

Older Oregonians: Be cautious when investing your \$\$

by Michelle Kennedy and Norma L. Simpson

An estimated 300,000 Oregonians over the age of 65 derive 25 percent of their income from investments. That's a lot of people counting on a lot of income to get through each month. What happens if some one sets a financial trap for you, to get that money from you in a legal way? That hurts

the pocket book and the spirit of trust that you have with the system.

The director of the Oregon Department of Consumer and Business Services, Kerry Barnett, says "More and more older investors in Oregon are turning to uninsured investments in order to maintain their standard of living." Senior citizens should be on guard against the five most common pitfalls in "legitimate" investing that pose particular problems for older people.

A previous slump in interest rates for bank savings and certificates of deposits (CDs) began a movement of older citizens to invest their money in riskier products. Those Savings Accounts and CDs were federally insured making them secure in their financial plans. The riskier products were not insured, leaving some senior citizens with less money than they expected.

Barnett recommends the following tips to avoid the most common pitfalls:

*Be wary of commissioned salespeople posing as impartial advisors. Research shows that older consumers tend to be more trusting, which is why confusion can result from titles such as "Investment Consultant" and "Financial Advisor."

*Watch out for uninsured products sold by banks. Older investors in Oregon are more likely to place particular trust in their bank as a seller of mutual funds.

REMEMBER: bank-sold mutual funds are uninsured and can result in a loss of principal.

*Beware of inadequate disclosure about investment products. Financial professionals may make unwarranted claims in their sales pitches. This is compounded by investment documents that are full of jargon and difficult to understand.

*Check out account statements that do not clearly indicate performance, fees, and commissions. Most brokerage and mutual funds account statements reveal very little performance and ongoing fees and commissions. Investors should ask their financial professional to compute these in the investment if their broker fails to do so. As with any investment opportunity, always check it out before offering any cash. Make sure your investment professional is licensed to do business in Oregon. To find out whether an investment company or broker is properly registered, call the State Division of Finance and Corporate Securities at (503) 378-4387.



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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

Changes in SS laws beneficial

In today's busy world, more and more people hire others to help in their homes for household chores such as child care, house cleaning, and gardening, as well as health aids and paid companions.

If you're in this situation, it's important for you to know your obligations - specifically, what you need to do to make sure your helper gets proper Social Security credit for wages you pay. A new law makes it easier for you to handle this. It could mean you and your employee pay fewer taxes.

You'll only pay Social Security tax for those household helpers who earn \$1,000 or more during the year. No Social Security tax is due if the household helper is under age 18 during any part of the year. Thus, your occasional baby sitter who's under age 18 now is exempt from the tax, unless babysitting is his or her main job.

The new law applies to 1994 earnings. If you paid Social Security taxes for an employee whose earnings from you were less than \$1,000 in 1994, you and your employee may each ask for a refund. The employee won't lose any Social Security credits earned under the previous rules.

For 1994, you need to file the quarterly Form 942 to report Social Security and Federal unemployment tax obligations. In 1995, you may report these taxes on your own Federal tax return (Form 1040).

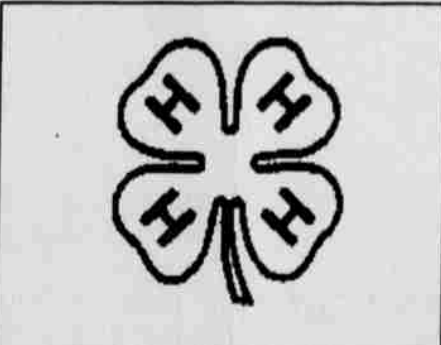
If you have questions about changes in reporting household employment and/or paying Social Security taxes for household help, contact your local Social Security Office, or call Social Security's toll-free number 1-800-772-1230.

Use your correct SS

You'll avoid a delay in your Federal income tax refund if the Social Security number on your tax return is correct, reminds Alice Mills Morrow, Oregon State University Extension family economics specialist. The Internal Revenue Service (IRS) will make sure you provided the correct Social Security number before it pays your refund.

