

## Choice of executor is important

Next in importance to writing your will is the selection of a trustworthy and competent executor who can carry out your wishes without fail.

You may have promised the family heirloom photographs to your favorite niece but they may end up on the trash dump. Unless you specify, items—particularly books, paintings, souvenirs and photographs—can be lost, sold indiscriminately or trashed in the shuffle. Without proper preparation, the antique jewelry you acquired on vacation can be claimed by blood relatives rather than your intended godchild. Although most wills are written clearly and precisely, there often is need of an executor who can settle disputes about who is to get what. Items which are not specifically mentioned are often sold and the proceeds divided causing hard feelings to those remaining. The executor may need to employ an accountant, a lawyer or bank trust department to help you.

A close friend or a spouse may be the first choice for the role of executor. Think objectively as to this person's health, organizational abilities and general management talents. If the individual has trouble balancing the checkbook and finds it a

bore, you may want to appoint someone else or a co-executor. In the event of your death, it would be unfair to have someone appointed who may be greatly distraught. Some people advise appointing individuals younger and more than one choice, in the event of an unforeseen death or desire not to serve.

To insure having multiple talents, some individuals appoint a close friend or family member to be the co-executor and the other co-executor to be a skilled professional person or a qualified institution to handle more of the business details. Generally, the close friend will know the individual's wishes better and the property better, whereas, the business institution can better utilize tax advantages, handle the paper work and generally expedite this endeavor.

Most estates are slow in being settled, with two years not uncommon, 10-12 percent costs in transferring the funds. Although some individuals waive their fee, most individuals who have been an executor will, off the record, admit they were underpaid for this stressful and time-consuming job.

What else does an executor do besides distributing the estate to heirs? She may have to:

1. Arrange for the funeral.
2. Arrange for the immediate living expenses of the surviving dependents.
3. Pay any and all legal indebtedness due.
4. Arrange for probate court proceedings at the time the will may be declared valid and effective and the executor is certified.
5. Collect all money due the estate such as Social Security, veterans benefits, salary, insurance and pension benefits.
6. Have an inventory made and property appraised.
7. Take custody of all assets including bank accounts, other financial instruments, property deeds, stocks, and the contents of safe deposit boxes.
8. Supervise the management of any business enterprises. This would also include any real estate.
9. File all estate, income and inheritance forms. Forms tend to be complex and an expert can be of immense help.

Due to the dedicatedness and

importance of their task, executors are supervised by the court and generally are bonded.

If you have minor children, you should carefully appoint someone to be their guardian in the event of the deaths of both parents. This should be done with great care and the concurrence of said guardians. Here again, you may care to name multiple guardians in the event of deaths, illness or changes that may invalidate the individual(s) serving.

You may want to name the guardian as a co-executor which enables the guardian to exercise more control over the estate and thus the children's welfare.

Care should be taken that the executor is healthy, vigorous and desirous of taking on the role. Besides talking this over, you should also make them aware of your intentions. This gives them much more of an idea of your wishes so they can match the heir's needs and wants with your intentions.

## Kid's clothes must meet variety of needs

When selecting your children's wardrobes, remember that their clothes need to reflect more than the tastes of the parent. Children's clothes must meet a variety of needs—some visible and some not so visible.

Clothing has many meanings. Clothes give children the means to: Be like other children; Develop a sense of ownership and responsibility; Gain self-confidence and independence; learn decision-making; acquire freedom of activity (in relation to growth stages), and use their imagination.

In planning your children's wardrobes, keep in mind each child's activities and interests; rate of growth; measurements;

likes and dislikes, and clothing on hand, and the expected length of wear of the various clothing items.

Factors to consider when buying children's clothing include: The clothing item's ease of care, "growability" of clothes; self-help features; comfort and safety; quality and durability; cost; storage space and weather.

Comfort is probably the most important consideration in selecting children's clothes. Youngsters want to be active without being hampered by clothes. To meet these requirements, look for lightweight fabrics that fit but do not scratch or irritate the child's skin or feel heavy on the child's shoulder.

## Dishes should be washed in HOT water

Clean dishes are important. That's why heated water is the major source of energy required for handwashing dishes and utensils, apart from the human energy needed.

The high costs of heating water encourage efficient hot water use for all household purposes. But no compromise in cleanliness is acceptable where dishwashing is concerned. Hot water is essential for dishwashing.

The solution to conserving hot water energy expended in dish washing lies more in conserving on the amount of water

used rather than in compromising on the temperature of the water.

Estimates of water usage for hand dishwashing range from 9-24 gallons per meal, part of which is cold water.

