

Children can learn to manage money

The Smiths pay their two children for everything they do around the house, from setting the table to washing the car. They believe that paying children for chores is the only way the children will learn the real-world connection between work and money.

The Browns, on the other hand, insist that their children pitch in and help around the house without asking for or expecting payment. They feel that the children should help simply because they are members of the family and that working for money should be done outside the home.

Who is right?

We live in a money world, and children should learn how to manage money. But most experts agree that paying children for routine household chores is not the right approach. If children come to expect payment for every little thing—for bed making, table-setting, and the like—they may grow reluctant to help out at all without some monetary reward. And, since most children really don't care all that much about money, they may still not do their chores. All you accomplished, then, is to turn an argument about getting chores done into a guilt trip over money.

But children can learn to manage money. There are two ways to provide that money:

1. A regular allowance is often the best approach. With an allowance, a regular sum of money given at regular intervals, children learn to budget and to make decisions. They see that money isn't available in unlimited amounts, that an allowance spent on bowling may mean no movie that week. They also see that manipulative behavior—trying to get Mom and Dad in a good mood to wheedle some money—won't do any good. With an allowance, money management becomes objective instead of emotional.

2. Paying for extra chores is okay. While paying children for routine chores is not a good idea, it's perfectly all right to offer money to your children (although you certainly don't have to) for the kind of once-in-awhile tasks—washing the car, for example, or painting a room—that you might think of hiring someone else to do. If

you do choose to offer pay, though, keep the offer businesslike. Permit the child to turn down the job. Otherwise, you may well find yourself in the position of promising payment to mow the lawn, for instance, then scolding the child repeatedly for not doing the work.

Children learn about money in a number of ways. They see what we do and don't do with money. They hear what we say. And, most of all, they learn from spending it themselves, from making decisions and from making mistakes. That's why pocket money is important. You can't learn to play softball by watching someone else play; it takes practice. You can't learn to manage money by watching; it also takes practice. So give your children an allowance, pay them for special chores if you want to, and let them learn by doing.

Fresh Christmas tree makes

A greener, fresher Christmas tree makes for a more joyous and safer holiday season.

A freshly cut tree is preferred because it keeps its color longer and is less of a fire hazard while in the home.

Buy a tree with a high moisture content if possible. Try these methods of determining the moisture content of a tree:

—Break a small branch between your fingers; if the branch breaks easily, chances are the tree or that part of the tree is too dry. Don't buy a dry tree because of the high fire risk in the home.

—Tapping the tree trunk on the ground can indicate the tree's vitality. If an abundance of needles drop from the tree, a good part of the tree may be dangerously dry.

—Needles that bend and cannot be easily pulled from the tree's branches are a good indication that the tree is fresh.

After bringing the tree home, immediately remove about two inches from the base of the trunk with a saw. This exposes fresh tissue that will readily accept water.

If the tree is to be stored for

some time before being moved indoors, stand the tree trunk in a container filled with water. If the tree is to be displayed immediately, set the trunk in a tree-stand that is designed to hold water.

After putting the tree indoors, fill the stand with water and keep it filled for as long as the tree remains in the home. Some tree-stands hold only a small amount of water, so be certain to fill these stands every day.

We have several suggestions to help keep the tree fresh and safe while in the home.

Locate the tree away from heat sources, such as heat registers and radiators, that would dry the tree out quickly. Be certain to place trees away from doors so as not to block escape from the room in event of fire.

The cooler the room temperature, the longer the tree will stay fresh in the house. Consider lowering the thermostat a few degrees until after the holidays. If the tree is tall, consider stabilizing it with guy wires to the ceiling and wall. Thin wires are usually adequate and are almost invisible.

Holidays are lonely time for some

Joy, happiness, laughter, and high spirits are the types of human response usually associated with the holiday season. But the holidays are also a time of sadness and loneliness for some people.

Adults who live alone or who have lost spouses or other close family members and friends during the year, are especially vulnerable to depression during the holidays.

Festive occasions, especially shortly after the death of a family member or friend, are often difficult because of the expectation that we 'should' be happy or 'should' be having a great time.

The contrast between the 'should' and actual feelings often increase the pain of loss and loneliness.

Banish such "shoulds" and

plan holiday activity that provides nourishment and comfort. This might mean following family traditions or doing something completely different.

Some find that loneliness decreases when they do something for another person in need. It is particularly important to avoid alcohol and drugs as a way of coping with loss and loneliness.

