

Aging parents—Coping with feelings

The increasing frailty of elderly parents can become a daily reminder of their mortality (and our mortality). We may need to adjust our perceptions of our parents. Making this change can be emotionally painful. It's not easy to accept that "my father is no longer the strong and powerful man he once was," or "my mother, who was an excellent cook, no longer desires (or remembers how) to cook." Most painful may be the realization that the parent you depended on is now increasingly dependent on you.

If you can, express your feelings to someone who will listen and understand—a friend, family member, minister, or health care professional. Sharing your emotions can make it easier to deal with the pain. Remember, too, that your parent is likely to have similar feelings. It's difficult for most people who have been self-sufficient to accept increasing dependency. Any loss of independency or control—qualities highly valued in our society—can be a blow to an older person's self-

esteem. Most older people will fight to keep their independence as long as possible. Some will deny or mask their dependency. They'll insist they can manage very well, will refuse any offers of help, or will even attempt to control the lives of other family members. Encourage discussion with your parent about his or her life.

Aging parents

Books, counselors help answer questions

There is no easy or "right" solution to the problems people face concerning their aging relatives. Each situation must be treated on an individual basis. It's important to consider the feelings, desires and needs of everyone. Look at what is best for all and don't let guilt guide decisionmaking. Involve all family members in decisionmaking, especially your older parent. Build on family strengths; then seek help when needed.

Answers to difficult situations sometimes require a professional. A counselor, physician, or social worker may be helpful. Involvement in a family support group

changes and feelings of dependency. Share your feelings; it might help your parent to express his or her feelings. Statements such as the following encourage honest discussion. "I'm feeling a little overwhelmed by all these changes, Mother. I can imagine that it's especially painful for you right now."

"It must be difficult, Mom, to

leave your home of 40 years and to decide what you'll take and what you'll give away."

"Dad, I know you've always prided yourself on being very independent. I feel it's very difficult for you to ask me for any assistance now that you can't drive anymore. Is that right?"

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That always broke feeling

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Goals you can work toward: Develop a family spending plan that is workable and meets the family's needs.

Develop a way of reaching agreement within the family about money decisions.

Exchange ideas of how to cut down expenditures for various types of purchases.

Families are concerned with two questions—What are some of the common errors made by families in managing money?

What can families do to solve their problems of always feeling broke?

Ask yourself these questions? Start a list that will help you start to solve "that always broke feeling" and what to do about it.

Tips for 4-H leaders

Helping youngsters feel good about themselves is one of 4-H's most important contributions. Here are some ideas to help you bolster your 4-Her sense of self-worth.

1. Have them list in ten positive (not negative) words describing their appearance to a stranger.

During January and February many stores have big clothing sales. Make the most of money spent at clothing sales by checking out potential purchases thoroughly. To begin with, it helps to read and evaluate sales advertisements.

Know what you want and need. Shop around to compare prices to get the most for the least money. Check the tags and labels for fiber content, shrinkage, and care instructions. Consider the care needed.

Be sure to try on the garments before making the final purchase. Clothing sizes vary widely and you cannot depend on the sizes being the same from brand to brand or from style to style.

Before you make a decision about purchasing sale clothing, consider the following questions:

Do I really need the garment? Does it fit into my current wardrobe plan?

Will I have to buy other gar-

2. Have them list three skills they do exceptionally well.

3. Have them describe their best physical features.

4. Have them list four personal traits they list about themselves (i.e. homes, cooperative, kind, etc.)

Tips for buying flannel sheets

You cannot examine flannel sheets before buying them, so you must depend on the manufacturer's label for specific information. The label should include the following:

Fiber content. Most flannel sheets are 100 percent cotton but cotton/polyester blends are also popular. The cotton is judged to be more comfortable; the polyester more durable.

Finishes. Durable-press finishes ensure easy care and a neat appearance but they may diminish the sheet's absorbency. Some sheets are labeled "static free," and these are usually 100 percent cotton. (Natural fibers do not generate static electricity). Others are labeled non-allergenic, which means that they do not have any finishes that might cause allergic reactions in sensitive individuals.

