

Middle income families need financial planning

Middle income families now face some of the same kinds of financial questions that used to face only the wealthy. This means more people than ever are using the services of financial planners, points out Alice Mills Morrow, Oregon State University Extension family economics specialist.

Complex tax laws, banking deregulation and a greater variety of saving and investment options are leading more middle income families to seek financial planning advice, she notes. Family assets have increased also, particularly in families where both partners are employed.

That's why Morrow, with Jane Meiners, OSU instructor in family resource management, has written a new publication called "Financial Planners. Do You Need One?" which has just been published by the OSU Extension Service.

The circular includes information about the costs of using a financial planner and what the consumer can expect the planner to do. It also includes information about the education and certification of people working in the field and some guidance about how to select a planner.

"Financial planners are generalists who take a broad view of your financial situation and design an overall strategy to help you meet your financial objectives," the specialist explains.

This means that those consulting planners "need to determine their

own goals and objectives so the plan can be developed. How well the plan works depends upon the action of the consumer implementing the plan," she points out.

Copies of the new publication, which costs 50 cents, are available through county offices of the OSU Extension Service or by mail from the OSU Bulletin Clark, Oregon State University, Corvallis 97331. When ordering by mail, include 25 cents to cover postage and handling.

Child support payments decline sharply

The average child support payment to Black and White mothers declined significantly in real terms from 1978 to 1983, according to a report from the Commerce Department's Census Bureau.

The average received by Black women in 1983 was 26 percent below the amount reported in 1978 after adjusting for inflation — \$1,470 versus \$1,980. Payments to white women declined by 13 percent, from \$2,840 to \$2,480.

According to an April 1984 survey, the average child support payment to Black women from 1981 to 1983

dropped by 18 percent (\$1,800 to \$1,470) after adjusting for inflation, while payments to white women showed no significant change. From 1978 to 1981, however, payments to white mothers fell by 16 percent (\$2,840 to \$2,390) while those to Black mothers did not change significantly.

Here are other findings from the survey:

- The proportion of Black women that had been awarded child support payments as of 1984 was about half that of whites — 34 percent compared with 67 percent.

- About half of the 2.3 million Black mothers of children with no father present had 1983 incomes below the poverty level. Only 30 percent of them had ever been awarded support payments, and the average payment was \$1,160.

- About 240,000 Black and 650,000 white women with incomes below the poverty level were due payments, about 60 percent of whom received some payment in 1983.

- Of the 2.6 million Black and 14.3 million white women ever-divorced or currently separated, 6 percent and 15 percent had ever been

awarded alimony payments.

- Twenty-six percent of Black and 39 percent of white ever-divorced women were awarded a property settlement in 1983.

The survey was sponsored by the Commerce Department and the Office of Child Support Enforcement, Department of Health and Human Services.

Copies of *Child Support and Alimony: 1983*, Series P-23, No. 141, are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Researchers say: Salt could be reduced in hotdogs, baked goods

Corned beef, hotdogs, and baked goods could be made with less salt, still taste as good, and help people cut the salt in their diets. That's the outlook of U.S. Department of Agriculture scientists who, after a two-year study, have developed new formulas for lower salt in processed foods.

Food technologists Richard C. Whiting and Eugene J. Guy of USDA's Agricultural Research Service worked to see how much the table salt, or sodium chloride, content could be reduced and still protect the safety and quality of processed foods. These foods are the source of over 30 percent of an American's intake of sodium. Nutritional and medical research have linked high levels of sodium in diets to high blood pressure and other health problems.

Many brands of corned beef, hotdogs, and processed meats could be made with 20 to 25 percent less table salt, according to Whiting's findings at the agency's Eastern Research Center, Philadelphia. Lower-salt hotdogs compared well with conventional hotdogs in flavor, texture, and shelf life, Whiting said.

Recipes for commercial and homemade leavened breads could call for 50 percent less salt without sacrificing quality, Guy said. A 50-percent reduction could decrease the average consumer's salt intake 1/2 to one gram a day.

Studies confirmed that proper refrigeration is more important than salt in retarding the growth of microbes that cause spoilage and food poisoning, Whiting said.

California turkey talk

The new Two-Week Turkey Diet features foods that taste good, dishes that are versatile and menu plans that the whole family can follow, dieters and non-dieters alike. Each day's menu presents a new turkey dish, such as Ginger Turkey Stir-Fry, Florentine Stuffed Turkey Breast or Turkey Albondigas Soup. According to the California Turkey Breast or Turkey Albondigas Soup. According to the California Turkey Industry Board's nutritionist, dieters can lose from two to four pounds in 14 days, the amount recommended for good health. A copy may be obtained by sending \$1.00 to cover postage and handling to: DIET, California Turkey Industry Board, P.O. Box 3329, Modesto, CA 95353-3329. Please allow 6 to 8 weeks for delivery.



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