

## Shop around for the best bank card

Seventy-two million people in the U.S. had one or more bank cards in 1985. The average credit card user had two bank cards. There are differences between bank cards which can save you money if you shop around.

Each institution sets its own annual fee (if any), the annual interest rate up to legal limits and the maximum line of credit.

The complete cost of a bank card depends on the consumer's spending habits and bill paying practices. Other factors also make a difference, including the following:

**Annual fee:** Average fees for bank cards ranged from \$12 to \$25. Some institutions still offer "no-fee" cards, but these are less common.

**Annual interest rate:** Rates vary depending on the issuer and the state laws where the institution is based. Cards generally average from 15 percent to 21.9 percent.

**Grace Period:** Some cards have a 25-30 day grace period on pur-

chases. This is the time between the date of the purchase and the date of the bill must be paid to avoid interest charges, also known as the float.

Many institutions are no longer allowing a grace period. This will cost you money to use your card even if you pay it off when you receive a bill. Some institutions charge from the date of purchase is posted on the account and others from the actual date of purchase.

**Billing procedures:** There are several ways of calculating the balance on a credit card. Your total payment can differ according to the billing procedure used even if the interest rates are the same.

Interest is figured after subtracting the payment with the adjusted balance method. This results in the smallest interest charges.

Consumers pay more with the average daily balance method. Finance charges are applied to the average daily balance which is fig-

ured by totaling the balance for each day in the billing cycle and dividing by the number of days in the cycle.

**Bankcard Comparisons:** Switching to a no-fee card appeals to consumers who pay off their account every month. However, some no-fee cards could end up being more costly in the end. No-fee cards often come with no grace period and may carry a higher interest rate.

How much can be saved by changing to a low-rate card? For consumers who carry a monthly balanced the switch makes good

sense, providing there is a large enough difference in rates. For example, on a \$800 balance at 18 percent APR the finance charge is \$12 per month versus \$10.67 at 16 percent. In this case, the savings of \$1.33 monthly or \$16 annual may not be viewed as worthwhile, considering the inconvenience of filling out new forms and paying another annual fee.

Shop around and compare the cost of using your bank card. Compare the interest rate, annual fee, grace period and method of determining interest charges. You may be able to find a better deal elsewhere.



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

## Brucellosis vaccination affects '87 calves

In the last session of the Oregon State Legislature, the laws governing vaccination for brucellosis (Bang's Disease) were changed in a manner that will affect many producers.

Under the new law, any female calf offered for sale must have been vaccinated for brucellosis if she was born after January 1, 1987, and is over four months of age. The vaccination must have been completed by the time the heifer is eight months of age for the dairy breeds and by twelve months of age for the beef breeds.

**Please note that this will not affect this year's calf crop.**

Previously, it was required that heifers be vaccinated by the time

they became one year of age. The law didn't require that the first seller present a vaccinated calf so long as she wasn't over a year of age.

Under today's version of the law, the only way you can sell unvaccinated heifer calves over four months of age is to sell them for immediate slaughter.

Those who have not been vaccinating their replacement heifers can maintain this practice, but they face a severely restricted market for

open heifers and cows that may need to be sold for any of several reasons. They can go the slaughter market and that is it.

The vaccine for brucellosis is restricted to the use of veterinarians. Therefore, you should plan this portion of your vaccination program well in advance so that you will not have scheduling problems.

For more information contact Clay Penhollow at the Extension office at 553-1161, ext. 238.

## Young athletes need nutritional advice

In view of the vast amount of misinformation on nutrition and exercise Americans are exposed to each day, it is comforting to note that parents are still the primary source of nutrition information for young people.

Parents can be especially helpful to young athletes by providing sound nutrition information and meals that include a variety of foods.

Young athletes need to know

that exercise increases the need for calories and water. Those concerned with building muscle mass need a well-balanced diet that includes enough calories to free protein for use in physical growth.

Of course, the most important factor in the development of muscle is increased use of that muscle. There is no substitute for exercise.

It is also important for athletes to understand that protein supplement-

ments do not increase muscle size. However, such supplements do increase the need for water, and stress on the liver and kidneys.

The body does not store protein so it must be used for growth, repair of tissues, hormones, enzymes, and other regulatory substances, or it must be processing. In processing, the nitrogen in protein is split from the carbon chain component and discarded as urea. The carbon chain component of protein is then used for energy in the same way the body uses carbohydrate.

While many young athletes know that carbohydrate is a good source of energy for exercise, many do not know the food sources of carbohydrate. Parents can assist by identifying foods—breads, cereals, pastas, vegetables and encouraging their use. They can also identify sources of fat—butter, margarine, salad dressings, fried foods, pies of pastries and discourage their use.

The basic rules of good nutrition apply to athletes and non-athletes alike; variety, balance and moderation. No food or supplement will increase physical performance, but getting the energy and necessary nutrients from food allows you to do your personal best.

