



by **Judy Harris**, USU Extension Agent in Utah County

## Teaching kids about money

### *Parents, how are you doing?*

Here is an exercise that may help you evaluate what you are or are not doing to teach your children money habits for life. “Yes” answers indicate ways you are helping your child learn money management. “No” answers could mean you may need to help them more. These are general questions for all children. The stage of development of the child will dictate how involved you get with the topics presented in the questions.

**Yes No**

- Does each child have *some* money to manage without my interference?
- Do I allow each child to make mistakes related to money and help them understand the consequences?
- Do I avoid using money as a reward or punishment?
- Does each child do some regular household chores?
- Do I give my children more financial responsibilities as they get older?
- Do I allow my children to make their own decisions about money when there are alternatives?
- Have I helped my children set up a spending and saving plan?
- Do I help my children find ways to earn extra money that are age appropriate and suit their abilities/skills?
- Am I a good money manager, giving my children a good example to follow?
- Do I sometimes verbalize my own desire to acquire more goods and services than my income can handle so that my children know that I say “no” to myself, too?

(Source: *Positive Parenting Skills for Teaching Children about Money*, No. 5.1.3)

## *Budget for the Live-at-Home Grad*

**Q** Our son just graduated from high school and we are trying to help him establish a budget. He is living at home, but we want him to start experiencing the real world by charging him rent and having him pay for his own insurance, clothes, savings, etc. We are planning to co-sign a note for a vehicle for him. How do we help him set up a budget?

**A** Answer by Dr. Tightwad (Janet Bodnar)—  
Start by calculating his fixed expenses, such as the payment on his car loan, car insurance, and health insurance. Also include at least 10% per pay period toward building a savings account, plus a contribution to a 401(k) plan at work (if he’s eligible) and a Roth IRA. *Aim for the maximum in the IRA (\$3,000) and at least enough in the 401(k) to take advantage of an employer match, if any.*

Most parents don’t require live-at-home kids to pay rent at the full market rate. Your son should pay for his own phone, including long distance. He should be responsible for a portion of shared household expenses, such as utilities, cable TV, and food if you are going to continue cooking for him.

Then look at discretionary expenses, such as clothing, entertainment, and transportation (gas and maintenance for that car). Estimate what he might spend on clothes and how much gas he’ll need to get to and from work.

If, after all this, his outgo exceeds his income, take a deep breath and start cutting. He may need to get a less expensive car. Lower the rent by requiring him to do jobs around the house, such as yard work and laundry. If necessary, he could start with a smaller retirement contribution. But he should always be putting at least 10 percent of his income into a combination of savings and retirement accounts. (Source: Kiplinger.com 26 July 2001)

# Dutch Oven Cooking

During the hot summer months it's always nice to prepare meals outdoors to avoid heating the house. Dutch oven dinners provide good meals without heating the home. There are a few important things that you should remember if you plan to begin using this method of cooking. Some of the most important include: seasoning a new Dutch oven, cleaning a Dutch oven, temperature control, and safe cooking.

When one has purchased a new Dutch oven it is important to season it before the first use. It should only need to be seasoned once. Seasoning will help prevent the food from sticking to the pan. The Dutch oven must be completely coated with oil (avoid animal fat as it will go rancid). After oiling inside and out, place the Dutch oven in an oven set at a temperature of 300E-350EF. Leave it for about one hour.

After using a Dutch oven it is important to clean it properly to avoid rusting. First the food must be scraped out. Then add about two inches of water, put Dutch oven on stove or briquettes, and allow it to steam. After steaming it should be scrubbed with a soft wire kitchen brush. Empty out the water and dry it. While it is still hot it should be lightly coated with vegetable oil. (If the Dutch oven has cooled it should be reheated after coating with oil.)

All things that can be cooked in a conventional oven can be cooked in a Dutch oven. The temperature of a Dutch oven can be controlled by using the correct amount of briquettes on the top and bottom. To determine the number of briquettes, start with the same number of briquettes as the numerical size of the Dutch oven. Place that many briquettes on the lid and underneath the oven; then take 2-3 of the bottom briquettes and place them on the lid. (For example, a 12-inch Dutch oven would use 24 briquettes—14 on top and 10 on the bottom.) This maintains a temperature of 325E-350EF. After that, every two briquettes will change the temperature by about 25E.

Always remember to be safe when cooking with Dutch ovens.

