

## Prenuptial planning helps eliminate future problems

Love may be more "wonderful" the second time around, but it's also more complicated, especially if the new union involves children and property from previous marriages. Previous estate plans may no longer be appropriate and will and property ownership arrangements may need revision.

Those persons considering remarriage might consider a prenuptial financial agreement to forestall postnuptial problems.

While it may not seem romantic to talk about money, there is even more reason to take responsibility for financial and estate planning in a second marriage. Since financial incompatibility is a common cause of divorce, it's better to find out about disagreements beforehand. A well thought-out prenuptial agreement may contribute to marital happiness. And if a second divorce does occur, it's well to have discussed a fair division of property.

Generally speaking, properly prepared prenuptial agreements are legally binding. One instance in which a prenuptial agreement might not be upheld is where one or both parties failed to make a complete disclosure of assets prior to the agreement.

Discussing the following concerns may help you define the terms of your own prenuptial agreement.

- How do we protect bequests of children from both marriages when the second spouse dies?
- What happens to ownership of our home when one of us dies?
- How do we handle assets or debts from a first marriage?
- Who gets family heirlooms?

It's important to make sure that children from both marriages are treated fairly in terms of property distribution. Keep in mind that a previous will may not be valid when you remarry. Depending on the ages of the children, solutions might involve the use of gifts or trusts.

Ownership of property in joint tenancy with your second spouse may not give you the result you intended, if you have children from the first marriage. For example, if the mother of the family died, her share of the property held in joint tenancy would go to her husband and he might in turn leave it to his children, leaving her own children from the first marriage out of the property division.

If the children are minors, you and your current spouse might

want to provide for their care or agree on a guardian in the event of your death. A trust could be set up to provide money for education.

Of course, you will probably want to provide for your present spouse when you die, unless he or she is financially independent. Check life insurance policies and update beneficiaries. If the partner from a first marriage is living, he or she may still be entitled to life insurance or pension benefits accumulated during that first marriage.

Through a trust, it's possible to ensure your current spouse a life-

time income from assets. When the surviving spouse dies, this trust transfers the assets to your children or whomever you choose as beneficiary. It may be useful in second-marriage situations.

Who gets what family heirlooms should be spelled out in your will. Many couples make a separate written list of how their heirlooms are to be divided. These lists inform the executor or personal representatives as to their wishes regarding the distribution of property, but may not be legally binding if the distribution is contested.

## Preserving without sugar reduces calories

### Canning without sugar

Follow reliable directions for canning fruits, taking special care to follow steps that prevent darkening of light-colored fruits. Pack the fruits into jars and cover with water or fruit juice instead of sugar syrup. If a sweet flavor is desired, a liquid artificial sweetener may be added to the canning liquid. Always try a small batch first to find the best method and the desired level of sweetness. Many people prefer the flavor when the sweetener is added

at serving time. Some feel that heating during processing tends to change the flavor of the sweetener.

### Freezing without added sugar

Method 1. Fruit may be frozen whole on trays, then packed into freezing containers. This works best for fruits, such as berries, that do not darken when exposed to air. These may be served partially thawed, giving some juice, but with some frozen firmness still remaining in the fruit itself.

Method 2. Fruit may be frozen in water, with or without artificial sweetener. The darkening of light



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## Find out where your \$\$ is going

To determine where your money is going and where you want it to go, draw up a personal budget sheet. It can be a real eye-opener. It will show you where you're spending too much and where you have room to increase your savings.

Start your budget sheet by listing your monthly income, including salary, bonuses, interest from savings, dividends and alimony or child support.

Then list your fixed expenses: rent or mortgage, utilities, taxes, car payments, insurance, regular savings, child care, etc.

Next itemize your flexible ex-

penses: telephone, groceries, dry cleaning, gasoline, clothing, gifts, car maintenance.

Include a "fun" category. List items such as restaurant meals, movies and other entertainment.

Don't forget to budget for unplanned expenses such as emer-

gency car repairs, medical expenses, etc.

Once you have listed everything simply subtract your expenses from your income. Use the resulting figure as a planning tool to pare spending and increase savings. Set a goal and work toward it.

## Shop around for money

When you need to borrow money, learn where you can find the lowest rates and you'll save an interest.

The least expensive way to borrow is often against a whole-life

insurance policy. Rates can be as low as five to six percent on policies written before 1980. The amount you can borrow will depend on how much cash value you have built up in the savings portion of the policy. Call your agent and ask.

Borrowing against your savings accounts is another way to save on interest. Borrowing rates are usually about one to three percent above the savings rate you're receiving.

If you're an investor, you can borrow against securities you have in your account, often at low rates. Ask your broker.

Establish a home equity account. The interest on such loans is usually set at one to three percent above the prime rate. For a one-time charge (about \$100), a bank will lend you an amount equal to the equity you have built up in your home. The money goes into an account that you can write checks against. You'll usually pay interest only on the portion you use.

The most expensive way to borrow is against your signature. That means you'll receive a lump sum or credit just by signing an application. Credit cards and department store charge cards are examples. Rates are often among the highest.

## Blood pressure tips given

Here are some helpful reminders for the person being treated for high blood pressure.

Know your goal! To get a sense of progress, ask your doctor for the blood pressure level you are working to reach.

Ask questions if there is something you don't understand about your treatment. You have to your doctor if they could cause you to discontinue part or all of your treatment.

Tell family members that you will need their help in controlling your high blood pressure.

Be specific when you ask others for assistance such as remembering to take your pills or to follow your diet every day.

**When drugs are prescribed**  
Leave a note on your night table, office calendar, refrigerator door, or bathroom mirror to help you remember to take your pill.

Mark your calendar each time you refill your prescription to alert you before the next one is due.

