

## 'Money' ranks Oregon second highest tax burden for typical household

Does Oregon fit the description, "tax hell?" It depends on the measuring stick you use, according to Oregon State University (OSU) economists.

A feature article in a recent issue of "Money" magazine ranked the 50 states plus the District of Columbia according to the annual state and local tax burden borne by a "typical" household in 1991. The authors estimated that burden at \$8,168 for Oregon, earned the Emerald State a "hellish" rank of second highest. Only New York was higher with a tax of \$8,841. Alaska ranked lowest with a "heavenly" tax of \$2,013.

On the basis of "Money's" comparison Oregon is indeed a devilishly delightful place for tax collectors. However, Mike Martin, OSU agricultural economist, believes these rankings heap far more fire and brimstone on the state than it deserves.

"There are several ways to compare states' tax burdens," says Martin. "Money" provided one analysis based on a specific set of assumptions about earnings and expenditures. "Money's" analysis was based on an average family who subscribes to the magazine, a family of four with two earners making nearly \$74,000 annually - a very specific economic demographic profile.

"Because Oregon's total tax system is progressive (people with higher incomes pay more taxes), if you happen to be in that profile, you may indeed be in tax hell. But in Oregon you're probably earning less. The average family income here is only about half that of the typical subscriber to 'Money,'" said Martin.

"There are two other measures used in ranking states according to tax burden," said Bruce Weber, OSU Extension Service economist. "One way is to take total state and local

taxes as a percentage of personal income in each state. Using this method with U.S. Census of Government figures, Oregon ranked 13th highest in 1989-1990. Oregonians paid an average of 12.1 percent of personal income in state and local taxes that year, somewhat above the U.S. average 11.5 percent.

"The most commonly used way to examine tax burden," continued

Weber, "is to look at per capita state and local taxes (total taxes divided by a state's total population). By this method, Oregonians paid \$1,921 per person in 1989-1990, placing the state as 19th highest among the 50 states."

In terms of per capita taxes, Oregon is almost 5 percent below the U.S. average of \$2,015 per person, Weber said.

## Improve your financial situation

If you are anticipating a tax refund, think about what you might do with it. A suggestion might be to improve your financial situation. You might pay off credit card debts, start an emergency fund, or save for long-term family goals.

Credit card debt is expensive because interest rates are high. Paying this off saves interest expense. After

you pay off credit card debts, set up a plan to control spending and avoid accumulating a new balance.

"When credit cards are used for daily living expenses such as gasoline, food, and clothing, and the amount charged is not paid at the end of the billing cycle, you are borrowing money for daily living and therefore increasing your living costs by 18-20 percent annually.

If you have no credit card debt, a suggestion could be a start of an emergency fund. A minimum emergency fund equal to three months take home pay. Use the tax refund to start the fund and develop a plan to routinely add small amounts. If you already have an emergency fund, consider starting a savings account for long-term family goals, such as education of children, buying a home, or retirement.

## Four day mini-college scheduled for June 15-18

An Extension Mini-College is scheduled to be held June 15-18, 1992 at Oregon State University, Corvallis. There will be four days of classes, workshops, tours and new friends. The mini-college is co-sponsored by OSU Extension Service and Oregon Extension Homemakers Council.

## T-shirts made without chemicals

T-shirts are everywhere. The latest trend is environmentally friendly T-shirts. These are constructed completely of cotton, with no chemicals used in the finishing process. The result is a natural ecru color.

Several companies are developing lines using fabrics whose fibers are organically grown and naturally colored or colored with vegetable dyes. Espirit's collection is called Ecollection, T.L. Higgins call theirs Higg'n'atural, and Levi Strauss' is Levi's Naturals.

A new category of sport shoe is the all terrain sandal or amphibious



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

The Oregon State University Tour is going to be March 23, 24, 25, 1992. OSU Extension is looking for homes to host the foreign exchange students that will arrive Monday evening and depart Wednesday morning. The students will be in your home by night and the community by day. If you are interested call Liz Blann, Madras Extension Office 475-3808 or the Warm Springs Extension Office 553-3238.

