

## Use precaution when spending your hard earned money

The Holiday Season is a busy time for consumers and businesses. Consumers are urged to investigate now before they invest and to exercise caution in planning holiday purchases.

Remember these holiday tips.

1. Beware of the sidewalk con artist who may offer fantastic low prices for his merchandise. Your "bargain" may turn out to be an inferior item and not worth the money you paid for it. Deal with reputable local businesses to avoid problems.

2. In ordering merchandise by mail, buy only from a reputable company. Do not mail your check and order to a Post Office Box address only; this is a good indication of a shady company that might keep your check and never send your order. Unordered gifts arriving in the mail are yours to keep and, by law, you are not responsible to pay for merchandise you have not ordered.

3. Shop in reputable stores and make sure you understand the store's refund and exchange policy. Save all sales receipts and keep track of all charge purchases to make sure that your monthly statement is correct.

4. Study any warranty before you buy; it may be implied, limited or full and is subject to regulations under the Magnuson-Moss Warranty-Federal Trade Commission Act. If you don't understand the warranty, have it explained to you. Consider the warranty as a part of the cost of the item. The extent of the post-purchase performance guarantee will reflect in the shelf price.

5. Don't allow a door-to-door

salesman to talk you into buying items you do not want. Carefully check the credentials of any door-to-door salesman and if you buy, make sure you know how to reach him in case you decide to cancel your order within three days, as allowed under the "3-day cooling off" law.

6. Limit the amount of money you spend so you won't over-extend your budget. Pay cash whenever possible to avoid finance charges.

7. As Christmas nears, youngsters and their parents begin thinking of what toys they will receive for Christmas. Parents, once again, have the important responsibility of making sure their children's toys are safe. The U.S. Consumer Product Safety Commission has brochures on the selection, use, maintenance, storage, and disposal of toys that may be helpful to parents.

## Develop a workable spending plan

A spending plan will help your family capture the magic of the holidays without financial stress.

November and December mean dinners, parties and exchanging of gifts. There are good times, but higher than usual monthly expenses often go with the good times.

The first step in developing a holiday spending plan is to estimate holiday costs. Put it all on paper—travel, special family meals, parties, charitable donations and gifts, decorations, greeting cards, postage, and gifts.

As you estimate the cost of gifts, list the people for whom you usually buy gifts, the gift ideas you have for this year, and the approximate cost.

The next step is to estimate the amount of money available for holiday spending. What money is available from November and December incomes? What money, if any, are you willing to withdraw from savings? How much, if any, can you comfortably put on credit cards and charge accounts?

Remember when you use credit you're spending 1992 income. If you are planning to pay some of the cost in 1992, look ahead to your January and February income and expenses to determine if December bills will cause excess financial stress.

If expense estimates are greater than income estimates, the alternatives to overspending are to increase income and/or decrease expenses. Before deciding to cut certain expenses think about the parts of your usual holiday celebration which are most special. A family discussion might reveal ways to expand or maintain the special events, while eliminating those with little meaning or those which have become a burden.

After the family has developed a holiday spending plan, keep track of your actual expenditures. If you overspend in one area, go back to the plan and make adjustments.

## Eliminate the holiday rush now

Before the holiday season gets into full swing, take some time to plan how you'll eliminate some of the rush and confusion this year. Sit down and discuss which holiday activities are most important to you and your family.

Maybe you'll want to make one batch of cookies instead of several. Maybe you'll want to send greeting cards to only your closest friends. Maybe you'll want to cut down on the amount of decorating in your home.

To help everyone pitch in to get the everyday tasks done, it may help to set up a rotating schedule right from the start. Maybe a couple of people are responsible for meals one day and someone else is in charge of clean up. This can help take the pressure off Mom-and make everyone's holiday more enjoyable.

Priorities will differ for every family. The important thing is to stress the essentials—and eliminate less meaningful tasks. This will make your holiday season more enjoyable.

## Catalogs offer shopping ideas

To get ideas for your holiday giving, browse through the good gift catalogs. You can create similar food gifts for about half the cost. Much of the appeal of those gifts is in the packaging. You can make an equally attractive arrangement of fresh and dried fruits or homemade breads and jams in baskets or trays. Or make a tree of boxes, each wrapped in holiday paper and filled with a variety of goodies. Ordering from those food gift catalogs can be expensive. But you can use their ideas to prompt your own creative thinking and save money.

## Families make decisions together

Deciding to decide—instead of waiting to see what happens—is a skill family members of all ages must learn, points out the Oregon State University Extension agent in Jefferson County.

