



Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,

USU - Utah County Horticulture

GREETINGS FROM THE COUNTY AGENT



Burrrr! Winter is coming early.....or is it? We did set a new low temperature record on August 23 of lower than 56° and we have been happy about no higher than 100° days so far this year in Utah County. The cool morning canyon breezes that we normally get have been more abundant this summer. And, we have had a closer to normal rainfall this summer. So, we need to be prepared for a possible early frost.

Our normal first frost is October 10. Most all indicators point to a 2 - 4 week earlier frost than

normal. We have a contest at the USU Horticulture office of who can predict the first frost date this year. Call the office with your best estimate.

Have a great harvest and remember to bring your best produce to the Utah State Fair, September 8, 2004.

P.S. Check out our
"Helpful Harvest Hints" in this issue.

"Helpful Harvest Hints"

TIMELY TIPS FOR SEPTEMBER/OCTOBER

By Paul Wilkey, USU Extension Horticulture Assistant

1. Get the family together and head for the Utah State Fair, September 9 - 19 (see inside notice about making Fair entries).
2. Early September is a good time to plant or sod a new lawn.
3. If you missed treating for peach tree crown borer, a make-up spray can be done the 3rd week of September.
4. Continue to deep soak your trees and shrubs.
5. Now is the time that vegetable and flower gardens can be peaked out. Do a thorough job of cleaning up vines, stalks, leaves, etc. If you have plants or trees that have had disease problems (powdery mildew, shot hole fungus, bacteria leaf spot, etc.,) destroy the debris you clean up around them. **DO NOT** put in composting bins. Many of these bacteria and fungus can winter-over, causing major problems next year.
6. Start paying attention to frost warnings. Remember this is Utah County and a frost can occur any time after mid-to-late September.
7. Be sure get sprinkler systems winterized. Drain hoses and neatly put away. Clean up and sharpen all garden tools and you'll have a good head start on next year's season.



Putting Your Yard to Bed

by Pat Fugal, Master Gardener

With fall upon us, it's time to spray field bindweed, oxalis, dandelion and other broadleaf perennials. Start mowing your lawn a notch shorter each week so that it will be short (1 1/2") in the final mowing of the year. Also apply a winter fertilizer to your lawn in October.



With the cooler weather and shorter days, cut back the watering on your lawns and shrubs. September is a great time to lay sod or plant new grass. It is also the time to plant pansies and spring bulbs.

Dig up summer bulbs such as begonias, cannas, gladiolas, and dahlias before the snow comes. Layer them in wood shavings, peat moss, or other material for the winter and store them in a dry, dark place for the winter.

Pull out your dead annuals, cut down the dead perennials and rake up fallen leaves. Discard any foliage that is infected with disease or fungus. Put all healthy foliage in a new compost pile. Work your old composted material into the flower beds or vegetable garden.



Putting Your Garden to Bed



Spray field bindweed (morning glory) and other pesky perennial weeds. Rake up and destroy all leaves and dead plants infected with fungus or other disease. The rest you can pull up and add to your new compost pile.

Till your old compost pile into your garden. Mulch your overwintering vegetables, such as carrots, in October.

Spray peach, plum and nectarines for coryneum blight after the leaves fall off. Use tree wrap, or paint the trunks with white latex paint, to protect fruit trees from winter sun scorch.



Putting Your Pond to Bed

After the lily pads have died, clean leaves and other debris out of the pond to prevent algae and bacteria buildup that can kill fish. If plants are on a shallow shelf, place them in deeper water so they don't freeze.

Stop feeding fish when the water temperature is less than 50°.



New Bio-Control for Coddling Moth

Biological control of codling moth larvae, a pest of apple and other fruits and nuts

A virus that infects and kills codling moth larvae can offer fruit growers an insecticide alternative for fighting the pest. The treatment killed moth larvae for up to 14 days, with 94 percent becoming infected within the first few days of application. All infected larvae died shortly thereafter. Besides apples, coddling moths attack walnuts, pears and other fruit. The larvae damage the fruit by boring deep inside it, ruining marketability.

The recent study compares the persistence and effectiveness of three new or improved formulations, which the manufacturers registered for use on apples, pears, walnuts and plums. The key is timing the applications of granulovirus so they prevent larvae from penetrating the fruit too deeply. Infected larvae die in five to 10 days, but the granulovirus poses no threat to humans, other mammals or non-host insects.

