

## Talk about money before marriage

Couples planning spring or summer marriages should discuss finances and issues of money before the wedding. Some ideas to start the discussion are outlined.

It's likely that beneficiaries need to be changed on life insurance, pension, and annuity plans. A new will, or revisions in the current will, may be necessary to include provisions for the new spouse.

Study your options for medical and dental coverage. Read the brochures explaining your present coverage and talk with the benefits officer where you work. If only one spouse is employed, what has to be done to include the new spouse under the employed spouse's insurance?

If both spouses are employed and have health benefits available, review the benefits and costs. Decide whether each spouse will continue to be covered under his or her own plan, or if only will be covered under the other spouse's plan.

Make a list of property, including real estate and other investments. Also make a list of debts, including obligations such as child support from a prior marriage, that either is bringing into the marriage. How are these to be handled? What if any property is to be mingled?

Whose responsibilities are the debts? As you plan your future budget don't overlook the money needed to pay for debts brought into the marriage, warns Alice Amills Morrow, OSU Extension family economics specialist.

Finally, discuss your financial goals and develop a budget for the first year. Talk about how the money will be handled? Will income be pooled? Will incomes remain separate? Who is responsible for such tasks as bill paying and record keeping?

There is no one way to handle money in a marriage. How the partners feel about how the money is managed is important. Money management should enhance the relationship and value each partner's contributions.

When a couple marries, each

brings to the marriage attitudes, values, and feelings about money. The attitudes, values and feelings of wife and husband are usually not identical. It takes time, effort and communication to arrive at a common understanding. Morrow stresses.

## Toddlers struggle for independence

If you're the parent of a two-year old, it's likely you're experiencing changes in your thoughts about nice cuddly babies and joys of parenthood.

A difficult stage in a toddler's life in their beginning fight for independence starts around the second birthday. It's exasperating for parents too, because they undergo some hard tests of their patience and understanding.

From angelic and charming, a two-year old can quickly become a furious bundle of waving fists and flailing legs if their wants are blocked. An understanding of the needs and drives of a two-year old provides parents some clues for learning to live with them.

Being able to move about easily now, they are set to do things for themselves and become very sensitive about being held, bossed or directed.

At every age there are special tasks children accomplish in the process of growing up. Their first stage is establishing a sense of basic

trust. It's the critical relationship of attachment and dependence on parents infants learn.

The second stage occurs during the second and third years of life when toddlers struggle to establish autonomy or independence. It's obvious in their vocabulary that centers on "I," "me," and "mine." Toddlers will snuggle close to you and then push you away. They cling to objects, then throw them. They are obedient and conforming, followed by "no" to every suggestion.

Developing autonomy means experimenting with the power of individuality. What seems like contrariness is a natural way for children to test capabilities and their ability to control what happens to them. Behavior that seems to be negative is for the most part strong evidence of healthy growth.

Two-year-olds are mastering the art of walking. Imagine how exciting it is when stove handles, TV knobs, objects on tables and in drawers become available to handle, twist or try in the mouth.

Toddlers should be allowed to

use their discovery skills within limits. With valuables out of the way, toddlers can explore and gain a sense of independence. Is she exploring your purse? Help her check it out. Anyone can threaten or force a child to behave in a certain way, but it takes skill and patience to help very young children develop self control and feel proud of themselves for doing so. Next year, they may no longer be interested in purses.

What do two-year-olds need from parents?

\* Patience while they explore and experiment and behave like growing angels or babies. \* Flexibility to live with the mood and behavioral turnabouts.

\* Protection from dangerous objects and places while exploring continues.

\* Firmness that provides consistent gently enforced rules that keep life predictable.

\* Humor and appreciation for the exasperating, wonderful, determined stage the two-year-old puts a parent through.

## Buying bulls is challenging and important task

Buying bulls is a challenging task and extremely important to the success of a breeding program.

What age bull to buy. There is no single age of bull to purchase that seems to work best for all ranchers. Some choose to buy bulls as weaner calves, some as yearlings, and some prefer to purchase bulls just before turn out time. There are advantages and disadvantages associated with each.

Many producers have expressed a preference for buying yearlings. Bulls should have a complete performance record by this age. Through a post-weaning feed test the bulls will have been well developed, yet they should still be in a physical condition conducive to breeding soundness. Purchase and correct use of yearlings also should increase the length of service of a set of range bulls.

