

Help teens realize importance of organization, financial planning

There is nothing like a new year for getting organized. This year, help your teenagers learn about financial planning. It won't be long before they will be living away from home and managing money.

Include your teens in family financial discussions, and give them the opportunity to assume responsibility for many of their own expenses. If you do, you will give them a boost toward financial independence. Here are some tips from Alice Mills Morrow, OSU Extension family economics specialist.

Explain your family income. Anyone who's old enough to spend money is old enough to understand where it comes from and how far it has to go. Discuss how family long-range financial goals affect the

amount of money budgeted for current expenses.

If you haven't already, think about giving your teens an allowance. Since teenagers have legitimate financial needs (books, clothes, entertainment, transportation, personal care, and services), they also need to learn how to budget for them. An allowance doesn't mean the family is spending more money, it just shifts the responsibility for budgeting to the spender.

Discuss buying practices. If you teenager is planning an important purchase, it's an opportunity to talk about comparative shopping, reading labels, and interpreting advertisements. If you use credit cards, explain them to your teens including the costs of credit and the impact credit and credit practices have on family finances.

If your teenagers don't have a bank account, don't delay any longer. Learning how to use and manage

both checking and savings accounts is essential. At the end of each month, balance your books together and encourage your teens to record what goes in and out and why.

Above all, recognize that adulthood and the real world are just around the corner for your teenagers. Help them develop sound financial management practices. Be open and supportive and resist the temptation to make their financial decision. With your guidance, they can make decisions themselves.



Information provide by:
OSU Extension Service
Warm Springs Office

Caring for elderly is big time commitment on part of working women

Caring for an elderly parent or relative is a big time commitment for working women.

"And yes, that should say 'women,' not working families," says Ruth

Harmelink, Oregon State University Extension family life specialist. "As in the past, responsibility for this care falls primarily on women—the wives, daughters and other female relatives in the family—and many of these women work outside the home."

A recent survey conducted found that 20 percent of employees were providing some form of care for an older person.

"Families provide 80 percent of the long-term care for their elderly relatives," Harmelink says.

"Whether a woman provides caregiving herself, or manages the caregiving services by hiring others, the strain of caring for an aging relative while managing a family and job creates real time and energy crunches.

"It's likely you'll find yourself having to take phone calls at work or taking time off to deal with problems or appointments that can't be handled on the phone."

For that reason, it's important to talk to your supervisor at the beginning, to describe your situation and how you plan to handle the problem. Also find out what is acceptable to your employer.

Employers are becoming more aware of the problems associated with elder care. Many employers know that helping workers solve family problems improves their job performance and reduces absenteeism.

Also talk to your family and get their help. If they understand the kinds of pressures you're experiencing, they may be more willing to help out.

Harmelink encourages people to go beyond their immediate families for help, too. "If you're the adult child who is taking primary responsibility for an elderly parent, consult with brothers and sisters to get their support. Also, talk with other people who are caring for aging parents. They can help you feel less alone and may give you some good ideas about services for the elderly available in your community."

Natural disposable diapers are coming

Parents may soon be able to keep baby's bottom dry and synthetic-free: all-natural disposable diapers are coming.

The new, nonwoven cotton diaper is targeted to appeal to baby boomers, who are avid consumers of natural products.

"There's a high degree of interest in the product," says Karen Scott, president of One Step Ahead baby products catalog. "Cotton stands for natural. It combines the convenience of a disposable with a more socially conscious approach to diapering a baby."

Current diapers contain wood fiber for the absorbent fluff next to baby's skin, and no-biodegradable polyethylene as the outside covering.

Cotton Inc., the promotion and research arm of the cotton industry, says its new prototype diaper has an all-cotton filling and covering; contains no plastic; and rubber pants aren't necessary.

The new diapers are also: Biodegradable, Nonallergenic and Absorbent, but doesn't retain heat.

Cotton Inc. says all-cotton fillings could be available within a few months. An all-cotton diaper will take a few years.

Conserve energy in various ways

October has been designated as American Energy Awareness Month. Here are a few energy saving hints that, in the long run, will keep you warmer and should save you money:

-Find and fix air leaks around windows, doors, foundations, electrical outlets, exhaust fans and attic openings.

-Insulate ceilings, exterior walls, under floors, heat ducts, and hot water pipes.

-Use exhaust fans effectively to

control heat and excess moisture at the source.

-Use lighting efficiently. Light the areas in your home being used. Select efficient bulbs, tubes and fixtures when replacements are made.

-Caulk joints, holes, cracks and openings in the exterior walls of house. Caulking can be applied on interior surfaces as well as exterior.

-Wrap water heater tank with insulation if located in an unheated space.