- Be sure to watch children and keep their feet covered so they do not step in the hot ash from the burned briquettes.
- Also be careful lifting and carrying the Dutch oven. Metal handles can be purchased for lifting the lids and carrying the Dutch ovens.

[Article written by BYU intern Bethany Wadsworth using information found at [www.idos.com/](http://www.idos.com/) by the International Dutch Oven Society (Helpful hints by Jeff Currier)]

# Chicken Enchiladas in the Dutch Oven

4 chicken breasts, cubed and fried  
8 ounce package cream cheese  
1 can cream of chicken soup  
1 small can of green chiles (mild)  
12 tortillas  
About ½ cup whipping cream  
Mozzarella cheese, grated



Thoroughly mix cooked chicken, cream cheese, cream of chicken soup, and green chiles in a bowl. Put the mixture down the middle of the 12 tortillas and roll the tortillas. Place rolled tortillas in Dutch oven. Drizzle with whipping cream. Then cover with grated cheese. Cook in Dutch oven at 325E for about 20 minutes. Check occasionally for doneness; they should be lightly browned and crisp. (This is a favorite family recipe from BYU intern Bethany Wadsworth.)

## Asian Inspiration Barbecue

### Country Ribs with Asian Plum Sauce

3-4 pounds country-style pork ribs

*Asian Plum Sauce:*

1 cup plum jam  
¼ cup minced green onion  
¼ cup fresh lemon juice  
2 Tablespoons hoisin sauce  
1 Tablespoon grated fresh ginger root  
1 teaspoon dry mustard

Grill ribs over indirect\* medium heat (about 350EF) for 1 hour. Combine sauce ingredients in mini-chopper or food processor. Process until nearly smooth; reserve half of sauce in separate container to serve with finished ribs. Brush remaining sauce on ribs; grill for an additional 30 minutes, until ribs are tender and meat pulls from the bone. Heat reserved sauce and serve with ribs. Serves 6 to 8.

(Source: National Pork Board)

\*To grill with indirect heat, bank hot coals on one side or in a ring around the perimeter of the fire grate. For gas grills, pre-heat and then turn off any burners directly below where the food will go. Place ribs on the grill so they are not directly over any coals or gas burners and close grill hood.

# The **7** Habits of Highly Effective Families

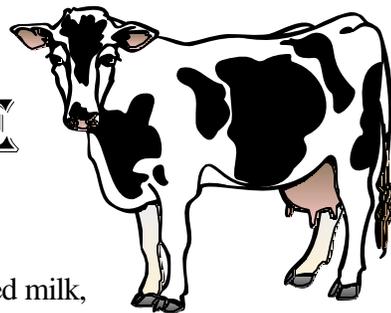
Reserve your space for this *free* training!

Utah County is very fortunate to have the training based on **The 7 Habits of Highly Effective Families** (by Stephen R. Covey) *donated* to the parents of Utah County. Normally this training costs hundreds of dollars per couple, but we have the opportunity to attend for *free*! Jean Bounforte from Family Partnership will be the presenter.

Come learn how to apply the 7 Habits to the unique circumstances of your family. There are three sessions in this series. They will be on Wednesdays from 7-9 p.m. in room 306 (the ballroom) in the Historic Utah County Courthouse at 51 South University Avenue in Provo. The dates are July 10, July 17, and July 31.

Class size is limited to 30 couples. Call the 4-H office at 370-8470 no later than Monday, July 8, to reserve your spot for this very special opportunity!

## THERE'S A COW IN THE KITCHEN



Break the cycle of buying powdered milk, dumping old powdered milk, buying more powdered milk, again and again. Learn to use and enjoy the powdered milk you buy!

Learn tasty and easy ways to enjoy powdered milk, including 5-minute cheesecake, hard cheese, Mexican day cheese, cottage cheese, Allemande sauce, smoothies, breakfast drinks, pudding and pies, whipped "cream" topping, mock sour cream, mock cream cheese, yogurt, and chowder. Sampling the foods will show you the tasty possibilities!

The presenter will be Darlene Carlisle (a student of Virginia D. Nelson who authored the book *There's a Cow in the Kitchen: A Guide to Cooking with Powdered Milk*).

For those who want an excellent printed reference, copies of the book will be available for \$7 each.

