

Give yourself a housing allowance

Figuring out how much you can afford to spend for housing sounds like an impossible task but it doesn't have to be. Before you decide what place to rent or buy, estimate the amount of income you can budget for housing, your future financial prospects and what cash reserves you have.

To find out how much of your income can go for housing, determine the present use of your income. Then consider what changes you can make without undue stress or strain. Also consider any changes you foresee, taking into account the stability of your income.

The next step is to make a list of

your cash reserves. If you are buying a home, the major cost may be covered by a mortgage. But other expenses will require cash, for example, the down payment, closing costs and moving expenses.

Reserve some cash for unexpected things that might come up such as car repairs.

Finally, look at your financial prospects as you figure housing income. If you decide to buy a home, it can take years to pay for it. You want to be reasonably sure you can manage payments in the future.

Monthly payments should be as large as possible, but avoid getting in too deep.

Families sometimes find out too late they are house poor. They have fine homes and take care of their bills on time, but they never have money for a family vacation or music lessons for the kids.

You should carefully go over your housing allowance estimate. But be sure it takes its proper place in the overall plan of spending for the family.

If you feel secure in your job, the prospects look good that your income will increase at regular intervals, you have savings and insurance for emergencies and you value having a fine place to live, then go ahead and spend more for housing.

4-H clubs still accepting members

Following is a list of Warm Springs 4-H clubs for 1988-89. Don't miss them! Watch for further announcements in the Spilyay and on community bulletin boards.

October 21, 28, on Fridays, Keith Baker's **Search and Rescue Cadets 4-H Club** discovers a whole new world. It discovers tracking, using a map and compass, identifying edible and poisonous plants, fire survival, rock climbing and going on a survival weekend. Participate in Team Challenge courses. Become certified in CPR and First Aid.

October—Parents, brothers and sisters often get into the act in Harry Miller's **4-H Silver Making Club**. Learn skills with the help of volunteer leader, Pat Miller, who also gives guidance and encouragement. The 4-Hers went from start to finish learning to make designs, soldering, selecting stones and creating their jewelry.

October 18, 25, on Tuesdays at 4 p.m. Laura Switzler's **4-H Shawl Making Club** will be expressing their creativity by painting designs, selecting fringe and fabric. Join 4-H Shawl Making and sew a shawl to fit you.

Cultural value, tradition, correctly tying and spacing knots are what you will learn in Elmer Scott, Jr.'s **4-H Fish Net Making Club**. The 4-Hers learn and develop a skill which will open up the opportunity to complete a net you will be proud of. To sign up stop by the 4-H office.

Mollie Marsh's **4-H Embroidery Club** will be experimenting with bright colors and striking designs to create embroidery projects. 4-H

Embroidery Club will teach you the art of embroidery. Let your flowers show. Join on Thursday's 6:30 to 8 p.m. First meeting was on October 13.

Clay Penhollow's 4-Hers are learning that all meat isn't packaged in plastic wrap. The 4-Hers are developing an awareness of the importance of Agriculture. Want to learn to bale hay, grow alfalfa, evaluate expenses, sale value and profit or loss. These are just a bit of

the information you will learn in **Rockin' 4-H Club**. To join Rockin' 4-H stop by the 4-H office, located on the second floor of the old administration building.

In Daisy Ike's **4-H Drama Club** you will learn all aspects of putting on a play such as Hiawatha. 9-12 year olds are welcome—you will learn interpersonal skills, how to get along with other kids as well as adults and goal setting.

Hamburger jerkey makes good snack

Hamburger jerkey often must replace that ever-popular deer or beef jerkey. Here are some tips for quality hamburger jerkey.

Be sure to dry jerkey adequately. Meat is almost 70 percent water, so reducing meat to 30 percent of the wet weight is desirable. Jerky will pick up moisture when left out. Store it in a plastic bag in the refrigerator or freezer.

For those of you on a low-sodium diet—while jerky can be made without salt, the salt does function as a helpful preservative. However, it is the dehydration of the meat that you are relying on to prevent spoilage; and the salt really isn't in a high enough concentration to preserve meat, so it can be left out. Unsalted jerky must be stored in the refrigerator or freezer.

