

FAMILY & COMMUNITY EDUCATION (FCE) CLUBS

Presidents' Notes—Bonnie's Bits

Bonnie Krueger
FCE Council Chair



Well it's time to gather the harvest for the winter. We were short on rain but the early rains must have been good as the crops, gardens and fruit and bushes produced and were plentiful. Anyway, they were at our house and have kept me busy all summer.

With schools now in progress, all activities begin. Organizations all get back in the swing of things.

National Homemakers Week is Oct. 6–12.

Columbus Day is Oct. 12. Today we take for granted the world is round. Americans might not have Columbus Day

if Christopher Columbus had not been born in Italy, out of pride for their native son, the Italian population of New York City organized the first celebration of the discovery of American on Oct. 12, 1866 the next year more cities observed it. In 1937, President Franklin Roosevelt



proclaimed every Oct. 12 as Columbus Day. Since 1971 it has been celebrated on the second Monday in October. Christopher Columbus died a rich and famous man but never knew he discovered lands few people had imagined were there.

Remember State Convention will be at Halsey, Nebraska National Forest, Oct. 17–19. Our FCE Achievement Night will be Oct. 27 at 6:30 p.m. Last but not least Oct. 31—Happy Halloween.

FCE News & Events

Re-organizational Packets

If you have not picked up your reorganizational packet, please make arrangements to do so. There are October deadlines within the packet. If you have questions, call Lorene or Pam at 441-7180. It is time to look forward and plan an exciting and educational year for FCE.

Council Meeting, Sept. 22

The next FCE Council meeting will be Monday, Sept. 22, 7 p.m. at the Lancaster Extension Education Center. The business meeting will follow the program. All FCE members are invited to attend.

Leader Training, Sept. 25

The FCE and community leader training lesson "Long Term Care: What Is It, Where Do You Pay For It!" will be Thursday, Sept. 25, 1 p.m. at the Lancaster Extension Education Center. Extension Educator Lorene Bartos will present the lesson which will provide leaders with knowledge of care methods, cost of care, how services are financed, as well as who provides care to our nation's elderly and disabled adult citizens. If you are not an FCE member and would like to attend call Pam at 441-7180 so informational packets can be prepared.

Achievement Night

The 2008 FCE Achievement Night will be Monday, Oct. 27, starting with dessert at 6:30 p.m. Everyone is asked to bring canned food or paper products for the annual FCE Food Bank Campaign. Gloria Hall of Palmyra will present a program "Gramma's Aprons." Clubs and members will be recognized for years of membership. Call the extension office, 441-7180 and leave your name at the front desk, if you plan to attend.

2009 Training Lessons

The schedule for next year's FCE and community leader training lessons are being planned. All lessons will be presented at 1 p.m. at the Lancaster Extension Education Center, 444 Cherrycreek Road, Lincoln. Non-FCE members or groups should call Pam at 441-7180 to register for these lessons so materials can be prepared.

- Housing Options for Today and Tomorrow—Tuesday, Jan. 6
- Fitting in the Fiber!—Tuesday, Jan. 27
- Bullying—Tuesday, Feb. 24
- Make Sure It's Done the Way You Want: Advance Directives—Tuesday, March 24
- Design on a Dollar—Tuesday, Sept. 22



by Lorene Bartos, UNL Extension Educator

CFLs (Compact Fluorescent Bulbs) are energy saving lighting. Even so there are limitations to their use and when they are the best choice. They should not be used when lights are shut on and off frequently. If the lights are not going to be on approximately 15 minutes at a time they are not the best choice. Closets and other places where lights are needed for brief illumination should use incandescent or LED bulbs. Using a regular CFL with a dimmer can shorten the bulb life span. Energy Star CFLs are the best choice when purchasing CFLs.

CFLs Recycling Opportunity Until Nov. 30

WasteCap Nebraska has launched a three month pilot program allowing individuals and businesses to recycle burned-out compact fluorescent lamps (CFLs). In Lincoln, CFLs can be dropped off at participating Ace Hardware stores now through Nov. 30.



While CFLs have become a popular choice over incandescent light bulbs for energy savings, confusion lies amongst the public as to how to dispose of the bulbs which contain a small amount of mercury. Because CFLs are 99 percent recyclable, WasteCap Nebraska, with funding from the Nebraska Environmental Trust, is coordinating the pilot recycling program to provide a recycling option and education for the public.