If you know someone who may be vulnerable to depression, make contact by telephone, or in person. Communicate your concern and support in whatever way you can.

For the person who has recently lost a loved one, be a good listener and let the person talk about the loss. Your caring touch can be the best gift given to someone who finds the holidays an emotionally difficult time.

Tips for mailing food gifts

Most gifts of food are easily transportable to holiday gatherings, but what about food gifts that must be mailed?

There are many tasty treats that travel well. Some examples: quick breads, fruitcakes, and bar cookies; moist drop cookies; candies such as fudge or taffy; seasoned and candied nuts; dry snack mixes, and seasoning mixtures.

Avoid mailing fragile foods (such as delicate candies or crisp cookies), and items that must be kept refrigerated or frozen. Remember, too, that foods such as chocolate candies may melt if sent to warm climates.

To ensure that your food gifts travel in style, consider these guidelines. Wrap similar-sized

cookies and candies in packages of four or five each. Bar cookies and candies can be made and mailed in foil pans rather than cut in pieces.

Place food in a sturdy plastic, cardboard, or metal container. You might choose a container that can be reused by the gift recipient. Choose one that is the appropriate size for the amount of food being sent and fill any spaces with crumpled wax paper to prevent shifting and crumbling.

Place the container in a shipping box using cushioning materials such as crumpled or shredded paper, styrofoam chips, or popcorn. Seal the box securely and label carefully.

Prepare baby's food with yours

If you have a baby and buy jars of ready-to-eat baby food, you know they're not cheap. And some contain sugars, salt and starches your baby doesn't need. You can save 50 percent or more on the cost of baby food by preparing the baby's meals when you prepare your own. All you do is take what's

left over, put it in a blender, food processor or food mill (\$5 in baby selection stores), and fill ice cube trays with the pureed foods. Pop the trays in the freezer, then transfer cubes to freezer bags. Simply remove cubes as needed. (Be sure to label your freezer bags).

Living Christmas tree is a special decoration

Decorating your home with a living Christmas tree can bring a special kind of life to the Christmas holiday.

Many people like living Christmas trees because they can be added to the landscape after the holiday, while keeping memories of a joyous time alive for the homeowner and family.

Living Christmas trees are available at many nursery stores and other retail outlets. These trees usually come in a tub of soil or in balled and burlapped condition.

If the tree is in a tub, simply keep it watered until it is time to move it outdoors. If the tree is balled and burlapped, set it in a large tub or other container and keep the burlap moist until the tree is to be moved outside.

Avoid keeping a living Christmas tree indoors too long. A living Christmas tree is in a dormant state, and if kept indoors where temperatures are much higher than outdoors, the tree will break dormancy and begin active growth.

This will be a problem when the tree is moved outside again. The sudden temperature change

4-H sewing club meets

The first 4-H Beginners Sewers Club meeting was held November. Leaders for the club are Delores Kersey and Arlene Graham.

The meeting began with the 4-H Pledge. A discussion about future field trips was followed by information on sewing safety tips and sewing vocabulary.

Register for meeting

The Annual Wasco County Livestock Association Meeting will be held December 12, 1985 at the Portage Inn in The Dalles.

It is important to pre-register by December 9. This can be done by obtaining a registration form from the Warm Springs Extension office.

Keep holly fresh for holidays

Halls decorated with boughs of holly will stay attractive longer if the holly is properly treated after cutting.

An important first step in keeping holly fresh is to avoid foliage—drying conditions when gathering holly. Cut boughs on a day when temperatures are above freezing, and the sky is cloudy. Select holly with unblemished leaves and bright berries.

Spray the holly with cold water to remove spray residue and dust. To delay natural defoliation, treat holly with a hormone solution (available at garden stores) according to label instructions.

For holly leaves with extra gloss, add two or three tablespoons of a high grade summer spray oil per gallon of hormone mix.

If you plan to mail boxes of cut holly to friends, be sure to drain away excess moisture from

may cause the tree to die.

When moving the tree back outdoors, move it into a garage or onto an unheated porch first for a few days. This will help the tree acclimate to outdoor temperatures gradually after the long

Monitor your holiday tensions

Don't let stress turn your holiday season sour. Watch for stress symptoms. While everyone's supposed to be having a good time, tension and irritability mount right along with dates, deadlines, and celebrations.

When physical and mental irregularities increase, your body is telling you that stress is building and that it's time to "cool it."

