

**Help with college finances available**

**Booklet details how to finance college education**

*Financing A College Education*, a new booklet from the Money Management Institute of Household International, can help almost anyone wondering how to manage the costs involved—parents hoping to assist their offspring, high schoolers attempting to make it on their own, college students unable to make ends meet, even graduates confronted with student debts!

Right upfront in the 32-page booklet are charts, information and guidelines for readers wanting to set up college-savings funds,

including those off to a late start. This section is followed by descriptions of the investments considered most suitable for college savings. There's also a section on borrowing, for those unable to meet their target goals.

*Financing A College Education*, in addition, contains a wealth of information for high school students on ways they can meet some of the costs themselves. It systematically explores the types of financial aid offered by the federal and state governments, colleges, businesses and community groups, by

walking the reader through the entire process.

And, because college costs go well beyond tuition, fees, and room and board, today's students will appreciate the section on setting up a budget and handling checking accounts and credit cards. Furthermore, there's help for graduates who must cope with repayment of student loans and other budgeting concerns. A glossary of terms and list of suggested resources are also provided.

This attractively illustrated booklet was developed by money management specialists and written in consultation with experts in

education, business and government. To obtain a copy of *Financing A College Education*, send \$1.25 and your name and address to: Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, Illinois 60070.



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**Beef up your bull before breeding**

**Before Breeding Season**

At the start of the conditioning period, the bull battery should be fairly well established. A producer should have determined bull needs for the upcoming breeding season and then have appraised his present bull battery, in light of these needs. This evaluation should include breeding soundness exam, which checks the reproductive capacity and physical soundness of each bull. These bulls which prove unsatisfactory, and possibly those that are questionable, should be replaced. New bulls should be acquired at least 60 and preferably 90 days prior to the breeding season. This provides ample time for the new acquisitions to adjust to the feed and climate of an area. It also allows bulls that will be working together to become familiar with each other and to develop a social structure. Newly acquired bulls as well as the carry-overs in the bull battery should be brought up to date in a complete health program with the balance of the herd. Consultation with a veterinarian about an annual health program for the entire herd is recommended. Insect control is especially critical for bulls. Lice and flies both find bulls likely targets.

Proper attention and care of bulls' feet can prolong their useful life and can help insure a high rate of activity during the breeding season. After an extended period of inactivity, bulls' feet may be long and mishapen. Hoof trimming should be done at the start of the conditioning period, so there is time for some regrowth which acts as a cushion during the breeding season.

**Bull Development**

Perhaps the single most critical

factor for proper bull development is exercise. A bull during the breeding season might be equated to an athlete since in most situations he travels several miles each day and maintains a high degree of physical activity. Physical fitness requires several weeks of conditioning. Bulls are by nature very active and become more so as the weather warms prior to the breeding season. If given ample areas in bull pastures, bulls will usually exercise themselves. In designing bull facilities, it is a good idea to locate supplemental feeding and water areas as far apart as possible. Bulls that are physically fit when turned out will breed more cows during the breeding season because they will retain a high degree of libido and remain sound longer as well. Exercise prior to the breeding season also reduces injuries from fighting and riding normally occurring during that time.

**Nutrition**

Nutrition prior to turnout should be at a relatively high level to maximize growth and development of young bulls. Young bulls will usually lose weight early in the breeding season, so they need to have an energy reserve when they are turned out. Perhaps the best way to describe the ideal condition is bloomy but not fat.

**Yearling Bulls**

Most yearling will need to weigh 1,000 to 1,100 pounds prior to the breeding season. If they gain 2.0 pounds per day during the conditioning period, they should be making adequate growth and maintaining a satisfactory condition without becoming excessively fat. This will require 27 pounds of dry matter or about 30 pounds of dry feed per day. Adequate energy

should be provided by a ration that is 80 percent roughage (grass, hay or silage) or an air-dry equivalent and 20 percent concentrate. Depending on the condition of the bulls, this means 6 to 10 pounds of grain per head per day and free choice roughage. At this age the bulls should be growing rapidly, so they need to have 12 percent total protein in their diet. Depending on the kind and quality of the roughage and the grain being feed, this may require a protein supplement.

