

## You can live very well on less

It's possible to live a good life with less money, but it takes planning and the agreement of all members of the household, and living with less is never easy. In the economic turmoil of the 1980's sudden drops in family income are not uncommon. Financial distress can result from a variety of circumstances; job layoff, business closures, loss of support from a spouse and low farm commodity prices, to name just a few.

If economic misfortune strikes you or your family in the form of reduced income there are a number of steps you can take to minimize the hardship.

First, don't panic. Your most valuable asset is you—your resourcefulness, your creativity, your determination. Don't squander your energies by giving in to the impulse to panic. Next take stock of your family resources. The difference between what you own and what you owe may not be as frightening when you take into account all of your assets.

On the other hand if your family has lost a major source of income, you may quickly discover you don't

have enough projected income to cover your current fixed obligations or to pay necessary living expenses. If this is the case, some difficult decisions must be made.

Recognize whether the situation is temporary or long term. If it's temporary, you might delay purchases or payments and use credit to deal with the cash flow problem. But if the situation is going to last more than a month or so, it will take definite changes in lifestyle. One must also consider losses in benefits, such as health and medical insurance, as well as the dollar income lost if reduced income is a result of being unemployed.

Establish spending priorities. Food, shelter, and essential utilities should always be at the top of the list. List all bills, current and past due. Make a tentative plan of how to deal with each bill—whether you will pay it in full or make a partial payment.

Don't be afraid to talk to the people to whom you owe money. Realize that your creditors want you to do well so that you can pay your debts. They may be willing to re-adjust payment schedules in order

to help you. Most do not really want to repossess your house, car or appliances.

You might look at expenditures in three categories 1) necessity; 2) important only if there's enough money; and, 3) not essential until there is more money.

Then put your survival skills into practice. Think about eliminating expenses for luxuries you can do without. Instead of eating out, entertain with potluck meals. Discover free entertainment, such as public parks, classes and free community activities. Save by buying generic or less expensive brands of food and clothing. Check out books from the library or read magazines there instead of buying them. Look for opportunities in used merchandise rather than buying new clothing, furniture and gifts. Try barter and cost-sharing by carpooling or trading babysitting services. You may have to temporarily do without new clothing, replacement appliances, gifts, and paid recreation. Take advantage of community and government resources. Don't be ashamed to accept government aid when

you really need it. We are all inclined to think government assistance programs are for the other guy. On the contrary, those programs are there to help people when they need it most.

Would it be useful to clean the attic, garage, or basement, and sell or trade what you don't need or won't want in the future? Don't part with items that you would consider a great financial or emotional loss.

Look at part-time work opportunities in your community as a way of earning extra income or is it possible that another family member could find a job? If the income change is permanent or if work is not available, you may need to consider relocation or retraining.

And above all, when economic hardship strikes, don't blame yourself. Chances are it's not your fault. In these complicated economic times we are all, to some extent, subject to circumstances beyond our control. However, this does not mean you are helpless. Divert your energies from self blame to positive action using all the resources at your command.



The Warm Springs Extension Service provides equal access to all its activities and programs.

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## Tips for wasp control

Nosy yellow jackets and other wasps can make summer outings a real pain. Barbeques and picnics tend to attract these pests, especially if they have nests near the area where the activity is taking place.

These stinging insects can be more than a mere annoyance. Their sting can cause allergic reactions in some people, and even death to persons who are allergic to wasp or yellow-jacket stings.

Wasps, unlike bees, can sting many times. Bees sting only once because they leave the stinger in the person or animal attacked.

Wasps commonly nest in trees, large bushes, on the exteriors of buildings, in spaces in walls, on roofs, and in small holes in the ground. Nests may be made of mud or paper depending on the type of wasp. Paper nests as large as a basketball have been found in shrubs and trees around home landscapes.

Control of these pests involves the use of insecticides or traps. Insecticides registered for wasp control usually contain Sevin, diazinon or pyrethrin. Several of these products are sold in pressurized cans; others are available as wettable powders or liquids from which a spray can be prepared.

Nests should be treated after dark when the wasps have retired for the night. Be careful if flashlights or lanterns are used because yellow jackets may be aroused by the light and leave the nest. Treat the nest with insecticide following label directions.

If the nest cannot be located, traps containing an attractant may be the next best control. Commercially prepared traps can be found at most nursery and garden stores. Place traps away from scenes of outdoor activity so they draw the wasps away from people.

## Weight loss do's and don'ts

Americans are probably the most weight conscious people in the world. But due to the conveniences of modern day American life, we're also the most underexercised and overfed. As a nation, we spend billions of dollars each year on diet books and weight loss programs. In fact, last year 62 percent of all Americans went on a diet at least once. Unfortunately, four out of five people who diet eventually regain the weight they lost.

Men and women who want to lose weight must distinguish between fact and fiction among the vast quantity of information and advice available to them. It's an often confusing and sometimes frustrating task.

