

## Keeping a roof over your head while unemployed sometimes a difficult task

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.

### Rent Payments

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.

### Deciding Which Bills to Pay First

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, 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.

### Sizing Up Your Situation

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

### Annual OSU tour set for March 23-25

You are invited to host a student or students from a foreign country in your home. The students, with their advisors, will arrive in Warm Springs, Monday, March 23 and will depart Wednesday, March 25. Notify the Warm Springs Extension Office at 553-3238 if you are interested in hosting an OSU visitor.

## Cancer booklet discusses important issues

Approximately six 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.

## Relieving stress, expressing concerns necessary during job loss

Losing your job is one of the most stressful events a person can experience. Unemployment can be personally devastating and can trigger the same reactions you might feel during other serious crises, such as divorce or the death of someone you love.

While you are unemployed you may feel tense and angry. You may have mood swings and find yourself lashing out at others. You may experience feelings of frustration that lead to family arguments. Or you may feel depressed and discouraged. These feelings are normal and common. Other family members usually share some or all of the emotions of the unemployed person; either directly or indirectly. For instance, they may share your same feelings of loss and despair; they may also have to deal with your depression, frustration and anger.

Allow yourself and other family members to express their feelings. Don't talk about "snapping out of it." This denies the seriousness of someone's feelings.

Losing a job forces you, against your wishes, to make rapid changes in your life. It can disrupt your habits and normal routines and give you too much free time. Try to maintain your

daily routines and familiar habits as much as you can. Try to fill your time in satisfying and rewarding ways.

Another change is that you will have more time with your family. On the positive side, you can spend time with your children, spouse or other family members. You can work on household projects that you haven't had time to do. You can read up on a topic you've wanted to learn more about.

Every member of the family feels the stress of unemployment. Support and communicate with one another. Some roles and responsibilities may need to be changed until you find a new job. Be flexible. Families who meet challenges head-on are the most likely to successfully cope with unemployment.

A young wife and mother talked bitterly about her unemployed husband: "When I ask for help or tell him I can't keep working all day and come home to a filthy house, he tells me I'm not turning him into a housewife just because I have a job and he doesn't."

"Or he tells me he's not the maid, or that he still wear the pants in our family and I'd better remember it. Then he doesn't speak for days, or apologizes 40 times or takes off with

his friends who got laid off when he did. I never know what he's going to do—but I know what he isn't going to do. He isn't going to pay attention to the kids, start dinner, do the grocery shopping or even empty an ash-tray."

Change can be difficult, but all family members need to pull together during a crisis such as unemployment. All family members, especially children, fare better where parents support each other.

In order to better cope with stress, keep your body healthy. Eat balanced meals, get enough sleep and exercise regularly.

One approach to cope with stress overload is to take a break from the stressful situation. Here are some suggestions:

- Take a walk.
- Watch a movie.

Spend time on yourself—take a long bubble bath or shower.

Listen to music.

Work in the yard or garden.

Work on your favorite hobby or start one.

Jog, dance or participate in some other physical activity.

Another approach is to take action to reduce excess muscle tension by using relaxation exercises. Although relaxation exercises do not get at causes of stress overload, they provide a physical release from tension.

Learning to achieve the relaxation response is a skill that takes practice. Practice the technique at least twice a day. Follow these guidelines: Find a quiet place.

Get into a comfortable position—lie down on the floor or sit with uncrossed legs.

Breathe easily and naturally.

Keep muscles loose and relaxed.



## Nurturing family members

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.

## Be aware second time around

Be realistic about financial obligations from a previous marriage and their effects on the budget for a new marriage.

When one or both partners have been married before, the financial situation is usually more complex than in the first marriage because of the number of people involved with prior financial obligations. Alimony and child support from a previous marriage puts financial pressure on the new marriage.

That's why it's important for the couple entering a second marriage to take a complete look at their assets and liabilities, specialists stress.