**2-year-old Bulls**

These cattle should have more of their mature size by breeding season, so their ration is not quite so critical. A 1,400 pound 2-year-old will probably only need to gain 1 pound per day at this stage in his life. To do this, active bulls may need 35 pounds of feed or more, of which 5 to 7 pound should be grain.

**Older Bulls**

Adequate levels of vitamin A are necessary for optimum semen production. Green color of hay is a good indicator of vitamin A value. Bulls should also have access to a free choice source of supplemental phosphorus year round.

For older bulls the ideal energy level during the conditioning period will depend on their physical condition at the beginning of that time. If bulls have been wintered in good condition, then 5 to 7 pounds may be adequate to build the desired energy reserve. If the bulls are thin, then they may need to receive 20 pounds or more of grain per head per day.

Good bulls represent a substantial investment and are critical to the success of a breeding program. Proper care prior to the breeding season will help insure fertile, active bulls during that time.

**Make productive use of your leisure time**

Start the spring and summer months by resolving to make better use of your leisure time.

Leisure time is especially important today as our lives become more complicated with increased work and family activities. We need to plan leisure activities because our leisure time is shrinking.

Last year leisure time dropped to 16.6 hours each week, down 9.6

hours from 15 years ago. Women, in particular, need to plan ahead because they have the least leisure time at 14 hours per week.

Working mothers have more of their free time taken up by child care, family shopping, and meal arrangements. Anyone in the 30 to 49 age group also needs to plan their limited leisure time—just 14.6 hours.

To get started, take personal survey. Determine how you are spending your leisure time. Then ask if you are doing what you want to do.

Leisure activities that help most to restore personal vitality are activities that allow you to use your creativity.

**There's no instant love mix**

Stepfamilies usually come together feeling a lack of familiarity rather than instant love. Because stepfamilies bring together people with different histories, newly created family units need to communicate about those histories.

When stepparents don't communicate, children can feel anger and frustration over different rules. The families are less likely to develop a loving relationship when rule changes get in the way.

Take time to find out about little routines:

**Mealtime rituals and food traditions**—Talk about such little things as who likes what, whether it's necessary to clean your plate, or

the practice of trying a little of some new dish.

**Bedtime routines**—Know whether older children are allowed to stay up longer than younger ones, who has later hours allowed on certain nights, and who tucks who into bed.

**Dressing**—In one family, it may be acceptable to change clothes several times a day or to wear a different outfit each day. Other families may expect clothes to be worn more than once before laundering.

**Homework, TV**—Talk about parental supervision of homework and television viewing. Also know how much TV is allowed and who gets to watch what program.

**How well do you communicate with your boss?**

Here's a quick way to measure the quality of your communication with your boss. Read the following questions and circle either A (for agree) or D (for disagree).

- A D I can ask for help without feeling embarrassed.
- A D My boss recognizes the good things I do.
- A D I understand what my boss expects of me.
- A D My boss coaches me toward improvement when I need it.
- A D I am aware of the reasons for the major decisions my boss has made this year.
- A D My boss understands my personal goals.
- A D I know at least two specific things I can do to get a better rating at my next performance review.
- A D My boss lets me know when I miss the mark but without putting me down.
- A D I feel free to disagree with my boss when we talk.
- A D My boss is aware of the basic problems I have to cope with in doing my job.

**Cool, store leftovers promptly**

- \* Refrigerate soups and stews within 2 hours of cooking, dividing them into small, shallow containers for quick cooling.
- \* Keep leftovers refrigerated no more than 4 days.
- \* Reheat to boiling before serving.

**Which fusible thread is best for sewing?**

**Evaluate Fusible Thread**

Fusing sewing products, such as interfacing and webs, have been around for awhile. But there's a new product on the market—fusible thread.

Fusible thread is thicker than regular thread, and isn't twisted as tightly, explains Ardis Koester, Oregon State University Extension textiles and clothing specialist. It's made of polyester or nylon filaments with fusible fibers. When you press it with an iron, the fusible component melts to bond the

stitched area to another surface while the rest of the thread remains visible.

You can use fusible thread with your sewing machine. Place the fusible thread in the bobbin and use regular thread on the top part of the machine. You may need to lessen the tension in the bobbin.

