Take a look at your situation before deciding which bills to pay

Keeping a roof overhead is an important concern when you lose income. If you rank your bills in order of priority, chances are housing is at or near the top of the list.

When you're under the financial stress of reduced or lost income, one of the biggest expenses is housing. Housing expenses include (in most situations) mortgage or rent payments, insurance, taxes, household maintenance and repair, utility bills, furnishings, and cleaning supplies.

When your income drops, careful planning can help you avoid eviction from your rental unit or the loss of your house.

If you rent, tell your landlord about your situation before the rent is due. Ask for a temporary postponement until your income resumes. Offer to provide some service, such as painting in exchange for rent. Suggest making smaller payments for a month or two. With the understanding that you will catch up when your income increases again.

When you're between jobs, the paychecks may stop coming but the bills don't. When you don't have enough money to cover your basic living expenses and pay all your creditors, you face some difficult financial decisions.

When your income is reduced, your spending habits must change. The sooner you change, the more likely your financial problems can be lessened. Your family should be part of the decision making process, since their cooperation is essential to carry out your plans.

When your bills exceed the money to pay them, contact the people to whom you owe money—your creditors—and explain your situation. Creditors will usually work with you to adjust your payments because they want their money.

Before you can talk to your creditors, you need to take a hard look at your situation and make some decisions about how much and when you can pay. First, answer the following questions.

* How much income can you count on each month?
* How much money is needed to cover your essential monthly living expenses?
* How many creditors do you owe and what is the total amount you owe?
* How long is your present financial situation likely to last?
* What assets (savings, items that could be sold) do you have that could be used to pay off your debt?
* What debts are the most important to repay first?
* What debts could be satisfied by voluntarily surrendering, or giving back, the item?

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

Host homes needed for foreign exchange students

Jefferson County and Warm Springs will be hosting the yearly Foreign Exchange student tour. This year it will take place on March 23-25, 1992. Host homes will be needed for the students to stay during this time. If there is anyone interested, please contact OSU Extension office 553-3238.

Money management in marriage differs

"There's no one way to handle money in your marriage. In fact, what you do will change with time. How you handle money is less important than how the financial practices make you feel about yourself and your marriage," says Alice Mills Morrow, Oregon State University (OSU) Extension family economics specialist.

Money is an everyday part of marriage; financial practices and decisions should reflect the philosophy of your relationship and, in fact, "enhance the marriage relationship," the specialist adds.

That means you need to understand the philosophy and nature of relationships and make sure you define the terms used, Morrow points out. For instance, "sharing" future income and expenses can mean several things.

For instance, sharing could mean that each person pays his or her share of expenses. Sharing could mean that people share income, with each person paying a share of expenses proportionate to his or her share of their combined incomes. Sharing might mean that all or most of the income is put into a common fund from which all or most expenses are paid.

Morrow notes that couples often use one of three money management methods.

The "three pot system" sees each contributing to a household account for joint expenses while maintaining separate accounts for individual expenses.

There's the "two pot system" in which partners keep income separate and each controls his or her individual expenses.

There's the "common pot" approach in which all income is pooled and distributed according to need.

Make plans ahead for aging parents needs

"Your mother can no longer live alone," the doctor says. Most of us aren't ready to hear that statement, and have avoided planning for it.

A rash reaction often follows. You may rush home and tell your family you must quit your job to care full time for your ailing mother. This is the typical response of an adult daughter suddenly faced with the responsibility of parent-caring. But it is not always the best solution.

It's an impulsive decision. Alternatives have not been explored, other family members have not been consulted, and most importantly, the aging parent probably was not included in the decision-making process.

Such hasty decisions usually are unwise, bring stress and heartache, and can be damaging to family relationships.

Of course, different degrees of parental dependence require different degrees of assistance. There are several factors to consider when an aging parent needs help.

First, assess your own abilities and limitations in being able to help. For example, you might ask yourself, "Can mother and I really live happily in the same house?" Think about what you are willing and able to give.

Then, consider the impact on your own family. It's important to talk with your spouse and children about your feelings, concerns, and responsibilities for your aging parent. You need their support.

Another important step is listening to your aging parent and observing carefully so you can decide together what the needs really are. Too often, aging parents don't communicate their needs for fear of losing independence or becoming a burden.

On the other hand, one of the easiest mistakes for adult children to make is to overreact. Taking too much responsibility for an aging parent robs him or her of that important feeling of independence.

Also, be sure to involve your brothers and sisters, if any, in the decision-making process, even if they live far away. Sharing responsibilities with them can prevent overload for you and possible future undermining of the decision that is made.

Once a plan is determined and set into action it's important to evaluate its effectiveness. It is meeting the needs it was intended to meet? How are you being affected? Is your aging parent happy? Plans may need to be revised.

