SPILYAY TYMOO

#### WARM SPRINGS, OREGON 97761

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their experiences when making loans.

If a homeowner is not likely to be

able to repay the loan, it probably

Finally, the purpose for which

the money is being borrowed may make a difference. Using the money

obtained through a home equity

loan to improve the value or use of

the property through maintenance

or remodeling is quite different

than spending the money on some-

It is to be expected that the

income tax incentives will spur

home equity borrowing, but pru-

dence should be exercised by the

After all it would be tragic to

thing like a new piece of jewelry.

OREGON STATE UNIVERSITY

Eraina Palmer

won't be made.

homeowner.

Joni David

# Stress Management necessary for sanity

Managing stress sounds like a serious business, but it doesn't have to be. On the lighter side of stress management are strategies such as; sweat profusely, shoot spit wads, weep loudly, shop 'til you drop. and scream a lot.

Even serious students of stress management say a given percen-tage of people handle stress with a sense of humor, quick denial or dancing it away.

Stress management doesn't mean getting rid of all stress or pretending it isn't there. Rather, it means making thoughtful decisions about which stress to keep, which to let go and what activities will relieve the tension your body builds in response.

Think of stress as a charge of energy intended to help you manage, adjust and control the trivial and traumatic events that come from living with happenings that make life less than satisfactory.

While stress is a very complex mind and body reaction, you can make a habit of listening to your combined stress signals.

The stress-related diseases you read about do not grab you without warning. They are the result of enduring faint symptoms such as headaches resulting from mental

over-load, backaches from carrying heavy problems, or stomachaches from swallowing frustration and anger.

In spite of minor ailments, such a irritability, confused thinking, depression, or apathy, we tend to forge ahead not being really sick but not feeling well either.

Dr. Hans Selye, an early researcher in the stress and health connection claimed, "stress is the spice of life. Like spice, a certain amount flavors and motivates your life, but too much gags you.

Everyday brings countless opportunities for choosing to interpret situations as threatening. The school calls warning that Susan is not keeping up her homework, rumors circulate of an upcoming promotion in the department, co-workers stop talking when you enter a room and the company auditors are due next week.

To top it off the kids ate the spaghetti reserved for a warm-up dinner as an afternoon snack.

I would not suggest this as a time to look around saying "How can I make this a terrific stress management experience?" If, over the years, you've learned to agonize, fuss and fume over all the hitches that spoil your day, you'll likely gear up to ing your existence. fight. On the other hand, try recal- Most people stress themselves ling stress management messages onto your mental monitor.

Keeping in mind that stress is a response to threats real or imagined, the monitor would say:

Does the threat really exist or is this just inconvenient and awful? Are these situations hazardous

to my work or family relationships? Can I make a difference now?

If the answer is "no" to all three questions, don't waste energy on situation-they are not threaten- \$10 problem.

poor choice.

needlessly over misfortunes that appear as personal rejection, but which in fact may be tremendously trivial.

According to pshchologist Dr. Donald Tubesing, "We tend to use 10 dollars worth of energy on 10 you face demand every ounce of stress energy you can muster. That's

Even though new federal tax new. It is basically a second mortgage that taps that portion of the laws have generated a lot of interest in home equity loans, borrowvalue of the house which the owner has obtained through regular ing against your house may be a mortgage payments, the original downpayment, and any apprecia-The new federal income tax law

tion in the market value of the is phasing out deductions for interest on consumer loans, but permits house Most lending institutions will the deduction of interest paid on only consider home equity loan on home equity loans. Oregon lending that portion of the equity which institutions are gearing up with exceeds twenty percent of the market advertising campaigns to capitalize value of the property. Current maron the expected surge on consumer ket value is established with an interest in home equity loans. outside appraisal.

The home equity loan is nothing

## You lose in the blame game

rewards us for being "good boys and girls" makes it difficult to admit we are imperfect human beings living in an imperfect world. But, of course, there is imperfection everywhere and in everything.

Despite being citizens of a nation that prides itself on independence and self-direction, many react to imperfection in themselves and others in the workplace and at home by seeking someone or something to blame when things go wrong.

The way individuals deal with bad experiences or decisions substantially affects how they resolve problem situations, and also how supportive family members and co-workers will be able to be.

Being raised in a society that of looking for scapegoats to blame for poor choices or misfortunes. But scapegoating destroys rather than strengthens the support needed from family members and co-workers.

While striving to be perfect, blame is heaped on spouses, children, teachers, bosses or government depending on who is handy. You can blame the world for not treating you right and it doesn't care, but blaming those close to you hurts them. They are never endeared to you through blame.

