



Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

What to do with a large tax refund

Most people think this money should be spent on something special or frivolous. Below are four “not so frivolous” suggestions for your refund:

1. Pay off high interest credit cards.
2. Create an emergency fund.
3. Save for retirement.
4. Adjust your withholding so your refund is less.

Are you eligible for Earned Income Credit?

You or someone you know may be eligible for one or more government credits. Share this information with someone you know who recently got divorced, had a baby in 2004 or for whatever reason cut their work hours. You each may qualify for the Earned Income Credit (EIC) and/or the Child Tax Credit (CTC).

What is the Earned Income Credit? The EIC is a special tax benefit for working people who earn low or moderate incomes. Its purpose is to reduce the tax burden on these workers and to supplement wages.

Workers who qualify for the EIC and file a federal tax return can get back some or all of the federal income tax that was taken out of their pay during the year. They may also get extra cash back from the IRS. Even workers whose earnings are too small to have paid taxes can get the EIC. **The maximum amount of income you can earn and still get the credit has increased.** You may be able to take the credit if:

- You have more than one qualifying child and your earned income was less than \$34,458 (\$35,458 if married filing jointly).
- You have one qualifying child and your earned income was less than \$30,338 (\$31,338 if married filing jointly).
- You do not have a qualifying child and your earned income was less than \$11,490 (\$12,490 if married filing jointly).

Investment income amount is also more. The maximum amount of investment income you can have and still get the credit has increased to \$2,650.

Nontaxable combat pay election. You can now elect to have your nontaxable combat pay included in earned income for the EIC.

How Much Can You Get?

Example: If you were a single, head of household or qualifying widow and earned less than \$25,050 and lived with one child, you could get up to \$849 EIC (two children, \$1,987).

If you were married filing jointly and lived with one child in 2004, you can get up to \$1,009 EIC (two children, \$2,197).

Child Tax Credit

The child tax credit is a reduction in actual taxes, not just a deduction from taxable income. As long as you are within the income threshold for your filing status, the Child Tax Credit is \$1,000 for each qualifying child. If your credit is more than your tax liability, you may be able to claim the difference as a refund. To calculate your additional credit, use Form 8812, *Additional Child Tax Credit*.

Volunteer Income Tax Assistance (VITA) & Tax Counseling for the Elderly (TCE)



The **VITA** program offers free tax help to low- to moderate-income people (\$36,000 and below) who cannot prepare their own tax returns. **Tax Counseling for the Elderly (TCE)** provides free tax help to people age 60 and older. Most locations also offer free electronic filing. To locate the nearest VITA or TCE site, see below or call 1-800-829-1040.

VITA Sites

Site Name	Appt. Type	Address	Phone #	Time
UVCS	Walk-in	#133 Business Administration Building, UVSC, Orem	863-8202	Fri. 3-6 pm Sat. 10 am - 4 pm
Community VITA Project	Walk-in & Appointment	819 South Freedom Blvd., Provo	Dial 2-1-1	Thurs. 5-8 pm Sat. 9 am - 12 pm
BYU - VITA	Walk-in	BYU Room 316, Tanner Building	422-4959	Mon.-Fri. 10 am - 5 pm (Tues & Thurs. closed 11-12)
Pleasant Grove Senior Center	Appointment Only	242 W 200 S, Pleasant Grove	785-2818	Wed. 9:30 - 5:00
American Fork Senior Center	Appointment Only	54 E Main St., American Fork	763-3093	Thurs. 9:30 - 5:00

If you work for money, you give the power to your employer. If your money works for you, you keep and control the power.

Robert T. Kiyosaki

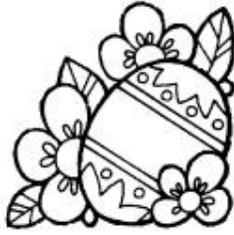
The safe way to double your money is to fold it over once and put it in your pocket.