In past years, IRS matched numbers and Social Security numbers of taxpayers and their spouses. This year, it will also check the names and numbers of all dependents listed on returns. Dependents age one and older must have a Social Security number. Check the Social Security number on your W-2 statement. If it does not match the one on your care, tell your employer.

New 4-H clubs scheduled for Spring; Join now!



W.S. 4-H RAINBOW DANCERS

Well! Schedules are being put together for fund raising performances. We are scheduled July 11, 1995 at 5:30 p.m. We need to get started in with our practice.

If you are interested in getting your children signed up for the Rainbow Dancers,

you are more than welcome to come and fill out a 4-H health form. This 4-H club will help youth build up their self esteem, travel to different counties, begin to understand money management, become part of a team. Have fun without alcohol and drugs.

There are better ways to have fun. This group performs a style review at County Fairs, and the State Fair. The Rainbow Dancers and families earn the money to travel to the fairs and to stay at the state fair for three days. This includes lodging with their families.

Here are some requirements for state fair. If you can't make a fund-raiser event you will need to contact the 4-H Leader and let him know at least 24 hours before the event. You will need to have your own outfit, **EVEN IF YOU JOIN AND DON'T HAVE YOUR OWN.** The group would be more than happy to show you how to make one. Joseph Tuckta is one of the 4-H Leaders. He is very skilled

in making outfits. He is one of the key 4-H leaders and has started a drumming group within the rainbow dancers 4-H club.

Calendars with all the information and practice dates are being put together at this time.

4-H OUTDOOR COOKERY CLUB

We are very glad to have Neda Wesley on board as a new club leader. She is going to have her first meeting March 22 at 4 pm at her house.

Neda is going to teach kids how to cook meals. At the end of the meeting, she's planning an outdoor cookout where her members will cook for their families.

Neda is also going to be teaching Indian language to her club. A club like this will help younger ones to know how to cook and their traditional foods and ways. **SO WELCOME ABOARD NEDA WESLEY.**

4-H Search and Rescue Cadet program offers members challenges

CADET PROGRAM FIRE AND SAFETY

The idea behind, and sole intent of a Cadet Program, is to provide training, education, and knowledge to youth from within our community and the county, and to provide self-esteem in their ability, to develop interest in skills which may serve them throughout their lives, and to create future productive, capable and talented leaders for the Confederated Tribes, our county, the State of Oregon and our country. The Cadets will receive training through this program which will develop self-esteem, self-confidence and create the ability to be self-sustaining. Some of the skills to be learned will include:

MAPS: How to use the many different types of maps, plot, coordinates and bearings, locate positions, etc..

COMPASSES: Learn how to use a compass, how to find a location, how to set bearings, and how to prevent becoming lost.

TRACKING: Learning the art of sign cutting and developing the ability to follow and locate a lost or missing person, know how to read a person's health or mental state from signs left in the person's wake.

FIRST AID: Will learn skills needed to provide Basic First Aid in an emergency and on up to Advanced Aid which will include knowledge needed to care for and stabilize a victim until EMS life Support Personnel can take over.

OUTDOOR SURVIVAL: Develop skills needed to survive in the out-of-doors in the event one is lost, stranded, or otherwise caught up in a critical incident in the out-of-doors.

LOGISTICS: Learn how to do the planning and calculations to provide transportation, food, shelter and other needed, necessary items to personnel involved in a search, rescue or other emergency service situation.

ROPE RESCUE: Learn and develop skills needed to do safe, efficient and effective rescue on cliff or rock accidents, low angle and high angle rescue; also safe extrication of victims. Will also learn how to take unskilled people and safely move them up or down on rope.

FIELD COORDINATION (ICS): Learn how to pre-plan, lay out and conduct basic search operations, how to utilize available resources, where to obtain different types of assistance and methods for keeping a smooth, recorded and orderly operation going.

SWIFT WATER RESCUE: The skills needed to do safe, effective rescue on rivers and streams utilizing rafts or floating techniques; also quick, safe techniques for throwing lines to victims, setting recovery nets and methods of sagely extrication victims from the water.

DIVE THEM SUPPORT: Develop knowledge needed to keep a dive team operating in a smooth manner, to decrease down time for divers, decrease unnecessary delays, and in turn, provide more efficient dive rescue operations.

