

**FOR IMMEDIATE RELEASE**  
**Nov. 19, 2008**

**Contact: Jim Kaiser**  
**Communications Educator**  
**586-307-8289**  
[james.kaiser@macombcountymi.gov](mailto:james.kaiser@macombcountymi.gov)

**MSU Extension News Bulletins 11-19-08**



**MACOMB COUNTY**

**Cooperative Extension  
Service**

21885 Dunham, Suite 12  
Clinton Township, Michigan  
48036

(586) 469-5180  
Fax: (586) 469-6948

**Marilyn E. Rudzinski**  
County Extension Director

*MSU is an affirmative-  
action, equal  
opportunity employer.  
Michigan State  
University Extension  
programs and materials  
are open to all without  
regard to race, color,  
national origin, gender,  
gender identity,  
religion, age, height,  
weight, disability,  
political beliefs, sexual  
orientation, marital  
status, family status or  
veteran status.*

*Michigan State University,  
U.S. Department of  
Agriculture, and Macomb  
County Board of  
Commissioners  
cooperating.*

*MSU is an affirmative-  
action, equal-  
opportunity employer*

**Class teaches credit skills**

Macomb County residents looking to better understand and manage their credit are encouraged to attend a free, four-part, 'Credit Sense' seminar offered by Macomb County MSU Extension (MSUE).

Participants will learn to shop for a loan or credit card, determine how much debt they can afford, determine the percentage of income that should be used for vehicle or mortgage payments, interpret credit reports, build and repair credit history and protect against identity theft.

The four sessions will be from 6:30 – 8:30 p.m. Dec. 1, 3, 8 and 10 at the MSU Extension offices, 21885 Dunham Road (near entrance E) in Clinton Township.

Participants who attend all four sessions will receive a certificate of completion.

Registration is required. For more information or to register, call 586-469-7614.

**Facing Foreclosure workshop offered**

Macomb County residents facing a home-ownership crisis are encouraged to attend a free, facing foreclosure workshop offered by Macomb County MSU Extension (MSUE).

The workshop will run from 6:30 to 9 p.m. Tuesday, Dec. 9, and will cover how to choose whether to keep, sell or let your home be foreclosed, important timelines to follow and helpful resources available to homeowners.

– more –

## Page 2

It will be held at the Roseville Senior Center, 18961 Common Rd. in Roseville.

Registration is required. For more information or to register, call 586-469-6430.

### **'Green holiday' program offered**

Macomb County residents looking to incorporate green living ideas into their holiday celebrations are encouraged to attend a free program offered by Macomb County MSU Extension.

Participants will learn to reduce waste, and save time and money with green ideas for decorating, food preparation, gifts and shopping.

Programs will be held:

- 7-8 p.m. Thursday, Nov. 20, at the Warren Leaps & Bounds Community Center 8129 Packard Ave. in Warren
- 7-8 p.m. Monday, Dec. 8, at the New Baltimore Library, 36480 Main St. in New Baltimore

Registration is required. For more information or to register, call 586-469-6430 or e-mail [gerste10@msu.edu](mailto:gerste10@msu.edu).

For more information on any of the Macomb MSUE community programs including Children-Youth-Family, Agriculture and Natural Resources or Community and Economic Development, please call 586-469-5180, Monday through Friday from 8:30 a.m. to 5 p.m.

# # #