

The shopping spree is over, be prepared for the shock

As the bills roll in, we recall the uncontrolled spree that put us in debt for the next few months. There is nothing we can do about the last spree, except pay the bills promptly. But we can take time to learn more about the borrowing each year that puts us in the hot water.

How smart are we about consumer issues?

A survey conducted in March 1993 by Princeton Survey Research Associates confirms that consumers have a surprising lack of understanding about the way rising banking



fees. This "information void" is costly when one considers that credit card fees increased by 45% between 1991 and 1992. In 1992, credit card fees accounted for 11% of card user revenue, up from 6% the previous years. And guess who is paying that extra money, Mr. and Mrs. J.Q. Public.

Many credit card users know that they have a "credit limit" but many do not know that many credit cards if fact will let you charge more than the limit, without telling you why. For example:

- 36% of credit card users do not know whether they are charged fees in addition to interest, such as late payments or going over their credit limit.

- Nearly 80% of consumers who know they have a grace period on their credit card do not know how it works.

- 48% of consumers describe their knowledge of credit card fees and interest charges as being only fair or poor.

Some commonly misunderstood

fees and payment practices include:

- Over the Limit Fees
- Late or Missed Payment Fees
- Cash Advances
- Minimum Credit Card Payment

Over the limit fees

Many credit card users allow cardholders to exceed their credit limit without telling them in advance and then charge an over-the-limit fee. Consumers may not know they have gone over the credit limit until they receive the bill.

Late or missed payment fees

Most charge and credit card bills list the date that payments are due. If you miss the due date, the account is considered past due and may be charged a fee.

Cash advance

The interest rate for a cash advance is typically higher than it is for purchases and there is usually no grace period so interest is charged from the date of the cash advance. Most card issuers also charge a cash advance fee in addition to the interest

charges, which can raise the APR to an effective rate of up to 30%. APR means annual percentage rate. And we complain when the rate is 14, 16 or 18%. It pays to know what you are doing when you borrow.

Minimum credit card payment

Some companies have lowered the minimum credit card payment. That is to give you the idea that you don't need to pay as much each month and thus allow you to borrow more. What that allows you to do is to get deeper and deeper in debt.

The Consumer Federation of America has collaborated with the American Express to provide education materials to families. One is called "Teenage Consumers: Teaching Your Children How to Save & Spend." Another booklet is "A Plain English Dictionary of Credit Terms" by American Express. Let me know if you would like a copy of one or both. Money problems won't just go away. Education will help us to avoid many of them.



Information provided by:
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The above individuals are devoted to extending research-based information from Oregon State University to the people of Warm Springs in Agriculture, Home Economics, 4-H Youth, Forestry, Community Development, Energy and Extension Sea Grant programs. Oregon State University, United States Department of Agriculture, Jefferson County and the Confederated Tribes of Warm Springs cooperating. The Extension Service offers its programs and materials equally to all people.
EDUCATION THAT WORKS FOR YOU

Plant & Soil Notes:

Pest and pesticide management short course

There will be a pest & pesticide management short course held at the Warm Springs Agency Longhouse on March 31 1994. The course is being sponsored by Warm Springs OSU Extension Service and will be taught by Oregon State University faculty. This instruction will be worth 8 hours of recertification credit for holders of valid state pesticide applicator licenses and valuable training for those wishing to become licensed. Registration will begin at 7:45 a.m. and instruction promptly at 8:00 a.m. Topics covered in this course include:

- Principles of Integrated Pest Management
- Impact of Turf Cultural Strategies on Pest Problems
- Alternate Pest Control Strategies in Ornamentals
- Controlling Diseases in Land-

scapes

- Application Technology—Balancing Spray Coverage and Drift
- Using Pesticides Safely
- Control of Insects in Landscape
- Forestry Weed Control
- Record Keeping: What It Can Do For You

- Factors Affecting Herbicide Performance
- Worker Protection Standard and Pesticide Training Resources for Applicators

There is a registration fee of \$35.00 that must be received on or before March 22, 1994. Registration after March 22 will cost \$45.00. Lunch and handout materials will be provided. Send registration form and payment made out to OSU PPM Course to: Tim Wojtusik, OSU Extension Service, Warm Springs, OR 97761, 503-553-3238.

