



Improving Family,  
Resources & Health

**CLOSE TO HOME**

by Judy Harris, USU Extension Agent in Utah County

*Consumers are encouraged to mail credit and utility payments early enough that they reach the offices, not on the due date, but rather in time to have the payment processed & posted to an account before the due date.*

## **Universal Default Is the Latest Consumer Credit Trap**

*Universal default? What is that?* That kind of reaction is typical among consumers, who are largely unaware of the latest consumer credit trap—known as universal default—until it affects their pocketbooks, says the nonprofit Institute of Consumer Financial Education (an education foundation based in San Diego, California).

Universal default is a not-so-new item for lenders and credit counselors. However, it is a new problem consumers are facing more often now than ever before. Universal default clause is one of those fine print items buried in many, if not most, credit card agreements. It comes into play when a consumer, who otherwise has excellent credit (and also a high credit score), suddenly has a negative item appear on their credit report. When negatives begin to appear on a report, the universal default clause is often invoked. Essentially it means if you are in default with one lender, you are in default with us, too. The result is the low interest rates enjoyed at the outset of a credit relationship with a lender will soar, and in more than a few cases, they may double or triple. Creditors and lenders are now more closely monitoring credit reports of their current clients for signs of trouble, especially with other lenders.

Missing or being late on a payment, even to the phone company or a book or music club, can be very costly if it makes it onto your credit report. It is now much more than a \$30 or \$40 late payment fee, because not only does it trigger higher fees and interest charges, it will

also lower credit scores. The ICFE is receiving calls everyday from distressed consumers complaining the interest rates on their credit cards have shot up, seemingly without explanation or notice from their lenders. They all want to know why and what they can do about it.

**Prevention** is easy. Pay all your monthly obligations, at least a week or more ahead of the payment due date. Many lenders and service suppliers, such as utilities, are placing reminder notices in or on their customers' monthly statements. They encourage consumers to have payments reach their offices, not on the due date, but in time to have the payment processed and posted to an account before the due date.

**Fixing** it is not so easy. Once a negative hits a credit report, the damage is done. To get it removed, a consumer must convince the creditor the problems lie elsewhere and that the consumer is not at fault for a payment being recorded as late. Usually consumers lose this argument, unless they send their payments certified mail and can actually track the date of receipt. Absent any sort of proof that your payments were delivered on time to the creditor, consumers will be paying higher interest rates and other fees, perhaps for years to come.

There is help on spending, credit reports, credit scoring, and credit repair at [www.icfe.info](http://www.icfe.info). (Source: Institute of Consumer Financial Education email of 3 Oct 2003)

# Using tomatoes after a frost

It happens every year. There are always some ripe and semi-ripe tomatoes left on the vine that get caught in the first frost of the fall. One of the questions that people have is whether these tomatoes can be used for canning. The recommendation is *not* to can tomatoes from frost-killed vines. The acidity of tomatoes from frost-killed vines drops quickly, which may result in an unsafe canned tomato product. Don't take a chance!

If you did not pick your tomatoes before the first frost, a safe option is to freeze the tomatoes, after cutting away "bad spots" or blemished areas. Tomato juice and stewed tomatoes can be frozen successfully in freezer containers, leaving at least 1½ headspace. For the best flavor use these products within 8 to 12 months. Whole tomatoes can be frozen for cooking if you plan on using them within 3 months. The skins may be tough, so it is recommended that you peel the tomatoes and freeze them in freezer containers or freezer bags.

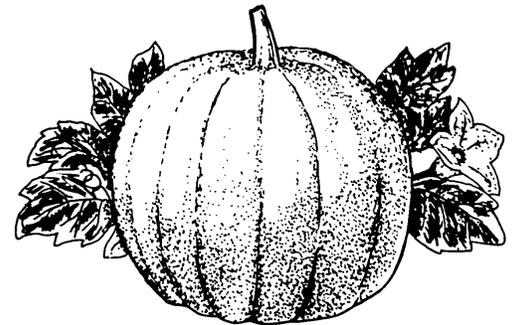
(Source: University of Minnesota Extension, [www.extension.umn.edu/info-u/nutrBJ633.html](http://www.extension.umn.edu/info-u/nutrBJ633.html))

Enjoy pumpkin in a new form this fall!  
This recipe has less than 1 gram fat per serving.

