



Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

**“Not-so-free banking:
As overdraft and other fees
become huge profit sources for
banks, critics see abuses.”**

Is it overdraft protection or is it overcharging fees?

If you have overdraft protection on your checking account, you may want to look at your account terms and determine if it is a loan or some convenience your bank has added without permission.

Bounced check and overdraft protection programs allow account-holders to temporarily go negative in their checking accounts. Instead of bouncing a check that is presented with insufficient funds in the depositor’s account, the bank or credit union will cover the check “on faith” until the next deposit is received. Banks charge consumers a fee for this – typically \$20-\$25. These programs can provide a valuable service for consumers, especially those who do not have access to other forms of overdraft protection, such as fund transfer or using a line of credit.

However, according to Moeb’s Service, an economics research firm based in Lake Bluff, IL, some consumer advocacy groups over the past several years have expressed concern that bounced check protection programs are not good for many consumers and are predatory or thinly disguised payday lending schemes.

Critics contend that bounce protection fees are little more than high-priced credit. If a bank lends you \$100 and charges you a \$20 fee – and then you pay the money back in two weeks – that’s an annualized interest rate of 520%. It’s higher than most payday loans.

Regulators are particularly worried that some banks provide the service even at automated teller machines (ATMs).

Customers with \$50 in their accounts and \$300 in overdraft protection could be told at an ATM that they have \$350 available. If they withdraw \$150, the ATM will still show \$170 in funds (after subtracting a fee of, say, \$30). Regulators say banks should first alert customers that they will incur fees – and give them a chance to opt out of the transaction, just as they can do to avoid a surcharge when using another bank’s ATM.

Fees originating from overdraft protection and non-sufficient funds transactions have become a significant revenue source for depository institutions, say a Moeb’s report. It says they totaled more than \$33 billion dollars in 2003, the last full year records were available.

Surprisingly, credit unions got 60% of their net operating income from these fees, or \$3.5 billion.

Some banks offer “free” checking accounts that have no monthly maintenance fees – instead, customers get hit with a myriad of other fees. One bank had a fee schedule 55 pages long!

So go get the details on *your* accounts!

(Sources:

“Is It Overdraft Protection Or Is It Overcharging Fees? *ICFE eNEWS*, Institute of Consumer Financial Education, 20 May 2005

and “Protection Racket?” *Business Week*, 2 May 2005)

"Is It Done Yet?" Only Your Food Thermometer Knows for Sure



Kids popping into the kitchen or dashing by a barbecue grill as impatiently, "Is it done yet?" The answer to this hungry question is the basis of a national campaign to encourage the use of food thermometers when preparing meat, poultry and egg dishes to prevent foodborne illness. The campaign, which is being led by USDA's Food safety and Inspection Service (FSIS) is themed, "Is It Done Yet? You Can't Tell By Looking. Use a Food Thermometer to be Sure!"

Studies have shown that using a food thermometer is the only way to tell if harmful bacteria have been destroyed. For instance, even if they look fully cooked, one in four hamburgers may not be adequately cooked. Despite this disparity, only 6 percent of home cooks use a food thermometer for hamburgers and only 10 percent use a food thermometer for chicken breasts, according to the latest data from the Food Safety Survey, which was conducted by FSIS and the Food and Drug Administration.

"FSIS hopes the 'Is It Done Yet?' campaign hits home, and reminds everyone to use a food thermometer to cook to safe internal temperatures," said FSIS Acting Administrator Dr. Barbara Masters. "By using a food thermometer to check whether meat, poultry or egg dishes are done you also prevent overcooking and guesswork. Food cooked to a safe internal temperature is juicy and flavorful. If you use a food thermometer, then you'll know the answer to 'Is It Done Yet?' We encourage people to get a food thermometer and become a role model in their neighborhood."

Tips for Using a Food Thermometer:

- Insert the food thermometer into the thickest part of the food, making sure it doesn't touch bone, fat or gristle.
- Cook food until the thermometer shows an internal temperature of 160° F for hamburger,



pork and egg dishes; 145° F for steaks and roasts; 170° for chicken breasts and 180° for whole poultry.

- Clean your food thermometer with hot, soapy water before and after each use.

