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*“Extending USU to You”*

On the Home Front/Hinton Around

March/April 2008



Improving Family,  
Resources & Health

## CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

### ASK A SPECIALIST: HOW CAN I MAKE THE MOST OF MY TAX RETURN?

This time of year, many companies are trying to persuade you to spend your tax return on their product or service. Before rushing to the car dealership, furniture store or shopping center, take a moment to reflect on your financial situation. Consider the following ideas for making the most of your tax return.

- \* Use your tax return to catch up on bills. If you have outstanding or past-due bills that are accruing interest and late fees, put your return toward these first.
- \* Assess your overall debt and credit situation. To whom do you owe money? If you have multiple accounts to choose from, choose the one with the highest interest rate to save the most money in the end. Visit [www.powerpay.org](http://www.powerpay.org) and experiment with the online calculators programmed to show you how to get out of debt.
- \* Save for a “rainy day.” This can help keep you out of debt when an emergency comes. And it is easy to do, since the IRS can deposit your refund directly into an account instead of issuing you a check. Act as if the return never came into your hands by placing it in a savings account that will not be touched until there is an emergency.
- \* Use the refund to build a revolving savings fund for non-monthly expenses that come throughout the year. Examples include Christmas, car registration, school

registration or tuition, back-to-school clothes, birthdays, hunting season, summer vacation, etc. Add all costs and divide the total by 12 months. This amount should be placed monthly into a revolving fund to pay for these expenses. Use a portion of the tax return to get this fund going, and imagine how prepared you will feel when you need the money and it is available.



\* Look at retirement funds and pension plans. Meet with a financial planner, if necessary, or use an online calculator to estimate future funds needed for retirement. Place your tax return in a Roth IRA or open a new investment fund. Watch as your money grows, adding a nice cushion to your retirement savings.

\* As a family, make or review family financial goals. These could include a family vacation, providing college education funds or buying/paying off a home. What goal could use a boost from the tax return? Making it a family effort teaches family members valuable lessons about money, goals, dedication and achievement.

Be constantly aware that many companies would love to have your money in their hands. After determining your financial situation, make decisions that will most benefit your own financial goals and security, not the merchant's.

*Melanie D. Jewkes, Utah State University Family and Consumer Science Agent, Duchesne County*

***Nothing has changed but my attitude,  
therefore, everything has changed.***

**Anthony De Mello**

## Learning Games

The time we can spend with our young children is precious because we have so little of it. Playing learning games is a way to have fun with your child and help him learn at the same time. Children don't need a lot of expensive educational toys to learn. What they do need are parents who are their first and best teacher.

### Tips for keeping learning fun:

Pick the right time, not when your child is tired, hungry or you are irritable.

Play for short periods of time, 5-10 minutes is about right.

Eliminate distractions, turn off the TV, put away other toys.

Praise your child with a hug, smile or kiss.

Be flexible! Your child may find new, fun ways to play learning games.

Try some of these learning games with your young child:

### Close Your Eyes

Ask your child to take a good look at you, then close her eyes. While her eyes are still closed, ask her, "What color shirt am I wearing?" Vary the game by looking at a room or a picture. What can she remember? Let your child take a turn and you try to remember. This game helps children develop memory and will help later when your child learns to read and do math.



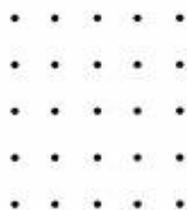
### Sound Detective

While you move around the room making a funny sound like, "Moo!" your child tries to find you with her eyes closed. He points to where you are and then opens his eyes. Be sure to take turns with your child. Sharp ears lead to sharp readers!

### Dot to Dot

Draw dots on a paper in rows. Take turns with your child drawing a line between two of the dots, either up and down or across. The object is to make as many boxes as possible.

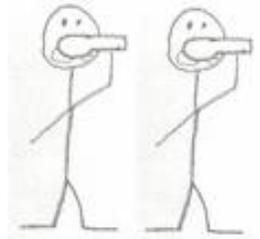
When your child makes a box, put her initial in the box. When all the boxes are completed, the person with the most boxes wins.



## Guess What I'm Doing

Act out something that your child can try to guess, such as brushing your teeth, dialing the telephone, making a sandwich.

Do simple things that are familiar to your child. Take turns. Children enjoy acting things out and pretending. They will enjoy watching Mom and Dad pretend too and you will both have fun with this game.