No oil is fat free

No vegetable oil is 100 percent polyunsaturated or monounsaturated. Corn, soybean, safflower and other kinds of oil contain some saturated fat. Coconut and palm oil have a high percent of saturated fatty acids.

What's in a chip?

What's in a potato chip? Chips are simply potato slices, fried and salted.

Nutrition information per serving: Serving size (10 chips) - 1 ounce Servings per 8 oz. container - 8 Calories - 150 Protein - 2 grams Carbohydrate - 14 grams Fat - 10 grams

Percentage of U.S. recommended daily allowance (U.S.RDA): Protein - 2 Vitamin A - * Vitamin C - 10 Thiamin - 2 Riboflavin - * Niacin - 6 Calcium - * Iron - 2 Vitamin B6 - 4 Phosphorous - 4 Magnesium - 4

* Contains less than 2% of the U.S. RDA of these nutrients.

The statements made here are based upon 1977-78 analysis of a nationwide sampling by the Wisconsin Alumni Research Foundation.

Yummy recipes sure to satisfy anyone's sweet tooth, fancy

Chocolate Almond Filling

1 (1.25-ounce) envelope whipped topping mix
1/3 cup Dutch process or unsweetened cocoa
1/4 cup sifted powdered sugar
1/3 cup skim milk, chilled
6 ounces Neufchatel cheese, softened and cut into cubes
1/2 teaspoon almond extract
Combine whipped topping mix, cocoa, and sugar in a deep narrow-bottomed bowl; add milk. Beat at high speed of an electric mixer 4 minutes or until light and fluffy. Add Neufchatel cheese, beating until well blended. Stir in almond extract. Yield: about 2 cups.

Employment office open

Did you know that there is an Employment office in the Madras Area? The address is 202 Old Culver Hwy, #D, Madras. The phone number, 475-2382.

Are insects bugging your food? Be prepared to fight!

Many insects are pests no matter what the season, but various types of insects that invade stored foods often seem especially bothersome in the fall.

Protecting stored foods in the home from insect infestation is a matter of keeping storage areas clean and using air-tight storage containers.

Insects usually prefer to establish residence in cereals, flour, corn meal, spices, dried fruits and nuts.

The chance of insect infestation is greater when people buy large quantities of food to store and use over long periods.

Flour beetles (or bran bugs) such as the sawtooth grain beetle are common

Money used to satisfy emotional needs

Money is more than the stuff we use to get the things we want. According to psychologists, we use money to satisfy many of our emotional needs. How often have you felt miserable for some reason, and tried to lift your spirits by making some extravagant, irrational purchase?

Says one expert on buying psychology, "Everyone needs acceptance, and if you don't have acceptance for who you are, then you try to gain acceptance for what you have." Adds another, "Someone who wants to be loved may go at it by leaving big tips and buying big presents.

Another motive for overspending is the desire to appear powerful: if you

can buy something expensive, you must be an important person. At least that's the thinking. Or you may be just out for the type of excitement that only big spending can produce—big gambling, like the guy with a bare-bones budget who heads to the casino and flashes hundred-dollar bills around.

The key to overcoming irrational spending is becoming aware of it. Study your buying decisions and patterns: are they appropriate for your income and needs? Are you using money for more than a tool? People who buy for emotional reasons don't usually analyze their behavior. But it's never too late to change, and no change is too small to help.

Here's a bean dip that's delicious with chips

1 pound-12 ounce can (3 1/4 cups) pork and beans in tomato sauce, sieved
1/2 cup shredded sharp process American cheese
1 tsp. garlic salt
1 tsp. chili powder
1/2 tsp. salt
Dash cayenne pepper
2 tsp. vinegar
2 tsp. Worcestershire sauce
1/2 tsp. liquid smoke
4 slices bacon, crisp-cooked, drained, and crumbled

Combine all ingredients except bacon; heat through. Top with bacon. Serve with corn chips or potato chips. Makes 3 cups.

Special French Toasty

1 egg
1/4 cup frozen orange juice concentrate
1/2 cup corn flake crumbs
1/2 teaspoon cinnamon
1/4 teaspoon nutmeg
1/4 teaspoon ground cloves
1 Tablespoon cooking oil or margarine
6 slices bread
In a shallow dish, mix egg and juice. In another shallow dish, mix crumbs with cinnamon, nutmeg, and cloves. Dip bread slices in egg mixture then in

Need a fast break in the mornings?

In a blender, put one sliced banana, 3/4 cup milk, one teaspoon sugar, 1/2 teaspoon vanilla, one ice cube. Blend until foamy. Pour into a large glass.

