

April  
2006

# In your community



## *The high costs of credit*

### TEENS LEARN TO HANDLE CREDIT WITH **CARE**

The Credit Abuse Resistance Education (CARE) Program of Kansas City was launched in January, 2005 as a way of reaching older adolescents with vital educational information about the wise use of credit before these young people become victims of credit misuse. Unfortunately, young people under the age of 25 are the fastest growing group of bankruptcy filers. One out of five young adult households is already in debt hardship, meaning over 40% of their monthly

income is directed to debt payment. Graduating college students average over \$20,000 of debt with \$3,262 of that debt on credit cards.

The CARE program was created through a partnership with the U.S. Bankruptcy Courts for the Western District of Missouri and the District of Kansas, the Kansas City Bankruptcy Bar Association and University of Missouri Extension in Jackson County. Through the CARE program, attorneys and judges visit local high schools and teach students the right and wrong ways to use a credit card and make credit decisions. Training of the presenters, curriculum enhancement and program scheduling are the responsibility of Extension Family Financial Education Specialist, Dr. Carole Bozworth. She has trained over 50 presenters in four training sessions conducted over the past 15 months. In the last year, CARE presentations were made to 34 high school classes at nine different high schools. Within the Kansas City area, over 1500 students have learned the impact of judicious credit use because of the CARE program.

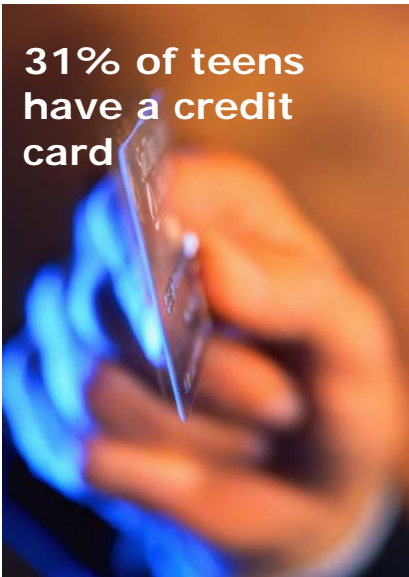


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VISIT OUR WEB SITE:  
[EXTENSION.MISSOURI.EDU](http://EXTENSION.MISSOURI.EDU)

31% of teens  
have a credit  
card



Over 1500  
teens in the KC  
area have  
participated in  
the CARE  
Program

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# In your community

## JACKSON COUNTY CENTURY FARM

### *Doyle W. and Barbara Jane Davis Farm*

The Doyle and Barbara Davis Farm located in Oak Grove has been designated a Missouri Century Farm by University of Missouri Extension. The farm was founded by Solomon F. Davis, great grandfather of Doyle Davis.

In August 1867, Solomon Francis Davis and several friends left their homes in Virginia and came to Missouri with their wagons and teams, arriving in eastern Jackson County in October. Solomon became a large land owner near Sni-Mills. Solomon and wife, Sallie Ann Shore Davis, acquired this 70-acre farm in March 1892. In 1900 a house was built on the farm and son, Josiah Samuel, and wife, Flora Hinger Davis, lived there. Their only child, John Franklin Davis, was born at the home on August 19, 1905. Ownership transferred to Josiah Samuel and Flora Davis in March 1914. John Franklin and wife, Inis Venita Slack Davis, became the owners of the farm in July 1963. Their son, Doyle Wayne Davis, was also born at the home on February 28, 1939.

Doyle Wayne and wife, Barbara Jane Nebgen Davis, are now the present owners as of June 2004. They have lived on the farm since August 1961 and raised their four children, Dwayne Jay Davis, Tammy Louise Davis Hightower, Jonathan William Davis and Jeffrey Doyle Davis there. The farm has produced grain, hay and livestock throughout the years.

The Missouri Century Farm Program is jointly administered the MU College of Agriculture, Food and Natural Resources and University of Missouri Extension. Last year 255 farms received recognition. A total of 6655 farms have been recognized as "Centennial Farms" or "Century Farms" since the programs inception in 1976.

### **Guidelines for the 2006 Program**

- 1) The same family must have owned the farm for 100 consecutive years or more as of December 31, 2006.
- 2) The line of ownership from the original settler or buyer may be through children, grandchildren, siblings and nephews or nieces, including marriage or adoption.
- 3) The present farm shall consist of no less than 40 acres of the original land and shall make a financial contribution to the overall farm income.
- 4) Applications forms are available at the extension office or can be downloaded from <http://extension.missouri.edu/centuryfarm>
- 5) Deadline is June 1, 2006.



*Cindy Zluticky, Jackson County Program Director, presents the Century Farm Family designation to Doyle and Barbara Davis of Oak Grove, Missouri.*



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an equal opportunity/ADA institution



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