Industries, Inc.	E – 2
Rock County Human Services Health Center	E – 2
Salvation Army-Beloit	E – 2
Salvation Army-Janesville	E – 3
Y.W.C.A.-Janesville	E – 4

Section F – Health Services

Ask-A-Nurse	F – 1
Beloit Area Community Health Center	F – 1
Beloit Clinic, S.C.	F – 2
Beloit Memorial Hospital	F – 2
Dean Riverview Clinic & Urgent Care	F – 3
Edgerton Hospital & Health Services	F – 3
Health Coverage Tax Credit (HCTC)	F – 3
HealthCheck	F – 4
HealthNet of Janesville, Inc.	F – 4
Medicaid	F – 4
Medicare	F – 5
Mercy Health System Resources	F – 5
Public Health Nursing-Rock County.....	F – 6
Rock Haven Skilled Nursing Home	F – 7

TABLE OF CONTENTS

Section G – Housing Services

Brittan House	G – 1
Department of Housing and Urban Development (HUD)	G – 1
Habitat for Humanity	G – 1
Hands of Faith	G – 1
House of Mercy	G – 3
Housing and Economic Recovery Act	G – 3
Housing Choice Voucher Program	G – 4
Housing Rehabilitation Loan Program for Rock County	G – 4
Interim Assistance	G – 5
Janesville Community Development	G – 5
Neighborhood Housing Services of Beloit, Inc.	G – 5
Sparrow’s Nest	G – 5

Helpful Tips:

Tips For Avoiding Foreclosure	G – 2
-------------------------------------	-------

Section H – Miscellaneous Services

(e.g., Senior, Insurance, Financial, Legal, Veterans, etc.)

American Association of Retired Persons (AARP)	H – 1
Council on Aging-Rock County	H – 1
Assisting the Uninsured-Health Insurance; Legal Assistance	H – 2
Consumer Credit Counseling of Beloit	H – 2
Consumer Credit Counseling of Janesville	H – 2
Community Action, Inc. of Rock and Walworth Counties	H – 3
Disaster Services-South Central Wisconsin	H – 3
SBA-Patriot Express	H – 3
SCORE-Service Corps of Retired Executives	H – 4
Small Business Loans Program & Services	H – 4
Social Security Administration	H – 4
Stateline United Way	H – 5
United Way of North Rock County	H – 5
WPS Instant Protection Plan	H – 6

Section I – Nutrition Services

Access Wisconsin	I – 1
Caritas	I – 1
Edgerton Community Outreach & Food Pantry	I – 1
Evansville Ecumenical Care Closet	I – 2
Everyone Cooperating to Help Others (ECHO)	I – 2
Faith Builders Operation Care (Food Pantry)	I – 3

TABLE OF CONTENTS

FoodShare Wisconsin	I – 3
Meals on Wheels, Beloit	I – 3
Meals on Wheels, Janesville	I – 3
Midwest Christian Center	I – 4
Milton Food Pantry	I – 4
New Zion Baptist Church	I – 4
Nutrition and Health Associates-Beloit/Janesville	I – 4
Second Harvest Foodbank	I – 5
S.H.A.R.E.-Beloit/Janesville/Milton/Edgerton	I – 5
University of Wisconsin-Extension, Nutrition Education Program	I – 5

Helpful Tips:

Financial Tips	I – 6
--------------------------	-------

Section J – Transportation Services

Janesville Transit System (JTS)	J – 1
Beloit Transit System (BTS)	J – 1
Council on Aging--RIDES/Specialized Transit	J – 1
Taxi Companies	J – 2
Van Galder Bus Co.	J – 2

Section K – Utility Services

Energy Assistance	K – 1
Phone Service	K – 2
Water Utility	K – 2
Wisconsin Home Energy-Weatherization Assistance Program (WisWAP)	K – 2

Counseling Services

Section L – Counseling Services

Alcohol and Other Drug Abuse (AODA) Services	L – 1
Counseling Services	L – 2
Credit /Debt Counseling Services	L – 2
Crisis Intervention Services	L – 3
Financial Planning Consultants/Services	L – 3
Smoker’s Cessation/Treatment Services	L – 4
Veterans Groups/Organizations	L – 4

Section A

JOB CENTER SERVICES

ROCK COUNTY JOB CENTER

1900 Center Avenue
Janesville, WI 53546
(608) 741-3400
www.jobcenter.org

The Rock County Job Center is a partnership of organizations providing a wide variety of workforce and human services. Whether you are an adult seeking assistance, a worker looking for a job, a veteran considering training opportunities or a young person exploring career options – the Rock County Job Center is your One-Stop resource center.

EMPLOYMENT SERVICES

The Rock County Job Center offers numerous resources that can help you find a job, get a job and keep that job! A Resource Room is open to anyone providing friendly and helpful information about jobs and workforce services. Or, use one of the many computers to go online to search for a job or find out more information about employment and training assistance programs. Resources are available to assist you obtain occupational skills through training programs. Supportive assistance may also be provided while involved in training.

The Rock County Job Center supports an easy to use and very informative website. The website, www.jobcenter.org, is an electronic version of the Resource Room making a lot of the job center information available to you any time, anywhere.

All employment related services at the Rock County Job Center are provided free of charge, although some eligibility conditions may apply. For more information call (608) 741-3504. You may be asked to provide certain documents to determine your eligibility for services.

Important Documents

Rock County Job Center programs often have guidelines that will require you to prove you are eligible for services. You may be asked to bring the following documents with you to the Rock County Job Center:

- Birth certificate
- Valid driver's license, or state-issued photo ID card
- Social security card
- Proof of selective service registration (for males over the age of 18)

You may also be asked to provide copies of:

- Pay stubs from your last six months of work
- Military ID card, if spouse of an active duty service member or reservist on active duty
- Military Discharge - Form DD214, if prior active duty military
- Passport
- Separation notice or lay-off letter from your employer indicating the date you were or will be unemployed
- Unemployment Insurance Benefit Statement, if claiming unemployment benefits

Some of the services available at the Rock County Job Center include:

CAREER EXPLORATION SERVICES

Career planning is a lifelong process of using information to make good career choices.

The job center provides a variety of tools, strategies and resources to help you create your own career plan and make good choices about career opportunities. Services include:

Key Rock County Job Center Phone Numbers

* Job Seeker Information	(608) 741-3504
* Employer Information	(608) 741-3510
* Wisconsin Works (W2)	(608) 741-3488
* Job Service	(608) 741-3526
* Dislocated Worker Assistance	(608) 741-3462
* Military Veterans Services	(608) 741-3523
* Division of Vocational Rehabilitation	(608) 741-3583 (TTY 741-3650)
* Southwest Wisconsin Workforce Board	(608) 741-3500

- **FutureTrac Workshop:** Gain self-knowledge about your own skills, interests, values, decision making style and experiences as it relates to employment and training options. This workshop also provides the tools you need to create an effective budget. Completion of the Pre-Assessment

Workshop is required for anyone interested in enrolling in a training program. Call (888) 333-9339 (toll free) to register for the next workshop.

JOB SEARCH AND PLACEMENT SERVICES

Job centers are designed to help you gain and maintain the job of your choice. A full-range of services are available to help you find that job including:

- **Job Centers of Wisconsin:** This is an upgraded, user-friendly electronic job board that contains listings of current job opportunities throughout Wisconsin, including managerial, professional, manufacturing, construction, truck driving, clerical and sales and marketing. It is designed to connect employers and employees. Part-time and temporary jobs are also listed. The site helps job seekers quickly find openings based upon keyword and location searches, as well as create and post resumes and find job fairs and other training events. It also allows employers to find skilled employees through keyword searches. Go to www.jobcenterofwisconsin.com.
- **Resume Writing and Interviewing Workshops:** Every week workshops are conducted that will assist you prepare a resume and job application cover letter. Workshops helping you practice interviewing are also offered. Contact the Resource Room for information on these and other workshops at the Rock County Job Center and a schedule of events or check the Calendar of Events on the www.jobcenter.org website to view the upcoming workshop schedule.

- **Recruitment Events:** The Job Center partners with a variety of employers and community organizations to host job recruitment events like employer specific or general Job Fairs. Some events may be hosted at the Job Center while others are held at the employer facility. Contact the Resource Room for information on these and other workshops at the Rock County Job Center and a schedule of events or check the Calendar of Events on the www.jobcenter.org website to view the upcoming job fairs.

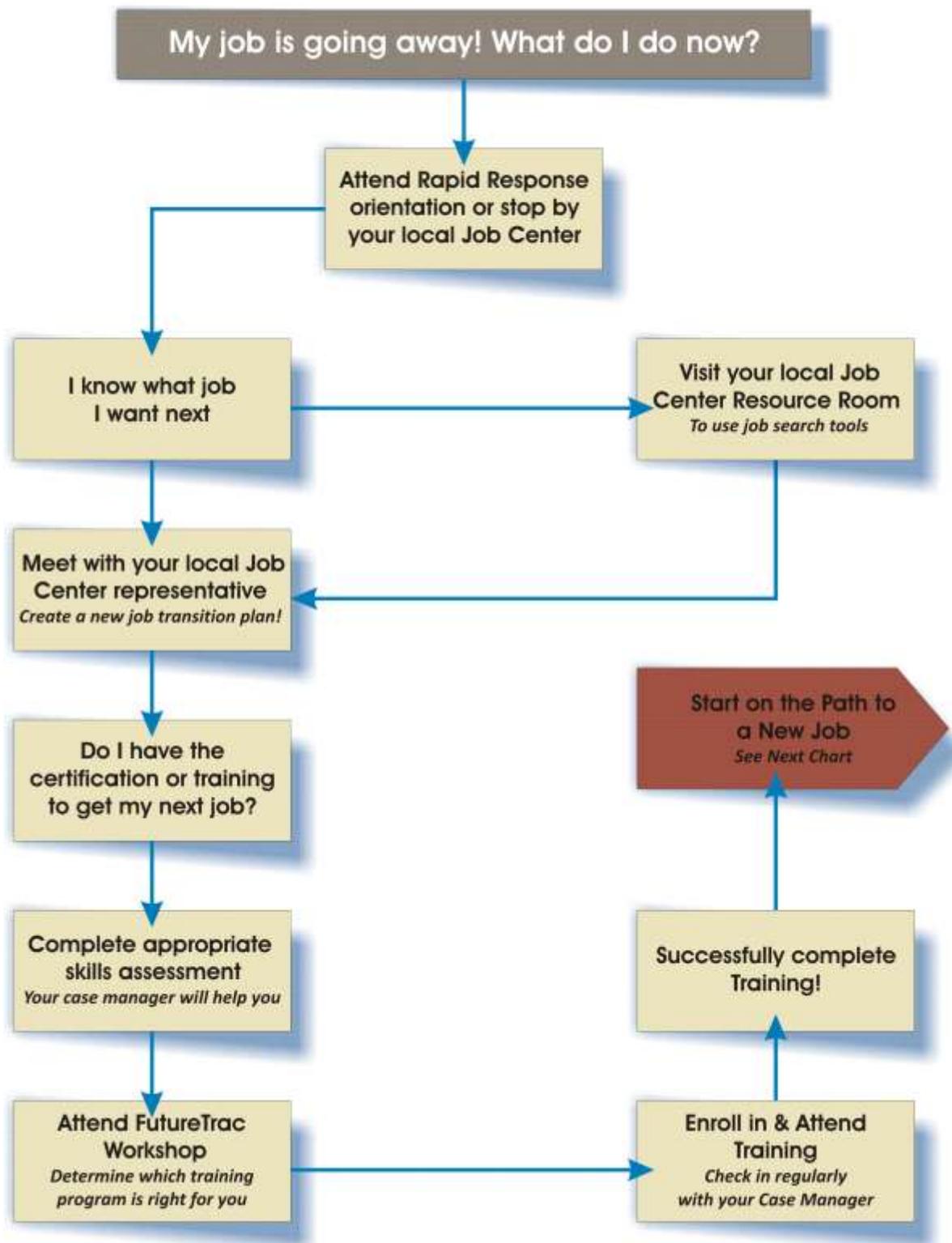
- **Newspaper Help Wanted Ads:** “Help Wanted” ads in local newspapers provide a good source of job opportunities. Sunday newspapers are usually more comprehensive and may contain many more job listings than those during the week. The following is a listing of the main newspapers serving south central Wisconsin:

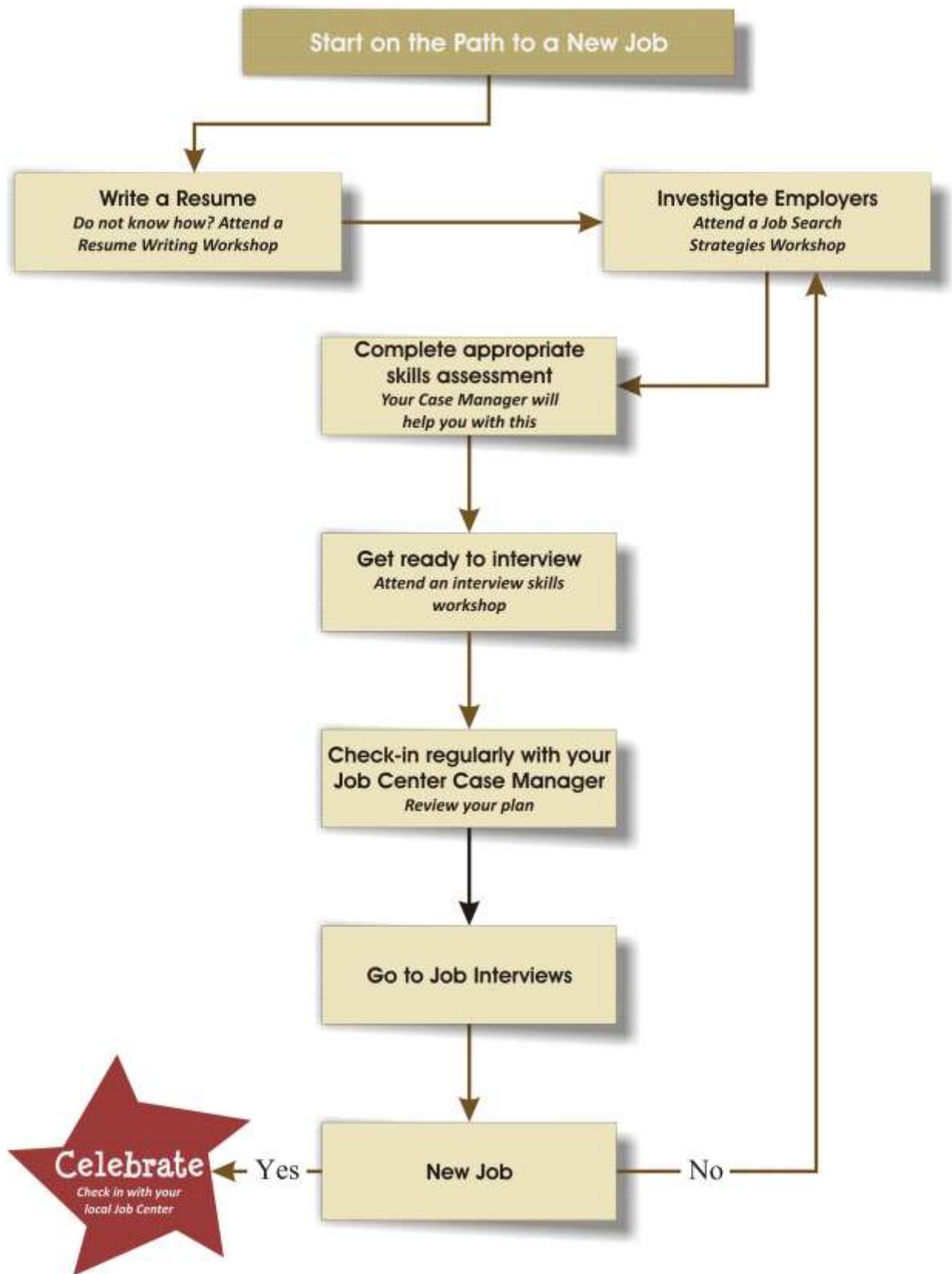
“When it comes to getting things done, we need fewer architects and more bricklayers.”