FSIS has created a website to provide consumers with recommended internal temperatures and instructions on how to use a food thermometer: www.isitdoneyet.gov.

For food safety information in English and Spanish, you can call the USDA Meat and Poultry Hotline at 1-888-MPHotline (1-888-674-6854) or TTY: 1-800-256-7072. The year-round toll-free hotline can be called Monday through Friday from 10 a.m. to 4 p.m. EST. An extensive selection of timely food safety messages also is available at the same number 24 hours a day.

Consumers can also pose food safety questions by logging on to FSIS' online automated response system called "Ask Karen," which is available on the FSIS website at <http://www.fsis.usda.gov>. Email inquiries can be directed to MPHotline.fsis@usda.gov.

Source: USDA

Breezy & Easy Marinated Pork Tenderloin

Go Asian Marinade

- ½ cup hoisin sauce
- 1 T minced fresh ginger
- ¼ cup plum sauce
- 1 large clove garlic, minced
- ¼ cup soy sauce
- ½ teaspoon black pepper
- 2 T Asian sesame oil

In medium bowl combine all ingredients. Stir to blend. Use immediately or cover and refrigerate up to 1 month. *Makes about 1 cup.*

Place 1 ½ - 2 pounds pork tenderloins in a 1-gallon, resealable plastic bag. Coat all sides. Seal bag and refrigerate 2-4 hours. Remove from refrigerator 30 minutes before grilling.

Prepare a medium fire in a charcoal grill or preheat a gas or electric grill on medium. Brush grate with vegetable oil. Cover and grill pork about 6 minutes. Turn and cover again. Cook 8-10 minutes, till pork is slightly pink in center, or 160° F. Let pork set for 5 minutes covered in foil. Cut into 1" slices.

Source: National Pork Board

When Single Parents Date



Lifestyles change. A parent may become single again. After a period of time, when healing has taken place, you may feel guilty about this, but you shouldn't. You are the person responsible for your own happiness. However, there are some guidelines for single parents to follow when they decide to start dating and still have children at home.

- Children need to know their time with you is important. Keep dating time and parent time separate. Children may resent a new person who takes away your time with them.
- Provide routine and structure for your children, especially young ones, who will thrive on it.
- Communicate with your children. Explain to them that just as they need friends their own age, you need friendships with adults. Don't hide the fact that you're dating. A hidden relationship isn't healthy for you or the person you're dating.
- Be sure to reassure your children that your love for them will never change. Even if a new person comes in to your life, you will love them as you always have—with all your heart.
- It's important to carry a pager or a cell phone so your children will know you are always available. This makes them feel much more secure with a new situation or a new person on the scene.
- When you do meet someone with whom you want to have a long-term relationship, introduce your children to him or her on neutral territory, not in the home you share with your children. The first introduction should be just that—an introduction, not an activity.
- Introduce the person as a good friend before including him or her in any family activity. Give your children a chance to see the person, think about it a little and ask some questions if they have them. Then plan an activity together but again on neutral territory, such as going to the movies, bowling or a picnic. Keep physical contact with your new friend to a minimum at this point; the relationship can be a threat to your children so keep it low key.
- Children should not be expected to call your new love interest by anything other than a first name, unless they choose to do so.

All children, even adult children, have feelings when their parents start to date. But for them to be happy, you must be happy first. You must do what is right for you, but you must always keep in mind the needs of your children.

Source: Colorado State University Extension

Battling the Heat Safely



Always drink plenty of cool water when active in the heat to replace body fluid lost through sweating. The body can lose as much as three gallons of water a day in hot weather. Take frequent breaks in a cool, shaded or air-conditioned area whenever possible. Wear hats and sunglasses to help stay cool. Wear loose clothing that allows the skin to breathe. Cotton is an excellent fabric to wear in the summer.

Skin Protection



Skin cancer is common. You must protect it from the sun. Keep as much of it covered with clothing as possible. Wearing long-sleeved shirts will help. It can be prevented or delayed with the use of sun screen or sun block on unprotected skin. Physicians recommend a sun block with a sun protection factor (SPF) of 15 or greater. Reapply sun block regularly if perspiring heavily or swimming. Make sure to apply sun block to hands, face (especially nose) and ears. Wash hands after applying so you don't wipe your eyes with it on. Conduct periodic self-examination of new or developing lesions.

