

Budget carefully for new home

First-time home builders and buyers need to plan their budgets well in advance, planning not only for mortgage payments but for extra expenses as well.

People who buy their first home often forget to leave room in their already tight budgets for such things as insulation, carpet cleaning, maintenance and remodeling costs. They may also neglect to account for such things as lawn maintenance and some necessary home furnishings.

Two-thirds of families who buy a house have two incomes. Nearly half of all homeowners (46 percent) spend over 25 percent of their income on housing.

If both wife and husband continue to be employed prospects are good for later increases in a young family's income, so housing costs will be easier to handle in the future. But if one partner becomes unemployed the house and utility payments may become quite difficult.

For those buying a home, a flexible budget is very important. Some flexibility in the budget will help cover unanticipated expenses, such as a furnace in need of repair or plumbing that must be replaced.

Families who stretch their budget limits to buy a home in the first place can really get themselves into financial trouble by incurring a large installment debt on something like new furniture or draperies.



OREGON STATE UNIVERSITY
**EXTENSION
SERVICE**

**Clay Penhollow
Mollie Driscoll**

How to best store home canned goods

Q. Where should I store canned goods?

A. The best storage for canned foods is in a dry place at moderately cool, but not freezing temperatures. Avoid storage near steam pipes, radiators, furnaces, and kitchen ranges.

Q. How long will canned foods keep?

A. This will depend upon a number of factors, such as the type of food canned, the processing it has received, how it has been handled, and the condition under which it has been stored. Generally speaking, if the can itself is

normal in appearance, the food inside should still be wholesome. However, a regular turnover about once a year is suggested.

Q. Is it safe to leave unused portions of canned foods in the can after opening?

A. Acid foods should not be stored in cans after opening. This includes foods such as tomato juice, fruit juices and drinks, and other fruits. Storage in opened cans increases iron accumulation. Lead may also be picked up from soldered cans that have been opened.

Good credit valuable, protect it!

***Keep your promise to pay on time.**

***Use only the amount of credit you can afford.**

***Talk with your creditors if you cannot pay on time.**

You make your own credit history. Build and protect a good credit rating.

Before using credit—think it over.

The cost:

***Is it worth the extra cost to buy on credit?**

***Is it something we really need?**

***Is this something we have carefully planned?**

***Does the total cost fit our spending plan?**

The risk:

***What if one of us gets sick or has an accident? Could we still pay?**

***Do we want to risk repossession, a bad credit history, or legal action if we can't pay for all of it?**

The Obligation:

***Can we afford to tie up our future income?**

***Do we understand the credit contract?**

***Will we still want to pay for this item for the length of the contract?**

***Would it be wiser to save our money and buy this later?**

The answers to these questions may help you decide if you should use credit.

Human Development...

Six-year olds are learning

Entrance into the first grade marks a "rite of passage" for children, a significant step from one stage of life to another. Six-year-olds are eager for this opportunity for learning and new status, but they also face new challenges and tensions.

First-graders become "learning children" as they are initiated into the rules and expectations of their approaching public life. Unlike the relatively informal learning of childhood, emphasis is now placed on the use of language and memory in putting ideas and facts together logically. Here is what your little six-year-old will be tackling:

***Learning basic information;** reading, writing, science and social studies, to expand language.

***Learning to reason from cause to effect.** "If you do this, that happens."

***Learning to solve problems—**those having to do with objects first, such as simple number and words, and later to reason with ideas.

***Using language to clarify thoughts.**

***Drawing conclusions from what is read or observed; thinking and studying.**

In addition to the demands of formal learning, the six-year-old must begin to reduce his or her previously total dependence on parents, increase relationships with peers, and adapt to other adults as authority figures.

As they leap into the public world, six-year-olds become personalities with their own identity on the playground, in the classroom, and at home.

For parents, this turns out to

be a time of special demands and confused feelings. Some parents feel sad about their child leaving for school, others are anxious about what lies ahead.

While parents take pride in children's accomplishments and growth, they have to get used to the shift in status they now hold in their child's view. Before, the child saw the parent as the one who "knows it all." Now, the parent's every idea, value, and action is subject to challenge by the child.

"Six-year-olds can be sticky about rule violations." Especially if you are the violator. This rigidity is typical of six-year-olds who are beginning to find their identity among family members and other adults.

In spite of their increasing independence, six-year-olds are still small children holding onto the security a family provides. But at six, things are absolutely right or absolutely wrong. This often makes for difficulty with parents and friends.

Parents can help the changing six-year-old by keeping a balance between independence and dependence, and knowing when to let go and when to set limits.



Spilyay Tymoo photo by Shewczyk

Drying snacks

Extension agent Mollie Driscoll makes fruit leather during class on drying fruits and vegetables. Drying foods provides a way to store them. Dried foods are useful as snack foods for both children and adults. Information may be obtained in the extension office.

Dig, divide spring bulbs now

Digging and dividing spring flowering bulbs such as daffodils, tulips, crocus and hyacinth, can give these colorful additions to the landscape a new lease on life.

Spring flowering bulbs should be dug, sorted and divided in the summer. Afterwards, the bulbs can be replanted, or stored until late September and planted when the weather is cooler.

Digging and dividing these flowers gives them room to grow properly and prevents plant diseases, should they occur, from spreading rapidly from plant to plant.

When removing the plants from the soil, dig around the edge of the plant clump and lift it carefully from the ground. Rather than washing the bulbs in water, simply knock the dirt off them.

Diseased, soft or rotten bulbs should be discarded.

Bulbs that are to be stored should be dried for a day or so. They can be spread on a wire tray that will allow air to circulate around the bulbs freely. Be careful not to crowd them together on the tray.

Store the bulbs in a dark, dry area like a cellar or in the back

of a garage. Where possible, storage area temperatures should not exceed 65 F.

If the bulbs are to be replanted immediately, plant them in clusters with individual bulbs four to five inches apart. Well-drained, sandy soil with maximum exposure to sunlight is best.

Work the soil to a depth of 12". Plant tulips six inches deep; crocus, two inches; daffodils, seven inches; grape hyacinths, three inches; hyacinths, four inches; and irises, three inches.

Set the bulbs firmly in the ground and press out any air

pockets that form around them as the soil is filled in.

A commercial fertilizer, such as a 5-10-5 combination, should be worked into the soil around the bulbs. Use one handful per cluster of three to five bulbs, or two pounds for each five by ten foot plot of planted area.

Bone meal is also a good fertilizer for bulbs. Use two tablespoons of bone meal per bulb. Work the fertilizer into the soil beneath where the bulb will be planted. After planting, soak the planted area to settle the bulbs.

MICROWAVEABLE

This distinctive mark (logo) will be appearing soon on frozen food products that provide microwave instructions. The National Frozen Food Association (NFFA) is promoting the logo to help consumers distinguish the food items in the frozen food section of their supermarket that have microwave oven

application. The logo may be used in any size or color and may include a line of copy, such as "for conventional ovens also." Use of the logo by food companies is optional and does not indicate NFFA's endorsement of the food product or the accuracy of the microwave oven instructions.