Undoubtedly, dishwashing water temperatures vary greatly from household to household. Washing dishes, and particularly greasy utensils, in water less than 90 degrees F, even with sufficient detergent, is likely to leave a greasy film on the dishes. The hotter the water the cleaner the dishes, but the hottest water most individuals can stand is



## Give of yourself for Christmas giving

Christmas is fast approaching. Still wondering what to give as gifts to family and friends? Does everything seem more expensive than you can afford?

One relatively inexpensive, and very special gift is always available.

Often the best gift is a gift of yourself. Sitting with a child; giving a caregiver a break in caring for an ill family member; chauffeuring, and errand-running are things most people can do. Once would be nice, but helping out a few more times during the year would be even more of a bonus.

How about giving an infirm or elderly person, who can't get around too easily, several trips to the market for groceries? Free "house-sitting" is another popular gift. Practically everyone needs help when on vacation.

Are there gifts you could make for friends and relatives? Persons who bake, sew, or work with wood or crafts have an ideal alternative to buying a gift. Do you paint or do photography? Most people enjoy a photo or painting of local history, family or other interesting subject.

Often grandparents or a relative away from home will enjoy photographs of familiar scenes and persons. Or, younger family members may appreciate photographs of familiar scenes and persons. Or, younger family members appreciate photographs of earlier generations, accompanied by some interesting or unusual written family history.

Clip or share shoots from your favorite plants. These can be a nice gift. A lasting, growing plant from a friend can be special.

Give a loaf of bread, a holiday dessert, or an entire dinner. Make up a fruit basket or "goodie" tray. Or, put some favorite recipes in a recipe box and tie with ribbon or yarn.

Remember someone who may be forgotten. The holidays can be a particularly difficult time for people who are lonely and have no family nearby.

The goal should be to enjoy the holidays, and your family and friends. Try not to do too much or put a strain on your budget. Pause and think about what you really want the holidays to mean.

## Home-canned foods should not be frozen

Don't let home canned foods freeze during the winter months. If such home prepared food does freeze, it may have to be discarded.

Canned goods may freeze in unheated storage areas when winter temperatures drop. Once the food is frozen, its safety depends on the condition of its container, whether jar or can.

If the food has frozen in a tin can, the seal should be carefully examined. Since the contents of the can will expand during the freezing, the can may bulge and the seam may break. If the food has thawed in a can with a broken seam, it could be unsafe to eat and should be discarded.

However, if the food is still frozen when discovered, it can be transferred to a container and stored in a refrigerator or a freezer for later use.

If the seam is still intact, the food can be left in the can, which should be thawed gradu-

ally. If necessary, wipe each can after thawing to remove moisture that could cause rusting. Before eating the food, check it after opening the can. Any food that looks or smells suspicious should be discarded without tasting.

If jars of home-canned foods have frozen, the lid may unseal and the jar may crack or break. Food in broken or cracked jars should be discarded because of the hazard of glass particles.

If the jar is intact but the lid has unsealed, the frozen food can be safely salvaged by transferring it to a refrigerator or freezer. Discard any food that looks or smells suspicious. Thawed food in unsealed jars should also be discarded.

To prevent freezing of canned foods, the storage area temperature should be above 32 degrees F. Wrapping jars or cans in paper or blankets will provide some protection against freezing.

## Toss old drugs

Here's help from the Oregon State University Extension Service. Prescriptions and over-the-counter medications in your medicine cabinet could do more harm than good if they're old or expired.

A person should go through their medicine cabinet at least once a year to check to see that the medications they have are still appropriate to be taking. In fact, any medication that has been prescribed in the past that the person is no longer taking should be thrown out. Other

over-the-counter medications will have expiration dates. And if the medication has passed that expiration date it should be thrown out because potency is affected. Any medication that has changed color, size, shape, or odor should be discarded.

Also consider whether your medicine cabinet offers the cool, and dark and dry environment that prescription drugs need. For obvious reasons, the bathroom is not the best place to store medications.

## Dads help eating habits

Mothers have forever been taking the credit, or blame, for the quality of their family's meals. But fathers have a lot to do with their family's food habits, too.

Researchers found that the more a father knows about nutrition, the better the family meals. Even more surprising was that a father's knowledge of nutrition has more influence than the mother's nutrition knowledge on what they both eat. This is true even though the mother does most of the cooking.

Studies are discussions with young families participating in nutrition education programs offer clues. The most commonly mentioned influence technique was the father's veto power. A group of young parents discussing their family food behavior agreed that because of his veto power, the father's food preferences influence family meals.

