

Program helps farmers, ranchers access finances, improve planning

By Pam Alward

A program to improve the financial skills of farm families was unveiled by Gov. Bob Kerrey at a Thursday news conference.

A comprehensive financial management education program is sponsored by UNL's Cooperative Extension Service.

One goal of the program is to help farm and ranch families assess their present financial situation, according to Cooperative Extension Service Director Leo Lucas, and then learn to improve their analytical and planning skills.

One-fifth of Nebraska's producers are in serious financial trouble, according to Robert Raun, director of the state Department of Agriculture.

Kerrey said the program is part of the answer to Nebraska's agricultural problems, but is not a complete solution.

Many farmers actually have no income because of their debt/asset ratio, Raun said. "Their debt load is almost impossible to service," he said. Raun said he believes the program will help farmers make adjustments to survive.

The first part of the program consists of about 24 hours of instruction in group sessions of 20 or fewer couples, Lucas said. The workshops will teach families basic financial management principles.

Next, a computer analyzes each family's financial situation, Lucas said, and the families consult with specialists to formulate long-range goals and consider their alternatives.

Next, experts review the family's situation with the specialist to generate additional ideas, Lucas said. Finally, the specialist periodically meets with the family to review goals and analyze results, he said.

"This is not designed as a self-sustaining program," Kerrey said. Each family must pay a \$200 enrollment fee to help offset the estimated \$500 cost per family, Lucas said. The U.S. Department of Agriculture, the state of Nebraska and UNL will help fund the program, Kerrey said.

An estimated 1,000 families can participate in the program each year, Lucas said. Families will be chosen by location and by the kind of agriculture the family practices.

Lucas said he hopes to begin working with the first set of family groups in November, on the second set next spring. The project should last at least three years, he said.

Summer session enrollment down

Enrollment in UNL's summer sessions is estimated to be slightly less than last summer's official enrollment, according to Summer Sessions Director Robert Patterson.

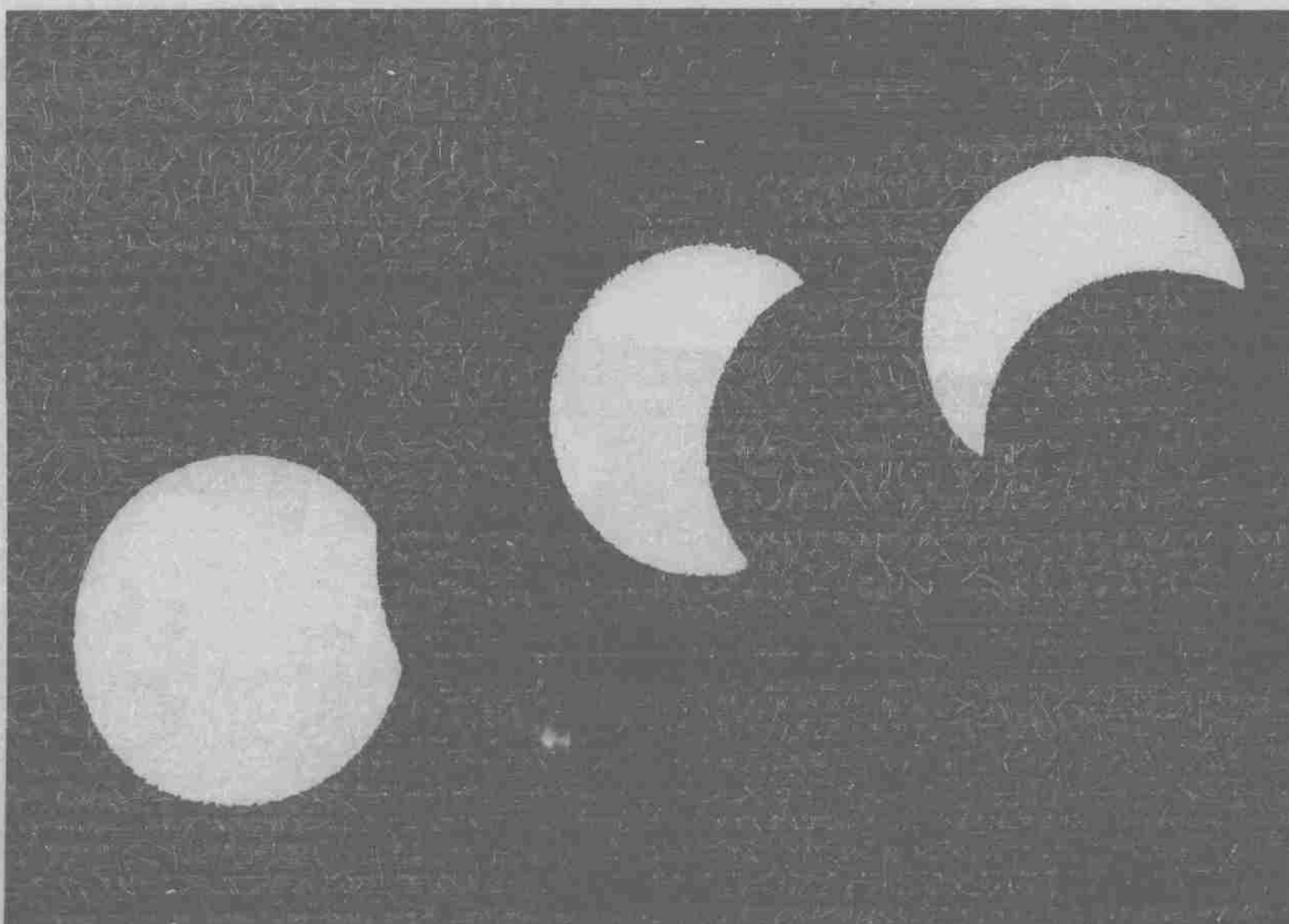
Pre-session enrollment decreased by about 65 students from last summer's pre-session enrollment of 2,687. Eight-week session enrollment decreased by about 122 students from 1,132 to about 1,010. These figures are approximate, Patterson said.