## Pumpkin Custard

1½ cups pumpkin puree  
¼ cup apple juice  
3 egg whites, slightly beaten  
12 oz. can evaporated skim milk, scalded  
1 tablespoon pumpkin pie spice  
¼ cup brown sugar

Combine all ingredients in mixing bowl and stir thoroughly. Pour into 1½-quart souffle dish or 9-inch glass pie plate, sprayed with non-stick cooking spray. Sprinkle with brown sugar. Bake for 35 to 45 minutes in preheated 400°F. oven, or until knife inserted near center comes out clean. Makes 6 servings. (Source: PBH/Georgia Department of Agriculture, as reported by [recipeclub@aboutproduce.com](mailto:recipeclub@aboutproduce.com))



### Breakfast cake mix

8 cups flour  
6 cups sugar  
¼ cup baking powder  
1½ teaspoons salt  
2 cups powdered milk  
2½ cups solid vegetable shortening

Mix all dry ingredients together and cut in shortening. Keep in a cool dry place for up to 12 weeks. Divide into 8 zipper closure plastic bags.

To prepare, combine:

3 cups dry mixture  
1 cup water  
1 egg

Spread batter in greased 9 inch cake pan. Sprinkle on 1 cup topping. Bake in greased 9-inch cake pan at 350° for 20 to 25 minutes.

### Topping

3 cups brown sugar  
2 tablespoons cinnamon  
1 package chocolate chips  
4 cups raisins  
2 cups nuts

Mix together and divide into 8 small zipper closure plastic bags (1 cup per bag). Sprinkle 1 cup topping on cake batter and bake..

*Holiday cooking class—*

## Sweet treats using whole wheat

Want to add variety to your holiday baking? Discover some fun ways to cook for the holidays using whole wheat! We will be making sweet rolls, quick breads, pancakes, cookies, cakes, and other holiday treats. You will receive a recipe booklet and get to taste many of the recipes in the booklet.

You will also learn how to adapt your own recipes to use whole wheat, plus buying and storing different types of wheat.

The class will be Thursday, November 13, from 10 a.m. to noon. Meet in room L700 on the bottom floor of the County Administration Building at 100 East Center in Provo. (Off-street parking is accessible from 100 South.)

Advance registration is \$5 per person. You may either call 851-8460 and pay by credit card *or* send a check to USU Extension at

51 South University Avenue,  
Rm 206, Provo 84601.

(Registration paid at the door will be \$6.)



A class for your comfort and fun—

## Homemade soap & much more!

Treat yourself to a fun demonstration that shows you how easy it is to make personal care products using botanical ingredients—no animal by-products, no mineral oil, no petroleum products—just pure botanicals.



Come see how to make bars of soap, lotions, lip balm, sea salt scrubs, and bath fizzies. When back home, a helpful handout will guide you through the steps of making personalized products to enjoy yourself or to give as gifts. There will also be a discussion of how different scents affect us.

Advance registration is \$5, which includes a bar of soap to take home. You may either call 851-8460 to pay by credit card or send a check to USU Extension at 51 South University Avenue, Rm 206, Provo 84601. (Registration paid at the door will be \$6.)

The class will be Monday, November 10, from 3-4:30 in room L700 on the lower level of the County Administration Building at 100 East Center in Provo. (It is the building east of the Historic County Courthouse.) Off-street parking is accessible from 100 South. Call Judy at 851-8460 if you have questions.

## Free on-line marriage prep or enrichment course

*Saying “I Do”— Consider the Possibilities*

This course provides instruction, resources, skills, and hope to couples considering marriage as well as couples interested in strengthening their marriage. Research shows that couples who participate in marriage prep or strengthening courses tend to communicate better, solve problems more effectively, and report better relationships than couples who do not. In short, marriage education makes for a stronger marriage!

The course is based on research conducted with married couples and it addresses issues that couples

struggle with most often in their relationships.

*Issues such as finances, employment, communication, conflict, commitment, personal interests and expectations, and sexual relations are discussed.* It also includes a unit on things to watch out for, such as domestic violence.

The course is available to the public **free of charge** and can be accessed by going to the Governor’s Marriage Commission website located at

[www.utahmarriage.org](http://www.utahmarriage.org)



# Outdoor electrical safety tips

For many of us cleaning the yard before winter and decorating for the holidays mean more outdoor electrical connections. Keep a few basic safety tips in mind to avoid electrical shock. And teach your kids!