It is suggested that each partner prepare a net worth statement so that each can see the assets and debts the other brings to the new marriage. Look particularly at existing debts, how they will be paid and when they will be paid in full.

Debts can be paid by the individual from his or her own income or they may be the responsibility of the couple from their common income.

Review the assets each person brings to the marriage. Will the assets of each remain separate property or will they become jointly owned? What happens to assets if the marriage ends in death or in divorce?

A premarital agreement may be appropriate when one or both partners have been married before. The agreement can help clarify issues of money, property and prior financial commitments.

In Oregon, the agreement must be in writing and signed by both parties. It becomes effective upon marriage. Since it's a legal document, the logical person to draft it is an attorney, but one attorney should not represent both partners.

The OSU Extension Service has available a new publication that can help couples understand what's financially involved in a second marriage. "Premarital Agreements" FS 318, is available without charge from Publications Orders, Agricultural Communications, OSU, Administrative Services A422, Corvallis, OR 97331-2119

## Don't forget to keep financial records

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. Other should be stored in a safe

### Spicy French Toast

1/2 cup skim milk  
2 eggs  
3 Tbsp. sifted powdered sugar  
1/2 tsp. ground cinnamon  
1/4 tsp. ground cloves  
1/2 tsp. vanilla  
Vegetable cooking spray  
4 slices of bread

Combine milk, eggs, sugar, cinnamon, clove and vanilla in a shallow bowl, beating well. Coat a large skillet with cooking spray; place over medium heat until hot. Dip 2 bread slices, one at a time, into the egg mixture, coating well. Drain off excess; arrange bread slices in skillet, and cook over medium heat 4 minutes on each side or until lightly browned. remove to a serving platter and keep warm. Repeat with remaining bread slices. Yield: 4 servings

### Bran Muffins for Two

3 Tbsp. morsels of wheat bran cereal  
2 Tbsp. skim milk  
2 tsp. margarine, melted  
2 tsp. honey  
3 Tbsp. all-purpose flour  
12 tsp. baking powder  
Dash salt  
Vegetable cooking spray

Combine cereal and milk in a small bowl; stir well and let stand 2 minutes. Add margarine and honey, stirring until blended. Combine flour, baking powder and salt in a small bowl. Add to cereal mixture and stir just until moistened. Spoon batter into 2 muffin cups coated with cooking spray. Bake at 400 for 20 minutes or until golden brown. Yield: 2 muffins (132 calories each)

### Chicken Fajitas

2 lbs. boneless chicken breast halves, skinned  
1/4 cup white wine vinegar  
1/4 cup lime juice  
2 Tbsp. Worcestershire sauce  
2 Tbsp. chopped onion  
2 cloves garlic, minced  
1 tsp dried whole oregano  
1/4 tsp. ground cumin  
Vegetable cooking spray  
8 (8-inch) flour tortillas  
1/2 cup commercial picante sauce, divided

1/2 cup plain low-fat yogurt, divided  
1/4 cup chopped green chiles, divided  
Trim excess fat from chicken. Place chicken between two sheets of waxed paper and flatten to 1/4-inch

thickness, using a meat mallet or rolling pin. Place chicken in a 13x9x2 inch baking dish. Combine vinegar, lime juice, Worcestershire sauce, onion, garlic, oregano and cumin, pour over chicken. Cover and refrigerate at least four hours. Remove chicken and discard marinade. Arrange chicken on a grill coated with cooking spray. Grill 6 inches from heat source (about 8 minutes), turning once. Slice chicken across the grain into 1/2-inch wide strips. Wrap tortillas in aluminum foil; bake at 325 for 15 minutes. Arrange strips of chicken just off center of each tortilla; roll up tortillas. Top each with one tablespoon picante sauce, one tablespoon yogurt and 1 1/2 teaspoons green chiles. Yield 8 servings (308 calories per serving).

## deposit box or fire-proof 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 Recordkeeping 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 can be ordered from Publications Orders, Agricultural Communication, OSU, Administrative Services A422, Corvallis, OR 97331-2119

## For 4-H: Volunteer whatever time you have

How much time will it require? Two hours or one hundred hours might be given. Any time you can give will be helpful.

