

How risk affects the cost of your insurance

If you've just applied for life insurance, you may have wondered why you were asked so many personal questions.

Those questions probably included your age, the state of your health, if you smoke cigarettes and if you have a risky hobby.

There are good reasons for all the questions on your application (for example, the agent's noting whether you're a man or woman). What it boils down to is charging a fair price—fair to you and fair to its other policyholders.

If you knew exactly how long you were going to live you might not need life insurance. One

can, however, predict with reasonable accuracy how many individuals in a large group will survive from year to year. That predictably makes it possible to provide life insurance to all members of a group who have similar characteristics—principally age, health and members of the same sex who, therefore, present similar risks.

It would be unfair to ask you to pay the premium for your life insurance as someone younger—or older—than yourself. Younger people are charged less because of the probability that they will live longer. This "equity principle" recognizes that

younger people will be paying premiums longer.

Women live longer, as a group, than do men. Thus women are charged less than men the same age for life insurance. Annuities are the other side of the coin. Since women outlive men, they will receive annuity checks for a longer period. That's why life insurance companies need more money to provide annuities to women.

Information is needed about your health because it is directly related to the cost of insuring you. You may also be asked to have a physical examination by a life insurance company doc-

tor, particularly if you are over 40 or if you are applying for a large amount of life insurance.

Given the large number of persons an insurance company covers, risk classification is the one means by which investors can be fair to everyone. Risk classification actually permits the lowest prices to be offered to the greatest number of policy holders.

For free brochures on the risk factors that determine life and health insurance premiums, write to American Council of Life Insurance, Dept. N-1101-710, 1850 K Street, N.W., Washington, D.C. 20006.



OREGON STATE UNIVERSITY
EXTENSION SERVICE

Clay Penhollow
Mollie Driscoll

Stick to your shopping list

By sticking to your shopping list you will be able to resist costly impulse buying. Don't be too flexible, however, for you may encounter some great unadvertised bargains. If pork chops are on the menu for Wednesday but you find chicken on sale, don't hesitate to make a substitution. At the same time, be wary

of special store displays as they, too, can lead to impulse purchases. Toppings, for example, are purposely displayed near the ice cream section.

Other tips to include in your supermarket game plan are:

*Eat before you shop and, if possible, shop alone. Hungry shoppers, and shoppers with

"helpers," are more apt to buy unneeded items.

*Know the price of items frequently purchased so you can recognize specials.

*Consider the cost of convenience. Convenience foods such as frozen pizza and instant cereal may cost more but can save valuable preparation time and

energy.

*Read labels, checking ingredient lists and nutrition information to get the most nutrition for each dollar spent.

*Use coupons and refunds to save money on items you need. Keep them all in a large envelope so you can refer to them when writing your shopping list.

Grab bar may prevent accidents

Water, soap, floors, and smooth tub surfaces can a slippery combination that can often be found in home bathrooms. Handily-placed grab bars can prevent falls that slippery conditions make possible.

All bathtubs and shower stalls should have grab bars. The grab bar must be firmly anchored in the wall over, or at the side of the bath tub where it provides a convenient handhold.

One efficient type of grab bar is L-shaped. It gives the bather

a safe handhold while sitting, standing, or getting in and out of the tub.

Grab bars should be securely fastened into the wall studding with long screws—not merely into the the plaster, tile, or wall-board.

Other projecting hardware is not an adequate substitute for a grab bar. A towel bar will not support a 200 pound individual, nor will a shower curtain support a falling person who grasps

it. A recessed soap dish in the tub area is usually held in place with plaster of Paris.

Using a good soap container, preferably one that is built into the wall, will help avoid bathtub falls caused by slipping on soap. Always put the soap in its dish when not being used. Do not place it on the tub's edge.

Eliminate the chance of slipping while bathing by putting a nonslip surface or device such as a suction-type rubber mat or safety strips in the tub or shower.

Bathtubs with permanent slip-resistant bottom are now available.

Arrange clothing hung to dry in the bathroom so it drips into the tub not on the floor where a slipping hazard could develop. The floor should be covered with a bathrug that has rubberized backing or with foam-backed wall-to-wall carpeting.