Frank Hubbard

TCE Sites

Site Name	Appt. Type	Address	Phone #	Time
Orem Senior Center	Appointment Only	93 N 400 E, Orem	229-7111	Mon. & Wed. 9 am - Noon
Payson City Center	Appointment Only	439 W Utah Ave., Payson	465-5215	Mar 2, 23, 30 - 10:30 am - 2:30 pm April 6, 13 - 10:30 - 2:30 pm
Pleasant Grove Senior Center	Appointment Only	242 W 200 S Pleasant Grove	785-2818	Wed. 9:30 am - 5:00 pm
Provo Eldred Center	Appointment Only	270 W 500 N, Provo	852-6620	Tues. 10 am - 4 pm

Create Beautiful, Unique Easter Eggs



Create a fun tradition by decorating your own unique Easter eggs. These eggs are fun, easy and different than the usual Easter eggs because before you decorate you blow the egg out! This can be done without breaking the egg shell and it's simple to do. Have fun and let your imagination guide you.

You will need: Eggs, needle and a bowl.

Blowing Out Eggs: Using a needle, gently poke a small hole at the narrow end of an egg. Poke a slightly larger hole at the wide end of the end. Make sure you tear the membrane that surrounds the yolk and break the yolk as well.

Hold the egg over a bowl and blow through the hole at the narrow end of the egg. When the egg is completely removed, carefully rinse the egg out. The eggs are now ready to decorate.

Refrigerate the whites and the yolks as quickly as possible—you can use **the eggs for an omelette or quiche.**

Prepare the Dye: You can buy a commercial egg coloring kit, or to make your own dye:

- Bring 3 cups of water to a boil
- Remove water from the heat
- Add 2 tablespoons of white vinegar
- Add 2-3 drops of food coloring to the water. You can use more food coloring if you prefer a darker color.

Etched Designs: Dye your egg any color that you want for a background color (a light color is good to start with). Gently dry with a paper towel before decorating.

Drip candle wax onto the egg. Be creative in your design. Then dip the egg in a different color dye. Gently peel off the wax or remove the wax by dipping the egg in slightly hot water. Polish the surface by rubbing in any wax that remains.

Decorating the Eggs

You can also decorate your egg using any of these things or whatever else you want:

- sequins
- glitter
- paint ribbon
- felt tip pens
- lace
- tassels
- fabric scraps



Tips for Dads of School-Age Children

Kirk Blair, Ohio State University Extension

The middle years of childhood is a time during which children master new thinking, social and physical skills and develop behaviors that will strongly influence their later health and well-being. Dads, you can help contribute to the positive development of these skills in your own children by:



Playing...both active and mental/thinking game play. Be sure to be patient (not testy), encouraging (not cajoling), supportive (not humiliating), and take turns leading (not directing) and being led. Studies from around the world consistently show that when dads play with their kids in the manner just described, their children have more friends, get better grades and make new friends more easily.

Praising...compliment and express pleasure over your children's accomplishments to help them develop a strong sense of "I-can-do-it-iveness!" In the long run, they'll be more likely to succeed in all aspects of their lives.

Talking...about your job, your life as a child, how you solved a tough problem, how much you love them and their mom. We know that when children see and hear their parents, their dad in particular, engaged in meaningful give-and-take conversations, they are much more likely to develop good problem-solving skills, be able to focus on the long-term impact of decisions, and express, rather than repress, their true emotions and sense of self.

Healthy eating, exercise can reduce type 2 diabetes risk

Mary Schroepfer, MED

Nutrition Specialist

UM Extension



More than 15 million Americans have diabetes, and up to one third may not know it. One in 15 people lives with diabetes, up from 1 in 20 just five years ago. Nearly as many people suffer from impaired glucose tolerance, a condition that frequently progresses to diabetes. Rates among children are also up.

Diabetes is a disease in which the body doesn't make enough insulin or can't use its own insulin as well as it should. This causes sugars to build up in the body.

People with diabetes are at higher risk of developing major health complications, including coronary heart disease, hypertension, kidney disease, cataracts and retina damage leading to blindness. These health complications can be prevented or delayed by reducing high blood sugar, reducing high blood pressure, and reducing high cholesterol.