## Sorting Silverware

While you are doing the dishes, let your child put the silverware away. Young children love to sort and also like to imitate and help you. Show your child which slot the spoons go in and which slot the forks go in. Be sure to praise them when they put them in the right spot!

These ideas came from several books: *Playing Smart* by Susan K. Perry, Free Spirit Publishing, Minneapolis, MN. 1990; *You and Your Small Wonder*, by Merle B. Karnes, American Guidance Service, Circle Pines, Mn. 1982; *Games for Learning*, by Peggy Kaye, Noonday Press, New York, 1991.

Prepared by Rebecca Douglas, Extension Educator, Family Life



## FUN-TO-FIX SNACKS

### Banana Delight Shake

1 banana  
1 carton (8-oz.) fruit flavored yogurt  
1½ cups milk  
¼ cup sugar  
1 tsp. Vanilla  
6 ice cubes or 1 cup crushed ice  
Mix all ingredients in blender until ice is crushed and drink is thick. Yield: 4 servings.



### Treasure Logs

Top a slice of lean lunch meat with a slice of processed cheese. Roll up to form a log. Cut into three pieces and secure with toothpicks. Yield: 1 serving.

# Rising to the Occasion

## Making & Baking Breads

by Rosemary Markham



The yeast bread recipes are adapted for use with instant yeast. Instant yeast is quick-rising and does not need two risings to make excellent textured bread.

### Rosemary's Famous Quick

#### Rise

#### Whole Wheat Bread

3 cups hot water (about 120° F)

¼ cup vegetable oil

¼ cup honey

1 tablespoon salt

1½ teaspoons lemon juice

7¾ to 8 cups whole wheat flour

⅓ cup vital wheat gluten

1 tablespoon instant yeast

Preheat oven to 400° F. Add ingredients in the order listed to bread mixing bowl. Using a dough hook, mix well and add more flour if needed so that the dough cleans the sides of the bowl. Knead for 10 minutes. Shape into 2 or 3 loaves, depending on the size of your pans. Cover with a tented plastic sack or cloth and let rise about one hour. It is ready to go into the oven when the dough has doubled in bulk. Turn oven down to 350° F and bake for 30 minutes.

#### Bread Machine Whole Wheat Bread

Makes one 2 pound loaf

1¾ cups water (about 100° F)

2 tablespoons vegetable oil

2 tablespoons honey

1½ teaspoons salt

1 teaspoon lemon juice

3¾ to 4 cups whole wheat flour

2 tablespoons vital wheat gluten

1 teaspoon instant yeast

Follow directions from your bread machine. If you don't have directions, add the ingredients in the order listed. The water should be lukewarm. You might need to adjust the amount of flour and yeast depending on the dryness of the flour and the strength of the yeast. For a one pound loaf, half this recipe except keep the lemon juice and yeast the

same.

#### Additional Ingredients

The following additional ingredients may be added to the basic bread recipes:

**Eggs:** Decrease water by ¼ cup and add two beaten eggs.

Eggs add flavor, liquid, color, structure, nutrients and tenderness to breads.



**Raisins:** Mix in ¾ cup for each 4 cups of flour.

**Cracked Wheat:** Add ½ cup uncooked cracked wheat for each 4 cups of flour. If using uncooked cracked wheat it will be somewhat crunchy. Cooking the cracked wheat first will add a variety of texture without the crunchy feel. Many people like to put in oatmeal or other cooked cereals to the bread. As a guideline, use ½ cup or less per 4 cups of flour.



**Potatoes:** They add a sweet, rich flavor to breads. Add ½ cup to 4 cups of flour and reduce water by ¼ cup.

**Non-Gluten Flours:** There are many grains that add a good flavor and texture to bread, but do not have enough gluten to use in bread making entirely by themselves. Some of these flours include amaranth, quinoa, millet, corn, buckwheat, rye, oat, barley and rice. As a general rule, add approximately ½ cup per 4 cups of flour.

#### Zucchini Bread

2 cups sugar

½ teaspoon nutmeg

1 cup vegetable oil

¼ teaspoon baking powder

3 eggs

1 teaspoon baking soda

2 teaspoons vanilla extract

1 teaspoon salt

3½ cups w/wheat pastry flour

2 cups shredded zucchini

1 teaspoon cinnamon

¾ cup chopped nuts

Preheat oven to 350° F. Cream oil, sugar and eggs. Sift the dry ingredients together in another bowl. Add dry ingredients to egg mixture. Add grated zucchini and nuts. Pour into greased and floured loaf pans. Bake at 350° F for 45 - 60 minutes, depending on the size of the bread pan.