Keeping Cool



Use shaded areas, fans or ventilation systems whenever possible. A rest-area or vehicle can be shaded by a tarp or canopy. You can also use fans, awnings or air conditioners.

Source: Dick Joerger, Ph.D., Christine m. Sommers, Utah State University

Handle Food Safety on the Road



V-A-C-A-T-I-O-N! Oh, how we long for that eight letter word every summer, when millions of us eagerly get away from school and work. We take to the road in cars or recreation vehicles; live on boats; relax in beach or mountain vacation homes; and camp. No matter where we go or what we do, there is a common denominator that runs through all of our summer travels and relaxation—it's called F-O-O-D,

The “road” to food safety, however, can either be a bumpy one or smooth—depending on what precautions are taken handling meals as we travel this summer.

First, some general rules while traveling this summer:

Plan Ahead...

If you are traveling with perishable food, place it in a cooler with ice or freezer packs. When carrying drinks, consider packing them in a separate cooler so the food cooler is not opened frequently. Have plenty of ice or frozen gel-packs on hand before starting to pack food. If you have perishable foods along (for example, meat,



poultry, eggs and salads) for eating on the road or to cook at your vacation spot, plan to keep everything on ice in your cooler. Are there refrigerators at the beach house or other vacation home?

Pack Safety...

Pack perishable foods directly from the refrigerator or freezer into the cooler.

Meat and poultry may be packed while it is still frozen; in that way it stays colder longer. Also, a full cooler will maintain its cold temperatures longer than one that is partially filled. Be sure to keep raw meat and poultry wrapped separately from cooked foods, or foods meant to be eaten raw.

If the cooler is only partially filled, pack the remaining space with more ice or with fruit and some non-perishable foods such as peanut butter and jelly and perhaps some hard-like Cheddar cheeses. For long trips to the shore or the mountains, take along two coolers—

—one for the day's immediate food needs, such as lunch, drinks or snacks, and the other for perishable foods to be used later in the vacation. Keep the cooler in the air-conditioned passenger compartment of your car, rather than in a hot trunk. Limit the times the cooler is opened. Open and close the lid quickly.

Follow these food safety tips:

When Camping...

Remember to keep the cooler in a shady spot. Keep it covered with a blanket, tarp or poncho, preferably one that is light in color to reflect heat.

Bring along bottled water or other canned or bottled drinks. Always assume that streams and rivers are not safe for drinking. If camping in a remote area, bring along water purification tablets or equipment. These are available at camping supply stores.



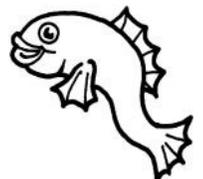
Keep hands and all utensils clean when preparing food. Use disposable towelettes to clean hands. When planning meals, think about buying and using shelf-stable food to ensure food safety.

When Boating...

If boating on vacation, or out for the day, make sure the all-important cooler is along.

Don't let perishable food sit out while swimming or fishing. Remember, food sitting out for more than 2 hours is not safe. The time frame is reduced to just 1 hour if the outside temperature is above 90° F.

Now, about that “catch” of fish—assuming the big one did not get away. For fin fish: scale, cut and clean the fish as soon as they are caught. Wrap both whole and cleaned fish in water-tight plastic and store on ice. Keep 3-4 inches of ice on the bottom of the cooler. Alternate layers of fish and ice. Cook the fish in 1-2 days, or freeze and use it within 6 months. After cooking, eat within 3-4 days. Make sure the raw fish stays separate from cooked foods.



Source: United States Department of Agriculture



Hinton Around the Yard & Garden



GREETINGS FROM THE COUNTY AGENT

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,



It seems like even more micro bursts, hail three times, wet, cold, etc. We have seen it all this year. But our plants have or will continue to adjust and thrive.

this year the weather is changeable than usual with

Of course we couldn't be happier about receiving all the much needed water. The water has greened up the yards and plants; it looks like we're in Seattle. It's helped decrease the spider mite outbreak that we've had the last few dry years. Unfortunately, it has increased fungus diseases.

