

Lost cards can become a nightmare

Credit cards are convenient. But lost or stolen credit cards can be a nightmare. Take these precautions to protect your credit cards.

Check periodically to make sure you have all your cards.

Do not leave credit cards in your automobile.

When making a credit purchase, be sure your credit card is returned after the purchase.

If you have a card that operates a

bank teller machine, memorize your personal security number. Do not carry it in your purse or pocket.

In a safe place, keep a list of all

your credit cards, their numbers, and the address and phone number of whom to notify in case of loss.

If your cards are lost or stolen,

immediately telephone all the card issuers so they can take steps to stop charges on the cards. Follow up the phone calls with letters.

Make 1990 financial goals

Take time to measure your financial progress in 1989 and set some goals for 1990. Ask yourself:

- What do you have to show for the money you've been making?
- Are you better off financially today than you were a year ago?
- Are you pleased with the financial progress you've made in the last two, five or ten years?
- Do you have a financial cushion to fall back on should your

income be cut or should unexpected major expenses suddenly hit you?

Net worth statements and income/expense records are easy to complete and are tools to answer these questions.

It's important that family members have a complete understanding of the family's financial situation before deciding to increase debt or make major investments. Net worth and income/expense

statements can help you gain that understanding.

Two publications are available to help people understand where their money comes from and where it goes as well as to get a picture of the family's net worth.

"How to Prepare a Net Worth Statement" and "How to Prepare an Income/Expense Statement" are available at the Warm Springs OSU Extension Office.

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

Seminar draws 140

Over 140 individuals participated in December's Stockman's Seminar "Beef Production 90's Style". Both Bob Long from Texas Tech and Bill Zollinger from OSU did an excellent job of looking at Heifers and the kind of cattle we need to be producing in the 1990's.

Dr. Gary Cowman from the National Cattlemen's Association spoke on the major issues facing the beef industry from animal rights activists to product quality.

Both Madras and Warm Springs Extension Offices have videos of the seminar available for loan.

IFYE representative visits



Tracy Zea

Tracy Zea has a busy schedule ahead of her for speaking engagements. Zea was the International Foreign Exchange (IFYE) representative for Oregon. She arrived in Jefferson County February 3, and met with her host family, Sherri and Peco Courtney, Sunday was spent visiting with her host family and getting ready for her week ahead.

Monday morning began by visiting the Warm Springs Elementary school with four different classes. During lunch she gave a presentation for the working parents and departments in the 4-H room. After her slide show, questions were asked regarding the IFYE program and country she stayed in for five and one half months. Zea said Spain was her first choice but was in Costa Rica in South America.

To find out more about the IFYE program contact the local Extension office for details and application.

Washing wool sweaters takes special care

If you've heard that you can stretch out shrunken wool sweaters with a special solution, don't believe it.

Wool sweater knits shrink because the scales of the fibers inter-

What makes clothes brighter?

Laundry products contain just a small amount of this fluorescent whitening agent that brings a whiter, brighter-looking wash.

Ever wonder how laundry detergents, prewash products and fabric softeners can promise you a brighter wash?

All such products add special

lock as they are agitated or rubbed against each other during wear and laundering. This process cannot be reversed. Special treatments can create other problems, too, such as bleeding or fading of colors.

aids called fluorescent whitening agents. This "magic" complex organic material absorbs ultraviolet light you can see. This is usually in the blue range of the spectrum.

What happens is your clothes reflect more light, so they look brighter. The blue tint covers any yellowing of white fabric and it appears whiter.

may indicate damage to the wiring underneath which, if used, may cause a fire.

*Check baseboard heaters often to make sure that combustible items are not lying on or near them.

*When cleaning ashes out of your woodstove or fireplace, use a metal container (never a paper bag), and immediately take it outside.

This is only a short list of the precautions you can take to ensure the safety of you and your family.

Home heating fire safety

During the cold weather, more house fires are caused by heating equipment than anything else. Increase your peace of mind by following these common sense precautions:

*Keep combustibles away from sources of heat.

*Keep heaters, furnaces, woodstoves and fireplaces cleaned and operating properly.

*Use heating devices only in the way they were intended to be used.

*Check electric heating appliances for frayed or damaged cords. This

The best way to deal with wool shrinkage problems is to avoid them. Wool tailored clothes must be dry cleaned. Most wool sweaters can be laundered by hand.