Pattern. Retailers offer plain white, solid colors, pinstripe, floral, and plaid sheets.

Price. Prices for cotton flannel

sheets fluctuate widely with brand name and seller; but the majority fall between \$10 and \$30. The cost generally increases with sheet size and degree of patterning. Wise consumers read the manufacturers' labels carefully and shop various stores. Watch for sales because sheets are often discounted by 20 to 40 percent.

Size. Cotton flannel sheets are available in twin, full, queen, and king sizes. A full-sized sheet fits a full-sized bed, but overall dimensions vary with brands. If you own an oversized mattress, it may be worth your time to compare measurements. Remember that 100-percent cotton flannel sheets are cut large to compensate for normal shrinkage.

Style. Flannel sheets come in fitted and flat styles. Retailers may carry matching pillowcases, comforters, and shams.

You can prolong the life of your flannel sheets by proper use and care. Reverse a sheet (top to bot-

tom or inside out if that won't affect the color or pattern) each time you put it on the bed. This distributes wear and delays pilling.

Follow the laundry instructions provided by the manufacturer. Most flannel sheets may be machine laundered at the normal setting and line dried or tumbled dry. Do not overload washers and dryers. Remember to remove the sheets at the end of the drying cycle to avoid excess shrinkage. Common sense dictates that dark-colored sheets be washed separately.

Many companies recommend washing the sheet before use because they are cut oversized to allow shrinkage. At least one company is sanitizing its fitted sheets to ensure the fit before and after laundering.

You can make sensible decisions on the care and purchase of flannel sheets if you understand your own needs, recognize the product's limitations, read manufacturer's labels, and shop around.

Borrowers checklist: how to get the money you need

Almost everyone needs to borrow money from time to time...and the key to obtaining a quick response to a financing request is the old Boy Scout motto—be prepared! Thorough preparation and documentation before you go to see your loan officer can help smooth the way. But how do you what they are looking for?

First of all, you'll need to fill out an application. The application forms can look intimidating, but actually they are fairly simple. In addition to the normal credit information and details such as name and address, place of employment, and income, some of the questions the bank will probably ask include:

How much do you want to borrow?

this isn't something I had planned to buy, will it upset my clothing budget? If I have to buy it on the charge plan, can I afford the interest charges?

Remember, a bargain garment is only a bargain if you need and really want the items. You never save money by buying garments that will just hang in your closet.

What is the term (i.e., the length of time you'd like to have to repay the loan) that you are requesting?

What is the purpose of the loan? How do you plan to repay the loan?

Next, your loan officer will review the application with you. This step is crucial to the loan application process since this is where questions on the application can be clarified.

Your loan officer will discuss, in detail, your plans for repaying the loan. At this point, they will need to verify your income. For example, if your income is derived from salary, they can verify your employment and amount of income with pay stubs, tax returns, and/or W-2

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Born to shop

Scene: Atlanta shopping mall. In less than three hours the David Jackson family spent a small fortune and accumulated nine shopping bags filled with shoes in suede and snakeskin, a silk outfit, a leather purse marked down to \$90 and other items. The Tennessee family also recently shopped on vacations in Memphis and Orlando. "I get total fulfillment from it," says Norma Jackson, a schoolteacher trying to explain the family's binge. Mr. Jackson, an assistant school principal says, "Shopping is like a drug. It's a temporary high."

Shopping, some say, is becoming the nation's favorite pastime next to TV. Adults (both women and men) average about six hours weekly on shopping. Many are like the Jacksons. They buy things they never wear or rarely use.

The amount of debt people are

taking on is surprising and alarming say some analysts. "People are going into debt in incredible levels without making rational decisions about how and why they are spending money," says Robert Cialdini, a psychologist. While truly compulsive shoppers are a small minority, the number of those who have problems controlling their impulse to buy "is much, much larger," says Thomas O'Guinn, advertising professor. He adds: "I would term it a national problem."