## Stepfamilies need to discuss money issues

Money is second only to children as a major problem area for remarried couples. Even though its important and each spouse has experience with money in previous marriages, remarried couples may still have a hard time confronting important issues.

That's the observation Anita Metzzen, executive director of the American Council on Consumer Interests, and Edward Metzzen, professor and chair, family economics and management, University of Missouri, make in a new Oregon State University (OSU) Extension Service publication.

Stepfamilies often find themselves starting with limited resources as a result of earlier divorce, and their current and future resources strained as they build new relationships while retaining ties to past ones, they observe.

Although it's important to discuss money matters in advance and to get as many things in place as possible, couples "need to understand that in

view of the complexities and sensitivities involved, success can't be expected overnight. Progress usually occurs over time," the authors stress.

The Metzzen identify five stages a couple will go through in the normal evolution of dealing with money matters, from "rose-colored glasses" to "achieving stability."

Each stepfamily progresses through the stages at its own pace, they explain. Some couples find they can talk openly, plan together and are able to move ahead, spending little time in the early stages. Others may communicate well, but lack the tools to implement a successful money system without giving more time and effort to gaining additional knowledge and advice.

The authors stress that a strong commitment to the marriage is required "along with a willingness to work through the stages. It takes time and trust as sensitive and important money matters are attended to. For those couples who do what it takes to achieve the final stage, the rewards in terms of quality of life are great."

Single copies of "Stages in Money Management for Stepfamilies," FS 316, are available without charge from Publications Orders, Agricultural Communications, OSU Administrative Services A422, Corvallis 97331-2119.

## Make a practical gift

Many kitchen basics, such as baking pans, staple food items or pots and pans, make practical shower or housewarming presents. One way to present the gift is to put the items in a canvas or nylon mesh bag that can be used again as a grocery sack. Tuck some colored paper around the gift and tie the bag with a bright bow.

## Face debts and know how to talk to your creditors

When your income drops, and you realize you can't pay all your bills, it's important to face your debts and know how to talk to your creditors.

Your past experiences with creditors are important. If you have consistently paid bills when due, your creditors will be more cooperative than if you were late or didn't make regular payments. Creditors are in the business of lending money and/or providing services. They want to

keep your business, but they also want to get paid.

Contact your creditors; don't wait for them to contact you. Explain your current situation. Tell them unemployment has reduced your income and you are not able to keep up with your complete payment. Frankly discuss your future income prospects so you and your creditors can figure out solutions to the problem. Most creditors would prefer to receive smaller payments on a regular basis than to begin an expensive collection procedure.

Before you and your creditors agree on a reduced payment or some other solution, determine how much money, you have to pay off your debts.

Figure out how much income you can count on each month and how much you need to pay for your essential monthly living expenses. You'll need to know who and how much you owe, as well as how you plan to pay them.

Once you have gathered the infor-

mation you need, contact each creditor, explain your situation and work out a solution. Be prepared to explain the following:

- \* The reason you fell behind in your payments.
- \* Your current income and prospects for future income.
- \* Other obligations.
- \* Your plans to bring this debt up to date and keep it current, including the amount you will be able to pay each month.

Visit local creditors in person. Visit the loan officer at your bank or credit union, the credit manager of local stores, the budget counselor at the utility company. Don't forget creditors like your dentist, physician, clinic and hospital.

Contact out-of-town creditors by phone or letter. If you phone, write down the name and title of the person to whom you talked. Follow up the conversation with a letter summarizing what you and the creditor agreed. Keep copies of your correspondence as well as any reply.

## 4-H Enrichment Camp to be held in August

Arlene Boileau and the Extension staff have begun planning the 4-H Wilderness Enrichment Camp. It will be held in August. Last year, the turnout and parent involvement and support proved to be encouraging and contributed to the overall success of the camp. We hope for more of the same this year.

## Tests conducted to measure levels of cholesterol

If you're trying to eat less saturated fat, and you're opting for heart-healthy polyunsaturates instead, here's good news from ARS researchers.

A recent study at the Western Human Nutrition Research Center suggests that polyunsaturates - the kind found in corn oil margarine, for example - don't lower your levels of the good HDL cholesterol.

The findings come from tests of 11 healthy middle-aged men who volunteered at the San Francisco center.