Those who have the most success with yearling bulls give them extra management, such as they do with first-calf heifers. Yearlings should be used on about half as many cows as are mature bulls. They also should be kept separate and given extra supplement following their first breeding season to encourage further growth and development.

**Two-year-old.** Buying strong-aged bulls eliminates many of the problems attributable to young bulls. They are nearly mature, so they can be used successfully with older bulls.

However, two-year-old bulls are not always available in good supply. Those that are available may be the leftovers, after the yearling buyers finished making their selections. Excessive condition and lack of physical fitness may be more of a problem with long-age bulls. Also one year of potentially productive life is already behind them.

**Where to buy bulls.** The simplified answer to this question is where one can get the best bulls for the dollars invested. It is important that cattlemen buy bulls where they can be assured of genetic worth and a clean bill of health. This means buy bulls with a known background from a reputable breeder.

**Consignment sales.** This common means of acquiring bulls usually is a course of strong-age bulls that represent the top end of the production from many herds.

Bulls at consignment sales are often highly fitted. This excessive condition and grooming does nothing to improve the functional efficiency of the bulls, and there is seldom meaningful performance data available on a large proportion of the bulls.

**At-the-ranch-buying.** There is much that can be said for buying at the ranch. First, you are dealing directly with the man or company who produced the bulls, so he can be asked any questions you might have about the cattle. Being on the ranch gives the buyer a chance to see firsthand the purebred producer's total precaution program including both the genetic and developmental aspects.

It is certainly a good idea to inspect the herd sires and brood cows that produced the bulls under consideration. Do they appear to

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## Get bulls ready

It is not too early to begin getting bulls ready for this year's breeding season. A conditioning period of at least two months is recommended. We know that:

1. It takes 45 to 100 days for sperm to be produced so how the bull is managed now will influence its ability to breed two months from now.

2. Bulls with scrotal circumference of less than 30 cm have reduced fertility and should be eliminated.

3. Bulls on less than total daily nutrients required have reduced sperm producing capabilities. Adequate protein and energy are both required.

4. Bulls should be managed to reach a body condition score of 5 at breeding time. This will mean that fat will need to be deposited over the ribs and around the tailhead.

5. The bull should be gaining. The amount of gain will depend of the bulls condition before the conditioning period. To produce gain, gain or concentrate plus good quality alfalfa hay will need to be fed.

6. Lice control is important.

7. Any fever will reduce the bulls ability to produce sperm.

8. Exercise is important.

9. If possible the bull should go through a bull soundness exam. This exam will determine the bulls potential for breeding by scoring physical condition, examination of reproductive tract and evaluate semen.

10. A fertile bull produces adequate amounts of semen of which a large portion is normal and has the desire and physical ability to deposit the sperm.

## The bedroom Most dangerous room

For each of the four types of fatal accidents that commonly occur in the home—falls, fire, poisoning, and suffocation—the principle place of occurrence is the bedroom. Most of the victims are 65 years of age or older, or less than five years old.

Falls are the leading cause of accidental death in the home. Almost 7,000 people died in 1982 because of accidental falls. Two-thirds of all fatal home falls occur at floor level. They're usually caused by some trivial thing, an object on the floor, spilled liquid or a rug edge that's turned up.

Older people in a bedroom may fall while getting in or out of bed. The majority of crib injuries are suffered in falls from the crib. They usually occur when an older baby tries to climb over the side rails.

To make the bedroom safer, arrange furniture to allow a clear path from all doors to the bed. Access to the bathroom from the sleeping area should be short, direct and clear of furniture.

Provide a light switch at the entrance to the bedroom so there is never a need to walk into or through a dark room. Put a light at the bedside table. Night lights in the bathroom and hallway might be helpful for young children and elderly persons.

Straighten the bedroom before going to bed. Otherwise, getting up in the night may lead to stumbles or falls over clothing, shoes, or other articles left lying around.

If small rugs are used in the

room be sure they have non-skid backing. Smooth out wrinkles and folds, and tack down loose edges. Repair frayed edges and rips.

Footwear can also be a fall hazard. Wear house slippers that don't fall off and don't walk around in stocking feet. Sit down when putting on stockings and shoes. Keeping toddlers shoes tied may seem like a never ending task, but that effort may prevent a needless tragedy from occurring.

