

# Lines from Lynn

**Lynn Bush**  
FCE Council Chair

School's over. Graduation is behind us. Now I can go to summer baseball games and relax and enjoy.

Mark June 24 and July 15 on your calendar.

Monday, June 24, 7 p.m. is our June Family and Community Education (FCE) Council meeting. Presentations will be

made to the winners of the posters and creative writing contests. Clubs responsible are Beltline and Gateway Gourmet.

Monday, July 15, is the Sizzling Summer Sampler. A light supper will be served at 6 p.m. followed by a style show presented by The Vickeridge.

Models are still needed. Call Alice Doane, 786-3555, or the extension office, 441-7180, if

you would be willing to be a model. Cost for the evening is \$10 payable to Lancaster County FCE. Mail your check to register, by July 8, to: Joy Kruse, 850 Adams St., Lincoln, NE 68521. This evening is for FCE members and guests.

Remember the State Convention will be in Sidney, Aug. 19 and 20. You should be receiving information in the FCE Speaks newsletter very soon.



## ★ FCE News ★

### Sizzling Summer Sampler

Monday, July 15

6 to 9 p.m. • Supper at 6 p.m.

Lancaster Extension Education Center, 444 Cherrycreek Road, Lincoln

Style Show presented by The Vickeridge (6140 Havelock Avenue, Lincoln)

Cost \$10. Make checks payable to FCE Council

Send reservations and check by July 8 to: Joy Kruse, 850 Adams Street, Lincoln, NE 68521

**Mark your calendar today! Plan to attend and invite a friend!  
Join the fun and fellowship.**

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## Laugh for a Healthy Life

According to laughter researchers, there really is something to the idea your frame of mind affects the body's health system. How, you may ask.

First, laughing helps you unwind. When you have a good belly laugh going you can't lift anything heavy. Your muscles, except the ones in your face and your abdomen, relax.

Second, it strengthens your immune system. Studies show after people laugh, they have

more immunoglobulin A—the body's warrior against upper-respiratory infections—and other natural substances that fight off illness or kill pain.

Third, your heart rate increases, the oxygen supply to the brain is boosted and your blood flow improves. Then you relax and your body calms down.

Try these ideas for putting more laughter in your life.

- Make a list of fun things and

do them.

- Immerse yourself in humor—watch cartoons or funny movies, go to a comedy club—anything that makes you laugh.
- Learn some jokes and tell them.
- Look for humor in everyday situations.
- Work on learning big belly laughs, not just chuckles.
- Learn to laugh at yourself.
- Learn to find humor in difficult situations. (LJ)

## Credit Cards and College Students

According to the Jump Start Coalition for Personal Finance Literacy, only 15% of high school seniors say they have had personal finance education in school. Since many adults are confused about personal finances, it can be assumed teens are equally confused about sticking to budgets, paying bills, balancing a checkbook and being responsible with credit.

So imagine what it is like for a teen going off to college and being bombarded with multiple offers for credit cards, sometimes using a bank account for the first time and "finally being free of the restrictions of home." Temptations abound at every corner and Mom and Dad are no longer around to sound the alarm. It's usually not until college students overdraw their bank account, receive the first phone bill or discover they can't pay the credit charges in full they realize they may have a problem.

Money troubles brought about by overspending using easily available credit is often

cited as a major reason students leave school early. They either don't arrive at school with a clear budget in mind or they choose to ignore it because credit looks so "easy." Horror stories abound of students running up enormous debts in an academic school year without realizing the high price they are paying for the debt incurred.

As parents, you can help students by working with them to devise a budget before leaving for school. They need to understand exactly how much money they will have each month from all sources—work, help from home, scholarships or savings. Then it is important to write down expenses that must be paid each month and those due at the beginning or end of a semester. A good way to ease students into being on their own is to have them keep a detailed diary of expenses the first few months to ascertain whether budgeted amounts are realistic.

Nellie Mae says the average credit card balance for undergraduates is \$2,748. Depending

on the credit card, Annual Percentage Rates (APR) and fees vary widely and it is important to understand these and read the fine print about when introductory APR's may change to higher rates. Students must have an understanding of how quickly charges add up if balances are not paid in full.

Sarah Max, CNN/money staff writer, says it is helpful to give actual examples of the repercussions of not paying bills in full. She says, "For example, \$1,000 worth of pizza and clothing charges will cost nearly \$2,000 if students only make minimum payments on a card with 14 percent interest." She also reminds us tardy customers can face late-payment fees as high as \$30 and can do serious damage to credit reports.

A few frank discussions and opportunities to practice good budgeting and wise use of credit may help avoid the serious consequences of debt both during college and after. (LJ)

## Family Living



by Lorene Bartos, Extension Educator

### Five Ways to Prevent a Fall

- Clean up! Remove clutter and boxes, especially from stairs and high-traffic areas. Clean up spills immediately.
- Re-route obstructing electrical cords.
- Fill holes and depressions around your property.
- Read the instructions for proper use of ladders, step stools and other household equipment.
- Replace old light bulbs. But always use the appropriate wattage listed.

## Dads Important in Children's Lives

LaDeane Jha  
Extension Educator

The role of men in marriage and the family has changed dramatically over the past two decades and will likely continue to change as more and more mothers of very young children are in the labor market.

Today men often define success as both providing economically for their children and being directly involved in their children's lives according to James A. Levine. This change has brought richness into men's lives, allowing them a humanity and sense of family not previously experienced.

Did you know that:

- Over 90 percent of fathers participate in childbirth activities.
- Babies will bond or form close attachments with fathers as well as mothers. They do not discriminate.



- When fathers spend equal time, babies benefit significantly and show greater intellectual gains and pick up more quickly on social cues.
  - More and more fathers are asking for and receiving custody of children following a divorce. They realize they are capable of raising children.
- June is a great time to acknowledge the very important role fathers play in the lives of their children. Happy Father's Day.

## CHARACTER COUNTS! Corner

### The S.T.A.R. Process

David Brooks, a nationally known character education author and trainer, recently conducted a workshop in Lincoln. As part of his presentation, he introduced the S.T.A.R. process for making good decisions.

**S** Stop  
**T** Think  
**A** Act  
**R** Review

**Stop** gives students time to reflect, cool down, avoid situations and gather their thoughts.

**Think** helps students make better decisions based on a three step subprocess, the ABC 's of decision-making—alternatives, behavior, consequences.

**Act** is taking action on a decision after stopping and thinking. Students learn the sentence: "I am choosing to \_\_\_\_." I ACT is an acronym for this step.

**Review** is an opportunity to reflect on the action. Did the action get the student closer to or further away from goals? How did the action affect others? (LJ)