Why do so many people spend so much time shopping? According to shoppers and those who observe them, shopping can be all things to all people. It can alleviate loneliness and dispel boredom, it can be a sport and can be imbued with the thrill of the hunt; it can provide escape, fulfill fantasies, relieve depression.

If you are self-employed, you'll need to be prepared to provide us with copies of at least two years' tax returns, both personal and business, and a profit and loss statement on your business.

After the interview, your loan officer will compile all the information you have provided, and begin a credit analysis. The purpose of the credit analysis is to determine if:

If application information is accurate and complete:

You have a proven willingness to repay previous and existing debt; and

You have a proven ability to repay the credit being requested together with your other obligations. These last two items, i.e., your

"willingness to repay" and your "ability to repay" are the most critical issues in the credit analysis. Your "willingness to repay" is determined by your performance on loans that you've taken out before. The bank may look at credit bureau reports and our own records, and may also check directly with other banks and financial institutions.

The bank determines your "ability to repay" by analyzing your monthly payments in relation to your monthly income. This relationship determines your "debt to income" ratio. (You can figure your "debt to income" ratio by dividing the total of your monthly installment payments by your total monthly income). Your "debt to income" ratio is only a guideline in the total analysis of the credit requested.

Living successfully in a changing world

Why do some people seem to prosper in times of change and others seem to become immobilized? What are the characteristics, qualities or factors that affect an individual's ability to perform during times of transition and stress?

High achievers or successful people deal with change and stress on a daily or regular basis.

So what are the qualities or characteristics that appear time after time?

There are certain requirements for "success."

Peace of mind—freedom from fear, anger and guilt.

High levels of health and energy.

Loving relationships—ability to enter into and maintain long term intimate relationships.

Financial freedom—having enough to prevent worry about money (varies for every individual).

Worthy goals and ideas—need

for meaning and purpose to exist. Feeling of personal fulfillment—becoming all that we are capable of becoming.

The degree of control we feel we have in our life is in direct proportion to our state of mental health.

We need to have an internal focus of control versus an external focus. We need to feel we are in control of our life instead of other people controlling us. Control begins with thoughts which control our feelings and therefore how we perform.

For every effect in our life there is a cause.

If we don't like the direction our life is heading we need to identify the causes and take appropriate action. Thoughts are causes and conditions are effects. We control our lives by our thoughts.

Whatever you believe with feeling becomes your reality.

Beliefs form a screen for how we see the world. That screen does not allow a reality contrary to our belief to enter our thinking.

Whatever we expect with confidence our own self fulfilling prophecy.

The way we talk to ourselves about how things are going to turn out will determine the outcome. People who perform at high levels or handle change readily do so because they are constantly talking to themselves about their high expectations. The keys to our expectations are the expectations that our parents had of us, the expectations we have of others, and the expectations we have of ourselves.

We need to always expect to grow and change to become more than we are now. In order to be successful at this we must also be willing to make mistakes and learn from those mistakes.

Each individual attracts like-minded individuals and ideas. What we radiate or share of ourselves we will get in return. What we think and believe we will receive. We will become our most dominant thought. Sometimes we desire to change the people we are with or the conditions of our lives. But we must first change our thinking and beliefs. We cannot change others or the world. We can only change

our internal self. Attitude is the most important aspect to determining behavior and performance.

Attitudes come from our expectations about outcomes. What we believe to be true will determine our expectations and our attitudes. And beliefs are based on our self-concept.

Our self-concept is the controlling factor in our life.

We always perform in a manner congruent with our self-concept. Self-concept is the sum total of the ideas, thoughts, pictures, experiences, and things that happen to us throughout life. Our total self-concept is made up of hundreds of specific self-concepts. We may see ourselves performing well in sports but not creative in music, etc. Keys affecting our self-concept include the ideal, the person we would most like to be; the self image, the picture we have of ourself performing; and self-esteem, how we feel about that picture of ourself. The most critical to behavior is self-esteem. How much we like ourself will determine how well we perform and therefore how we handle situations in life. Self-esteem is the core to personality. We cannot like any one or anything more than we like ourself.

