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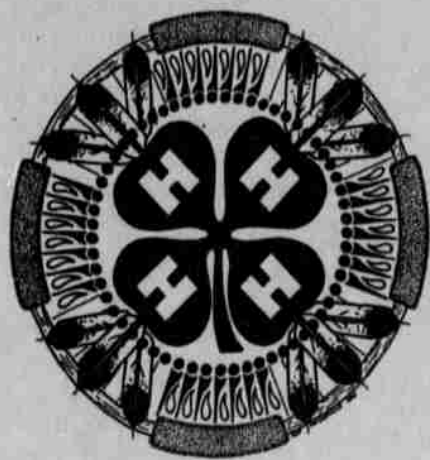
The Oregon State University Extension Service staff is devoted to extending research-based information from OSU to the people of Warm Springs in agriculture, home economics, 4-H youth, forestry, community development, energy and extension sea grant program with OSU, United States Department of Agriculture, Jefferson County and the Confederated Tribes of Warm Springs cooperating. The Extension Service offers its programs and materials equally to all people.



**The Clover speaks**

by Sue Ryan

**Project Learning Tree**  
The 4-H Program will host a Project Learning Tree workshop on October 17th at the Museum at Warm Springs. What is this? It is a curriculum to help adults teach kids about the forest



and natural resource issues. You don't have to be a teacher to take the class, although a lot of the activities can be used in a classroom.

What do kids know about today's forest? Maybe some about cutting wood or

going hunting but what about the relationships between the trees and soil? These are some of the parts of Project Learning Tree.

This creative approach to forestry education teaches children how to think, not what to think about forests when exploring the role of trees and forests in our lives.

Project Learning Tree is a six hour workshop, and does cost \$25. The \$25 goes to pay for the cost of the instructor, supplies and room rental. It also includes: One Pre-Kindergarten through 8th grade Project Learning Tree guide.

One Trees to Know in Oregon book. One Northwest Native Conifer poster And many more free posters, hand-outs and a hands-on tour of the forest on the Warm Springs Indian Reservation.

Registration forms are pinned up on bulletin boards around the community and can also be picked up from the Museum at Warm Springs and the 4-H office.

**Club News**  
Congratulations to 4-H Powwow Fun Leader Julie Johnson. She will be going to Europe with the Spirit Walkers Indian dance troupe this fall to perform. Julie is very excited as she prepares to travel. The Powwow Fun club will turn to Sew-

ing Projects this fall as they work on making their own outfits for next summer.

The Wild Horses 4-H Club is no longer. The club has stopped meeting. Anyone still interested in a Horse Project, contact us and we will see about getting you placed with another club.

The Warm Springs Swine Club has retired their pig boards for the fall. Applause for Lydell Suppah and Val Suppah who both showed at Fair this year. Anyone interested in having a livestock project for next year come in and talk with us.

The 4-H Program still needs leaders. The next Basic Leader Training will be held Saturday, October 10th at the 4-H Center. Stop by and talk with Sue or Arlene about your ideas for 4-H.

Any gypsies out there? 4-H plans to hold its annual Gypsy Fortunetelling Booth this Halloween. Our Queen of the Gypsies will still preside, but we need some help in telling fortunes. If you are in 5th-12th grade this is for you. One Gypsy training and appropriate costume will be required. You do not need to be in 4-H to do the Gypsy booth.

All for now from the 4-H Corner. Come see us at 1110 Wasco Street, on the 1st floor of the Education Center, we're next to the pop machines.

**Natural Resource notables**

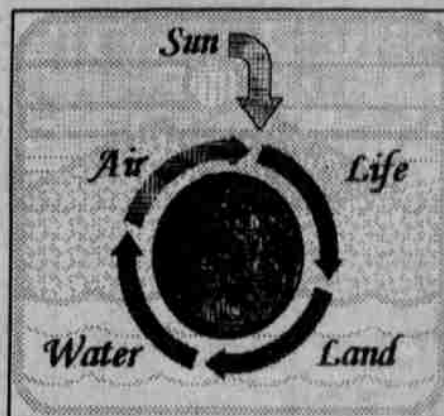
by Zach del Nero,  
Natural Resources Agent  
**Fall chores for your garden**  
**Weed Control**

Attack landscape weeds this fall. Don't let them grow through the winter or they will be a big problem the following spring. First thing, check the couch and the television area for any "free labor" and start on manually removing the weeds from around the house and lawn. In case there is a labor shortage around your place, an alternative to hand weeding is the use of a pre-emergent herbicide. However, before buying any pre-emergent herbicide materials, check the label for instructions and for safe use around woody or herbaceous plants.

For lawns, OSU recommends a treatment with a weed and fed combination or hormone type broadleaf weed killer sprays. Lawn weeds, like weeds in flowerbeds, will be easier to kill now before their root systems become established. The fertilizer in weed and feed combinations will give the lawn a final boost to keep it looking healthy through the winter.