Changes such as lay-offs, new job descriptions, failing markets, ecological restrictions and economic instability are felt by rural and urban families alike. But few escape

Politicians loudly and constantly blame one another for governmental actions, business blames the economy or consumer, and employers blame employees while employees blame the boss. In families, someone catches the blame for imperfect housekeeping, childrearing practices or money mismanagement. The blamed may sink into feelings of worthlessness and inadequacy, which in turn breeds resentment and uncooperative behavior.

People who blame others for problems are trying to avoid responsibility for their own decisions, actions, and future consequences. Why participate in the blame

game?

Saturated fat and cholesterol—are they the same? Are saturated fat and cholesterol the same? Fat is the most concentrated source of calories and is found in both animal and vegetable foods. Cholesterol is not a fat.

Not every homeowner can qual-

ify for a home equity loan. Fami-

lies who purchased homes under a

program such as those offered by

the Farmers Home Administration

(FmHA) or Veteran's Administra-

tion (VA) probably paid the min-

imum downpayment, which may

Fats are either saturated or unsaturated. Unsaturated fats can be saturated by adding hydrogen. When a vegetable oil is saturated it becomes shortening. Margarine is vegetable oil that has been saturated or partly saturated to make it solid at room temperature. Flavoring and color-

ave been less than ten percent of the sale price of the home. Such homeowners could not seek a home equity loan until after they have paid on their mortgage for a number of years.

The Warm Springs Extension

all its activities and programs.

Service provides equal access to Clay Penhollow

Also, housing values in parts of Oregon have fallen in the last several years. Homeowners in this situation should seriously evaluate whether they would be able to cover the outstanding balance of their original mortgage and the outstanding balance of the home equity loan if values continue to decline.

Lenders may be unwilling to make home equity loans in areas where housing values are falling or expected to be depressed for a long time.

Since home equity loans are a business proposition for lenders,

"buy a blouse and lose the house."

not found in vegetable foods. terol in relation to high levels in the blood and the problems with heart disease that stem from this condition. For good health the blood cholesterol should be at a moderate level. Current target levels are

Keeping blood cholesterol at a moderate level is not just a matter of controlling how much cholesterol you eat. You may have inherited a high blood cholesterol level. Or you may not be getting chough exercise. Also, the amount of fiber in your diet can affect your blood

Some oils are more unsaturated than others. Mono-saturated oils are the least unsaturated, and polyunsaturated oils are the most unsatured. Some examples of polyunsaturated fats are saffalower, sunflower, soybean, cottenseed and corn oils and the oil in cold-water

fish There are mono-unsaturated oils in animals and vegetable foods. Olive oil and peanut oil are examples of mono-saturated oils.

For good health, Americans are being told to consume no more than percent of their calories from fat. High fat intake is associated with several chronic diseases including obseity, heart disease, and cancer. For most, that means eating less of cholesterol level. all kinds of fats. High fat foods

cells of humans and animals. It is

Many people think of cholesabout 180 mg. of cholesterol per 100 ml. of blood,

If your blood cholesterol level is too high you need to change some

Select low-fat foods like skim milk,

lean meat, fish and poultry, fruits

Select a variety of foods and

frustration and aggravation through It goes back to childhood, Remem-It is easy to fall back on the habit playing the blame game. ber what happened. ing are added.

Pollinization may be neccessary to set fruit cretatan

Fruit trees sometimes fail to set delicious. fruit in spring for a variety of rea-

The important point to remember from another variety and place it in In contrast, Gravenstein, which is that the bloom period of the pol- a pail of water beside the tree.

cent problems." Some problems where stress management can help you sort out and throw away stress the stresss of that particular trivia and save your energy for the

### Home equity loans are only second mortgages they tend to be conservative in

sons, including late frosts, absence of bees or lack of a nearby pollinizing tree. If the weather and bees corporate and a backyard fruit tree still fails to bear fruit, lack of a pollinizer may be the problem.

All sweet cherries and most varieties of apples and pears grown in Oregon won't set fruit unless they receive pollen from a pollen-compatible variety planted nearby.

The pollen of three commonly grown sweet cherry varieties-Bing, Lambert and Royal Ann-will not cause fruit to set on each other. A is needed to pollinize any of the other three.

Apple varieties that don't set fruit when self-pollinated do have pollen that will set fruit on other varieties. For example, delicious, which doesn't set fruit with its own pollen, will set fruit on Golden grafted to the main variety.

requires an early-blooming pollinizer such as Lodi, does not produce good pollen for other apple varieties. McIntosh is self-unfruitful, but will pollinize other early-blooming varieties such as Gravenstein. Some varieties such as Rome Beauty and Newtown are self-fruitful.