Class is Tuesday, July 16, from 10 a.m. to noon in room L700 of the County Administration Building at 100 East Center in Provo. (Turn east onto 100 South for off-street parking.) Since class size is limited to 30, *please* contact Judy at 370-8460 x2 if you need to cancel your registration (so someone on the waiting list could attend). No refunds after July 12 (the Friday before class).

### Registration - There's a Cow in the Kitchen - 16 July 2002

Name(s): \_\_\_\_\_

Daytime phone(s) or answering machine: \_\_\_\_\_

Address: \_\_\_\_\_

Enclose check (\$3 per person) payable to Utah State University and mail to:  
USU Extension, 51 South University Avenue, Room 206, Provo, UT 84601  
Add \$1 if paying at the door (only if space is available).

# Vacuuming: Important Basic of Carpet Care

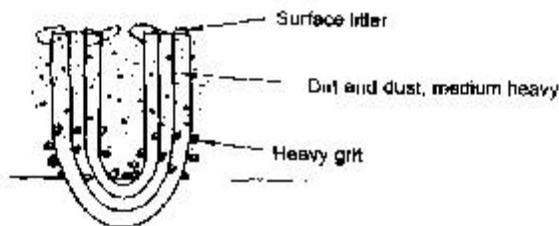
Today's carpet fibers are designed to hide soil and reflect light, and have the ability to resist soiling and stains. The effect of soil in carpet is not as visible as it is on hard surface flooring where soil remains on the surface and is easily seen. The ability of today's carpet fibers to hide soiling is a positive feature for most consumers. However, the lack of *apparent* soiling does not eliminate the necessity of regular cleaning.

A regular maintenance program extends the life and the initial appearance of your carpet. Specific care information may be available from your carpet dealer or from a toll free number provided by the carpet manufacturer or fiber producer. (When buying carpet *insist* on receiving this printed information. Then file it where you can find it when needed.)

Most dry soil has razor-like edges that abrade carpet fibers causing light to reflect differently and giving carpet a dull appearance. Soil can damage the fibers permanently if allowed to remain in the pile.

A good practice is to vacuum often the areas that receive the most traffic, such as exterior entry ways, hallways, stairs, and paths in the home where there is constant wear.

***During these summer months when folks track in from the outdoors many times a day, it is especially important to vacuum the carpet by the entry ways—slowly making at least three passes (up to seven passes***



***for heavy soil) to allow time to beat the grit to the top.***  
(See diagram from Hoover.)

Removing loose soil while it remains on the surface is important so that it is not worked into the carpet pile by foot traffic. Removing embedded soil is more difficult and time consuming than removing surface soil. So be slow and thorough. Be aware that a carpet can hold its weight in dirt!

For best cleaning results, inspect the vacuum cleaner periodically to be sure it is functioning properly.

! Change the vacuum bag when it is half full. As the bag becomes more full, air flow is reduced and cleaning ability diminishes. Don't feel guilty throwing out a bag that is not full; you are saving money by helping your carpet last longer because of better soil removal.

! Keep brushes clean and replace them when worn.

! Keep vacuum hoses and attachments free of obstructions that restrict airflow. If family members vacuum, make sure they understand that the vacuum is designed to pick up dirt and *not* string, toy parts, popped balloon pieces, etc.

! Inspect belts frequently to make certain they are working. If the belt is not turning the beater bar, there will be no beating of the carpet to move sharp-edged grit and sand toward the top of the carpet where the suction can pick it up. (Gritty soils can saw and cut the carpet yarns and cause the carpet to become worn looking.)

! Remove threads and string from around the beater bar. Cat or dog hair from the carpet can spin into a "rope" that can strangle your vacuum, so check often.

! Inspect the vacuum head for rough edges or bent metal that may damage your carpet. (Source: The Carpet and Rug Institute)



Hinton Around the  
**Yard & Garden**  
Horticulture Agent

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

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**GREETINGS FROM THE COUNTY AGENT**

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Well, here it is ... the summer of 2002 is upon us. And along with this season there is good news and not-so-good news.

The not-so-good news is that two days and nights early in May were very cold! Much of the southern half of Utah County's home and commercial fruit crops were seriously damaged.

The good news is that northern areas of the county were not hit as hard by the cold and most of the fruit trees were affected very little. Many of us had to replant

our tomatoes and other tender unprotected plants this season..

Our plant diagnostic labs are going great at the Extension office. Please bring your samples in Monday, Tuesday, Wednesday or Thursday before noon.