A recycling fee of \$0.60 per bulb will be charged to individuals dropping off burned-out CFLs. To offset this cost, participating hardware stores are offering a \$0.60 coupon toward the purchase of a new CFL.

Find out where to drop off expired CFLs, to learn the benefits of CFLs and how to safely dispose of broken CFLs by visiting www.AnotherBrightIdea.info or calling 1-888-E-Waste-9.

WasteCap Nebraska is a nonprofit organization that helps businesses to design and implement waste reduction programs that will impact their bottom line. WasteCap has been providing recycling support to Nebraska businesses for 13 years through recycling education, technical assistance, and market development services. For more information about WasteCap Nebraska, go to www.wastecapne.org or call 436-2383.

Protect Credit Ratings With Proper Debt Management

Whether a sudden crisis, losing a job or just an income shortfall, many people reach a point where they don't have the resources to pay all their bills. When that happens, knowing how to negotiate with creditors is crucial to surviving the financial pinch. Bad credit can stay on record for seven years, decreasing chances of getting loans, employment or housing.

Before all else, take care of basic needs like food, rent and utilities. If child support is available and income has dropped significantly, consider asking the court to change the support amount.

When facing piles of bills, consider which are the longest overdue, whose services might be needed soonest and who is likely to be patient.

Consider possible ways of managing debt crises. Possible solutions include: spending money only on the bare necessities, using all extra money for debt repayment; cut all living expenses including

credit payments and renegotiate the credit payments to free up extra cash for necessities and extra payments on debts; look for more income by having someone take on a part-time job or selling something; use only cash—no credit cards—until current debts are repaid.

To be able to negotiate a repayment plan with creditors, communicate the situation to them early. Portraying cooperation and reliability makes creditors more willing to work out a feasible plan. If bills receive no response, creditors will worry they won't be repaid and often turn the matter over to a collection agency, which is less likely to strike a deal.

Try negotiating with a creditor first through letters, followed by phone conversations and then personal meetings. In writing, it is easier to organize thoughts, keep records, choose effective words and make sure all important points are included. Also, it eliminates having to consider

matters on the spur of the moment or face intimidating personalities.

In dealing with creditors, be polite no matter how the creditor is behaving. Some creditors use rude behavior to trap customers into saying something foolish. Always have a specific payment amount ready to tell the creditor. Many would rather have a guaranteed small amount than a promised larger one that never arrives.

Only promise affordable payments. If after negotiation the payment still cannot be made, the creditor will be less likely to cooperate a second time. It is best to arrange monthly payments, which require less paperwork than weekly ones but are still on a regular schedule. A formal contract composed by a lawyer is not needed, just an action plan both parties agree to, but put the action plan in writing and send it directly to the person you negotiated with.

Another option is

arranging for payments to be automatically deducted from each paycheck at a regular job.

When creditors are leery of cooperating with a repayment plan, a penalty clause might help make the arrangement more acceptable to them. In this agreement, if the payment is not made by a certain date, a penalty fee is added. This arrangement can be risky, so consider adding terms such as a 10-day grace period before the fee is added or exceptions for emergency situations.

As long as creditors are assured of some sort of repayment, most won't take a debtor to court because of the expense involved. If debtors don't own a home, are unemployed, don't have money in the bank and have possessions of low worth, they can't be forced to pay. Certain laws also limit the amount of property and wages a creditor can take. See a lawyer to determine how specific situations would be treated under the law.

Should debt collectors become abusive or oppressive, lie, threaten or commit other unfair practices, the 1978 Fair Debt Collection Practices Act allows those being harassed to sue collectors for up to \$1,000 as well as actual damages, court costs and attorney fees. This law applies to any personal, family or household debt and covers debt collectors who regularly collect debts for others, not the creditors themselves or their lawyers.

Debt consolidation loans may seem convenient, but they often end up costing more than paying off the smaller debts. Instead, Consumer Credit Counseling Services is a nonprofit agency that can help consumers work out repayment plans with most creditors. CCCS can be contacted in Omaha at (402) 345-3110 or Lincoln at (402) 484-7200.

Source: Kathy Prochaska-Cue, Ph.D., family economic specialist