Type 2 diabetes in children, as in adults, is closely linked to obesity, a sedentary lifestyle, and a family history of diabetes. The prevalence of obesity has nearly tripled in adolescence in the past 20 years. According to the Surgeon General's Call to Action to Prevent and Decrease Overweight and Obesity, 13 percent of children (6-11 years old) and 14 percent of adolescents (10-12 years old) were overweight in 1999. Overweight children are at increased risk of type 2 diabetes during childhood and later life. In adults, the Centers for Disease Control found a 61 percent increase in the percentage of Americans who were obese in 2000 as compared to 1990, and a 49 percent increase between 1990 and 2000 in the percentage of Americans who have diabetes. In addition, 27.3 percent of Americans did not engage in any physical activity during the 1990's, and only about a fourth of Americans ate the recommended five or more servings of fruits and vegetables a day.

According to the National Institutes of Health, "People with pre-diabetes (higher than normal blood glucose levels, but not yet diabetes) can prevent the development of type 2 diabetes by making changes in

their diet and increasing their level of physical activity. They may even be able to return their blood glucose levels to the normal range. In the Diabetes Prevention Program, diet and exercise worked better than medications in delaying the development of diabetes. Just 30 minutes a day of moderate physical activity, coupled with a 5-10 percent reduction in body weight, produced a 58 percent reduction in diabetes. If you have pre-diabetes, you only need to lose a modest amount of weight—for example, 10 to 15 pounds for a 200-pound person—to prevent type 2 diabetes. You can do it by building up to 30 minutes of physical activity a day 5 days a week and following a low-calorie, low-fat eating plan."

Exercise helps in a lot of ways:

- It helps you deal with stress.
- It lowers your blood sugar, blood pressure and cholesterol.
- It uses up extra sugar in your blood and helps your own insulin work better.
- It makes your heart and bones strong.
- It helps blood flow and tones muscles.
- It keeps your body and your joints flexible.

People with diabetes can enjoy a long and productive life if they:

- Follow a good diet.
- Exercise regularly.
- Follow good health care practices.

The basic diet recommended for people with diabetes is the same low-fat, high-fiber, calorie-controlled diet that is recommended for all Americans. For people with diabetes, however, it is important to eat meals and snacks on a regular schedule to prevent large swings in blood glucose levels that may result in insulin reactions.

Sources: "*The Many Faces of Diabetes*," Colorado State University Extension; American Diabetes Association; and National Institutes of Health.

Additional info: www.diabetes.org

www.ndep.nih.gov/diabetes/diabetes.htm



Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,

GREETINGS FROM THE COUNTY AGENT

Spring has almost sprung....
Remember last year? March 15 was an amazing day.
For most of Utah County, it was the last frost of the
winter season. Many other parts of the state also had
no freezing days after March 15.

On February 13, 2005, Washington County apricots
and almonds were starting to bloom. Also on
February 18 many rose varieties in Utah County had
their buds starting to POP!

Are we in for another early spring for 2005? We can
hope so, but we need to be prepared to have some
frost protection if necessary.

Master Gardeners and all plant
lovers, be sure to check out the information on our
July N.W. Garden Tour. It is going to be great. Seats
are going fast. Reserve your seat now and be ready to
have a super time (see information on page 7 of this
newsletter).

Also, be sure to sign up for our free lawn water
evaluation starting on May 6. Call 801-851-8463 and
get your name on the list.

Have a great growing season!

TIMELY TIPS FOR MARCH/APRIL by Paul Wilkey USU Master Gardener & Assistant Horticulturist

1. Fertilize all fruit trees at least 6 weeks prior to blooming except apple and pear—do them 2 weeks after bloom.
2. Start pruning now! Fruit trees, roses and grapes—the earlier the better for grapes.
3. Pear psylla: Spray with dormant oil about six weeks before bloom (mid-March) if adults are detected.
4. It's a perfect time to plant bare root trees and shrubs.
5. April 1 is a good time to begin treating your lawn. Read the manufacturer's directions for proper timing for fertilizers and pre-emergents and insect control.
6. Start seeds indoors for vegetables and flowers. Remember not to transplant too early. Be sure all possibilities of frost are gone. In Utah County that's usually May 12th to May 15th at the earliest.
7. Check your hoses and tools and prepare them for use.
8. Purchase seeds to ensure you're getting the exact varieties you want. Be sure packages are marked for the 2005 growing season.
9. Make your plans for entries in county and state fairs. See the notice on page 3 for information about our upcoming class on how to prepare and plant a garden that will have your plants ready just in time for fair judging.
10. With lots of sun and some regular rainfall we can expect an exceptional growing year this year.
11. We're always happy to help you with your special gardening problems. Just come by our office or call us and we will be happy to assist you.

