

On the Home Front



Hinton Around the
Yard & Garden

HORTICULTURE NEWSLETTER
by **Adrian C. Hinton,**
USU Extension



GREETINGS FROM YOUR COUNTY AGENT

It looks like we are going to be fortunate again this year and have a good amount of snow fall. And even though we can't be gardening this time of year, be sure to check the Timely Tips below to see what you can be doing to get ready for spring.

The Utah State Horticulture Association Convention will be held January 19 - 21 in Provo. For more information, go to www.utahhort.org.

This year the Utah Green Industry Conference will be held at the South Towne Center on January 26 - January 28. For more information, go to www.utahgreen.org.

I hope to see some of you at these events and I also hope that you have a happy and healthy new year.

Timely Tips for January/February by Marie Anderson

1. Clean and store garden tools. Cleaning, sharpening or oiling garden tools before storing them will ensure a long life and years of use.
2. Try not to spread any salted snow onto your garden or lawn; salt can damage soil.
3. January is a great time to look through your garden/seed catalogs and order seeds. You can be sure to have them in plenty of time to start a spring garden.
4. Review your 2008 garden and make plans for your 2009 garden. Keep a garden journal. It's a great way to remember what, where and when you planted as well as fertilized and water.
5. Inventory fertilizers and chemicals. Make sure they are properly packaged and stored in a cool, dry place.
6. Start planning now to prune trees and shrubs after the harshest part of winter is over, usually towards the end of February. Call the Extension office about our Fruit Tree Pruning Demonstrations.
7. Another way to enjoy the winter months is to grow houseplant and windowsill gardens. To properly grow plants indoors, choose a spot that gets plenty of sunlight.
8. Snow and ice accumulation on trees and shrubs can cause damage. Gently brush off snow on evergreens but don't shake the branches since this may cause them to break. If the snow is frozen, it's best to let it melt on its own. Trim any broken limbs because a tree is better able to heal the break if there are no ragged tears.
9. Insects can be a nuisance when they come in the house along with your firewood. Store firewood outside until you are ready to burn it. And never treat firewood with insecticides.
10. Curl up by a warm fire with some gardening books and magazines!



What's With Those Reblooming Iris That Aren't Reblooming?

After several years of watching a new planting of iris that were advertised as "reblooming" and even dividing some to give away at the summer picnic, I have been wondering what's up with those non-reblooming iris. Since I had seen two reblooming iris before (one in the gardens at Columbus Center and one Bev Sudbury cut and brought to a meeting one autumn) I decided to ask an expert.



Kathy Kasparak is in charge of the Floriculture competition at the State Fair. She and her family operate Zebra Gardens, an iris hybridizing and marketing business in Elwood, Utah. They have developed some incredible strains of streaked iris and have a wonderful display in late May and early June each year.

She told me that reblooming depends on season length. Rebloomers need a long season. The smaller iris varieties tend to rebloom easier, but the tall bearded rebloomers need to be planted in a warmer microclimate in the yard. She said they are more likely to rebloom after separating, and that if they are producing a lot of increase, be sure to remove the excess.

From surfing the web, I found that some are occasional rebloomers and some are cycle rebloomers. The cycle rebloomers have the second bloom come from maturing new increases. A third group, repeaters, grow the second bloom from old growth but bloom by mid-summer. The Reblooming Iris Society website says that in zone 5 rebloomers do so in September and October if temps don't fall below minus 20. This means they should rebloom in Utah County. The site also mentions giving them a little extra fertilizer and water to encourage them through the growing season. It also encourages patience, as they may take some time to get established.

I'm going to stick some in the planting area on the south side of my house where the tomatoes last a little longer each year and hope for the best.