---Colleen C. Barrett

- Janesville Gazette – Rock County’s largest daily newspaper, area job openings are also posted on their website at www.gazetteextra.com.
 - Beloit Daily News – Stateline job opportunities are listed on Beloit Daily News’s classified website at www.beloitdailynews.com.
 - Wisconsin State Journal – a listing of Madison and regional jobs, including south central Wisconsin. Go to www.capitalnewspapers.com/about/jobs.
 - Rockford Register Star – job openings for the Rock River Valley, including northern Illinois and south central Wisconsin. Go to www.rstar.com.
 - Stateline News/Messenger – the community shoppers are free twice-a-week newspapers that contain a limited number of job openings. Go to www.communityshoppers.com.
- **Online Job Search Site:** There are hundreds of websites that provide job opportunities. The following is a listing of several of the more popular sites. The websites listed here are not intended to be a recommendation for that site but merely a resource for you to use in your job search.
 - Wisconsin State Jobs – this is the State of Wisconsin’s official government job site. Most State of Wisconsin jobs require an application and an examination to measure your qualifications. Specific application instructions can be found in the job announcement. Go to: www.wiscjobs.state.wi.us/public/index.asp
 - Manpower, Inc. – a world leader in the employment services industry, Manpower creates and delivers services that will enable you to be successful in the changing world of work. Go to www.manpower.com/jobs/jobsearch.cfm.
 - JobNoggin – a service of the *Milwaukee Journal Sentinel* and *Monster*, this site provides job listings from throughout Wisconsin. Go to www.JobNoggin.com.

Road Map to Career Transition





- [USAJobs](#) – this is a one-stop source for federal jobs and employment information. You can also learn how to apply for a federal job and whether a “civil service exam” is required. Go to [www.usajobs.gov](#).
 - [WIJobs](#) – presented by Jobing.com, the nation’s leading provider of locally focused employment media, this site provides a listing of job opportunities available with companies in Wisconsin. Go to [www.wijobs.com](#).
 - [Monster Jobs](#) – the largest on-line job search engine in the world with over a million job postings. Go to [www.monster.com](#).
 - [CareerBuilder](#) – the largest on-line job site in the U.S., it posts more than 1.5 million jobs and is updated with new jobs daily. Go to [www.careerbuilder.com](#).
 - [Dice](#) – this site provides free targeted jobs in a wide variety of technology positions. Go to [www.dice.com](#).
 - [SeniorJobBank](#) – the original job search web site for job seekers 50 years of age or older. Go to [www.seniorjobbank.org](#)
 - [VetJobs](#) – a website for transitioning military personnel looking to be productive members of the civilian work force. Go to [www.vetjobs.com](#)
- **Career Exploration Websites:** There are many other websites that can assist you in exploring your career options – provide job and occupational information, identify career training opportunities, assess personal skills and develop a career plan. Several of the more popular websites that provide career information are listed below.

- [Career Voyages](#) – if you are not sure which careers or jobs interest you, CareerVoyages has a lot of information to help you learn about different types of careers, the knowledge and skills needed to enter those careers and information about education and training opportunities to help you prepare for your chosen career. You can view career videos or read information about occupations that are in-demand. Go to [www.careervoyager.gov](#).
- [Career One Stop](#) – this site, sponsored by the U.S. Department of Labor, offers a large array of career resources and workforce information. Go to [www.careeronestop.org](#).
- [Occupational Outlook Handbook](#) – the largest nationally recognized source of career information with hundreds of jobs listing future job prospects, working conditions, earnings and educational requirements. Go to [www.bls.gov/OCO/](#).



- *WORKnet Wisconsin* – Wisconsin’s workforce and labor market information system provides a large amount of information on careers, occupations, educational programs, wages, and job growth in Wisconsin. Go to www.worknet.wisconsin.gov.
 - *WisCareers* – an easy-to-use career exploration website, WisCareers will help you assess your skills and interests, and guide you through a series of activities designed to help you determine the occupation best suited to you. Go to www.wiscareers.wisc.edu.
 - *America’s Career Kit* – this suite of Internet-based services provides online access to employment listings, job candidates, information about job types and the skills needed to perform them and training resources. Go to www.eworkforce.org/careerkit/
 - *America’s Job Bank* – search for jobs listed locally, statewide, and nationally. Post a resume online, get notified of new jobs by email, and connect to career resources. Go to www.ajb.org.
 - *America’s Workforce Network* - This is a nationwide network of workforce development organizations and resources that provide information and services to help employers find skilled workers and individuals manage their careers. Go to www.ajb.org.
 - *Careers 4 Wisconsin* – this website offers four ways to learn about careers in Wisconsin by providing information on salary and wages, job stability, job preparation, and current employment. Go to www.careers4wi.wisc.edu.
 - *America’s Career Resources Network (ACRU)* – jump on your future by exploring your interests, finding out what careers they point to, and making a plan to get the education and training you need to pursue your chosen field. Go to www.acrnetwork.org.
 - *Workforce Tool Kit* – a good resource because the information provided has been developed with the help of employers. Go to www.doleta.gov/employ.asp.
- **Employment Road Map:** Follow this step-by-step process to find and retain a job of your choice. This process outlines the steps you can take to assess your skills and interests, identify the jobs most appropriate to you and following the steps to apply for a job. There are also helpful tips for interviewing successfully and negotiating a salary.

WISCONSIN SENIOR EMPLOYMENT PROGRAM (WISE)

Offered through the Rock County Job Center, this is a training and employment program providing useful part-time opportunities in community service activities for unemployed, low-income persons 55 and older who have poor employment prospects. Register with the Rock County Job Center by calling (608) 741-3400.

“Always bear in mind that your own resolution to succeed is more important than any other one thing.”

---Abraham Lincoln

What To Do After A Layoff

- **Don't feel ashamed.** Job change is a reality in today's workforce. Most people will have 8 to 12 different jobs in a working career. Chances are that most people you will talk to during your job search have been laid off at least once in their career. Being laid off is not your fault, so do not feel ashamed.
- **Blow off some steam.** It is natural to feel anger!! The key is to not let your anger consume you and to find a sounding board to vent your anger without taking it out on your family and friends. Blow off steam in a positive manner. Talk to your former co-workers or start a job club where you can meet regularly to discuss your job search efforts. If you find that your anger or sadness persists for more than a few weeks, you should seek professional counseling to help move on from this stage in your life.
- **File for unemployment benefits.** File for unemployment immediately. All employers are required to pay into an unemployment insurance fund and you should take advantage of this valuable benefit.
- **Assess your financial situation.** Know and understand your personal financial situation. Make a detailed budget and stick with it. Reduce your spending where you can by eliminating or reducing optional expenditures. Contact your creditors to see if you can arrange lower monthly payments while you are looking for work. If you have a great deal of debt, you may wish to contact a Consumer Credit Counseling service to work out a payment plan with your creditors.
- **Consider a career change.** This may be an ideal time to make a career change. Contact the Rock County Job Center, 1900 Center Avenue, Janesville for information on career opportunities. The Job Center can conduct a variety of tests and assessments that will help you evaluate your current skills and the skills needed for your new career. Use any employer-provided benefits or the resources of the Job Center to enroll in training.
- **Make a home office.** Set aside a place in your home to serve as your office. Stock the office with all the basic materials and equipment needed to be productive. Use this office to conduct your job search. Develop the mindset that finding a job is a job in itself.
- **Leave on good terms.** Make it a point to go around to everyone before leaving the job and give them your contact information and get theirs. Try to keep a positive attitude and do not show bitterness with your former employer. The "survivors" of a layoff go through quite a bit of stress. Former co-workers can be a great source of support and may be able to provide tips for your job search.
- **Target your correspondence.** Target your correspondence to a specific person at each company – do not address correspondence "To Whom It May Concern." After a few days follow up with a phone call or an e-mail to ensure that the person received your resume or application, and that your information was delivered to the appropriate person.

What To Do After A Layoff

- **Who do you know?** The people you know are the start of your job search. Make a list of who you know and where they are. Get this organized on paper or with software to track correspondence.

People You Know	People You Do Not Know
<ul style="list-style-type: none">▪ Get reacquainted. Find out how they are doing, what is new with them.▪ Give them the news about the layoff if they do not already know.▪ Tell them what you are looking for in a job.▪ Ask if their company is hiring and what types of jobs they are filling.▪ Ask them if they know what other companies are hiring and if they could make a referral on your behalf.▪ Is there anyone else that they know that you should call?	<ul style="list-style-type: none">▪ Introduce yourself and say who referred you to them.▪ Tell them about your layoff in a positive manner and explain the type of job you are looking for.▪ Ask if their company is hiring and, if yes, how you can apply for the job.▪ Ask if they know what other companies may be hiring.▪ Ask if there is anyone else that you should contact.

- **Figure out what to say.** Put together a few talking points about yourself and your personal situation. Things like what skills you possess and the duties performed at your last job. Make sure to get at least one name from each person on your primary list.
- **Practice your interview skills.** Career fairs can set you up with several interviews in a short period of time. Go on interviews even if you don't think you would care for the job. You might be surprised when you interview and it will give you valuable experience for the job you really want.
- **Consider temporary work.** After you have exhausted your contacts, consider taking temporary work. In the right situation, this can even lead to a new job.
- **Put your extra time to good use.** If you don't want to consider temp work then make sure your days are busy. You can learn some new skills or even take courses at one of the local colleges.
- **Save your receipts.** Remember that everything you pay for on your job search is tax deductible. Make sure to consult your tax advisor on this.

The Rock County Job Center can provide a variety of services to help you find a new job and/or explore new career opportunities. Visit the Rock County Job Center at 1900 Center Avenue, Janesville Wisconsin 53546 or call (608) 741-3462. Or, go to www.jobcenter.org to access many services online –

Anytime, Anywhere!

SERVICES FOR DISLOCATED WORKERS

Services are available to help workers who have been dislocated from their job. To be eligible for the Dislocated Worker Program, a person must have been or must be:

- A permanent employee of the company (not working through a temporary agency)
- Laid off or have received notice of layoff or business closure (if you quit your job or were fired, you will not qualify)
- A Rock County resident

Dislocated workers are eligible for the full-range of job center services including all job search activities, workshops as well as classroom and on-the-job training.

SERVICES TO PERSONS WITH DISABILITIES

There are two programs available at the Rock County Job Center to provide assistance to persons with disabilities. These programs are:

- **Division of Vocational Rehabilitation (DVR):** The Division of Vocational Rehabilitation (DVR) is a federal/state program designed to assist individuals with disabilities to obtain, maintain, or improve employment. Some of the services most commonly available through DVR include guidance and counseling, help finding and keeping a job, assistive equipment and technology, and funding for training. For more detailed information, contact a DVR representative at the Rock County Job Center or call the state DVR Office at 1-800-947-3529 (TTY) or 1-800-947-6644 (Voice). You can also visit the DVR website at www.dwd.state.wi.us/dvr.
- **Disability Program Navigator:** The Disability Program Navigator (DPN) helps people with disabilities increase employment and gain self-sufficiency. The Navigator works directly with people with disabilities to access, facilitate, and "navigate" the complex provisions of programs that impact the person's ability to enter, re-enter or retain employment. The Navigator also works with other job center partner agency staff to develop organizational expertise and provide access to a seamless, comprehensive service system intended to meet the needs of persons with disabilities. For more information about services to people with disabilities, call the Rock County Disability Navigator at (608) 741-3564 (voice).



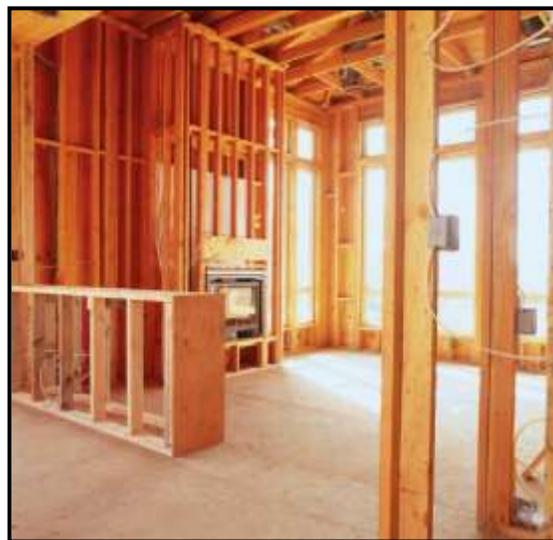
TRAINING AND EDUCATION SERVICES

Education is the key to obtaining better job opportunities and higher wages. If you are interested in developing the skills needed to succeed in a fulfilling career, there are many programs available to you. Programs available include the following:

- **Workforce Investment Act (WIA):** This federally funded program can assist you to enroll in skilled training for demand occupations in the area. Resources are used to help pay for tuition, fees, tools and other instructional-related costs. Participation does require a person to meet certain eligibility requirements and attend the FutureTrac workshop. WIA will provide funding for the following training and education services:

- Occupational Skills Training – an approved program providing job-related skill training at a technical college or other educational institution. Training is limited to demand occupations in the area. A list of the demand occupations can be obtained from a case manager at the Rock County Job Center.
- Adult Education and Literacy Training – individualized, small group and classroom instruction to improve reading, writing, math and/or other basic skills. Instruction is usually provided by a technical college or community-based literacy organization.
- On-the Job Training – training provided by an employer while on-the-job, earning a paycheck. Limited to employers who make a commitment to hire the worker at the conclusion of the training, training is also limited to jobs in one of the demand occupations.
- Customized Training – training designed to meet the special needs of an employer, or group of employers. Limited to employers who make a commitment to hire the worker at the conclusion of the training.