The complete text of this story is posted at www.ars.usda.gov/is/pr/2004/040816.htm

EPA Announces Cancellation Order for Diazanone

The EPA has announced a cancellation order of all outdoor non-agricultural end-use products containing Diazanone. Any distribution, sale or use of the products subject to this cancellation order is only permitted in accordance with the terms of the existing stocks provisions of this cancellation order.



**Hinton Around
the Yard and Garden**

**EPA SPANISH WEB SITE ON
HOUSEHOLD PESTICIDE
STORAGE, DISPOSAL
INFORMATION**

Spanish-speaking individuals can now view in Spanish the EOA's household consumer information on proper pesticide storage and disposal at:

www.epa.gov/pesticides/regulating/storage.htm

Click on the "En español" button above the "Quick Resources" box. Translating this language into Spanish is important to help improve the storage and disposal of household pesticides within the large Hispanic population in the United States.

UTAH CO. EXTENSION

**Utah State
UNIVERSITY**

We're Moving!

USU Extension is scheduled to move on or around September 10, 2004.

Our new address will be:
100 East Center
Room L600
Provo, UT 84606

New Phone #: 801-851-8460

Here's the *Buzz* for Beekeepers
Don't delay in getting your honey extracted—and winterize your hives before freezing.



Add Zest to Fall Meals

Got an empty area in your garden? August - September is a great time to plant radishes. Plant 1 inch apart with 10 inches separating rows.

**State Fair Exhibit Dates for
Agriculture, Horticulture and Floriculture**

Living Arts Exhibit Entry Information

Department	Entry Charge	Receiving Dates	Release Dates
Agriculture & Horticulture	\$1.00 per entry	Sept. 8 - Noon to 6 pm	Exhibits become property of the Fair to use as it deems fit.
Floriculture (Four Flower Shows)	\$2.00 up to 10 entries per show .50¢ each entry over 10 - per show	Sept. 9* Sept. 11* Sept. 14* Sept. 17* Entries may be received after 9 pm the night prior to each show, except 1 st show, or between 7 & 9 am day of the show	Sept. 10 - 9:30 pm Sept. 13 - 9:30 pm Sept. 16 - 9:30 pm Sept. 19 - 10:00 pm

It's not necessary to have entered a city or county fair prior to entering the State Fair.

Anyone is welcome to enter if they meet written qualifications. For more State Fair information, contact our office at 851-8460 or the 4-H office at 851-8470.



The Master Gardeners Corner

Field Bindweed Control by Lou Ann Talbot

Many people just love those first few days in the late summer when the dawn has that cool, crisp feel of an autumn morning. It's a sure sign that fall gardening can't be far behind and it's a good time to go out in the yard and survey what needs to be done and determine the successes and failures of this year's gardening trials and experiments. Fall is a great time to do many gardening chores.

One of the things that needs to be done every year in the fall is field bindweed (known by some as "morning glory") control. During the spring and summer it is best to control it by pulling it up by hand and getting as much of the roots as possible, but when autumn comes that's the best time to attack it with the big guns—2,4-D or RoundUp.



When the temperature drops the plants send food reserves to the roots, so that's a great time to send along some herbicide to get a little deeper into the roots than we can reach by pulling. At this time let the bindweed grow so it will have plenty of leaf surface to absorb the herbicide.

2,4-D is the weapon of choice for lawns, because it is selective and won't harm the grass, but care must still be taken when spraying near desirable plants. Be sure that daytime temperatures will stay below 85 degrees, because temperatures higher than that can cause the chemical to vaporize and harm surrounding plants even if the spray has not actually contacted them.

That's why it's a good idea to wait until that first cool snap to bring out the big guns. Some plants are highly susceptible to herbicide damage from 2,4-D including grapes, tomatoes, and many others.

RoundUp also works well in controlling field bindweed in areas other than lawns and can be used instead of 2,4-D. They both will control broadleaf weeds, but care must be taken when using either of

these chemicals near desirable plants. When field bindweed is growing in annual or perennial flower beds it's more difficult to spray the field bindweed without getting the spray on the ornamentals, but this can still be done by covering the desirable plants with plastic sheeting and making sure there are not openings for the spray to get through. Spray in a direction away from the desirable plants and make sure the wind isn't blowing! If the bindweed is entangled in plants, carefully separate it from the desirable plants (avoid breaking it off), and pull it through a hole in a large piece of cardboard. Spray on the cardboard.



Are you thinking it might just be easier to pull up the bindweed? It would be easier, but it will be back in full force next year. But if you can spray and do some damage to the roots as well, you will have less of a problem in the future. Remember to follow all label recommendations.