## Working parents carry heavy burden

The "new family" these days is likely to have both parents working or is headed by one parent who has the compound responsibilities of working, running the home, and rearing the children.

The current emphasis on children's needs for enriched experiences coupled with parental work roles in producing a lot of guilt feelings for parents. Some parents allow guilt to prevent them from giving their best at work and at home. They let it limit their productivity and use a great deal of energy in "worry time."

Guilt is especially prominent among working parents of young children. As women attempt to juggle the roles of homemaker, worker and spouse, they worry about being a success in any of these jobs.

Very real conflicts exist if these persons believe they can't be a good parent or homemaker if they work. It's especially difficult if a

parent worker's inner feelings or the standards of co-workers clash with what is possible for the parent to achieve.

If you are a working parent who is giving home, family and job your best, you cannot judge yourself by another's standards of what a good parent should be. Above all else, good parents provide for their children in both finances and nurturance.

But it's better to say, "I'll be the best parent I can be while fulfilling several other jobs." When you accept you are doing your best with your many tasks, you will feel better and more confident in yourself.

In American society it is easy to feel guilty about having to work while raising a family. The traditional family style was built on mothers at home and father at work. Now, fewer families fit this pattern since more fathers take care of homes and children while mothers work or one parent heads a house-

hold, or both parents work out of the home.

Guilt is the basis for much unhappiness that can be eliminated with a new frame of mind. When you decide that guilt stems from unrealistic expectations of yourself, you will make it a lot easier.

**Family Fruit Buying Trip  
Saturday, Oct. 24  
to Hood River**

Pick up pumpkins for the "Great Pumpkin Party", apples and cider.

This is a family day. No child may attend unless accompanied by a parent.

**NO EXCEPTIONS!!**

Contact the Community Center or the Extension Office. Deadline to sign up is October 16.

## 4-H clubs announced

CLUBS	LEADERS
Boys Cooking	Arlene Graham
Rifle	Millie Wilson
Outdoor Survival	Steve Caddy
Photography	Keith Baker
Crochet	Keith Baker
Cultural & Heritage Indian Club	Steve Caddy
Arts and Crafts	Esther Kalama
Grooming	Olivia Kirk
Rabbit	Virginia Forseth
Beadwork	Mary Smith
Leather	Pat Smith
Shawl Making	Beatrice Winishut
Career (Jobs)	Reggie Winishut
Quilting	Delia Walsey
Silver Making	Carol Allison
	Jeri (Brunoe) Wierher
	Arlene Boileau
	Tommy Kalama
	Coroline Tohet
	Elliott Switzer
	Laura Switzer
	Margie Earl
	Eraina Palmer
	Harry Miller

## Energy questions answered

**Q.** My neighbor says it's bad to burn trash in my wood stove. Is this true and why?

**A.** We don't recommend burning trash in your wood stove for the following reasons:

Trash includes paper and paper burns hot, usually hotter than wood. If you have creosote build-up in your chimney, a hot fire in your wood stove could start a chimney fire. Chimney fires are a major cause of house fires.

Household trash includes plastic bags and bottles, cereal boxes and newspapers with colored ink, and a number of other materials that produce harmful fumes when burned. These fumes contribute to air pollution outside. But more important, the fumes could pollute the air inside your home, and affect your family's health.

Don't burn trash, treated lumber or painted wood in your wood stove. The risks outweigh the savings in wood.

**Q.** Our gas water heater sprang a leak and we want to replace it with a well-insulated one. Is there much

difference in heat loss between a 52-gallon and a 66-gallon tank?

**A.** If you buy a highly insulated tank, say, greater than R-16 insulation, tank size will have only a minor effect on your utility bill. A typical superinsulated tank of 66 gallons will lose your six (6) percent more heat than its 52-gallon counterpart.

How much does this amount to in dollars per year? That depends on where the tank is located, its thermostat setting and what you pay for natural gas.

Typically, you would pay less than \$1 per year in heat loss for the larger tank. More significant is the purchase price. Price of the larger tank may be as much as \$60 more than the smaller one.

Be sure you select a size that meets your daily hot-water needs. Figure 16 gallons of hot water per person per day. If you seldom run short of hot water with your old water heater, there's no point in getting a larger one unless you

expect your family size to grow.

**Q.** Our camper has a unvented kerosene space heater. It is right to leave the heater on all night in the camper? We need some heat, but are concerned about breathing kerosene. What precautions should we take?

**A.** Don't leave the heater on while you sleep if it's unvented. If the heater malfunctions, it can produce carbon monoxide, which is poisonous and can cause death. If you must have heat and are going to use the heater regardless, open two windows at least one inch and put the heater in the air flow between the two windows. You'll waste heat, but you'll sleep safer.