- **Trade Adjustment Assistance (TAA):** Workers who have lost their jobs because of increased imports or moving production to a foreign country may have their skill training paid. A company must be declared eligible for TAA before benefits can be provided to dislocated workers. TAA benefits are administered by Job Service at the Rock County Job Center. Contact a Job Service case manager to learn if a particular company has been declared eligible for TAA. You can also obtain more information on TAA by going to www.doleta.wdsc.org/trade_act/.



- **Apprenticeship Training:** An apprenticeship is a combination of on-the-job training and classroom-related instruction in which workers learn the practical and theoretical aspects of a highly-skilled occupation in two to five years. There are hundreds of apprenticeship programs available in construction, service, and industrial occupations. Registered apprentices are paid an hourly wage to attend their trade-specific schooling, which is sponsored by joint employer and labor groups, individual employers and/or associations. Additional information regarding apprenticeships is available at:

- *Apprenticeships in Wisconsin* – the Wisconsin Department of Workforce Development has published a book titled *Apprenticeships in Wisconsin* that explains apprenticeship programs. Contact the Division of Workforce Solutions at the Bureau of Apprenticeship Standards, 201 E. Washington Ave., Room G-200, P.O. Box 7972, Madison, WI 53707, phone (608) 266-3132.
- *Wisconsin Technical College System* – there are hundreds of apprenticeship programs in Wisconsin. The Wisconsin Technical College System (WTCS) provides related instruction for a majority of the apprenticeship programs. You can check out an apprenticeship program available through Blackhawk Technical College (BTC). To contact the WTCS at 4622 University Ave., Madison, WI 53705, go to www.witechcolleges.com, or call (608) 266-1770.

HUMAN AND FAMILY SERVICES

The Rock County Human Services Department provides quality community-based services to the eligible citizens of Rock County intended to protect and improve the quality of life for children and adults, encourage self-sufficiency, promote positive youth development and supports independence. **Some of the following Rock County Human Services Department services are offered through the Rock County Job Center:**

- **Long-Term Support:** Long Term Support (LTS) is a division of the Rock County Human Services Department. LTS provides case management and service coordination to those individuals who are financially and functionally eligible for specific county, state, and federal programs. These programs support individuals in their homes by providing supportive home care, respite, adult day care, medical supplies, adaptive aids, home modifications and more.
- **Temporary Assistance for Needy Families (TANF):** The TANF program provides eligible families with a monthly cash payment to meet their basic needs. TANF, which replaced the old welfare programs known as Aid to Families With Dependent Children (AFDC), the Job Opportunities and Basic Skills Training (JOBS), and the Emergency Assistance (EA) programs, is designed to help move recipients into work and turn welfare into a program of temporary assistance. The four major goals of TANF are:
 - assisting needy families so that children can be cared for in their own homes
 - reducing the dependency of needy parents by promoting job preparation, work and marriage
 - preventing out-of-wedlock pregnancies
 - encouraging the formation and maintenance of two-parent families

For a child to be eligible, he/she must be:

- Under age 18, or if 18, will graduate from high school before age 19
- Going to school regularly if he/she is between the ages of five and 18
- Living with a parent or other relative
- A U.S. citizen or an eligible immigrant

To apply, complete a screening for potential eligibility. Contact Cindy Sutton at the Rock County Job Center, 1900 Center Ave., Janesville, WI 53546 or call (608) 741-3400.



- **Wisconsin Works (W2):** W-2 is an employment program that provides necessary and appropriate services to prepare individuals to work and to obtain and maintain viable, self-sustaining employment. Eligible job seekers will be placed into an employment tier and an employment plan will be developed. Cash benefits may be available along with supportive services that may include assistance with transportation and job access loans. For more information call (608) 741-3488.

- **BadgerCare:** BadgerCare is Wisconsin’s program to provide health insurance for uninsured working families. By insuring both children and their parents, BadgerCare makes it easier for parents to create a happy and healthy family. You must have children under age 19 living with you, your income must be within the guideline limits, there is no limit on assets, and you must not be covered by health insurance. You may not have to pay at all, but if you do, the amount depends upon your family income. If you think you may be eligible, contact the Rock County Human Services Department at the Rock County Job Center, call toll-free 1-800-362-3002 or go to www.dhfs.state.wi.us.

“When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has been opened for us.”

---Helen Keller

- **Child Care Program:** The Child Care Program provides a subsidy to families who require child care to obtain or retain employment and teen parents in high school or its equivalent. To determine if you are eligible for child care assistance, you will need to contact the Rock County Human Services Department at (608) 741-3488. (Also listed on page D-2).

How to Apply for Unemployment Benefits

An application must be made each time you want to start receiving benefits. All claims based on work done in Wisconsin are filed either on the Internet or by telephone, even if you now live in another state.

To complete your application, you will need:

- Your Social Security number
- A Personal Identification Number (PIN). Your PIN is a 4-digit number you make up before you apply and it helps to identify you. The same PIN must be used for all on-line and telephone unemployment services. Choose a PIN you will remember. **DO NOT TELL YOUR PIN TO ANYBODY!**
- Your Wisconsin Driver's License Number, if you have one
- The names of everyone for whom you have worked in the past 18 months. For each employer, you will also need a full address (including zip code), the reason you are no longer working there, and your first and last dates of work.
- Your Alien Registration Number, if you are not a U.S. Citizen
- The name and local number of your union hall, if you are a union member.

Remember, your claim begins the week you apply or reapply. To avoid any loss of benefits, apply the first week you are unemployed. Do not wait until the week is over!

You can apply on-line at www.ucclaim-wi.org. If you are applying by telephone using a touchtone phone, call (608) 232-0678 (Madison), (414) 438-7700 (Milwaukee), or toll free at 1-800-822-5246 (TTY toll free at 1-888-393-8914). If you have a question or need help, call between 7:45 a.m. and 4:30 p.m. Monday through Friday — (608) 232-0824 (Madison), (414) 438-7713 (Milwaukee), or toll-free at 1-800-494-4944. Generally Mondays are very busy — you may want to call after that day.

After you file your application, you will receive a claim confirmation form and a handbook in the mail. If you qualify, you will be sent a notice telling you the amount of benefits you can receive. If you do not qualify, you will be sent a notice telling you why. The first check for most claims is paid within two weeks after you apply. For detailed information contact the State of Wisconsin Department of Workforce Development, Unemployment Insurance, Bureau of Benefits Operations, P.O. Box 7905, Madison, WI 53707, or e-mail benopnet@dwd.state.wi.us or go the Internet site at www.dwd.wisconsin.gov/uiben/.

UNEMPLOYMENT COMPENSATION

In Wisconsin, if you are laid off from your job you may be eligible for unemployment benefits. Unemployment benefits are administered out of Madison by the Department of Workforce Development (DWD). Applications are processed on line and information about benefits is handled by the DWD Call center. See “How to Apply for Unemployment Benefits” in this guide for more information.

You may also contact the Rock County Job Center to learn how to apply for unemployment benefits, file weekly claims, or to see if you qualify for benefits. Learn what you will need to have available to apply before you get started. You may either apply online or by using a touch tone phone. You can review how much you are eligible to receive and how long it will take to receive your first check.

In addition to helping workers and their families, the Unemployment Insurance programs play a key role in helping businesses, communities, and the nation’s economy. It was created in 1935 in response to the Great Depression and the program helps cushion the impact of economic downturns and brings economic stability to communities, states and the nation by providing temporary income support for laid off workers. Nationally, unemployment insurance programs are administered by the Department of Labor. For more information go to www.workforcesecurity.doleta.gov/unemploy/aboutui.asp

VETERANS SERVICES

The Rock County Job Center operates several programs targeted to assisting veterans search for job opportunities and train for job opportunities. Stop into the Resource Room at the Rock County Job Center to visit with one of the veteran’s representatives or call (608) 741-3523.

There are also a wide range of services and organizations to assist veterans and their families. The following departments/sites may be helpful to veterans:

- **Wisconsin Department of Workforce Development/Veterans Services:** This will provide resources and services to assist veterans and transitioning service members with employment opportunities.
- **Wisconsin Department of Veterans Affairs:** Provided will be information and assistance in obtaining state and federal benefits.
- **Department of Veterans Affairs:** Provided will be prompt and seamless services to veterans.
- **Department of Veterans Affairs and the Vocational:** Provides information about veteran’s benefits.
- **The Uniformed Services Employment and Reemployment:** Protects civilian job rights and benefits for veterans and members of Reserve components.
- **Veterans’ Preference Law:** Veterans who are disabled or who serve on active duty in the armed forces during specified time periods are entitled to

preference over others seeking Federal employment.

- **Montgomery G.I. Bill:** Provides education benefits for active duty veterans and members of the Selected Reserve, and may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses.
- **Wisconsin Job Centers and Veterans:** Local Job Centers assist you in finding employment and making career choices. All Job Centers have special staff to assist veterans.
- **Transition Assistance Program (TAP):** Assistance for service members transitioning into civilian life is provided.

The **Rock County Veterans Services** has two offices. They are located at the Rock County Courthouse, 51 S. Main St., Janesville, WI 53545, phone (608) 757-5552 and at 62 Beloit Mall, Beloit, WI 53511, phone (608) 363-6280.



This department is an advocate for and can provide assistance to all veterans of the U.S. Armed Services, and their dependents and survivors. This office ensures that clients obtain all available and appropriate benefits for which they are entitled. Following are some of the benefits available:

COUNTY BENEFITS

- Veteran Advocacy—advise and assist veterans and their dependents in applying and pursuing claims for state and federal benefits
- Recording of DD-214, Discharge or Separation Documents
- Promotion of Public Awareness
- Limited Counseling Referrals—job hunting skills, drug and alcohol treatment, Post-Traumatic Stress Disorder
- Financial Assistance—limited availability of a voucher based program, eligibility based upon residency, military service requirements, and financial need
- Cemetery Flag Holders
- Notary Public Services
- Referrals to Other Agencies

STATE BENEFITS—WISCONSIN DEPARTMENT OF VETERANS AFFAIRS

- Primary Mortgage Loan Program—low-interest, 30-year term mortgages
- Home Improvement Loan Program--\$25,000 loan with 15 year term
- Personal Loan Program—available for any purpose, up to \$25,000 loan with 10 year term

- Aid to Needy Veterans (ANV)—aid to military families grant, health care aid grant, subsistence aid grant
- Education Programs—The Wisconsin GI Bill, Veterans Education (VetED) Reimbursement Grant, Personal Loan Program, Academic Credit for Military Experience (ACME)

“Small opportunities are often the beginning of great enterprises.”

--*Demosthenes*

FEDERAL BENEFITS—U.S. DEPARTMENT OF VETERAN AFFAIRS

- VA Home Loan Guaranty Program
- Veterans Pensions—Eligibility is based upon war-time service, disability, and family income
- Compensation Benefits—for veterans with disabilities received or aggravated while on active duty
- Dependency Indemnity Compensation—for survivors of service personnel who died on active duty or veterans whose death was service-connected
- Educational Allowances—Montgomery G.I. Bill, VEAP, and Selected Reserve benefits
- Vocational Rehabilitation and Counseling—for veterans with service disabilities
- Government Life Insurance Policies—beneficiary changes, loans
- Medical Services—healthcare enrollment, inpatient/outpatient care, drug and alcohol treatment, post traumatic stress disorder



There is also a Veteran’s Administration Medical Clinic, located at 111 N. Main St., Janesville, WI 53545 but soon to move to a newer, larger facility at 2419 Morse St., Janesville, WI 53545 (the former Shakey’s Piazza Parlor on Janesville’s northeast side, just off of Highway I-90).

WORKER'S COMPENSATION

Injured workers can receive needed medical care and financial support through a variety of programs administered by both the U.S. Department of Labor and the Wisconsin Department of Workforce Development. The staff at the Rock County Job Center can assist in answering basic questions about the assistance available. You should contact DOL or DWD directly for detailed information and application materials.

- **Department of Laborer's Workers' Compensation**

The Department of Labor's (DOL) Office of Workers' Compensation Programs (OWCP) administers four major disability compensation programs which provide wage replacement benefits, medical treatment, vocational rehabilitation, and other benefits to federal workers or their dependents who are injured at work or acquire an occupational disease. DOL also has several programs designed to prevent work-related injuries and illnesses.

Under the Consolidated Omnibus Budget Reconciliation Act, known as COBRA, employees and their families may be eligible to purchase extended health coverage for up to 18 months after a layoff; under the Health Insurance Portability Accountability Act, laid off workers may be eligible to enroll in a spouse's health plan under a special enrollment period. Additional information on these programs can be obtained from the Department of Labor's Pension and Welfare Benefits Administration listed above.

For more information go to www.dol.gov/dol/pwba/public/health or call (202) 219-8776.

- **Wisconsin Workforce Development WC**

Worker's Compensation is a form of insurance that is paid for in advance by an employer which entitles you to full medical coverage and part of your salary for job-related injuries and illnesses. Every year in Wisconsin, thousands of workers who experience job-related injuries or illnesses receive medical treatments and wage replacement through worker's compensation. Worker's Compensation benefits can provide the urgently needed medical care, and it can provide the needed financial support for workers and their families.

- **Pension Benefit Options**

Employees who have been laid off and were active participants in a company's pension plan may be eligible to roll over vested pension benefits to an Individual Retirement Account. Additional information on this program can be obtained from the Department of Labor's Pension and Welfare Benefits Administration at www.dol.gov/dol/pwba/public/pension.htm or by calling (202) 219-8776.

- **Termination and Health Benefits**
The U.S. Department of Labor, Termination and Health Insurance stipulates that upon termination from employment, workers and their families that might choose health benefits may have the right to choose to continue group health coverage/benefits provided by their group health plan for a limited period of time.

- **Trade Adjustment Benefits**
Employees who have been laid off or had their hours and wages reduced due to increased imports or because the business moved to Canada or Mexico may be eligible for benefits that provide long-term training while receiving income support. Find out more at www.doleta.wdsc.org/trade_act

- **Family Medical Leave Act (FMLA)**
The Family Medical Leave Act provides certain employees up to 12 weeks of unpaid, job-protected leave per year.

Section B

AREA HIGHER EDUCATION OPPORTUNITIES

BLACKHAWK TECHNICAL COLLEGE

6004 Prairie Rd., P.O. Box 5009
Janesville, WI 53547
(608) 757-7710 - Enrollment Center
www.blackhawk.edu

Blackhawk Technical College (BTC) offers approximately 50 programs leading toward an associate degree, technical diploma, certificate or apprenticeship in areas such as industrial and agricultural occupations, business, marketing, service occupations, and continuing education. A majority of BTC's courses are offered at the Central Campus located midway between Beloit and Janesville. Classes are also offered at the Aviation Center at the Southern Wisconsin (Rock County) Regional Airport, the Center for Transportation Studies located on highway 14 (just west of the intersection with highway 51) north of Janesville, and the Monroe Campus. They also have an adult learning center in downtown Beloit. Contact BTC for information about programs, services and enrollment requirements.