Why do people react differently to change? To begin understanding how a person behaves we must begin to understand their thoughts, attitudes, beliefs, and self-concept. Sounds simple. If we want people to behave or perform differently we simply help them change the thoughts, attitudes, beliefs and self-concept. Simple, but not easy! This requires effort, time, money a genuine desire to care about another's well-being. It requires commitment on the part of individuals and an organization to see that human beings are the most important aspect of the organization. Resources need to be focused on helping people reach more of their potential through internal focus and not external.

Ask yourself: How well do I accept or deal with change? What do I believe about change? How do I feel about myself? What can I do to change the way my life is headed?

Flannel sheets warm up nights

Flannel sheets help take the sting out of winter. If that sounds good to you, look into the variety of weights, colors, designs, sizes, finishes, and prices that flannel sheets come in.

Flannel is a soft, plain-weave, or twill-weave fabric with a napped surface on one or both sides. It may be wool, cotton, rayon and acetate, or cotton and polyester.

Flannel sheeting is usually of a 100-percent cotton fabric called Canton flannel, flannelette, or outing flannel. It is available pre-shrunk and in various weights. It can be bleached, dyed, or printed.

Cotton flannel is less durable than plan cotton. The raised surface flattens, sheds, or pills with continued use. This reflects the sensitivity of napped fabrics to abrasion and is characteristic of the cloth's short-staple cotton and loosely twisted filler yarns.

The fabric's insulating properties depend on the raised surface fibers, which create air pockets. These spaces retain the warmth of the sleeper. The flannel sheet works best as the top sheet because the weight of the body compresses the lower sheet and squeezes the air out.

Try TRC

In any relationship, but especially with our teenage children, we have a TRC bank. The currency in this bank is trust, respect and confidence. As in any other bank, we need to keep the deposits ahead of the withdrawals. Whenever we demonstrate trust in our children, respect for their abilities and opinions, and confidence in their decisions, we are making deposits. When we have to rebuke them, criticize them, or set limits, we are making withdrawals. If we have not made deposits to cover those withdrawals, our relationship is overdrawn and on the way to bankruptcy.

Helping your child eat right

A taste for healthy eating is one of the most valuable and enduring gifts parents can give a child. It's never too late—or too early—to start. Here are some suggestions.

Always eat as a family. Turn off the TV during mealtime and, if possible, disconnect the phone. Encourage relaxation; don't battle about food or anything else during mealtime.

Set a good example. Your child is more likely to give unfamiliar foods a try after watching you eat and enjoy a wide variety of foods.

Encourage your child to sample a new food, but don't force foods on a youngster. Don't make the new food the price of dessert.

Keep servings small so children have the satisfaction of cleaning up their plates and asking for "more, please."

Encourage smart snacking. Keep the kitchen stocked with a selection of healthy hunger stoppers: fresh fruit, vegetable sticks with a nutrition dip, raisins and cheese with whole grain crackers.

Give kids a healthy start each morning. Make sure they rise early enough for a nourishing breakfast.

The morning meal doesn't have to be cereal. Don't be afraid to try an unconventional breakfast; a peanut butter and banana sandwich, cottage cheese with sliced fruit, and macaroni and cheese are all nutritious and appealing.

Involve kids in menu planning and meal preparation. Children often enjoy helping prepare foods and enjoy eating them, too.

Together choose one of the main dishes. Then let your child help shop for the ingredients. At cooking time, share the assembly tasks. Depending on the young chef's age, you need to assist with slicing or chopping, turning on range burners and removing hot foods from the oven.

Did you know

Imitation chocolate products don't melt as quickly as real chocolate. The hydrogenated vegetable oils in the imitation products have a higher melting temperature than cocoa butter.