**Suggested uses include:**

- Hemming.** Fuse a hem in place by zigzagging near the edge of the hem allowance and pressing in place.
- Basting.** Sew a line of stitching on the garment to mark where you want to place a pocket, trim or applique. Position the item and press. Then sew it in place permanently using regular thread.
- Facings.** Use fusible thread for understitching then fuse the stitching to the underside. If you are going to do wide topstitching, stitch a line of fusible thread through the facing the distance from the seam planned for the topstitching. Fuse facing in place, then do topstitching with regular thread without the facing slipping.
- Seam finishes in leather-like fabrics.** The seam allowances stay pressed flat and open when fusible

thread is used on a stitching line about one-half the width of the seam, then pressed.

If you are using fusible thread to baste two layers together, use a straight stitch that's slightly longer than usual, 8 to 10 stitches to the inch. For permanent fusing, use an average size zigzag stitch. If you are using a serger, use fusible thread in one of the loopers.

First test the technique you want to use on a sample of your fabric. Some fabrics don't fuse very well, such as very smooth, tightly woven fabrics. Textured fabrics give better results. Think carefully about what side of the fabric you want the fusible thread on. For example, if you want to fuse a hem or facing, the fusible thread needs to end up on the wrong side of the fabric. Only press the part of the fabric containing the fusible thread when you are ready to fuse it to the next surface. If you press without thinking, you may end up with a mess.

Consider whether fusible thread would be useful for the kind of sewing you do, and whether the benefit is worth the price.

**Cleaning hints offered**

First try a solution of one teaspoon hand dish-washing detergent and one-half cup sudsing ammonia per gallon of hot water. Wear rubber gloves, glasses to protect eyes from splashes, and ventilate the area by opening windows. Use a sturdy rag with a firm texture to scrub small areas. Repeat until clean.

If you need a stronger solution, one-half cup TSP (tri sodium phosphate) can be substituted for the ammonia. This solution is more expensive and must be rinsed off or it will leave streaks when dry. TSP will strip wax and may remove the gloss from paint—you may need to repaint after cleaning off the smoke deposits.

**Hall writes 4-H pledge**

Did you know that Otis Hall, state 4-H leader in Kansas, is responsible for the original wording of the 4-H pledge?

The pledge was adopted by state 4-H leaders attending the first National 4-H Club Camp in Washington, D.C., in 1927. The pledge remained unchanged until 1973 when the words "and my world"

were added at the request of a number of states. The pledge is:

I pledge  
My Head to clearer thinking  
My Heart to greater loyalty  
My Hands to larger service, and  
My Health to better living  
For my club, my community,  
My country and my world.  
Calvert/Johnson

**Take time to relieve stress**

In times of stress...take one thing at a time, get enough sleep, eat well, avoid caffeine and self medication, exercise, balance work and play, learn to accept what you can't change, and...talk to others about your concerns.

Remember...You are not alone!

You are unique, yes, and so are your problems, but you as a child care provider are not alone. There are others just like you. Together, you can conquer many of the obstacles that arise in caring for other people's children. That is why support groups are so important.

**Insulate yourself against winter's wind chill**

Residents in colder regions of the county are accustomed to winter weather reports that include the "wind chill factor" along with the current temperature and daily forecast. Like the temperature, wind chill factor is expressed in degrees. It's calculated by factoring the current wind speed and temperature.

The concept of wind chill, however, is often misunderstood and described only as how cold it feels outside. But wind chill also represents the "effective" temperature, and can be used to gauge how quickly exposed skin, like faces and hands, will freeze in cold weather.

For example, a temperature of 0 F, combined with a wind speed of 10 m.p.h., has a wind chill factor of -20 F. The weather will certainly feel cold to many individuals, but presents little danger of freezing exposed skin on contact outdoors, provided the individual is properly dressed.

Should the wind speed increase to 15 m.p.h., the wind chill factor will also increase to -30 F. At that level, the danger of exposed skin freezing quickly (within 1 minute) increases, and proper precautions should be taken.

If you're sensitive to cold, the best thing to do on high wind chill days is simply stay indoors as much as possible. Since that isn't always a practical solution, here are some tips to reduce the dangers that

wind chill presents to you and your family.