Bartlett pears may set a few seedless pears without cross pollination. However, they will set more if pollinized by Anjou. Bosc and Comice pear trees will pollinize each other with satisfactory results.

There are several ways to make fourth variety, such as Sam or Van, sure a cross-pollinating variety is on hand. One is to plant pollencompatible trees when starting the home orchard. The trees should be within 100 feet of one another to insure adequate pollinization. If space for more than one tree is not available, the pollinizer can be

## Organization key to success

pass before working mothers stop feeling anxiety and guilt about taking a job. Society will only truly be liberated when both men and women can freely choose to be homemakers, workers, or both, and feel good about it.

In the meantime, the facts of life are that continous, sometimes frantic, energy is needed to keep kids. spouses, and bosses satisfied and happy. Time is what really separates working mothers and fathers from everyone else.

Working married couples have less time in which to do housework, care for children, repair sinks, sew, mend or launder clothes, shop, write letters, love a spouse, or relax and have fun. What two-worker familes need more than anything else is organization.

Organizing and scheduling is not a trap as some people fear. Days are already organized into hours. The challenge is to arrange hours and minutes to your advantage.

Believe it or not, it's always possible to run a household more smoothly, see more of your famliy, and have more opportunities for leisure. Sometimes at 7:00 a.m. to 5:30 p.m. organization enables you to just plain survive.

Most working couples have developed a form or organization. Within your plan you might look toward greater effectiveness with imaginative scheduling. When someone is about to start a new job, summer vacation, or a change in a family member's activity, block out a weekly family schedule. Setting things down methodically on paper with pencil and ruler makes everyone's com-

A generation or two may have to ass before working mothers stop predictable. It's a beginning place that lets you see if anyone is overscheduled or has transportation problems.

On your schedule, block out time for routine chores, laundry, special cleanup and leisure. Leave room around the edges of the schedule for last-minute emergencies or moving an activity to another time. Time management experts suggest you leave an hour a day unsche-duled for "lag time." No one is ever machine-perfect. You might also leave one night a week for "catchup time.

To make a schedule realistic, evaluate how well you are doing at the end of the week. If your weekly timetable leaves you exhausted and behind schedule, make a new schedule.

Make schedule adjustments by cutting down on the total number of activities. Check to make certain you aren't changing too many things at once. Leave room for the unexpected. Don't forget what you were supposed to be doing, and avoid procrastinating.

There is an art to scheduling that is learned through soul searching, observation, practice, and a lot of trial and error. No one knows how a schedule will work until it is tried, recycled and tried again. Like any new routine, the first days are the hardest.

Once established, everyone surprisingly into line-most of the time. As working parents, the few minutes you sit down to organize and schedule your life results is a calmer, more reliable, more productive and happier life.

linizer variety must overlap that of the main variety.

nearby, cut a bouquet of blooms available to give the desired results.

Since bees fly at temperatures a 65 degrees F, check the tempera-If no pollinizing varieties are ture to make sure bees will be

hove

#### **OSU** makes publication changes

There's a new way to order pop- and to save money. ular Oregon State University Extension Service and Agricultural Experiment Station publication.

Mail orders should now be sent to \*Agricultural Communications Publications Orders, Oregon State University, Corvallis 97331-2119." Orders also will be accepted by calling 754-2513 between 8 a.m. to noon and from 1 to 5 p.m., Monday through Friday. The publications are also available through county offices of the Extension Service.

The OSU Extension Service annually distributes nearly threequarter million copies of publications dealing with such topics as nutrition, food preservation, home gardening, fertilizer recommendations, small woodland management, energy conservation and beach safety. Extension has more than 2,000 current titles at any give time.

The change, which takes advantage of new computer technology. was made to increase efficiency

Revisions have also been made in the postage and handling fees for charge publications. When ordering priced publications, consumers are asked to include 25 cents for shipping and handling with orders up to \$2.50. For orders over \$2.50, add 15 percent for shipping and handling.

Although many publications are available without charge and may be ordered in quantities of up to six without shipping and handling fees, others are now priced in keeping with a 1982 policy established by the Oregon Legislature, directing the Extension Service to recover some of the publishing costs.

Even though orders now go to Agricultural Communications, people wishing to pickup Extension or Experiment publications may do so at the Bulletin Mailing Office in the Industrial Building on the OSU campus.

include luncheon meats, hot dogs, habits. Be sure to exercise regusausage, salad dressing, butter, margarine, salad oil, foods deep-fried larly, at least three times a week. in fat, pastries, cream, cheese and whole milk.