HORSE PACKING: For those interested in horses, there will be some training done on setting up packs and pack saddles for hauling supplies and/or equipment.

WINTER SURVIVAL: Knowledge needed to find and construct snow shelters, snow caves.

CADETS; UTILIZATION ON SEARCH OPERATIONS

10 TO 12: Serve as support personnel, gofer's, message runners and safety observers. Those with ability and expertise in tracking may also assist tracking teams.

13 TO 15: Serve as support personnel, gofers message runners, safety observers, communication operators, trackers, traffic

control, first aid.

16 TO 18: Serve as support personnel, gofers, message runners, safety persons, rappeller support, low angle rescue, high angle rescue, advanced first aid, trackers, dive team support, swift water rescue, logistics control, communication operators.

REQUIREMENTS FOR ACTIVE INVOLVEMENT

Those cadets who have undergone training in the aforementioned skills and who have completed programs with the ability to pass level of certification tests will be utilized for their limits of capabilities. A cadet's

by Norma L. Simpson And ACTION Newspaper

Some time ago, I asked people in Warm Springs if they would like to know more about Famous Indian Women and Famous Indian Men. I had a little interest, but I kept it in my mind. I've been delighted to see the stories in Spilyay about famous local people. And it remained me that I had an opportunity to put in some more information about Famous Indian Women when I received a newspaper from my professional organization. The American Association of Family and Consumer Sciences has selected a famous modern day Indian woman as the Keynote speaker for the Opening General Session and Public Forum to be held in June in New Orleans. She will be speaking about "Shaping Public Policy Through Collective Action."

The newspaper article included background information about the Cherokee Nation Principal Chief Wilma P. Mankiller. Perhaps you already know more about her. If not you will be proud of her progress and

limits will not be exceeded.

Cadets in program will have a record kept on the levels of certification attained, and will be awarded recognition for their achievements.

Cadets will train with the adult members of the Warm Springs Search and Rescue, be required to pass the same levels of certification and become a member of a team.

AGE REQUIREMENTS

Minimum age will be 10 years of age up to 18 years of age. Program is flexible in that it has three age breaks: 10 to 12, 13, to 15, 16 to 18, as given above.

Mankiller's contributions something of which to be proud

contributions in Indian Country and in other areas of our country.

"Raised in Rocky Mountain in Adair County, Oklahoma, where she lives with her husband, Charley Soap, Mankiller experienced rural poverty early in life. Insights into urban poverty rapidly followed. When she was 11, her family moved to California as part of the Bureau of Indian Affairs Relocation Program. She was one of 11 children and her father has only marginal employment.

"Mankiller became active in Indian causes in San Francisco in the late 1960s and early 1970s, gaining skills in community organization and program development. She received a bachelor of science degree in social work and completed graduate training in community planning.

"In 1977, she began an illustrious career with the Cherokee Nation, beginning as economic stimulus coordinator (1977-1979) and program development specialist (1979-1981), before assuming the directorship of the Cherokee Nation Community Development Department (1981-1983). In 1983 she was the first woman elected deputy principal chief.

When the previous principal chief resigned his position in December 1985, Mankiller completed the expired term. In 1987, she became the first woman to be elected princi-

SCHOLASTIC REQUIREMENTS

Cadets shall maintain or exceed the grades obtained at the start of the school year. Written parental consent must be obtained for a cadet to continue in the program when grades drop.

DRUGS OR ALCOHOL

Cadets will have no involvement with drugs or alcohol; this is an ABSOLUTE rule. If you are interested in getting involved with the new 4-H SAR. You may contact Ravea Dowty at the Fire & Safety office in Warm Springs. Their phone number is 553-1634.

Stockman's Roundup: Various breeds of cattle available



by Bob Pawelek OSU Livestock Agent

A Look at Beef Breeds

Over the next several issues of the Spilyay Tymoo we will take a look at many different pure and cross breeds of beef cattle.

Discussing the order in which they appear could be done several ways because different breeds can be grouped differently. For instance, by popularity in the West, alphabetically, or by purpose (such as dual purpose beef cattle like the Milking Shorthorn).