## 1. Have Outdoor GFCIs Installed.

When you're outdoors, water and electricity can easily mix. The risk of electrical shock from frayed power cords or damaged equipment is much greater on wet or damp ground. Have GFCIs installed in place of outdoor receptacles. If you already have GFCIs installed, test them monthly to ensure they're in good working order.

## 2. Use While-In-Use Covers.

The National Electrical Code requires "while-in-use" weather-proof receptacle covers where outdoor equipment is used. These covers completely enclose receptacles while plugs are inserted, keeping out rain and moisture. Both GFCIs and "while-in-use" weatherproof covers are available at hardware stores, home centers and a variety of retail outlets.

**3. Use Tools and Appliances Safely.** Always inspect appliances for frayed cords, broken plugs or cracked housings and don't use the equipment until you repair or replace it. Be careful not to overload your outdoor receptacles as this can cause overheating and fire. Never use electrical devices in the rain, on wet surfaces or while you're standing in water.

## 4. Use Outdoor Extension Cords

When using an extension cord, remember to always use one marked for outdoor use with a three-prong grounding plug that's rated for the power needs of your tools. Also, use one long extension cord instead of linking several shorter ones together. Make sure to keep the cord out of your path or work area to protect it from damage and always keep it away from water.

## 5. Disconnect Outdoor Devices

Turn off outdoor electrical devices when you're through using them and *unplug them at the receptacle*. Never leave a "live" device unattended, even if you're only going in the home for a minute. (Source: The Leviton Institute)

## Beating the holiday blues

Three major holidays—Thanksgiving, Christmas, and the start of a new year—all within a relatively short period of time, can be emotionally taxing for people of all ages.

Any event or series of events that take considerable amounts of time and energy leave people with a feeling of relief and letdown once the event has passed.

Anyone can be a candidate for the post-holiday blues.

Some suggestions to remedy the blues might be:

- ☆ Get ample rest, being careful not to overdo it, causing sluggishness.
- ☆ Involve yourself in a variety of physical activities.
- ☆ Diversify your interests. Most of us have to put so much time, money, and resources into the holiday season that we now need new challenges and to look forward to new things.
- ☆ Set up regular times when you visit trusted friends, where you can listen to and share concerns and joys.
- ☆ Plan some goals that you can accomplish with pleasure.
- ☆ Write a letter of appreciation or commendation.
- ☆ If you overspent or ran up balances on the credit cards, work out a way to pay the bills and rid yourself of this burdensome worry.

Even if you do not get the blues after the holidays, these items can help you cope with the everyday stress which tends to plague most of us. (Source: Glen Jensen)

## Be prepared so you have time to enjoy

★ Check through your holiday wardrobe and make sure everything is clean and ready to wear.

★ Go through hiding places to find any gifts you may have bought and forgotten.

★ Go through your holiday wrapping paper, decoration, lights, and cards to see what you have on hand. Buy what you need.

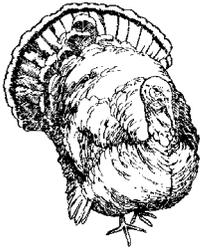
★ Make a list of extra's you buy such as children's teachers, co-workers, letter carriers, or neighbors. Carry it with you and check off as you buy.



## Hinton Around the Yard & Garden

**HORTICULTURE NEWSLETTER**  
by Adrian C. Hinton,  
USU - Utah County Horticulture Agent

### GREETINGS FROM THE COUNTY AGENT



It's great to be back in the Utah County area again. For the most part, we have had a very successful growing season. The higher temperatures this season (which are becoming more "normal" for central Utah) did create a more stressful condition for many of our plants.

Much of the Northwest USA is also in a five year drought situation. I spent the past six months at Ft. Lewis, Washington, which is just south of Tacoma. The Olympic Rain Forest was just 30 miles to the west.

The second weekend in August I toured half of the

three hundred mile Olympic Rain Forest Loop. We found that this normally "green" area was hit hard by the dry cycle as well.

I am very grateful to all those that assisted in various ways in my absence.

We have included in this newsletter many timely tips for the season and dates for meetings and other 'green' activities.