Why become a 4-H Leader? A good 4-H program develops a child's confidence, pride, and leadership ability. It promotes good work habits, useful skills, positive attitudes, and the ability to work with others. This very worthwhile youth program cannot exist without volunteer leaders. Don't deny the youth of your community the opportunity for such growth and development.

Becoming a 4-H leader will bring you self satisfaction. It will offer opportunities for you to participate with your neighbors and friends in field trips, fairs, camp, achievements programs, etc. And it will help you to develop your own abilities.

What is 4-H? 4-H is a national, state and local program sponsored by the cooperative Extension Service. The Reservation and County Agents support and assist volunteer leaders. One new approach called "Indianized 4-H" provides a great deal of local flexibility. It offers an opportunity for Indian people to conduct their own 4-H program their own way.

4-H operates primarily through community clubs. Each club has one or more leaders. One might attend to the organizational aspects of the club, teach project skills or both. Youngsters who have support and involvement from parents have the best 4-H experience. 4-H project booklets and other useful printed materials are provided, if requested, for both members and leaders by the State Extension Services. 4-H Club activities work but often also include a business meeting and a fun period.

The 4-H program provides recognition for varied accomplishments. It allows each young person to achieve according to his/her ability and interest.

What will you need to do as a leader? You will teach or help teach

a skill to a group of young people who will meet weekly, or bi-weekly. For as long as you and your 4-H club want to meet, as long as the youth want to meet or until they have learned the skill they joined the 4-H club to learn. You as the leader will set the time, date and location of your 4-H club.

What help will you get? Extension Agents, Aides or experienced leaders will provide you with the necessary printed materials and they will help you until you are ready to work on your own.

You may want to follow the activities outline in the project or leader manuals or you may want to do your own thing.

Sometimes funds to offset certain projects and events costs are provided by the OSU Office. In other cases 4-H clubs have to raise their own

money. Parents often provide projects materials, some transportation and refreshments.

Can someone like me really help? Definitely! Anyone who likes children or who has a special interest or skill, or a strong desire to pass on their Indian culture and skills to the younger youth of Warm Springs.

Volunteers are needed now. Call the OSU Extension office here in Warm Springs, Oregon 553-3238.

## Leaders meet

4-H Leaders meetings are held monthly. Leaders are encouraged to bring their sack lunches to the noon meetings. The next meeting will be March 2. All meetings are held in the 4-H Room in the basement of the old boys dorm.

## The more you know, the more you...

The more you know about the 4-H program the more you can help your child. You will find out about 4-H by being involved, especially by attending meetings and 4-H events.

Help your child select a project that he/she will like, one that he will have the ability to do and one for which you can furnish the needed materials.

Show a personal interest in the project your child selects. Learn about your child's project so that you can give help when it is needed. Cooperate with your child and encourage him/her in carrying on a 4-H project without actually doing the job yourself. Encourage your child to complete whatever is started.

Support 4-H activities. For interest and enthusiasm, attend 4-H functions as a family. Volunteer to furnish transportation to some 4-H activities. Provide your child with whatever inexpensive projects supplies that

may be needed.

Show appreciation to local 4-H leaders. They gave their time and talents to your children to provide them with opportunities they might not otherwise have.

Develop a sense of purpose. A parent should encourage their child to participate in a 4-H club for learning experience, not for prizes and awards that may be available, and not for the fun alone.

Offer your services. Share your knowledge, special skills and hobbies with a 4-H group. The leaders will appreciate your help. Also you may offer to help with transportation or to host a club meeting or event, if you are able.

Give encouragement and approval. These are two of the basic needs of young people. Encourage your 4-H member to participate in his personal project and club activities. Show approval for job well done.

## When caring for parents, don't take on too much

"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 parenting. 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 headache, 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 limitation 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 to 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. Is it meeting the needs it was intended to meet? How are you