Jan Hare, OSU Extension family life specialist, suggests these six steps when making a decision.

1. Define the situation. What is the problem? What kind of solution is needed? How will the decision affect future goals?

2. Identify the values involved. What are your feelings about the situation? If others are involved, how do their values/feelings compare to yours?

3. Gather information. What are the possible solutions? What risks or rewards are likely with each choice? Remember, information can be weighted by personal emotions, desires, biases and feelings—not only from the person giving the information, but also in how you accept it.

4. Make a decision. It may be choosing one of the alternatives. Some decisions are reversible, but many important ones are not.

5. Act on the decision. It is possible to make a decision and then decide not to carry it out.

6. Evaluate. Was this the best de-

cision I could make with the resources available? Am I closer to my goals? What could I do differently?

## Lose weight with high fiber

Will a high fiber diet help you lose weight? Margaret Lewis, Oregon State University extension nutrition specialist, says fiber can help in a well-planned weight management program.

If the fiber-rich foods you eat replace high-calorie foods you might otherwise eat, you will eat fewer calories. But, if you eat high fiber foods in addition to your regular diet, most of the advantage is lost.

The good news is that the calories in a low-fat, high fiber diet are less available. In a recent study men ate two diets; one with 34 grams of fiber and 36 percent of calories from fat and the other with twice the fiber and half the fat.

When the 42 men ate the higher-fiber, lower-fat diet, 4 percent more calories passed through the digestive tract unabsorbed than when they ate the lower-fiber, higher-fat diet.

Another advantage to eating a higher-fiber, lower-fat diet (or eating more fruits, vegetables and whole

grain breads and cereals) is that you increase your intake of vitamins A, C, several of the B-vitamins and some minerals.

Lewis reminds us that fiber is more than bran or oatmeal. There is insoluble fiber that is easily recognized as bran, vegetable fibers, and the seeds and skins of fruit. There is also insoluble fiber like pectin and other vegetable gums. Both types of fiber are important to good health.

The other thing to remember is that the study was based on added fiber from foods, not on a fiber supplement. There is no evidence that adding a fiber supplement to your diet will change the amount of available calories in your food.

The best weight management program includes a diet that is low in fat and includes 3 to 5 servings of vegetables, 2 to 3 servings of fruits, and 6 to 11 servings of whole grain breads and cereals; a regular exercise program; plenty of water and adequate sleep.

## How you can determine if your firewood is dry enough

It's probably not news that dry firewood burns safer, cleaner and puts out more heat than wet or green firewood. The problem is that many people don't know how to tell when wood is dry.

A new publication from the Oregon State University (OSU) Extension Service helps solve the problem by explaining four ways to tell if the wood is dry. It says:

—One is to knock two pieces of wood together. If they're dry, they make a sharp cracking noise. A dull thud indicates the pieces are wet.

—Another is to select two or three

pieces of wood from the pile and weigh them monthly. A continuous loss of weight means the wood is still drying. Two months in a row without weight loss means the wood is ready to burn.

—A third way is to cut a small piece of firewood from the middle of a large piece. Weigh the small piece, and record the weight in ounces. Dry it overnight at 200 to 300 degrees F in the oven. Weigh it again. The difference in weight is the weight of the water in the wood. Divide the weight of the water by the weight of the oven-dried wood. Multiply that

answer by 100 to learn the percent moisture in the wood. It's ready to burn when the moisture content is less than 20 percent.

—The fourth way is to measure moisture content of firewood with a device that measures resistance to an electric current. Some—but not all—county Extension offices and fire departments have these devices.

The publication illustrates good ways to stack and store firewood.

In it, the author, Larry Giardina, OSU extension energy agent in Medford, explains that you'll get more heat from less wood if you burn

## Got any questions?

Take care of your party animal. For questions on the safe handling, storage, and preparation of turkey, and other meat and poultry products, call the Meat and Poultry Hotline, tollfree, 1-800-535-4555.

Regular office hours, Monday through Friday, 10:00 a.m. to 4:00 p.m. ET; month of November annual holiday hours, 9:00 a.m. to 5:00 p.m., ET, Monday through Friday; and open Thanksgiving day from 8:00 a.m. to 2:00 p.m. ET.

## Use fewer extension cords

If you use several extension cords in your home, doing away with as many of them as possible can make your dwelling safer.

You will use fewer cords if you take the simple step of relocating

floor lamps, television sets, clocks and other electrical equipment closer to wall outlets, points out Mary Ann Sward, Oregon State University Extension housing specialist.

