

Wills provide for future of loved ones

When you make a will you are planning for the lives of your loved ones. It's sad when someone spends an entire lifetime acquiring property and then neglects to make the final judgment as to where that property will go.

If you should die intestate—that is without a will—the state will decide how to divide your property. If you're happy with the way the state will divide your property, you may not need a will. However, an attorney can help you decide for sure. If you have no surviving

spouse, a court will appoint a guardian for your minor children. For most families these matters are just too important to be decided by anyone but yourself. If you haven't already made a will, have one drawn up right away.

A will is not expensive to make, and it can be changed at any time. In fact, a will should be reviewed periodically and kept up-to-date. Your will should reflect family changes like the birth of a baby, the death of an heir, marriage and divorce. If you move to a new state,

your will may have to be adjusted to comply with a different set of laws. You should probably review your entire estate plan if there is a major change in your financial situation.

If you've been putting off making a will because you don't think you have anything of value, think again. Even if you don't own a mansion or a yacht, you probably have some items of at least sentimental value that you would like to leave to a person of your own choosing. What about your car, books, jewelry and gun collection. And what about those boxes of comics and baseball cards you've had in the attic for 30 years? They may be worth a fortune by now.

A will allows you to make both specific and general requests. For example, you might leave your diamond ring to your sister Kate, \$1,000 to your nephew Ernie and

the remainder of your estate to your spouse.

Many people don't realize that a will is also the means by which you name a guardian for your minor children. If something should happen to both you and your spouse, you don't want this important decision to be made by a judge. You should, of course, choose someone who is both willing and able to take care of your children. If your youngsters are old enough to understand, involve them in the decision. Find out where they would like to live.

This short discussion is in no way intended to be a do-it-yourself guide for making a will. If you try to draw up your own will, you will more than likely make some technical error that will result in the entire document being invalidated. Do-it-yourself projects are fine for the home and car, but leave the drafting of a will to your lawyer.



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

**OREGON STATE UNIVERSITY
EXTENSION
SERVICE**

Eraina Palmer Secretary
Joni David Program Aide
Arlene Bolleau Extension Intern
Mollie Marsh Extension Agent
Clay Penhollow Extension Agent

Learning is exciting

The school-age stage of the family begins with the first child's entry into first grade and continues until he or she reaches adolescence (about age 13).

This is an exciting time for children and their families. Children open the doors to a wider world for all the family. In a way, parenting becomes a shared effort with other adults, especially in school and activity groups.

Children develop a sense of industry v. inferiority at this stage.

Children develop skills of using symbols such as reading and numbers, of problem solving and getting along with others.

Development of particular talents and interests are important for children at this time.

Parents encourage children by sharing information and skills with them. Children learn to consider others' needs and to make use of others' ideas.

Parents are important to their children and should continue helping the children to explore and understand their environment, giving the children support, nurturing and guidance, and helping children learn skills needed for this stage of development.

The family may work together on sharing responsibilities, working out household and financial matters, maintaining an open sys-

tem of communication, and planning family activities.

Extension bulletins (free) call 254-1500 to receive a copy. PNW 83 Helping Children Develop Responsibility. PNW 64 Child Guidance Techniques.

There are ways to cut energy costs

One key to reducing home energy bills is to install these simple, low-cost but effective do-it-yourself energy-saving measures:

*Caulk joints, holes, cracks and openings in the exterior skin of the house. Caulking can be applied on interior surfaces as well as exterior.

*Weatherstripping all exterior doors, windows and attic access panels. Use good quality materials on doors and frequently-opened windows.

*Install foam gaskets on all exterior wall electric outlets and switches. Place plastic plugs in unused electric outlets to reduce air leakage.

*Make sure exhaust fans in bath-

rooms, kitchen and laundry have freely-operating back draft shutters with proper seals.

*Inspect and, if necessary, clean or change furnace air filter every 30 to 60 days during heating season.

*Check heat ducts in cold areas (crawl spaces, attics, garages) for leaks and insulation. Seal cracks with duct tape, replace missing insulation.

*Keep damper on fireplace and/or wood stove closed when not in use.

*Check water heater temperature setpoint. Except for automatic dishwasher and some laundry requirements which may require 140 F,

120 F is usually adequate. Check temperature at a tap with a candy thermometer.

*Install accessible hot water pipes passing through unheated space.

*Wrap water heater tank with insulation if located in an unheated space.

*Vacuum or brush dust and lint from refrigerator and/or freezer grill and evaporator coils every two to three months.

*Good management, coupled with routine maintenance, can pay off worthwhile dividends in reduced energy and still maintain the standard of living and comforts to which we are accustomed.

Be careful with your credit

When you must take out a loan, compare rates around town. Then, be sure you understand all the fine print on the agreement before you

sign. Make as large a down payment as you can—75 percent is not too much—and be careful not to take on larger monthly repayments than you can comfortably afford.

