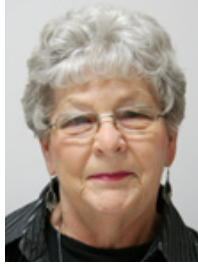


FAMILY & COMMUNITY EDUCATION (FCE) CLUBS

President's View — Bonnie's Bits

Bonnie Krueger
FCE Council Chair

Well, the good old summertime is about to wind up, hope everyone has had a good vacation. There are lots of things to do before school starts. The Lancaster County



Fair begins Aug. 5 and runs thru the 9. Lots of things are happening this year at the beautiful Lancaster Event Center. Take your children out and show them what 4-H is all about. 4-H is a great



organization to get them involved. While learning new things they will have fun and meet new friends.

Summer Sizzler in July was a great event, hope everyone enjoyed it. A big thanks for all the help to make it a success.

FCE News & Events

2009 FCE Scholarship Winner

Josiah Unger of Sprague received this year's \$400 FCE scholarship. He is working toward a Bachelor of Science in Nursing at BryanLGH College of Health Sciences. This is the second year Josiah is receiving the FCE scholarship. Josiah says "This scholarship provides me with the ability to continue school without the added stress of paying for school or bills at home. It also allows me to be a better provider for my wife and children." Alice Doane and Lorena Maxon are co-chairs



of this year's FCE Education and Scholarship Committee.

Re-organizational Packets

Presidents of FCE clubs can pick up their packet to reorganize for 2009 after the last week of August. 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.

September Leader Training

The FCE and Community Leaders Training Lesson "Design on a Dollar" will be Tuesday, Sept. 22 at 1 p.m. at the Lancaster Extension Education Center. Extension Educator Lorene Bartos will present the lesson.

Participants will get ideas on how to make their dollars go further by using what they have around the home, recycling items, being a wise shopper. Bring your ideas. If you are not an FCE member and would like to attend call Pam at 441-7180 so informational packets can be prepared.

September Council Meeting

The next FCE Council meeting will be Monday, Sept. 28, 7 p.m. at the Lancaster Extension Education Center. The business meeting including election of officers will follow the program. Attorney Andrew Loudon will present the program on Estates, Wills, Trusts and Medicare. All FCE members are invited to attend.

Sizzling Summer Sampler

The Family & Community Education (FCE) Sizzling Summer Sampler held on July 9 was a success with 120 FCE members and friends in attendance.



Anne Bremer presented musical entertainment.



Richard Kimbrough presented "Why We Laugh"



Sheila Green demonstrated "Asian Cloth Wrapping Techniques"



Eighteen baskets were raffled off, raising \$403 for the FCE Scholarship Fund.



by Lorene Bartos, UNL Extension Educator

During BBQ season, as well as baking, oven mitts are well used. Mitts can be easily cleaned depending on their fabric.

Cloth mitts are usually made from several layers of fabric and insulated material, quilted together and treated with a flame-retardant finish. This type of mitt should be machine-washed frequently in hot water.

Neoprene mitts are made from the same material as wetsuits. They're machine-washable and can also be put in the dishwasher.

Silicone mitts are made by an injection mold process, using food-grade silicone. The easiest way to clean them is to put them in the dishwasher.

Driver Safety Course, Sept. 15

The AARP Driver Safety Program the nation's first and largest classroom driver refresher course designed for motorists age 50 and older. The course will be presented in Lincoln as a four-hour session on Tuesday, Sept. 15 from 12:30 to 4:30 p.m. at the Lancaster Extension Education Center, 444 Cherrycreek Road. AARP certified instructor Dwaine Alcorn will teach the sessions. Cost is \$10 payable at the door. To register for the class call 441-7180.

The course is designed to help you:

- Understand the effects of aging on driving.
- Learn driving strategies that take into account the changes we experience as we age.
- Identify the most common crash situations we face and reduce the changes of having a crash.
- Update your knowledge and understanding of today's roads, vehicles and other road users.
- Think about how you drive and identify when driving may no longer be safe.

Packing Lunch

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your grocery shopping. Making your lunch the night before will help save you time in the morning.

Now that you're convinced packing your lunch will save you time and money, be better for your health and is easier, here are three general tips to keep in mind:

- When packing your lunch, mix things up by using a variety of different lunch items. For example, instead of your typical sandwich try something like this: Mix low-fat cream cheese with dill weed and garlic powder. Spread inside a pita and stuff with chopped zucchini, tomatoes and green pepper.

- Keep costs low and your lunch simple by enjoying fresh fruits and vegetables when they are in season. Plus most fruits and veggies are easy finger foods.
- Keep it safe. Use an insulated lunch bag if you are packing items needing to stay cold. Don't forget to include an ice pack if you are not able to store your lunch in a refrigerator.

Sources:

- *Smart Food: Brown Bag Lunches August 2008, Volume 12 Issue 8*
- *Smart Food: Pack your Lunch! 2006*
- *8 reasons to pack your lunch. By Shelley Boettcher, Calgary Herald http://www.canada.com/story_print.html?id=1303313&sponsor*
- *5 Reasons to Pack Your Lunch http://kidshealth.org/teen/school_jobs/school_packing.html*

Financial Security: Consumer Credit

Credit can be a successful financial management tool. Using credit allows you flexibility in managing your budget to purchase goods and services when they are needed the most, not when you have the cash on-hand to pay for them. You are offered credit because people trust you to repay them within a stated period of time.

Consumer credit takes many forms, including installment loans, credit cards, department store revolving charge accounts, home equity loans and other kinds of time payment plans.

Wise consumers keep credit use at a safe, manageable level, but this is difficult because reading contracts can be confusing and calculating the actual cost or finance charges requires knowledge and math skills.

It is Important to Remember:

- Budget your credit spending carefully.
- Shop around for the lowest total finance charges.
- You should establish a debt limit and stick to it.
- Credit contracts should be read carefully and questions

answered before you sign.

- Do not depend heavily on credit to pay for day-to-day living expenses.
- Pay your bills on time to insure you can continue to use credit.
- Credit is best used for items where their value will outlast the installment payments.
- Buying on credit nearly always costs more than buying the same item with cash.

Credit Management Strategies can be Used to:

- Avoid the overuse of credit.
- Lower the total amount of debt.

- Shorten the term of debt.
- Reduce interest and finance charges paid for the use of credit.

Periodically, get a copy of your credit report and check it for accuracy and completeness. This is especially important before making large purchases where you plan to use credit, such as for a car loan or a mortgage. In many cases credit reports have minor inaccuracies that need to be corrected. Sometimes there are errors that might result in your being turned down for a loan (to correct an incorrect credit

report, use the form provided by the credit reporting agency).

If you have recently been denied credit, employment, insurance or rental housing based on information contained in your credit report, you are entitled to a copy free of charge from the company that issued the report on which the credit denial was based.

Credit Reporting Agencies:

- *Equifax*, 1-800-685-1111
- *Experian*, 1-888-397-3742
- *Trans Union*, 1-800-916-8800.

Source: eXtension.org