- 1 teaspoon Worcestershire sauce or BBQ sauce
- Low-Salt Jerky**
- 2 pounds lean ground beef or venison
- 2 to 2½ teaspoons salt
- ½ teaspoon garlic powder
- ½ teaspoon onion powder (optional)
- 1 teaspoon chili powder
- ½ teaspoon cayenne pepper (optional)
- 2 teaspoons soy sauce

For both recipes, or your own version, follow these instructions.

- Beef Jerky Deluxe**
- 2 pounds lean ground beef
- 1 teaspoon salt
- 2 teaspoons seasoning salt
- ½ teaspoon garlic salt
- ½ teaspoon red pepper
- 1½ teaspoons water
- 1½ tablespoons liquid smoke

Plan for presents now

Stretch your holiday gift-giving dollars by starting to shop now. Look for bargains before the holiday rush begins. Comb sale racks at your favorite stores early to save money and take advantage of the best selection. This way, you won't spend a big chunk of money at one time and you'll have most of your shopping done early, so you can

It's time to think pillow care

Laundrying pillows is such an occasional chore that many homemakers tend to forget about it altogether. However, good care of pillows adds to their longevity.

Before deciding on laundrying techniques for your pillows, find out what materials the pillow's filling is made of as filling materials vary greatly.

The best source of information on laundrying pillows is the manufacturer's directions on the pillow label.

Only pillows labeled "washable" should be laundered, because some fillings will become lumpy or ticking will stain if put in water. If the label recommends dry cleaning, air pillows a few days afterwards to completely remove any lingering fumes from dry cleaning solvents.

Wash pillows that can be home laundered in pairs to avoid throwing your washing machine off balance. Before starting the agitator in your machine, hold pillows underwater as water rises in the washer to expel air and to keep the pillows from floating.

When fiberfill pillows are laundered, stuffing may shift. A thorough plumping later will solve this problem. Good quality poly-fill pillows will keep their fluffy resiliency at least five years or more if kept clean.

Latex pillows gradually stiffen and crumble when they are exposed to oil and air. True rubber latex should never be put in a dryer since under certain conditions it may catch fire by spontaneous combustion. Latex pillows will last from eight to 10 years if coverings are removed and washed regularly. Latex filling is usually not washed.

Feather and down pillows last a long time if they are kept clean. They can be drycleaned or washed in pairs. Wet feathers have a strong odor, which will disappear as they dry. Drying feather pillows takes

two or three hours in a dryer, or even longer when pillows are hung outside on a sunny day.

To prevent mildew in feather and down pillows it is important to dry the wet feathers completely. Feathers will clump together when wet, so fluff them frequently as they dry, or put tennis balls or a child's clean tennis shoe in the dryer to break up clumps.

You'll add greatly to the life of pillows if you launder ticking frequently to keep the pillow filling free from oil and dirt.

Enjoy a safe Halloween

Whether you're taking the kids trick-or-treating, or preparing to hand out candy, careful planning can make this Halloween a joyful, pleasant holiday.

Perhaps the best way to celebrate is to draw from its colorful history. The holiday, originally called All Hallow's Eve, was created by Pope Gregory to honor saints who had died.

Stories and legends surfaced in

the Middle Ages that said witches and goblins favored this night.

One Irish tale says the familiar jack-o-lantern came about because a fellow named Jack had a run-in with the devil. The legend says the devil threw a burning coal, which landed in a half-eaten turnip Jack was holding. Thus was born the carved-out pumpkin with a candle inside.

Helping 4-Her satisfying

Helping a 4-H member is like flying a kite—at the beginning, it takes so much effort, running, pulling and lifting them out of the weeds that you both end up tattered, frazzled and exhausted!

Gradually, though, 4-H members, like kites, learn to stay aloft and bounce from cloud to cloud needing only an occasional tug of

guidance. Finally, they climb so high that they tug at the thin string connecting you, almost demanding to be set free.

Satisfaction comes from releasing them with the knowledge that they can fly freely and well on their own...as the result of your help at the beginning.

Doing it yourself may cost more

Doing it yourself may be noble, but it's not always frugal.

Each of us has a story about the unfinished remodeling project, the homemade draperies that don't drape right, the antique chair that never got varnished or some other tale of unfulfilled hopes.

