

Finances important part of marriage

June is the time of year for wedding bells. Somewhere on the list of marriage plans, the couple ought to reserve a slot for financial planning.

Finances are an important part of the marriage relationship. When a couple marries, each brings to the marriage attitude values

and feelings about the family money and how it should be managed. These attitudes, values and feelings of wife and husband may be different. It takes time, effort and communication to arrive at a common understanding.

A couple should estimate their

Eating, TV related

Even though TV does not contain calories it is fattening, especially for children. The more time children spend watching TV, the more snacks they will eat, and more of those snacks are likely to be foods advertised on TV.

Foods advertised heavily on children's television programs are calorically dense foods such as sugared cereals, candy bars, cakes, cookies, and soda pop.

Unless they do a lot of running jumping, swimming, walking or are otherwise very active physically, children won't use the calories contained in such foods.

To complicate matters, stars of children's TV programs are rarely obese themselves. As a result, children may not associate eating the prominently advertised, high-calorie foods with overweight.

A study conducted on 13,000 children found that obesity increased one to three percent for each hour of TV watched each day. This was true even though the obese and non-obese children spent the same number of hours in other activities with friends.

Many children spend a great deal of time watching television. A recent survey of children found that they watch TV 24 hours per week. Children in the study, age 6 to 11, spent almost the same amount of time in front of the TV set as in school.

If you are concerned about your child's weight, pay attention to the foods he or she requests or buys, the amount of physical activity the child gets, and the kinds of snacks

the child eats. Since many behaviors related to obesity are also related to the amount of time spent watching TV, it may be easier to monitor the child's TV viewing time than concentrating on counting calories.

Insecticides can control cattle grubs

Cattle grubs cost the beef industry thousands of dollars annually. Losses result from poor gain by infested animals or from paralysis which may occur when grubs migrate through the spinal canal. Occasionally secondary infection may develop in grub emergence holes. On slaughter animals grub damage in loin muscles causes trim loss and downgrading of carcasses. Hides of grub-cattle are prepared with holes in the thickest, most vulnerable part of the hide.

Life History

The adults are known as heel flies or warble flies. They appear in late spring or early summer. Two species are involved. The northern cattle grub lays its eggs singly on hairs on the lower part of the animal's body. The common cattle grub attaches her eggs in the same areas, but may attach as many as a dozen eggs to a single hair. Adult flies do not feed so they live only three to ten days.

The eggs hatch in about four days and the tiny larvae crawl down the hair to the skin where they use their mouthparts and enzymatic secretions to penetrate the skin.

income for the first year of marriage and prepare a spending and saving plan. No family has enough money to do everything or buy everything.

Priorities have to be set and choices have to be made as the financial plan is developed. While agreement on the financial priorities may be difficult, lack of agreement will create future difficulties.

As the financial plan is developed, the couple needs to discuss whose income will be used for what expenses. A couple may choose to pool all their earnings and use this "family income" for family expenditures and family savings.

Or, a couple may choose to each pool a part of their income for household expenses and family sav-

ings, while also maintaining individual accounts.

The couple may even choose to keep all income separate and each contribute a designated amount toward the household expenses, Morrow says. But however, the incomes are pooled and divided, it is important that the system is agreeable to both spouses and that both know the family financial priorities and the family financial status.

Discussing and developing financial priorities not only help the family finances, it also helps a couple build communication skills. Financial planning helps couples learn to make decisions together, and togetherness strengthens marriage relationships.

The grubs suffer very high natural mortality during their development because of the host's natural resistance. Cattle of all breeds are the normal host, but occasionally horses are attacked. Calves and yearlings tend to have more grubs than older stock.

Little is known about the larvae after it enters the animal's body but in one or two months the first common cattle grubs have migrated to just beneath the lining of the esophagus. Northern cattle grubs appear in the spinal canal after that same time interval.

The grubs live in those locations for about six months and then migrate to the topline of the animal. When the larvae first arrives in the back it cuts a small breathing hole in the hide, then molts in a pouch—a warble—between the inner and outer layers of skin. After growing rapidly for six to eight weeks, the fully grown larvae cuts a hole, exits the warble and falls to the ground. There it crawls under some object and transforms to a pupa. The pupal stage last two weeks to 60 days depending upon the weather. The new adult then emerges, mates, finds a host and repeats the annual

cycle.

Control

Control of grubs can be achieved easily and effectively using systematic insecticides at the proper time. Application should be timed to kill the grubs during the 30-to-60-day early migration period after heel fly activity has stopped in the fall, usually after the first killing frost. This will kill the grubs before they reach the gutlet or spinal column.

