

Financial fitness checklist identifies many problems

If your financial situation makes you feel uneasy you are not alone. Changing income patterns doesn't necessarily mean disaster. A financial checkup will reveal if there are potential problems.

Read each statement. Write "Yes" or "No".

- 1) You tend to be late in paying bills; you "shuffle" them around paying some creditors this month and others next month.
- 2) You take out a loan to pay off old ones, thereby extending the payment time.
- 3) You're spending more than 20 percent of your take-home pay to pay off debts (excluding mortgage payments).
- 4) You have no reserve cash or liquid assets to meet emergencies.
- 5) You depend heavily on extra income bonuses, overtime, moonlighting — to get you over rough spots.
- 6) You find it harder and harder to save. Your passbook shows more withdrawals than deposits; you cash in savings bonds long before they mature.

7) You don't have enough reserve to tide you over a major upset like a pay cut. You aren't prepared to replace big items like household equipment.

8) You use credit to purchase things like clothing that you should have anticipated the need for and that you previously bought with cash.

9) Bills once paid promptly are now shuffled to the bottom of the pile. You wait a longer and longer time to pay them.

10) You rob Peter and pay Paul. For example, you dip into funds accumulated for insurance premiums to pay the water bill.

11) You can't figure out where your money goes. You don't believe you spend it foolishly, but there is not much to show for all your outlay.

12) You have lost track of what your debts add up to. You have to scrounge for money to make monthly payments, and because you use a lot of credit, the balances owed don't seem to decrease much.

14) If your checking account has an overdraft loan feature, you use it frequently.

15) Some of your creditors have started sending you reminders about overdue payments.

16) You write checks but have not developed a system to show the correct balance.

17) You don't discuss money with your family, because you feel uncomfortable or are afraid it will start an argument.

18) Your financial situation makes you feel depressed.

19) You've had to borrow money from parents or other close relatives just to meet basic living expenses.

20) You're at the maximum limit on your bank credit cards.

SCORING
Count the number of responses marked "Yes".

Five or more "Yes" responses in-

dicating two possible diagnoses:

1) You have "spenditis" — you are overspending, but you don't know in what areas.

2) You have "amnesia" — you don't remember where your money goes — you just know there's never enough.

You definitely need a financial fitness program. You must become aware of how your money is actually being spent. You should try a tracking method. This medicine may be a bitter pill to swallow, but it will help you to determine where your money goes. You can then decide if you are satisfied with the spending pattern your tracking reveals.

If you had fewer than five "yes" responses, you don't display enough symptoms for a diagnosis of either spenditis or amnesia.

Please come to the 4-H Recognition Night on Wednesday, November 18, 1992 from 7:00-8:00 p.m. at the 4-H Center. Members please be sure to bring your families. Everyone is welcome to come even if you would just like to know more about 4-H. Hope to see you there.



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

Extension office moving to new location

It appears as though the change for the OSU Warm Springs Extension office will finally happen. We are so excited that carpet has now been put into the Education Center. We can move!

By the time you receive this paper, we will be in the middle of the move from our present location to our new location in the Education Center (old Boy's Dorm). We will be located on the first floor. That is between the basement and the top floor. Also on the first floor with us will be the Culture and Heritage Department. Our secretary will be located close to the hall door on the West end of the building. We will put up some sort of sign to identify her office as soon as

we can. So if you come to see us, look for her office first and she can direct you to whoever you need to see.

We hope to have our move completed by November 16, 1992. As many of you know we have had a lot of phone problems. It may still take us some time to get all of those problems taken care of after we move. Our numbers will still be the same as are listed in the directory. If, however, you are unable to get a hold of us at 553-3238, be sure to call the Education Branch at 553-3596 and they will get us the message. We really appreciate your patience with us and all the telecommunications problems we have had during the past two months.

Prepare teenagers to manage stressful situations in their lives

Whether you're the parent of a teenager, a volunteer leader for a group of teens, or an employer of teens, you're going to encounter teens trying to handle stress. Be prepared to help them.

You may not think teenagers face much stress, but they have stressful situations, too, notes Ruth Harmelink, Oregon State University Extension family life specialist. Failing a test, having a fight with a friend, or being "put down" can seem like the end of the world to a teenager.

In addition, teens haven't had much time to learn to deal with

stressful situations, Harmelink went on. It takes time to learn to be a good stress manager.

Teens, like everyone else, react to stress in three ways; they get angry, withdraw, or take charge.

If they get angry or aggressive, they get your attention. But that usually causes more stress in the long run. Drinking too much, driving recklessly, or breaking things doesn't solve problems, it only creates more stress. Do what you can to discourage this reaction.

Withdrawal also can be destructive. It's normal for people to want to

be alone when they are hurt emotionally. But, if they continue their withdrawal for a long time, they're keeping themselves from what they need most — understanding, support, and help from others.