It's a mistake to think that making a decision is a one-time task. Your needs and abilities, and those of your parent, may change. There may be further declines or perhaps a recovery from an illness.

Of course, the main message is to be prepared. A common error that adult children and aging parents make is not looking ahead to times when parents may need assistance. It's a good idea to talk with one another about possible plans and desires for help before the needs exists.

There is more information in two Extension publication dealing with these issues, Schmall notes. One is Aging Parents: Helping When Health Fails, PNW 246, which costs 50 cents, and the second is Living Arrangements in Later Life, PNW 318, which costs $1. Copies are available through the Warm Springs Jefferson County Extension Office or may be obtained by writing Publication Orders, Agricultural Communications, OSU, Administrative Services A422, Corvallis, OR 97331-2119. Please enclose 50 cents for shipping and handling.

Guide for Cancer Survivors available

Approximately 6 million Americans have had cancer. A guidebook called Facing Forward: A Guide for Cancer Survivors, is now available to help them and others know what to expect after treatment.

Issued by the National Cancer Institute, the 43-page illustrated booklet reviews important survivor issues. For example, some cancer patients experience severe anxiety months or years after treatment. This anxiety usually decreases over time.

Facing Forward offers practical ideas to help survivors and family members, such as:

* Be kind to yourself. Focus on what you want to do, instead of what you should do.
* Help others. Reduce stressful brooding by reaching out.
* Say no. Stay in control with a polite but firm refusal.
* Talk about your concerns. Reduce anxieties by talking to a friend or health professional.
* Pace yourself. Stop before you get tired.
* Give in sometimes. Not every argument is worth winning.
* Exercise. Release tension and aggression in a positive way.
* Make time for enjoyable activities, whether a hobby, club or special project.
* Set priorities. Divide your list into manageable parts.
* Solve problems. Identify the problem and write it down so it's clear in your mind, list the options, and choose a plan. List the steps to carry it out, set a deadline, and act.
* Focus on the positive. Think about all the good things you have done.
* Eat and sleep properly. Maintain a healthy diet and good sleep habits.
* Laugh at least once a day. Remember, laughter can sometimes be the best medicine.

Space is provided throughout the booklet to record information about resources, questions for doctors, and key facts about medical care.

For a free copy of Facing Forward: A Guide for Cancer Survivors, call 1-800-4-CANCER.

Pay attention to financial tasks when planning a wedding

In the excitement of planning a wedding and starting a new household, it's easy to forget some important financial and record keeping tasks.

Alice Mills Morrow, Oregon State University Extension family economics specialist, emphasizes that "it's important to pay attention to financial and record keeping details as you begin this new phase of your life. For instance, it's easy to forget that your mother is the beneficiary of your life insurance and not your new spouse."

It's also important for the new household to organize a family record storage system. Some records can be kept at home in a filing cabinet or desk. Others should be stored in a safe deposit box or fire-proof home safe. The system should include a place to keep records, a routine for attending to records and who is to be responsible for record keeping.

Two OSU Extension publications are available to help.

The first, "When You Marry: Some Financial and Record Keeping Tasks," FS 317, is available without charge. The second, "Organizing Your Family Records," EC 1302, is available for 75 cents plus 50 cents for postage and handling.

Both publications may be ordered from Publications Orders, Agricultural Communications, OSU, Administrative Services A422, Corvallis 97331-2119.

Strengthen your family

Here are several ways you can nurture and strengthen your family:

1) Express sincere appreciation to your partner and children for individual acts of kindness, helpfulness and thoughtfulness.

2) Plan more family activities that everyone finds enjoyable. Say no to some outside demands that are less important than your family.

3) Make time to talk and listen. Allow feelings to be expressed, even when they are difficult feelings.

4) Share responsibility for decisions that affect the family.

5) Maintain flexibility in who does what in the family.

6) Try to anticipate changes that will require your family to adapt. Plan ways to cope before a crisis occurs.

Should you be concerned about lead in our near environment?

In the past few months, there have been numerous media reports about lead. The concern is the presence of lead in our near environment - in homes, water and the air we breath.

What are the issues and what questions should Oregonians be asking about their own homes, water, dishes, crystal, and air? The following article is the first in a series of short articles about various issues related to lead.

Lead has been known and used by humans for over 5,000 years. It is durable, malleable (easily formed into the desired shape), is resistant to corrosion, and it was readily available. The Romans used lead to line their water systems so that less water was lost to leakage or evaporation. Pewter, widely used in colonial America and across Europe for drinking vessels and plates, was originally a tin and lead alloy (modern pewter does not contain lead). Lead was used worldwide as a component of glazes for ceramic ware (earthenware or stoneware pottery, porcelain china), especially in low-fire glazes (glazes fired at relatively low temperatures).

