



Community Focus



Dowding, Pugsley and Caha complete terms

Extension Board members Deborah Caha, Ron Dowding and Bill Pugsley recently completed their terms on the Lancaster County Extension Board. At the December board meeting they were recognized for dedicated service as members of the County Extension Board and thereby continuing and extending the educational programs of the University of Nebraska Cooperative Extension Division and the United States Department of Agriculture. The extension staff are grateful for their personal contributions.

The County Extension Board is responsible for program direction of UNL Cooperative Extension in Lancaster County. Recent appointments to the board for three year terms are Dale J. Kabes, representing District 3 (City of Lincoln), Tom Messick, District 1 (North District), and Gaylan L. Suhr, District 2 (South District). (GB)

1998 Farm Home Plat & Directories are available for purchase at the Lancaster County Extension Office. They are published by Farm & Home Publishers, LTD of Belmond, Iowa. Price for the directory is \$19.50. They are available for pick-up at the reception desk during office hours. (GB)

Lancaster extension staff recognized

Recognized for length of service to Cooperative Extension at the Nebraska Cooperative Extension Annual Meeting in Scottsbluff, Nebraska were Extension Assistant, Soni Cochran (5 years) and Extension Educator, Lorene Bartos (25 years). Lorene Bartos was also recognized at the National Association of Extension 4-H Agents meeting for her 25 years of service. A North Central Regional Award recognition was also presented to Extension Assistant, Mary Jane McReynolds in the Promotional Package category. (GB)

“Who on Earth Cares” video available

To increase the awareness and understanding of today’s dynamic Nebraska agricultural industry, the Nebraska AgRelations Council (NAC), with the support of the University of Nebraska Foundation, and in cooperation with the Nebraska Department of Agriculture and the UNL Institute of Agriculture and Natural Resources, has sponsored production of a 16-1/2 minute video.

Produced by Nebraska Educational Telecommunications (NETV), the video is designed for both rural and urban audiences. It takes viewers on a sweeping tour of Nebraska’s diverse agricul-

continued on page 12

University of Nebraska Cooperative Extension presents *Learning to Lead*

Scheduled in two sessions, the 1999 Family Community Leadership Institute will be conducted January 21-23 and February 25-27, 1999. At the institute, important leadership skill development will be taught. Through a variety of workshop sessions, participants will discover effective strategies for influencing others and gaining an understanding of public policy. The importance of group dynamics and how to communicate effectively in varied situations is also addressed.

Cost of the six-day institute is \$395. This includes four nights lodging, break snacks and four meals. The institute will be held at the Kearney, Nebraska Ramada Inn. Further information and registration forms are available by contacting this office. (GB)

Overview of Americans' finances

Three times each decade, the Federal Reserve system (in cooperation with the Department of Treasury) conducts a nationwide survey of Americans’ personal finances. The 1998 survey is drawing to a close this month. Results will be published late next year or in early 2000.

You might be interested, however, in some key indicators from the previous survey taken in 1995. The 1995 data will be the primary basis for comparison when 1998 results start trickling in. All results are in 1995 dollars: Keep in mind that even with fairly modest inflation in recent years, it takes about six percent more dollars in 1998 to have the same purchasing power as in 1995.

In 1995, U.S. family income—under the definition here, we’re really talking about households because single people are not excluded—averaged \$44,300 before taxes. However, because of very high incomes at the top of the scale, the median income was much lower, only \$30,800. (At the median, half have higher incomes and half have lower incomes.) In general, incomes, whether measured relative to the average or the

median, tend to rise through age 54. After that, income slowly drops as workers retire. Households headed by a person over 75 years of age have less income than those headed by someone under 35.

Education is strongly linked to income. In 1995, average incomes ranged from \$21,900 in households headed by a person without a high school diploma to \$70,400 where the household head holds a college degree.

Nearly twice as many people own their housing (64.7 percent) as rent or have other living arrangements (35.3 percent). The relative share of ownership has been inching higher for many years.

Like incomes, net worth varies widely among Americans. Moreover, the difference between average and median is even more than stark than for income. In 1995, the average net worth was \$205,900; the median, \$56,400.

Just over one-quarter (25.8 percent) of all households had a net worth of \$10,000 or less in 1995. However, at the other end of the scale, 14.4 percent had a net worth of \$250,000 or more. Only 36 percent of those in the

lowest net-worth category were savers. This compared to 78 percent in the top category.

Nonfinancial assets—real estate, vehicles, and businesses—continue to comprise most of the assets in a typical household. In 1995, the relative share for these assets was 65.9 percent. However, financial assets have been increasing in relative terms, from 27.9 percent of the total in 1989 to 34.1 percent in 1995. Most of the growth has been in retirement accounts, mutual funds and common stocks. Together, these categories accounted for 56.3 percent of all financial assets in 1995. Meanwhile, less money is being left in checking accounts and in certificates of deposit. Between 1989 and 1995, the relative share of financial assets in the latter two categories declines from 30.1 percent to 19.0 percent.

Noticeably absent from the information presented above are cost of living comparisons. This is important. In Nebraska, our cost of living tends to be lower than the nation as a whole, mainly because of lower housing costs.

Source: Roy Frederick, Cooperative Extension Policy Brief, Vol. 1, No. 25. (GB)

Fittro to be honored at retirement party

Lenora Fittro, nutrition advisor with the Expanded Food and Nutrition Education Program will be honored, Wednesday, January 20. The celebration is from 11 a.m. to 1 p.m., with a formal presentation at 11:30 a.m. Dr. Beth Birnstihl, Associate Dean of UN Cooperative Extension will honor Lenora for her EFNEP career and 25 years of service to the University.

Before Lenora started her career as a nutrition advisor, she served two years as a program volunteer. As a family, the Fittros gathered supplies and gave them to the EFNEP staff to distribute to their families.

When Lenora started in 1974 there was no formal curriculum. The teaching materials we have today make it much easier for families to understand the message we have to share. The most rewarding part of the job is the life-long learning she receives through extension. It’s heart-warming to see families improve as a result of the lessons we teach.

She has been stopped in the grocery store many times by former clients who tell her they

are still using the information she provided them years ago.

Through the years, EFNEP has taught families how to access services such as Food Stamps, WIC, TANF, Commodity Foods, Head Start, food pantries, etc. During those years, EFNEP was one of the few educational agencies delivering programs in homes.

Carol Yoakum Family Resource Center, Malone Center, Willard Center, People’s City Mission, St. Monicas, and the

Salvation Army are some of the sites which Lenora has served through the years. Agency directors and co-workers have appreciated her dependability and quality programs. She has worked with some sites since beginning in Lancaster County.

Lenora lives in Weston with her husband Frank. They have four boys and five grandchildren. Lenora looks forward to having more time with grandchildren, gardening, reading and working with horses. (MB)



Lenora teaches Carol Yoakum Center families how to save money by cutting and repackaging a whole uncooked turkey for future meals.