By Jenny Allgrunn

One of the most delightful things about a garden is the anticipation it provides. ~W.E. Johns, *The Passing Show*

The Master Gardeners Corner



Fruit Tree Pruning Demonstrations

We will be doing our annual fruit tree pruning demonstrations in early spring. If you would like to host a fruit tree pruning demonstration, please call the office at 801-851-8479. We will need your name, address, phone number and the what kind of fruit trees you have. You must have a DVD or video player and be able to seat 10-20 people. Adrian Hinton will visit your residence to make sure your fruit trees meet his requirements. After the video there will be an actual pruning demonstration.

There are no pre-determined dates for the demonstrations; they depend on the weather. If your home is chosen, we will contact you with date/time information.



If you are interested in attending a fruit tree pruning demonstration, watch your local newspapers for dates/places, or call the Extension office mid-February to find when/where.

Email Advisories

Would you like to receive any of these four USU publications weekly via email?

- Fruit Tree Advisory
- Landscape Advisory
- Small Fruits & Vegetables Advisory
- Turf Advisory

Send an email request to: marion.murray@usu.edu and specify what advisories you'd like to receive.

Utah Pesticide and Toxic News

Would you like to receive Utah Pesticide and Toxic News from USU through email? Send an email request to: howard.deer@usu.edu with the subject "Utah Pesticide and Toxic News."

Ban on 2,4-D Sought

The Natural Resources Defense Council (NRDC), an environmental advocacy group, petitioned EPA to ban all uses of the widely used herbicide 2,4-D.

NRDC points to numerous flaws in EPA's risk assessment of 2,4-D related to the chemical's toxicity and the level of human exposure to it. They assert that EPA failed to look at neurotoxicity, mutagenicity and endocrine-disrupting effects of 2,4-D and ignored data on adverse effects of aquatic species.

In addition, the agency did not consider infants' exposure via breast milk and overlooked data showing that alcohol consumption, sunscreen and the insect repellent DEET enhance dermal absorption of 2,4-D according to the petition.

Approximately 46 million lbs. of the herbicide is used annually in the U.S., "making it the third most widely used herbicide in North America."

About two-thirds of it is used in agriculture on crops such as wheat, corn and soybeans. The rest is used on athletic fields, golf courses, playgrounds, lawns and gardens.



NRDC claims that more effective and less toxic herbicides are available. They say that 2,4-D remains popular because of its low cost.

*Howard Deer, USU Extension
Pesticide Specialist*

Gardening is Good For You

I carry a copy of the *Reader's Digest* magazine in my bag for when I have to wait in line or whatever. The June 2004 issue (yes, over four years old. Some waiting lines are longer than others!) had an interesting little article titled, "Healing Powers of Gardening" by Jennifer Matlock.



The author made the following observations:

- Gardening reduces stress: "Checking on the size of my cucumbers, picking a ripe tomato, even turning my compost relieves tension and can head off a migraine."
- Gardening is good for your bones: "In a 2002 study of 3,310 women, University of Arkansas scientists found that strenuous yard work (pushing a lawn mower, pulling weeds) had the same beneficial effect on bone density as weight training did."
- Gardening is good for your heart: "In 2000, researchers in Denmark reported that moderate exercise such as gardening decreased the risk of heart disease by lowering blood pressure and cholesterol. Aim for at least 30 minutes a day."
- Gardening is good for your mind: "Exercising mind and body has been proved to reduce dementia risk. Gardening does both. It's an excellent mental workout that requires planning and foresight and encourages learning, says neuropsychologist Paul Nussbaum."
- Gardening is good for your blood sugar levels: "A 2002 Dutch study found that male gardeners were more likely to have lower blood sugar levels. And a University of Alabama study of 505 men and women with Type 2 diabetes found that active people, including those who gardened regularly, reduced or eliminated their need for medication."
- Gardening is good for your weight program: "A 150-pound person burns 162 calories pruning, digging or weeding for 30 minutes." She also says that kids benefit from gardening because it lures them away from a sedentary lifestyle and teaches them about biology and nutrition.

I do wonder about her last statement. "A recent Texas A&M study found kids who gardened 30 minutes a week were more likely to eat vegetables."

Hmmm . . . didn't work with my kids.