## ASK A SPECIALIST: HOW CAN I MAKE PERSONAL SAVINGS A PRIORITY?



Some may remember the headline news that Americans overall are saving at a negative rate — meaning getting further in debt and not saving for the future. This has not happened since the Great Depression. Unfortunately, outlooks today are still following this trend.

Most individuals blame the economy and say they cannot afford to save. According to a survey conducted by the Consumer Federation of America, most financial planners believe those who are saving aren't saving enough and most Americans are pessimistic about the chances of accumulating any significant wealth.

The concept of living within a person's means seems to have disappeared in the minds of many baby boomers. This makes for a bleak outlook for those planning to retire within the next few years and also for their children who may be caring for them as they age.

Turning this trend around can be difficult. It is a complicated problem with many possible answers. The short answer that applies across the board, however, is that individuals and families need to make saving a priority and do whatever it takes to reach that goal. The America Saves and Utah Saves campaigns can help.

**America Saves** and **Utah Saves** are state and national marketing initiatives that aim to help individuals and families make a personal commitment to create a savings plan and increase financial security. By using the campaign slogan “Build Wealth, Not Debt,” this campaign puts a positive spin on savings and gives options for building savings of as little as \$10 per month.

Any Utah resident who agrees to work toward a savings goal such as home ownership, school tuition, retirement or paying down debt can enroll as a Utah Saver. There is no cost. The

only obligation is for the participant to develop a specific savings goal, select an account or use an existing account, make a deposit in the account each month and report his or her progress.

If Utahns would like to set a savings goal and receive regular encouragement to achieve that goal, they can sign up to have a “coach” contact and encourage them on a regular basis. There is no penalty if they fall short of reaching the goal, but they must first sign a commitment to themselves, then share it with someone who will follow up with them and encourage progress — two steps toward being successful. In addition, they will have access to a monthly newsletter with articles, savings tips and examples of Utah Saver's success stories.

For more information on Utah Saves, contact your local USU Extension office, call 1-800-350-9899, dial 2-1-1, or go online to [www.utahsaves.org](http://www.utahsaves.org).

*Kathleen Riggs, Utah State University Extension Family and Consumer Sciences Agent, Iron County*

## Sanitizing or Disinfecting?

**Do you know the difference between a sanitizing solution and a disinfecting solution? There is a difference and the two solutions aren't interchangeable.**



Sanitizing is cleaning surfaces that food will contact. On a non-porous surface, the sanitizing solution should be made up of one tablespoon of bleach for every gallon of water and should remain in contact with the surface for at least two minutes. On a porous surface, the sanitizing solution should be made up of three tablespoons of bleach for every gallon of water and should remain in contact with the surface for at least two minutes, also.

Disinfecting is cleaning surfaces that food will not contact. The ratio of bleach to water is three-fourths of a cup for every gallon of water.

*Johanna Hahn, Senior Extension Agent, Family and Community Sciences*



## Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER  
by Adrian C. Hinton

### GREETINGS FROM THE COUNTY AGENT



Dear Fellow Gardeners,

With the abundance of precipitation we had this year, we should have an especially fruitful gardening season. So much to look forward to! I hope you're as excited as I am.

Be sure and sign up for the newly revised email Tree Fruit IPM (Integrated Pest Management) Advisory. See page 7 for more details. This is a weekly advisory of all fruit and ornamental problems to help you have a more successful growing season.

### Timely Tips for March & April

by Julia B. Tuck

1. Apply a delayed dormant oil spray on all fruit trees (and deciduous/shade trees). You can pick up a delayed dormant oil guide for fruit trees in our office for \$0.05. This spray will help control many pests before they even have a chance to be a problem.
2. Sign up for "Slow the Flow," which is a free sprinkler check offered by USU Extension to help you keep your grass looking good and hopefully, help you save money on your water bill. Call 801-851-8467 or 1-877-728-3420 to be put on the schedule.
3. Buy a notebook to keep all your vegetable gardening information in one place. Record what you have planted in the garden, including the plant name, variety, planting date, harvest dates, and the seed company (or nursery) where you purchased it. At the end of the season, record any problems or successes and whether or not you would buy it again. Be sure and record where you planted the vegetables so that you can rotate them next year (you should have a 3-4 year crop rotation to help control potential diseases and insects).
4. There are hardy vegetables that you can plant early. These include:

Asparagus	Mar. 15- May 1	Rhubarb	Mar. 15- May 1
Broccoli	Mar. 15- July 15	Cabbage	Mar. 15-May 1
Kohlrabi	Mar. 15- May 1	Onion	Mar. 15- May 15
Pea	Mar. 15- May 15	Radish	Mar. 15- Sept. 1
Spinach	Mar. 15- May 1	Turnip	Mar. 15- May 1
5. Prepare garden soil for spring planting. Incorporate organic materials into the soil to give a good base for planting.
6. Cut and remove weeds near the garden to cut down on insect vectors for disease.
7. Prune spring-flowering shrubs, such as Forsythia, after the blossoms have faded.
8. If you have an insect, spider, diseased plant, "sick" turf, etc., remember to take advantage of our Diagnostic Lab. It only costs \$1 per sample and can save you time and money by identifying what pests and problems you have and let you know what to do.
9. Plant some bare-root trees and shrubs, if your landscape allows.
10. Check your hoses, repair grow boxes, sharpen your tools, and get ready to garden!



# The Master Gardener's Corner

by Julia Tuck



**Calling all volunteers!** We have several opportunities for Master Gardeners who need to complete their 40 hours of service:

Farm Field Days will be held April 1-4. We need volunteers to help the elementary students (2<sup>nd</sup> graders) to get to the different stations. We need people to be Terry Tomato (this is fun!) and to help in the Fruit Grower's booth. You can volunteer in two hour blocks: 9:30am -11:30 and/or 11:30am - 1:30pm.

March and April is a busy time in our office. We need volunteers to help us by answering calls, helping patrons that come into the office, and helping with other needs in the office. If you like to be with people or answer gardening questions, you will enjoy this. If you want to teach classes, call the office and let us know what subject you like to teach.

You will want to complete your 40 hours of volunteer work so you will be able to attend the Advanced Master Gardener classes taught by Larry Sagers at Thanksgiving Point. There are a series of 4 classes (a different one each year) to help you become smarter, "faster, and able to leap tall buildings in a single bound." These classes start in January and go for three months and include many field trips.

## Gardening Workshops

There are **Backyard Gardening Workshops** being held at Thanksgiving Point this spring. These low-cost classes (most only \$5.00) are a great way to hone up on gardening:

### **Saturday, March 8**

**9:00 - 9:50 am** - Creating a Rock Garden; The Water Smart Landscape; Growing Vegetables; Propagation by Cuttings

**10:00 - 10:50 am** - New Plants for 2008; Vegetable Gardening in Containers; \*Building a Twig Trellis - \*Cost: \$15.00

**11:00 - 11:50 am** - Healthy Houseplants; Starting Seeds

**12:00 - 12:50 pm** - Beautiful Spring Flowers; Understanding Fertilizers; Garden Tools;

**1:00 - 1:50 pm** - Using Color in the Landscape; Never Fail Perennials

### **Saturday April 26**

**9:00-9:50 am** - Creating a Mixed Border; Ornamental Grasses; Vegetable Gardening; Beautiful Containers for the Sun

**10:00 -10:50 am**- Creating a Cottage Garden; Vines for Utah; Hardscapes in the Landscape; Starting Seeds

**11:00 -11:50 am**- Growing Herbs; Ground Covers; Creating a Cutting Garden; Beautiful Containers for Shade

**12:00-12:50 pm** - Growing Melons; Creating a Japanese Garden; Lawn Care; Propagation by Cuttings

**1:00-1:50 pm** - Totally Tomatoes; Coping With Weeds; The Deer-Resistant Landscape; \*Twig Trellis - In this hands-on class you will build your very own twig trellis to put in your landscape. \*Cost: \$15.00

To sign up for these classes call 801-768-7443.

## Sign up for Slow the Flow

Now is the time to sign up for our **Slow the Flow** program. We have been offering these free sprinkler checks since 2000. A water checker goes to your home or business and checks the roots of your grass (the roots should be 9 -12" deep), your soil type (sand, silt, or clay), your water pressure (if your pressure is high, your system could wear out quicker; if it's low, you won't get the coverage you were expecting). They set out catch cups to see how evenly and uniformly your water is distributed. This service is paid for by Utah State University and the Central Utah Water Conservancy District (your water care provider). Sign up now to make sure you will have the water check this year. You can use the information to adjust your watering for your other plants, such as your trees. If you have a heavy soil, they will suggest you cycle the water, rather than applying it all at one time.