According to Consumer Product Safety Commission estimates, about 4,600 residential fires in this country each year are associated with extension cords. Such fires kill 70 people and injure 230 each year. Extension cords cause another 2,200 shock-related injuries annually.

The commission offers the following hints for using extension cords safely:

\* Use an extension cord only when it's absolutely necessary.

\* Use cords marked #16 or lower (the lower the number, the larger the wire and the more current the cord can carry safely).

\* Do not use #18 cords that were used previously for floor lamps and other low-wattage items.

\* Check to see that a cord bears a certification label of an independent testing laboratory.

\* Always use 3-wire extension cords for appliances with 3-prong plugs. Never remove the third prong. It is a safety feature designed to reduce chances of shock or electrocution.

\* When disconnecting cords from outlets, always pull on the plug rather than the cord itself.

\* Discard any old, cracked, worn or damaged extension cords.

\* Don't plug in appliances that draw more watts than the rating of the cord. Check this by examining the cord to see what its wattage rating is. Use heavy-duty cords for high-wattage appliances.

\* Use cords labeled for outdoor use when using tools and garden products outside the home.

\* Plug into an outlet protected by a ground-fault circuit interrupter, which shuts down power in milliseconds if a person is exposed to a hazard capable of causing electrocution or electrical burn.

\* Don't run cords under carpets or rugs because they keep cords from releasing heat.

For a free brochure on safe use of extension cords, send a postcard to Cords, Consumer Product Safety Commission, Washington, D.C. 20207.

Information provided by: Warm Springs OSU Extension Office 1131 Paiute Street 553-3238

## Holiday poem offers shoppers advice

*Twas the Month Before Christmas and all through the town, everyone was promising "The best deal around."*

*The Yuletide merriment was marred by the sight, of fast-dealing swindlers-a perennial blight.*

*Many stockings hung by the chimney with care, soon would be crammed with gyp-artists' ware.*

*Mamma in her kerchief, papa in his cap, were busily looking for bargains to wrap.*

*As they reached for their money and were turning around, in came Sanity Claus with a bound!*

*The look in his eyes and the twist of his head, soon gave them to know they had something to dread.*

*Your hard-earned dollars are precious to you, to make them go further, here's what you should do."*

*He looked at them shrewdly and said with a zest, "Always investigate-before you invest."*

*"Don't try to get something for nothing," he said, "You'll wind up with nothing for plenty instead."*

*With this warning he left and hopped in his sleigh, to this team gave a whistle and they scampered away.*

*But they heard him explain as he drove out of sight, "Merry Christmas all — all who do business right."*

## How to help young children enjoy Thanksgiving

Most American families celebrate Thanksgiving with gala meals. However, this year plan some creative activities to help young children enjoy this special day while helping them understand the original meaning of this special day.

Some ideas include:

- \* Indian Headbands. Make band and cut feathers from construction paper or use real feathers glued to a construction paper ribbon or fabric band.

- \* Hand Turkeys. Spread fingers apart, place hand on paper, and trace around the fingers. With crayons, fill in the details of the turkey and color the tail feathers. The thumb section can be the head; be sure to add a red rooster's comb.

- \* Thankful cutouts. Using magazines, old newspapers, and blunt-end scissors, have children cut out pictures of those things for which they are thankful. Let the children glue them on plain paper (freezer paper or an opened out paper bag work well) to make a Thanksgiving collage. Hang or tape the picture on a door, refrigerator front, or wall. Or let children tape their cutouts separately on a mirror.

- \* Cranberry Necklace. Using a threaded blunt-end needle, string cranberries to form a necklace that can be worn even after the berries dry.

- \* Mealtime Place Cards. Fold index cards or small pieces of construction paper in half to form a place card for each person to share in the family's holiday meal. A picture depicting this holiday (corn, turkey, Indian feathers, fall leaves, pumpkin, pilgrim's hat, loaf of bread, boat, etc.) can be drawn on the card with crayons; or cutouts can be glued on for decoration. Print the name of each person on a place card and let children put the cards on the table in their appropriate locations.

- \* Children can enjoy special events when they are involved in preparations or activities surrounding the festivities. Make this Thanksgiving a memorable one for your children by encouraging their participation in a holiday activity.

## Butterball offers hotline

The Butterball Turkey Talk-Line is a toll-free hotline available to callers nationwide who have questions about cooking their holiday

turkey. Forty-four specially trained home economists and nutritionists are available with answers to any turkey preparation question, from how much to buy to properly storing leftovers. A collectors cookbook calendar, new each year, is available free for the asking to all Butterball Turkey Talk-Line callers.

The Butterball Turkey Talk-Line number is 1-800-323-4848.