Watch for more news on the Utah County Fair to be held at Thanksgiving Point August 8-10. Plan to bring your best fruits and vegetables in for the show.

I wish you all a very successful summer season.



***TIMELY TIPS FOR JULY AND AUGUST***

1. Save your best produce and fruit for the County Fair August 8 - 10.
2. Keep mower blades sharp and straight.
3. Watch for squash bug and spray early (get 'em while they are little with Sevin liquid).
4. Get a FREE water check on your sprinkler system by calling 1-877-728-3420.
5. Deadhead roses and other flowers as they complete their flowering period.
6. Use a mulching mower and blades on your lawn to save fertilizer and labor.
7. Have a cool and safe summer.



**PESTICIDES**



Paul Wilkey  
Master Gardener/Horticulture Assistant

Every chemical pesticide, as in herbicides, insecticides, fungicides, etc. has a label on it that contains **VITAL INFORMATION** you should know before using the product.

Millions of dollars are spent in developing and testing these products. These labels contain information that is as near perfect as research can get. **ALWAYS FOLLOW LABEL INSTRUCTIONS.** This information is there for your protection. So it is important **NOT** to trust intuition or your memory. Never guess - always read the label. Also, before you buy the product make sure the chemical is the right one to do the job.

Before you mix and apply the product make sure you have made the proper dilution. More doesn't mean stronger or better in most cases. The developers know best.

Always read and understand First Aid procedures in case of an accident. Don't try to read them after the problem happens - by then it may be too late.

Before you dispose of the container be aware of any special instructions about destroying unused chemicals.

**NEVER POUR UNUSED  
CHEMICALS INTO SEWERS,  
DRAINS OR DITCHES**

When in doubt, contact your city's Hazardous Waste Department.

**REMEMBER!**

**TAKE TIME TO READ  
THE LABELS!**



**SQUASH BUGS BEGINS ANNUAL ATTACK  
ON ZUKES & CUKES**

*Writer: Dennis Hinkamp*

Squash bugs travel from all over the country just to feed on Utah's renowned zucchini crop. Well, maybe not, but it is sort of a chicken or the egg argument.

The adult bugs emerge from protected over-wintering sites in the spring and seek out host plants in the cucurbit family - squash, pumpkin, cucumber, gourd, watermelon, and cantaloupe, says Diane Alston, Utah State University Extension entomologist.

Squash bugs preferentially feed on and reproduce best on squash and pumpkins, but they will also feed on cucumber, watermelon and muskmelon, she explains. The insect inserts its stylet-like mouthparts into the plant's vascular system to feed and can cause plants to wilt and eventually die. Recent research has found that densities as low as two squash bug adults per two-leaf stage seedling can kill squash plants. Older plants can tolerate more squash bugs, but even large plants can suddenly wilt from too much squash bug feeding injury.

You can actually use the ubiquitous zucchini as a squash bug decoy, Alston says. A cultural technique that may be effective is to plant zucchini, a preferred squash host, early in the gardening season before the squash bugs are numerous. By the time squash bug numbers increase on the zucchini, remove the plants as you have probably had your fill of zucchini for the season anyway, and destroy the plants and squash bugs harbored on them. In this way zucchini can serve as a trap crop and help remove a portion of the population that will attack later-maturing cucurbit.

More long-term preventive steps should be taken in the fall to minimize overwintering squash bugs. When you are finished with your crop for the season, remove the plants and effectively compost, burn or send them to the landfill. In the fall, roto-til your garden to fully remove all plant debris that may harbor overwintering insects (this is effective for many other insects, such as Mexican bean beetle and Colorado potato beetle too). Remove stacks of wood, debris or other protected spots near your garden where insects may try to hide out for the winter.

In the spring and summer, check squash plants regularly for eggs, young and adult squash bugs. Look on the underside of leaves, vines and fruit where the insect congregates. Eggs are brownish red and are laid in clusters. Young, called nymphs, are light gray while adults are mottled brownish gray and about 5/8" long.

An effective non-chemical approach is hand picking or simply squashing the squash bugs. Wear gloves and manually destroy the insects 2 or 3 times per week when they are most active. Start when eggs and young are first found and if you are diligent, no further controls may be necessary. Adult squash bugs are fairly resistant to insecticides, so begin when nymphs first begin to hatch from eggs. It is necessary to spray underneath plants where the insects hide and thoroughly cover the underside of vegetation. Malathion, diazinon, carbaryl (Sevin), and rotenone (for nymphs only) are effective insecticides. Apply insecticides in the evening when they will dry slower and are often more effective in killing insects.