James M. Iacono, center director, and chemist Rita M. Dougherty conducted the 3-month study. They say that although their conclusion agrees with findings of some experts, it conflicts with others that have suggested that the highly touted polyunsaturates may reduce good cholesterol.

"Although there was a dip in HDL's at the midpoint in our study," Iacono notes, "HDL levels went back

up by the end of the experiment."

HDL's, or high-density lipoproteins, have been linked with a lowered risk of arteriosclerosis (hardening of the arteries). The so-called bad cholesterol, or low-density lipoprotein, is blamed for higher risk of heart disease. HDL and LDL are typically measured in the comprehensive blood test usually included in yearly physical exams. A total cholesterol of 200 or less and an HDL level of above 45 are generally recommended.

For part of the San Francisco study, volunteers followed the eating guidelines recommended by the American Heart Association - fats were no more than 30 percent of the day's calories. Each type of fat-saturated, monounsaturated, and polyunsaturated - made up about 10 percent of the day's total calories. Then, to pinpoint any effects the polyunsaturates might have on HDL cholesterol, Iacono and Dougherty

lowered levels of polys to 3.8 percent of part of the study.

"Neither the 3.8 nor the 10 percent levels of polyunsaturates lowered HDL cholesterol for more than about 2 weeks," says Iacono. "In our new studies, we're looking for an explanation of why other researchers concluded that polyunsaturates lowered HDL's."

The ARS scientists relied on practical menus with typical foods that taste good and were easy to buy and prepare, yet were low in fat. Menus included, for instance, ham, turkey, meatloaf, baked fish, spaghetti, lasagna, or other familiar fare.

"Lowering the fat in your meals is often simply a matter of making easy substitutes at the supermarket or perhaps changing some of the ways you cook," says Dougherty. "You can cut fat calories if you trim visible fat off meat or choose lean meats and poultry. Or switch to low-fat or nonfat dairy products like skim milk or low-fat yogurt and reduced-fat sour cream."

"Instead of using butter for cooking or at the table," she adds, "choose polyunsaturated margarine like a vegetable-oil-based spread."

## Qualities of 4-H leaders listed

Each 4-H club is special! Each one develops its own identity as it grows, based on the interests, needs and goals of the members, leaders and parents.

Even though each club is different, there are qualities that successful 4-H have. Some of these qualities (or use them as goals) are listed below. Not all clubs will have time to accomplish all these possible experience, but a balance of activities, skill building, and cooperative efforts is important.

- Qualities/Goals of a 4-H Club
- Club members work together and enjoy being together.

- There is strong parent support.
- Leadership opportunities are given to all 4-H'ers (done through junior and/or teen leadership, club officers, community service, etc.)
- A variety of teaching methods are used.
- Several of these are done in the club: records, presentations, fair preparation, and more.
- Members, leaders and parents are informed of all club activities.
- Younger members learn basic skills.
- Members are excited about 4-H and have fun.

**Camp counselor trainings**  
Friday, April 24, 5:00 p.m. through Sunday, April 26, 12:00 noon.  
Also May 6, 12, 20, from 4:00 p.m. - 8:00 p.m.  
If you are interested, call the Extension office 553-3238.

## Cattle lice are primarily a winter time problem, use systemic insecticide

Lice can cause economic losses in all types of beef cattle operations. Some animals that develop extremely large lice populations may abort their calf or die from anemia caused by blood loss but the major loss results from poor feed conversion.

In cow-calf operations, lousy cattle will produce less milk and will wean lighter calves. Cattle feeders will find lousy cattle require more feed for each pound gained. Louse-infested cattle appear unthrifty and have dry looking skin. They also damage fences, corrals and feeder bunks by rubbing on them to relieve the irritation caused by lice feeding. Lice are primarily a wintertime problem because sunshine, rain, self-grooming and short summer hair coat make poor conditions for their development.

Cattle are the only host of cattle lice. Usually 1 or 2% of the cattle in a herd are carriers that will harbor high numbers of lice year around. Bulls are often carriers since they have a denser coat and cannot self-groom as easily as the other cattle. Lice spread by contact from carriers to other animals in the herd. Cattle

lice spend their entire life on the animal and will live only a few days off the host if removed. Lice can pass from egg to adult in 3 to 4 weeks. Eggs that fall off the host will not hatch unless the weather is hot and then the young must find a host within 2 to 3 days or they will die.