Pour-on application methods are convenient and cost effective. Injection of Ivermectin as part of total parasite control program is also effective on grubs.

Cattle heavily infested with large, first-stage grubs can be injured and sometimes killed by the reaction of their body to the treated dead grubs. Most herds have low enough grub populations that cutoff dates are not that important. However, for imported cattle and herds that have had large numbers of grubs, the cutoff date must be adhered to strictly to prevent losses.

For more information on grub control see the Cow-Calf Management Guide, CL705.

Planning "dream home" no longer realistic

There's much speculation that the "American Dream" is out-of-reach for most Americans. While no two people define the "Dream" exactly the same way, there is general agreement that it includes employment opportunities, good nutrition, stable families and home ownership. Let's take a look at how the housing part of the American Dream has evolved, and teaching about

housing. History: Land ownership was a powerful magnet to many immigrants in the nation's pioneering ways. Individuals and families traveled west for free land, particularly after passage of the Homestead Act of 1862. The land was theirs if they lived on it for three years. This usually included building shelter for protection from the elements, hostile humans, and animals. The Homestead Act formalized procedures used since the first Europeans arrived in North America.

National legislation passed in the 1930's greatly affected how present-day Americans feel about housing. The intent of most of this legislation was to provide jobs and stimulate the economy; the result was affordable housing for many families. Perhaps the most significant change was the introduction of the amortized mortgage. For the first time, many families could become homeowners by paying a fixed monthly amount for principal and interest on loans. Before, most homes sold for cash.

Congress established a goal of "...a suitable living environment for every

American" when it passed the Housing Act" of 1949 which consolidated and revised a number of housing programs started in the 1930's.

Today tax laws subsidized home ownership. The single largest subsidy program in the United States is in the form of tax write-offs for home interest and property taxes.

Thus, it's not surprising that home ownership is considered desirable. Researchers find that most Americans feel owning a single detached house is the nest housing for most families. This is consistent regardless of age, income, sex, occupation or region of the country. Furthermore, housing norms and preference have not changed significantly over the last 15 years.

What does this mean for your children? First, your children will probably have a high desire for home ownership at some time on their lives. However, they may not be in a position to buy a house. The median-priced home today is beyond the buying ability of the median-income household. In order to buy, many families must explore options they feel are not optimum. For instance families with two incomes

devote one full income to housing costs. Couples who lock themselves into a two-income housing pattern may have trouble coping with role expectations if they have children. Others find they can't afford other things they enjoy, such as travel.

One of the most important things you can do for your children is expose them to the financial side of housing. Planning a dream home is no longer realistic. What is realistic is planning housing with a moderate budget.

Leather advice

As leather ages, it becomes softer and more comfortable to wear. Topgrain leather is the outer layer of skin and is the most durable, most expensive and easiest to finish.

Split leather is skin that has been sliced into thin layers; it is less durable and can stretch or shrink.

Buying slightly larger since they may shrink when cleaned.

Losing some color when cleaned. The need to reapply finishes after each cleaning. (Especially spot and stain resistant).

The cost of cleaning—more expensive regular dry cleaning.

Wiping with a damp cloth to remove surface soil.

Take time to communicate with child

The methods many parents use to get children to do things, or to stop doing certain things, fall into five categories of techniques.

Some parents may successfully shift through each of these categories while trying to get little Joel to put his wagon away.

First there is the demanding parent. He or she gives a simple positive command: "Joel, I want you to put your wagon away." Many behaviors can be taught with short orders rather than cluttering your

requests with words that children learn to turn off.

There is the negative parental approach in which the parent tells the child what not to do: "Joel, don't leave your wagon in the yard." In this approach, however, the child isn't told what the parent wants him or her to go ahead and do. A child's life is full of don'ts. Children need to know what to do in addition to what not to do.

The threatening parent tells the child he'll be punished in some

way: "Joel, if you don't put your wagon away, I'll hide it and you'll never get it again." Will you really do that or are you making empty threats? Threatening communication is a tiresome style for kids to endure.

In the punishment style the parent puts the wagon away without comment to the child and forbids use of it the next day. But how will children learn if you aren't a positive teacher? The reasoning parent explains the cause and effect: "Joel, put your wagon in the basement because it will get wet outside and the rain will rust it."

The reasoning parent is the best teacher. This parent creates a positive attitude toward the instruction, increases the child's knowledge, and develops a routine behavior pattern for similar situations in the future.