"The society which scorns excellence in plumbing because plumbing is a humble activity, and tolerates shoddiness in philosophy because philosophy is an exalted activity, will have neither good plumbing nor good philosophy. Neither its pipes nor its theories will hold water."

---John W. Gardner

UNIVERSITY OF WISCONSIN – ROCK COUNTY

2909 Kellogg Avenue
Janesville, WI 53546
(608) 758-656
www.rock.uwc.edu

At the University of Wisconsin - Rock County, you can earn an Associate of Arts and Science degree—a liberal arts degree that is the foundation for many majors and for acquiring a bachelor's degree. Students have the opportunity to earn a bachelor's degree through collaborative programs offered by UW-Milwaukee, UW-Platteville, and UW-Whitewater. For information about programs, services and enrollment requirements, contact UW – Rock County.

UNIVERSITY OF WISCONSIN – WHITEWATER

800 W. Main Street,
Whitewater, WI 53190-1790
(262) 472-1234
www.uww.edu

University of Wisconsin - Whitewater started as a normal school, but has grown into a university with four colleges: College of Business and Economics; College of Letters and

Sciences; College of Education; and College of Arts and Communication. College life includes many organizations, the arts, athletics, and the community. For information about programs, services and enrollment requirements, contact UW – Whitewater.

BELOIT COLLEGE

700 College Street
Beloit, WI 53511
(608) 363-2000
www.beloit.edu

Beloit College offers more than 50 majors, 30 minors, and a number of dual-degree and pre-professional programs. A flexible liberal arts curriculum, grounded in rigorous study, encourages independent research, fieldwork, and collaboration with peers and professors. The average class size is 15 students and the student-to-faculty ratio is 11:1. Contact Beloit College to obtain more information about programs, services and enrollment requirements.

**OPPORTUNITIES INDUSTRIALIZATION
CENTER (OIC)—ROCK COUNTY**

1872 Porter Avenue
Beloit, WI 53511
(608) 362-0285

Rock County Opportunities Industrialization Center (OIC) provides job training, education, and job placement services. Included are special programs such as “*Connections*,” which targets minority males ages 18 to 31, a workforce academy, a highway construction course to help graduates to be placed in high-wage construction jobs, and other services with targeted assistance and cooperation from other organizations such as the Rock County Job Center, Veteran’s Services, Blackhawk Technical College, and Community Action of Rock County.

Section C

LITERACY SERVICES

The Rock County Literacy Alliance combines the resources and services of a variety of area organizations to promote literacy and lifelong learning throughout the Rock County area. If you need assistance with learning to read and write, contact any of the following organizations for help:

- Janesville Literacy Council – (608) 756-3125
- Stateline Beloit Literacy Council – (608) 362-5207
- Blackhawk Technical College – (608) 757-7655
- Arrowhead Library System – (608) 758-6690
- Hedberg Public Library – (608) 758-6581
- Beloit Public Library – (608) 364-2905
- YWCA – (608) 752-5445
- Wisconsin Literacy, Inc. – (608) 257-1655

Blackhawk Technical College provides a variety of adult education classes and literacy services. Adult education courses include classes leading toward completion of the General



Education Development (GED) or High School Equivalency (HSED). BTC also is a certified test site for the GED and HSED. English as a Second Language instruction to help immigrant populations learn to read, write, communicate, and solve problems at a level needed on the job or in society is also offered. Adult education services are located at the BTC Central Campus, the downtown Beloit adult education center and at the Rock County Job Center.

Section D **CHILD CARE SERVICES**

CHILD CARE RESOURCES FOR LAID OFF UAW-GM EMPLOYEES

1. Joanne Tomasovic at GM can provide information on Child Care, parenting questions, and similar information. Call her at (608) 756-7009.
2. Community Coordinated Child Care (4C) is providing referral services for licensed and certified care to families in Rock, Green, and Walworth County. Call 1-800-750KIDS (5437) or (608) 271-5242.
3. Child Care Resource and Referral of South Central Wisconsin, located in the Rock County Job Center, assists families in selecting quality child care providers and provides information on local child care agencies. Call (608) 741-3426.
4. Exchange Family Resource Center, serving North Rock County, includes parenting classes and workshops, a lending library for parents and toys for children, developmental screening and warm-line for parents to call for questions and connection to other resources. Call (608) 314-9006.

EXCHANGE FAMILY RESOURCE CENTER

2020 E. Milwaukee St., Suite 5
Janesville, WI 53545
(608) 314-9006

The Center is a place for parents to learn to be the best possible parents they can be, providing a nurturing environment in which parents can connect with resources, participate in parenting programs, and enjoy family activities with their children at no cost.

HEAD START

1221 Henry Ave.
Beloit, WI 53511
(608) 299-1500 or 1-800-774-7778

A federally-funded, comprehensive child development program primarily serving low-income pre-school children and their families since 1965, there are two separate entities—Head Start and Early Head Start, which operates all year. For detailed information, contact the Head Start Administration Center.

MERCY COOPERATIVE CHILDCARE INSTITUTE

1000 Mineral Point Ave.
Janesville, WI 53548
(608) 757-3481

Working with the Janesville School District and the Rock County Social Services, this program provides residential treatment options for children ages 6 to 17 with severe emotional disorders.

ROCK COUNTY HUMAN SERVICES CHILD CARE PROGRAM

(608) 741-3488

To determine if you are eligible for child care assistance, you will need to contact the Rock County Human Services Department. The Child Care Program provides a subsidy to families who require child care to obtain or retain employment and teen parents in high school or its equivalent.

SOUTH CENTRAL CHILD CARE RESOURCE AND REFERRAL, INC.

(608) 741-3426 or 1-888-713-KIDS

An accredited child care resource and referral agency, this organization provides referrals only—not recommendations. It is the parents’ responsibility to investigate each referral to ensure it meets their own specific needs. Child Care Resource and Referral is a member of the National Association of Child Care Resource and Referral Agencies (NACCRRR) and the Wisconsin Child Care Resource and Referral Network.

WOMEN, INFANTS, AND CHILDREN (WIC) PROGRAM

32 E. Racine St.
Janesville, WI 53545
(608) 754-3722

E-mail: nha1983@sbcglobal.net

The purpose of the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) is to promote and maintain the health and well-being of nutritionally at-risk pregnant, breastfeeding and postpartum women, infants and children. WIC provides supplemental nutritious foods, nutrition, and breastfeeding information, and referral to other health and nutrition services.

To be eligible for WIC benefits in Wisconsin, a person must meet the following requirements:



- be a pregnant, breastfeeding, or a new mother; be an infant up to age one; or be a child up to age five; **and**
- be a resident of Wisconsin; **and**
- be income eligible; and have a health or nutrition need.

WIC income eligibility is based on 185% of U.S. Department of Health and Human Services guidelines. The WIC program uses the same gross income criteria as free and reduced-price school lunches. Many working families qualify. Individuals who participate in other programs such as Foodshare, Medicaid, BadgerCare Plus and W2 may automatically be income eligible.

For detailed information, contact the Nutrition & Health Associates, Inc.

Section E

COMMUNITY SUPPORTIVE SERVICES

BELOIT DOMESTIC VIOLENCE CENTER

P.O. Box 476
Beloit, WI 53512-0476
(608) 364-1083

The Beloit Domestic Violence Center serves battered men, women, and their children with the following services: 24/7 crisis telephone line, information, and referral line; emergency shelter for female victims of domestic violence and their children; legal advocacy (especially assistance in preparing and filing restraining orders); support groups for children and women; safety, housing, and financial planning for victims; children's services; Hispanic and other minority domestic violence outreach services; community education and advocacy on behalf of a violence-free community; one-on-one sessions for male victims; and hotel vouchers for male victims. For an emergency or crisis, call (608) 364-1065 or (608) 365-1119.

CROSSROADS COUNSELING CENTER

17 S. River St., Suite 254
Janesville, WI 53545
(608) 755-5260

When you or someone you love needs help with any mental health or substance abuse problem, CrossRoads can provide services.

CrossRoads Counseling provides immediate and long-term counseling care in the following specialty areas: depression, anxiety, adult children of dysfunctional families, family problems, alcohol and drug abuse, codependency, stress, eating disorders, grief, post traumatic stress, self esteem, gay and lesbian issues, anger, spiritual issues, personality disorders, criminal thinking, behavioral problems, sexual abuse, marital/couple issues, attention deficit disorder, and chronic pain.

"I'm a great believer in luck and I find the harder I work, the more I have of it."

---Thomas Jefferson

Treatment types they offer include: individual, couple, family, group, cognitive, behavioral, Christian counseling, EMDR, Gestalt/experiential, play, and psychoanalytic/object relations.

FIRST CHOICE WOMEN'S HEALTH CENTER

1015 Burbank Ave.
Janesville, WI 53545
(608) 755-2438

Included among the services are family planning services for women of all ages, with a sliding scale fee.

FAMILY SUPPORT PROGRAM

1-800-642-7837 (voice TTY)

They provide individual services/support to families, including support for a child with severe disabilities. Included is information and help in finding service programs, limited funding to buy needed services and goods that can't be bought through other sources, and help in linking families with other families to strengthen natural supports. Contact Wisconsin First Step.

KANDU INDUSTRIES, INC.1741 Adel St.
Janesville, WI 53546-2999
(608) 755-4123

KANDU's services are designed to offer vocational, educational, and personal adjustment options to persons with disabilities and barriers to employment. United Way funds the "Waiting List Project," which provides services to people who would otherwise have a lengthy wait to get off the Rock County Developmental Disabilities Board's "waiting list."

ROCK COUNTY HUMAN SERVICES HEALTH CARE CENTER3530 N. County Hwy F
Janesville, WI 53545
(608) 757-5200www.co.rock.wi.us/Dept/HumanSvcs.HSD_LTS

The Rock County Human Services Health Care Center provides numerous services that can assist you. Among those services are emergency mental health services, reporting child or elderly abuse or neglect, applying for public assistance with benefits such as Medical Assistance, FoodShare, W2, and Child Care, and First Call for Help ([608] 363-8800 in Beloit and [608] 752-3100 in Janesville). Other services include Beloit and Janesville Community Support and Counseling, Child Protective Services, Crisis Intervention Services, Economic Support Services, Juvenile Probation, and Medical Records. Services are offered not only at the Hwy. F location but also at 64 Eclipse Center, Beloit, and the Rock County Job Center.

SALVATION ARMY - Beloit628 Broad St.
Beloit, WI 53511
(608) 365-6572

The Beloit Salvation Army provides numerous informational services at little or no cost. Among them are (only related ones are listed):

- Alcohol/Drug Abuse (refers men to Adult Rehabilitation Center in Rockford)
- Emergency (food pantry, clothing)
- Free Public Breakfast/Lunch/Senior Lunch
- Senior Center
- Case Management Programs (can assist with partial rent, partial security deposit, partial utility bills, and transportation. This is a limited program depending on funding).
- Summer Food Program
- Christmas Baskets and Toys
- Monthly Mobile Food

Each year, many people who never dreamed they they'd need help suddenly find themselves in an overwhelming situation and turn to the Salvation Army. In all of its services, the Salvation Army believes that meeting immediate needs is important, but addressing larger, long-term issues is vital for real life change. Its ministry is holistic; it addresses the whole person—body, mind, and spirit. Following are some of the most important services they offer:

Community Meal Site—Located at their main building at 514 Sutherland Ave., the Salvation Army Community Meal Site serves over 1,000 nutritional meals (lunch/supper) per month to those who find themselves in need of a well-balanced nutritional meal or find themselves lacking family support, etc. Meals are prepared on-site in their kitchen and served in the dining room.



Food Pantry—Located at 514 Sutherland and a part of Social Services, it operates Monday through Friday, 10 a.m. to noon and 1 to 4 p.m. Individuals/families first meet with a case worker for assessment of needs and then are given bags of groceries (Food Basket) to meet their particular needs or circumstances based on income/finances, size of family as well as other issues facing them.

Landlord Tenant Resource Center— This center provides both landlords and tenants with information regarding a whole variety of rental issues, including eviction prevention and homelessness. The Center does not provide legal advice nor is to be considered a replacement for the landlord and tenant's responsibility to be familiar with the law. Contact Tami Prochazka at (608) 757-8300, Ext. 24.

Pathways Transitional Housing Program—Helps individuals make long-term changes in their lives. This unique self-sufficiency program addresses underlying issues related to poverty, providing emotional support, resources, friends and role models through case management. Contact Tami Prochazka at (608) 757-8300, Ext. 24.

Social Services—Social services provides food, emergency lodging, community meals and seasonal programs (coats for kids, toy shop, etc.), transportation, clothing, personal care products, and other services available when funding permits. Pathways Transitional Living Programs (mentioned above) exist to empower homeless adults with dependent children to make positive life changes and become self-sufficient through case management, individual/family accountability, and lodging assistance to help individuals/families stabilize their lives.

Y.W.C.A

1735 S. Washington St.
Janesville, WI 53546
(608) 755-5445

The Janesville Y.W.C.A. offers an Alternatives Program which includes a domestic violence center and shelter, and various programs centering on women with children and single women without children at its Washington St. address, phone (608) 755-5445 (administration) or (608) 752-2583 (hotline). They also offer a Care House at 1126 Conde St., Janesville, WI 53545, phone (608) 755-4750, and they have a location at 314 W. Court, Janesville, WI 53545, phone (608) 741-7226.



Section F

HEALTH SERVICES

ASK-A-NURSE

Mercy Health System
(608) 756-6100

Receive 24-hour emergency medical information on several dozen topics covering all aspects of health care.

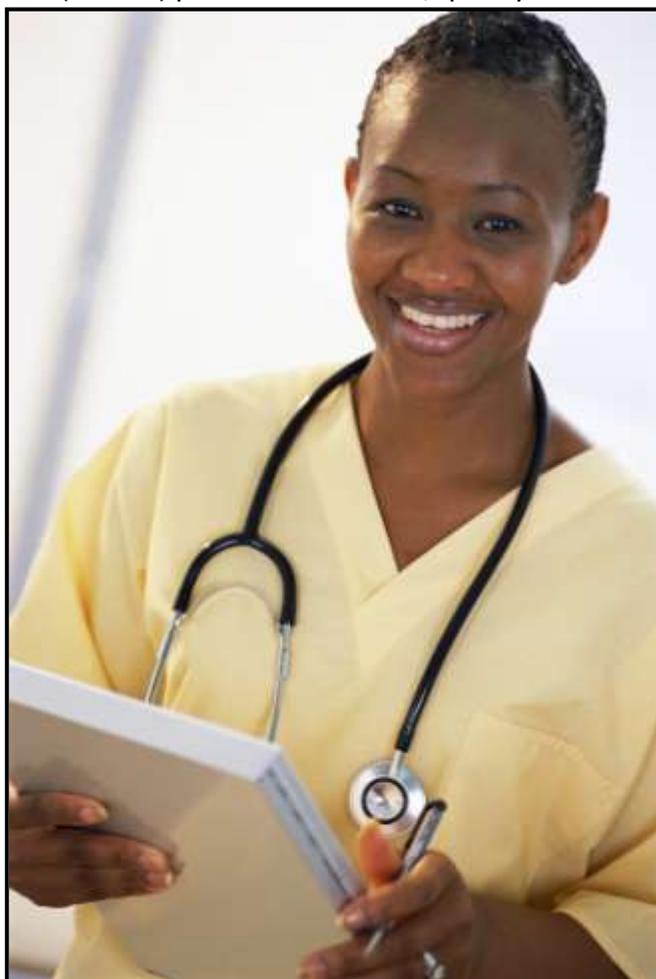
BELOIT AREA COMMUNITY HEALTH CENTER

74 Beloit Mall
Beloit, WI 53511
(608) 361-0311

The Beloit Area Community Health Center (BACHC) provides accessible, quality health care for all. They include an Alcohol and Other Drug Abuse prevention (AODA) counseling program, programs for youth, and quality confidential health care for the whole family in areas such as:

- primary health care
- health education
- pregnancy testing
- family planning
- teen health
- well child exams
- school and sports exams
- STD/HIV testing
- treatment for chronic illness
- geriatric counseling and treatment
- dietary counseling
- mental health counseling
- comprehensive care for HIV-positive persons through UW-Hospitals/Clinics

They also offer services, including pharmacy discounts through Grand Avenue Pharmacy, dental referrals, social service referral, taking applications for BadgerCare, Medicaid, HealthyStart, etc. Fees are based on your annual income and family size.