**Bundle up!** Wear lined or insulated gloves and mittens at all times outside and warm boots and socks to protect your ankles and legs. Cover ears, face and nose with hats and scarves.

**Stay dry.** Wet outer clothing can't insulate properly and loses heat as it dries. Combined with a high wind chill factor, damp clothing can have serious effects on your body temperature. Change all wet belongings as quickly as possible.

Avoid long time periods out-

doors, even in lower wind chill conditions. Wind chill measures the immediate danger temperature and wind can have on exposed skin. Prolonged exposure can still result in freezing on "little danger" days.

Insulate yourself with warm food and drinks. Energy creates heat and our internal energy can only come from nourishment. Drinking hot soups and beverages is an excellent way to increase internal body temperature which will eventually raise our skin temperature as well, to help protect against freezing.

**Home energy consumption can be reduced**

Homes in America today use nearly 1/5 of all the energy consumed in the United States. Most of these homes were inexpensive. Your personal efforts can be part of the answer to conserving energy and your energy dollars.

**Yes No**

- Heating thermostat is set at 65 degrees F. or lower.
- During extended absence, heating thermostat is set at 55 degrees F.
- Set the thermostat back 8 to 10 degrees at night. When the temperature is expected to be below zero, don't lower the

thermostat more than 6 to 7 degrees. (Automatic clock thermostats are available.)

- Close doors and registers to unused rooms.
- Draw curtains when the sun is not shining.
- Warm air registers and cool air returns are kept free of obstacles.
- Automatic dishwasher, clothes dryer and clothes washer are operated at full loads only.
- Unnecessary lights, radios and televisions are turned off.
- Dryer lint screen is cleaned before each

**Green oranges ok**

Oranges from California will be available throughout the winter. Don't let a green tinge on the fruit halt your orange purchases. The "regreening" of oranges is much more prevalent this year than in the past. Warm weather causes the skin to reabsorb chlorophyll and turn green when the fruit has fully matured on the tree. "Regreened" oranges are nature's way of signaling that western grown oranges are ripe and ready for picking.

**Several reasons exist for "negative equity"**

If the answer is yes, then you are upside-down. That is industry lingo for having negative equity. In plain English, your car is worth less than the amount you owe on it. Positive equity is the point where the cars market value exceeds the amount owed.

How could this happen? It is the result of several factors. One is higher prices which consumers cope with by taking out longer loans. The old two or three year loans are now likely to be five years.

Another factor is depreciation. A new car begins depreciating as soon as you buy it. The rate of depreciation varies by car and model but the greatest amount of depreciation occurs in the first two years. The value decreases faster than the loan balance. Also in the early part of the auto loan, like most loans, a larger part of the payment goes to interest rather than principle so your equity builds up more slowly in the first years.

No down payment or a low down payment generally stretches out the payments and keeps you upside-down for a longer time. Now down payment may actually be a disservice rather than a favor.

So, what is the problem with negative equity? You may be un-

able to trade the car. If this is the case, you can take your lumps and keep driving it. A real danger exists in unforeseen circumstances that you have no control over such as an accident. Or, your car might be stolen. In this case, you have no choice but to replace the car. It can be a very unpleasant surprise when the insurance company says the car is worth \$1,200 and you still owe \$4,000 on it. Worse yet, you may have to borrow to pay off the old loan or add it to the new loan.

How can you avoid negative equity? You can't avoid it completely unless you pay cash. But, you can reduce the amount of time it takes to reach positive equity by financing for the shortest possible time and/or making a large down payment.

**Bulletin available for health care preparation**

After November 1, 1991 all health care facilities will be obligated under the Patient Self-Determination Act to: 1) provide public education regarding advance directives and 2) to advise all persons admitted to their facility of their right to complete an advance directive.

Oregon State University Extension has recently published "Plan-

ning in Advance for Health Care Decisions." This bulletin is written for a lay audience, explaining Oregon law regarding advance directives. It describes the Directive to Physicians, Power of Attorney for Health Care and the differences between the two documents. In addition, it uses the Nancy Cruzan case to illustrate

why it is important to have a written document.

This publication is helpful to families concerning their rights under state law to accept or refuse medical treatment and their right to formulate advance directives.

To order this publication, contact the Warm Springs Extension Office.