

Plan finances, babies carefully

You've decided to have a baby. That's great. Having a baby is one of life's joys, but it's also a long-term emotional and financial commitment. The couple that plans ahead for the expenses can enjoy parenthood more by minimizing financial stress.

Before you get carried away with euphoria about starting a family or adding another person to the household, you'd better check your bank account and your health insurance policy.

Citing statistics, the Health Insurance Association of America, figures it costs about \$3,200 just to get that new son or daughter home from the hospital.

The total includes about \$2,150 for prenatal care, professional services during delivery, and hospital; \$235 for maternity clothes, and another \$850 for baby's layette, including clothing, furniture and other necessary equipment and supplies.

The medical costs quoted by

the insurance association assume normal care and delivery. Costs can increase if there are complications during pregnancy or delivery. Costs vary also by geographic location.

For many families, health insurance will pay a majority or part of the costs of both prenatal care and delivery. It's important to know what your insurance will and will not pay for.

If you don't have insurance and don't have savings, then you talk with your doctor to see if you can arrange a payment schedule you can afford. Other sources of information about programs which could help are county health departments and Oregon Adult and Family Services offices.

Remember, prenatal care, so important to the health of both mother and baby, is usually priced as a package and not by individual visits. Therefore, early prenatal care doesn't increase the total cost.

Careful planning and shop-

ping can help minimize some of the other costs, the specialists stresses.

For instance, it's possible to find really good buys on maternity clothes in thrift shops. Friends and relatives may have clothes to loan. Often, maternity outfits have had little wear.

Planning and shopping can reduce the costs of the baby's layette, too. If it's a second or third child, which was true of 60 percent of the babies born in Oregon in 1983, you may already have such equipment as a crib and stroller.

Some families purchase items from second-hand stores and at garage sales. That's fine, as long as you pay attention to overall condition of the item, safety considerations, and such specific details as the distance between the crib slats and the age of painted furniture.

Since 1977, safety regulations require crib slats to be no more than two and three-eighths inches apart. Older cribs may have

slats further apart and are unsafe. The level of lead in paint was also regulated in 1977. Older furniture may be covered with paint containing lead at levels considered to be unsafe. Such furniture should be stripped and refinished.

The Consumer Product Safety Commission can give you more safety information about children's furniture. The commission has a toll-free number, 1-800-638-2772, which consumers may call.

The arrival of a new child may also mean at least a temporary drop in family income particularly if the mother has been employed outside the home. The new mother will probably not return to work immediately and the new father may also miss time from work, particularly if there are older children needing care.

That's why it's important to take time to analyze your family financial situation, including income and expenses, and to determine family financial priorities.



**OREGON STATE UNIVERSITY
EXTENSION
SERVICE**

**Clay Penhollow
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"Natural" not always what it seems

A wide variety of foods have sprouted "natural" labels. Many people associate natural with pure, simple, safe or nutritious. But in the world of advertising and labeling, natural does not reflect a standard nutrient or ingredient content. A legal definition does not yet exist.

Sometimes the word "natural" or "nature" is tucked into the product name. Or "naturally" may describe a produce characteristic such as flavored, sweet, low in calories, or good. Because some people equate artificial with unnatural, the negative approach—"no artificial ingredients," "no artificial anything," "nothing artificial"—creates similar images.

Another tactic for creating a natural image is to draw atten-

tion to the absence of a specific ingredient, for example, "no preservatives," "no artificial color," "no additives." Drawing attention to the presence of a specific ingredient can have a similar effect—"with 100 percent real cheese" "with real fruit juices," "with real chicken broth," "with pure, fresh dairy foods." Earthy, brown colors and old-fashioned lettering styles on packages often convey a natural image.

Some products with a natural appeal may offer shoppers a true alternative. Others have the same nutrient and ingredient content of similar products lacking natural claims. Because "natural" does not necessarily mean better, it pays to read all the label information before buying into the natural appeal.

Substitutes listed

Dietary guidelines suggest that we reduce our consumption of fat, sugar and salt. We also are encouraged to include more fiber in our diets by using more whole grain products.

Some recipes can be altered as follows:

Sugar can be reduced by 1/3. Example: If a recipe says one cup, use 2/3 cup. This works best in canned and frozen fruits and in making puddings and custards. It may be less desirable for cookies and cakes.

