

Cycles, Demands in Family Finance Discussed by OSU Extension Expert

If you could look into a crystal ball for a picture of your financial situation in the next 10 or 15 years, what would you see?

Although no one can predict exactly what will happen in the years ahead, families can predict with some accuracy future money needs depending on where they are in a "family life cycle," says an Oregon State university extension specialist, Mrs. Dorothy Sherrill Miller.

A "family life cycle" is a sequence of events that makes up a family's pattern of development, beginning with marriage.

Armed with financial information at various stages, a couple can anticipate uses for their money to get what's wanted from life, she says. The life cycle does not dictate what families should do, emphasizes Mrs. Miller. It describes patterns families, as a whole, often follow. For example:

Wants Exceed Early Income

Early marriage—husband's income may be small; wife may work. The family will probably be long on needs but short on money to supply them all. A couple must realize that wants almost always exceed income, says Mrs. Miller. If they're wise, they'll hold back on satisfying all wants in order to live within income.

Young marrieds' need for furnishings and household equipment is great but need for new clothes is small. Couples are likely to spend less for recreation than during courtship. They may be trying to decide whether to continue renting or to make a down payment on a house.

Suggests Saving of Some Income

Mrs. Miller suggests that couples who work treat their combined incomes as "ours" and not "his" and "hers." She also recommends that part of income be put into long-time durable goods or savings, realizing that in the next stage the wife may not be employed.

In the child bearing and pre-school stage, income remains low. Wife's income may stop and husband may look for ways to supplement income as first children arrive. Families can expect to spend more on medical needs. Housing costs will go up if more space is needed.

Savings and life insurance take on more importance. Family can either spend more on new furnishings or try to hold budget in rein by "making do" with present furnishings while children are small.

Peak Reached in Expenditures

At the third big stage—child rearing—the family approaches a peak in its need for time and money. When children reach grade school age, it's a good time to acquaint them in small ways with principles of handling money.

"Keeping up payments, keeping up with the Joneses and keeping out of debt is a triple threat for the family at this stage," Mrs. Miller notes.

As youngsters enter high school, families can expect to spend considerably more on food. Teenagers have big appetites and may frequently entertain friends at home. At this stage, mother and teenagers may take part-time work.

The OSU expert says this is a good time for the entire family to talk over their expenses so they share responsibilities when

Pair of Winners at 4-H Congress

Two 17-year-olds have returned to their Oregon homes from the 40th National 4-H Club Congress in Chicago. They were selected for the congress trips by the Cooperative Extension Service by virtue of taking 1961 state championship honors in their 4-H projects.

Richard Burnap, son of Mr. and Mrs. W. A. Burnap of Powell Butte, and Marilyn Hickman, daughter of Mr. and



Burnap Hickman

Mrs. Orvil Hickman of Nyssa, were the state winners in agricultural and foods-nutrition projects, respectively.

While at the congress, young Burnap was declared a national winner and received a \$400 scholarship from the International Harvester Company. The firm also sponsored his Chicago trip.

Burnap and his family live on 550 acres in Crook county. He has spent eight years in 4-H work building up a beef herd, raising sheep and poultry and doing all the agricultural chores.

Miss Hickman, a 4-H'er for eight years, was 1961 president of her club. She lives on a cattle farm and has raised beef, bred 49 lambs and has won prizes with many of them. She also has completed food preparation and clothing projects and learned about diet and health. She hopes to become a nutritionist in college.

Miss Hickman was a guest of General Foods Corporation on her Chicago trip.

it comes to determining what they want from income.

Family May Borrow Money

The child launching stage—the period when the children leave home for marriage, college or jobs—may be the costliest stage of all. Family may get a loan, borrow on life insurance or increase mortgage on house to meet expenses. Parents can also expect to spend more money for travel to visit children.

Final stage is described as the empty nest. Husband's income may approach a peak early in this stage. These are the years when families can pay off debts accumulated during expensive years. House may get first major overhaul—equipment and furnishings replaced. Families continue support of aging parents. Couples should know the full state of their finances at this time, advises the OSU specialist.

In retirement, couples must adjust to reduced retirement income, higher medical bills and increased need for personal services. Couple may move to a smaller, more convenient home.

Neighbors Honor Big Bend Couple Tuesday on 55th Wedding Anniversary

By Helen Hatch
BIG BEND—Mr. and Mrs. Joe King celebrated their 55th wedding anniversary last Tuesday, Feb. 20. A group of neighbors joined them for dinner in the evening.

Special guests were Mrs. King's brother-in-law and sister, Mr. and Mrs. Oliver Hardman of Baker.

Approximately 45 area residents met Saturday evening at Big Bend community house for a cake walk and pie supper. A film showing beauty spots of Idaho was shown. Ted Avery conducted the business meeting.

Mrs. Mary Brumbach and Mrs. Walt Bishop attended an annual dinner of the Royal Neighbors lodge Monday at the home of Mrs. Elton McCormick in Parma.