"When under stress, teens may complain of a churning stomach or a headache," Harmelink says. Fear creeps through their bodies.

When in this situation, try to get teens to talk to someone they trust and share what bothers them, Harmelink suggests. Listening to music and relaxing helps, as does physical exercise. Let teens do

something they enjoy that will take their minds off the problem.

Sometimes teens can talk to friends or the parents of friends. Others talk with a coach or an employer. If someone comes to you to talk, get them to lay out the problem and discover ways to solve it.

DANGER--Children and Lighters



Do you know that your 3-year-old child may be capable of lighting your cigarette lighter?

About 200 deaths each year are associated with fires started by cigarette lighters. Of these, an estimated 140 deaths are the result of children playing with lighters; most of the victims are less than 5-years-old. Children who survive such fires are often severely burned, resulting in disfigurement for life and emotional adjustment problems. Many of these tragedies are avoidable.

Cigarette lighters, particularly disposable ones, are fascinating to

Protect carpet, vacuum regularly

No carpet lasts forever, but you can add years of life to your carpet with regular care. One of the reasons a carpet wears out is that dirt particles get trampled deep into the pile where

they rub the fibers like sandpaper.

Protect your carpet by vacuuming it regularly. Vacuum at least once a week thoroughly. Heavy traffic areas may require more frequent cleaning. Here's where speed is no asset. Vacuum slowly to let suction and the beater bars do the work.

A vacuum cleaner with a beater bar agitates the pile and is more effective in bringing dirt to the surface for easy removal.

And remember, no carpet lasts forever, even with excellent care. In 7 to 10 years of moderate to heavy hallway traffic even the best nylon carpet may look tired.

Aging process affects sleep patterns

By the time they are 60 about 80% of people find that they are waking up more often during the night and earlier in the morning. Though the amount of time spent in bed may remain fairly constant, actual sleep time usually lessens; while eight hours of sleep is typical at age 20, six hours may be more likely at 50. According to sleep researchers, these changes in sleep patterns are a natural part of the aging process and are nothing to worry about.

Compensating for changing sleep patterns:

- Stick to a regular sleep schedule.

Get up the same time every morning, no matter how well you slept. Don't oversleep on weekends.

- Avoid caffeine in the late afternoon and evening, and if you smoke, quit. Caffeine and/or cigarettes can keep you awake.

- Daytime exercise can improve sleep, but avoid strenuous workouts near bedtime.

- If you suspect that a medication is interfering with your sleep, consult your doctor or pharmacist.

- Avoid napping in the late afternoon and evening.

- Don't count on alcohol: it pro-

duces light, unsettled sleep, and often the sleeper will suddenly snap awake.

- Avoid sleeping pills, which typically lead to further disruptions of the body's normal sleep cycle — increase in fragmented sleep, disturbing dreams, and daytime fatigue. Taken nightly, sleeping pills lose their effectiveness, and some may become addictive.

- Sleeping less than five or more than ten hours a night may be a sign of clinical depression. You should check with a physician in this case.

Personal resume important in securing job

Seeking employment is of primary importance to many people on the Warm Springs Reservation as well as throughout the United States. To be gainfully employed contributes to a person's sense of well being and gives a feeling of ownership and contribution to the community. One of the first and most important tools to securing that job that may just have been listed is the Personal Resume.

According to the Webster's New Collegiate Dictionary, 1977, the word resume means "a short account of one's career and qualifications prepared typically by an applicant for a position." The resume is one of the first things a prospective employer will see in addition to the official application. First impressions of the application material are often the most important. For example, if the application and/or resume is incom-

plete, it may indicate to the employer that the applicant does not follow written instructions or may perform work assignments in an incomplete manner. A clean, complete resume shows the potential of quality work from an applicant more so than one that has been copied several different times. Appearance of the application, resume and cover letter can be the determining factor of being called for an interview or not.

According to the Oregon Employment Division in their publication, The Resume, Advise yourself..... there are five basic points that employers agree make a good resume.

1. The resume should give a single goal.
2. The resume should be no more than one page in length. Never more than two. Brief and clear sentences are the best.
3. The resume is a list of your

schooling, work experience, and skills. No one order is better.

4. The resume should be aimed at one job or employer. If you have many job skills, write a new resume for each type of job.

5. The resume should be typed and neat.

Also included in the publication are tips how to get started, arrangement of resumes, a sample cover letter and a few sample resumes. This publication can be picked up at the Employment Division in Madras or better yet, right here in Warm Springs at the OSU Extension Office.

The Extension staff members have had the opportunity to view many resumes and create their own throughout their careers and would be more than happy to sit down with anyone and answer any questions about filling out applications, creating a resume or writing cover letters.

