

# June is Home Safety Month: You can take steps to prevent injuries at home

The weather is warming up and the last thing you want to do is spend the summer in a cast or, worse yet, in the hospital or dead.

Injuries are a major source of childhood emergency department and hospital admissions. According to the National Safety Council and the National Center for Injury Prevention and Control:

- Injury is the leading cause of death in children and young adults.
- Falls are the leading cause of unintentional injury for children.
- Nearly 300,000 children are treated in the United States annually for bicycle-related injuries.
- Drowning is the second leading cause of unintentional injury-related death among children age 1 to 14. The majority of drownings and near-drownings occur in residential

swimming pools and open water sites. Children, however, can drown in as little as 1 inch of water.

- Airway obstruction injury is the leading cause of unintentional injury-related deaths among infants under age 1.
- Approximately 45 percent of unintentional injury deaths occurred in and around the home. Unintentional home injury deaths to children are caused primarily by fire and burns, suffocation, drowning, firearms, falls, choking and poisoning.

You can take several steps to ensure the safety of your home and family:

- Learn CPR and make sure your babysitter has been trained. Call your local Red Cross or American Heart Association for class information.



- Inspect your house for loose carpets, extension cords and other fall hazards for your safety as well as the safety of visitors, such as grandparents, who may be at risk for falls.
- Require your child to wear a bicycle helmet every time he or she rides a bicycle, skateboard, skates or scooter.
- Keep small objects away from infants and toddlers.
- Use appropriate car seats for children.
- Keep firearms locked and inaccessible to children.
- Never leave small children unattended in pools or bathtubs.
- Know the Heimlich maneuver and the universal sign for choking.

Contact your area community health advocate for a full checklist of home safety items and request a house visit to help make your house a safe place for you and your family.

- Keep this number posted – Oregon Poison Control, 800-222-1222.
- Install childproof door locks and keep medications and potentially poisonous materials out of the reach of children.

## 10 things you can do to help a friend or family member quit smoking

1. Express care. Skip the criticism.
  - Try saying, "I really care about you and I'm worried about your smoking." Talk about the reasons you are concerned.
  - It's OK to let them know you care, but be careful not to criticize.
2. Remember, the smoker will need to make the decision.
  - If a person isn't ready, you cannot talk him or her into quitting. Nagging, complaining or pressuring will probably backfire.
3. Ask how you can help.
  - If your friend is planning to quit, you can say, "What can I do to help?"
  - If they are not ready, let them know you would like to support them when they do decide to quit.
4. Be patient with mood swings.
  - When your friend does quit, get ready for emotional ups and downs. Bad moods are part of overcoming physical addiction. They will pass, usually within a few days.
5. Be "on call."
  - For some people, having a person they can talk to when they are craving a cigarette is helpful.
  - If they need to talk often, reassure them it's not a burden. Tell them, "I want to help."
6. Offer encouragement.
  - Encourage even the small steps. Offer praise for thinking about quitting or cutting back.
  - Give extra encouragement during the first few days of quitting.
7. Encourage non-smoking activities.
  - Take a walk together. It's hard to smoke (or think about smoking) when you are physically active.
8. If you smoke ...
  - Don't smoke around the person who wants to quit. If you live in the same house, step outside for a cigarette.
  - Put your cigarettes away so they won't be a temptation.
  - Consider quitting too. You could support each other.
9. Be prepared for slips.
  - Quitting for good can take several tries. If the person slips, don't get mad or act disappointed.
10. Keep up the support.
  - Quitting smoking is one of the hardest things a person can do. It can be hard for weeks, months or sometimes even years after quitting.
  - Celebrate one day, one week and one month without smoking.
  - Let your friend know how much it means to you that he or she is no longer smoking.

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## Personal Finance and Real Estate

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If homebuying is a goal for you but you aren't ready yet:

### Siletz Saves! IDA Program

If you aren't ready to buy yet and you answer yes to at least one of these questions, Siletz Saves! might be perfect for you:

- I have some credit issues I need to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I am still in school but getting close to finishing.

The IDA Program is a matched savings program. It helps low-income Tribal members understand their credit, correct credit issues and save toward the purchase of a first home.

Participants in Siletz Saves! make regular deposits into a special savings account, called an Individual Development Account or IDA. The amount saved then is matched \$3 for every \$1 saved. That is a 300 percent return!

Participants are required to save for at least six months up to three years and attend financial fitness classes, which teach participants how and why they should save.

If you are ready to buy a home:

### Down Payment Assistance Program

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have some money saved?
- Do I have the ability to pay a mortgage every month, plus additional costs?

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program. It helps with closing costs and a down payment when purchasing your first home.

### The Power of Budgeting

Did you know that giving up that afternoon candy bar and pop every day could save you a lot of money? Yup, just stashing away the \$3 you would have spent on calories would put \$1,095 in your bank account if you did this for a year!

To find out more about how to budget, save money and improve your credit, call me at 503-390-9494 or 888-870-9051.