While some ways of communicating take more time than others, the time-consuming methods are often more effective in teaching children appropriate behavior.

Beef Management tips for October

Begin selection for replacement heifers.

Vaccinate all heifers for brucellosis.

Update and begin analysis of production records.

Develop a marketing plan for this year's calf crops and cull cows.

Treat for grubs in October or November after a hard freeze.

Evaluate winter hay needs and buy hay now.



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EXTENSION
SERVICE**

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

Extension Service calendar

- 10/26/87 Insects in the home workshop. Are black widows, scorpions or a cockroaches invading your home? Do you want to learn how to rid your home of these pests? Joe Capizzi, OSU Extension Entomology Specialist will be in Warm Springs to explain or answer all your questions on what draws these insects into your home. What they feed on and how to control them. Two presentations will be given at the Community Center. Both are free and open to the public. One will be 2 p.m. and the other will start 7 p.m. These workshops are cooperatively sponsored by OSU Extension and the Warm Springs Housing department.
- 11/9/87 Self-Esteem as a tool for stress management, 7 p.m. Community Center. Presenter will be Ruth Harmelick, OSU Extension Family Life Specialist.
- 11/12/87 Know your valuable papers, 7 p.m. Community Center, Panel members: Antoinette Pamperine, Madeline Queahpama, Olivia Kirk, Jerry Sampson, Margaret Buckland, and Mark Stillwell.
- 12/7/87 Holiday Baking, 4-H Center, 6:30-8:30 p.m. Cost \$4.00, pre-registration is needed.
- 12/14/87 Holiday Baking, 4-H Center, 6:30-8:30 p.m. Cost \$4.00, pre-registration is needed.
- 12/21/87 Holiday Baking, 4-H Center, 6:30-8:30 p.m. Cost \$4.00, pre-registration is needed.
- 12/8/87 After School Baking, 3:30-5:00 p.m., 4-H Center, Cost \$4.00, pre-registration is needed.
- 12/10/87 After School Baking, 3:30-5:00 p.m., 4-H Center, Cost \$4.00, pre-registration is needed.
- 12/15/87 After School Baking, 3:30-5:00 p.m., 4-H Center, Cost \$4.00, pre-registration is needed.
- 12/17/87 After School Baking, 3:30-5:00 p.m., 4-H Center, Cost \$4.00, pre-registration is needed.

Northwest Forage Conference set

On November 6, 7 and 8 there will be an event of interest to all livestock producers. The First Northwest Forage Conference, sponsored by the Oregon State University Extension Service and the Umpqua Community College, will be held on the campus of Umpqua Community College in Roseburg, Oregon. The conference steering committee has arranged a program which includes nationally known speakers, as well as several farmers and ranchers. In addition, there will be exhibits and demonstrations of products and services which facilitate intensive forage management.

Stockman Grassland Farmer Magazine, will discuss new concepts in forage management. Stan Parson, an international ranch consultant, will present an introduction to several ecological and financial concepts. Bill Leibhardt, the University of California Extension sustainable agriculture specialist, will speak about forage-livestock production. Charles Dougherty from the University of Kentucky will present the concepts and practice of grazing alfalfa. John O'Connell, a rancher from Flournoy, California will give ranchers' perspective on, and an evaluation of, intensive grazing. Harold Vonderfecht is a sheep producer in eastern Nebraska, where he carries 100 ewes on five acres of irrigated pasture and markets 180 lambs. He will clearly be speaking from experience about intensive grazing sheep. Will St. Laurent, a cattle rancher from Eagle Point, Oregon will discuss the concept of marketing forage through beef. Dave Devries, from Berkeley, California will give some guidelines for range and pasture forage monitoring.

Quick cheese, macaroni casserole

Cheese-A-Roni Bake
You don't Pre-Cook The Macaroni!

1 jar (32 ounces) meatless spaghetti sauce
2/3 cup water
1 container (15 ounces) ricotta cheese
3 eggs, lightly beaten
1 teaspoon organo leaves, crushed
2 cups uncooked elbow macaroni (8 ounces)
1 package (8 ounces) sliced or shredded mozzarella cheese.

Preheat oven to 350 F. In a medium bowl combine spaghetti sauce and water. In another bowl combine ricotta cheese, eggs and oregano. In a buttered 13x9x12 inch casserole (3 quart) spoon one-third of the sauce. Top with one cup of the uncooked elbow macaroni, one-half of the ricotta cheese mixture, one-half of the mozzarella cheese and one-third of the tomato sauce. Repeat layering using remaining macaroni, ricotta cheese mixture and tomato sauce. Cover with aluminum foil. Bake 45 minutes. Uncover. Top with remaining mozzarella cheese. Bake 15 minutes longer. Let stand ten minutes before cutting.
Yield: 6 portions
Per portion: 416 mg calcium, 496 calories.