Before attempting a project, give

careful thought to the investment of money versus time. If you have the time, the talent, and the dedication to get the job done right, proceed. Otherwise, buying someone else's time to do the job might be a wise decision.

Saving time by offering money in its place may get the job done and leave you with much less stress.

Holiday hints may save money, relieve doldrums

relax and enjoy the holidays.

Spread Thanksgiving cheer

Make it a point to share your Thanksgiving celebration with someone who will be away from loved ones. Is there a new employee at the office? Did a young couple just move into the neighborhood? How about inviting a resident of a nearby senior citizens home to your

house for the evening? You may find that reaching out this Thanksgiving will make the holiday more special for you and your family.

Don't forget the fireplace

As fall turns into winter, thoughts of a warm, cozy fire may fill your mind. But when was the last time you had your chimney cleaned? Ashes and soot can be dangerous; they can cause fires. Be sure to

check your fireplace and chimney thoroughly before you enjoy a relaxing blaze.

Wipe out the doldrums

Your grandchildren are visiting and it hasn't stopped raining. What to do? Plan a treasure hunt. Hide simple clues throughout the house and plan a surprise, such as freshly baked cookies, as the prize.

Food geography increases knowledge

Identify the country each dish comes from and find it in the world search puzzle. The number of letters in the answer is given at the end of each clue.

1. GOULASH—A stew made with beef and vegetables, flavored with paprika and served on noodles. (7)
2. TACO—Crispy corn tortilla sandwich filled with beef or chicken and topped with cheese, sauce and salad. (6)
3. EGG ROLL—A hollow, roll-shaped piece of dough filled with vegetables, fish or meat and fried. (5)
4. LASAGNE—Broad, flat cooked noodles, layered in a baking dish and separated by cheese, sauce and sometimes meat. (5)
5. SUSHI—Various types of vinegared rice dishes, accompanied by pieces of raw fish. (5)
6. MATZO—A large flat piece of unleavened bread made from flour and water. (6)
7. MOUSSAKA—Baked mixture of ground lamb used as a filling between layers of eggplant. (6)
8. QUICHE—Pastry shell filled with egg and cream custard to which various ingredients are added. (6)
9. CRUMPETS—Thin, raised, unsweetened batter cakes that are baked on a griddle. (7)

H A V Z T A O V X D N A L G N E
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10. KIELBASA—Garlic-flavored smoked sausage made from ground pork and beef.
11. SAUERBRATEN—Beef roast which is marinated several days before cooking. (7)
12. FONDUE—Dish of melted cheese and seasonings, used as a dip for bread, cake and fruit. (11)
13. BORSCHT—A beet soup served hot or cold, usually with sour cream and boiled potatoes. (6)

14. APPLE PIE—Pastry shell filled with sliced apples, seasoned with sugar and cinnamon, and then baked. (6,6)
15. SHORTBREAD—Rich, crumbly cookie made with sugar, flour and shortening. (8)
16. SHISH K ABOB—Small pieces of meat, usually lamb, broiled on skewers with onions and tomatoes. (6)

Do you know someone with brain disease?

Do you know someone who is afflicted with a brain disease such as Alzheimer's Disease or a series of small strokes that affect the brain? Typically, such a person is

confused, has impaired judgement, has trouble learning and remembering and shows changes in personality, mood and behavior.

If you have contact with some-

one who has these kinds of impairments, here are some guidelines to reduce frustration for yourself and for the impaired person.

- Know what you can reasonably expect from the person. He or she cannot help the limitations imposed by the disease.
- Maintain a calm atmosphere; alternate activity with quiet times; keep your voice calm and reassuring.
- Do not argue or scold. The person's behavior results from the disease, not illfulness or stubbornness.
- Be consistent. Keep things in accustomed places; observe a daily routine; go out the same door when you go for a walk.
- Limit choices to reduce confusion such as clothing, food and eat-

Fashion terms have distinct meaning

Peplum an extension of the bodice that ends below the waistline. It may be one piece with the bodice or joined to the bodice at the waistline seam. It is sometimes flared or pleated.

Tuxedo styling usually includes a shawl collar or peaked lapels. Some styles appear to be adapted from the cut away or full dress suit with peaked lapels, pointed front hemline at waist length and slanting to about knee length in back.