Before washing your wool sweater, trace its outline on brown paper (an opened grocery bag works well.) Dissolve a regular detergent in warm water, immerse sweater and allow to stand three minutes and drain. Do not rub, stir or agitate. If the sweater is heavily soiled, repeat the process. Then rinse with cool water, gently squeeze and roll in towel of similar color to remove excess water.

To dry the sweater, lay out the paper outline and cover it with clear plastic (such as an old dry-cleaner bag.) Lay the sweater on top of the outline and block, or match, the sweater to the original shape. It may help to pin outside edges to the drying surface to prevent shrinkage as the sweater dries. Dry in a warm place away from

direct sunlight to prevent color fading. Wool sweaters require a long drying time because wool readily absorbs water. Find an out-of-the-way spot, perhaps on a carpeted floor or throw rug, for drying.

Some specialty-notions stores sell net frames to place over the bathtub to use in drying sweaters. If the sweater can be blocked correctly, these frames may offer faster drying because air can circulate on both sides.

A fabric-softener rinse after laundering wool may improve softness, but too much can create a greasy feel.

Some wools are clearly labeled as washable. These fabrics, which include the Superwash, H2O Wool and Wurlan trade names, have a special finish to prevent shrinkage from agitation. If your wool garment doesn't have this label, assume that it doesn't have the special finish and take necessary precautions in laundering.

Building energy efficient homes

A workshop on "New Products and On What Builders and Others Have Learned Best for Energy Efficient Homes" will be held in Madras, February 21, 7:00 p.m. to 9:00 p.m. at the Pacific Power and Light Office, 465 4th Street.

This is the sixth in a series of workshops that local electrical utilities and OSU Extension Service over the years have covered techniques and products used to build homes in Super Good Cents Program.

There is no charge for the workshop but participants should pre-register to ensure adequate space and materials are available.

For more information, contact Sig Skavlin, P.P. & L., at 475-6166.

Fresh vegetables still the best buy

Consumers dealing with tight money and shrinking food dollars may find a bargain in the foodstore vegetable bin. Vegetables are an old standby that are still best buys.

Don't sell the potato or other familiar vegetables short. Vegetables are low in calories, inexpensive and nutritious.

Potatoes, carrots and cabbage store well, are relatively inexpensive and supply vitamins, minerals and fiber. Choosing these vegetables over more exotic or out-of-season vegetables can help keep your food budget under control without sacrificing good nutrition.

When fresh greens are most expensive, try coleslaw or grated cabbage and carrot salad to add crunch and flavor to winter meals. Stir-fry a tasty hot vegetable dish using onions, cabbage and carrots.

Slice the vegetables thinly, coat a

heavy frying pan lightly with oil, add the vegetables and stir-fry until tender crisp.

Winter squash and sweet potatoes may not be glamorous but they are appealing, high in vitamin A and fairly inexpensive. Bake

them, boil them, or use them in casserole dishes.

And don't forget to try potatoes other than baked, boiled or fried. Try potatoes and cheese instead of macaroni and cheese. Add leftover meat to scalloped potatoes and you have an inexpensive main dish.

TV increases snacking

While today's tots are filling up their heads with the wit and wisdom of Big Bird and other tidbits from the TV diet, many are stuffing their stomachs, too. An analysis by the National Center for Health Statistics reveals that since TV became our national babysitter, there has been a dramatic increase in overweight children. Obesity among U.S. six- to 11-year-olds

has risen a hefty 54 percent in the last 20 years, with boys somewhat more inclined to tubbiness than girls. Apparently, it's hard for TV-trained youngsters to resist commercials for calorie-laden snacks that often accompany their favorite programs. But if parents would limit TV time and send kids outside instead, youngsters would burn up those calories in no time.

Parent's values have effect on children

Life is not what it used to be. Yesterday's child grew up, lived and died within a small community. Today's child, on the other hand, faces a kaleidoscope of choices. And tomorrow's child will enter an even more diverse world. You may wonder how you can help your child live in the new world that lies ahead.

Among the most important things you can provide are the tools to build a set of values.

Your values are the ideas you have about what is important and what is not; what is good and what is bad; what is right and what is wrong.