Game meats are leaner, better for you

Game is better for you than most other meats. Wild animals usually don't get fat, and when they do the meat is only slightly marbled. This game is generally lower in fat than beef or pork. A 3.5-ounce serving of bison steak contains only about 2 grams of fat, compared with 13 grams in a similar serving of chuck roast (prime grade). The calorie count is less, too (135 for the buffalo, 205 for the beef). Since cholesterol is found in all animal tissue, lean or fat the buffalo and beef have about the same amount (62 milligrams), which doesn't crowd the recommended daily limit of 300 milligrams. Like all meats, wild game is rich in vitamins and minerals.

The low fat content is one reason why venison and other game steaks are chewy. When cooking braise it in a liquid so it doesn't dry out. Chops can be marinated and then broiled. Tough cuts need longer braising or stewing. Most chefs recommend low cooking

Take special precautions soon with poisons around your home, around your property

To reduce the risk of poisoning:
1. Keep household products and medicines out of reach and out of sight of children, preferably in a locked cabinet or closet. Even if you must leave the room for only an instant, remove the container to a safe spot.

2. Store medicines separately from other household products and keep these items in their original containers—never in cups or soft-drink bottles.

3. Be sure that all products are properly labeled, and read the label before using.

4. Always turn the light on when giving or taking medicine.

5. Since children tend to imitate adults—avoid taking medications in their presence. Avoid drinking medicine from the bottle.

6. Refer to medicines by their proper names. They are not candies.

7. Clean out your medicine cabinet periodically. get rid of old medicines

by flushing them down the drain, rinsing the container in water, and then discarding it.

8. Ask for and use household substances which are available in child resistant packaging. Insist on safety

Devise special ways to encourage children's reading

There are many fun, practical ways to show your child the importance of reading and its relationship to writing.

1. Give your child the weekly shopping list and a stack of coupons, and ask him to match the items on the list with the appropriate coupons. Let your child keep half (or all!) the money from the redeemed coupons.

2. Obtain a secondhand typewriter for budding authors. Younger children enjoy finding the letters to type their name, while older children can type short stories. Ask them to read their stories out loud.

3. Glue several photographs of your child engaged in different activities to the borders of a plastic place mat. Add

short captions to each picture. Cover the place mat with clear contact paper, and children will be reading at every meal.

4. When planning a family outing or special event, ask your child to write a list of what needs to be done.

5. Instead of watching commercials on TV, children can write and produce their own commercial about a favorite book. Younger children can help with sound effects and props. Gather the family to watch.

6. Encourage children to enter contests. Reading skills are necessary for following entry rules correctly, and children also learn how to address envelopes and submit entry forms.

packaging for prescription medicines. reread safety feature carefully after using. Safety packaging gives extra protection to your children.

7. A cooking kit helps develop culinary and reading skills. Fill a box or basket with a children's cookbook and paper chef's hat. Add packages of pudding or muffin mix, or write out a few of your own simple recipes.

8. Communicate with your child by writing messages and letters. Include short notes, cards, or even funny riddles in your child's lunch bag.

Mid-day munchies?

* Make a grilled cheese sandwich.

* Pop a bowl of popcorn.

* Mix up a bowl of gorp (nuts, raisins and sunflower-seed mixture).

* Put together ham-cheese-lettuce roll-ups.

Child rearing tips given

For some men, involvement in child rearing comes automatically and naturally. For others it initially may seem somewhat strange and uncomfortable. Although the suggestions which follow are directed primarily to new or "expectant" fathers, the principles involved hold true and have application in nearly all stages of parenthood.

NOTES FOR DAD

Set aside some time to learn about the pattern of growth that your child will follow. Reviewing books and magazines which discuss children and their development is an excellent place to begin. Taking time to observe and actually be with children will further add to this understanding. Both will help you enjoy your child more by building an appreciation of what to expect and when and why.

Start early! If possible join your wife for prenatal or childbirth preparation classes. Lend help and support in making arrangements for your baby's homecoming. The earlier you begin your involvement the easier it will be to enjoy your child and feel comfortable as a parent.

First things first! Begin your participation with your child in areas where you feel comfortable and at ease. One father might begin by heating a bottle of milk...another by reading to his child...a third by assuming full child care for an hour or two. Branch out from there.

Share your child's milestones with your spouse. This will not only foster a very satisfying form of communication between you and your wife, but will help you both better understand your child's development.

NOTES FOR MOM

Collect an assortment of child development information to keep at home. Numerous popularly written books (see list below) are available in libraries or book stores which will offer suggestions in times of stress and can be used as general resources for improving parenting skills.

Encourage your husband to feel involved right from the beginning. During your pregnancy share with him progress reports from the doctor. Work together in making preparations for the baby. Take some time to discuss your attitudes about raising children.

Help children learn about responsibilities

You have a lot to do with the attitudes your children develop toward responsibility.