BELOIT CLINIC, S.C.

1905 Huebbe Parkway
Beloit, WI 53511
(608) 364-2200

The Beloit Clinic offers a broad range of medical care to the residents of the region. You may choose a personal physician from among the primary care specialties or you have the option of calling another specialist yourself if you wish to see one. Among the services offered at the Beloit Clinic are primary care areas such as family medicine, internal medicine, pediatrics, obstetrics, and gynecology; specialty services such as allergy, cardiology, dermatology, endocrinology, gastroenterology, general surgery, nephrology, neurology, occupational medicine, oncology, ophthalmology, orthopedic surgery, otolaryngology, pulmonology, rheumatology, and urology; and support services like audiology, laboratory, medical imaging, and physical therapy.

“The basic thing that everyone wants is happiness, no one wants suffering. And happiness mainly comes from our own attitude, rather than from external factors. If your own mental attitude is correct, even if you remain in a hostile atmosphere, you feel happy.”

---*The Dalai Lama*

BELOIT MEMORIAL HOSPITAL

1969 West Hart Rd.
Beloit, WI 53511
(608) 364-5011
Physician Info—(608) 362-8677 or 1-800-321-2641

Beloit Memorial Hospital offers numerous programs and services that can assist you in a variety of areas. They are affiliated with the University of Wisconsin Hospital and Clinics. The hospital’s Stateline Emergency Center is staffed around-the-clock by board-certified Emergency Medicine physicians and nurses. Its comprehensive programs include the recently-remodeled Dialysis Center, inpatient and outpatient rehabilitation services, the new Cancer Care Center, ambulatory surgery, and Critical Care Services.

Beloit Memorial Hospital operates a toll-free referral line for individuals seeking information about physicians by calling the DOCTORS line listed above.

In addition, Beloit Memorial Hospital offers financial assistance for necessary medical services to eligible patients with limited financial means. Healthcare services may be provided to patients without expectation of payment, or payment at a reduced level, based upon established criteria. Beloit Memorial Hospital will always maintain the dignity of its patients during the financial assistance eligibility process. For more information, contact their Credit Department at (608) 364-5584 or (608) 364-5585.

DEAN RIVERVIEW CLINIC & URGENT CARE

580 N. Washington St.
Janesville, WI 53548
(608) 755-3500

Dean Riverview Clinic provides comprehensive health care and urgent care for the area. The clinic features primary care and medical specialty services, on-site lab and medical imaging facilities, a full-service Dean pharmacy, and Davis Duehr Dean optical store. The Clinic is part of the Dean Health System, one of the largest multi-specialty physician groups in the country. The Riverview Surgery Center is a St. Mary's/Dean Venture facility for clinic outpatient surgeries.

EDGERTON HOSPITAL AND HEALTH SERVICES

313 Stoughton Road
Edgerton, WI 53534
(608) 884-3441 or 1-800-884-3441
www.EdgertonHospital.com

A Critical Access hospital, their service area includes Edgerton, Milton and the surrounding areas. Their services also include a full range from emergency/urgent/acute care to rehabilitative and family and patient services. They also offer H.E.L.P. loans (Hospital Expense Loan Program) for large medical costs that can place families under severe financial pressures. This loan includes low interest rates, affordable, flexible payments, no pre-payment penalties, and easy enrollment. For information on H.E.L.P, contact the Patient Financial Counselor at (608) 884-1696.

HEALTH COVERAGE TAX CREDIT (HCTC)

1-866-628-HCTC (1-866-628-4282)
www.irs.gov

The Health Coverage Tax Credit is a fairly new program that can pay nearly 2/3 of your health plan premiums. If you receive TAA/ATAA (Trade Adjustment Assistance/Alternative TAA) or PBCG (Pension Benefit Guaranty Corporation) benefits, you may be eligible. The HCTC may cover your spouse and dependents in addition to you. You must be enrolled in a qualified health plan to claim HCTC. There are two ways to claim the credit (registering to receive advanced payment or claiming the HCTC when filing your federal tax return) and you may claim the credit even if you do not owe federal income tax. If you're eligible you can claim it in advance to help pay for health premiums as they become due and purchase health coverage for yourself and qualified family members.



You automatically qualify if you have COBRA continuation coverage, if spousal coverage plans include the spouse's employer paying for less than 50% of the premium, or individuals (non group) health coverage that began at least 30 days prior to separation from employment. You may also qualify under other plans. You are not eligible if you're entitled to Medicare Part A or are enrolled in Medicare Part B, if you're enrolled in the Wisconsin Medicaid program or Wisconsin Children's Health Insurance Program (SCHIP), enrolled in any health plan maintained by an employer, former employer, or spouse's employer that pays at least 50% of the cost of coverage, are enrolled in a plan in the Federal Employees Health Benefit Program (FEHBP), or are entitled to coverage through the U.S. military health system (TRICARE/CHAMPUS).

HEALTHCHECK

1-800-722-2295

HealthCheck (Wisconsin’s EPSDT Program) is a preventive health check-up program for anyone under the age of 21 who has a valid Wisconsin Medicaid card. HealthCheck teaches you and your child how to prevent illness and can also find any health problems early, before they become serious. HealthCheck meets the physical exam requirements for programs such as Head Start, Child Care or WIC, and school physicals. A HealthCheck referral may also make you eligible for some services not normally paid for by Medicaid.

HEALTHNET OF JANESVILLE, INC.

23 W. Milwaukee St. & 1344 Creston Park Dr., Suite 2,
Janesville, WI 53545
(608) 756-4638
www.healthnetofjanesville.org

HealthNet of Janesville serves the need for primary health care to the uninsured and low-income residents of Rock County. Located in downtown Janesville at 23 W. Milwaukee St., now offered is a free dental clinic to eligible residents at their Creston Park location.

MEDICAIDwww.wisconsin.gov/MEDICAID

Medicaid is the U.S. health program for individuals and families with low incomes and resources. It is an entitlement program that is jointly funded by the states and federal government, managed by the states. Among the groups of people served by Medicaid are eligible low-income parents, children, seniors, and people with disabilities. Being poor or even very poor does not necessarily qualify an individual for Medicaid. In fact, it is estimated that approximately 60% of poor Americans are not covered by Medicaid. Medicaid is the largest source of funding for medical and health-related services for people with limited incomes.

For individuals who meet income and resource limits for full coverage, Medicaid covers a comprehensive range of services, including hospital care, doctor’s visits, prescriptions, mental health services, and rehabilitative services. An individual may be covered by other health insurance and be eligible for Medicaid. Medicaid will cover the cost of care not covered by the other plan and may cover the cost of employer-sponsored health insurance for eligible individuals.

In Wisconsin, you may qualify if you are:

- a citizen of the U.S. or an “eligible” person
- meet the financial eligibility requirements
- are a relative caretaker of a deprived child (one who has one or both parents absent from the home or has both parents in the home but one parent is incapacitated, unemployed, or an offender working without pay—the caretaker must be a relative of the child covered by Medicaid)
- pregnant
- under age 19 or age 65 or older
- blind or disabled

For more information, go to the Wisconsin Medicaid website.

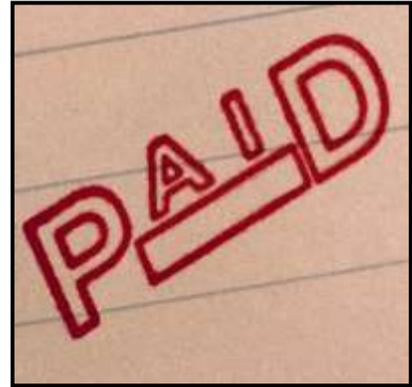
MEDICARE

www.wisconsin.gov/guide/pay/medicare

Although their names are similar, Medicaid and Medicare are very different programs. Medicare is an entitlement program funded entirely at the federal level. It is a social insurance focusing primarily on the older population—people 65 or older, people under age 65 with certain disabilities, and people of all ages with end stage renal disease. The Medicare Program provides a Medicare part A which covers hospital bills, Medicare part B which covers medical insurance coverage, and Medicare part D, which covers prescription drugs.

Other programs and services offered through Medicare include the following:

- Medigap—supplemental insurance if you have Medicare
- Medicare Advantage—Medicare managed care plans
- Medicare and Prescription Drug Coverage—a plan that covers some prescription drug costs



Further information can be obtained at the Wisconsin Department of Health Services listed above.

MERCY HEALTH SYSTEM RESOURCES

1000 Mineral Point Ave.
Janesville, WI 53548
(608) 756-6000

www.mercyhealthsystem.org

The Mercy Health System offers numerous services that may be of assistance to you. The following are just some of them, plus some services are listed elsewhere within this document under the appropriate category—if there is something you need and do not find it listed here, contact them to see if they offer that service.

Free and Low-Cost Medical Services

Providing affordable care is a priority of Mercy. The Community Health Center at Mercy Clinic South in Janesville (Phone [608] 755-7960), in conjunction with the Community Health Center, Inc., Beloit (Phone [608] 363-5500) provides low-cost care to under-insured and uninsured individuals. Mercy physicians also volunteer their time at local free clinics, including HealthNet of Janesville and the Beloit Area Community Health Center.

Support Groups

Patients with chronic illness and injury often benefit from talking with other patients in similar situations. Mercy offers nearly 50 support groups in Wisconsin and Illinois at no or low cost.

Health Screenings and Community Education Classes

Each year Mercy provides thousands of free and low-cost community education programs and health screenings to residents of the areas it serves. Classes, workshops, and screenings are based on patient requests and needs identified by providers in various areas. Screenings include blood pressure, blood glucose, cholesterol, bone density, depression, cancer and much more. Call (608) 756-6100.

Hospice Care

Mercy Assisted Care (MAC) operates the largest skilled home care agency in Rock County. It includes a hospice homecare program and the only hospice residential unit in Janesville. Call (608) 755-6920.

House of Mercy *(see information under Housing (G) section)*

Meals On Wheels *(see information under Nutrition Services (I) section)*

Mercy Cooperative Childcare Institute *(see information under Child Care Services (D) section)*



Mercy Lifeline

Mercy Lifeline is a personal emergency response system that helps the elderly and disabled remain in their homes and retain their independence. Lifeline communication devices are used to call for medical help with the touch of a button. Call (608) 756-6784.

Senior Connection

This free program for community members aged 55 and older offers Medicare advice from trained personal counselors, referrals for home health and home care, social events, and multiple discounts throughout the Mercy Health System. Call (608) 741-3810.

PUBLIC HEALTH NURSING-ROCK COUNTY

3328 N. U.S. Highway 51, Janesville, WI 53548 &
61 Eclipse Center, Beloit, WI 53511
(608) 364-2010 (South)
(608) 7575440 or 757-5442 (North)
www.co.rock.wi.us

Public Health Nursing-Rock County provides a number of services, for which there may be a fee, depending upon the program. Among the services offered are immunization clinics, vision and hearing screening, blood pressure and cholesterol checks. There are also Sexually Transmitted Disease clinics/anonymous HIV testing, and communicable disease follow-ups. Home visits are available. Other clinics and services include flu and pneumonia, communicable disease investigation and prevention, food protection, lead and groundwater testing, and school nursing services, among others. Financial assistance is available to help pay for recipients' services.

Rock Haven is an important link in Rock County's health and long term care systems. Their goal is to provide services and treatments that maximize an individual's ability to function and attain the highest level of independence, serving those in need of rehabilitation, the frail elderly, those with behavioral, emotional and psychiatric needs, and those with developmental disabilities. All units are certified for Medicare and Medical Assistance. Rock County residency is required for admission.

Among the services offered are:

- Nursing—whether rehabilitation or long term care.
- Financial Services—assistance in finding appropriate resources to fund the care.
- Food Services—providing high-quality, professionally prepared menu items.
- Therapy Services—committed to providing excellent physical, occupational, and speech therapy.
- Activities/Recreational Therapy—a variety of activities coordinated by recreational therapy staff.
- Social Services—centered around Rock Haven the most positive experience for all involved.

Section G **HOUSING**

BRITTAN HOUSE

608 4th St.
Beloit, WI 53511
(608) 365-4787

This is a 45-unit single-room occupancy (SRO) rooming and boarding house for homeless and other low-income single men who meet program guidelines. It is owned and operated by the Neighborhood Housing Services of Beloit.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Henry Reuss Federal Plaza
310 W. Wisconsin Ave.
Milwaukee, WI 53203-2289
(414) 297-3214

The U.S. Department of Housing and Urban Development (Wisconsin Field Office) provides ***information for homeowners and rental assistance***. They also provide housing counseling, legal information and referrals to renters and landlords who have housing questions and problems. You can also visit HUD's web site at www.hud.gov and click on the state menu to access the Wisconsin information.

HABITAT FOR HUMANITY

320 E. Milwaukee St., P.O. Box 8204
Janesville, WI 53547-8204
(608) 754-1228
e-mail: info@rockcountyhabitat.org

Rock County Habitat for Humanity was formed in January, 1990 as an affiliate of Habitat for Humanity International. It is an ecumenical, Christian housing ministry that seeks to eliminate substandard housing worldwide, and make decent shelter a matter of conscience and action. Habitat not only builds houses—it builds new relationships and a sense of community. Rock County's Habitat program gives families a "hand-up," not a "hand-out." Habitat homes are sold for no profit on no-interest, 20-year mortgages to partner families who have completed their sweat equity hours.

HANDS OF FAITH

737 Bluff St.
Beloit, WI 53511
(608) 363-0683 or (608) 751-5600

Hands Of Faith accepts families in a 24-hour program providing overnight accommodations, three meals a day, and Day Center Case Management.

Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?

- Do not ignore the letters from your lender
- Contact your lender immediately
- Contact a resource listed in this document or an HUD-approved Housing Counseling Agency at 1-800-569-4287 (toll free) or the U.S. Department of Housing and Urban Development at 451 7th St. SW, Washington, D.C. 20410, phone (202) 708-1112. Locally, contact the Milwaukee Field Office, 310 W. Wisconsin Ave., Suite 1380, Milwaukee, WI 53203-2289, phone (414) 297-3214.

- **Do not ignore the problem.** The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.
- **Contact your lender as soon as you realize that you have a problem.** Lenders do not want your house. They have options to help borrowers through difficult financial times.
- **Open and respond to all mail from your lender.** The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notices of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
- **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you cannot make your payments. Learn about the foreclosure laws and timeframes in Wisconsin (each state is different) by contacting the Wisconsin Housing Office.
- **Contact a HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free or very low-cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. To find a local HUD-approved counselor call (800) 569-4287.
- **Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses – cable TV, memberships, entertainment – that you can eliminate. Delay payments on credit cards and other “unsecured” debt until you have paid your mortgage.

This is a 25-bed homeless center that provides homeless families throughout southern Wisconsin and northern Illinois with short-term emergency shelter and access to housing, job placement, and child care resources. Staff at the center assists the homeless in assessing their needs, obtaining appropriate referrals and services, and designing an action plan aimed at achieving more stable housing.

**HOUSING AND ECONOMIC RECOVERY
ACT**HUD Website:
<http://www.hud.gov/news/recoveryactfaq.cfm>

A bill designed to assist home borrowers in danger of losing their homes has been adopted and being offered through the Federal Housing Administration. Those eligible will be able to refinance into more affordable government-insured mortgages. The program offers government insurance to lenders who voluntarily reduce mortgages for at-risk homeowners to at least 90% of the property's *current* value.

The program started October 1, 2008 and sunsets on September 30, 2011. To be eligible, a borrower must:

- Have a loan on an owner-occupied principal residence. Investors, speculators, or borrowers who own second homes cannot participate in this program.
- Have a monthly mortgage payment greater than at least 31 percent of the borrower's total monthly income, as of March 1, 2008
- Certify that he or she has not intentionally defaulted on an existing mortgage, and did not obtain the existing loan fraudulently
- Not have been convicted of fraud.

“Opportunity is missed by most because it is dressed in overalls and looks like work.”

---Thomas Alva Edison

To access the program, homeowners or a servicer of an existing eligible loan needs to contact an FHA-approved lender. The FHA-approved lender will determine the size of a loan that a borrower can reasonably repay and that meets the requirements of the program. If the current lender or mortgage holder agrees to write-down the amount of the existing mortgage and make the new loan affordable, the FHA lender will pay off the discounted existing mortgage. Loans provided under this program must be 30-year fixed rate loans. The program is completely voluntary for lenders, investors, loan servicers, and borrowers.

HOUSING CHOICE VOUCHER PROGRAM

18 N. Jackson St., 1st Floor
Janesville, WI 53546
(608) 755-3065 (for application)
(608) 755-3127 (information line)

The Housing Choice Voucher Program, also known as the City of Janesville's Section 8, assists households with their monthly rent and utilities. Under this program, a monthly rent payment is made to your landlord on behalf of your household.

If you are interested, you need to complete an application at the Neighborhood Service office at 18 N. Jackson St., First Floor (Janesville Municipal Building). You will be placed on a list, and when your name comes to the top of the list, determination of your household eligibility will be conducted. An orientation will be held and Housing Choice vouchers will follow. The Housing Choice Voucher Program does not provide emergency assistance. If you do need emergency assistance with housing, contact ECHO at 754-5333, the House of Mercy at 754-0045 or the Salvation Army at 757-8300.



For more information on the Housing Choice Voucher Program, contact their 24-hour information line.

HOUSING REHABILITATION LOAN PROGRAM FOR ROCK COUNTY

Rock County Court House
51 S. Main St.
Janesville, WI 53545
(608) 757-5587

Rock County has received Community Development funds for a housing rehabilitation loan program. The purpose of the program is to conserve, rehabilitate, and improve houses owned by moderate (MI)- or low-income (LI) owner-occupied households. The loan is secured by a mortgage on the property.

For MI homeowners, a 3% interest loan can be secured, while for LI homeowners, a 0% loan can be obtained. Repair can include house structure, including foundation, floors, walls, and roof; replacement or repair of the furnace, hot water heater, electrical distribution system; or sanitary fixtures. Also, weatherization, insulation, steps, walkways and handicapped accessibility improvements are eligible. It is not for new construction. For more information, contact the Rock County Planning and Development Agency at the Rock County Court House, 51 S. Main St., Janesville, WI 53545.

INTERIM ASSISTANCE

1900 Center Ave.
Janesville, WI 53546
(608) 741-3488
www.dwd.state.wi.us

Located at the Rock County Job Center, Interim Assistance provides assistance in meeting the cost of shelter and basic needs to residents of Rock County who are unable to work due to a physical, mental, or developmental disability which is expected to last longer than 90 days. Benefits issued are similar to a loan in the sense that they are to be repaid when the recipient is able to do so.

JANESVILLE COMMUNITY DEVELOPMENT

18 N. Jackson St.
Janesville, WI 53545
(608) 755-3065

They provide low-income rental assistance (Section 8 Rent Assistance). Assistance is available for elderly, disabled persons and families of one or more. Total household income must be at or below 50% of the county median income.

**NEIGHBORHOOD HOUSING SERVICES OF
BELOIT, INC.**

156 St. Lawrence Ave.
Beloit, WI 53511
(608) 362-9051
e-mail: nhsobeloit@nhsobeloit.org

Neighborhood Housing Services of Beloit strengthens and builds healthy neighborhoods by providing quality homes and related ownership services. NHS of Beloit provides high quality housing, lending and educational opportunities and resources. It is a part of the NeighborWorks Network.

SPARROW'S NEST

1816 Harrison Ave.
Beloit, WI 53511
(608) 362-8215

They provide a 24-hour shelter for the homeless.



Section H

MISCELLANEOUS SERVICES *(e.g., Senior, Insurance, Financial, & Legal)*

AMERICAN ASSOCIATION OF RETIRED PERSONS(AARP)

www.aarp.org

AARP is a non-profit membership organization open to any person (you don't have to be retired) 50 and older dedicated to addressing their needs and interests. In addition to informing members and the public on issues important to this age group and promoting community service, they also offer a wide range of special products and services to members. Through its two affiliate groups—the AARP Foundation and AARP Services, Inc. (ASI)—they deliver information, education and direct service. Among the Foundation programs are:

- a work training program for low-income persons 55 and older
- free tax preparation and counseling for older Americans
- improvement to legal hot lines through technical assistance and training
- training and assistance for aging advocates in elderly law and advocacy
- support for housing counselors in their work with older homeowners seeking reverse mortgages

Among the ASI Services, Inc. are:

- Medicare supplement
- Long-term health care
- Automobile, homeowners and life insurance
- Member discounts and savings on prescription drugs, eye-health services and eyewear products.

ASI also oversees discounts on hotels and motels, auto rentals, airlines, cruise lines, vacation packages, entertainment products, and consumer goods. Members also receive a bi-monthly magazine.

ROCK COUNTY COUNCIL ON AGING

3328 Highway 51 N.
Janesville, WI 53545
(608) 757-5472

With a mission to help preserve the independence, self-worth, and dignity of older residents of Rock County, offered are services such as the Benefit Specialist Program (get help “cutting the red tape”), nutrition services, home-delivered meal program, specialized transit van service, and volunteer driver RIDES program.

ASSISTING THE UNINSURED—HEALTH INSURANCE; LEGAL ASSISTANCE

Several programs exist to *assist the uninsured*. Locally, contact the Rock County Human Services Department. You may also wish to visit one of the following web sites for information about services available to help pay for medical care and prescription medication:

- U.S. Department of Health and Human Services-Health Resources and Services Administration, www.hrsa.gov.
- Partnership for Prescription Assistance, 1-888-4PPA-NOW (1-888-477-2669), www.pparrx.org.
- Guide to Finding Health Insurance Coverage-Wisconsin, www.articles.directorym.com/ContactUs.html.

For Lawyer Referral and Information Services, phone 1-800-362-9082 or for Legal Action of Wisconsin, phone 1-800-362-3904. The Wisconsin State Law Library also provides several resources on their web site:

- Information about free or low-cost legal assistance: www.wsll.state.wi.us/getstarted/assist.html
- Tips on hiring a lawyer: www.wsll.state.wi.us/getstarted/hire.html
- Tips on conducting legal research: www.wsll.state.wi.us/legalresearch.html and www.wsll.state.wi.us/getstarted/shc.html.

CONSUMER CREDIT COUNSELING SERVICE OF BELOIT

423 Bluff St.
Beloit, WI 53511
(608) 365-1244

They function as a party between the creditor and debtor to work out a repayment plan. They help stop calls from creditors, and in some cases, interest on accounts may be dropped or lowered. Family and individual financial planning and budgeting skills are also offered.

CONSUMER CREDIT COUNSELING SERVICE OF JANESVILLE

205 N. Main St.
Janesville, WI 53545
(608) 365-1244

They provide personal financial counseling and budgeting assistance for individuals and families experiencing moderate to severe economic hardship.

**COMMUNITY ACTION, INC. OF ROCK AND
WALWORTH COUNTIES**

200 W. Milwaukee St.
Janesville, WI 53546-5921
(608) 755-2470
www.community-action.org

Community Action uses a sliding scale, so fees vary. It provides a state licensed Day and Night Child Care program for children ages 2 to 12 years and an infant care program for children two weeks and older. Also offered is Financial Management Counseling. There is also utility payment assistance for income-eligible Elkhorn Light and Water customers, and affordable housing for seniors in Beloit, Delavan, and Evansville. Also available is affordable home rehabilitation loans for income-eligible homeowners in several communities. They also have a weatherization program.



Community Action's ***Self Sufficiency Program*** is a case management and support program that could be the tool you are looking for to achieve your goals and increase your household income. The program can assist in goals related to housing, budget management, employment and training, health and nutrition, transportation, education, parenting, relationships, and mental health. Your household must currently be participating in a Community Action program and income eligibility requirements apply.

Community Action also offers a Drop-In Child Care service located at the Rock County Job Center.

**DISASTER SERVICES-SOUTH CENTRAL
WISCONSIN**

211 N. Parker Dr.
Janesville, WI 53545
(608) 754-4497
www.redcross.org

Providing 24 hour service to victims of natural disasters including victims of single family fires, they also provide temporary shelter, food, and if needed, clothing. For disaster victims, further assistance in some cases can be given to help the family resume normal living as soon as possible after a disaster. All Red Cross disaster relief is free; it is a gift from the American public and no repayment is expected.

SBA-Patriot Express

www.sba.gov/wi

Join with the U.S. Small Business Administration's Patriot Express program to start or expand a small business. This program integrates all of SBA's programs and services to veterans and members of the military.

SCORE—Service Corps of Retired Executives

M G & E Innovation Center
505 S. Rosa Rd.
Madison, WI 53719
(608) 441-2820

E-Mail: contactscore@scoremadison145.org

SCORE, sometimes referred to as “Counselors to America’s Small Business,” provides quality, free, and private counseling to small businesses; low and no-cost workshops and seminars locally; provides tools (web sites, alliances, partnerships) for business planning and development; and provides volunteers for other business-related community activities. If you’re looking at a start-up business or have an idea, you can receive in-person or e-mail counseling. The closest SCORE office is located at M G & E Innovation Center.

SMALL BUSINESS LOANS PROGRAMS & SERVICES

2300 S. Park St., Suite 21
Madison, WI 53713
(608) 257-5450
www.wwbic.com

The Wisconsin Women’s Business Initiative Corporation provides hands-on assistance to business owners through classes, one-on-one assistance, and access to capital through direct lending programs. They assist women *and* men throughout Wisconsin, start-up businesses, and growing businesses. They have a loan service, “Can We Talk” sessions which cover business plans and financing options, business financing seminars, and a business assistance program.

SOCIAL SECURITY ADMINISTRATION

222 N. Academy
Janesville, WI 53545
(608) 752-1399
Toll free 1-800-772-1213

Social Security in the U.S. is a social insurance program funded through dedicated payroll taxes called Federal Insurance Contributions Act (FICA). The best-known initiatives of the program include:

- Federal Old-Age, Survivors, and Disability Insurance
- Unemployment Insurance
- Temporary Assistance to Needy Families (TANF)
- Health Insurance for Aged and Disabled (Medicare)
- Grants to States for Medical Assistance Programs (Medicaid)
- State Children’s Health Insurance Programs (CHIP)
- Supplemental Security Income (SSI)



STATELINE UNITED WAY

400 E. Grand Ave., # 101
Beloit, WI 53511-6200
(608) 365-4451

E-mail: steve@statelineunitedway.com

Stateline United Way is dedicated to improving the lives of residents of the southern Wisconsin and northern Illinois area. They invest in and support numerous organizations, many of which may be able to assist you. Among them are:

- AIDS Network
- American Red Cross
- Beloit Inner City Council on Drug and Alcohol Abuse
- Beloit Meals On Wheels
- Big Brothers/Big Sisters of Rock, Walworth and Jefferson Counties
- Catholic Charities
- Community Action
- Energy Services
- Family Services of Southern Wisconsin and Northern Illinois
- Girl Scouts Badger Council
- Glacier's Edge Boy Scout Council
- Hands of Faith
- Independent Disability Services
- Lutheran Social Services
- Merrill Community Center, Inc.
- Nutrition and Health Associates
- Retired and Senior Volunteer Program
- Salvation Army
- Senior Services of Rock County, Inc.
- SMILES (Special Methods in Learning Equine Skills)
- Stateline Boys and Girls Club
- Stateline Family YMCA
- Stateline Literacy Council
- Voluntary Action Center
- YWCA

UNITED WAY OF NORTH ROCK COUNTY

205 N. Main St., Suite 101
Janesville, WI 53545-3062
(608) 757-3040

E-mail: unitedway@uwnrc.org

Devoted to health and human services, the United Way of North Rock County partners and invests in dozens of organizations that can assist you. Among them (some of them listed separately in this booklet) are:



- AIDS Network
- American Heart Association
- American Red Cross of Central Wisconsin
- Big Brothers/Big Sisters
- Catholic Charities, Inc.
- Child Care Resource & Referral of South Central WI, Inc.
- Children's Service Society
- Community Action of Rock & Walworth Counties
- Edgerton Community Outreach

- The Enrichment Center (offers alternative day services to adults with significant and multiple physical disabilities)
- Family Respite Care Services
- Family Services of Southern WI & Northern IL—Consumer Credit Counseling
- The Gathering Place, Milton (Nutrition Site Program for those 60 and older)
- Healthnet of Janesville, Inc.
- Independent Disabilities Service (IDS)
- Janesville Community Day Care Center
- Janesville Literacy Council
- Lutheran Social Services
- Mercy Assisted Care
- Rock County Habitat for Humanity
- YMCA/YWCA

The North Rock County United Way also offers First Call, an information and referral service connecting you to over 1,800 programs and services, in topics such as food and clothing, housing, support groups, transportation, child care, financial assistance, and legal assistance. For information on first call, in Beloit call (608) 363-8800; in Janesville call (608) 752-3100; and in Evansville, call (608) 882-9966.