Clover speaks

We hope your holiday was filled with joy and peace. We welcome the new year with open arms for we now have the opportunity to begin new projects and look at seasoned projects with a fresh perspective. Here is a look at the Warm Springs 4-H Beading Club led by Myra Shawaway and Rosanna Sanders; members are Tasheena Arthur, Casandra Frutos, Jenna Johnson, Wendi Johnson, Odessa Jones, Rosemary Sanchez, Angela Sanders, Jessica Sanders, Phyllis Shawaway, Crystal Smith, Gena Smith, Rachel Smith.

Myra began leading the 4-H Beading Club in 1992. She led her first year members in making daisy chains, medallions and looming. Club members entered their projects in the Jefferson County Fair.

We at the 4-H Program congratulate you for your dedication to the youth of Warm Springs and thank you for the time you give so generously to our community.



Eighth annual Tri-County Idea Fair set for January 22: register soon at WS Extension

8th Annual Tri-County Idea Fair

What: Workshops, Resources, and Fun for Central Oregon 4-H members, leaders, parents and general public.

When: Saturday, January 22, 1994, 9:00 a.m. to 2:45 p.m.

Where: Crook County Middle

School, Prineville.

Cost: \$1.50 registration (plus a supply fee in some classes). Registration deadline is January 11, 1994. Contact OSU Extension Services to register.

Lunch: Bring your own "Sack Lunch."

The concept of the Idea Fair started

out of a need to offer quality 4-H training, to provide opportunities for the 4-H families from Central Oregon to meet and share ideas and to offer an activity where new creative methods of learning could take place. Our very best ideas have come from the participants. Please look over the following Idea Fair workshops and

remember, class size is limited, so register now.

Classes offered are:

Animal Science & Feed and Growth Records... Where to begin? (1 hour); 4-H Scholarships—What you want to know... What you need to know (1 hour); ABC's of Posters (1 hour); The Fantastic World of

Homemade Cards (1 hour); Creative Omelets (1 hour); Basic Cake Decorating (1 hour); It's A Jerky Jamboree! (1 hour); Fantastic Microwave Jam (1 hour); Kitchen Safety, How Not to Burn Your House Down (1 hour); Stuffy Bow Baskets (2 hours); Painted Shirts (2 hours); Sweetheart Octopus (1 hour); Fantastic Ceram-

ics (1 hour); Those Wondrous Woolies — Basic Sheep Care (1 hour); Do you talk to your animals? Veterinary Clinic (1 hour); Whoooooo Nelly — 4-H Horse Grooming, Showing, Etiquette & Fashion (1 hour); What's Up Doc? — Rabbit Showmanship (1 hour); Primarily Pressing—Clothing (1 hour).

Soup in a cup -- a homemade delight

Happy New Year from the OSU Warm Springs Extension Service



Soup in a cup — A homemade delight

Want to give a tasty gift to a Warm Springs family?

Try Soup in a Cup, a homemade delight that makes the house smell terrific, and pleases the tummy as well.

You can make attractive gifts with

layers of ingredients.

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| bottom of jar | Macaroni |
| second layer | Green Split Peas |
| third layer | White Rice |
| fourth layer | Parsley Flakes |
| fifth layer | Alphabets or vegie |
| soup mix | |
| sixth layer | Brown Lentils |
| seventh layer | A round layer of card board or wax paper to separate items that should be soaked 8 hours. |
| Hold lower layers in cup until the final steps of cooking. | |
| Top layers in cup soak for 8 hours. | |
| eight layer | White Navy Beans |
| ninth layer | Dry Celery Flakes |
| tenth layer | Pearl Barley/Wheat Kernels |

Soup in a cup Instructions:

8 hours ahead of eating. Wash the dry ingredients in the top 8th to 10th layers. In fresh water, soak the white navy beans, dry celery flakes and pearl barley/wheat kernels to soften them before cooking begins. Keep the water used for soaking for cooking, it's full of vita-

mins.

Add water to have about 10 cups of water or broth in the large kettle. Add 1 diced small onion, 2 diced carrots, 3 stalks of celery cut in about 1 inch pieces along with 2 cups of canned tomatoes with juice. Add your choice of cooked meat. If you have a good meat bone add it to the soup pot. Put a bit of lemon in the soup, so that more calcium comes from the bones and iron comes from the bone marrow. If you have very little meat, use 1-2 cubes of bouillon to improve the taste and a clove of garlic.

Cook for about 1 1/2 hours then add the other layers, the macaroni, Alphabets macaroni, white rice, parsley flakes and 1 teaspoon salt. Cook for 30 minutes.