Turtleneck sweaters have a very high ribknit band collar that folds over twice. A mock-turtleneck may fold over once, be double knitted to look folded, or have a zipper to hold the folds in place and be easier to put on.

Cardigans are coat-like sweaters that button in center front with a collarless neck.

Sweater dresses are styles like a long sweater with or without a knitted-in waistline.

Fit-and-flare skirts are straight

skirts that have fullness from pleats, godets, gores or circular pieces low on the skirt length.

Bombers are jackets with a fitted waistband.

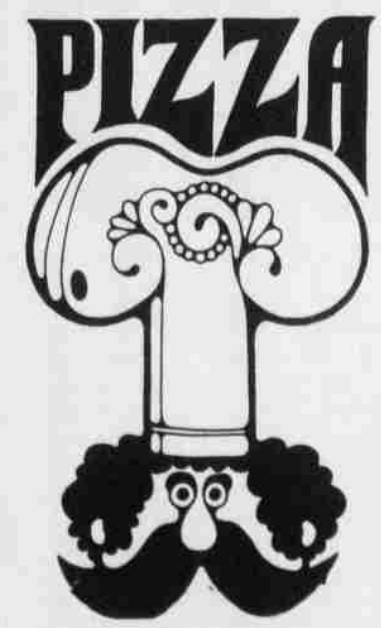
Dusters are loose, lightweight dress-length coats.

Chemises are straight cut dresses with few darts and no waistline seam.

Coatdresses fasten down the front from the neck to the hem like a coat. They may be single breasted with a single row of fasteners or double breasted with a double row of fasteners.

Racing back bra has the straps coming together at the center back, usually near the horizontal elastic band.

Burger pizza rich in protein



For the family cook, burger pizza offers fast and easy preparation, a real plus on weekday evenings when time and energy is in short supply. Served with a salad and rolls, burger pizza makes a complete meal. Or, for hungry teens, it's a quick and tasty late-night snack.

Burger Pizza

- 1½ pounds lean or extra lean ground beef
- 1 cup seasoned bread crumbs
- ½ cup dry nonfat dry milk plus water to make 1 cup liquid
- ½ cup chopped onion
- 1 slightly beaten egg
- ½ teaspoon salt
- 1 cup (8 ounces) pizza sauce
- ½ cup shredded cheddar cheese
- ½ cup shredded mozzarella cheese
- Pizza toppers: green peppers, mushrooms, olives, onions, chiles.

Combine ground beef, bread crumbs, liquid nonfat milk, onion, egg and salt. Mix lightly but thoroughly. Press meat mixture evenly over bottom of 12-inch pizza pan; form ½-inch rim around edge. Spread pizza sauce over meat mixture. Sprinkle cheeses and choice of pizza toppers over sauce. Bake in moderate oven (350 F) 25 to 30 minutes. Drain off excess fat. Cut into wedges to serve.

You can make auto checks

With current trends to mini or limited service filling stations, it now behooves the owner to perform many routine auto checks which were formerly done by service station attendants. The following checks and adjustments can be made with common tools, and if performed at least every 60 days, may prevent annoying stalls, delays and frustrations—not to mention costly emergency service and towing charges.

1. Radiator fluid level
2. Belt tensions, especially alternator drive belt
3. Batter fluid level
4. Battery terminals—tight, free of corrosion
5. Cylinder oil level
6. Automatic transmission fluid level
7. Power steering fluid level
8. Power brakes fluid level
9. Condition (cleanliness) of air filter
10. Condition (cleanliness) of gasoline line filter
11. Tire air pressure
12. Proper functioning of all lights.

Information on this page provided by the
 by the Warm Springs Office
 of the Oregon State University
 Extension Service
 Phone: 553-1161, ext. 238 or 239

Recycled wool has less strength

Shopping for some wool clothing items to keep you comfortable this fall and winter? As you look at clothing labels, pay particular attention to the difference between wool and recycled wool.

Items labeled as wool have never before been used in cloth. Virgin wool means the same thing, although there is no requirement that new wool be identified as vir-

gin wool on the label. Wool identified as recycled contains fibers recovered from previously manufactured new or used cloth.

Recycled wool tends to have less strength than new wool because of the shorter fiber length in the yarns. Recycled wool is frequently blended with stronger synthetic fibers such as nylon or acrylic to make a more durable fabric.