There is no need to eliminate and vegetables, and bread and high-fat foods, says Lewis, just cut cereals. Use low-fat cooking methods the portion size in half. And, select such as broiling, baking or boiling. a low-fat cooking method. Be aware And, limit consumption of highthat many snack foods are high in cholesterol foods like egg yolk to fat. Some to watch are nuts, gran- once or twice a week. ola and chips.

In the case of cholesterol, this each moderate amounts. This will substance is fat-like, but not a fat. prevent overweight. Cholesterol is found in the body

### Proper lawn cutting essential for productive growth

Cutting the grass properly on most home lawns dosen't require a college degree in landscaping, but there are some lawn trimming dos and don'ts that the homeowner ought to be aware of.

How short the lawn-grass is cut and how frequently the lawn is mowed are very important.

If the grass is cut too often or too short, the individual grass plants may become weakened and die. The lawn may go into shock if the grass is allowed to grow to a height of six or seven inches and then cut back to a height of two inches. This happens because the major food producing portion of the plant has been removed.

Letting lawn grass become very tall before cutting also makes removal of grass clippings necessary. A large buildup of grass clippings left on a lawn will smother it and encourage the buildup of grass plant diseases.

Trim the lawn often enough that no more than one-third to one-half of the grass plant is removed by the mower. Mowing a lawn about once a week usually satisfies this requirement.

Don't forget

4-H Camp

#### Mulches help soils prod uce well

A layer of mulch in the home garden is just the thing to keep garden soil in good condition for growing vegetables.

Mulch insulates soil and will keep warmth in the soil even if the weather turns cold for a brief period.

A mulch's insulating action on soil also helps reduce soil temperature and surface moisture evaporation during hot weather, and mulch helps control weeds.

Mulching materials may consist of plastic film or organic mulches. Clear plastic film mulch allows sunlight to enter the soil, which may cause soil temperature increases of 10 degrees or more. High soil temperatures increase water requirements of plants and increase moisture loss due to evaporation.

In general, clear plastic is not recommended unless an organic mulch such as bark is applied over it to eliminate sunlight.

Because black plastic film excludes sunlight, it does not cause as large a temperature increase as does the clear film. Exclusion of light by the black film also prevents weeds from growing underneath it. Before applying plastic film mulch, make sure the soil is damp. Dry soil should not be mulched.

Organic materials having small

only be applied to a depth of one to two inches to avoid excessive compaction and allow air exchange between the soil and atmosphere.

Mulch should be applied evenly. Lawn clippings may be used as mulch after they have dried out. Do not use grass clippings from a lawn that has been treated with a weedkiller.

Most wood sawdusts make good

## If you have your health, you have everything

Bark chips are one of the most

desirable organic mulching mate-

rials. They are long-lasting, not

Other mulches like peat moss or

easily compacted and attractive.

compost are good but must be pur-

chased or made by the homeowner.

"Have Your Health and Have Everything," is the slogan of Older Americans Month, during May.

The slogan is meant to emphasize that most Americans, through their every day lifestyle choices, hold a significant key to their health.

Today the leading cause of disability and death among adults age 65 and older are heart disease. cancer, stoke, cirrhosis of the liver, and accidents.

Of course, genetic and biological factors play a role in these health problems. However, the Surgeon General reports that 50 percent of all deaths can be attributed to unhealthy lifestyle practices such as: smoking, poor diet, overweight. lack of exercise, ignoring safety

stress, and misuse or abuse of medications and alcohol.

Everyone, regardless of age or physical ability can experience health benefits by improving their lifestyle and health habits.

Positive lifestyle changes in later life reduce the risk of disease, help control existing chronic health conditions, improve physical and mental functioning, and increase indepen-

With the warmer weather, think about beginning an exercise program. Exercise at least three times a week under the guidance of your doctor.

Exercise can help you sleep better, and maintain higher energy

hazards, poor management of daily levels and improve coordination and balance. Also, exercise can help decrease pain associated with arthritis, reduce anxiety, improve intellectual functioning, and increase life satisfaction.

It may not be easy to change lifestyle habits and behavior. Find something to motivate you. Get support. And finally, reward yourself.

Optimal health requires attendng to your whole person-your body, mind and spirit. Remember, you are never too old to change. Developing your potential, staying active, trying new things and setting new goals is not just for the young.

#### particle size, such as sawdust, should mulches. Red cedar sawdust, however, should not be used as a mulch because it contains materials that are toxic to some plants.