Your monthly installment debts—including merchandise like a car or appliances, overdue credit-card accounts, and bank loans, but not counting your mortgage—should not be more than 20 percent of your take-home pay.

The best way to get a good credit rating is to pay off loans regularly and promptly. Don't let matters slide until you need a new loan to pay off the old ones. The same applies to utility bills and other debts you've accumulated during the month. Pay them by the due date or within thirty days if no due date is specified.

Use credit cards with caution. Plastic money is designed to make it easy for you to get into debt.

Think about it. Without seeing a bank manager or filling out an application, you can have your very own personal loan (at 20 percent interest or more) just by chalking up more purchases then you can pay for by the day your account is due.

Preschoolers have very little life experience

Preschoolers are more mature than the toddlers they were just two or three years ago, but the average preschooler is still a little person with little experience in life and therefore little wisdom.

In spite of their saying "I know it" everytime you tell them something, preschoolers really know very little of the experiences just ahead of them. You, the parent, can help your 4-5 year old find his or her way a bit more easily if you understand the child's outlook and needs.

The following are thoughts expressed by the average 4-5 year old as guidelines to the preschool's point of view:

"I'm really not unappreciative when you do nice things for me. At my age I'm naturally very self-centered and will not be otherwise for almost ten more years. More than anything in the world, I want to please you, but my misbehavior is from inexperience, not because I don't love you in my own way."

"I need to feel big and proud and able to achieve in order to become a confident school kid."

"Please don't tell me my fears are silly, they are real and sometimes terrifying. Give me reassurance and comfort."

"Remember that I am not good at sitting still or keeping quiet for very long. I was born wiggling and squalling and it's normal for me to take a long time to learn about being still."

"Part of being my age is trying new things even if you don't think I should. Keep me safe from needless accidents, but let me test new ideas and activities."

"If you make a promise, try to keep it. I really feel let down if you promise and then brush it off like it doesn't matter or make me wait and wait and wait."

"Please don't hit me. I feel very hurt and worth nothing when big people humiliate me with slaps, shoves, and hard whippings. And if you do a lot of yelling at me I must admit I don't hear what you're saying."

"Mom and Dad spend some time with me please. You are the most important people in my life so just holding your hand while we take a walk tells me you want me and you care."

"I'm a beginner in everything compared to your years of experience. Don't think I don't want to learn, but I'm naturally unable to remember a lot of things at once. I'm easily distracted making me tired of doing the same thing for long periods of time like riding in a car."

Farm safety important

The 44th National Farm Safety Week was observed September 20-26, 1987. This is a time to assess our safety efforts of this past year and renew our commitment to making agriculture a safe work place. This year's theme is "Farm Safety Makes Good Sense."

Agriculture continues to have one of the highest accident death rates (per 100,000 workers) among prior major industries in the U.S. according to National Safety Council estimates, there were about 1,700 deaths and 170,000 disabling injuries during 1986. Including accidents to farm people at home, during recreation and on the public highways, the total cost of accidents approaches \$5 billion.

The Oregon agricultural community is not immune to accidents.

4-H enrollments due early

In order for members (and leaders) to participate in the 4-H program during the 1987-88 project year 4-H leaders must re-enroll their 4-H members by completing a new enrollment form. This coming year, all Warm Springs members and leaders will be enrolled on the computer again, therefore, it is imperative to have your enrollments in early to assure your club and members are on the correct mailing lists.

Remember, new club members may be added to the enrollment form any time prior to June 1, 1988, by calling or stopping by the Warm Springs office with the necessary enrollment information. All 4-H members must be re-enrolled by May 1, 1988 in order to exhibit at the 1988 Jefferson County Fair.

Keep records in safe place

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.

The family's records need to be current and up-dated as the family's situation changes.

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 should 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.

Valuable papers sessions due

"Your valuable papers" workshop will be held Tuesday, October 6, 1987 and Thursday, November 12, 1987. Both workshops will be held at the Community Center beginning at 7 p.m.

Madeline Queaphama will discuss birth, death and divorce certificates; armed forces records and social security cards.

Antonette Pamperien will discuss life, health and accident insurance.

Margaret Buckland will present information on personal wills and funeral preparations.

Olivia Kirk will discuss welfare records.

Jerry Sampson will present information on estate records and Mark Stillwell will discuss tax records and checking and savings records.

Leader/parent meeting set

There will be a 4-H leader and parent meeting Monday, September 28 beginning at 5:15 p.m. at the 4-H Center.

The purpose of the meeting will be to:

1. Jefferson County 4-H Fair 1988; Jefferson County 4-H Fair planning process for 1988; pre-registration; record books; 4-H grade level for exhibition; bonifide 4-H made.
2. Jefferson County Fair Board representation
3. 4-H leader and parent calling tree.
4. Establishing criteria for being a club leader
5. Establishing criteria and expectations of 4-H club trips/activities
6. 4-H awards program development

7. 4-H leader and parent training needs

8. Leaders will receive their 1987/88 leader packets

Potluck dinner—please bring one dish. Drinks and bread will be provided.