Windows in rooms occupied by small children should be securely screened. Don't allow youngsters to sit or stand on window sills. Beds for young children should never be placed in front of windows.

Kids are mimics. They often see an adult do something and then try to do it themselves. A dressing table or vanity in the bedroom holds many things that might prove an attraction to a youngster, but could be a poisoning hazard. Hair spray, cologne, nail polish remover and stringer should be kept where children can't get into them.

Be sure mothballs and crystals used in closets are hung in containers out of reach of toddlers.

A bedside table is useful for holding medicines, glasses, water and other items. Special care must be taken with medication so none is left for small children to take. Only enough medication for the night should be kept at bedside.

Always turn on the light and put on your glasses (if you wear them) when taking anything at night.

## Unusual, fascinating facts related

A 1.5-ounce chicken or turkey frank has an average 40 percent less fat than one made from beef or pork. Nevertheless, it still contains about 8 grams of fat (providing about 70 percent of it is 105 calories). All franks are high in sodium—450 to 650 milligrams per hot dog.

Automobile fatalities have occurred in parking lots at speeds as low as 12 miles per hour when seat belts aren't worn, according to the American Automobile Association.

Use pureed potatoes to thicken soups without thickening your waistline.

Buttermilk is usually made from skim or low-fat milk. Its fat content is less than one percent, com-

## Quick energizers

If your body says, "take a break," but your mind says, "there's no time," try one of these quick energizers:

- \* Go outside. Look at the clouds. What shapes do you see?
- \* Give a hug.
- \* Take five deep breaths.
- \* Get comfortable and close your eyes for five minutes.
- \* Stretch every muscle.
- \* Call someone special.
- \* Dash off a postcard.
- \* Splash cool water on your face.
- \* Slowly count down from 60.

Then return to what you were doing. You'll feel refreshed and still have time to get your work done.

pared to three and one-half percent in whole milk.

Despite the claims made for it, vitamin E doesn't enhance sexual performance, retard aging, cure coronary heart disease, or heal wounds and burns.

A lumberjack or boxer needs about the same amount of protein as a middle-aged office worker who rarely leaves his desk. People who are physically active do have to consume more calories, but these needn't come from protein.

Men who are 30 percent overweight have a 70 percent higher risk of developing coronary heart disease than those at their recommended weight.

Did you know there is more potassium in a baked potato than a banana?

Reminder-Nutrition and Pregnancy letter series is available to all pregnant women. This is a six-letter series. There is no charge. Contact your local Extension office to receive this letter series.

You can't tell an egg by the color. Common gossip has it that brown eggs are healthier than white eggs. In fact, the color of the shell has no effect either on the nutrient. It is certainly a good idea to inspect egg. The shell color depends on the breed of the chicken that lays it (the breed of the chicken, not its color—both brown and white chickens lay both brown and white eggs), and no one breed of chicken is known to lay better eggs than another.

## Reasonable stress a fact of life

Tension, the good, the bad and the manageable. According to the National Mental Health Association, "anxiety and tension are essential functions of living." Stress is nothing modern, but lately we have found new ways of defining it and dealing with it. Everybody has the ability to live through periods of emotional upheaval; to experience anxiety is quite normal. But what are the signs that tensions getting out of hand? The following questions offer some indication:

1. Do minor problems throw you for a loop?
2. Do you find it hard to get along with people you used to be compatible with?
3. Does nothing seem to give you pleasure?
4. Are you unable to stop thinking about your problems?
5. Do you feel suspicious and distrustful of much of the time?
6. Do you feel trapped and/or inadequate?

If you answered yes to most of these questions, it's time to do something. Here are some positive steps you can take.

1. Find someone to confide in. Speak frankly and ask for an objective opinion.
2. Take a short respite, even if that only means an afternoon off or an evening at the movies.
3. Resolve to work off your anger or suspicion in hard but useful labor, or in exercise.
4. Shun the urge to be a superman/superwoman.
5. Give the other fellow a break. A tolerant attitude can make life easier for you.
6. Try something new. Creative activity, such as painting, carenty, cooking, and needlework, provides a sense of accomplishment as well as peaceful relaxation.
7. Take your relaxation seriously.

be a hard working, functional herd that is free of obvious genetic problems (bad udders, eyes or feet)? Have the bulls been raised in such a way as to prepare them for a long, active life in the breeding pasture?

