

Find the best buy

It often takes time and energy to find the best buy. The best buy for you is the item that will serve your needs best at the lowest possible price. Finding the best buy may mean looking in several places—a catalogue, newspapers and two or three different stores. Sometimes secondhand stores offer the best buy. If you know exactly what you need or want, it will be easier to find the best buy for you.

Make it—sometimes you can get something for less money by making it. This means you supply some your know-how, labor and time. The cost of the materials should be cheaper than the finished product. Be

sure to check prices before you decide to make it. Sometimes a factory can turn out an item for less money than we would need to pay for the supplies to make it.

Rent or hire—When you need something for only a short time, it could be cheaper to rent it. What kinds of things can you rent in your community? Count such things as coin-op laundries. Sometimes we rent things when the cost of equipment is too high for our budget.

Find it free—The goods and services we can get for free really help to stretch our money. Parks, playgrounds, community health services and

many other items may be available to you. Are you using the free things available to you?

Trade—Do you have things in your home that you no longer need or want? Sometimes these things have value to other people. Sometimes you can trade them for things you need. Sometimes these things have value to other people. Sometimes you can sell them to others who can make use of them. What items could you trade to others? What skills do you have that you could trade do you have that you could trade others? What skills do you have that you could trade with a neighbor or friend for something they may have that you do not?



**OREGON STATE UNIVERSITY
EXTENSION
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Spend less, enjoy it more

Learning how to spend less can almost be a full-time job. It takes skill and practice to find the best ways to stretch your family dollar. Here are ten ideas to help you think of ways to cut your spending.

Don't buy it—Apply this idea first. Ask yourself if you really need this item. If it's a "want" item, ask yourself if there is anything else you want more. Give yourself time to think about it. There are very few items to buy that won't wait a day or two. A "last chance" isn't often the last chance. If you have a very hard time not buying, stay out of stores. When you do go, take only the money you must have for your real needs.

Borrow—Sometimes you can borrow an item you need, especially if it's something you don't need very often. Borrowed things need to be returned in good condition. What things do you have that you are willing to loan? Remember the library, the Extension Service and other public services when it comes to

Share—Often we can stretch our money by learning to share items with our family and friends. Neighbors can sometimes share the price of a bushel of apples and save money. We share recipes, ideas and sometimes our skills with others. Sharing usually means that everyone benefits as a result of getting together on an idea or project.

Substitute—When you go to buy something, ask yourself if something at a lower price could do the job almost as well. Many products have very good substitutes, and sometimes you find the substitute was better than the original.

Use Wisely—One way of stretching money is to find ways to make the things we buy last longer. Almost every product we buy needs some kind of care. See if you can find ways to make the items you buy wear longer, last longer or keep from spoiling before you use them up. Treat the things you buy as you treat your money.

Making money count

1. Developing a spending saving plan requires knowledge of your income after deductions as well as your expenses.

2. If your income is irregular, you should estimate the highest and the lowest your income might be. Develop spending plans for the high income and for the low. Look at your record of expenses and determine how much you need to allocate each week or month for each expense.

3. Some expenses do not happen every month. Those are the ones you are most likely not to plan for and the ones most likely to interfere with your plan.

4. Think about expenses that only occur once or twice a year.

They may be automobile insurance or property taxes. They may be holidays or special events such as birthdays. Or they may be seasonal things such as skiing or hunting.

5. Write down all these expenses. How much does each cost? As you plan your monthly expenditures, set aside some money to meet these special expenses.

6. Plan for saving just as you plan for spending. The family who regularly saves small amounts is more apt to save than the family who waits for "extra money."

7. If a payroll deduction for savings is possible, this will help you save regularly.

8. If a payroll deduction is

not possible, an automatic transfer from your checking to your savings account will help you save regularly.

9. If you are lucky enough to receive a pay raise, consider putting a portion of this raise into a savings account.

10. After establishing a plan for spending and savings, you need to work to carry out the plan. If you are not, or if you have unplanned expenditures, make adjustments.

11. You will need to keep track of expenditures to see that you are within the plan. If you are not, or if you have unplanned expenditures, make adjustments.

12. If you are spending more than you have, you have to either increase or decrease your expenditures.



Spilyay Tymoo photo by Shewczyk

Rolling out dough during Extension Service sponsored fancy Easter bread workshop Ron Palmer makes crescent rolls.

Lay your hands on your feet

Rub them, twist them, pat, pamper them. We've desired dozens of stretching and strengthening exercises for everything from the Achilles tendon to the neck, but no one has said very much about treating your feet with loving kindness. They'll help keep you free of injuries, and they will definitely help you feel more relaxed and rejuvenated after your workouts.

According to sports podiatrist John Pagliano, the worst thing you can do after training run is heave a sigh of relief and fold yourself into an

easy chair. You may think that's what our body wants you to do, but look at it the way Pagliano sees it: "You've just finished your run, which means your heart has been pumping a tremendous amount of blood to your feet and legs. Then you sit down and bend your body at right angles at the waist and knees. That's going to cut off the flow of blood back from your feet."

Instead of sitting, Pagliano recommends lying on your back with legs elevated to promote blood flow back to your heart. He also advises a

number of foot exercises: curling your toes, rotating your ankles five times in each direction and attempting to form a fist with your foot. Use your hands to knead and massage your feet, loosening them up after a long day.

Pagliano also recommends soaking the feet or the entire body in a warm tub after a workout. Anything that encourages muscle relaxation through warmth, gentle manipulation and light stretching will promote better foot and leg health.

Listen to your body

As a learned scholar once proclaimed, "This stuff can't go on indefinitely." Your body will likely agree with that assessment if you ask how long it will be able to maintain a heavy schedule of racing and training.

Your body has to rest from time to time to regenerate itself.

Most of us can maintain a "peak" for about six to eight weeks and once that peak is over, you can bet our bodies will let us know. Some of the warning signs of overwork include a susceptibility to colds, irritability and a lack of desire to run. You should be chomping at the bit when your workout time nears, but if you dread the thought of lacing on

your running shoes, chances are you need a break.

Your body will let you know when it's injured, too. The slightest little pain is probably a warning of some kind, so be sure to heed that warning. If you have a hard workout planned for today, but your hamstring is troubling you or you're still tight from

Saturday's race, run easily until you feel 100 percent again. The same rule holds true for racing, too. If you notice a pain you haven't felt before and it doesn't feel like you'll be able to "run through it," back off and save yourself for another race. Unless it's the Olympic trials, one race isn't worth the suffering an injury is likely to produce.

Two classes scheduled

The Warm Springs Extension Service has scheduled two classes for April and May. Offered will be Microwave, April 28 at the 4-H center from 10 a.m. to 2 p.m. A fee of \$5 will be charged. Also offered will be

two session layette sewing workshop on May 15 and 22 at the 4-H center from 7-9:30 p.m.

For more information on the classes offered call 553-1161, ext. 38 or 239 and ask for Mollie Driscoll or Joni David.

Medicine you take may be a high source of sodium

The medicine you take may also be a surprisingly high source of sodium—especially some over-the-counter drugs that are taken frequently over extended periods. Those include certain pain killers, antacids, cold medicines, laxatives, or sedatives. For example, Alkaseltzer with

Aspirin contains about 935 milligrams of sodium per dose; Vicks Formula 44 Cough Syrup contains 105 milligrams and Roloids, 70 milligrams. Some OTC drugs list sodium content on their labels. For other drugs, your pharmacist or physician should be able to give you the sodium content.