Here are some practical tips to help you in planning a safe and successful weight loss program:

Do consult a physician, dietitian or certified nutritionist before beginning any weight loss program.

Don't go on a fad diet. Dramatic weight loss that stays off cannot be achieved overnight through crash diets that require you to eat unusual amounts of one food or another. These diets are nutritionally unbalanced, and there may be some serious health risks associated with them. Do look at the certification of the author of the diet plan.

Do set realistic goals. Losing one to two pounds per week is a safe and reasonable goal.

Don't fast. Fasting can rob the body of basic nutrients, and the weight that is lost is water weight.

Do drink several glasses of water during the day. Water has no calories and helps your body process the food you eat.

Don't take water pills or diuretics. They merely dehydrate the body. By taking them, the body loses only water, not fat. When you stop taking the pills, the water and pounds return. In addition, you may disrupt proper muscle functioning in the body.

Do control alcohol consumption. Ten to 20 percent of the daily calories of Americans who drink come from alcoholic beverages.

Don't start your weight loss program during vacation time or around the holidays. Realize this will be an especially difficult time to lose weight.

Do exercise. You don't have to be a serious athlete, but daily exercise will help you look better and feel better. Skip the escalator and walk up that fight of stairs. Leave

your car at home and jog to the store.

Don't skip meals. Eat three meals a day. If you skip breakfast or lunch, you may overcompensate later in the day, which is the worst time to load up on calories.

Don't shop for food on an empty stomach. Make your shopping list in advance and avoid impulse purchases.

Don't give up your favorite foods. Eat small amounts of them instead.

Don't weight yourself every day. Once every two weeks is sufficient. Losing weight takes time, so don't open the door to discouragement.

And don't give up if you slip. Nobody's perfect. All is forgiven so start again. The results are worth a second try.

## Show love to children

Parents show love for their children by doing things for them and with them. They make them eat food which is "good for them," go to bed early, or wear coats when it's rainy or cold. Children do not always see this as loving. They want to eat what they like, stay up late, and run outside without coats. Parents and caretakers want to help children do the best thing and they need to do it in ways that children can understand.

Perhaps the best way to express love is with a warm, friendly smile. Words also get across the message of love. Some words that show love are:

"You did a fine job."  
"I'm glad you're my kid."  
"You are such a kind boy."

"I love you."

"Mommy's proud of you."

"You are so beautiful."

"You learned that in a hurry."

"You remembered everything."

Sometimes it helps to listen to other parents talk to their children. Do they sound as if they love their child? You can ask yourself whether a stranger would think you loved your child if she heard the things you say and the words you use.

An important way to show children you love them is to frequently give them your full attention. Read them a story or play with them. When they have things they want to tell you, listen patiently and carefully. Ask questions about what they are telling you.

## Durable fabric a must for children's clothes

Choosing fabric for children's clothes? Remember that children give their clothes a good workout, no matter what the weather or season.

The fabric should be colorfast and washable, durable, sturdy, and easy to care for; soil, wrinkle, stain, and shrink resistant, and, of course, comfortable.

Consider buying flame-resistant fabric for children's sleepwear, the specialist adds.

Select designs carefully. Keep the design dimensions in proportion to the child's size. Choose small designs, stripes, and plaids. Don't overpower the child.

Let your children take part in selecting their clothing. Pick several patterns and fabrics, and then let your youngsters make the final decision.

## Summer heat makes fleas hop

Hungry fleas hop into many a home during late summer. These tiny, but hungry, pests will gladly move right into your home if you don't control them before they get a chance.

Fleas are small, brown, jumping, parasitic insects that are very thin from side to side. They infest pets and certain wild animals and are likely to be present in lawns as well as other outdoor areas. Fleas gain access to households by traveling in on pets cats and dogs.

The problem with adult fleas, of

course, is that they suck blood causing irritating bites.

The dog flea is the most common flea on cats and dogs in Oregon and is the species that bothers humans in infested homes.

In the larval stage, the flea is tiny, slender and wormlike. Hot weather intensifies flea reproduction by shortening the time period required for flea larvae to mature into adults.

For flea control Sevin dust or

spray, the diazinon spray are registered for use on lawns, building foundations and entryways.

For best results in treating lawns, first mow the lawn and dispose of the clippings. Spray or dust following label directions. Do not water the lawn for at least two days. Repeat treatment at one or two week intervals until the flea problem subsides.

Observe all label directions when using any insecticides.

## Five-year-olds are happy people

Five-year-olds are generally happy people who find themselves satisfying. They find life appealing as they bubble with affection and cooperation. But as with previous pleasant stages the mood changes at about age 5½ when a fresh set of strong demands and emotional upheavals affect their behavior. They seem to want too much, try things that are too difficult, and make new claims on the center of attention. Children approaching six feel pressured by themselves and others to act more grown-up than they really are.

During the fifth year, well-developed motor skills allow children to perform more complicated tasks like riding a two-wheel bike. Better eye-hand coordination lets them lace and tie shoes and handle a knife more easily.