School to offer two days of training March 16, 17, 1993

This is not a school on how to ride a bronc or a bull or anything on four legs. This is a school for foresters, consultants, appraisers, logging managers, falling contractors and anyone interested in "merchandizing trees." The school is being offered March 16 and 17, 1993 at Oregon State University, Corvallis, and is sponsored by the College of Forestry.

During the two days, participants will learn about a new commercial software called "OSU-Buck" and will set up an optimal bucking system. Participants will be able to do a lot of hands-on work using desktop computers and will be shown how this program can be used in their own operations. Instructors for the class will be Eldon Olsen and Steve

Pilkerton. Both are registered professional foresters.

Registration for the two day school is \$375. If you need a copy of the brochure, call the Warm Springs Ex-

ension Office at 553-3432 and they will get one in the mail to you. You can also call the Conference Assistant at 737-2329 to register or find out more detailed information.

Parents support 4-H in many ways

Parents can show interest and enthusiasm for the projects their child selects. Help guide your child, but do not do the job for him or her. Parents can provide transportation to local meetings and county activities in which your child and others of the club are interested. Parents can provide refreshments for meetings and special 4-H functions, you need not

wait to be asked, VOLUNTEER!! Parents can support your 4-H leaders by becoming acquainted with them; let them know you appreciate their efforts. Most of all see that a project is carried through to completion. Your son or daughter will thank you when they look back with fond memories of a project they completed.

Stepfamilies progress in stages

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 Metzen, executive director of the American Council on Consumer Interests, and Edward Metzen, 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 Metzens 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.

Curried turkey and peanut salad

- 1/2 cup plain yogurt
- 1/4 cup mayonnaise or salad dressing
- 1 to 1 1/2 tsp. curry powder
- 1/4 tsp. salt
- 1/8 tsp. pepper
- 3 cups chopped cooked turkey or chicken
- 1 cup halved seedless grapes
- 1/2 cup chopped sweet red or green pepper
- 6 lettuce leaves
- 1/3 cup chopped peanuts

For yogurt dressing, in a large mixing bowl combine the yogurt, mayonnaise, curry powder, salt, and pepper; mix well.

Fold in chopped turkey, grapes, water chestnuts, and red pepper. Cover and chill thoroughly before serving.

Serve turkey salad on lettuce leaves. Sprinkle individual servings with chopped peanuts.

The Roundup



By Bob Pawelek
OSU Extension Agent
Livestock and Range

Proposal introduced

The Northwest Intertribal Agriculture Council held its annual meeting November 2, 3, 1992 at the Kah-Nee-Ta Resort. Some very positive ideas were generated from the general sessions. After value voting by the membership in attendance, the following items were listed as priorities for presentation to and consideration by the National IAC membership in Las Vegas in December:

- 1992 Ag Bill takes into account the BIA's position on the Ag Bill; also heirship, cultural protection, and resource surveys.

- Enhancement programs for cultural foods, medicinal plants, and rivers. Includes water rights and environmental protection.
- Increase BIA funding for Ag programs. Budgeting system, demonstration projects to improve producer participation, and increasing direct loans.
- Irrigation Field Hearings. Discussion of tribal water rights.
- Indian Producer Financial Assistance. Encompasses educational programs and marketing assistance.

The NWIAC pursues and promotes the conservation, development and use of tribal agricultural resources for the betterment of Indian people. It provides a forum for Northwestern American Indian Tribes and native producers to realize areas of mutual concern.

The proposals as listed will be presented through unified input at the National level in December 1992 at Las Vegas, Nevada.

Rockin' 4-H to roll again

As extension livestock Agent for the Warm Springs Reservation, part of my position responsibilities includes laying the groundwork for resurrecting the Rockin' 4-H Club.

I am very excited about this opportunity as well as becoming acquainted with volunteers who would like to become involved. I would like to have input all across the reservation as to your suggestions and recommendations.

Once we have gathered input, we would like to call a meeting of volunteers to discuss the objectives and purposes the Rockin' 4-H Club is to provide our young people.

Suggested purposes we have received at this point include providing each 4-H member enrolled in the livestock project the opportunity to:

- Learn basic principles of animal science by owning and/or caring for and keeping records on one or more head of livestock.
- Demonstrate a knowledge of sound breeding, feeding and management practices.
- Identify types and grades of animals and use efficient marketing methods.

- Learn the value of scientific research and its influence upon horse and beef production.
- Develop integrity, decision-making ability and teamwork skills through participation and/or exhibits.
- Practice leadership skills and roles, taking part in community affairs and demonstrate individual responsibility.

- Explore career, job and productive leisure opportunities.
- Develop skills, knowledge and attitude for lifelong use.

To learn more about this opportunity to get our kids involved in something positive and productive, give me a call at the OSU Extension Service Office, 553-3432, or stop by to visit at 1134 Paiute St.