By Jenny Algrunn



by Jana Darrington, Family & Consumer Sciences Agent

Using power payments to pay off debt

A key to good financial health is gaining control of your debt. Setting this goal is just the first step. Now it's time to get to work. Use "power payments" to pay off debt and save money in the process.



Power payments work like this: As soon as you pay off one debt, you roll that monthly amount—the **power payment**—over to another debt. The process continues until all debts are repaid. The total amount paid for debt repayment stays the same each month. You don't have to come up with extra money to make this technique work.

But to be successful, you must make a commitment not to take on any new debts—or make any new charges to existing accounts—until all debts are repaid.

Designed by Utah State University, PowerPay® is a free computer program and that calculates what your repayment and interest costs will be if you continue making payments at the current level. It then calculates possible savings by using power payments.

To use PowerPay® go to <http://powerpay.org> or Google: **powerpay** and log on. Any information you enter will remain private and confidential.

Here's how it works. Let's suppose that a consumer is making monthly payments on three debts: \$50 on a department store revolving charge account, \$150 for a car loan and \$19 minimum payment on a credit card balance. Each debt has a different interest rate, ranging from the 22 percent annual percentage rate (APR) for the department store account to the 6.99 percent 6-month introductory rate on the credit card. The total debt is \$6,950.

Without power payments:

It will take seven years (84 months) to pay off the \$6,950 balance, and will cost the consumer \$1,711 in interest charges.

With power payments:

It will take about three years (38 months) to pay off this balance, and will cost \$1,202 in interest charges—saving \$508 and reducing the repayment time by almost four years!

Once the department store loan is repaid, the \$50 monthly debt payment is now applied to the credit card balance because it has the highest interest rate—17.89 percent after the introductory rate ends. Then, after the credit card debt is repaid, the total monthly debt payment is applied to the car loan.

Note: Payments above the minimum on revolving debt will reduce the principal balance, but that isn't always the case with installment loans. Because the car loan is an installment loan with fixed payments, be sure your lender will apply extra payments to the principal of the loan.

Making power payments work for you

Power payments can get you out of debt faster and save you money.

First, make a commitment to stop borrowing or charging until all your debts are repaid.

Determine how much money you have to repay debts. Instead of making only minimum payments on credit cards, try to make the largest monthly payment you can afford. Next, use power payments to repay your debts faster and reduce the interest costs. As soon as one debt is repaid, apply the monthly payment from that debt to pay off another credit.

Continue to combine the money from paid debts until all debts are paid.

Consider adding lump sums to your power payments or increasing your monthly payment amount when you have extra money.

Learning how to use power payments can put you on the path to being debt-free. It can save you hundreds of dollars in interest and get you out of debt months or years sooner. For more information or to request a personalized PowerPay® analysis, call the USU Extension office at 801-851-8479.

Source: D. Elizabeth Kiss, ISU Extension and Linda A. Boelter, UW Extension

Family Meals Easy, Tasty and Healthy!

Shop for time savers

Check prices on foods that are grated, chopped and washed. These goods often cost more, but they can save time. Try grated low-fat cheese, cut-up chicken and mixed salad greens when they are on sale.

Stock your kitchen. Get food that you can make and serve in a hurry, such as:

- Fruits (fresh, frozen, canned or dried)
- Vegetables (fresh, frozen or canned)
- Canned beans, fish, poultry or meat
- Canned soups or stews
- Eggs
- Whole-grain bread or pasta
- Brown rice
- Low-fat or fat-free cheese or yogurt



Save time in your kitchen

Cook once for everyone. Does your child like plain vegetables, meat, rice or noodles? If so, set some aside before you add other ingredients. You won't need to take time to prepare different foods.

Cook a fast way. Microwave, broil or stir-fry when you can. Roasting and baking take longer.

Make no-cook meals and snacks:

- Salads with canned tuna, chicken or beans
- Cold sandwiches
- Raw vegetables and low-fat yogurt dip
- Fruit

Cook for today and later. You can make enough meat sauce for spaghetti today and for topping a baked potato tomorrow.

