

Teach children early about \$\$

The more we can teach children now about handling money the better their chances are of doing a good job of handling it when they are grown. Parents and authorities differ on the best way to teach children money handling skills.

"Since children are great imitators, they learn a lot about money as they watch and listen to their parents." They soon observe miserly or spendthrift habits and may either copy these behaviors or deliberately reject them.

Preschoolers learn attitudes toward money rather than decision-making skills.

Psychologists tell us that children learn many attitudes by the age of two. They pick these attitudes up from the actions, feelings and words of others. Babies and toddlers do not see money as something to spend. Coins become a "no-no" for children because parents fear a child will swallow them.

Many authorities don't recommend giving an allowance to children younger than five or six. When children are given allowances they are also given money—managing responsibility. Most preschoolers or young elementary children cannot plan ahead or wait long for gratification.

An allowance should be viewed as more than a means of providing children with spending and saving money. It is a means of giving them experiences in making decisions and living with them. Parents who think their children spend allowances on silly things should not be overly critical of their children's decisions. More can be gained toward helping the child make a better purchase next time if the parents make positive suggestions. Parents can help children save for purchases within the child's reach; for example an inexpensive model

rather than a bicycle. As children get older an allowance may cover school lunch money, bus fare, school supplies, or club dues.

"Two cautions about children and money should be observed," says Straatman. "Try not to impose your childhood experiences with money on your children, times have changed!" Money should not be used as a reward for good behavior, a fine for bad behavior or pay for good grades. This puts a price on things that should not have monetary value.

Ordinary domestic tasks are usually a part of everyone's job around the house. Children who are old enough to shoulder the responsibility can earn extra money in the home by babysitting younger children, washing windows, working in the garden or other special work.

Keep records now for '83 tax-time

Starting now to do a better job of record-keeping can make tax-time 1983 easier and possible deductions harder to overlook.

Each year, many people postpone preparing their tax returns because they haven't kept complete records.

A good filing system doesn't have to be elaborate, costly or even very time consuming for most families. The important thing is to have a system, not a non-system.

Setting up an accordion file, a series of folders or envelopes

for annual records is three-fourths of the work necessary for tax preparation time next year.

Some people have a separate envelope for anything that is concerned with taxes including the previous year's tax returns. This process allows the tax payer to file any notices of interest or dividends as they are received.

Other ideas include use of a small pocket notebook to record all incidental expenses which might be used as tax deductions next year, such as

miles traveled during a trip to the doctor or a lunch purchased for a business client.

Unless good records are kept, these deductible expenses will be lost forever as will the potential dollars that might have been recovered through legitimate tax deductions.

A few dollars here and there may not seem like much at the time, but they can add up. Potential deductions won't be overlooked if a good filing system and record-keeping scheme is devised now and followed through the year.

Nurture family relationships carefully for growth

Family Lifelines



Everyday is mother's and father's day where family growth and development are concerned.

Marital relationships present opportunities for husbands and wives to grow and develop as individuals and as parts of a family team. Unfortunately, that doesn't always happen.

Differing expectations and inadequate communication patterns can dead-end family life into a round of unsatisfying obligations and unrealized dreams.

In a recent study of marital satisfaction, 49% of the wives polled expressed feelings of resentment, of not being needed and being misunderstood. Thirty-seven percent of the husbands expressed the same feelings.

The amount of negative feeling varies with the stage of the family life cycle. Negative feelings toward the husband rose sharply to 60% with the birth of the first baby. The amount of dissatisfaction stays about the same up to the

teenage years. According to the study, mothers with teenagers expressed fewer negative feelings toward their husbands and this trend continued through later years.

No two people in a marriage can hope to fulfill all of each other's hopes and dreams, but many differences can be resolved while others will just have to be accepted. Don't let unrealistic expectations ruin your good life.

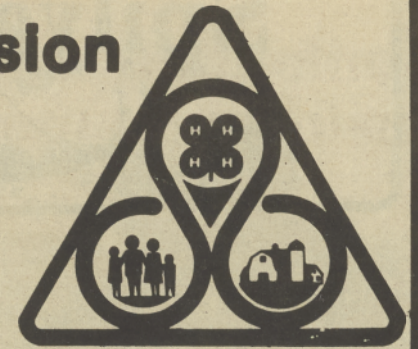
Men and women bring expectations to their marriage that often provide surprises for the new spouse.

Potential trouble spots are those young husbands who expect to be treated as a child cared for by an over-indulgent mother. Equally troubling are young women who lapse into child-like irresponsibility expecting an indulgent daddy. Children imitate the behavior they observe.

Part of the problem is that early love is based on just being your lovable self. In marriage and family life, doing and assuming responsibility becomes an important part of the relationship.