Butterball Turkey Talk-Line dates and hours: \* Thanksgiving day, November 28, 6 a.m. to 6 p.m. (CST); \* November 29 to December 23, Monday through Friday, 8 a.m. to 6 p.m. (CST).

The Butterball Turkey Talk-Line is celebrating its eleventh year of service to American families. Referred to by many as a "modern-day Grandmother," the Butterball Turkey Talk-Line has answered more than one million inquiries since it opened in 1981. In 1990, staffers at the Butterball Turkey Talk-Line answered more than 300,000 questions from 217,409 callers about preparing the holiday feast.

AIDS was the 13th leading cause of death in Oregon in 1990. The 190 AIDS-related deaths occurring in 1990 represent a 37% increase over 1989. AIDS is now the leading cause of death for Multnomah County men 25-44 years old, slightly more common than unintentional injuries. The 1990 death rate for these men (63.7 deaths per 100,000 population) is higher than that for heart disease (22.2/100,000) and cancer (25.9/100,000) combined.

Meetings set for 4-H leaders

The Warm Springs 4-H Leader's Association has open meetings each month, for all leaders, assistant leaders, junior leaders, teen leaders, parents of 4-H members and community coordinators currently enrolled in the Warm Springs 4-H program.

These meetings are at noon in the 4-H room, on the second Monday of each month. Bring your lunch, and any 4-H business that needs to be attended to. Or just come and sit in the meeting.

The next two meetings are December 9, 1991 and January 6, 1992.

## Helping timber dependent families deal with closures and cutbacks

How can Oregon State University (OSU), a treasure chest of science, community development and home economics resources, help the residents of timber-dependent towns battered by mill closures and the prospect of future logging cutbacks? Flaxen Conway's job is to find out.

"Our hope is to pull expertise from any part of OSU that can help," explained Conway, coordinator of the university's Timber Dependent Families and Communities Project, set up in July at the request of OSU President John Byrne. "People in the communities have been willing to sit down and talk."

But, understandably, what many want to talk about is timber jobs—how the spotted owl is hurting them and how "the logger is an endangered species, too," said Conway.

"This project can't reverse a court decision," she said. "But it can offer living skills and community development information that'll be helpful in weathering bad times and starting new careers."

"When they face a major change, most people will go through the stages of the grieving process," added Conway, who works for the OSU

Extension Service. "When you're in the denial stage, you're in the denial stage. When you're in the anger stage, you're in that stage until you've worked through it. Then you can move into the action stage that often follows."

Conway said an early part of the Extension Service project is putting together "tool kits" containing existing publications. "A focus group of people in timber-dependent communities helped select the information that would be most useful," she said.

One tool kit will contain publications on family and living skills topics such as "what to do if you lose your job, talking to your kids about their fears, and tips on buying food and managing your budget between jobs."

The other kit will have publications on community development topics such as marketing the uniqueness of small towns and local government cutbacks in hard times.

Publications aren't the only existing resource the Extension Service is tapping.

Led by agents in Linn and Marion counties, and with U.S. Department of Agriculture funding, Extension has initiated a 4-H project in Mill City, a

community east of Salem. It's aimed at helping middle school children who might be at risk of leaving school or encountering other problems.

Conway hopes OSU can help individuals in other ways.

"In many instances we're looking at an awkward situation," she said. "People have to use social programs they never have before—food stamps, etc. They don't like it. They've worked their entire lives. We hope Extension can work with the various agencies in helping these folks make the transition."

Although there are programs with assistance and money available for small business start-ups, individuals may need additional help, Conway added.

"I see people at OSU coming up with technical assistance in various areas—chemical engineering or food processing or manufacturing of secondary wood products, for example," she said. "That may help them as they move through the intermediate steps necessary to start a new business."

Helping community leaders is a key goal, Conway noted.

Early next year, she and colleagues in the Douglas County Extension of-

ice hope to organize a regional community development training session for leaders of timber-dependent communities. There will be similar sessions in other regions.

"Also," she said, "communities may have specific broad-scale questions about how their economies work and how they can be strengthened. Or they may have specific needs involving, say, an engineering or a water quality question. We could put them in contact with the right people at the university."

Asked how the Extension project is different from state and federal agency and community college programs that offer various services to timber-dependent individuals and communities, Conway said:

"As Oregon's land grant university, OSU has a strong technological research base and a history of working with communities. We're trying to open the university up even more to help people cope with the timber crisis and to support state and federal agencies in their efforts."

"Our niche is educational programs planned with people in those communities—not programs planned for the people there. We're there today and we'll be there tomorrow."