Never, ever let the bindweed flower mature into seeds. Morning Glory seed can lay dormant in the soil for 30 - 50 years.

Accepting Nominations for MG's:
2nd Vice President, MG Association
4 Volunteer Chairman for: MG activities, newsletters, socials & historian.

Nominees for awards for individuals who went the extra mile. You know who these individuals are! Be sure and let us know.

Send nominations to: Master Gardener's Association
 100 East Center, Room L600
 Provo, UT 84606 or phone: 801-851-8460





Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

These Creepy Costly Cards Make You Pay to Use Your Own Money!

The ads go something like this: Are you looking for a way to control your or your child's spending habit? Or are you having difficulty getting a regular credit card? Then pre-paid debit cards are perfect for you. Pre-paid debit cards are an excellent financial tool. Prepaid debit cards are reloadable, which means you can add, or "load" money on the card anytime. Pre-paid debit cards are perfect for travel and a great tool for emergencies. It works everywhere Visa or MasterCard is accepted—for everyday use, travel, even emergencies."

The selling points can be powerful. Consumers are told they are convenient and safer to have in your pocket than is carrying cash. *They are easy to obtain because there is no credit check, no bank account required, and no verification of employment.* They are useful in case of emergencies, for travel, and they are accepted everywhere Visa or MasterCard is accepted.

Some marketing goes far beyond telling the consumer that they are convenient and easy. Consumers are told that these cards can save you money, help you budget, manage your finances, and even help you avoid debt and establish credit. We are told these prepaid debit cards can help you control your spending since you put the amount on your card that you would like to spend. Could this be the answer for those compulsive shoppers in our lives? Will these cards help Utahns to stay away from debt?

The answer is: not likely. In fact, when one looks at the terms of use closely, there is cause for concern. Consumers need to be aware of what fees these multi-purpose SVCs (stored value cards) will incur and how these cards work. Figuring this out is often complex and confusing.

Usually there are no fees to put money onto the card or to check your balance on-line. The fees start when you

Warning! There are some new pre-paid debit cards (also called stored value cards or SVC) that can be very hazardous to your wallet! We are familiar with pre-paid telephone cards and cards used for public transportation. Department stores issue cards with the amount you specify to give as gifts. If you put \$50 on these single-purpose cards there will be \$50 to spend. Not always so with the new multi-purpose SVC. Consumers must beware of fees and charges.

want to use your money. There is a one-time activation fee or a set-up fee—it is not uncommon for these to range from \$19.95 to \$138.95. Then there is an annual and monthly "maintenance" fee. These can be from \$0 (if you keep a minimum balance or bring ten or more referrals to the card program) to \$99.95. A "convenience" fee is also charged to each and every purchase. These can range from \$1 to \$2. To get cash from an ATM can cost \$1.50 to \$3.75. Just checking your balance at an ATM may cost \$1. To speak with a customer service representative will also cost you \$1. There are fees for additional cards, lost or stolen replacement cards, returned checks, and overdraft fees.

Think how easy it would be to lose track of the amount of money on your card and then have to pay an overdraft fee of \$29.00. There are even fees if retail stores refund money to your card.

Other potential fees to look for include: transaction limit fee, bill payment fee, phone or online transaction fee, reload fee, money transfer fee, overdraft protection fee, out-of-network domestic ATM transaction fee, international ATM transaction fee, dispute fee, payday advance fee, inactivity fee.

Additionally, consumers need to be aware that some of their financial transactions generate *dual* fees. To prepare for the unexpected you may have stashed your card away for an "emergency." But if the card is not used for a period of time (say, 90 days) you are charged, in addition to your monthly maintenance fee, an "inactivity maintenance" fee. Also, depending on the ATM machine used, the ATM provider may impose charges to your transaction that are in addition to ATM fees listed by your card carrier. **For more information on multi-purpose SVCs, call 851-8468 to request the full article by email (PDF file), FAX, or mail.**





Plan now to join us for this popular and informative series of six personal and family financial management workshops!

Starting September 24 and ending October 29 we will meet on Friday mornings from 9:30 to 11:00 in room 211 in the Historic Utah County Courthouse, 51 S. University Avenue in Provo.

The \$15 charge includes a helpful workbook and reference. Husband & wife can both attend for \$15 (one book per couple).