No complete summer enrollment figures can be drawn until final figures for all summer sessions are tabulated, Patterson said.

Last summer, a record number of students attended summer school at UNL, Patterson said. Last year's enrollment totaled 16,274 students.

Shadow Dancing

Wednesday's clear sky provided Lincoln citizens with a good view of this century's last major solar eclipse. The moon began to pass between the Earth and the sun at about 10 a.m. (lower left) and continued across the sun in an arcing motion from right to left. The maximum coverage (upper right) of nearly 60 percent occurred at about 11:15 a.m. As the solar show progressed, spectators crowded into Hyde Observatory at Holmes Lake. Along with a slide show, several projection telescopes were set up for easy viewing of the event. Jack Dunn, UNL Mueller planetarium program coordinator, (left), makes fine adjustments to a specially filtered telescope. The next eclipse is not scheduled to take place until 2017.



Craig Anderson/Daily Nebraskan

Off The Wire

National and international news from the Reuter News Report

Reagan begins tour of Ireland, Europe

DUBLIN, Ireland — President Reagan will arrive today in the land of his ancestors on a visit that is generating both fervor and disfavor and the tightest security precautions ever seen in the Irish Republic. Reagan's three-day Irish sojourn is the first leg of a nine-day European trip that also will take him to the beaches of Normandy for the 40th anniversary of the D-Day landing and to London for a Western economic summit. Hundreds of Secret Service agents have been sent to help thousands of Irish soldiers and police protect the president against any threat from guerrilla groups active in neighboring British-ruled Northern Ireland. Ground-to-air missiles will be deployed to guard against an attack from the air, according to security sources, and 300 trees and shrubs have been rented to provide a security screen from snipers when Reagan visits Parliament Monday. The extent of opposition to Reagan's policies was underlined by an opinion poll published Thursday which indicated that a majority of the Irish people think Reagan should be replaced as U.S. president. More than half of the 1,300 people polled also said they thought Reagan's re-election would have a negative impact on world peace. Planned demonstrations during his visit include a peace fast and the burning of diplomas by graduates of Galway's University College in protest against plans to award Reagan an honorary doctorate. Reagan has made light of the planned protests, saying the Irish were aware he was met by demonstrations wherever he went "and they don't want me to feel as if I'm not at home." But the protests could take the gloss off what many people see as a vote-catching exercise to woo some 40 million Irish-Americans in the forthcoming presidential elections.

Kuwait requests missiles

WASHINGTON — The Defense Department Thursday said it is considering a request by Kuwait for Stinger missiles like those recently sold to Saudi Arabia for defense against Iranian air attacks. But Pentagon spokesman Michael Burch discouraged speculation that the United States would comply.

Burch said it is possible Kuwait is only looking at the availability and delivery schedule of U.S. missiles and might also be considering buying arms from other Western nations. Simply because Kuwait might have air defense needs, those needs must not necessarily be met by the United States, he said. Kuwait now has French Mirage aircraft and French Crotales missiles. Meanwhile, in Washington Thursday, four congressmen introduced legislation to strengthen congressional controls over the sale of U.S. military equipment to foreign countries. New York Democrat Stephen Solarz said the bill reflected concern that President Reagan's sale of Stinger missiles to Saudi Arabia demonstrated an "administration tendency to end run Congress" on potentially controversial arms sales. Reagan, invoking his emergency authority, said he authorized the sale because of "grave concern with the growing escalation" of the Iraq-Iran war.

Quack remedies costly

WASHINGTON — Fake cancer and arthritis cures and products that promise to make people beautiful or young again are costing Americans more than \$10 billion a year, a House committee was told Thursday. "Some of the quack remedies identified by the committee include 'moon dust' (sand) sold as a cure for arthritis, cancer cures composed of ground diamonds and serums containing human urine and fecal matter." House Aging Committee Chairman Claude Pepper said at the start of the hearing. "We conservatively estimate that quackery costs this nation more than \$10 billion a year," a committee staff report said. "Phony cancer cures account for the largest part of that — about \$4 billion to \$5 billion a year. "Arthritis cures and various products said to reverse aging and restore youth account for about \$2 billion a year." The report said about 30 percent of health fraud victims were elderly and that many phony health products actually are dangerous. Among the items displayed at the hearing were a product said to be a cure for several ailments that turned out to be an enema bag, and another advertised as a cure for ulcers that was a tape recording of music and strange sound effects, the report said.