I wish you all a Happy Thanksgiving, a great yule and a fantastic first!



*Adrian C. Hinton*

### ***TIMELY TIPS FOR FALL & WINTER***

1. As you wrap up the growing season make good notes on what did the best and worst in this growing season.
2. Winterize all tools and especially motorized equipment such as lawn mowers, tiller, blowers, edgers, etc.
3. Get bulbs in and mulched up to get an early start for the spring bloom.
4. Get your green "waste" up into a compost pile or removed to a city compost facility.
5. Keep your water systems pressurized until the real jack frost gets here. Some soils dry out quickly and may need additional water even after Thanksgiving.
6. Repair all your broken pipes, sprinkler heads and equipment now while it's on your mind.
7. Use the cold winter months to get your growing plan ready for next year.
8. Check your stored veggies and fruits for diseases and insect damage.
9. Remember to rotate all storage products. Put the name and date on all your canned or bottled produce.
10. Be sure to check the calendar for all classes and activities that are coming up..

*By Adrian Hinton, USU & Utah County Horticulture Agent*

# Weed Watch

An unfamiliar weed has been identified as a potential hazard in Midwest states.



Left: Looks can be deceiving. This pretty weed can wreak havoc in several vegetable crops. It purportedly repels insects; that's why it's also called shoo-fly. It is a member of the night shade family.

An unfamiliar invasive plant has Ohio State University weed ecologists who work on vegetable crops concerned. The presence of the pest, Apple of Peru, has been seen in Ohio for about five years, but was misidentified.



The weed was first seen in Seneca County, OH, in bell pepper fields and was thought to be groundcherry by weed scouts, according to Joel Felix, an Ohio State University horticulture and crop science research associate. Despite attempts to kill the weed with a herbicide and hand-pulling, the problem escalated.

Not much is known about this pest because it has not been a major problem in North America or Europe. In the U.S., Apple of Peru has been found in peanut and tomato fields in Georgia as well as in tomato fields in North Carolina.

“The weed was mentioned in an Ohio weed book that dates back to the 1800s, which means it has been in this area since that time,” explains Felix. “It just hasn’t affected the farm until recently.”

In vegetable gardens, the weed outgrows the crops and kills off competing plants. Apple of Peru can reach heights of 7 feet and widths of 5 feet.

In addition to bell peppers and tomatoes, the weed has been identified in soybean and corn fields. Felix says this is especially troubling since we already know that Apple of Peru is a problem weed in Brazilian soybean fields.

“Apple of Peru is a highly competitive plant and if a few plants survive, we know there will be a reduction in yields,” he says. A study in Australia indicated corn yield reduction as high as 30% with ineffective control measures. It’s a major problem across the world, but we’ve just starting to see it here and we need to get it under control.

## Gaining Control

What makes controlling this weed tricky is that the vegetable crops it affects are from the same family as Apple of Peru, thus making it hard to find suitable herbicides that will kill only the weed. Right now, researchers are screening various herbicides to see which ones will work the best with vegetables. “Because this weed is so aggressive, and produces thousands of dormant seeds, this could turn out to be a big problem,” Felix adds.

*Joel Felix, an Ohio State University horticulture and crop science research associate, contributed the information for this article.*

## Don't leave leaves on your lawn.

Some trees drop leaves all at once and others go slowly. Leaves on the lawn can cause snow mold which is better prevented in the fall than cured in the spring.



## Don't let your lawn dry out after

you fertilize in the fall. Lawns grow well in cool weather and if watered and fertilized in the fall the better they will look early in the spring. That doesn't mean watering everyday!! Just water two or three times a month unless it rains and until the snow is on the ground.

Don't pick roses after the middle of September or so. Let the blossoms mature to help the roses harden-off for winter. Cut down on watering and do not fertilize in the fall.



# Thug of the Month

## One-Spotted Stink Bug

### CROPS AFFECTED

The one spotted stink bug damages tomato, peppers and corn. The adults and nymphs suck juice from tomato fruit.