As human culture has developed, so has our ability to determine risks posed by substances in our environment. As our ability to identify and treat diseases has advanced, long-term health effects of substances on the human body have become clearer. In the United States and other nations, doctors are required to report many diseases to state health authorities. These reporting systems make it easier to identify trends in human health and the factors that may be involved. As factors (such as lead) are evaluated, standards for human exposure are developed or updated.

We now know that continued exposure to high levels of lead can have toxic effects. Once ingested (through eating, drinking or breathing), lead is stored in the bones, kidneys, red blood cells, and nervous system. Symptoms of mild lead poisoning include decreased hemoglobin in red blood cells and kidney abnormalities. Long-term exposure severely damages the nervous system, kidney, liver, and reproductive organs.

The degree of risk associated with lead ingestion depends on the length and amount of lead exposure and the persons age. Fetuses, infants, and young children are especially at risk. During rapid growth, they absorb greater proportions of lead than adults.

Pregnant and nursing women should be aware that fetuses and breast-fed infants can have symptoms of lead toxicity, even when the mother suffers no ill effects.

There are numerous sources of lead in the environment. Three are addressed here: old house paint, water, and ceramic ware.

Lead (specifically, lead carbonate and lead chromate) was once commonly used as a pigment and opacifying (making opaque) agent in both interior and exterior house paint. Although lead has not been permitted in house paints manufactured in the United States since 1971, many homes in Oregon have old lead paint under newer lead-free layers.

Lead paint is a risk only to persons who ingest it. Children may actually eat chips of paint. This form of lead intake is generally assumed to be limited to young children who live in old, deteriorating homes and lack adult supervision. Adults and children may be at risk when old lead paint is converted into dust due to paint chips falling on the floor or when surfaces are sanded and particles of the old paint are released.

Lead levels in drinking water are likely to be higher than acceptable if: 1) the home or water system has lead pipes or lead connections to the city water system, 2) the home is less than 5 years old and has copper pipes with lead solder (lead solder is no longer permitted by law in Oregon, but individuals who do their own plumbing repairs may be using old solder), 3) the home has copper pipes with lead solder and you have soft water, and 4) the home has copper pipes with lead solder and water sits in the pipes for 6 or more hours.

Lead may be present in ceramic glazes. It is used as a flux, an agent that makes the ingredients in the glaze melt and flow together to form a smooth, shiny surface. Cadmium, also a toxic element, enhances the vividness of the glaze colors. If the glazes are properly formulated, applied, and fired, the final product will be safe to hold food.

There is no way to tell if ceramic ware has been safely produced by looking at it. Be wary of ceramic ware manufactured in the United States before 1971, antique pieces, and pottery made with low-fire glazes or techniques (raku, Native American pottery, overglaze hand-painted china, iridescent glazes such as lusterware, or raised-slip designs). Imported ceramics are also suspect, especially those items that can bypass U.S. Food and Drug Administration (FDA) import testing programs. These include some catalog items and personal purchases made outside the United States.

Two federal agencies develop and enforce the standards related to human exposure to lead. The U.S. Environmental Protection Agency (EPA) handles water-related issues. The FDA deals with lead in food and products used in the storage and serving of food.

The EPA standards limit the amount of lead in water to 50 parts per billion (ppb). In light of new health and exposure data, the EPA has proposed tightening the standard to 20 ppb. If tests show that the level of lead in household water is in the area of 20 ppb or higher, you should reduce it, especially if there are children or pregnant women in your home.

The FDA established action levels for lead in ceramic ware in 1971. The FDA standards do not limit the amount of lead or cadmium in the glaze or clay body; rather, they limit the amount that can be leached in testing. The standard is designed to prevent incorrect formulation and production of ceramic products.

You can determine the levels of lead in your home by testing your old paint layers, water, and ceramic ware. The testing procedure is different for each of these materials. Ask for a list of state-certified testing laboratories at your county office of the OSU Extension Service. Call one or more laboratories on the list to get information about prices and collection of samples.

Some lead intake from water can be reduced without treating the water by taking three basic steps: 1) use only cold water for all cooking and drinking (hot water tends to leach more lead than cold water), 2) don't drink water first thing in the morning until the water runs for about one minutes (water standing in the pipes overnight has had several hours to leach lead), and 3) during the day let water run a little while before drinking, or keep a supply of water for the day in the refrigerator.

Water treatments that are most effective in removing lead are reverse osmosis and distillation. These are relatively expensive water treatments and distillers in particular require frequent maintenance.

If unacceptable levels of lead are detected in ceramic ware, it should not be used for the storage, preparation or serving of food. If you have antiques or pieces with sentimental value, clearly mark on the back that they are not to be used with food. If you have dishes you wish to dispose of, break them first so no one else with unknowingly be exposed to the lead.