Getting Started/ Where Are You Now? Organization and good record keeping can be the foundation of sound financial planning. Maintaining a financial notebook can give you peace of mind, especially in a crisis. See where are you now financially and plan where you want to be.

Managing Your Money: Take the peaks and valleys out of your finances. Plan what to set aside for “unexpected” expenses. Get a free PowerSave analysis of one or more saving goals.

Credit Ability: What affects how much you pay for credit and how to qualify for less expensive credit. Get a free PowerPay analysis and see your options for getting out of debt sooner.

Managing Financial Risk: Examine insurance from a risk management perspective. Health, disability, life, auto, and homeowners—which do you need and how much?

Investing for Retirement: Examine your options, learn about traditional and Roth IRA’s, retirement plans and rollover.

Planning for Your Future: Examine gift and estate taxes, living trusts, power of attorney, and other tools for money management and money transfer.

To Register: Can pay by credit card by calling 851-8460. Or mail check to USU Extension, 100 E. Center, Room L600, Provo, Utah 84606.

Witch's Apple Brew



Add 1 stick cinnamon and 1/4 tsp. Anise Seed to 1 qt. apple juice. Simmer 30 minutes. Strain. Serve warm or cold.

Frank 'n Beans

Slice 1 lb. hot dogs into 1/2" slices. Add 2 cans (16 oz. each) pork and beans, 1/2 cup catsup, 2 tbsp. Instant Minced Onion, 2 tbsp. brown sugar and 1 tsp. dry mustard. Bake at 400° F oven, 40-45 minutes. Makes 6-8 servings.

Ghostly Pumpkin Muffins

Mix 1 egg with 1 can (16 oz.) pumpkin. Add 1 tbsp. Pumpkin Pie Spice, 3/4 cup sugar, 2/3 cup milk, 2 tbsp. oil and 1/2 cup chopped nuts. Stir in 2 cups buttermilk baking mix. Spoon into greased or paper-lined muffin tins. Bake in 400° F oven 25 minutes. Cool. Slice in half and top both halves with Cinnamon Cream Cheese Spread:



Cinnamon Cream Cheese Spread

Combine 1 pkg. (8 oz.) softened cream cheese, 2 tsp. cinnamon sugar and 1 tsp. orange extract.

Monster Munch

In a large plastic bag, combine 2 cups mini pretzels, 1 can (12 oz.) cocktail peanuts and 2 cups bite-size Cheddar cheese crackers. Toss with 1/4 cup oil. Add 4 cups bite-size rice and corn cereal.

Combine 1 pkg. McCormick/Schilling Spaghetti Sauce Mix and 1/4 cup grated Parmesan cheese.

Toss with snack mixture until well coated. Best if stored in airtight container overnight.



Shrunken Head Apples

Wash and core 6 cooking apples. Mix together 1/2 cup brown sugar, 1 tbsp. flour, 1 1/2 tsp. ground Cinnamon, 1/4 tsp. ground Allspice and 1/8 tsp. ground Ginger. Stir in 1 tbsp. melted butter and 1/4 cup raisins. Place apples in shallow glass baking dish; fill with raisin mixture, sprinkling remaining mixture around apples. Cover with plastic wrap and microwave* on HIGH (100% power) for 4 minutes. Turn dish and cook 4-5 minutes more or until tender.

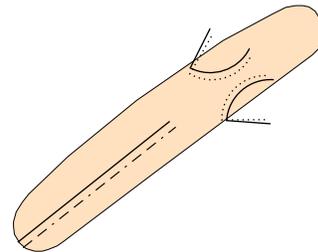


Baking directions: Cover dish with foil and bake in 350° F oven 50-60 minutes, or until tender.

Hot Dog Man

Kids will get a kick out of biting off an arm or leg from Hot Dog Man!

Cut a hotdog to make "arms" and "legs."

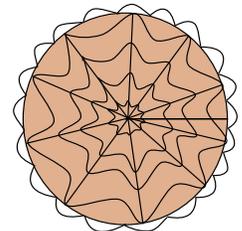


_____ Arms & legs will curl out when
SPIDE hotdog is cooked in a microwave. **R**

WEB PIE

1 cup powdered sugar
1- 2 teaspoons milk

Mix ingredients together in a bowl, then place in a sealable plastic bag and zip shut. Cut off one tiny bottom corner of the bag, then draw a web on a pumpkin pie with the glaze. Add 2 tsp. cocoa to glaze and pipe on a spider.



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Taking Charge of Your Money page 6

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It's time to renew if
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 is 9/2004 or 10/2004