The Master Gardener's Corner



Plant & Prepare Garden Entries for State & County Fairs



If you've ever wondered how people come away from a county or state fair with a ribbon, you can learn how at a class sponsored by Utah State University Extension. You will learn how to prepare and plant a garden that will have your plants maturing just in time to enter your favorite fair.

The class will include information concerning the basic standards that judges use to determine winners, how to read a seed package for maturity dates, and how to properly clean and prepare your produce for display.

Class will be held Saturday, March 12 from 10:00 - 12:00 at the Utah County Administration Bldg., 100 East Center, Room L700 in Provo. The class is free and open to the public. It will be taught by Paul Wilkey, Advanced Master Gardener and USU Extension Assistant Horticulturist.

If you have any questions, please call 851-8460, Ext. 0.



Upcoming Tour of the Northwest and Canada

We still have some vacancies for the upcoming Utah County Master Gardeners tour of the Northwest and Canada with Larry and Diane Sagers. It will include Canada's Butchart Gardens, Queen Elizabeth Park, UBC Botanical Gardens, Washington Park Arboretum and Japanese Gardens and MORE. Tour will be from July 28 through August 1, 2005. Larry, Adrian Hinton and many of our Master Gardeners will be there. Cost is: Double occupancy - \$995.00 per person. Triple occupancy is \$955.00 per person. Single occupancy is \$1195.00.

Those interested may contact Diane Sagers at (888) 353-4769 toll free or write to www.larrysagers.com or dsagers@trilobyte.net.

Fruit Tree Pruning Classes

Utah State University Extension is hosting fruit tree pruning classes in March around Utah County. They are free to the public, and you can pick which one you'd like to attend. The schedule is as follows:

Name	Address	City	Phone	Date	Time
Thanksgiving Point	3003 Thanksgiving Pt. Way	Lehi	768-7443	3/7	12:30-2:30
Steve Johnson	470 So. Towers Drive	Salem	423-4120	3/7	2:30-4:30
Julia Tuck	917 E 2730 N	Provo	377-8084	3/8	12:00-2:00
Col. Mike Davis	307 W 700 S	Springville	489-9110	3/11	2:00-4:00
Kevin Card	18094 N 5750 W	Highland	756-5711	3/12	2:00-4:00
Steve Tenny	10983 N 5870 W	Highland	756-7944	3/15	2:00-4:00



If you'd like to attend a class in your area, please call the host to reserve a spot. If you have any questions, please call 851-8460, ext. 0.

Utah County Home & Garden Show

The Utah County Home & Garden Show will be on March 3 & 4 at the Spanish Fork Fairgrounds: Fri. Noon to 8 pm, Sat. 10 am to 5 pm. You can pick up free tickets courtesy of USU Extension at 100 East Center, Rm. 600, Provo.



Hinton Around
the Yard and Garden

Start Your Own Plants Indoors

STARTING YOUR OWN PLANTS INDOORS?

