CRD NEWS
A NEWSLETTER PROVIDING INFORMATION FOR COMMUNITY AND RURAL DEVELOPMENT CLUBS IN BUNCOMBE COUNTY

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Contact Us
Stephen W. Duckett
County Extension Director
North Carolina Cooperative Extension
Buncombe County Center
94 Coxe Avenue
Asheville, NC 28801-3620
828) 255-5522 Phone
(828) 255-5202 Fax
http://buncombe.ces.ncsu.edu

CRD Summer Picnic
The Big Ivy Community Club has graciously agreed for the 2011 Community Clubs’ Summer Picnic to be held Monday, July 18, 6:30 pm, at the Big Ivy Community Center in Barnardsville. As has been the case in the past, the chicken and paperware will be provided by the County Council for this event. Individual clubs are encouraged to bring their favorite vegetables, other meats, salads, desserts, breads and drinks to share. Entertainment will be provided.

It would help tremendously if the president of each club would call Deanna Jordan at the Buncombe County Center of NC Cooperative Extension, 255-5522, by 5:00 pm on Thursday, July 14, to indicate how many people from your club will be attending.

Directions to the Big Ivy Community Center are as follows:
Take I-26W/US-19-N/US-23 N and travel 12.4 miles. Take Exit 15 for NC 197 toward Jupiter; go .3 miles. Keep right at the fork, follow signs for BARNARDSVILLE and merge onto Barnardsville Hwy/NC-197. Travel 6.0 miles and turn right at Dillingham Road/NC-2173. Follow Dillingham Road for 1.0 mile to 540 Dillingham Road. The Community Center will be on your left.

Time for Mulch
This is a fine time to replenish the mulch in landscape beds. Mulch is the first line of defense against annual weeds. Mulch prevents weed seed from germinating by excluding light. Since many weeds (like crabgrass) germinate in April, the goal is to spread the mulch before weeds germinate.

Organic mulches do break down and need to be “top dressed” every year or two. When adding mulch overtop of existing mulch, make sure the total depth does not accumulate to more than 3 to 4 inches as too much is detrimental to your plants.

What kind of mulch you use is pretty much a matter of preference—what look you like. Pine bark lasts longest, but hardwood and pine needles stay put better on a slope.

Persons with disabilities and persons with limited English proficiency may request accommodations to participate in activities mentioned in this newsletter. Please contact Steve Duckett at 828-255-5522 during business hours at least 3 days prior to the event to discuss accommodations.
YOU ARE INVITED TO...

A COMMUNITY DEVELOPMENT SESSION
Brought to You via Elluminate Live!
An eLearning & Collaboration Solutions

DATE: Tuesday, April 12, 2011 at 7:00 pm

TOPIC: VOLUNTEERISM
Learn how to generate a shared purpose and greater involvement in community.

SPEAKER: Vaughn Grisham, Director of the McLean Institute for Community Development

LOCATIONS:
• HAYWOOD County Cooperative Extension Center, 589 Raccoon Road, Suite 118, Waynesville
• MADISON County Cooperative Extension Center, 258 Carolina Lane, Marshall
• WNC COMMUNITIES, 594 Brevard Road, Asheville
• ON LINE - If you have internet connection, join us from the comfort of your own home, office or community center. If you’ve never used Elluminate, go to: http://www.elluminate.com/Support/?id=62 to set up the program on your computer. (Elluminate will work with dial-up or high-speed connections. Please make sure your computer has speakers.)

TO REGISTER: Call 828-252-4783 or email lindalamp@wnccommunities.org with the following information:
• Your name
• Phone number
• Email address
• Location option (listed above)

SPEAKER’S BIO: Vaughn Grisham grew up a son of the poor South, with all the problems that poverty and ignorance bring to its people. He received his Bachelor’s and Master’s degrees from Mississippi State University, and earned his Ph.D. in the fields of History and Sociology at UNC Chapel Hill. His field of study began with Tupelo, Mississippi, one of the leading sites for community development in the last half of the 20th century.

He has written four books and numerous articles on the process of creating a sense of community that leads to economic development, the latest focusing on extraordinary results in ordinary communities. After 44 years, he transitioned out of teaching, with the exception of the Honors College classes.

He is continuing as the Director of the McLean Institute for Community Development, an organization devoted to helping small, rural communities throughout 35 states reach their full potential. He and his wife, Sandy, own a home in Mitchell County in Western North Carolina, where they are active citizens and continue to research and write.

Dates for CRD Activities

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In our difficult economic times, it is more important than ever to have good credit.

**Why is a credit report important?**

Your credit report is important because lenders, insurers, employers, and others may obtain your credit report from credit bureaus to assess how you manage financial responsibilities. For example:

- Lenders may use your credit report information to decide whether you can get a loan and the terms you get for a loan (for example, the interest rate they will charge you).
- Insurance companies may use the information to decide whether you can get insurance and to set the rates you will pay.
- Employers may use your credit report, if you give them permission to do so, to decide whether to hire you.
- Telephone and utility companies may use information in your credit report to decide whether to provide services to you.
- Landlords may use the information to determine whether to rent an apartment to you.

**How can I get a free copy of my credit report?**

You can get one free credit report every twelve months from each of the nationwide credit bureaus—Equifax, Experian, and TransUnion—by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling (877)322-8228. You will need to provide certain information to access your report, such as your name, address, Social Security number, and date of birth.

You can order one, two, or all three reports at the same time, or you can request these reports at various times throughout the year. The option you choose will depend on the goal of your review. A report generated by one of the three major credit bureaus may not contain all of the information pertaining to your credit history; therefore, if you want a complete view of your credit record at a particular moment, you should examine your report from each bureau at the same time. If you wish to detect any errors and monitor changes in your credit profile over time, you may wish to review a single credit report every four months.

**What is a credit score? How is my credit score calculated?**

A credit score is a number that reflects the information in your credit report. The score summarizes your credit history and helps lenders predict how likely it is that you will repay a loan and make payments when they are due. Lenders may use credit scores in deciding whether to grant you credit, what terms you are offered, or the rate you will pay on a loan. Information used to calculate your credit score can include:

- the number and type of accounts you have (credit cards, auto loans, mortgages, etc.).
- whether you pay your bills on time.
- how much of your available credit you are currently using.
- whether you have any collection actions against you.
- the amount of your outstanding debt; and the age of your accounts.

For additional information go to: [http://www.federalreserve.gov/creditreports](http://www.federalreserve.gov/creditreports)
Gardening in the Mountains

The Extension Master Gardeners’ popular Gardening in the Mountains programs will resume this month and run through October. The lectures will be held the third Wednesday each month from 10:00 to 11:00 am at the Buncombe County Center of NC Cooperative Extension, 94 Coxe Avenue, Asheville. The programs are free and no preregistration is required.

The first program will be March 16 on Spring Lawn Care.

Spring Garden School: April 9

The annual Spring Garden School is offered by Extension Master Gardeners of Buncombe County. This all-day Saturday event will offer a series of classes on “Smart Gardening for Western North Carolina” and will be held at Ferguson Auditorium on the A-B Tech Campus. The program is on April 9, and you must preregister to attend. The cost is $12.

Register by dropping by the Buncombe County Center of NC Cooperative Extension, 94 Coxe Avenue, Asheville, or by printing and mailing the registration form: http://buncombe.ces.ncsu.edu. TO PURCHASE TICKETS BY DEBIT OR CREDIT CARD for the 2011 Spring Garden School go to: buncombemastergardener.org

Did you know that you can get this newsletter via email?
If you are interested, please contact us either by phone at 828-255-5522 or email at deanna_jordan@ncsu.edu.