Enjoy kitchen help

Make meals with your children. Ask them to:

- ✓ Set the table
- ✓ Pour milk
- ✓ Help stir
- ✓ Measure
- ✓ Pick vegetables for supper
- ✓ Pick what goes in the salad
- ✓ Pick fruit for a snack
- ✓ Pick a new food to try



Making family meals together gives you time to talk with your child, even on busy days.

Sensational Six-Layer Dinner

Serving size: 1/6 of recipe | Makes 6 servings

Ingredients:

- 2 - 3 raw, sliced potatoes (medium)
- 2 cups sliced carrots
- ¼ teaspoon black pepper
- ½ teaspoon onion, sliced
- 1 pound lean ground beef, browned and drained
- 1 ½ cups green beans
- 1 can of tomato soup



Baking dish: Use a baking dish or pan large enough to fit all recipe items.

Variation: Use peas or corn instead of green beans. Use your favorite cream soup instead of tomato soup.

Instructions:

1. Lightly oil or spray baking dish with cooking spray.
2. Layer ingredients in order given. Cover.
3. Bake at 350 degrees for 45 minutes or until tender and thoroughly heated.
4. Uncover and bake 15 more minutes

Orange Banana Frosty

Serving size: ½ cup | Makes 2 servings

Ingredients:

- 1 small frozen banana, cut into chunks
- ½ cup plain low-fat yogurt
- ½ cup orange juice



Instructions:

1. Put all ingredients in a blender and mix well.
2. Add more liquid if you want the drink thinner.

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This material was funded by USDA's Food Stamp Program. The Food Stamp Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, call 1-800-221-5689 or visit online at <http://www.fns.usda.gov/fsp/outreach/coalition/map.htm>. In accordance with Federal law and U.S. Department of Agriculture's policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political needs or disability. "Utah State University is an affirmative action/equal opportunity institution."

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Walk Your Way to a Healthier New Year

by Betsy Johnson, University of Minnesota Extension

Looking for the magic elixir that will reduce your risk of developing a chronic disease and will also elevate your sense of well-being? Look no further than your own two legs. A simple daily walk will help you reduce stress, elevate your mood and lower your risks for heart disease, stroke and Type 2 Diabetes.

According to the United States Department of Health and Human Services, doing at least 30 minutes of moderately intense physical activity on top of your usual activity on most days of the week will reduce your risk of chronic disease. The website www.healthierus.gov contains information outlining the benefits of regular physical activity as well as guidance on how to incorporate more physical activity in your daily routine. The 30 minutes of exercise can be accomplished in shorter increments, such as 10 minutes three times each day.

Many people also report that a regular program of physical activity leads to reduced stress and an elevated mood. Some studies suggest that increased physical activity can reduce the symptoms of mild anxiety or depression. During these cold, dark months in Utah, a program of physical activity such as a regular daily walk

can lead to a happier, more productive winter.



Walking is one of the simplest, least expensive and most effective ways to incorporate more physical activity into your daily routine. Comfortable sturdy shoes with a nonslip tread and weather-appropriate clothing is all you need to begin a walking program. Give yourself the gift of 10 minutes in the morning, 10 minutes during lunch or in the afternoon, and 10 minutes in the evening. Or, you can choose one 30-minute time during the day to get out for a walk. Walk at a brisk but comfortable pace—you should be able to carry on a conversation without becoming breathless.

Although there are great benefits to walking outdoors each day, Utah winters can present a barrier to your good intentions. To reduce the risk of injury, particularly from snow and ice, investigate indoor options in your neighborhood for walking on a flat, level surface. Is there a shopping mall nearby? Does your local school offer times during the day for community members to walk the halls? Will your local grocery store allow you to walk the aisles?

Take a few minutes each day, scout out several routes for safety and variety, and get walking. You'll feel better for it.