If you argue every night about whose turn it is to do the dishes, put off doing unpleasant tasks until the last minute, or cracks and corners of shelves after removing all dishes and food.

Use sprays only as a last resort. Be sure the spray label indicates it is safe for household use.

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Include children in daily decision making

FAMILY MATTERS - When there's a problem in the family (e.g. money troubles, job pressures, conflicts between parents, death), children don't want to be left in the dark wondering what the problem is. They want their parents to tell them. Furthermore, when there is a decision to be made that affects them (e.g. allowance, bedtime, vacations), children want to be given a chance to talk it over.

CONTROVERSIAL ISSUES - Children have lots of questions they wish parents would talk to them about. (for example, what is sex like? Why do drugs make you high? Is it ever alright to tell a lie?) They don't like it when parents tell them they're too young to understand or it's too difficult to explain.

EMOTIONAL ISSUES - Children want their parents to talk about their feelings in an open and sincere way. Many wish their parents would tell them they love them.

THE BIG WHYS - Children want answers to many of the same questions that puzzle adults. For example, What's God like? Are there people or beings on other planets? Why are people made?

THE FUTURE - Many kids approaching adolescence want to talk about what it's like to be a teenager. Older kids wonder about college and careers.

CURRENT EVENTS - Many children are very aware of national and world events and want to discuss them at home. Children hear a lot about the threat of nuclear war, for example, and need to talk out the anxieties that the

Encourage your husband to take over some of the actual care of your child. Close physical contact allows time for special father-child communication and helps your husband to experience first hand your child's reactions.

Share your child's milestones with your husband...the first smile...the first tooth...the first day of school. When there is a full exchange of experiences you both can more completely enjoy and understand your child.

References and recommended readings (paperback editions)
* Biller, Henry and Dennis Meredith, Father Power, New York, New York: David McKay Co., Inc., 1974.

* Dodson, Fitzhugh, How to Father, New York, New York: New American Library, 1974.

* Elkind, David, A Sympathetic Understanding of the Child: Birth to Sixteen, Boston: Allyn & Bacon, Inc., 1971.

* Parents Magazine and Better Homemaking, published monthly by Parents' Magazine Enterprises, Inc., Bergenfield, New Jersey.

Beware of credit abuse

How much credit can you afford? Some experts suggest that your consumer debt level not exceed 20 percent of your income.

There is a more accurate method of computing an acceptable amount of credit debt. Try reviewing your household's budget to determine how much money you have each month that could go toward a credit obligation.

The overuse of credit can lead to financial problems.

Your use of credit may be out of control when:

* You allow some bills to hold over to the next month because you don't have enough money.

* You pay only the minimum due on charge accounts.

* You have to charge purchases more than you like because of lack of cash.

* You take out a new loan before old ones are paid off.

* You cut back on necessities in order to pay installments.

If you recognize these signs, you may want to take steps now to cut back on your debts.

time to take out the garbage, ask children to do things they can't do, or give children only menial chores and order them to cooperate, then they will be resentful.

If you take over and do things whenever children make a mistake, don't bother to show them how to do things, or criticize their efforts to do things themselves, then they'll never learn.

But if you expect children to give as well as receive; set an example for children to follow; enlist children as partners; teach children how to do things themselves; give children time to learn; and provide materials that encourage responsibility. Then you will help your children become more responsible.

When children learn that their help is needed if the show is to go on, they usually get their act together pretty quickly.

Include children in daily decision making

PERSONAL INTERESTS - Children would like their parents to show more interest in the things they do and like (i.e. their hobbies, friends, sports).

PARENTS THEMSELVES - Children wonder about how their parents behaved and felt when they were children. They especially like to hear about what it was like when their parents were their age as well as stories about a parent's childhood experience that reveals the parent's emotional side or human failings.

Tasty Pumpkin Cupcakes

Try these cupcakes unfrosted for a nutrient-plus dessert. The pumpkin is high in vitamin A and the raisins add iron.

1 1/2 cups whole-wheat flour
1 cup all-purpose flour
3/4 cup sugar
2 Tablespoons baking powder
2 teaspoons ground cinnamon
1/2 teaspoon ground nutmeg
1/4 teaspoon salt
3 eggs, slightly beaten
1 cup skim milk
1/2 cup oil
1 cup canned pumpkin
3/4 cup raisins, chopped
1 Tablespoon vanilla
Preheat oven to 350 degrees Fahrenheit (moderate). Place 24 paper baking cups in muffin tins. Mix dry ingredients thoroughly. Mix remaining ingredients; add to dry ingredients. Stir until dry ingredients are barely moistened. Fill paper cups two-thirds full. Bake about 20 minutes or until toothpick inserted in center comes out clean.