

Assess your financial needs when divorce occurs

Divorce means a change in marital status, living arrangements and your financial situation. When divorce occurs, it's time for a careful assessment of a couple's financial assets and liabilities as well as making plans for the future that are in the best interests of all parties involved.

To help couples clarify their financial situation during an emotional time, the OSU Extension Service has published an Oregon Guide about "Making Financial Decisions When Divorce Occurs." The publication includes directions for computing child support under state guidelines adopted in October 1989, the most recent date.

Prepared by Alice Mills Morrow, Extension family economics specialist, attorney and Certified

Financial Planner, the publication includes several worksheets designed to help the couple get an accurate picture of their finances.

The period before divorce is difficult. Each party is expected to make rational decisions at a time of emotional turmoil and in a setting that does not lend itself to rational discussion. Remember that most couples experience increased financial pressures at this time. Do not let emotions result in missed payments, lapsed insurance, or unnecessary additional financial pressures. Develop a temporary income and expense plan to keep up to date with financial obligations and, if possible, avoid incurring additional debt. Each spouse keep records of all expenses he or she paid.

A divorcing couple needs to determine how to divide family property and who will pay family debts. Before doing this, you will need a list of the property owned, its estimated value and a list of debts. In estimating value, either "fair market value" or "replacement cost" can be used; however they have to be valued the same way by husband and wife.

Both husband and wife may have retirement plans, and life insurance. These also enter into divorce settlements. Details can be gathered from personnel offices at the place of employment. Some of the questions to ask relate to withdrawal rights, vesting, maturity dates and lump sum payment requirements.

Both parents are responsible for the financial support of their minor children. Oregon child support guidelines went into effect October 3, 1989 and are used to determine the amount of child support. The amount of support is based on family size and the income of both parents and is divided between the parents according to the respective

gross incomes. In addition to the usual expenses, parents will want to consider medical and dental expenses, post high school education, the timing and method of payments, budgeting and record keeping, future changes in support, taxes, life insurance and estate planning.

After divorce, each person will create a new life including a new financial life. If there are children and/or if there are financial transactions that continue after divorce, one's relationship takes on more the identity of a business relationship. Be business-like with your new "business partner." Communicate directly. Keep records of costs involved. Limit the discussion time and topics to those directly involved to the financial decisions involved.

Consider these facts

- While most of an egg's nutrients are found in the yolk—including all the fat and cholesterol—the protein and riboflavin are evenly divided between the yolk and white. The white is almost pure protein.
- As they age, women tend to get more wrinkles than men. That's because most men have a thicker dermis (the layer just under the surface), which may stay elastic longer than a woman's.
- Lightning killed 86 Americans in 1987, more than in any year in a decade. Florida led the nation with 11 deaths. If, during a thunderstorm, you're in a house without a lightning rod, stay away from metal objects, telephones, plumbing, and open windows and doors.
- One plain 3.5-ounce doughnut has as many calories as four slices of bread with jam (half a tablespoon per slice)—about 400 calories. Half the calories in a doughnut come from fat, but only 10% in bread and jam.
- The tobacco industry is the single largest advertiser in the print media and on billboards in the U.S. Its total advertising and promotion budget adds up to about \$40 annually for every smoker in the U.S.
- Keep toothpicks out of the reach of children under five, who are 20 times more likely to injure an eye or ear with a toothpick than other people are.
- Ripe oranges sometimes undergo a process known as greening. This occurs when a ripe orange pulls some green chlorophyll from its stem and leaves back into its peel. Such greenish oranges are extra ripe and thus often sweeter than other oranges.
- A recent survey of major U.S. insurance companies found that a 35 year-old man with uncontrolled high blood pressure of 170/95 would pay more than twice as much for life insurance as a man with normal blood pressure.
- A serving of uncooked broccoli or cauliflower (one cup, cut up) contains more vitamin C than an orange—more than enough to meet the daily Recommended Dietary Allowance. It is also high in fiber and, like other "cruciferous" vegetables, may protect against certain forms of cancer.
- The most dangerous time to drive is two o'clock Sunday morning, according to the National Safety Council.
- Originally seen as wholesome alternatives to candy bars, today's granola bars usually contain a small amount of oats or wheat afloat in caramel, chocolate, marshmallow, saturated oils and sweeteners.
- Smokers arrive at old age with 20% to 30% less bone mass than nonsmokers. This results in a more fragile skeleton and a greater risk of fractures.
- Avoid aspirin that has a vinegary odor. This indicates that the tablets have deteriorated and formed salicylic acid, which is very irritating to the stomach.