We've had more anthracnose than I've ever seen before. Our Diagnostic Lab has seen many more weather related problems early on, but for the most part things are about back to a healthy growing state.



I wish you all a very happy 4th and 24th of July and a very productive growing season.

Adrian C. Hinton

TIMELY TIPS FOR JULY/AUGUST

by Pat Fugal
USU Master Gardener

1. Thin your vegetables for proper spacing.
2. Spray stone fruits (peach, apricot, nectarine, plum) for crown borer the first week of July and the first week of August.
3. Divide irises.
4. Fertilizer potatoes with nitrogen as you hill them.
5. Dead head roses and other flowers.
6. Keep spraying apples and pears for coddling moth.
7. Treat corn silk when it is 1/2" long with 2-3 drops of mineral oil to control corn ear worms.
8. Spray for walnut husk fly on August 1 and 15.
9. Plant your fall vegetable garden.
10. Watch your watering. Over-watering kills more plants than under-watering.
11. Call 801-851-8467 for a free water check and for watering guidelines customized to your own sprinkling system and soil type.



The Master Gardener's Corner



Thanks to all who attended the annual Master Gardeners Summer Social. It was a great success. A special thanks to Brad and Jan Farrer for their excellent barbecuing skills, along with Sheila and Sarah Haggen for their wonderful activities. Also, a big round of applause for the great prizes which were provided by:

Wal-Mart (Spirngville)	Cal Ranch (Spanish Fork)	IFA (Spanish Fork)
Freeway Gardens	Cook's	Thanksgiving Point
The Vineyard	Trafalga	Hansen's Plants
Steve Reagan (Spanish Fork)	Carpenter Seed	Stratton Rainbow Gardens
Olsen's Greenhouse Gardens	Julie Clifford	Bonneville Nursery (American Fork)
A heartfelt thanks to all those volunteers that helped, but especially the following individuals:		
Boyd Peterson	Art & Sheila Haggen	Phyllis Grant
Paul Wilkey	Lyle Jenkins	Betty Moore

Don't forget the **Utah County Fair**, which will be held at Thanksgiving Point July 27 from 4:00-10:00 p.m., and Thursday, July 28 through Saturday, July 30 from 11:00 a.m. to 10:00 p.m.

Volunteers Needed

Boyd Peterson needs help with the **Spanish Fork Demonstration Gardens**. The time spent helping counts as volunteer hours. Please contact him at **801-921-9819**. Also, the **Extension** office always needs lots of help. Please call in and arrange time at **801-851-8479**. It's a great way to get your volunteer hours completed.

Tomato Weed Management

Weeds in tomato fields can reduce fruit yield and fruit quality. Dr. David Monk of North Carolina University recently reported that upright weeds like pigweed are capable of reducing jumbo fruit yields by 30%. These weeds shade tomatoes and compete for nutrients and water necessary for optimum crop growth. Weeds can also interfere with crop harvest, making it difficult to locate and harvest fruit. They also found that weeds growing from the hole near tomato grown on plastic could reduce total marketable fruit yield by 33% (eastern black nightshade) to 67% (pigweed species) depending on which weeds were growing near the plant. Most weed control studies report that weed control during the first 35 days of the growing season is most critical to prevent weeds from reducing fruit yield and quality. This time coincides with the period from transplanting through early flowering and early fruit set. Here are some options for controlling weeds in tomatoes.



Pre-emergence weed control: Dual Magnum gives excellent control of annual grasses and certain broadleaf weeds such as nightshade, pigweed and ground cherry. It also helps control large crabgrass, goosegrass, fall panicum, and foxtails. Sandea gives excellent pre-emergence control of broadleaf weeds such as pigweed, common cocklebur, common lambsquarters, wild mustard, wild radish, common ragweed, smartweeds, and velvetleaf. It can be applied to the soil surface just prior to laying plastic mulch. It can also be applied after transplanting either over the top or directed between crop rows but at least 14 days after transplanting. Sandea pre-emergence does not give as effective control of nutsedge. Sencor gives effective control of many broadleaf weeds including pigweed, common lambquarters and many others. Sencor needs to be incorporated but not too deeply or it loses its effectiveness. It does control many grass weeds. Thus, Sencor should be applied with a material like Treflan that provides grass control. Treflan gives effective control of most annual grasses and a few small seeded broadleaf weeds such as pigweed.