If you've missed taking your medications, restart promptly using the same schedule prescribed by your doctor. Don't try to make up by taking extra pills.

Be sure to tell your doctor all other medicines you may be taking, including nonprescription drugs.

Ask to be put on the mailing list if your doctor's office or pharmacy sends reminders about upcoming visits or refills.

**When dietary changes are prescribed**  
Add less salt to your food both at the table and while you are preparing your food.

Read the labels on food packages to find your consumption of "hidden" sodium. Then eat less food with "hidden" sodium.

Lose extra pounds to help lower your blood pressure.

Change one dietary habit at a time. After you succeed with one, go on to the next one.

Be patient. It takes time! Ask questions if you don't understand something about reducing salt or losing weight. It is important that you know exactly what to do and why you're doing it.

Reduce your intake of alcoholic beverages. Alcohol represents "empty" calories and can undermine a weight loss diet. And excessive use of alcohol is associated with increased blood pressure levels.

Decrease the amount of fat-rich food in your diet to help lose weight. The weight loss, in turn, could help you control your high blood pressure with less medication.

## Grass clippings provides fertilizer

Tired of bagging up and hauling away lawn clippings after mowing the lawn? If so, it won't hurt the lawn if you just leave the clippings where they lie.

The best reason for leaving grass clippings on the lawn is that they are a valuable source of fertilizer for lawn grass, McNeilan says. The growing grass plants contain all the basic fertilizer elements that homeowners apply to the lawn to improve its condition. When the clippings are removed, some of the fertilizer is too.

Many homeowners believe that grass clippings contribute to thatch buildup, but this isn't always true. Thatch consists of old, decaying plant stems and roots that the grass plants have outgrown.

The case for removing the clippings consists mostly of the aesthetic or personal preference of the individual homeowner. Many people simply don't like the sight of clippings strewn all over their lawns. Where lawns are mowed infrequently this may be even more of a problem.

## Flight rights explained for passengers

When an airline overbooks a flight, passengers will be asked for volunteers willing to give up their seats in return for a free ticket or cash on the spot. The amount of cash will vary. They'll also arrange

to get you on the next available flight to your destination.

If you are bumped involuntarily—you have a ticket but not seat—the airline will put on another flight. If the flight is scheduled to arrive within an hour of the original flight, you won't receive any compensation. But if the flight is scheduled for one to two hours later, you're entitled to receive cash equal to the amount on your ticket, up to \$200. If the carrier can't get you to your destination within two hours, you're entitled to twice your fare, up to \$400.

In order to receive any compen-

sation for bumping, you may have to ask for it. Some airlines don't automatically make such an offer. And compensation is negotiable. If you're delayed past dinner, ask for meal money. If the next plane isn't scheduled until the following morning, ask that they pay your hotel bill for the night, as well as meals and transportation to and from the airport.

For a handy booklet that explains your rights write to Fly Rights, Publication, 165P (\$1) from R. Woods, Consumer Info. Ctr., P.O. Box 100 Pueblo, Colorado 81002.

## Canning questions answered

Do you have questions or problems on:

Making jams, jellies or preserves? Canning fruits, vegetables, meats or seafoods? Pickling? Food drying or making a portable food dehydrator? Food safety? Freezing? Need your pressure canner gauges checked?

Arlene Boileau and Eraina Palmer

have just completed a six-day Master Food Preserver Workshop to qualify them to answer any of the above questions. They are certified Master Food Preservers ready to serve you during the canning or fruit and vegetable season. Please feel free to call at the Warm Springs Extension Office, 553-1161, ext. 238 or 239.

## Green lawns require water all summer

The home landscaper's most important ally in the battle to keep the summer lawn green is the garden hose.

If you want a green lawn all summer long be prepared to water the turf regularly.

Areas of the lawn don't receive enough water during the summer are likely to turn steel-gray in color and then fade to yellow or brown.

Consider local weather and soil conditions when deciding how often to water the lawn. An inch of water a week, except under very hot, windy conditions, is usually enough to wet lawn turf to a depth of six to eight inches.

Apply enough moisture in one watering that it can soak deeply into the soil. Several waterings a few days apart will encourage weed and moss growth in the lawn. And avoid applying more water than needed. Too much water will simply run off the lawn.

Early morning is the best time to water the lawn because there is less chance of plant disease becoming established, evaporation is less, and

wind is not usually a problem.

An alternative to correct lawn watering is to skip lawn watering during the summer altogether. Most

lawngrasses will go dormant during the summer if not watered. In the fall they will green up again.

## Master gardener college scheduled

Want to improve your home gardening skills? Plan now to participate in the Master Gardener Mini-College.

The fifth annual Master Gardener Mini-College at Oregon State University is scheduled for August 19-22. It is sponsored by the OSU Extension Service and the Oregon Master Gardener Association.

The Mini-College offers home gardeners a great opportunity to learn more about home horticulture and to meet other gardening enthusiasts.

Session topics include pesticide safety, plant diseases and their control, winter gardening, rose care, the art of writing about gardening for publication and more.

Check-in and registration for the Mini-College is 2:30 p.m., Wed., August 19. Classes begin 10:30

a.m. August 20 and end at 5 p.m., August 22.

Cost of the five-day event is \$115 for Master Gardeners (those who have completed the Master Gardener training by OSU Extension) and \$130 for other participants. These fees cover registration, meals and a double occupancy dormitory room for three days.

Pre-registration is encouraged. Registration forms are available at county offices at the OSU Extension Service.

## Numbers given

If you have the name of an organization but don't know their 800 toll-free number or are not sure they have one, just call 1-800-555-1212. They will look up the number for you. There is no charge for this service.



4-H Camp Counselor Training participants Alicia Santos (center) and Mary Henderson (right) learned to wind surf near The Dalles. Counselors will help teach younger 4-Hers during camp.