The Vegie Soup Mix has dried green and yellow peas, barley and lentils mixed together with colorful pasta letters that could be separated for distinctly colored layers but the mix itself is very colorful as it is.

Soup in a Cup is a wonderful, tasty and colorful soup.

Traditional food recipes offered by Norma

By Norma L. Simpson

For the last issue of Spilyay, I explained a lot about a non-traditional food that went over very well with the Education staff. So this year I thought that I would turn the tables and look at some books for helping people to eat more traditional foods.

I have a large collection of books from other countries, so it was natural for me to buy books about foods of Native Americans. In July I purchased Buckskinners Dinners written by SAL of Hermiston, Oregon.

Moose Nose

Hold the nose over a hot fire until all of the hair is off (meat will be pure white). Scrape off the outside hard white stuff and then boil the meat with onions and your favorite spices. Cook until tender or you can smoke it for a couple of days before cooking. Good just roasted in the oven too.

Raccoon Pie

Dis-joint the animals and soak in vinegar and salt water overnight. Boil the next day for 30 minutes. Put into a kettle with fresh water and simmer

until tender then add 2 onions, 4 potatoes and 3 carrots (diced). Remove bones and sinew from the meat when done and cooled then dice the meat. Use 2 Tbs. flour browned in 2 Tbs. butter to thicken the broth, add salt and pepper. Put the diced meat back into the kettle. Mix up a dough from a biscuit recipe and roll out and place over the stuff in the kettle and bake until browned. (This is an excellent recipe with any meat.)

Survival Pemmican

Mix the following ingredients and use at a rate of 21 lbs. per person per day.

- 33% Suet
- 20% whole milk powder
- 18% bacon bits
- 5% dehydrated liver
- 5% dried meat
- 5% dehydrated tomato paste
- 5% soybean grits
- 2% oatmeal
- 2% dehydrated pea soup
- 2% bouillon powder
- 1% brewers yeast
- Small units (a pinch) of onion powder, paprika, lemon powder, caraway seeds, cayenne pepper and black pepper.

Yellow Pond Lily

The Yellow Pond Lily is sometimes called Wokas or Spatterdock. It is an aquatic plant with a large, long rootstalk and large, dark, floating leaves, oval or heart-shaped. It has yellow cup-like flowers growing at the surface. Found in ponds all over at all elevations. Blooms May to August and the seed is harvested mid-summer to autumn. The seeds and rootstalk are edible. Seeds can be popped like popcorn in a pan and the taste is very similar. Seeds can also be cooked, mashed and made into flour. The rootstalks are starchy and sweet and can be roasted or boiled. Peel before eating. The rootstalk can also be made into flour. Used by the Wokas Indians and the Klamath Indians called it "In the thumb month" (harvest time) which initiated huge ceremonial dances in behalf of their greatest annual food harvest.

Stockman's Roundup: Horsin' around with different colors

A good horseman needs a working knowledge of horse colors and patterns. Color is the most noticeable feature by which a horse can be described or identified. For example, how many times have you heard the term "sorrel?" Shades of sorrel can actually vary from a light washy yellow to a dark liver color.

And how about those leg and head markings? We will look at how to identify those as well.

Body colors

There are five basic horse body colors. Their descriptions follow:

1. Bay — Bay is a mix of red and yellow. It includes many shades, from a light yellowish tan called a light bay to a very red bay called blood bay, to a dark, rich shade which is almost brown, called a dark bay. A bay horse usually has a black mane and tail and black points.

2. Black — A black horse is completely black, including the muzzle and flanks. If there is doubt as to whether a horse is dark brown or black, you should take a look at the colors of the fine hairs on muzzle and the hair on the flanks; tan or brown hairs at these points indicate that the horse is not a true black, but a seal brown.

3. Brown — A brown horse is almost black but can be distinguished by the fine tan or brown hairs on the muzzle or flanks.

4. Sorrel — A sorrel horse is basically red. The shades vary from a light washy yellow (light sorrel) to a

dark liver color (chestnut), between which come the brilliant red gold and copper shades. Normally, the mane and tail of a sorrel horse are the same shade as the body, although may be

lighter in color; these are termed a flaxen mane and tail. Sorrels and chestnuts are never accompanied by a black mane and tail.

