

Defeat Debt

Credit Advisors Foundation

Volume 47, Issue 2

The Real Story— Community Connections

Since its inception, CAF has maintained a prominent level of community involvement. CAF continues to assess the educational needs of consumers and communities across the nation in an effort to improve financial literacy. With specific focus on budgeting, maintaining credit reports, best practice in credit usage, and personal money management, CAF delivers superior educational presentations and tools to a wide variety of community groups, institutions and



CAF delivers superior education presentations.

organizations.

Averaging two presentations monthly to high school students, CAF is very aware of the prevalent lack of information this age group actually has as they begin to take steps into the 'adult world' of credit. CAF works regularly with world famous Girls & Boystown High School, preparing their youth to understand credit and debt, and how to make educated decisions in their financial dealings as they make their way in the world.

CAF is also involved in raising awareness of older students through programs offered at area technical colleges, as well as the University of Nebraska. These students, of all ages, have many questions regarding credit card usage,

credit reports, and of course, student loans.

In addition, CAF assists employers to educate their employees through lunch 'n learn presentations, and EAP's. CAF has helped both small and large businesses as they develop 'credit smart' staff, and provide options for relieving debt stress for those with credit difficulties.

CAF connects and contributes to many other community organizations as well. CAF works closely with the Federal Prison Release Program through the Federal Probation Office by training their clients on budgeting, and other necessary skills to help them get back into the community as successful and functioning citizens. Other non-profit groups, including the Red Cross, and local hospitals have utilized CAF as a source of information for their client programs and employees.

The Board of Directors of Credit Advisors Foundation leads the way for the entire organization in an effort to promote community education and involvement. Encourage your employer or community group to contact CAF today for more information about a custom presentation for your organization.

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Civil Legal Clinics Receive Support from Credit Advisors Foundation Grants

CAF awards annual grants supporting civil legal clinics operated through university law schools. The University of Nebraska College of Law is one of these clinics. The mission of these legal clinics is to provide free or low cost legal assistance to those individuals dealing with consumer issues

who otherwise cannot afford legal representation. The NU legal clinic has represented consumers in many different types of cases from landlord/tenant issues to consumer protection matters. CAF anticipates continued participation and success for the programs.

Credit Advisors Foundation Sponsors The Salute to Families

Credit Advisors Foundation and Family Service, in an effort to recognize the importance of family in communities sponsored the Salute to Families. Four families were honored for their exceptional efforts and the impact they make in the lives of others. Those honored include:

*The Jerry and Cookie Hoberman Family—**Leadership Family.*** The Hoberman Family demonstrates their deep respect for others through their community involvement. While 'family comes first', the Hobermans' encourage all family members to be active in community concerns, especially education.

*The Ron and Twany Dotzler Family—**Commitment to Family.*** With 13 children the Dotzlers' have become very creative in organizing, supporting, and leading their busy group. Through

partnering and mentoring the younger children with the older, the family focuses on each child's unique talents, strengths, and gifts in an effort to encourage understanding of every person's differences and potential.

*The Mark Kocsis Family—**Community Service Family.*** Mark's wife Susanna M. Kocsis lost her battle with breast cancer in June 2000. Towards the end of her struggle Mark strived to keep those concerned updated about her status, but found the time involved limited the time he could spend with his wife. After Susanna's death Mark and their daughters, Jill, Kimberly and Sarah created Cancer TeleCall™. Using this



The Salute to Families honored four inspiring families.

program friends and family of cancer patients can call to hear up-to-the-minute pre-recorded messages from the patient or family. The family hopes through this free service to share healing and hope to the patients, families and friends of other cancer sufferers.

*The Rusty and Dorene Nelson Family—**Challenged and Successful Family.*** The Nelson family has adopted or fostered 36 challenged children of different races, ethnicities and ages. While theirs is not an easy life, the Nelson family celebrates the life and accomplishments of each child and counts success through each child's developing sense of family and love for each other every day. CAF extends congratulations to all the families honored and nominated.

CAF Anticipates Successful Community Partnership with Family Service

CAF and Family Service are continuing to develop their community partnership with the expectation of superior results and high impact on the individual lives both organizations touch.

The Counseling offered by Family Service is based on the systems approach, one that looks at the individual's behavior as well as the influences of his or her family, workplace, and community activities to determine the most successful

treatment plan. The fees for most of the services offered by Family Service are determined on a sliding scale basis, in harmony with the sliding scale utilized by CAF.

CAF is able to assist the Family Service clients with financial issues through a wide variety of their programs including marriage and family counseling, senior and geriatric counseling, and compulsive gambling treatment programs.

Referrals are also made from the

CAF and Family Service work together to strengthen community impact.

domestic abuse counseling program in an effort to empower victims of abuse as they begin anew and confront financial issues and responsibilities.

Third Annual Heartland Latino Leadership Conference Held

The Third Annual Heartland Latino Leadership Conference was recently held in Credit Advisors Foundation's hometown.

"Our conference is intended to support continued development of Leadership capacity among the Latino community. It is also a forum for Latinos and their supporters to come together to network and increase their access to resources and opportunities," said Albert Cervantes, HLLC Board Member and

Conference Committee Member, when extending the invitation to CAF to participate.

The CAF presentation stressed the importance of establishing and maintaining a good credit standing and how it can effect so many different aspects of life, from getting a job to being prepared to purchase a home.

CAF's involvement with the conference made a significant



The Third Annual Heartland Latino Leadership Conference was held at the Qwest Convention Center Arena in Omaha, Nebraska.

contribution to assist attendees, their families and their future contacts to effectively pursue the American dream while continuing to honor the Latino culture.

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Get out of debt, with no regret!

The Kitchen on a Dime—Country Chicken & Rice

Country Chicken & Rice is another dollar stretcher from The Kitchen on a Dime. Remember, buying a whole chicken and cutting it into pieces is less expensive than buying pre-cut pieces. Our recipe this month ran approximately \$.75 a serving.

(Of course, sometimes it can make budgetary sense to buy only those pieces that your family will actually eat.)

Country Chicken & Rice

Two Tablespoons of olive oil (divided)

One 3 to 3 1/2 lb. Chicken, cut into 8 pieces

6 cups of water

2 cans (15 oz. each) tomato sauce

1 large onion, finely chopped

1 teaspoon dried thyme

1 teaspoon black pepper

2 cups long or whole grain rice, rinsed

In a large pot, heat one tablespoon of the oil. Brown four chicken pieces at a time, remove from pot and repeat with remaining oil and chicken pieces.

Once all chicken is browned, return all pieces to the pot. Add all other ingredients EXCEPT rice and bring to a boil over medium-high heat.

Cover and cook for 35 minutes.

Add the rice and cook for 25 to 30 minutes or until the rice is tender, no pink remains in the chicken, and the chicken juices run clear.

Serves 6 to 8.



*Yummy Country Chicken and Rice
saves money too!*

* Don't forget good kitchen hygiene. Washing hands and counter tops frequently, when working with uncooked chicken.