Source: Utah State University Plants, Soils & Biometerology



Hinton Around
the Yard and Garden

Beneficial Insects are Good Bugs!

By Trish Cutler, Utah County
Master Gardener



What are beneficial insects? What good are they?

The first time I saw a praying mantis up close and personal, it was crawling up the side of my hair and leaned over to take a look at me. I shrieked and swerved and nearly wrecked my car. To add insult to injury, I couldn't get any sympathy—I was reminded that praying mantis are, after all, a beneficial insect.

The natural enemy of harmful plant pests, beneficial insects help keep bad insects in check. As you may have noticed, this year aphid and other harmful insect populations are in abundance because of the unusually wet spring. Identifying and protecting beneficial insects from pesticides will help you control plant predators.

The most commonly recognized beneficial insect is the **ladybug**. While ladybugs are most often red with black spots, they can also be a solid color. Ladybugs feed on aphids or soft-bodied insects like worms as well as scale



insects, spider mites, mealybugs and the eggs of other insects. They are relentless predators and can be very effective in reducing insect infestations. A single ladybug can consume more than 5,000 aphids in its lifetime.

Ladybugs are natural enemies of many pests. Like other brightly-colored insects, predators find ladybugs distasteful. When disturbed, they can secrete a distasteful, odorous fluid that discourages their enemies.

The **ladybug larvae** resemble miniature orange and black alligators about 1/4" long. Because of their ferocious appearance, they are often mistaken for harmful insects. They are, however, aggressive feeders and just as valuable as the adults. They can eat as much as five times as much as their moms and dads—kind of like any normal teenager.



The **praying mantis**, as previously mentioned, is exotic looking with its tiny head and long body and legs that raise to an almost "praying" position as it waits to reach out and grab an unsuspecting victim. Their coloration protects them from being seen in green foliage, but they are cannibalistic and not selective in what they eat. Generally they prefer crickets and grasshoppers, but they have been known to eat each other, which explains their low populations.



Gauzy-green **lacewings** are another group of beneficial insects. They have jewel-like gold eyes on a tiny head that pivots like a human's. Their lacey wings cover their entire body. The larvae of the lacewing resembles an alligator and is brown and about 1/4" long. They are called the **aphid lion** because with their sharp curved jaws that extend beyond its mouth, and they are deadly enemies of aphid-larvae, scales, thrips, mites, insect eggs and mealybugs. Each lacewing larvae can eat over 100 insects a day.



Honeybees are a common beneficial insect that often are avoided and under appreciated because of their predisposition to sting humans. They pollinate flowers and crops and provide us with honey to eat, beeswax for candles, inks, cosmetics and polishes. They are often kept by beekeepers in hives that can be moved from place to place to help improve crop production.



These are just a few of the many beneficial insects that nature provides to help control harmful insects. But it's not important to get up front and personal with them—just get to know them so that you can protect them by not overusing chemicals in your yard and garden. If they are there, it's a good thing.

The earth without worms would soon become cold, hard-bound, and void of fermentation, and consequently sterile. - Gilbert White

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 7/2005 or 8/2005

WEST NILE VIRUS—REDUCE YOUR RISK

Protect from dusk to dawn. That's when most mosquitoes that carry the virus are most active, so take precautions to prevent mosquito bites.

Use repellent with DEET. Use mosquito repellents that contain DEET when doing any outdoor activity. Follow label directions. For adults, use repellents containing DEET up to 35% concentration. For children 2 mo.-12 yrs., use repellents containing up to 10% DEET. Do not use DEET on children under the age of 2 months.

Cover up. Wear protective clothing like long-sleeved shirts and long pants while outdoors. Use mosquito netting when sleeping outdoors or in an unscreened structure and to protect small babies anytime.

Remove standing water. Drain standing water, since that's where mosquitoes lay eggs. This includes tires, cans, puddles, barrels, etc.

West Nile Virus is rare, but if you have symptoms including high fever, severe headache or stiff neck, contact your health care provider immediately. Though anyone can be infected and become ill, death is more common in people over 50. For further questions, contact your local health department or go to www.health.utah.gov/wnv.



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



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