Yellow blue jeans?

Are your stone-washed jeans turning yellow? If you followed the care instructions on the label, but still have yellow jeans, it may not be your fault.

Yellowing occurs when bleach residue is not removed from the denim fabric during manufacturing. The residue turns the fabric yellow when it is exposed to warm water, detergent, heat from the dryer, or even light. It causes permanent damage to the fabric.

Your local store may be willing to offer a refund. But you will probably need to complain to the manufacturer. You may want to file a complaint with the Federal Trade Commission. Send the brand name, RN number (on the care label), and statement of the problem to the Federal Trade Commission Enforcement Division, Washington, D.C. 20580.

Shop for the environment while at the grocery store

Keep the environment in mind when you go grocery shopping. Consider the recyclability of packaging as you make your food selections.

You can help reduce solid waste by buying food products in packaging that can be recycled. For example, plastic milk jugs can often be recycled. Because some other plastics may create a solid waste problem, buying foods, such as peanut butter and catsup, in glass jars may be a more environmen-

tally sound option. Glass jars can either be recycled or else reused for storage.

Look for alternatives to polystyrene which does not degrade as readily as paper in landfills. Buy eggs in cardboard cartons. For picnics, use paper plates and cups or reusable durable plastic ware.

Some companies are marketing their products in recycled packaging (sometimes labeled with a sym-

Just for kids....

Kids love to find and read notes. Make a habit to leave notes for your kids every day.

Invest in a wide-mouth thermos to give your kids tasty, hot snacks with no mess. First, fill with boiling water and let stand five minutes; then empty and fill with soup or a hot drink. Whatever you make will stay hotter longer.

Decorating workshop set for Sept. 27

Decorating Sweatshirts Workshop, open to all adults and teenagers, will be held Thursday, September 27, at 6:30 p.m., at the 4-H room (below Day Care). Instructors will be Jennifer Hatfield and Lynn Breese.

Participants need to bring to

class the following items: old, plain t-shirt or sweatshirt, masking tape, scissors.

Come learn fun, beautiful and easy ways to decorate sweatshirts and t-shirts for yourself and others.

Jennifer and Lynn will demonstrate how to use appliques, paints,

and glitter to dress up t-shirts and sweat shirts.

Christmas is just around the corner. Jennifer and Lynn will give you lots of quick low cost gift ideas that you can make yourself.

Please preregister by Tuesday, September 25. Call 553-3238.

Discipline essential for childrens' development, well-being, direction in life

Learning to discipline children is a real challenge. Be patient with yourself. By studying these suggestions for discipline, you have taken a first step. Your understanding of discipline is essential to the development of guidance skills. Effective management skills are learned and require practice. Review the suggestions for parent behavior and guidance techniques. Some of these you are already using. Perhaps you have not tried some or perhaps your attempt to use some has not been totally successful. Select two suggestions from this lesson and make a plan to use the technique in providing guidance. Review your success of failure. Don't discard the approach without a second try.

Good discipline takes time. Your feelings of self-assurance are important. Being honest with your child is an expression of your self-assurance. Remember, your child has a right to guidance which provides protection, security, health and well-being, and growth and development. Let your goal be guidance which additionally expresses love, respect and approval.

Discipline is needed. There is no doubt about that. Society couldn't exist if people acted without regard for others. Why, then, is there so much disagreement about this subject?

One reason is that many people don't understand what discipline means. The word "discipline" comes from "disciple," someone who follows the teachings of another. Discipline, therefore, is a learning experience, not punishment nor tears, but a chance to learn how to live in a social world.

Goals of discipline
What are you teaching when you

discipline? Self-discipline. Discipline should help children take over the responsibility for their own behavior. They have to learn to rely on themselves rather than on you or other adults to tell them what to do.

While children are still learning self-control, they need to be protected from hurting themselves and other people. They have to be shown how to behave in appropriate ways.

The short-term goal of discipline, then, is to control children's behavior while explaining what is appropriate behavior on a daily basis.

Causes of problem behavior
Often in working toward these long- and short-term goals, it helps to look for the causes behind your children's behavior. There are usually good reasons why they act the way they do. In fact, when they misbehave, they are often trying to accomplish things you want for them: to be independent, express feelings, or learn new skills, for example.