In addition to his veto power, Dad may have a positive influence on Mom's food decisions. In a study of 600 mothers, 80 percent said that they readily accepted food choice suggestions

from their husbands. These mothers reported that their husband's opinion had more influence on them than anyone else.

The kids often follow father's lead when it comes to food. One father reviewed a list of the foods his children said they didn't like. When he compared their list to his own, he saw they were very similar.

If Mom serves what Dad likes, the kids will learn to eat what Dad likes. Even if the mother serves foods father doesn't like, his attitude still influences the children. If he refuses to eat a food and makes negative comments about it, the kids may follow his lead. If Dad understands nutrition, he may use his influence more judiciously.

As one mother says, "Dad can convince the kids not to like foods, more easily than Mom can convince kids to like them."



## Workshop offered

This four-day convention is open to all Jefferson County 4-H leaders and promises to be an exciting one!

Leaders can choose from several stimulating workshops each day or tour areas of the South-west.

Workshops will offer: Tips for specific 4-H projects (i.e. Commodity Marketing, Shooting Sports, Guide Dogs For The Blind, etc.) Help develop leadership skills (i.e. Practically Painless Parliamentary Procedure, Teen Suicide, the Growing Epidemic, The One Minute Manager, etc.) Or emphasize personal development (i.e. How You and I see Me, Self-Esteem: The Importance of Touch, Happily Ever After: Career Planning for Young Women, etc.)

Besides meeting different 4-H Leaders from the West a Festival Sharing Fair will help leaders exchange ideas.

FIESTA de 4-H will be held in Albuquerque, New Mexico, February 19-22, 1985, at the Regent Hotel and Convention Center.

The registration fee of \$75.00 includes four meals (two lunches and two dinners), speakers, workshop expenses, evening programs, registration materials and snack breaks. Lodging and tour costs are additional. Fees for part-time attendance are available.

Registration: Registration forms are due in the Oregon State 4-H Office by January 8.

## Store important papers safely

You don't need your birth certificate or a copy of your life insurance policies everyday, but when you do, you often need them in a hurry. That's why it's important that each family develop a system of record keeping that's right for them.

Vital records cover births, deaths, marriages, and divorces. Medical records should include names of physicians who have treated family members, a record of inoculations and medical prescriptions, and allergies, if any, to particular drugs.

Mortgage agreements, records of property improvements, and a list of household goods, their value and date of purchase, should be included in property records. A family's financial records include information on all credit cards and credit accounts, tax returns and receipts supporting deductions, and banking records.

Not only should a family have an organized way of keeping these records, they should know where the records are or how they can be obtained when needed.

## Winter may mean invasion of insects

Each winter small insects of all sorts of descriptions find their way into most Oregon homes.

Many of these insect pests are a simple nuisance, but some can cause damage in the home.

Insects may come into a dwelling through open doors, windows or on firewood or other objects that have been carried inside from outdoors.

Concern should be directed toward those pests that can damage furnishings, clothing or foodstuffs. Some of the more important pests include termites and carpenter ants that can cause considerable structural damage to the home.

Insects that damage clothing and household furnishings include the earwig, the sowbug and pillbug, carpet beetles, silverfish, firebrats and clothes moths.

Insects that damage or contaminate foodstuffs include ants, cockroaches, bran bugs and meal moths. Also included among the pests that like to take up permanent residence in the home are fleas and bed bugs.

Non-damaging insects that have just come into the house to overwinter could include yellow jackets, spiders, centipedes, millipedes, box elder bugs and quite an assortment of insects that are found in and around firewood.

The key to controlling these

unwanted visitors is sanitation, McNeilan says. Firewood that is suspected of containing insects should be left outdoors until burned.

A vacuum cleaning under furnishings, along the base of walls, in corners, and at the edge of the ceiling, will go a long way in controlling many insects in the home.

Control of pests that infest foodstuffs is similar. All cereal products should be kept in glass or metal containers with tight fitting lids. Food storage and preparation areas should be kept clean.

Spilled foodstuffs provide a ready source of food for insect pests. Don't forget to clean under and around the stove and refrigerator.

The original containers in which most food materials are purchased, including pet food, are usually not sufficient protection to prevent an infestation of insect pests.

Large amounts of flour, cereal products, dried fruits or dry pet foods should be placed in metal containers with tight fitting lids or kept in the freezer until needed.

The only pesticides that are registered for use inside the home are those that contain the active ingredient, Baygon. Bombs or smokes are not very effective in controlling many of these insects and must be used four or five times for even moderate control.