Initiative, or planning and organizing, is characteristic of this age. Their plans and routines in the bathroom may not be familiar to you, but the main thing is they have something in mind for getting the

job done. Efficiency comes a bit later.

Five-year-olds reach a new level of cooperation in play with others. Most of them are happy, successful group participants.

Socially, five-year-olds have made great progress in learning what is "right" to say and do. They are more sympathetic toward others and usually in control of their emotions. They enjoy their independence and like to be given responsibility for running simple errands.

Although fives can distinguish between what is true and false, they may exaggerate or tell "tall tales." Preschoolers deal with a shaky sense of reality and many unknowns. Was it real or wasn't it? It is mine or isn't it?

Five-year-olds talk a lot! They are very curious and constantly ask how, what, when, and where. Their interest in exploring words is rapidly expanding. They ask, "What does this say?" It's time-consuming for you, but learning words is a powerful accomplishment for fives.

Clocks and telling time become a new source of interest. They have little concept of next week or next month, but, when the clock hands are straight up and down, it's time for dinner.

Children of this age are interested in everything from the smallest leaf to the biggest machinery. Satisfy this yearning to see and touch things in your surroundings—a walk in the woods, a trip to the coast or watch street construction. Collect and save objects from their excursions for stories and books.

If mom or dad is a finicky eater, it is more likely that the child will be also. In a recent study of children's eating habits, feeding problem scores and unwillingness to try new foods were related to the parents' finickiness.

If mom prods the child to eat and offers rewards for good eating while punishing the child for eating poorly, the child is more likely to develop feeding problems.

On the other hand, the study showed the children exposed to a variety of foods are less likely to have feeding problems.

Many food-related problems can be prevented by understanding how children grow and develop.

Parents shouldn't confuse messiness, slowness, and food "jags" with problems such as inadequate intake of nutritious foods and overconsumption of sweets.

## Some foods cannot be frozen

Most foods freeze well, but there are some foods which are not recommended for freezer. When these foods are frozen, unfavorable characteristics develop:

Cooked egg whites become tough. Sour cream separates. Light cream, yogurt and buttermilk lose texture. Custard pies, cream pudding and filling become watery and lumpy. Icing made with egg whites become frothy.

Mayonnaise separates. Unbalanced vegetables undergo flavor or texture changes after a few weeks of storage. Always blanch vegetables.

Some seasonings intensify when frozen, so a food rule of thumb is to underseason for freezing; add seasoning to taste when heating for serving.

Green onions, lettuce, salad greens, radishes and tomatoes undergo texture and flavor changes when frozen. Cloves, garlic, black pepper and synthetic vanilla often become stronger during freezer storage.

Casserole toppings should be added after the item is taken from the freezer.

Pasta and rice dishes should be undercooked before freezing.

Gelatin mixtures should be made stiffer than usual to lessen the chance of separating.

Thoroughly combine flour and fat in sauces and gravies. These foods may appear curdled while thawing, but will usually recombine when stirred.

New potatoes are better than mature potatoes in most frozen dishes. Mature potatoes tend to disintegrate or become watery when boiled and then frozen.

Do not freeze stuffing in raw or cooked poultry.

The fat in cream separates out during freezing, but separation may be discouraged by adding sugar. Sweetened cream or cream with fat separation does not whip after freezing; however it is satisfactory for use in cooking.

Parents can help children establish good eating habits by having realistic expectations and being fair, firm, and consistent in their own behaviors.

## Turfgrass seeding book available

A new reference publication listing "Turfgrass Seeding Recommendations for the Pacific Northwest" is now available from the Oregon State University Extension Service.

The publication, developed by agronomists and horticulturists from OSU, Washington State University and the University of Idaho, is designed for managers of golf course, parks, sports fields and other areas using turfgrasses for soil stabilization or landscaping.

The blends and mixtures listed in the publication are current recommendations for homeowners, seed companies, salesmen and turfgrass managers. Recommendations for seeding rates by variety are given in tables for Western Oregon and

Washington and for Idaho, Eastern Oregon and Eastern Washington.

The publication was written by T.W. Cook, OSU associate professor of horticulture; R.D. Ensign, Idaho professor of agronomy, and R.L. Goss, Extension agronomist; S.E. Brauen, turf science associate, and W.J. Johnston, assistant professor of agronomy, all of WSU.

Copies of "Turfgrass Seeding Recommendations for the Pacific Northwest," PNW 299, are available from the Extension Services in Oregon, Washington and Idaho. Oregon residents may order copies from Agricultural Communications Publications Order, OSU, Corvallis 97331, for 75 cents plus 25 cents for shipping and handling.

## 4-H Leader and Parent Association Meeting

Monday, August 3rd at 5:15 p.m. at the 4-H Center

Purpose: Discuss (1) Jefferson and Wasco County Fairs

Entries and Floats

(2) State Fair Participation

This is an important meeting please attend.