Fat can be reduced by 1/3. Example: If recipe has six tablespoons, use four tablespoons. This works best in gravies, sau-

ces, puddings, quick breads. Salt may be omitted or reduced 1/2. Example: If recipe says one tablespoon, use 1/2 teaspoons.

Whole grain flour can be substituted for 1/4 to 1/2 of the refined flour. Example: If recipe has three cups all-purpose flour, use 3/4 cup whole grain flour and 2 1/4 cups all-purpose flour.

Yogurt or cottage cheese may be substituted for sour cream in some recipes for sauces and dips.

Skim milk may be substituted for whole milk in most recipes.

Evaporated milk may be substituted for cream in some recipes calling for whipped cream.

Vegetable dish recipe given

Primavera means "first vegetables," referring to the Spring, but you can make this colorful and picturesque main-dish any time!

Pasta primavera

- 1/2 pound mushrooms, sliced
- 3 tablespoons butter or margarine, divided
- 1/2 cup chopped green onions, including tops
- 2 medium cloves garlic, minced
- 1/4 cup flour
- 1 cup chicken broth
- 1 cup nonfat milk
- 1/4 teaspoon dried basil leaves, crushed
- 1/4 teaspoon dried oregano leaves, crushed
- 1/2 teaspoon pepper
- 1/4 cup grated Parmesan cheese
- Grated peel and juice of one sun-kist lemon
- 8 ounces spiral or other shaped pasta, or spaghetti, cooked and drained
- 1 medium zucchini or yellow

crookneck squash, sliced and cooked crisp tender
1 pound Alaska salmon fillet, cooked, skinned and chunked
1 small tomato, diced (about 1/2 cup)
lemon wedges
Parsley

In a ten-inch or larger skillet, saute mushrooms in one tablespoon butter until just tender; remove from skillet. In remaining two tablespoons butter, saute green onions and garlic. Blend in flour. Gradually stir in chicken broth, milk basil, oregano and pepper. Cook over medium heat, stirring constantly until thickened, about 6-8 minutes. Stir in Parmesan cheese, lemon peel and juice. Add cooked pasta; heat. Gently stir in mushrooms, zucchini, salmon and tomato; heat. Arrange on serving plate. Garnish with lemon wedges and parsley. Makes six servings.

Maintain appliances regularly, carefully

An air conditioner needs annual maintenance to help ensure steady, top performance throughout the year.

Inspect and clean the coil and condensate water passages.

Check fan and oil fan motor. Check that the compressor is sealed and need no oiling.

Carefully follow the instructions for your model in the Use and Care Manual.

Air conditioners should be cleaned at least once a year or more often if the condenser coils and pans collect dirt, and

sand, leaves, insects or algae. Also, clean if you detect an odor from the air conditioner.

When summer is over, winterizing your air conditioner is also a good idea. To do so: Disconnect electric power. If installed through the wall or window—clean to remove leaves, debris, etc. and cover any parts exposed to the outside.

Remove front cover and insert plastic sheet to reduce air passage. Allow a small amount of air circulation in the bottom to prevent moisture build-up, condensation and mildew.

Plan window treatments

Planning on redecorating? Keep an eye out for energy savings when you plan your window treatments. Why? Because 15 percent to 35 percent of your heating budget literally goes out the windows if they're not covered properly. What's properly? The most effective methods form tight seals around windows so warm air can't touch cold panes. Loose-fitting drapes, shades, or blinds will stop only about ten percent of heat losses. But if those same windows were sealed

around top, bottom, and sides so air couldn't reach the glass, the savings increase to 30 percent!

Insulating windows costs no more than strictly decorative treatments, look just as nice, and return money in lower fuel bills. How much can you save? Ask your librarian for the reference copy of "Window Insulation, How to Sort Through Options," published by the Department of Energy.

Caring for the elderly

Although caring for an older person with impaired memory is a big job, there are steps to be taken which enable the caregiver to cope more effectively with changes resulting from a progressive dementing illness.

That's the message in a new Oregon State University Extension circular called "Helping Memory-Impaired Elders: A Guide for Caregivers."

Written by Vicky Schmall, OSU Extension gerontologist, and Marilyn Cleland, caregiver education coordinator at Portland's Good Samaritan Hospital, the publication gives general care and management guidelines as well as information about dementing illnesses, such as Alzheimer's disease.