Mrs. Dyre Roberts and granddaughter, Mary, spent 11 days at the Earl Winn home in Adrian taking care of the children while their parents were in San Francisco.

Eleanor English of Ontario spent Saturday in the Dyre Roberts home. Her parents, Mr. and Mrs. Darrell English and Ross came for her in the evening.

Extension Unit Meets

Big Bend Extension unit met Feb. 20 at the home of Mrs. Harvey Bennett with Mrs. Laura Brock as assisting hostess. Twelve members and four visitors, Mmes. John Auker, Charles Olsen, Pete

Bishop and Ted Morinaka were in attendance.

Mrs. Brock, program planner, presented the monthly program planning sheet plus the yearly tabulation sheet of all projects. Miss Helen Hatch and Mrs. Betty Samer presented a lesson on "Cleaning Rugs and Upholstery." Next meeting will be at the home of Mrs. Jim Miller.

Mr. and Mrs. Raymond Price went to Ontario Saturday evening to help their granddaughter, Beverly Price, celebrate her eighth birthday anniversary.

Mrs. Mary Thompson and Mrs. Tom Jones attended funeral services Saturday morning in Roswell for Ferd Obendorf. They later called on Mr. and Mrs. Charles Skelton and Mr. and Mrs. Guy Strong in Parma.

Mr. and Mrs. Varner Hopkins, Mrs. Les Hill, Susan and Timmy and Mrs. Creola Betts left Friday for Lewiston, Idaho, to visit the Rev. and Mrs. Bill Hopkins and family and other relatives.

Guests in Smith Home

Mr. and Mrs. Don Coolidge, Mrs. Elise Smith of Grants Pass, Mr. and Mrs. Ron Neil of Omaha, Neb., were Sunday evening visitors and Monday dinner guests of Mr. and Mrs. Chef Smith. The Neils were enroute to Guam.

Ricks Gale of Boise spent the weekend with his parents, Mr. and Mrs. Arthur Gale.

Mr. and Mrs. John Bishop and

Newest Volumes at Malheur Library Discuss Rockets, Missiles and Space

New books going into circulation Saturday, March 3, at Malheur county library include the following:

"Rockets, Missiles and Space Travel" by Willy Ley. The up-to-date story of rocket development and space travel prospects.

"Rocket Development" by Esther C. Goddard. A report of the work of Robert Hutchins Goddard with introductory material on his life.

"Atomic Physics Today" by Otto R. Frisch. An account of the

sources of atomic energy, the machines used by nuclear physicists and current nuclear research.

"The Complete Book of Karting" by Dick Day. This handbook on karting—driving and racing tiny cars—covers the structure of the kart, how it operates, its speed and performance, how to get more power from the auto, etc.

"Hot Rod Ideas" by Giff Borgeson. Covers hot rod races and ideas for improvement of hot rod cars.

"Traitors Within" by Edward Rob Ellis. This book probes the causes and possible solutions to suicide, one of the nation's major problems.

"Hysterectomy" by W. Gifford Jones. A simple written book designed to give information to the patient.

"Family Nursing and Child Care" by C. Luise Riehl. Designed for one who must assume nursing or child care duties at home, it includes sickroom sanitation, nutrition, characteristics of specific illnesses and standard treatments.

"Christian Marriage Today" by Mario Colacci. A comparison of Roman Catholic and Protestant views.

"Show Me a Miracle" by J. Jerry Capopardo. A former prisoner turned pastor tells, with a co-

Mrs. Mary McConnell, Mrs. Nellie Newbill and Mrs. Angie Cook spent Friday in Nampa and were dinner guests of Mr. and Mrs. Charley Bradley.

author's aid, of spending 15 years in prison for a murder he did not commit, of his successful fight to get released and of his post-prison life as a family man, theological student and Presbyterian minister.

"Angel of Hudson Bay" by William Ashley Anderson. The chronicle of many years spent working for the Cree Indians on Hudson Bay, where Maud Watt went with her husband immediately after their marriage.

"Indian Days at Neah Bay" by James G. McCurdy. The autobiography of a young and physically handicapped pioneer boy during the period he lived with his family among the Nukah Indians.

"Single Secret" by Teo Savory. Accused of being a "dangerous schizoid," Laura is brought to the state hospital for the mentally ill. In this novel Dr. Munich sees her in another light—a human being in need of another's understanding. At her despairing cry, "Lavinia!" he is convinced that he must solve the mystery surrounding her.

"The Courtship of Eddie's Father" by Mark Tobey. A slight, intimate and enjoyable piece, consisting mostly of dialogues between six-year-old Eddie and his father, a recent widower.

March in for Food Savings

Sale Days—Thursday, Friday and Saturday—March 1, 2 and 3

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TUNA FLAKES

6 Cans

89¢

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... for coming in such large numbers to our Backroom Breakfast last Saturday. Thanks, also to all the suppliers for making it possible to serve such a good breakfast. The effort resulted in \$100.00 proceeds which will be turned over to Bob Q. Smith to help send Nyssa High School Band to the Seattle World's Fair.

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