For more information visit <http://extension.usu.edu/coop/garden/>.

## GARDENING MYTH INFORMATION

by Dennis Hinkamp

Like the miracle diet and the instant baldness cure, most gardening myths sound too good to be true because they are, says Jerry Goodspeed, Utah State University Extension horticulturist. His top five:

**MYTH #1.** Top soil bought from somewhere else is always better than the existing soil. Top soil is a vague commodity. Defining it as “that soil on the top,” does not specify what kind of soil it is. Purchased top soil may range from heavy clay to a gravelly sand type. Most native soils are as good as any top soil that can be purchased—they simply need to be worked with.

The best way to improve the soil in your landscape is to work in loads of organic matter. Leaves, grass clippings, sawdust, straw, manure and peat moss provide drainage, loosen the tightly bound particles, increase the nutrient and water-holding capacities, and improve the overall tilth of the soil.

**MYTH #2.** There is a perfect tree. Every tree has some good and bad characteristics. Some trees have more problems than you can shake a dead aspen at, while others have more redeeming qualities. When looking for that perfect tree, do a little research, and make sure you can tolerate the negatives of that variety. If you can find a tree that has no insect or disease problems, provides colossal shade in just two years, does not have roots in the lawn, and rakes up after itself in the fall, buy it and then get right to work on world peace.

**MYTH #3.** There is an easy way to control morning glory (field bindweed). I am often asked what to use to control field bindweed. Besides asphalt, there is no easy answer – and even it is only a temporary fix. It takes time and effort to control some weeds, and usually requires a combination of different methods. Spray them with a registered herbicide (like 2, 4-D and Roundup) in the spring and fall, use a thick mulch wherever possible, mechanically remove them with a hoe and then pray. Keep at it every year, and eventually the problem will be more manageable.

**MYTH #4.** If a plant looks sick, apply extra fertilizer so it will outgrow the problem. This is like forcing someone with the stomach flu to consume a greasy cheese burger. Although some plants may look bad because they are nutrient deficient and need fertilizer, most sick plants are not helped with an extra dose. When a plant looks sick or diseased, figure out what the problem is, then treat it correctly. There are many good sources to help you

diagnose a problem, including a Utah certified nursery person at your favorite garden center, the Internet, books, and most county Extension offices can direct you to a diagnostic clinic in your area. Remember, diagnose first, then treat.

**MYTH #5.** If a plant starts to wilt, apply enough water to float a small battleship. In reality, more plants are killed from too much water than from too little. When a plant is over-watered the roots lose the ability to collect and move moisture. Roots need as much oxygen (for respiration) as they do water. Also, excess water promotes root rots, which reduce the roots ability to function properly. When a plant is over-watered and cannot take up water, it naturally starts to wilt. Seeing the plant droop, its owner automatically applies more water, which just aggravates the problem. Before watering more, dig down four to six inches into the soil around the plant to make sure the problem is a lack of water.

## NATIONAL PESTICIDES INFORMATION CENTER (NPIC)

Howard Deer, USU Extension Pesticides & Toxicology Specialist

Consider the following questions:

- My home is going to be treated with insecticides next week and I am pregnant. Will the chemicals affect my baby's development?
- Is it dangerous to use pesticides for insect control in my house if I have young children or pets? What precautions should I take?
- A pesticide drifted onto my yard and garden when my neighbor sprayed her trees. Is it safe to eat the vegetables from my garden?
- My landscape service applied chemicals to my lawn. Will they harm the environment? Will they contaminate my well water?

NPIC is a toll-free information service sponsored by Oregon State University & the U.S. Environmental Protection Agency. It provides objective, science-based information on a wide variety of pesticide-related subjects. NPIC is staffed by highly qualified and trained pesticide specialists who have the training needed to help callers interpret & understand scientific information about pesticides.

Contact NPIC at <http://npic.orst.edu> or call 6:30 a.m. - 4:30 p.m. Pacific time 7 days a week (excluding holidays) at 1-800-858-7378 or fax 1-541-737-0761 or email [npic@ace.orst.edu](mailto:npic@ace.orst.edu). Non-copyrighted material can be mailed or faxed for the cost of postage and handling.