Bath and shower doors should be glazed with safety glass or plastic, not ordinary glass.

Test your own Sodium I.Q.—

Would you believe that one packaged cinnamon bun with raisins has 805 mg. of sodium? That's about three times the amount the body needs to function properly. Most medical experts advise even healthy people to reduce their intake of sodium to about 5 grams a day; the average American now used about 10-18 grams daily. The easiest way to cut back is to use less table salt which is about 40 percent chloride. Still, about one-third of the sodium we consume is hidden. Take this simple true and false quiz to see how savvy you are about identifying hidden sodium.

1. Processed foods are higher in sodium than fresh produce. — — —
2. Canned vegetables have more sodium than frozen. — — —
3. Cakes made from scratch have less sodium than those made from mixes. — — —
4. Sodium goes by different compound names in processed foods. — — —
5. One large green olive has more sodium than two slices of cooked bacon. — — —
6. One frozen fruit turnover has 25 more milligrams of sodium than ¼ cup of salted peanuts. — — —
7. Five ounces of canned tomato soup has more sodium than two slices of bologna. — — —
8. Many non-prescription antacides, cold remedies and laxatives contain considerable amounts of sodium. — — —
9. Water softeners add sodium to water. — — —
10. Ice cream has considerable amounts of sodium. — — —
11. Not all salt substitutes are salt free. — — —

true false

If you answered true to all the above, you qualify as an expert on hidden sodium. But if you were stumped by this quiz, it's time to start learning about sodium and how to avoid it in the foods you eat. Begin by reading labels on the food products you buy. Cook from scratch and rely on herbs to flavor your foods.

For more information on sodium contact the Warm Springs Extension Service for publications entitled *The Sodium Content of Your Food; Sodium—Think About It; and Altering Recipes for Health.*

Feedlot construction won't pollute water

Cattle feedlot operations need not pose a threat to ground water quality if properly constructed, according to soil scientist Fred A. Norstadt.

He constructed a feedlot that holds the offending pollutants from animal wastes in the surface layers of soil until the chemicals break down into harmless forms. The major pollutants are

organic matter, nitrate nitrogen, and salts.

The nonpolluting feedlot was built on 18 inches of sand over 54 inches of clay loam soil near Fort Collins, Colorado. It retained salts and retarded nitrogen movement downward to ground water. With proper management, such construction would be effective for up to 100

years, Norstadt believes.

The design was more effective in preventing potential ground water contamination than loam over sand, all clay loam, or all sand, he says. A feedlot built over a coarse-textured, sandy loam soil might allow some seepage of salts and nitrogen.

clay loam may be because the pollutants move through the sand layer, then stop at the clay loam layer where oxygen deficiency enhances breakdown of mineral nitrogen to harmless forms," says Norstadt.

When starting a cattle-feeding operation, proper location of the feedlot should be the first consideration. Soil surveys can indicate where sand naturally occurs over clay loam or where a suitable area can be created by trucking in needed materials. The feedlot should have about a 1½-foot drop per 100-foot run. After the feedlot is built, management is the most important factor in pollution control. At least four inches of manure should be left on the surface at all times. If cattle start to dig holes in the manure pack, the holes should be promptly filled to prevent enlargement. This ensures slower infiltration, which favors nitrogen breakdown.

Norstadt and agricultural engineer Harold R. Durke measured water content, acidity, ammonium nitrogen, nitrite nitrogen, electrical conductivity (a measure of soluble salts), and orthophosphate in the soil layers beneath the feedlots. The feedlots were located in a semi-arid climatic zone with an average annual precipitation of 14 inches. The scientists say results may vary in other regions.



4-H leader Arlene Graham works with boys in Boy's Cooking Club held Tuesday at 4:00 p.m. Club officers are being elected.

Older adults fall more often

Although anyone can fall accidentally, older adults are more likely to take a tumble. And, because bones become more brittle later in life, injuries can be severe.

Most falls occur at home during everyday activities, and at floor level, not on stairs or from heights. Studies show many falls are caused by tripping over low furniture, rugs or clutter on the floor.

Older people fall more frequently for several reasons. Body changes that occur with aging contribute to falls. Eyesight may not be as sharp as it once was. Bifocal or trifocal glasses can give a distorted picture momentarily when an older person changes field of vision.