If you have crystal tested for lead, follow the same guidelines as for ceramic ware. Be especially cautious about using decanters to store wine or other beverages. The best idea is not to use decanters for storage because the liquid is slightly acid in content and tends to sit in the decanter for long periods of time-often much longer than the 24 hour period which is the FDA standard. These two conditions (acidity and contact time) are the primary conditions under which lead leaching occurs.

If you have lead paint, recognize that removing the paint is a job for professionals and poses a risk of introducing lead dust into the home. Unless the painted surface is flaking or other wise deteriorating, two coats of a high quality latex paint is a practical solution. The latex paint has a bit of elasticity so it remains slightly flexible and thus is resistant to flaking. The latex layers protect the lead paint layer from exposure to rubbing and flaking and thus have the effect of limiting human exposure to the lead.

Finally, if you are concerned about the possibility of excessive lead intake, contact your physician or pediatrician. A blood test will reveal whether your family members have excessive lead in their systems.

Try these easy to make salmon recipes

Quick Deep Dish Salmon Pie

2 10-1/2 oz. cans pea or asparagus soup
1 pint canned salmon
1/2 cup milk
1 lb. can small potatoes, drained
1 lb. can small onions, drained
1/8 tsp. pepper
1/4 tsp. oregano
1/4 tsp. basil
1 package refrigerator buttermilk biscuits

In sauce pan combine soup, liquid from can of salmon and the milk. Stir in salmon, potatoes, onions and seasonings. Heat until sauce begins to simmer, stirring occasionally. Empty into a 2 quart casserole or baking dish. Top with biscuits. Bake in preheated 400 F. oven for 15 to 20 minutes or until biscuits are brown. Serves 4.

Speedy Salmon Supper

1 pint canned salmon
1 can (10-3.4 oz.) condensed cream of celery soup
1 package (10 oz.) frozen peas, cooked and drained

Drain and flake salmon, reserving liquid. Combine salmon liquid with soup in saucepan. Heat to a boil, stirring. Fold in salmon and peas. Heat through. Serve over rice, toast, biscuit, waffles, or fry bread. Makes 4 servings.

Salmon Supper Loaf

2 pints canned salmon
1 cup chopped celery
1 cup chopped onion
1/4 cup melted butter, margarine
1/2 pound fresh mushrooms, coarsely chopped
2 cups soft bread, crumbs or crackers
salt and pepper to taste
2 Tbsp. chopped parsley (optional)
grated rind and juice of two lemons
2 eggs, beaten
1/2 cup milk

Flake salmon, reserving liquid. Saute celery and onion in butter until tender. Add mushrooms and saute 5 more minutes, stirring often. In mixing bowl combine cooked vegetables with bread crumbs, salmon, reserved salmon liquid, seasonings, parsley and grated rind and juice of lemons. Add eggs and milk and mix well. Grease loaf pan. Pack salmon mixture into a pan. Bake in preheated oven (275 F.) for 45-50 minutes. Serve as is - or - decorate top with mashed potatoes. You may want to brown the top of the potatoes by placing the loaf under the broiler a short time.

Salmon Loaf

2 pints canned salmon
2 eggs, beaten
salt and pepper to taste
dash dry mustard (optional)
2 Tbsp. minced onion
3 slices dry bread crumbed or crushed crackers
1 can cream of mushroom soup
1/2 cup milk

Combine all ingredients in a bowl and mix well. Place in a loaf pan and bake at 375 F. for 35-40 minutes.

Garlic in oil mixtures can be poisonous

Garlic in oil can be a deadly combination. Several cases of botulism food poisoning have been caused by garlic-in-oil mixtures stored at room temperature in homes and restaurants.

The bacteria causing botulism are commonly found in the soil, the water, and even the air. They grow on foods that are low in acidity when oxygen isn't present. Storing garlic (a low acid food) in oil (an oxygen-free environment) creates a perfect medium for bacterial growth.

Commercial garlic-in-oil mixtures are required to have food additives which prevent bacterial growth. At this time, the OSU Extension Service doesn't have a research-based recommendation for preventing bacterial growth in homemade garlic-in-oil mixtures.

You can avoid becoming "another statistic" by handling homemade garlic in oil mixtures safely. Although bacterial growth is most rapid in the "dangerous temperature zone" (40 to 140 degrees), even refrigerated storage doesn't guarantee safety of homemade garlic-in-oil mixtures. Therefore, garlic-flavored oil should be prepared as you need it, rather than made ahead and stored for future use.

Although storage of garlic in oil presents a food safety risk, other food-in-liquid combinations may not. For example, dried tomatoes may be safely stored in oil because they are high in acidity. However, garlic cloves shouldn't be added for seasoning.

Herb or garlic-flavored vinegars also are safe. The acidity of the vinegar will prevent Clostridium botulinum growth.

For recommendations on preservation of garlic, contact the Jefferson County Extension Office.