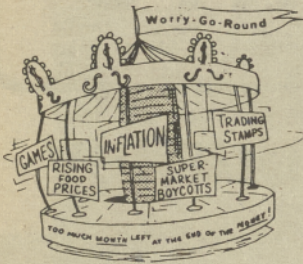


As tax time nears...

Here are a few tips for you



Beating the cash crunch

The following is the first in a series on tax tips offered through the Oregon State Extension office in Warm Springs. Look for additional tips in future editions of Spilyay Tymoo.

Reducing withholding taxes could put money in the bank

If you usually get a large refund on your income taxes, you probably look forward to getting that check in the mail. But, did you ever consider that the refund money, instead of being used by the government, could have been earning more money for you in an interest-bearing account? Since January 1982, people who

usually overpay taxes can reduce the amount taken from their paychecks by claiming extra exemptions. The forms for claiming extra exemptions are usually available from employers.

If you will be receiving a refund of \$300 or more on your 1982 taxes, you could have changed your withholding to better match your actual tax bill. It is generally to an individual's advantage to increase his or her withholding allowances and cut tax payments throughout the year. "However, you must pay at least 80% of your income taxes through withholding or quarterly payments," warns Alice Mills Morrow, OSU extension family economics specialist. "If you pay less and end up owing the government more than 20% of your tax bill on April 15, you could be required to pay a 20% penalty."

In the past, taxpayers could claim one withholding allowance for every exemption on their tax return, including themselves, unemployed spouses and dependent children. Now, taxpayers can increase withholding allowances to include planned IRA contributions, moving expenses, deductible losses, or other itemized deductions that will reduce their taxes withheld from each paycheck. Those who plan to income average may also be able to claim

additional withholding allowances.

If you decide to increase your allowances to reduce the amount of income tax you pay through the year, you will probably end up with a much smaller or no refund when you fill out this year's tax return. You may even end up owing the government money on April 15th. "On the other hand," Morrow says, "you will have the use of the extra income during the year and could be earning interest on it." Those who do decide to increase their withholding allowances to bring home a bigger paycheck should put it into a savings account to make the most of it. "You have to set the money aside and put it into a savings program or it will quickly cease to seem like extra money and too easily get eaten up by routine expenses," says Morrow.

She says those people who prefer to keep their withholding allowances low and their tax payment high so they can get large refund checks are really using the government as a savings program—except the government doesn't pay interest on their money.

For information on increasing withholding exemptions, obtain a copy of the full-page Form W-4 from your employer or the IRS. Publication 505 from the IRS provides additional information.



Upcoming 4-H activities

4-H Computer Fair Day at OSU

There will be a 4-H Computer Fun Day on April 9, 1983 at the OSU Foundation Center in Corvallis. The event is sponsored by the OSU Extension Service.

Prospective 4-H Computer club leaders are encouraged to attend to learn more about the 4-H Computer projects. There will be a special session for leaders and parents in how to get started and share ideas. Any 4-H leader, member, parent or prospective leader is invited to attend.

The program begins at 9:30 a.m. on April 9 and ends at 3:30 p.m. Participants will need a sack lunch and may bring a favorite computer game if they have one. In order to send registrations in on time it is necessary to contact the Warm Springs Extension office by March 11 if you intend to go. Transportation can be arranged.

Volunteer leaders positions at 4-H Summer Week

There are several positions available for adult volunteers who would like to attend 4-H Summer Week in Corvallis, June 13-18. Volunteer positions range from class instructor to first aid staff to leader-helper. Also, about 25 college-age counselors are needed to supervise 650 eighth

Extension Notes



from Pennie Albrandt, Lee Hamilton and Doris Brackett

Another word on starch blockers

Researchers have known for over 25 years that certain plant foods, such as kidney beans and wheat, contain a substance that blocks the activity of a digestive enzyme that breaks down starch. Recently this starch blocker has been purified and marketed for use in weight control. Manufacturers claim that one pill can block as many as 400 calories from absorption and use by the body.

