



Community & Home Living

EXTENSION HIGHLIGHTS

Lancaster Event Center Receives Donation From Dorothy Wiechert Memorial Fund



Keith Dey (right), president of Lancaster 4-H Council, recently presented Charlie Willnerd (left), president of the Lancaster County Agricultural Society, with an \$835 check from the Lancaster 4-H Foundation, custodian of the Dorothy Wiechert memorial funds. At the request of the Wiechert family, these funds will be used for a memorial plaque and brick in her name and the planting of a long-life tree at the Lancaster Event Center — home of the Lancaster County Fair. Dorothy Wiechert was a longtime 4-H supporter, member of Lancaster Extension Board, 4-H Council representative, Family and Community Education (FCE) Council member and officer, and a 4-H leader for many years.

Arlene Hanna Receives Continuing Service Award



Arlene Hanna, Extension Associate at UNL Cooperative Extension in Lancaster County, received a Continuing Service Award at the Ventures in Partnerships (VIP) annual Spring Awards Celebration on April 28. The award is VIP's highest honor, given to individuals who have shared their excellence for nearly a decade of service.

VIP is a Lincoln Public Schools program linking businesses, organizations, service clubs and governmental agencies with schools, curriculum departments, grade levels or special projects.

Lois Mayo, Curriculum Specialist for Science at Lincoln Public Schools nominated Hanna. "Arlene Hanna's understanding of environmental realities has led her to spearhead the earth wellness festival each year since its inception nine years ago," said Mayo. "Twenty-seven thousand fifth graders know more about the earth thanks to this effort."

Hanna, co-chair of earth wellness festival (ewf), brought together 11 Lancaster County education resource agencies to create ewf. "The earth wellness festival closely ties with the Lincoln Public Schools' fifth grade science unit on Water and Wetlands," said Mayo.

Hanna is program director of the 4-H School Enrichment projects in Lancaster County, which are part of the UNL Cooperative Extension 4-H Youth Development program. More than 58 Lancaster County schools, including all LPS schools, participate in 4-H School Enrichment science projects.

Garbology, one such project, is a core subject in the LPS second grade curriculum. Mayo noted, "Arlene wrote the original Garbology curriculum in 1991, assisted in the recent Garbology curriculum revision, and presents numerous programs on Garbology to second graders."

Regarding her award, Hanna comments, "I'm honored to receive the Continuing Service Award. It's exciting to be part of VIP initiatives, which bring elements of the community together to educate youth. What I enjoy most about my work are the students. When I'm in the classrooms, they ask the most amazing questions. They understand the importance of becoming stewards of the earth and change their behavior accordingly."

Spotlight on a Neighborhood: Clinton

William Freitas
Graduate Student

Note: This article is part of a series spotlighting the various Neighbors Working Together (NWT) neighborhoods. NWT creates a supportive network facilitating leadership and collaboration across 13 neighborhoods adjacent to both campuses of the University of Nebraska.

The Clinton neighborhood was first settled between 1864 and 1879 by pioneers who either purchased land from the U.S. Government or acquired land by farming under the Homestead Act. The Homestead Act, which became law on January 1, 1863, allowed citizens over 21 to file for 160 acres of free, unappropriated public land. The land became the person's property at the end of five years, provided he or she had built a house on it, dug a well, plowed 10 acres,

fenced a specified amount and lived there for the five years. In 1897, the Clinton area was annexed into the city of Lincoln. Many of the neighborhood streets — Leighton, Baldwin, Potter, Merrill — are named after early settlers of the area. By the early 20th century, the rural aspect of Clinton had been replaced by a more industrial character. Many residents of the neighborhood during this period likely worked for the railroad, giving the area a largely blue-collar population.

The neighborhood's most historically significant structure is the Carnegie Library, built in 1909 at 27 & Orchard Streets and moved in 1992 to a new site south of the 27 Street viaduct. The building now houses Neighborhoods, Inc., a non-profit organization that helps low to moderate-income residents buy homes. The neighborhood still conserves some of the beautiful houses built along Holdrege Street in the early

1900s so residents would have access to the electric trolley that operated down that busy thoroughfare.

Today, the University of Nebraska's two campuses border the neighborhood on the east and west and the John Dietrich Bike Trail runs along Clinton's northern boundary. Many recreational opportunities as playground equipment, a baseball diamond, volleyball court, soccer field and picnic areas can be found in the neighborhood's many parks: Penzer, Lintel, Nevin, Woodside and Fleming Fields. The Salvation Army Center is a hub for youth activities and offers basketball courts, pool tables and electronic games.

The Clinton Neighborhood Organization, active since 1967, promotes many projects in the neighborhood. It sponsors an annual clean up in the spring, publishes a newsletter three

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Credit Users Should Avoid Scams

While credit provides convenience and added buying power to America's pocket books, it also has become a fertile ground for scams and deceptions — so it's important those who use credit know how to avoid being taken advantage of.

Through the Truth in Lending, Fair Credit Reporting, Fair Debt Collection Practices and other federal acts, credit users are promised certain lending conditions. Liability limits on credit cards, timely payment processing and non-threatening debt-collection, are all rights promised to credit users, but none of the rights can guarantee against credit scams. By following a few suggestions, borrowers can avoid and correct credit problems.

One of the best ways for individuals to avoid credit problems is paying attention to the small print before signing

anything. Lenders are required to give certain information, such as the annual interest rate and the total finance charge, so borrowers should make sure they read and understand all of the information given before they accept credit offers.

Another way to avoid credit scams is for credit card users to protect the privacy of their card number. Credit card numbers should never be given out over the phone unless the person giving the number placed the call, receipts should be saved and checked against statements and lost or stolen cards should be reported immediately. Any unused credit card information such as new applications, outdated cards and cash advance checks should be destroyed.

If something unknown appears on a credit card statement, individuals should make sure to find out what it is.

Fraudulent charges often can be eliminated or reduced if they are handled promptly.

One final way to avoid scams is for credit users to remember credit problems cannot be erased from credit histories. Often advertised are the "credit repair clinics," which promise to rebuild credit. In reality, there is nothing these companies can do to change negative information on a credit report. While those seeking to escape from bad credit may find these advertisements appealing, borrowers should remember nothing the company might do can take away what the borrower himself has already done.

For more information on credit laws and scams, consult the UNL Cooperative Extension NebFact, "Credit: Advantages, Disadvantages and Common Types," NF02-517, available at local extension offices. (LB)

The Nebraska LEAD Program

(LEADERSHIP EDUCATION/ACTION DEVELOPMENT)

Are you a candidate?

The Nebraska LEAD Program is a comprehensive, two-year, statewide, agricultural leadership development program designed to speed up the leadership development process to better prepare the problem solvers, decision makers and spokespersons for both agriculture and the State of Nebraska.

Through monthly, three-day seminars the program promotes awareness, understanding and involvement in leadership positions at all levels. A national and international study/travel seminar is also a part of the program. Up to 30 individuals are annually selected from across Nebraska. The program is sponsored by the Nebraska Agricultural Leadership Council, Inc. in cooperation with the Institute of Agricultural and Natural Resources of University of Nebraska-Lincoln.

Qualifications

- Be a resident of the state of Nebraska for the past three years.
- Be willing to commit the time necessary for full participation.
- Be actively involved in production agriculture or agribusiness.
- Be motivated and open to new ideas and differing points of view.

Application Deadline

Application deadline is June 15, 2003
Applications may be requested by calling (402) 472-6810

See our Web site at www.ianr.unl.edu/lead.

LEAD
Nebraska LEAD Program
Nebraska Agricultural Leadership Council, Inc.

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