WPS INSTANT PROTECTION PLAN

1717 W. Broadway, P.O. Box 8190
 Madison, WI 53708-8190
 1-800-236-1448
www.wpsic.com

The WPS Instant Protection Plan (IPP) is short-term health insurance for people in transition. The IPP’s comprehensive medical and hospital benefits provide the protection you need to help avoid major financial loss in case of a serious accident or illness. It is designed for people who: are recent college graduates, part-time or temporary employees, between jobs and looking for an affordable alternative to COBRA, newly-employed and waiting for health benefits to begin, or recently retired and waiting for Medicare eligibility.

Section I

NUTRITION SERVICES

ACCESS WISCONSIN

1-800-362-3002

www.access.wisconsin.gov/access

ACCESS is a quick and easy way for people in Wisconsin to get answers to questions about health and nutrition programs. Go to their website and click on a picture to choose the tool you would like to use. The website works best with Internet Explorer. If you have trouble while using ACCESS, please call the Recipient Services hotline at 1-800-362-3002.

Among the topics covered are:

- *Am I Eligible?* See if you're eligible for FoodShare, BadgerCare Plus, Medicaid, SeniorCare, and other programs
- *Apply for Benefits.* Apply online for FoodShare, BadgerCare Plus, Family Planning Services, and/or Medicaid.
- *Check Your Benefits.* Keep in mind that you'll only see information about your FoodShare, BadgerCare Plus, Medicaid, and/or Caretaker Supplement benefits.
- *Report My Changes.* You can report a change to your local agency.

CARITAS

1175 Madison Rd.
Beloit, WI 53511
(608) 362-4403

Caritas, Inc. provides and coordinates basic subsistence services for the greater Beloit area. They can also help with the first month's rent or eviction prevention for households that are homeless or impending homeless, until grant funds are depleted.

EDGERTON COMMUNITY OUTREACH & FOOD PANTRY

106 S. Main St.
Edgerton, WI 53534
(608) 884-9593

e-mail: edgertoncommunityoutreach@verizon.net

The Edgerton Community Outreach & Food Pantry includes a Client Services Program which provides a wide variety of services to low income families in the Edgerton School District area, including, but not limited to, rental assistance, emergency shelter, medical and transportation assistance. The Food Pantry Program assists families in need with non-perishable food and perishable food vouchers. There is also an Outreach Thrift store at 106 S. Main St.

EVANSVILLE ECUMENICAL CARE CLOSET

206 S. Madison
Evansville, WI 53536
(608) 882-4532 or (608) 882-9900

This organization provides both food and clothing.

**EVERYONE COOPERATING TO HELP OTHERS
(ECHO)**

65 S. High St.
Janesville, WI 53545
(608) 754-5333

ECHO, Inc., created in late 1969, is a non-profit, faith-community sponsored organization serving individuals with needs and their families in the Janesville area. It exists through the generosity of others in the community. It has grown from a food pantry and clothing depot to being an organization called upon to help meet temporary housing, food, clothing, health, transportation and other emergency needs for low-income families. ECHO seeks to help people help themselves through its programs and services, not readily available through other sources, and to assist them in utilizing other existing services and programs in the community. It does not impose any theological or political value system upon those served. Requests for assistance may be made at the ECHO office. Their main services include:

- Food Pantry—providing food, including commodities
- Bread and other food provided to breakfast clubs, agencies, etc.
- Emergency rent assistance
- Emergency lodging
- Clothing vouchers—providing good used clothing
- Cleaning and personal supplies
- Diapers and baby food
- Furniture and appliances
- Gas and bus vouchers
- Community meals
- School supplies
- Easter brunch program
- Thanksgiving baskets
- Christmas toy program
- Christmas Day dinner
- Miscellaneous services and information and referral services for people requiring public aid or help from other agencies.



FAITH BUILDERS OPERATION CARE (FOOD PANTRY)

2170 Murphy Woods Rd.
Beloit, WI 53511
(608) 365-9131, Ext. 10

Their services include food distribution every Thursday, with persons limited to using the pantry once a month. To be eligible you must interview with a church member. It is located at Faith Builders International.

FOODSHARE WISCONSIN

Rock County Job Center
1900 Center Ave.
Janesville, WI 53546
(608) 741-3488



The FoodShare Program provides persons and families who have little money or savings to buy the food they need for good health. Most grocery stores participate in the program. To be eligible, an individual must be a citizen or eligible alien, must be willing to register for work unless exempt, must generally have household assets less than \$2,000, with households with at least one member age 60 and older having assets up to \$3,000, and categorically eligible households do not have an asset limit. Household income must be within 130% of the Federal Poverty Level. FoodShare benefits can be used for food and plants/seeds for home food gardens, but

may not be used for alcoholic beverages, tobacco products, pet food, soap or paper products, or any other non-food items.

MEALS ON WHEELS, БЕLOIT

424 College St.
Beloit, WI 53511
(608) 362-3683
e-mail: beloitmow@inwave.com

Beloit's Meals On Wheels delivers hot, nutritious meals during the noon hour, seven days a week, and can deliver a cold supper at the same time if refrigeration is available to the client. Meals are delivered to the elderly, the sick, and the handicapped in the Beloit area. Reasonable donations are asked for, although no one is denied meals if you're unable to pay.

MEALS ON WHEELS, JANESVILLE

1000 Mineral Point Ave.
Janesville, WI 53548
(608) 756-6784 or (608) 362-3683 in Beloit

Mercy's Meals On Wheels provides affordable meals for the elderly or disabled in their homes. Available seven days a week, meals are made fresh by the Mercy Hospital-Janesville dietary staff to ensure the foods are nutritional, varied, and tasty.

MIDWEST CHRISTIAN CENTER

336 N. Jackson St.
Janesville, WI 53548
(608) 755-1750

This organization offers free community meals on the second Saturday of every month. They also have a food pantry available, with an ID requested but you will not be denied food if you do not have one.

MILTON FOOD PANTRY

36 Hilltop Dr.
Milton, WI 53563
(608) 868-1166
www.ci.milton.wi.us

Located at Milton's Community Action Center, people can get food at regularly-scheduled hours. However, it is preferred that those coming for food call ahead of time and leave a message saying they are coming. Deliveries can be arranged for those unable to pick them up.

NEW ZION BAPTIST CHURCH

1905 S. Mound Ave.
Beloit, WI 53511
(608) 362-7703

Their services include a food pantry and clothing program along with a meal site for Golden Dinners.

**NUTRITION AND HEALTH ASSOCIATES-
BELOIT/JANESVILLE**

Suite 100, Beloit, WI 53511 and
32 E. Racine St., Janesville, WI 53546
(608) 362-1566 (Beloit) and (608) 754-3722
(Janesville)
www.NHAWIC.org

Offered is a supplemental Food and Nutrition program for Women, Infants, and Children (WIC). This includes nutritious foods (free of cost), nutrition education health screening, parenting education, and access to medical services. Clients can be pregnant or new mothers and their children. Fees are program-specific but it does meet requirements for programs such as Head Start, day care, or school physicals.



SECOND HARVEST FOODBANK

2802 Dairy Dr.
Madison, WI 53718
(608) 223-9121

www.secondharvestmadison.org

The Second Harvest Foodbank of Southern Wisconsin distributes food to more than 400 charitable programs that feed the hungry in 16 southern Wisconsin counties. Through food and fund donations from corporations, organizations, businesses, foundations and individuals, the food bank is able to distribute food to qualified charitable shelters, food pantries and meal sites. Many of the area churches partner with Second Harvest to distribute food.

S.H.A.R.E.—**Beloit/Janesville/Milton/Edgerton**

Beloit Mall/Eclipse Center, Beloit, WI 53511
Labor Temple, 1605 Center Ave., Janesville, WI 53548
20 Parkview Dr., Milton, WI 53563

Located in the former Beloit Mall off Henry Ave., Beloit, WI 53511, phone (608) 365-5837, all of the S.H.A.R.E. programs are a food co-op where participants receive nutritious grocery packages every month that is affordable, basic, and consistent. Participants can select the items they would like, and may include meat, poultry, fresh fruit and vegetables, and other staples. In **Beloit** the fee is \$17 per month, plus two hours of community service, although costs can vary.



The **Janesville** S.H.A.R.E. program phone is (608) 752-9645 or toll free at (800) 548-2124. Services are the same as Beloit's, except the fee is \$18 plus shipping and handling for traditional packages.

The **Milton/Edgerton** S.H.A.R.E. Co-Op's phone number is (608) 868-2005 or (608) 921-9116 (toll free at [800] 548-2124). The cost per food order is \$18 plus shipping and handling for a traditional package.

**UNIVERSITY OF WISCONSIN-EXTENSION
NUTRITION EDUCATION PROGRAM**

Eclipse Center (Beloit Mall)
Beloit, WI 53511
(608) 363-6271

Staff is available for house calls. The Nutrition Education Program provides research-based information to adults and youth so they can get the most value for the money spent, reduce diet-related health risks, and reduce depending on outside help. The specific subjects include how food affects you, feeding infants and children, stretching food dollars, simple budgeting, food preparation, kitchen cleanliness, and similar topics. Participation is "food stamp eligible," or 185% of poverty guidelines. Nutrition Educators also do education in the community through school classes or special events and adult group meetings.

Financial Tips

- ✿ **Get your priorities straight.** List your bills and other spending in order of importance. The items at the bottom of the list should be pretty easy to trim. The highest priorities should be the roof over your head (the mortgage or rent), keeping the lights on (utilities), and ensuring you have transportation to get to job interviews (car payments and insurance). At the bottom should be your unsecured debts—credit cards, student loans, and other personal debt that paid for stuff that cannot be repossessed. You can also find savings by cutting back on big-ticket items.

If you have to choose which bills to pay, this list will remind you what things really are a priority. Skipping credit-card payments may result in a ding on your credit and angry phone calls from creditors, but skipping mortgage payments could leave you homeless.
- ✿ **Track your spending.** The first step to control your spending is to know where you are spending money. Keeping track of all of your expenditures will help you decide where you can cut back if necessary.
- ✿ **Conserve your cash.** Most of the time it is better to put your debt repayment plans on hold when you are facing a fiscal crisis. Pay the minimums on your debt. Contact your lender to explain the situation and work with them on a repayment plan or possibly obtain a deferment. Check with utilities and telephone companies to see if they offer cut-rate services for low-income people. It is important to communicate with your lender.
- ✿ **Resist tapping into your retirement funds.** It can be tempting to raid your retirement funds, but the financial repercussions are so serious that you should avoid such withdrawals. Not only will you lose one-third to one-half of the withdrawal to taxes and penalties, but you lose forever the tax-deferred returns you could have earned. A \$10,000 withdrawal now from your IRA or 401(k) could mean \$109,000 less for your retirement, assuming the money would grow at an average annual rate 8% for 30 years. Consider using retirement funds only when you face a dire setback such as you are about to lose your home.
- ✿ **Use your home equity with caution.** Setting up a home equity line of credit can be a smart precaution while you still have a job and if you are disciplined enough to use it only in case of emergencies.
- ✿ **Know your severance package benefits.** Obtain a clear picture of your severance package, if one is provided. It is also important to know the “post tax” figures and the cost of health insurance continuation under COBRA could save you money compared to obtaining coverage through the “open market”.
- ✿ **Raise cash.** Review all of your skills and abilities to determine which might be used to produce income. Good with tools? Take on a few odd jobs. Consider detailing cars or working as a driver or companion for the elderly. Look for opportunities to bring in income. DO NOT, though, fall into the trap of trying to start up a full-fledged business when you are short on cash.
- ✿ **Identify emergency sources of aid.** If your unemployment stretches on, you should know where to turn for government assistance. Visit the Rock County Job Center at 1900 Center Avenue, Janesville Wisconsin 53546 or call (608) 741-3462 for information regarding food stamps and other assistance programs. Or, go to www.jobcenter.org to access many of the services online.

Adapted from information provided by Lizz Pullmiam Weston, MSN Money

Section J

TRANSPORTATION SERVICES

Both Janesville and Beloit offer inexpensive, comprehensive bus service to areas around those cities, plus the Beloit-Janesville Express, which runs between the two cities. To obtain a schedule of bus pick-up points and transfer regulations, go to each site as listed below:

JANESVILLE TRANSIT SYSTEM (JTS)

900 N. Parker Drive
Janesville, WI 53545
(608) 755-3150
www.ci.janesville.wi.us

Janesville Transit System (JTS) offers regular bus service Monday through Saturday on six routes inside Janesville along with the Beloit-Janesville Express, which operates weekdays. Buses operate between 6:15 a.m. and 10:15 p.m. Monday through Friday and 8:45 a.m. to 6:15 p.m. on Saturdays. All buses also operate weekday evenings until 10:15 p.m. on three “Nightside” routes and provide extra service routes during peak travel periods. JTS buses are accessible to disabled persons, including those in wheelchairs. “Dial-A-Ride” paratransit van service is available for persons with disabilities who are unable to use regular buses. Go to the city of Janesville website listed above and enter the name of the transit system.

BELOIT TRANSIT SYSTEM (BTS)

1225 Willowbrook
Beloit, WI 53511
(608) 365-7433 or 364-2870
www.ci.beloit.wi.us

Beloit Transit System (BTS) operates six days a week, with buses departing from the Beloit Transit Center (Broad St. at Pleasant St.) at 6 a.m. with the last trip at 5:30 p.m. (depending upon the route). On Saturdays, the buses operate with the first trips leaving the Transfer Center either at 9 a.m. or 9:30 a.m. (depending upon the route) and the last trip departs the Transfer Center at either 3:30 p.m. or 4 p.m. The Beloit-Janesville Express operates Monday through Friday only – there is no Saturday service. For more information on BTS go to the web site listed above and click on the “city departments” icon on the left side.

COUNCIL ON AGING

3328 N. Highway 51
Janesville, WI 53545
(608) 757-5054

The Council on Aging offers two transportation programs:

- The RIDES program is a volunteer driver escort program for transportation for medical appointments only. There are also limited boundaries outside of Rock County. It is

coordinated through volunteer drivers who offer their time and use of their own car. Trips are scheduled by calling the Specialized Transit office during normal business hours. Rides should be requested at least two days before the scheduled appointment. The charge for transportation outside of Rock County is 23 cents per mile (if ride is shared, 12 cents per mile).