Recently the Food and Drug Administration moved to ban the sale of the products because they were being advertised as a drug, not as food, and they were untested for safety and effectiveness. According to Joan Weiner, Oregon State University Extension food and nutrition specialist, the problem with this product is that unabsorbed starch is delivered to the large intestine, where it produces gas, diarrhea, and cramps in many users—some times severe enough to require hospitalization. She adds that recent

scientifically controlled studies indicate that starch blockers do not block absorption of any calories from starch or other calorie sources in the diet. The substance does work in a test tube to block the activity of the starch digesting enzymes, but in the body there are many other things happening that block the starch blockers.

The specialist adds that she is a little disappointed that consumers still mistakenly believe that carbohydrates and starchy foods are fattening foods. "This just is not so," Weiner states. "While it is true that excess calories from any food source can lead to excess amounts of stored fat, carbohydrates have unjustly been singled out as fattening."

There is still no such thing as a "calorie-free lunch." A balanced diet rich in nutrient dense foods from the basic four food groups combined with an appropriate exercise program is still the only sure-fire weight control program.

Cow-calf management guide available now

The Oregon State University Extension office has a few copies of the practical Cow-Calf Management guide available. The manual is a joint publication of the Cooperative Extension Services in seven western states.

Information in the guide include a troubleshooting guide and facts about nutrition, reproduction, range and pasture, marketing, finance and health.

The cost is \$35.00 per copy and is available from the Extension office.

Nutrition course being offered through mail Family Lifelines—



A three-lesson correspondence course—"You, Your Child and Food" will be available for all interested persons to take through the Extension Service office starting in mid-March.

Each lesson comes in the mail, bi-weekly, so that the lesson can be read and short learning exercises completed. Mailing envelopes are provided so that the learning exercises can be sent back to the Extension office. Pennie Albrandt, Warm Springs Extension Agent, will look over the exercises and send

back comments and suggestions for the future.

The three lessons included in the course are "Nutrition Awareness" which deals with how children's eating habits are formed, how parents effect how their children's eating habits develop, general nutrition information and how to stretch your food dollar. The second lesson is "Eating Patterns in Early Years"—a more detailed lesson on how parents can help their children develop good eating habits. The third lesson is "Answers to Frequent Question" and answers to commonly asked questions about children and correct eating habits.

If you are interested in receiving the FREE short course through the mail give Sandra or Pennie a call at the Warm Springs Extension office, 553-1161, extension 238 TODAY!

through twelfth graders in the dorms.

Deadlines vary from March 1 for class instructors to May 15 for leader-helpers. Application forms are available from the Extension Office.

Adults who have never been to 4-H Summer Week might enjoy going as a leader-helper. Leaders in this capacity will be assigned to help with some classes, will assist in supervising delegates and may be assigned to assist with some evening activities or as a van driver. During other times, volunteers will be free to attend classes or participate in activities or just relax and visit with other leaders from throughout Oregon.

College students might want to apply to be a counselor. Each counselor will be responsible for about 25 4-H members. It is required that applicants have counseling experience and preference will be given to older, more experienced applicants. Counselors will be paid \$70 plus room and meals will be provided. Applications must be in to the 4-H office by April 15.

For more information about 4-H Summer Week or other 4-H programs, contact the Warm Springs Extension office.

4-H Camp counselor opportunities

Now is the time to apply to be a 4-H Camp Counselor at Round Lake 4-H Camp to be held during the week of June 20-24. Application forms are available from the Extension office.

Would-be counselors must be high school age, have sincere interest in working with 4th, 5th and 6th grade youngsters, and will be required to attend a counselor training session. Previous experience is helpful, but it is not required. Selected applicants will learn leadership skills, how to relate to boys and girls of camp age, as well as about specific duties of a 4-H camp counselor at the training session that will probably be held some time in May.

A good camp counselor has lots of patience, is a good listener, is able to relate well to younger kids and is able to earn the respect of the campers. As a 4-H camp counselor, you would be advisor, leader, disciplinarian and friend to a group of campers. Campers would look to you to answer their questions, help them solve problems and help them adjust to camp life.

As a 4-H camp counselor, you would have the opportunity to develop your own abilities, self-confidence and leadership skills with the support and direction of adult camp staff.