Better yet, replace your present unvented heater with a "direct-vent" heater that vents exhaust gases to the outside without ever mixing with the air you breathe. Direct-vent heaters are available for use with kerosene as well as other fuels.

## Aging parents need guidance

When parents grow old, it may seem obvious to everyone in the family but them that they need help or special services. In fact, elderly parents may resent any suggestion that they can't do for themselves. It's hard for most people to accept they are not as independent as they once were.

It's not advisable to simply take matters into your own hands and arrange to get special help for your relative, unless he or she is mentally incapacitated. You can't force them to accept your help.

Instead of force, try to sell your relative on the idea of doing what you believe is in their best interest. A loving, caring attitude will generally get you further than a "I know what's best for you" attitude, which is most likely to increase resistance and anger!

If parents are not willing to listen to you, might they be willing to listen to someone else such as a respected friend their own age or a professional? If they're unwilling to listen to anyone, all you can do is to

clearly express your feelings and set limits on what you are willing to do.

It's important to try to understand the feelings behind the resistance.

Fear and anxiety are common and can be dealt with. Patience and understanding on your part can also help. Talking with a professional counselor can often provide valuable insight.

For more information, contact Warm Springs Extension office and ask for the bulletin, Aging Parents: Helping When Health Fails.

## Cabbage Patch Soup

2 cups finely chopped cabbage  
1 small onion, cut fine  
2 cups milk  
2 tbsp butter  
2 tsp flour  
salt and pepper to taste  
Put cabbage and onion in one quart of water and boil until very

tender. Then melt butter and add flour and cook one minute without browning. Add warm milk, cook until smooth. Pour into the cabbage mixture. Heat to boiling point and sprinkle with paprika or chopped parsley. Serve piping hot with bread sticks and grated cheese.

## Does your office chair fit you well?

1. Does the chair feel comfortable and is it properly sized for the user?  
2. Is the chair stable enough so it won't tip over when weight is applied unevenly to an arm or elsewhere (e.g., easily tilting aluminum lawn chairs are dangerous).

3. Does the chair have sturdy arms at a height that enables the person to use them when pushing up and out of the chair?  
4. Will the arm height and style allow the chair to be drawn up under a table, so the person can be close to the table top for eating or working?

5. Does the arm height allow the person to use the chair's arm rest to their own arms comfortably while seated?  
6. Does the depth of the chair seat permit easy exit from the chair?

7. Is there sufficient cushioning in the chair or are pillows or pads needed to comfortably support the person?

8. Does the design provide back and head support?  
9. Is the seat height appropriate for the user's knee to floor dimension, so they can place their feet comfortably on the floor?

10. Is there sufficient clearance under the front of the chair to permit the user to move their feet under it to help getting up?  
11. Will the weight of the chair limit its movement for conversation grouping or room rearrangement?

12. Will the size of the chair have any effect on room circulation patterns?

13. Can the materials be cleaned easily?  
14. No single chair is likely to serve all needs. What activities will one chair serve? What other activities require a different style of chair?

15. Is the arc of a rocking, pivoting, or swinging chair safe, or can the person lose their balance in the chair?  
16. Are chairs (and other furnishing) easy to clean under?

## Handbook helps with home buying, building

If you are planning to buy, build, or remodel a home, take a look at the "The Family Housing Handbook."

This publication, available through local county offices of the Oregon State University Extension Service, can be a very handy and portable tool in evaluating homes for possible purchase, or remodeling. "The Family Housing Handbook" is published by the Midwest Plan Service and has been through several editions since it was first introduced during the 1960's. Copies are \$6.00 each.

We tend to think of planning as something that occurs at the building or remodeling stage of a house, but planning is just as important when considering the purchase of a home.

The handbook focuses on the arrangement of spaces in the home to provide a background for the people living there. Simple guidelines are provided for the evaluation of traffic patterns, size, and location of rooms.

The handbook provides illustrations and dimensions required for various activities such as dressing, dining, cooking and other activities. These guidelines help insure that all necessities will be considered, and more importantly, that small decisions will not override

major decisions in the planning process.

Using the handbook as a check-

list can be a handy way of double-checking any house buying or remodeling plans under consideration.

**"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

## Check your furnace

Proper furnace maintenance will help assure safe, efficient performance and reduce energy consumption for the winter months. Routine maintenance should include the following:

Cleaning or replacing dirty filters.

Lubricating fan motors.

Checking belts, replacing those worn or damaged.

Cleaning floor and/or wall registers.

Vacuuming dust and lint from baseboard heaters.

Cleaning and adjusting burners on fossil fuel fired units.

Checking chimney for blockages, soot build-up.

Checking vents and flues on gas-fired units for corrosion, looseness, leaks.

For more information or assistance, contact your furnace dealer, heating contractor or local gas utility.