Dementia is the best way to describe significant, progressive loss of mental abilities experienced by some older people, they point out. Dementia results from a disease. Symptoms can include impairment in thinking, learning, memory and judgement as well as changes in personality, mood and behavior. Alzheimer's is the leading cause of dementia, followed by multi-infarct dementia, caused by a series of small strokes.

A dementing illness affects not only the individual, but other family members who have to assume additional care responsibilities. As the illness progresses, these demands become greater, which can lead to social

and emotional isolation for the caregiver, they note.

That's why it's so important that the caregiver take care of themselves, the authors stress. For instance, caregivers need to learn to ask for and accept help from others, to arrange regular breaks away from the patient and to understand and accept their emotional responses to the situation.

The two specialists also give an outline of general care and management guidelines which can ease and caregiving task. Guidelines cover such topics as safety, memory aids and how to maintain an overall atmosphere which reduces confusion for the patient while making the care tasks easier.

The circular also outlines approaches to handling specific problems, such as driving, wondering, money management, hallucinations, eating, incontinence and communication.

This is the last in a series of OSU Extension publications dealing with the topic of aging. Earlier publications include "Aging Parents—Helping When Health Fails," which emphasizes planning for the future, and "Growing Older: Sensory Changes," which discusses the declines in vision, hearing, taste, smell and touch among the elderly.

Copies of all three publications may be obtained through county offices of the OSU Extension Service.

Fire escape safety measures noted

Q. When should I call the fire department?

A. After you and your family have reached safety, call from a neighbor's house. Give your full street address, including the nearest cross street. And make sure you tell the fire department if someone's trapped. Stay on the phone until you've answered all their questions. Keep your wits about you.

Q. How can I teach my children to follow an escape plan?

A. Make them aware of fire's dangers. Practice different emergency situations, as well, so everyone knows how to use, every escape route. And practice your plan at least once every four months. Teach your children not to panic in a fire. Too often, they get scared and run for

cover—into the closet or under the bed. Many children are found this way, often too late. Teach children not to go look at the fire, either. Breathing smoke and toxic gases can cause lung damage or death.

Q. What should we tell our babysitter?

A. Your family knows your escape plan, so should your babysitter. Discuss the marked exits and make sure your babysitter knows the fire department phone number. Make sure they know your only concern is that everyone get out quickly and safely; that fighting the fire should be left to the fire department. Put the escape plan by telephone in the kitchen, along with the important telephone numbers.

Quilts are warm fabric sandwiches

The word "quilt" comes from the Latin *culcita* meaning a stuffed sack, mattress or cushion. Today, "quilt" means two or more fabrics held together with stitches that keep the layers from shifting during laundering and general use. Quilted fabrics are stronger and warmer than a single cloth layer and have tra-

ditionally been used as bedding or padding.

Women from Warm Springs traveled to the Portland Historical Society Wednesday, May 29th to view the Heritage Quilt Display.

Heritage Quilts presented the quilts as legacies of the makers' lives and society rather than

works of art. Photos, stories about the quilts showing the intimate connection between the quilt and its environment. This assemblage of quilts and everyday objects revealed the quiltmaker's existence.

Patchwork quilts reflect the spirit of early America where thrift was an essential part of

cultural values. Since all materials had to be made or were expensive, well-worn scraps were saved and stitched into the warm bedcovering that we call quilts.

The pricing of quilts became an expression of beauty and creativity. They created or adapted patchwork patterns which displayed their skills as both homemakers and artists. The height of the American quiltmaker's innovations in quilt design occurred in the early nineteenth century, before manufactured goods became widely available to the general public.

The exhibit explained the four aspects of a quiltmaker's life: Self—these quilts were made by well-known individuals or represented outstanding examples of technique and artistic expression. Marriage—Many beautiful "best" quilts were made for the marriage bed and home by betrothed girls and their family and friends.

Family—Quilts of all sizes—from doll quilts to bed quilts—illustrated the utilitarian and often decorative nature of family quilts.

Community and Culture—Several quilts in this are represented groups or organizations. On display is the fascinating "Murder Quilt," made by McMinnville residents to raise money for the defense of the accused killers.



Several people from the Warm Springs/Madras areas visited the Heritage Quilt Show display at the Portland Historical Society. Joann Brisbois looked over one of the many quilts on display.