- Specialized Transit is designed for use by elderly or disabled persons. To be eligible an individual must be at least 55 years old or be disabled. Transportation services are offered to all areas within Rock County in vans that are equipped to handle wheelchairs. The service is door-to-door, meaning the passenger must be able to use the van independently, or with some assistance (no wheelchairs down steps). Transportation is available throughout Rock County Monday through Friday, 8 a.m. to 5 p.m. Trips are scheduled by calling Specialized Transit by noon two days before the scheduled appointment. The cost of a one-way trip within your own community is \$3.50, to another community \$4.50. Tickets for multiple rides are also available.

In addition, there are several private taxi companies that can provide service. They include:

- Budget Taxi, Janesville, WI 53548, call (608) 931-8294
- Call Me-A-Cab, Inc., 410 Bluff St., Beloit, WI 53511, call (608) 364-6900
- Edgerton Taxi, 53534, call (608) 884-9847
- Flying AJ's Taxi PO Box 582, 515 Euclid, Beloit, WI 53511, call (608) 363-8294
- Janesville City Taxi, 830 Harding St., Janesville, WI 53545, call (608) 752-2000
- Yellow Cab of Beloit, 454 St. Paul, Beloit, WI 53511, call (608) 365-8855



VAN GALDER BUS COMPANY

715 S. Pearl Street
Janesville, WI 53548
(608) 752-5407 or 1-800-747-0994
www.coachusa.com

In addition to offering comprehensive service from Madison to Chicago and points in between, with express services to the airports and train stations, Van Galder's also offers tour and charter services. In addition, they recently agreed to add a new commuter line/rates which increases the offerings for the Madison-Rockford connection.

Section K

UTILITIES

ENERGY ASSISTANCE

Customer Service Center-1-800-975-5785

www.homeenergyplus.wi.gov

You can find yourself in a situation where even paying the energy bill can be impossible. **Alliant Energy's Customer Assistance Plus (CA+) Program** can help with bill payment assistance and options. The CA+ Program also helps you take control of your energy use, so you can better control your costs. Among the options offered in this program are:

- identifying funding sources to help pay your Alliant energy bills
- setting up affordable payment plans
- preventing energy service shutoffs and/or assisting in service restoration
- reviewing your monthly budget and offering bill payment guidance
- giving you ideas on how to save energy
- providing referral for weatherization services
- introducing you to other resources (food stamps, assisted housing, etc.)



For more information or to apply, call the CA+ Customer Service Center.

The **Home Energy Plus** program includes the Wisconsin Home Energy Assistance Program and Weatherization Program. If you are eligible for the Wisconsin Home Energy Assistance (WHEAP) and Weatherization services, you will be provided assistance for heating costs, electrical costs, and energy crisis situations. The program is operated by the social and human services agency. Wisconsin Home Energy Assistance (WHEAP) Heating Assistance is a one-time payment each heating season. For information call 1-866-HEATWIS (866-432-8947) or visit their web site. This program is available not only through Alliant, but also through the **Rock County Electric Co-op**/Rock Energy Cooperative, 2815 Kennedy Rd., Janesville, WI 53545, call (608) 752-4550 (toll free 1-866-752-4550) or go to www.rceca.com.

Also possible is electrical (non-heating) assistance emergency assistance, and emergency furnace assistance along with weatherization—insulation, sealing air leaks, heating systems updates, and energy-savings products services.

You may also want to contact the **Energy Services Program-Rock County**, 82 Beloit Mall, Beloit, WI 53511, phone (608) 363-9200 or toll free 1-800-975-5785. LIHEAP is a federally-funded energy assistance program which helps low-income households cope with the increased cost of heating a home. WAP is the Weatherization Assistance Program.

PHONE SERVICE

Lifeline Wisconsin—1-800-440-9853

Through AT & T's Lifeline program, qualified customers are provided with access to affordable basic phone service. The program reduces the cost of phone service by combining a federally-funded line-installment program with a discounted monthly rate for low-income households that qualify for assistance programs.



WATER UTILITY

18 N. Jackson St.
Main Floor (Municipal Building)
Janesville, WI 53545
(608) 755-3090

In Janesville, you may reduce your wastewater charges by metering the water that does not enter the sanitary sewer system, including water used for lawn or garden sprinkling. Installation of such a metering device, called a clear water meter, is solely at the customer's expense. You can contact the Water Utility Office for further information.

**WISCONSIN HOME ENERGY-
WEATHERIZATION ASSISTANCE PROGRAM
(WisWAP)**

1-866-HEATWIS (1-866-432-8947)

www.homeenergyplus.wi.gov

The Energy Assistance Bureau, within the Wisconsin Division of Energy, provides services to Wisconsin qualified residential households with energy assistance and weatherization needs.



The Wisconsin Home Energy Assistance Program (WHEAP) administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) and Public Benefits Energy Assistance Program. In addition to regular

heating and electric assistance, specialized services include:

- Emergency fuel assistance
- Counseling for energy conservation and energy budgets
- Pro-active co-payment plans
- Targeted outreach activities
- Emergency furnace repair and replacement

Section L

COUNSELING SERVICES

The following is a listing of counseling services available in Rock County organized by the type of service. Inclusion in this section does not imply an endorsement of the organization. Any person interested in seeking services from one of the identified organizations is encouraged to check references and make an informed decision regarding the organization before enrolling in and/or paying for any service.

ALCOHOL AND OTHER DRUG ABUSE (AODA) SERVICES

- 12 'n 12 Drop In Center, 407 W. Van Buren, Janesville, WI 53548, call (608) 314-1090 or toll free call 1-866-59REHAB (1-866-597-3422)
- AA Alcoholics Anonymous Hotline, 212 N. Jackson, Janesville 53548, call (608) 754-1766 or (608) 754-9220; Beloit 412 Pleasant St., Beloit, WI 53511, call (608) 364-0520 or go to <http://www.aa.org>
- Aardvark Abuse Addiction Agency Helpline, call toll free at 1-800-993-3869 or 1-800-494-1981 or go to www.recoveryconnection.org Closest facilities located in Madison (608) 257-2888 or Milwaukee (414) 298-9919
- AA Hotline, 412 Pleasant St., Beloit 53511, call (608) 364-0520
- Al-Anon Hotline, Janesville, call (608) 756-1720
- Alcocare, Inc., Call (608) 754-6800 – New Dawn facility at 430 N. Jackson St., Janesville, WI 53548 call (608) 754-4166 & the River Commons facility at 786 S. Main, Janesville, WI 53545, call (608) 754-2651
- Janesville Alcohol & Drug Treatment Center at (608) 554-4785. Immediate help is also available by calling (toll free) 1-800-411-0373 or 1-800-752-0771, or go to www.AboutRecovery.com.
- Janesville Psychiatric Clinic, 2640 Milton Ave., Janesville, WI 53545, call (608) 755-1475 or 24-hour crisis line at (608) 921-1921 or go to www.janesvillepsych.com
- Lutheran Social Services, 612 N. Randall Ave., Janesville, WI 53545, call (608) 752-7660; also at 749 Bluff, Beloit, WI 53511, call (608) 362-6629; <http://www.lsswis.org>
- Quality Addiction Management, 2240 Prairie Ave., Beloit, WI 53511, call (608) 361-7200 www.qualityaddictionmanagement.com
- Rosecrance Treatment Centers, 1601 University Dr., Rockford, IL 61107-5317—3 main locations—call toll free at 1-800-252-6465 or call (815) 391-1000 or go to <http://www.rosecrance.org>

COUNSELING SERVICES

- Penny Landvogt & Associates, 301 E. Russell Rd., Janesville, WI 53545, call (608) 757-1113 www.apennylandvogt.com
- Associates in Psychotherapy, 1519 Primrose Lane, Janesville, WI 53545, call (608) 752-7255 <http://www.associatespsychotherapy.com>
- Counseling Care Center, Beloit Memorial Hospital, 1969 Hart Rd., Beloit, WI 53511, call (608) 364-5686 www.BeloitMemorialHospital.org Individual, group, family, marital therapy; grief & loss; learning disorders;; psychological evaluation/testing; ADD/HD; Women’s issues; anxiety, depression, shyness, phobias & behavior problems; stress management; employee assistance programs
- Crossroads Counseling Center, 17 S. River St., Janesville, WI 53548, call (608) 755-5260 or go to <http://www.crossroads73.com>
- Genesis Counseling Services, 1 S. Main St., Janesville, WI 53545, call (608) 757-0404, www.geniscounselingservices.com mental health & substance; abuse services
- Natural Living Integrated Life Services, 2315 Ruger Ave., Janesville, WI 53545, call (608) 563-4580 www.nlils.com
- New Hope Family Counseling Center, 121 N. Jackson St., Janesville, WI 53548, call (608) 754-1111
- Tellurian U Can, 403 Prospect, Beloit WI 53511, call (608) 361-1476
- Family Services of Southern Wisconsin & Northern Illinois, 423 Bluff St., Beloit, WI 53511, call (608) 365-1244 <http://www.fsofswani.org>
- Family Tree Mental Health Clinic, 508 Campus St., Milton, WI 53563-1750, call (608) 868-5122
- Janesville Psychiatric Clinic, 2640 Milton Ave., Janesville, WI 53545, call (608) 755-1475 toll free—1-888-722-0708 [24-hr. crisis line (608) 921-1921]
- Mercy Options, 113 S. Franklin/1000 Mineral Point Ave., Janesville, WI 53548, call (608) 756-6545 or 2825 Prairie Ave., Beloit , WI 53511, call (608) 362-7330
- Morgan Counseling, 2100 E. Milwaukee, Janesville, WI 53545, call (608) 757-1994

CREDIT/DEBT COUNSELING SERVICES

- AAA Debt Hotline, Janesville Tel No. 757-1470
- A Safe Harbour Credit Management, PO Box 9228, Virginia Beach, VA 23450-9228, call 1-800-822-4662 or 1-800-403-3287
- ABC Budget Service, 12745 W. Capitol Dr., Suite 202, Brookfield, WI 53005 call 1-800-686-0325 or (262) 790-0100 or go to www.ABCBUDGET.COM or e-mail help@abcbudget.com

- Alliance Debt Care, 1-800-921-1602 www.alliancedebtcare.com
- Christian Credit One, Middletown, Ohio (near Cincinnati) <http://www.christianstewardship.net> 1-888-767-9155
- Consumer Credit Counseling, 205 N. Main, Suite 107, Janesville, WI 53545 call (608) 752-5813 --Beloit Number (608) 365-1244 <http://www.cccsbeloit.com>
- Family Financial Education Foundation, 724 Front St., Suite 340, Evanston, Wyoming 82931 or <http://www.ffef.org> or e-mail info@ffef.org or call toll free at 877-292-8444
- Greenpath Debt Solutions, 38505 Country Hills Dr., Suite 210, Farmington Hills, Michigan 48331-3429 (branches in Wisconsin) call toll free at 1-800-550-1961 www.greenpath.com
- Heartland Financial & Leasing, 2316 Mineral Point Ave., # 2, Janesville, WI 53548, call (608) 754-0221
- Money Management International, Home Office, 9009 W. Loop South, Houston Texas, call 888-823-2227 www.MoneyManagement.org
- Rightway Mortgage, 2509 Morse, Janesville WI 53545, call (608) 755-5726; also Suite 104, 4450 Milton Ave., Janesville, WI 53546, call (608) 756-4291

CRISIS INTERVENTION SERVICES

- Evangelical Child & Family Agency, 5117 Hwy 51 S., Janesville, WI 53546, call (608) 758-2055
- Pregnancy Helpline, 21 S. Jackson St., Janesville, WI 53548, call (608) 755-9739 or go to <http://www.pregnancy-helpline.net>
- Runaway & Family Treatment Hotline, call 1-800-924-7238
- YWCA Alternative Helpline, 1735 S. Washington, Janesville, WI 53546, call (608) 752-2583

FINANCIAL PLANNING CONSULTANTS/SERVICES

- Alt Financial Services, 1101 Joliet, Janesville, WI 53546, call (608) 756-5919
- Ameriprise Financial, 114 S. Franklin, Janesville, WI 53548, call (608) 752-6961
- Associates for Mature Americans, Inc., 27 E. Racine, Janesville, WI 53545, call (608) 758-2222
- Berkley, John Investments, 4016 Wilshire Lane, Janesville, WI 53546, call (608) 756-4618 or e-mail at john.berkley@siionline.com
- Blue Chip Financial Planning, 3167 S. Flack Rd., Beloit, WI 53511, call (608) 365-6400
- CMG, 539 Eisenhower Ave., Janesville, WI 53545, call (608) 741-0828
- Chad Karl, 27 E. Racine, Janesville, WI 53545, call (608) 758-2222 or 758-2222
- Downtown Women's Fitness Center, 414 E. Grand Ave., Beloit, WI 53511 856-0173

- FCB Financial Services, 202 Merchant Row, Milton, WI 53563, call (608) 868-9761
- Financial Services Center, 2 E. Main St., Evansville, WI 53536, call (608) 882-5200
- GCG, 4 W. Fulton St., Edgerton, WI 53534, call (608) 884-6409
- IDS Financial Services, Inc., Rockford, IL 61101, call Janesville Phone (608) 754-7719
- Krarup, Patricia Financial Services, 101 S. Main, Suite 150, Janesville, WI 53545, call (608) 756-5375
- Life Circle, 604 Pleasant St., Suite 110, Beloit, WI 53511, call (815) 389-2323
- Miser, David, 101 E. Milwaukee St., Janesville, WI 53545 call (608) 754-1701
- Peterson & Tracey Financial Services, 51 S. River St., Janesville, WI 53548, call (608) 743-0251
- Schweighardt, Joe, 317 N. Main St., Edgerton, WI 53534, call (608) 884-9435
- Shaw & Holden Financial Services, 1339 Excalibur Dr., Janesville, WI 53546, call (608) 757-0655
- Virchow Krause Wealth Management, LLC, 500 Midland Ct., Janesville, WI 53546, call (608) 752-5835
- Wachovia Securities, 2021 Holiday Dr., Janesville, WI 53545, call (608) 758-5300
- Williams, Michael J., 6523 S. Edgewater Dr., Beloit, WI 53511, call (608) 365-2242
- Zimmerman, Betty J., 1131 Vernon Ave., Beloit, WI 53511, call (608) 365-4715

SMOKERS CESSATION/TREATMENT SERVICES

- Qi (Qi)Acupuncture, 1930 E. Racine, Janesville, WI 53545, call (608) 295-6186
www.quitsmokingwisconsin.com

VETERAN'S GROUPS/ORGANIZATIONS

- American Legion, Rt. 1, 3913 S. State Rd. 213, Orfordville, WI 53576, call (608) 879-2013 or go to <http://www.legion.org>
- Marine Corps League, 3807 S. Riverside Dr., Beloit, WI 53511, call (608) 362-5249
- VFW Club, Hwy 26, Milton, WI 53563, call (608) 868-2115
- Veterans of Foreign Wars (post 2306), 2711 S. Afton Rd., Beloit, WI 53511, call (608) 362-0299
- Veterans of Foreign Wars (Post 1621), 1015 Center Ave., Janesville, WI call (608) 754-4342