**Planting ornamentals**  
Spring is preferred for planting, but fall is also a good time to plant many types of landscape shrubs, particularly evergreens. Fall planting works for some landscape plants and shrubs because fall weather is wet and mild enough to allow the plants to get a good start before colder winter weather sets in. Mild fall weather helps prevent transplant shock. When shrubs are transplanted from the nursery to the home landscape, they may

suffer from root loss (for field grown plants), or the change in care practices (for container grown plants). The shock is caused mostly by the demand of the plant tops for water and



the limited ability of the root system to supply it. The plant's demand for water is less in cool fall weather, and the plant has a better chance of quick recovery. Fall planting also gives the new plant time to establish the necessary root growth required to anchor it in the soil, and time to build up nutrient reserves needed for healthy growth next spring. For best results buy nursery plants grown in Oregon and adapted to local climates and soils.

For more detailed information on fall chores for your garden, stop by the OSU Extension and/or pick up your free copy of the High Desert Gardening newsletter.

**HOME SWEET HOME**

By Bernadette Handley, OSU Extension Home Ec Agent



"Cramming" adds phony charges to telephone bills

"Cramming" is the term given to the practice of placing unauthorized charges on telephone bills for services such as voice mail messaging and adult hotline entertainment. Cramming has become such a serious problem that Oregon Attorney General Hardy Myers has issued a warning to Oregonians about the practice.

Myers cautions state residents to be alert to the following:

- Examine your telephone bill for unauthorized one-time charges for entertainment services, monthly charges for club memberships such as psychic, personal and travel clubs, or telephone services such as voice mail, paging and calling cards.

- Most "cramming" schemes occur through the use of an 800 number. Others are initiated when you place your name in sweepstakes boxes at restaurants, fairs and other locations. Many of these sweepstakes are deceptive and charges should be disputed.

- Be alert to filling out entry forms to win a prize when, in fact, the promoter may be using a sweepstakes contest to collect phone numbers, which will then be billed for a service or product.

- Be leery of direct mail sweepstakes that tell the recipient to dial an 800 number to enter or claim a prize. When called, an automated system captures the caller's phone number, enrolls them in a club or service program and "crams" the charges on the caller's telephone bill.

- Don't let non-family members use your telephone to sign up for entertainment services that ask for an "instant" calling card. All charges are made to the telephone number from which the services were requested, whether or not the telephone belongs to the caller making the purchase.

- Dating service calls are advertised as a way to meet local people for free through an 800 number. Callers are told to enter a code to be "teleconferenced" with their date and charged a fee for the conversation. Charges could appear on the telephone bill incorrectly labeled as collect or toll charges from another city.

- Adult entertainment services and employment ads may use telephone numbers starting with 011, 500, or other unfamiliar area codes. These can be expensive international calls, costing the caller hundreds of dollars. Check the telephone book or ask the operator the location of the area code before calling it.

"Crammers" often leave messages on answering machines and through voice mail services asking for return calls. Consumers should not return calls to unfamiliar numbers and area codes.

-edited from NewsTips, OSU Extension, Sept 1998  
**Planning on a New Vehicle: To Buy or To Lease?**

Under the federal Consumer Leasing Act, you, the consumer, have rights to information about the costs and terms of a vehicle lease.

This information will help you compare lease offers and negotiate a lease that best fits your needs, budget, and driving patterns.

**Ownership**  
**LEASING:** You do not own the vehicle. You get to use it but must return it at the end of the lease unless you choose to buy it.

**BUYING:** You own the vehicle and get to keep it at the end of the financing term. Up-front costs

**LEASING:** Up-front costs may include the first month's payment, a refundable security deposit, a capitalized cost reduction (like a down payment), taxes, registration and other fees, and other charges.

**BUYING:** Up-front costs include the cash price or a down payment, taxes, registration and other fees, and other charges.

**Monthly payments**  
**LEASING:** Monthly lease payments are usually lower than monthly loan payments

because you are paying only for the vehicle's depreciation during the lease term, plus rent charges (like interest), taxes, and fees.

**BUYING:** Monthly loan payments are usually higher than monthly lease payments because you are paying for the

entire purchase price of the vehicle, plus interest and other finance charges, taxes, and fees.

**Early termination**  
**LEASING:** You are responsible for any early termination charges if you end the lease early.

**BUYING:** You are responsible for any pay-off amount if you end the loan early.

**Vehicle return**  
**LEASING:** You may return the vehicle at lease end, pay any end-of-lease costs, and "walk away."

**BUYING:** You may have to sell or trade the vehicle when you decide you want a different vehicle.

**Future value**  
**LEASING:** The lessor has the risk of the future market value of the vehicle.

**BUYING:** You have the risk of the vehicle's market value when you trade or sell it.

**Mileage**  
**LEASING:** Most leases limit the number of miles you may drive (often 12,000-15,000 per year). You can negotiate a higher mileage limit and pay a higher



**MONEY MATTERS** is a part of the Basic Living Skills Program of OSU Extension. It is designed to help participants learn to identify resources-both money resources and personal, family and community resources; to identify alternative to buying; and to learn money management techniques.

Classes for the remaining four lessons in the **MONEY MATTERS** are scheduled as follows:

Making Ends Meet October 13  
Stretching your dollars October 27  
Spending your dollars November 3  
Using credit wisely November 10  
Contact OSU Ext. office @ 553-3238 for more details.