You may never even stop to think about your values. Neverthe-

less, they are there, standing behind your beliefs, attitudes, interests and goals. They affect what you do with your free time; how you spend your money; what friends you choose; how you dress, and what you eat. In other words, your values give meaning and direction to every part of your life.

Your values will have a great effect on your children. But your children also are picking up other ideas about values from everything and everyone around them.

Your children may have found that some people hold values that seem strange or even wrong. Without some help from you, your children may be confused about what to believe.

Since your children will end up with many of the same values as yours, you should look closely at your values.

Are you proud to pass these values on to your children?

Do you tell your children what you believe and where you stand?

Do you explain why you make certain decisions and choices?

Are your children getting the same messages from both you and your spouse or partner?

Do you practice what you preach?

Here are three exercises to start you thinking about your values.

What would you choose?

If you could spend one day doing anything you wanted, what would you do?

If you had a thousand dollars, how would you spend it?

If you could be anyone in the world, who would you be?

What do your choices show about what is important to you?

What are your priorities?

If you had to make a choice, would you rather:

- help fight racism or solve the energy problem?
- work at a routine job and get a weekly paycheck or do more exciting work but never know where your next check is coming from?
- spend your weekends fixing up a beautiful old house or work as a

volunteer on a hotline?

How do you think you developed these preferences? What values are they based on?

What would you say?

You and your six-year-old daughter are shopping with your best friend and her two children. As your friends drives into a crowded parking lot, she slams into a parked car, breaking a head-

light and leaving a large dent. Since no one else saw the accident, she decides not to do anything about it. She quickly parks her car. As you are walking out of the lot, the owner of the other car returns. He asks if either of you saw who hit his car.

What would you say? What values might be in conflict here? How would you explain your decision to your daughter?

At the bird feeder Birds need nutritional diet

Watching birds at feeders is fascinating for children and adults. With winter upon us, it's time to help our feathered friends find sufficient food to survive.

The high-energy mainstays of any bird feeding program are a source of fat (suet is best) and a selection of grains and seeds. Where snow covers the ground grit needs to be supplied. Birds don't have teeth and use fine particles of grit in their gizzards to grind up hard seeds. Coarse sand works fine.

To suet, seed, grains and grit a wide variety of foods may be added including nutmeats; fresh, dried or frozen fruits; and baked goods. Peanut butter mixed with seed makes an excellent meal for most birds. All food, except for suet and composite blocks designed to be pecked, should be offered in tiny bite-size pieces.

Here are some guidelines to follow when feeding birds:

1. Recommended birdseed mix:

50 percent sunflower seeds, 35 percent millet, 15 percent fine or medium or cracked corn.

2. Once you start feeding birds don't quit in the middle of winter. The birds are now dependent on you as a source of food. Continue feeding well into the spring.

3. Use the type of feeder that suits the kind of feed you offer i.e.: hopper feeders for seed and grain, platform feeders for scraps and fruit, etc.

4. Locate feeders that protect the birds from weather and predators. Squirrel protection can be accomplished by putting metal sheeting around the pole. Cut a band at least 18 inches wide.

5. Shop early in the fall for seed and grains; buy in 50 or 100 pound bags and store in rodent-proof containers.

If you hold your nose to the grindstone rough,
 And keep it down there long enough,
 You'll soon forget there are such things
 As brooks that babble and birds that sing.
 These three things will your world compose:
 Just you, the stone and your darned old nose!

Consumer Product SAFETY ALERT

FROM THE U.S. CONSUMER PRODUCT SAFETY COMMISSION, WASHINGTON, D.C. 20207

September 1987

HEALTH HAZARD:

CPSC Urges Caution With Consumer Products Containing Methylene Chloride

PAINT STRIPPERS AND ADHESIVE REMOVERS

WOOD STAINS, VARNISHES, AND PAINT THINNERS

AUTOMOBILE SPRAY PAINT AND SPRAY PRIMER

CLEANING FLUIDS AND DEGREASERS

GLASS FROSTING AND ARTIFICIAL SNOW

SHOE POLISH AND WATER REPELLENT

SPRAY PAINTS

ADHESIVES AND GLUES

WARNING: Some of the products in these categories contain methylene chloride, which has caused cancer in laboratory animals. Do not use indoors, and do not breathe the vapors. You can reduce your risk of cancer from methylene chloride by reducing your exposure to the chemical.