5. White — A true white horse is

born white and remains white throughout its life. A white horse has snow white hair, pink skin, and brown eyes (rarely blue).

In addition to the five basic colors given, there are five major variations to the coat colors; namely:

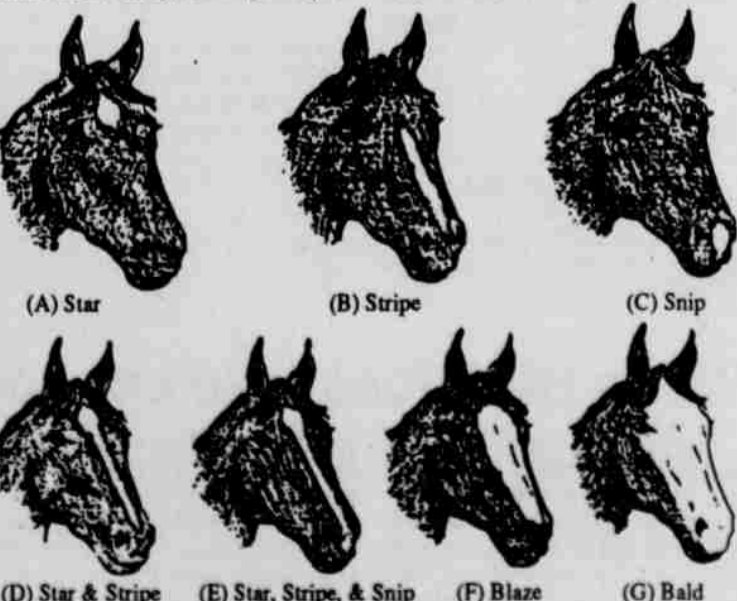
1. Dun (Buckskin) — A dun horse has a yellowish color of variable shading from pale yellow to a dirty canvas color; the horse also has a stripe down its back and will usually have a black mane, tail, and legs.

2. Gray — A gray horse has a mixture of white and black hairs. Sometimes gray is hard to tell from black at birth, but grays get lighter with age. Gray is sometimes referred to as "grulla," but I think that this is a variation of a grayish roan.

3. Palomino — Palomino is a golden color (the color of a newly minted penny, or three shades lighter or darker) with a light-colored mane and tail. Tails can be white, silver, or ivory.

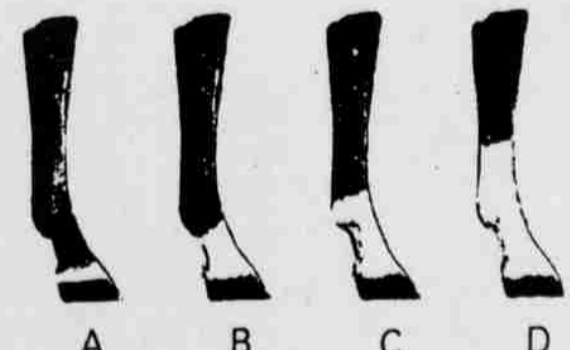
4. Paint (Pinto or Calico) — Pinto is a Spanish word meaning "painted". The Paint horse is irregularly colored with splotches of whites and blacks or whites and browns. A Pinto is generally black and white, while a Paint has no black.

5. Roan — A roan horse has a mixture of white hairs intermingled with one or more base colors, as white with bay, called a red roan; white with sorrel, called a strawberry roan; and white with black, called blue roan.



Head markings

- (A) Star is any white mark on the forehead located above a line running from eye to eye.
- (B) Stripe is a narrow white marking that extends from about the line of the eyes to the nostrils.
- (C) Snip is a white mark between the nostrils or on the lips.
- (D) Star and Stripe includes both a star and a stripe.
- (E) Star, Stripe and snip includes all three of these marks.
- (F) Blaze is a broad, white marking covering almost all the forehead but not including the eyes or nostrils.
- (G) Bald is a white face including the eyes and nostrils, or a partially white face.



Leg Markings

- (A) Coronet — white strip covering the coronet band.
- (B) Pastern — white extends from the coronet to and including the pastern.
- (C) Ankle — white from the coronet to and including the fetlock.
- (D) Half Stocking — white from the coronet to the middle of the cannon.
- (E) Stocking — white extends from the coronet to the knee. NOTE: When the white includes the knee, it is known as a full stocking.
- (F) White outside heels — both heels are white.
- (G) White outside heel — outside heel only is white.
- (H) White inside heel — inside heel only is white.