Changes in coordination balance, posture, and reaction time can contribute to tripping and falling. And, older adults generally do not lift their feet as high as older adults when they walk.

Common sense precautions can prevent mishaps. It is recom-

mended storing items where excessive reaching isn't needed. Avoid standing on chairs to reach high places. This can result in slipping or dizziness, and then a fall. Where extended reaching is absolutely necessary, a sturdy step-stool with hand-bars.

Clothes should fit well. Flowing skirts can catch on furniture and other surfaces, causing a loss of balance and a fall. Avoid wearing such clothing.

In bathrooms, grab bars in the bathtub, shower, and next to the toilet are good balance aids. Surfaces of tubs and showers should be slip-proof.

A low-wattage bedside night light is important. Although an area might be very familiar, the possibility of a fall increases with darkness.

Older people should not fear falls to the point that movement and activities are inhibited. However, taking a few precautions can prevent injury and disability.

Dry food best value

Reading labels can help you buy the right pet food at a good price. Basically, pet foods come in three forms: canned, semi-moist packets and bags of dry.

Dry food gives the best value since it contains the least moisture—only about 12 percent vs. 25-50 percent for packets and as much as 78 percent water in canned foods. For example, a 6-oz can of dog food may contain as little as 1.3 oz. of actual dry food. At 50¢/can, you'd be paying about \$5/lb. But a 25 lb bag of dry food at \$3.50/bag

yields about 22 lbs. of dry food—about 16¢/lb.! What about nutrition?

Foods labeled "complete and balanced" or "provides 100% nutrition" mean the product passed feeding trials and nutrition tests and are all you need to keep your pet healthy. Labels on snacks or diet supplements will read "For intermittent feeding only" or "not to be fed as a sole diet". According to the experts, you should choose a food with no sugar, salt, dye or other additives.

Learn skillful shopping

You've planned the menus and written your list now it's time to go shopping in your favorite supermarket. Here's how to be a skillful shopper by making wise selections from literally thousands of food items:

*First, try to avoid shopping when your hungry, in a hurry, or with small children.

*Stick to your shopping list but be flexible in taking advantage of unadvertised specials.

*Choose foods according to the way you will use them. For instance, lower quality canned tomatoes with broken pieces are fine for chili. Higher quality canned peach slices are better for an arranged salad when appearance is important.

*Some foods come in several forms that can be adapted to work interchangeable in recipes. You can use fresh, frozen, or canned green beans in a casserole depending upon your preference and budget.

*Convenience foods save time and sometimes money. Keep your budget and menus in mind to help determine the benefits of such a purchase.

*To compare cost between brands and different-size packages, check the unit prices marked on the shelf. Unit pricing is determined by dividing the total cost of the item by the number of basic units such as ounces, pounds, pints, or quarts.

Brownie recipe

Brownie Meltaways
1 package (21.5 ounces) Betty Crocker fudge brownie mix
½ cup flaked coconut
½ cup chopped nuts
3 cups powdered sugar
1/3 cup margarine or butter, softened
1½ teaspoons vanilla
About two tablespoons milk
2 squares (1 ounce each) unsweetened chocolate
2 teaspoons margarine or butter
Heat oven to 350. Prepare brownies as directed on pack-

age except—stir coconut and nuts into dough. Bake as directed; cool.

Mix powdered sugar, 1/3 cup margarine and the vanilla. Stir in milk, one teaspoon at a time, until of spreading consistency; spread over brownies. Refrigerate until topping is firm, about 30 minutes. Heat chocolate and two teaspoons margarine until melted. Drizzle evenly. Refrigerate until chocolate is firm, about 15 minutes. Cut as directed on package. Store in refrigerator.

Mother's Day Breakfast

Let Clay Penhollow and Jeff Sanders prepare your Mother's Day breakfast this year. All mothers will be admitted free of charge and all others will be charged \$2.50 per person. Breakfast will be served at the Com-

munity Center from 8:30 a.m. to 11:00 a.m. on Sunday May 12. You may bring a gift to note or a special letter to present to your mother. The breakfast is a fund raising event for upcoming summer activities.