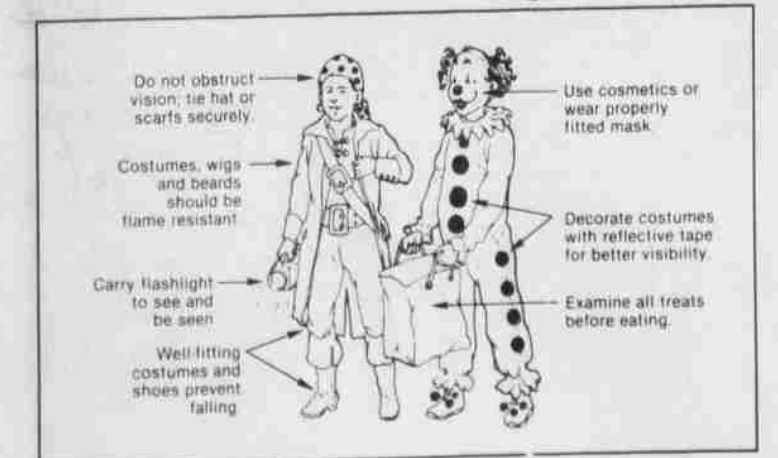
Here is an opportunity to hear these speakers address topics of interest to those who produce animal products from forages. There will be ample opportunity to talk with the speakers, other farmers and ranchers, and to view the exhibits in the trade show.

If you would like further details or registration information contact: The Warm Springs Extension Office at (503) 553-1161, ext. 238 or 239.

New 4-H clubs

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
	Caroline Tohet
	Elliott Switzler
	Laura Switzler
	Margie Earl
	Eraina Palmer
	Harry Miller

Trick-or-treating safety tips offered



The U.S. Consumer Safety Product Commission has some Halloween safety tips for parents and guardians of children who plan to go trick-or-treating this Halloween:

- *Warn children not to eat any of their treats before they get home. Examine all treats carefully for evidence of tampering before allowing children to eat them.
- *Look for costumes, masks, beards and wigs labeled "Flame Resistant." Although this does not mean these items won't catch fire, such labeling indicates that they will resist burning and should extinguish quickly once removed from the ignition source. Flimsy materials and outfits with big, baggy sleeves or billowing skirts should be avoided to minimize the risk of contact with candles or other sources of ignition.
- *Make or buy costumes light and bright enough to be clearly visible to motorists. For greater visibility in dusk or darkness, costumes can be decorated, or trimmed with reflective tape which will "glow" in the beam of a car's headlights. Bags or sacks should also be light colored or decorated with reflective tape. Reflective tape is usually available in hardware, bicycle, and sporting goods stores. Children should also carry flashlights to see—and be seen—more easily.
- *Costumes should be short enough to prevent children from tripping and falling. Children should wear well-fitting, sturdy shoes: Mother's high heels are not a good idea for safe walking.
- *Hats and scarfs should be tied securely to prevent them from slipping over children's eyes.
- *Apply a natural mask of cosmetics rather than have a child wear a loose fitting mask which might restrict breathing or obscure

vision. If a mask is used, however, make sure it fits securely and has eyeholes large enough to allow full vision.

Swords, knives and similar costume accessories should be of soft or flexible material.

*Smaller children should always be accompanied by an older responsible child or an adult. All children should use the sidewalk rather than walk in the street, and they should walk not run from house to house. Children should be cautioned against running out from between parked cars, or across lawns and yards where ornaments, furniture, or clotheslines present dangers.

*Children should only go to homes where residents have outside lights on as a sign of welcome. Children should not enter homes or apartments unless they are accompanied by an adult.

*Those receiving trick-or-treaters should remove anything that could be an obstacle from steps, lawns, and porches. Candlelit jack-o'-lanterns should be kept away from landings and doorsteps where costumes could brush against the flame. Indoor jack-o'-lanterns should be kept away from curtains, decorations, or furnishing that could be ignited.

For further information or product safety, consumers may call the U.S. Consumer Product Safety Commission's toll-free hotline on 1-800-638-CPSC. A teletypewriter number for the hearing impaired is 1-800-638-8270 (Maryland only, 1-800-492-8104).