Each time cattle are handled they can be examined for lice in a few seconds. Part the hair with your fingertips and examine them in several places including the neck, withers, brisket, shoulders, midback, tailhead, flank, udder, and behind the rounds.

There are 4 species of lice that infest cattle. Three of these species feed by piercing the skin and sucking blood. The fourth, a biting louse, feeds on the scales of the skin and causes irritation.

Herds routinely treated for cattle grubs, hornflies, ticks or faceflies in the fall may not develop lice infestations which require treatment. If grubby cattle are to be treated for lice, use a systemic insecticide after the first frost in the fall. If this can't be done, wait until January or February to treat to prevent anaphylactic shock to the animals which results

from dying grubs present in their bodies. If treatment for lice is needed in late fall or early winter, use a nonsystemic insecticide. Systemics will not kill lice that are not feeding or eggs of lice. A second treatment may be needed in herds with large infestations. Consult your local Veterinarian or Extension Agent for recommendations about how to control lice. Several products are now available which may be useful depending on methods and conditions.

Following simple sanitation practices will help you limit the spread of lice in your cattle. Isolate newly purchased animals and examine them. If they have lice, treat them before you move them into the herd. If bedding, feeder bunks, sheds or trucks have been contacted by lousy cattle, keep other cattle away from them for 2 days in winter or 10 days in summer, or sanitize them before reuse. Remember, all insecticides are poisons. Read the label on the package and follow precautions carefully. Avoid contaminating the skin, eyes, and clothing with any pesticide. To protect fish and wildlife, keep pesticides out of the ponds and streams. Keep

pesticides away from children and domestic animals and safely dispose of used containers.

The recommendations in this article are based on the best information currently available. If recommendations are followed carefully,

residues should not exceed the tolerance established for any particular chemical. Follow recommendations carefully with respect to dosage levels, number of applications and minimum interval between applications. The cattleman is responsible for residues.

## Applesauce cupcakes recipe given

- 1 1/2 cups all-purpose flour
- 1/2 tsp. baking powder
- 1 tsp ground cinnamon
- 1/2 tsp. ground nutmeg
- 1/4 tsp. ground cloves
- 2 Tbsp. creamy peanut butter
- 2 Tbsp. margarine, softened
- 1/4 cup firmly packed brown sugar
- 1 egg
- 1/4 cup unsweetened applesauce
- 1/4 cup skim milk
- 1/4 cup chopped unsalted dry-roasted peanuts
- 1/2 tsp. vanilla extract
- vegetable cooking spray
- 1/4 cup sifted powdered sugar
- 1 Tbsp. creamy peanut butter melted
- 1 to 2 tsp. unsweetened apple juice
- Combine first 5 ingredients in a small bowl; stir well. Set aside. Cream

2 Tbsp. peanut butter and margarine in a medium bowl; gradually add brown sugar, beating well at medium speed of an electric mixer. Add egg and applesauce; beat well. Add flour mixture to creamed mixture alternately with milk, beginning and ending with flour mixture. Mix well after each addition. Stir in peanuts and vanilla.

Spoon cupcake batter into muffin pans coated with cooking spray, filling each cup two-thirds full. Bake at 350 for 25 to 30 minutes or until a wooden pick inserted in centers comes out clean. Remove cupcakes from pans, and cool completely on wire racks.

Combine powdered sugar, melted peanut butter, and apple juice, stirring well. Drizzle powdered sugar mixture over cupcakes. Yield: 1 dozen (156 calories each)

## Junior, teen and adult leaders forum scheduled for April

An Oregon 4-H leaders' forum is scheduled to be held April 3-4 (3 p.m. Friday through 5 p.m. Saturday) at Sunriver. This leaders forum is for junior, teen and adult 4-H leaders.

The cost of the forum is \$52 before February 3. You may apply for partial scholarships from the Jefferson County 4-H Leaders' Association. Call 475-3808 for information. Out of pocket expenses are deductible if you keep a dated receipt.