To stay politically correct, we'll take the

coward's way out and do it alphabetically.

Breeds of beef cattle differ significantly in many traits. Some are superior for one trait and may be below average in others. No single breed is superior in all traits. They differ because they were developed in different regions under a wide variety of conditions. Selection goals of the breeders producing them were different.

Angus

As it turns out, Angus is the first on the list. It is also one of the two or three most favored breeds in the country. Angus originated in Scotland, in the northeastern counties of Kincardine, Forfar, Aberdeen (hence the old term, "Aberdeen Angus") and Angus.

Angus can be black or red. They are polled, with a rather smooth hair coat. The breed is known for its ability to tolerate cold weather. They have adapted to the West and have performed well here for many years. Angus bulls make an excellent choice to use on heifers because of their relatively low birth weights. Recent research suggests that the gene for the black hair coat is somehow related to the gene for meat tenderness. This is probably one of the reasons why black cattle have, in recent years, become increasingly popular.

Barzona

During the Depression, F.N. Bard needed an animal that could handle the sparse grazing and temperature extremes of Arizona. Barzona, therefore, is a contraction of the names Bard and Arizona. The foundation of the breed, which was laid in 1942, consisted

of Africander (which is a breed found primarily in East Africa with feet and legs built to handle thorns, spines, rocks and hot sand), Hereford, Santa Gertrudis and Angus.

The breed is medium sized, longish head, either horned or polled. They are generally medium red, but color may vary from dark to light red, with occasional white on the underline or switch. Barzona will hang a high yielding carcass; quite lean.

Beef Friesian

Originating as a dual purpose breed, The Friesian was brought from Europe beginning with an importation from Ireland in 1972. In Europe, the Friesian has always been a dual purpose animal, whereas the American descendant, the Holstein-Friesian, has been developed exclusively as a dairy breed.

The American Beef Friesian has been "bred up" to produce a high degree of meat by crossing Beef Friesian bulls on Holstein females, or from an Angus cross.

They are black and white, with a broad muzzle, open nostrils, strong jaw, moderately broad and dishd forehead. The rate and efficiency of gains is comparable to the exotics such as Charolais and Simmental. They are good calvers and are obviously good milkers.

List of Breeders

In my office, I keep a well-stocked directory of beef cattle breeders. If you're in the market for a bull or a foundation herd, stop by and visit. The list is much too large to publish here.

Next issue: Beefmaster, Belgian Blue, and Belted Galloway.

Multi-cultural scholarships available from OSU College of Agriculture

by Timothy Wojtusik

The Oregon State University College of Agriculture has launched a scholarship program with outstanding academic and leadership potential for ethnic minorities. The program is designed to educate new college students to better fit with future business needs.

The Leadership Experiences and Education in Agriculture and Diversity (LEAD) program offers three four-year scholarships of \$23,000 each to persons interested in enrolling as undergraduates in the college. High school students of color who are interested in enrolling as freshmen in OSU's Department of Fisheries and Wildlife or Department of Food Sciences and Technology are eligible. This will be an excellent opportunity for Indian students with a potential interest in these fields.

According to J. Antonio Torres, an OSU professor of food science and technology, one of the goals of the scholarship program is to bring together students and faculty whose disciplines deal with the environment and food production activities from widely dif-

fering perspectives. It is hoped that this mix of ideas and perspectives will produce innovative ways to meet future food production needs while protecting the environment. Co-leaders for the OSU program are Torres; Judith Li, professor of fisheries and wildlife, and Ataa Akyeampong, a professor in OSU's Educational Opportunities Program. A \$50,000 grant from the U.S. Department of Agriculture and matching university funds will support the scholarships.

Dr. Torres says that there is a need for professionals who understand and represent the views of the U.S. population as a whole. A diverse work force is essential to provide the needs of a multi-ethnic society and to complete in world markets. That is why major corporations provide diversity training opportunities for all employees and stimulate the promotion of diversity values.

This scholarship program might prove to be a valuable asset for our community high school students that are considering college. If you would like to find out more please contact the OSU Extension office.