It's possible to discover what wives and husbands expect of one another, what children expect, and what parents expect. Out of discussion can come some understanding of other points-of-view. The result can be some changing, more sharing and greater satisfaction within the family.

Extension Notes



from Pennie Albrandt, Lee Hamilton and Doris Brackett

June

Garden hints from your OSU Extension

- *First week: spray cherry trees for cherry fruit fly, brown rot, if fruit is present.
- *First week: spray for codling moth in apple and pear trees.
- *Western Oregon: summer application of fertilizer on lawns.
- *Lawn mowing: set blade at ¼ to one inch for bentgrass lawns; 1½ to 2½ inches for bluegrasses, fine fescues.
- *Spray with Orthene to control root weevils in rhododendrons, azaleas, primroses and other ornamentals.
- *Remove seed pods after blooms have dropped from rhododendrons, azaleas.
- *Prune walnut trees.
- *Fertilize garden one month after plants emerge.
- *Eat thinnings from lettuce, onion, chard.
- *High elevations, central and eastern Oregon: transplant tomato seedlings.
- *Construct trellises for tomatoes and cucumbers.
- *If desired, use hormone sprays to promote fruit-set tomatoes.
- *Blossoms on squash and cucumbers begin to drop; nothing to worry about.
- *Control cutworms in garden with Sevin.
- *Spray aphids on vegetables as needed with diazinon or malathion.
- *Control maggots on onions and carrots with weekly sprays of diazinon.
- *Control cabbage worms; 12-spotted beetles on beans and lettuce; flea beetles in lettuce.
- *Spray peas as first pods form to control weevils.
- *Oregon coast: plant cauliflower.
- *Western Oregon: plant rutabagas.
- *Columbia and Snake River Valleys, Ontario: plant celery.
- *Spray cherries at weekly intervals for fruit fly.
- *Last week: second spray for codling moth in apple and pear trees.

Low-calory kiwis add interest to foods

Kiwi fruit, a Chinese gooseberry that came to be called kiwi after its arrival in New Zealand in 1906, makes a good case for the old adage "beauty's more than skin deep." For just inside its hairy, thin brown skin is a scrumptious lime-green interior with a seed pattern resembling a starburst. Besides being hard to describe physically, its taste also seems to elude the needed words—a fresh, tangy taste with a gelatinous texture.

Kiwis should be soft as a ripe pear for best eating. Ripen at room temperature and then refrigerate. Peel before eating. If the fruit requires ripening at home, place kiwis in a sealed plastic bag with an apple or banana.

Thin, crosswire slices are beautiful garnishes. They can also be used in desserts such as fruit cups, ice creams, cakes or custard pies, salads and even sandwiches. The small amount of protein in the kiwi has proteolytic enzyme activity. For this reason, they should probably not be used in gelatin desserts, but they can be useful

in tenderizing meat (rub the surface with cut kiwi fruit and pierce meat generously with a fork to distribute).

One to two whole kiwis or 3½ ounces contains only 36 calories, less than one gram protein and a trace of fat. With 56 mg of ascorbic acid, they are an excellent source of vitamin C. Other nutrients are not present in significant amounts, including sodium, making them useful in low sodium diets.

Currently, kiwis are being tested in Southern Oregon as a new crop.

OSU Mini-College June 20-24

Information and registration materials about the 10th annual Extension Mini-College at Oregon State University June 20-24 are being distributed to homemakers throughout Warm Springs according to Pennie Albrandt, Extension home economist.

More than 35 different classes will be offered this year during the program sponsored by the OSU Extension Service and the Oregon Extension Homemakers Council which represents people who participate in Extension study groups.

Persons planning to attend must register by June 3, Pennie points out. However, early registration is encouraged as

class size may be limited and classes are filled on a first come, first served basis.

Classes this year will cover such subjects as foods and nutrition, estate planning, conserving energy, the Columbia River Gorge, step-families, health, and wardrobe accessories. Tours are scheduled to the Oregon State Capitol in Salem and to the OSU Marine Science Center in Newport.

A highlight of this year's program will be the afternoon breadmaking class which is offered to all those attending. The class is being held in cooperation with the Oregon Wheat Commission.

In addition to the classes,

special evening programs are also planned to help celebrate the first decade of Mini-College, adds Claudia Jones, Coordinator. OSU's Horner Museum will remain open late one evening, a musical variety show will be staged and Mini-College participants will hear an address by Salem Mayor Sue Harris.

The cost for those attending full-time and living in an OSU residence hall will be \$105 this year. Those close to Corvallis who wish to commute to Mini-College will pay a lesser fee.

Additional information about Mini-College is available from the Warm Springs Extension office at 553-1161 ext. 238.