Inspect also the records that are available on the cattle. Does the producer have a complete performance program? Has he been using the records to make progress in those traits that are of economic importance to the commercial industry?

**Location for bull buying.** As earlier, one should buy bulls where

he can get the most for his money. there are some definite advantages buying bulls in the locale where will be used. The bulls should be to the topography and climate. This can be particularly important when bulls are to be used at high altitudes.

Because the air is thinner at altitudes animals compensate by the amount of hemoglobin (oxygen compound in the red blood cells) in the blood. This process takes 60 days to complete, so if bulls are moved to a lower altitude, this should be well in advance of the breeding season.

## Cow has critical, non-critical periods

Nutritional management of the producing cow must be considered in terms of her biological cycle. She has both critical and non-critical periods.

Energy maintenance requirements of the cow increases during times of stress, such as during times of stress, such as during the winter when increased energy is needed to maintain body heat.

During pregnancy and lactation

energy requirements increase. The critical feed period for energy consumption corresponds to the last 1/3 of pregnancy (third trimester) and to the first three months of post-calving.

The non critical feed period for the cow is from late lactation through the second trimester of pregnancy.

The first critical feed period—last trimester of pregnancy is a time of

rapid fetal growth. In this period the cow should gain an average of .7 pounds per day if she was not underfed previously. An experienced cattleman can probably appraise the changes in cow's condition by eye.

Once the cow has calved, her ration must be increased to meet the increased demand of lactation. She must also be in condition to conceive during the 83-day post-calving period if she is to calve chronologically (every 365 days). Once she has been bred, peak lactation has passed and the calf is becoming more self-sufficient. The cow's needs then decline up to weaning when her nutrient requirements are again the lowest they'll be for the next productive year.

## Eat fruits, vegetables

**Did you know that:** \* We get over 90 percent of our supply of vitamin C from fruits and vegetables.

\* Over 50 percent of our supply of vitamin A comes from those fruits and vegetables which contain carotene. Carotene is found in dark green leafy and dark yellow and orange vegetables and fruits.

\* Fruits and vegetables supply folacin, especially dark green, leafy vegetables.

\* Fruits and vegetables supply us with more than 25 percent of our vitamin B-6, 16 percent of our thiamin and 15 percent of our niacin come from this food group.

\* We get almost 1/5 of our iron from fruits, such as plums, and from vegetables, such as spinach and other greens.

\* They add necessary carbohydrates and fiber to our diets.

\* About 7-15 percent of the dry weight of fruits and vegetables consists of minerals needed by our bodies in trace and larger amounts.

\* They are low in sodium which makes them an excellent food for those with high blood pressure.

\* Fruits and vegetables have no cholesterol.

\* It is recommended by nutrition experts that fresh fruits and vegetables be a part of a balanced diet which also includes foods from the

Milk Group, the Meat Group, and the Bread and Cereal Group.

\* Even though they are nutrient dense, fresh fruits and vegetables are very low in fat and calories. They supply less than one percent of our total fat intake, and less than nine percent of our calories.

## Be aware Spot a drunk driver

**When you're in control, but he's not.** Over the last decade about a quarter of a million Americans died from alcohol-related accidents. Even though you are sober, the person in the car ahead or to the side of you may not be. What can you do if you spot a drunk driver?

The following tips come from the National Safety Council. **The other driver may be drunk if he:**

- Drives on the center line or lane marker.
- Comes close to hitting an object or another car.
- Swerves or makes unusually wide turns.
- Has his head outside of the window.
- Has the car windows wide open

in cold weather.

Stops or turns suddenly. Responds slowly to traffic signals. Accelerates or slows down rapidly.

Doesn't have his headlights on at night.

**If you suspect the other driver is drunk:**

Stay as far away from him as possible.

Don't attempt to pass—he may swerve into your car. If the driver is behind you, pull over and let him pass.

Be ready to take evasive action. If the car is coming at you, slow down, move to the right and stop. Flash your lights and blow your horn.

Report suspicious drivers to the police.

Exercise and other activities require personal commitment.

8. If you feel you need professional help, get it. Your doctor, local mental health association, or even your telephone directory can be good places to start.

For a copy of a booklet on dealing with your tensions, write to the National Mental Health Association, 1021 Prince Street, Alexandria, Virginia 22314-2971.