Important notice

Any 4-Her who went to OSU Summer Week and/or the 4-H Challenge Camp this summer and has not paid, please do so!

Stop by with your check or send it to Warm Springs Extension, PO Box 430, Warm Springs, OR 97761. Thanks!

"Coping with Caregiving" Tuesday, October 20

3 to 5 p.m.—Sr. Building
7 to 8:30 p.m.—Community Center

This is for anyone who is a care giver, such as:

*works with the elderly

*elderly parents

*grandparents raising a child

*handicapped child, parent or spouse

Conducted by Vicki Schmall—OSU Gerontology Specialist

"Insects in the Home"

Monday, October 26

2 p.m. Community Center

7 p.m. Community Center

Joe Capizzi—Entomologist

"Self-Esteem as a Tool for Stress Management" Monday, November 9

7 to 8:30 p.m. at the Community Center

Session will discuss:

*How feeling good about yourself can help you deal with stress

*How to feel good under stress

*How to lessen stress

*How to identify kids under stress and how to help them

*Positive coping mechanisms

Offered by Ruth Harmelink, OSU Family Specialist

A good marriage entails work, compromise

Job descriptions tell what is expected of you at work. When questions come up about how you're doing, reviewing your job description will measure your success. Working people keep extremely close tabs on the expectations of their jobs. Most people would do well if they also gave as much attention to the job maintaining a good marriage relationship.

People need to get satisfaction from two parts of their life. Their families and their work. Marriage and family provide fulfillment that you just can't get anywhere else.

Couples today marry for companionship, but that appears to be

the first thing given up in the time pressures of working couples, especially if there are children. We laugh when someone says, "Everyone needs a wife." In traditional marriages a wife was handy not only for keeping the house running, but also for giving the work-weary man emotional support. He could leave work worries behind and be renewed by the cooing of an ever-lovin' wife. True or not, it's what our fantasy says. Now, who's going to care for whom as both husband and wife come home from the cruel working world?

You have to do it for each other. You both need to be greeted warmly,

given time to readjust to home and family, have someone listen to your trials, and give you moral support.

Partners must work at making the relationship worthwhile, it does not happen automatically. Failed marriages blamed on the work rat race have in reality lost the magic of commitment, cooing, care and communications. "Nobody cares about me," is a too frequent complaint. Over the years competition, inequality and indifference become habitual and suppress responsiveness and support.

A job description for the partners in a lasting marriage or other successful relationship might have the following characteristics:

- *Be committed to making the relationship work.
- *Respect one another as individuals.
- *Have separate identities.
- *Be tolerant of each other.
- *Be flexible and be able to cope with changing family roles.
- *Talk about your problems.
- *Negotiate solutions rather than avoid conflict.
- *Be willing to share power.
- *Be interested in each other.
- *Trust each other.
- *Laugh a lot together.

Check vine before digging

As you get ready to dig backyard-grown potatoes in the garden, check the potato vines.

When the vines are completely dead and the potato skin doesn't tear under pressure from a thumb, the digging can begin. As you dig and collect the potatoes, try to avoid bruising them or causing other injuries such as cuts and fork holes.

Don't expose the freshly-dug potatoes to sun or wind because they are susceptible to scald and sunburn.

Clean the potatoes before storing. If they were grown in sandy soil, simply brush the dirt off. If they are covered with sticky clay soil, it may be necessary to wash the dirt off. If so, be sure the potatoes are completely dry before placing them in storage.

Place the potatoes in a spot where the temperature is about 65 degrees F and the relative humidity ranges from 85 to 95 percent. Keep them under these conditions for a week to ten days to harden off and heal injuries caused during harvest.

Once cured, sort the potatoes, setting the best ones aside for storage in bins and containers. Store them in a dry room where the temperature is no higher than 35 to 40 degrees F and where the humidity is moderate.

In these conditions, well-matured potatoes will keep in good condition for seven or eight months.

When the storage temperature exceeds 40 degrees F, potatoes will keep for two to three months, but sprouting and shriveling may occur.

Potatoes are sensitive to light, which causes green pigment to develop under the skin. Potatoes with an excessive amount of greening should be thrown away.

If greening is only slight, the affected area can be peeled away before use. To avoid greening, keep stored potatoes in total darkness.

If the storage temperature drops to 32 degrees F, potatoes often become sweet. Increasing the temperature for a few days will cause the sugar in the potatoes to revert to starch, restoring good quality.

The Warm Springs OSU Extension Office will be open from 8 a.m. to 6 p.m. Monday thru Thursday during October only for 4-H registration with parents