Paul Wilkey

USU Master Gardener, Horticulture Assistant

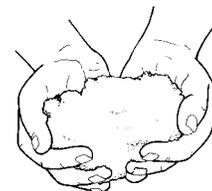
- ❶ When it's time to **THIN** young seedlings you have started indoors, snip off at soil level with small scissors instead of disturbing roots by pulling.
- ❷ Always **HARDEN OFF** plants for 8-10 days before you place them out in the garden. Expose them to short, then gradually longer, periods outdoors. If you're buying transplants ask if they have been hardened off. If not, make sure you do it.
- ❸ If possible **TRANSPLANT** on a cloudy-rainy day or at least in late afternoon or evening. This will give them a gentler start (avoid bright, sunny days).
- ❹ **WATER**, but don't overwater, transplants. Let the top half-inch of soil dry between watering for the first 10-14 days. After this time establish a permanent and proper watering schedule. Sprinklers are not recommended for vegetable gardens. **DEEP SOAK IRRIGATION** is always best when possible (8-12")
- ❺ Pay close attention to **WEATHER** reports, watch for insect or animal damage. Protect your plants by covering or spraying, depending on what your particular problem is.
- ❻ Keep your new garden free of **WEEDS**. They will rob your garden of valuable nutrients and water. **WEEDING IS AN EXCELLENT FAMILY PROJECT**. (Consider a pre-emergent herbicide after the plants are all up.)
- ❼ **COMMON SENSE** will be your greatest asset to a successful garden. However, if problems arise that you feel you need help with, call your County Extension Office and ask for the Horticulture Department.

SO YOU WANT TO PLANT A GARDEN?

Terry Jenkins, Master Gardener

DOES A FAMILY GARDEN PAY? No piece of land will return more per acre than the space devoted to the family garden. Some contend that it is cheaper to buy vegetables than to grow them yourself. Anyone who has tasted fresh garden peas, sweet corn, or had the satisfaction of clipping just enough lettuce for the coming meal will tell you that this is not so. For a few months, at least, a family who is willing to put forth the necessary effort can by-pass the vegetable counter and enjoy attractive, flavorful, and nutritiously fresh vegetables from their own garden. But what about your soil? Perhaps you should consider having the soil tested.

WHY SHOULD I TEST MY SOIL? Regular testing helps develop and maintain more productive soils. Soil tests indicate whether plant nutrients are deficient and, if so, what amounts are needed for optimum growth. Soil tests help identify problems related to excessive levels of nutrients and salts, high pH, low organic matter, and poor drainage.



WHEN DO I SAMPLE? The best times are early spring and late fall. Fall testing has the advantage of allowing the application and incorporation of fertilizers with fall tillage. Spring testing, however, often provides a better indication of nutrient (especially nitrogen) availability immediately prior to plant growth. Allow a minimum of 2-3 weeks for analysis, fertilizer purchase and application and any other corrective measures to be taken before planting.

PREPARING YOUR GARDEN SOIL: A good soil is deep, loose, fertile, well-drained, near neutral, and has a lot of decayed organic matter. Many gardeners are impatient and damage the soil structure by rushing the season. Test this way: Take a handful of soil from a 3-inch depth. Squeeze it firmly in your hand. Drop it on a sidewalk. Unless the ball shatters, do not try to rototill. You'll get hard clods and it will be difficult to prepare a good seedbed. When the soil has dried sufficiently, spade or rototill to a depth of 6-8 inches. Garden soil doesn't need to be "flour fine".

Upcoming Programs to Attend:

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 Utah Native Plant Propagation Class page 7

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It’s time to renew if
 your expiration date
 is 3/2005 or 4/2005

REVIEW OF COUNTY EXTENSION OFFICE HORTICULTURE DEPARTMENT RULES & REGULATIONS

- ★Regular office hours: Monday - Friday, 8:00 am - 5:00 pm
 ★Closed on all state and local holidays.
- ★There is a \$2 service charge per sample for plant disease or identification, insect or spider identification.
- ★We prefer to handle lab samples early in the week. **NO SAMPLES WILL BE ACCEPTED ON FRIDAYS.** Often there is a backlog of lab work. Fresh samples are of great importance. If they are kept over the weekend they lose integrity and a proper analysis is nearly impossible to obtain.
- ★All lab samples should be fresh and delivered in a sealed container (ziplock bags, jars, etc.). Large foliage samples in plastic garbage bags that are twist-tie sealed are preferred.

Following these requested rules will help you receive your results in a timely and more accurate manner. In an emergency, some exceptions can be made.



This newsletter is an educational effort of the Utah County office of Utah State University Extension, 100 East Center, Room L600, Provo, UT 84606.

The phone for USU Extension is 851-8460. If you do not 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



Please check

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