### IDENTIFICATION

The adult is brown, about ½ inch long. The adult male has one black spot on the undersurface of the abdomen near the tip, but the adult female has no spot. Nymphs have a brown head and the abdomen is light green with red markings. Eggs are white and barrel-shaped, found in cluster on small leaves. In tomatoes, feeding damage on fruit is found more easily than the bugs themselves. Feeding results in plugs of white corky tissue that are often not noticed until fruit is peeled. When a stink bug feeds on a red tomato, the surface damage is a faint white blotch. When it feeds on a green tomato, the surface damage is a hazy white blotch that turns into a bright yellow blotch once the fruit turns red.

### SURVIVAL AND SPREAD

Adult one spotted stink bugs enter tomato gardens mid-to-late summer, often coming from harvested wheat fields. The adults lay eggs which hatch into nymphs. There are probably two generations per year. Their overwintering habitat is not certain, but adults are found in alfalfa in the spring, and adults and nymphs are found in wheat in early summer.



### MANAGEMENT

Gardens should be scouted weekly once fruit is present. Examine fruit and look for stink bug feeding damage. Insecticides that control stink bug on tomatoes are Thiodan (endosulfan) or pyrethroids such as Warrior (lambda-cyhalothrin, Syngenta Crop Protection) and Baythroid (cyfluthrin, Bayer CropScience). One spray is adequate if the threshold is reached within two weeks of harvest.



Two sprays 10 - 14 days apart are needed if threshold is reached three or more weeks before harvest.

## FALL WEED CONTROL

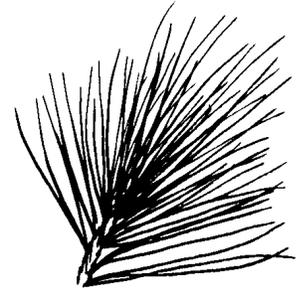
Fall is one of the best times to control weeds in your yard and garden. In the fall, perennial weeds are beginning to store energy for the winter, and application of an herbicide at this time can be very effective.

For weeds in your lawn such as Bindweed (morning glory), curly dock, dandelion, mallow, puncture vine and many other broad-leaved type weeds, the application of 2,4-D will be most effectual.

Always take care not to spray when there is any breeze or if it is too hot (over 80 degrees). 2,4-D can drift to desirable plant material and cause damage. 2,4-D will not harm grasses.

### PINE TREES

Pine trees drop needles in the fall near the trunk. Every spring a pine tree grows a new set of needles at its tips. If a tree is under stress due to lack of water, too much water, insect damage, or heat, it may drop extra needles.



As a tree goes into the fall/winter, make sure it has enough water. If we have a dry fall, winter or spring, deep water your trees monthly. Trees are a big investment. With a little extra care, they will reward you with attractive landscapes, shade and long life.

*Bill Varga, Director  
USU Botanical Gardens*

## Hear Ye, Hear Ye



The fruit tree Pruning Classes are coming soon to your area. Watch the paper for times, dates and locations! If you have numerous young fruit trees and would like to host a fruit tree demonstration at your home, call 851-8460 to see if you qualify.

**Upcoming Programs to Attend:**

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11/2003 or 12/2003**

**Upcoming Utah State University  
Extension Classes**

**WATER USERS CONFERENCE** - Nov. 13-14,

Holiday Inn, St. George, UT

**PESTICIDE WORKSHOP** - Historic County  
Courthouse, Ballroom, Nov. 20.

**MASTER GARDENER FALL SOCIAL** - Historic  
County Courthouse, Dec. 2., 6:00 pm.

**PESTICIDE WORKSHOP** - Historic County  
Courthouse, Ballroom, Dec. 9.

**BASIC LANDSCAPE DESIGN SERIES** Whether  
you're designing a first-time landscape or remodeling  
an existing landscape, learn the steps for creating a  
look you'll enjoy. Thursdays, Nov. 6, 13, 20 & Dec. 4,  
10:00 am - Noon, Thanksgiving Point. Larry Sagers &  
Paul Quist, Instructors.

**For times, dates, costs and other upcoming workshops,  
go to [www.thanksgivingpoint.com](http://www.thanksgivingpoint.com) or call 801-768-7443 .**



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office of Utah State University Extension, 51 So. University  
Ave., Room 206, Provo, UT 84601.

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have a touch tone phone, stay on the line and the  
receptionist will help you. With a touch tone phone, at the  
greeting press the number of the desired subject:

- 5) garden, yard, trees, insects
- 2) food, finances, clothing, housing
- 3) pastures, field crops, dairies
- 4) 4-H and youth



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