The next time your child misbehaves, ask yourself these questions:
• Am I expecting my child to do more than he or she is capable of?
• Are his or her possessions or feelings of self-worth being threatened?
• Is he or she trying to learn something or practicing a new skill?

You don't have to like all your child's behavior. But by understanding the causes behind it, you are likely to find an effective technique for changing it.

Constructive discipline
There is no one right way to discipline. Rather, there are a variety of techniques that can stop misbehavior and at the same time

encourage self-discipline. Some of the choices available to you are:

- Let your child make some decisions and choices.
- Give reasons for your rules.
- Take your child away from trouble.
- Redirect the child.
- Let your child learn from the results of misbehavior.
- Punish the child by taking away privileges.

If punishment is used too often it can lose its effectiveness and may even have negative side effects. It can arouse anger or cause the child to forget why he or she was punished in the first place.

Don't be surprised if children sometimes repeat misbehavior. Just keep trying, keeping in mind your long- and short-term goals and the different techniques available to you, as discussed below.

Discipline techniques

What techniques you choose will depend upon you, your child, and particular situation. In general, younger children need more direct control. As they grow older, you can make more use of reasons, choices, and natural outcomes. Here are some examples of various techniques. (Names are arbitrary.)

Let the child make some decisions and choices. The best way to teach responsibility is to give the child as much as possible.

June helped plan her third birthday party with her mother. Mrs. Hamming asks June to decide whether they should serve lemonade or fruit juice.

Jon, a 5-year-old, is taking a bath and splashing water all over. His father asks, "Do you want to close the shower curtain now or wipe up the water when you finish?"

Give reasons for your rules. Let the child know why something

must be or can't be done. Understanding the reasons for rules makes it easier to remember them.

On the way to the park, 3-year-old Larry runs toward the street. His father yells at him and pulls him back, then explains what might have happened if Larry had run into the street and why he must look both ways first.

As she is paying for her purchases at the drug store, Mrs. Sanchez sees an elderly lady trying to open the door. Maria is looking at toys and doesn't want to go. Mrs. Sanchez explains that the woman is not strong enough to open the door and that people have to help each other out.

Take him or her away from trouble. If a child is too young to understand, or there is no way to change the cause, it may be easier to change the situation.

Nine-month-old Sacha crawls after lamp cords, ash trays, and other dangerous items. Her parents remove such items from her reach.

Two-year-old Tommy starts crying when his older sisters will not let him join their tea party. His father takes him into the other room and plays a game with him.

Redirect the child. Look at what he or she is trying to do. Often you can find a way to let the child do it in a better place or a safer way.

Eighteen-month-old Jesse loves to knock over his cup of milk or juice and watch how it spills. His father puts him in the bathtub and gives him containers to pour water in and out.

When Mr. Smith takes 1-year-old Jennifer with him to the grocery store, she reaches for everything on the shelves. Now Mr. Smith always gives her one or two of the colorful boxes from his cart



Information Provided By:

OSU Warm Springs Extension
1134 Palute Street
PO Box 430
Warm Springs, OR 97761
(503) 553-3238/3239

Let your children select their own clothing

Clothes are an important part of a child's beginnings in school. Clothing affects a child's happiness, poise, and self-confidence around other children in the school setting.

It helps if parents know what their child's peers are wearing. A child who dresses differently may

face ridicule and have difficulty adjusting socially. Of course, some originality or individuality is necessary to encourage self-identity.

Monograms (for safety, use initials rather than names), decals, and accessories can provide an individual look. The desire to dress like one's peers should be expected.

Parental consideration of the child's psychological needs will help in letting the child develop independence and a good self-image. Consider your child's likes and dislikes in color, design, and fabric texture. Involve your child in selecting clothes to buy and wear. This is a good opportunity to teach your child how to coordinate items in his or her wardrobe.

Limiting choices to mix and match combinations may reduce later discussion about what goes with what. Your child's age, personal coloring, and body build are important factors in choosing fabrics and styles that are complimentary. Discuss these aspects with the child as part of the buying decision.

Counselor training a big success

Camp counselor training this year was a huge success and will be remembered for years to come. The campers who attended are really the heroes and contributors to this fun-filled weekend, from learning about the flag ceremony and what the three flags are, the United States, the Warm Springs Confederated Tribes and the 4-H Flag, to learning what to do with a homesick camper.