You can beat stress by controlling it. Here are some stress control suggestions:

—Identify the source of your stress. Too much of a good thing packed into the weeks before the year's end can leave you too tense to celebrate. Look for four main sources of stress—fear, uncertainty, life changes in family or work, and overload or underload. Symptoms of stress such as anxiety,



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Clay Penhollow
Mollie Driscoll

Helping a 4-H member

Helping a 4-H member is like flying a kite—at the beginning it takes so much effort running, pulling and lifting them up out of the weeds that you both end up tattered, frazzled, and exhausted!

Gradually though, 4-H members, like kites, learn to stay aloft and bounce from cloud to cloud needing only an occasional

tug or guidance.

Finally, they climb so high that they tug at the thin string connecting you, almost demanding to be set free!

Satisfaction comes from releasing them with the knowledge that they can fly freely and well on their own... as the result of your help at the beginning!

Best wishes for successful kite flying!

stay inside.

The pine, fir and blue spruce trees that are available as living Christmas trees in Oregon will eventually grow to be 30-35 feet tall. Avoid planting them too close to homes because their

roots may cause damage to cement foundations.

A living Christmas tree can be used in the landscape as a windbreak tree, or as a barrier tree to divide the yard or add to the privacy of the home.

worry, guilt, or loneliness are not sources of stress; they are results of stress.

—Stress is energy. Use it. When your muscles are prepared for action, physical and mental problems be aggravated by lack of strenuous physical activity.

—Balance your work and social load. Too many things going means you should prioritize the important things and let others slide.

—Uncertain? Ask questions, seek information, finish one thing at a time, or complete a task you do well to restore your sense of confidence.

Anticipate changes and be prepared to handle situations differently if necessary. Expect changes and see how flexible you are capable of being.

—Plan variety in your life—relaxing entertainment, hobbies,

clubs, and outings. Escapes are refreshing and usually bring problems back into perspective, and greater composure in handling them.

—Laugh every chance you get. Having a sense of humor diffuses hostility and relieves the intensity of a situation. Medical scientists now suggest laughter uses up stress, activating biochemical substances—thereby relieving tension.

—Count your accomplishments daily. Confidence comes from success. Every day brings new successes that you probably undervalued in favor of worrying about problems.

Getting the most out of the holidays in spite of stress and tension is not simple. It takes determination and self-discipline to conquer each stressor as it appears and discharge it as rapidly as possible.

Kid's need durable clothes

Sweet, charming, and handsome are nice, but a list of qualities you want in your children's clothes won't be complete until you add "durable."

Since children's clothes must withstand the strain of wear and many launderings, they should be well constructed and have high-quality workmanship. Some characteristics to look for include:

*True grainline. Check to see that threads are running in a straight line. If garments are not made on a true grainline, they will not hang straight or keep their shape.

*Flat seams that allow for growth and are non-irritating to the child's skin. Seams should be at least 1/2 inch wide and finished to prevent unraveling. Some common seam finishes found in children's clothes are

plain, clean-finished, pinked, flat-felled, and french.

*Reinforced stitching at points of stress (such as elbows, knees, underarms, armseams, and pockets) and bar tacks at the ends of buttonholes.

*Hems that are even and wide enough for growth. Machine-stitched hems are often more durable in children's clothes.

*Machine stitches that are evenly locked, not puckering or broken; about 12 stitches per inch is recommended.

*Trims that are securely attached and colorfast. They should be washable like the rest of the garment.

*Closures that securely fasten.

*Garments that are washable, colorfast, shrink-resistant, strain-resistant, and simply constructed.

Financial planners information

Net worth statements and income/expense records are easy to complete and are useful tools in measuring your present financial situation.

It's important that family members have a complete understanding of the family's financial situation before deciding to increase debt or make major investments. Net worth and income/expense statements can help you gain that understanding.

To help people understand where their money comes from and where it goes as well as to get a picture of the family's net worth, the OSU Extension Service has just published two new circulars that show what information needs to be included

and how to complete such statements.

The first, "How to Prepare a Net Worth Statement," includes step-by-step directions as well as information about where to obtain the needed information.

Both publications include forms to be filled out by the reader or readers.

The two publications are the latest in a series of financial planning circulars from the OSU Extension Service. Others include "Financial Planners; Do You Need One?" and "Budgeting for the Young Couple."

Copies of the financial planning publications are available through the Extension office in Warm Springs, 553-1161, ext. 238/239.

Give a 4-H gift certificate

A Christmas gift certificate for 4-H Summer Camp or OSU Summer Week might be just the thing for your child. For dates, times, and cost contact the Extension Office.