To sign up for this service, call Julia at 851-8467 (leave your name, phone number, address and City) or contact her at [julia.tuck@usu.edu](mailto:julia.tuck@usu.edu).

**Happy gardening!**



## HINTON AROUND THE YARD AND GARDEN

### Disease of the Month

Fire Blight is a bacterial disease that can kill apples, pears and many other ornamental plants of the rose family, such as European Mountain Ash (and our native Mountain Ash) (*Sorbus* spp). Other examples include Pyracantha, Cotoneaster, and Crabapple. Last year there was a high amount of Fire Blight in Utah County.

Fire Blight symptoms include wilt; amber bacterial ooze on leaves, blossoms and terminals; the scorched appearance of leaves, blossoms, and young terminal shoots; the scorched leaves turn black on pear and brown on apple and remain attached to the tree through much of the dormant season. The ends of the branches often exhibit a typical curling on the end, called a “shepherd's crook.” The disease can also cause sunken areas in the bark called cankers.

The droplets of ooze contain millions of bacteria. Insects (such as bees and flies) are attracted to the ooze and spread the bacteria. Rain will also disperse the ooze by splashing.

Rain spreads bacteria through the action of splashing water. The bacteria can enter through wounds caused by hail or wind or holes made by insects. The bacteria can infect any succulent growth on the plant. The tree is susceptible to infection until new growth stops. If left untreated, Fire Blight can kill the tree.

Control includes planting less susceptible plants (such as the delicious varieties for apple and Harrow Delight for pear); avoiding over-fertilization to reduce the amount of succulent growth; pruning 12 to 14" below the infected branches in early spring, while the tree is still dormant (if you prune later, you will have to sterilize your pruners between each cut-with alcohol, Lysol disinfectant spray, or a 10% bleach solution). Apply streptomycin or fixed copper if rain occurs during the bloom period.

For more comprehensive information on the disease and its control, look for the Home Orchard Pest Management Guide online, or purchase one at our office for \$3.00.

by Julia B. Tuck

## Thug of the Month

### Carpenter Ants

Carpenter ants are the largest ants found in Utah. They range from ¼ - ½” long. They may be black or reddish black. Carpenter ants are social insects that usually nest in wood. They will readily infest the wooden portions of structures. They prefer to excavate wood damaged by fungus and are often found in conjunction with moisture problems. During periods of 90° F carpenter ants can complete their life cycle in about 2 months. They feed on sugar solutions such as honeydew and the juices of insects they capture. They do not eat the wood they excavate from their nests.



Piles of sawdust are good signs to look for when trying to locate a colony in an infested structure. Sometimes you can follow the foraging ants to their nest. You need to locate the nest and treat the nest with a residual spray or dust.

Residual barrier treatments of insecticides can be used. Consider pesticides such as acephate (Orthene), carbaryl (Sevin), baits (such as Amdro), malathion, permethrin, pyrethrins, pyrethrins plus diatoms or silica gel, and resmethrin.

For more information, check out USU's website: Carpenter Ants and Control in Homes:

<http://extension.usu.edu/files/publications/factsheet/31.pdf>

by Julia B. Tuck

Sign up to get the USU Extension **IPM Tree Fruit Advisory** by emailing Marion Murray:

[marion.murray@usu.edu](mailto:marion.murray@usu.edu)

Ask to be put on her email list.

**SPECIAL NEEDS.** For any special arrangements including dietary, physical access, or other accommodation requests, contact Utah State University Extension at 801-851-8460. Fifteen working days is needed to facilitate special needs requested.

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**Invitation from Provo Parks & Recreation**

Dear Master Gardeners:



We would like to invite the Master Gardeners to participate in helping Provo City Parks & Recreation plant flowers on Center Street this spring.

Weather permitting, we will be planting the first and second Saturdays of May. The dates are may 3<sup>rd</sup> and 10<sup>th</sup>. Their expertise would be a great help to us and the many volunteers that we hope to have.

If any of the Master Gardeners are interested in participating, please contact me for more information on the times and specific locations of the project.

We appreciate the volunteer services the Master Gardeners have provided in the past and I look forward to working with them in the future.

Sincerely,  
Jason Chandler, Volunteer Services Coordinator  
To volunteer contact USU Extension at:  
[801-851-8479](tel:801-851-8479) or [trish.cutler@usu.edu](mailto:trish.cutler@usu.edu)



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- 5) garden, yard, trees, insects
- 2) food, finances, clothing, housing
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- 4) 4-H and youth



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