But the most outstanding event of the weekend was the training we had in learning how to lead a group of campers in how to play games. One of the two games that comes to mind is Capture the Flag led by none other than Keith Baker and his trusty S.A.R. 4-H Club. This game took place about 9:30 P.M. in the evening and lasted for two hours. It took another three hours to calm everyone down, but what fun we all had. The next game that will be remembered down through the years to come is "The Pillow Fight." The players were blind folded and trying to find each other, with a referee that was not blind-folded and hitting the other two campers that were blind-fold-

ed. This will always be remembered as the event of the weekend and what fun we all had watching this group lead the game. The Camp counselors also learned how to put a teepee up and how to take it down.

Camp Counselors for 1990 are Marc Arther, Chris Jack, III, Vange Jack, Shawna Jackson, Juanita Kalama, Willard Suppah, Wynema Wolfe and Eileen Frank.

A big thank you to all the camp counselors. You took on the challenge of learning about yourself and what you can really learn when you want to.

Recipe is either dip or salad

Harvest collage cheese salad
Take this colorful mixture to the office for lunch or use it as a dip with crisp vegetables.
1 container (16 oz.) lowfat cottage cheese
1 cup plain lowfat yogurt
1 cup diced or shredded carrots
1/4 cup chopped tomato
1/4 cup chopped green pepper

1/2 cup chopped parsley
3 tbsp. thinly sliced scallion (green onion)
1 tsp. basil leaves, crushed
In a medium bowl combine cottage cheese, yogurt, carrots, tomato, green pepper, parsley, scallion and basil; mix well. Cover and refrigerate until ready to serve.
Yield: 3 cups

Re-use plastic margarine tubs rather than buying new plastic containers for food storage.

Other food-related decisions can affect the environment as well. For example, cloth towels and napkins are better choices than paper products to both save trees and reduce solid waste. Waxed paper is a better choice than plastic wrap from an environmental perspective. Use glass dishes with lids in the microwave rather than plastic wrap.

Even the way we dispose of food can affect the environment. Re-use paper bags for trash disposal rather than buying plastic trash bags that don't degrade. Consider whether you need to acquire all those bags. Try carrying a cloth tote bag for small purchases.

Being conscious of environmental concerns as you shop is a good first step toward making changes.

to look at and handle.

Let him or her learn from the results. When he or she is old enough to understand, and the results won't be dangerous, experience can sometimes be the best teacher.

Mrs. Barry warns 3-year-old Paula that if she keeps banging her toy truck it will break. Paula keeps banging the truck. It breaks.

Every time they go somewhere, Mr. Washington has to hurry Michael along and help him finish dressing. One day as they are getting ready to go swimming he does not nag Michael. They miss the bus and have to walk in the hot sun.

Punish the child. Punishment is the removal of pleasant experien-

ces. Some forms of punishment may be appropriate in certain situations:

Six-month-old Chad crawls up to a pair of hot tongs near the outdoor grill and starts to touch them. Ms. Walker scolds him saying, "No, no! Hot, hot!"

Three-year-old Laura keeps throwing sand at her friends after Mrs. Walters tells her to quit. Mrs. Walters removes Laura from the interaction and from her toys, and leaves her alone in her room for 3 minutes.

Mr. Holbrook has told Peter several times not to ride his bicycle in the street. Peter rides out into the street again. Mr. Holbrook tells Peter that he may not ride his bicycle for a week.

Exercise helps strengthen body; improves your health

Your body works better when you use it. Exercise helps your heart, lungs and muscles work hard, which is the best reason for exercising. Other benefits from exercise are:

- Lowered blood pressure and stress.
- Stronger muscles.
- More energy and flexibility.
- Weight control.
- Better posture.

There are three basic kinds of exercise. Each one benefits you in different ways. Exercises that help you move, bend, stretch and twist easily keep your muscles flexible. Examples of these are yoga and stretching exercises.

Exercises that help you build muscle strength and endurance include pushups, sit-ups, weightlift-

ing, and activities like tennis, softball and bowling.

The best exercises to make your heart and lungs strong are aerobic exercises. Fast walking, jogging, running, riding a bike and swimming are examples. In order to benefit from aerobic exercises, you must do them at least three times a week for at least 15-30 minutes.

Problems that may come from not exercising are:

- Weak muscles.
 - Bones that break easily.
 - Chronic low back pain.
 - Stiff joints and muscles that ache.
 - Lack of energy.
 - Aging too early.
- DO IT TODAY—**
- Take a walk after dinner.
 - Talk a friend into joining you.