**STOCKMAN'S ROUNDUP: Riparian grazing considerations**



by Bob Pawelek  
OSU Livestock Agent

In recent years, livestock grazing in riparian zones has generated a great deal of interest and controversy. Generally, livestock grazing can occur in riparian zones while streams are improving, but proper management is critical. Resource managers must thoroughly understand the relationship between the natural stress in the individual stream systems

and the management stress of various grazing strategies before prescribing solutions (Elmore 1992). Physical characteristics of stream systems are important: gradient, size and kind of rock, depth to bedrock, and type of soil. They are the factors that determine whether or not a stream and its associated riparian zone have the potential to respond to management.

Some stream systems have a relatively low potential for change, others have a much higher potential for change (Buckhouse and Elmore 1993). For example, a steep, stable, rock-lined riparian zone has very little potential to erode or to trap sediments, even if sediments are in the water. Conversely, a low-gradient stream that is erosive and carries high sediment loads has both the positive as well as the negative potential to change. A point that Buckhouse and Elmore (1993) emphasize is:

"No two stream systems are alike—each one has its own level of ability to withstand natural and/or management-induced stresses."

A grazing prescription must be specific to the stream system and its associated riparian zone and to management objec-

tives. Many riparian zones have, or could have, a mixture of herbaceous and deciduous woody vegetation. The herbaceous component - grasses, sedges and rushes - is important for trapping sediments, where they are a factor, and for holding the soil together with their extensive fibrous root systems during flood events. Grazing management should promote herbaceous plant vigor and allow for sufficient above-ground biomass and cover to trap sediments and protect the soil surface during peak flows.

Maintaining or improving the woody vegetation - alder, willow, hawthorn - is appropriate to the site. Grazing in the early part of the growing season doesn't generally harm woody production, as long as herbaceous plant are abundant and growing actively. Cattle prefer green herbaceous vegetation to woody browse. Grazing during other times of the year may also be possible without harm to the woody vegetation.

It is important, however, to know when grazing animals change from herbaceous to woody vegetation in order to design an appropriate grazing prescription.

monthly payment.

You will likely have to pay charges for exceeding those limits if you return the vehicle.

**BUYING:** You may drive as many miles as you want, but higher mileage will lower the vehicle's trade-in or resale value.

Know your rights and responsibilities!!

For more information, contact your dealer, manufacturer, leasing company, or financial institution. The federal Consumer Leasing Act and some state laws may provide you with additional consumer rights not covered in your lease agreement. For information on these laws, contact Oregon's consumer protection agency or Attorney General's office.

-edited from Keys to Vehicle Leasing, New for Consumers, 1997, <<http://www.bog.frb.fed.us/pubs/leasing>>

**OCTOBER**

Garden hints from your OSU Extension Agent

- Plant garlic for harvesting next summer.
- Clean and paint greenhouses and cold frames for plant storage and winter growth.
- Harvest sunflower heads; use seed for birdseed or roast for personal use.
- Dig and store potatoes; keep in darkness, moderate humidity, temperature about 40°F.
- Recycle disease-free plant material and kitchen vegetable scraps into compost.
- Control lawn weeds while they are small.
- **Western Oregon:** Harvest squash and pumpkins; keep in dry area at 55° to 60°F.
- Harvest and immediately dry filberts and walnuts; dry at 95° to 100°F.
- Ripen green tomatoes indoors.
- Take care of soil drainage needs of lawns before rain begins.
- Harvest and store apples; keep at about 40°F, moderate humidity.
- Spray stone fruit trees to prevent various fungus and bacterial diseases. Use copper fungicides.
- Place mulch around berries for winter protection.
- Save seeds from the vegetable and flower garden, dry and store.
- Plant ground covers and shrubs.
- Place mulch over roots of roses, azaleas, rhododendrons for winter protection.
- Dig and store geraniums, tuberous begonias, dahlias, gladiolus.
- Place hanging pots of fuchsias where they won't freeze.
- Propagate chrysanthemums, fuchsias, geraniums by stem-cuttings.
- **Western Oregon:** Fertilize lawn for last time this year.
- Stake bushy herbaceous perennials to prevent wind damage.
- **Western Oregon:** Bring houseplants indoors.
- Pot and store tulips and daffodils for early bloom in December and January.
- **Early October:** Begin manipulating light to force Christmas cactus to bloom in late December.
- **Western Oregon:** Treat for moss on roofs during dry periods.
- Store garden supplies, fertilizers in safe, dry place out of reach of children.
- Dig and divide rhubarb. (Should be done about every 4 years.)
- **Western Oregon:** If weather permits, spade organic material and lime into garden soil.
- Cover asparagus and rhubarb beds with a mulch of manure or compost.
- Rake and destroy disease-infested leaves (apple, cherry, rose, etc.).
- Trap moles and gophers.
- Clean up annual flower beds and mulch with manure or compost.
- Remove windfall apples that may be harboring apple maggot or codling moth larvae.
- Clean and oil tools and equipment before storing for winter.

Recommendations in this calendar are not necessarily applicable to all areas and varying climates of Oregon. For more information, contact your county office of the OSU Extension Service.