



Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

- ① Unpaid, delinquent debts
- ② Slow payments on existing debts
- ③ All indebtedness is credit cards
- ④ Maxed out or almost maxed out on credit line(s) available.

Four things which may negatively affect credit scores

More American families and individuals have accumulated high interest debt than ever before, according to recent studies. As a consequence, some have done significant damage to their credit worthiness and credit scores.

Four things primarily adversely affect your credit rating and score. First and most important are defaulted debts—either debts unpaid or sent to a collection agency—including credit cards, auto loans, student loans, medical bills, and mortgages.

Second is a slow payment history.

Third is if all indebtedness is on credit cards.

And fourth, being maxed out or almost maxed out on the credit lines available.

Unfortunately, thousands of consumers nationwide are being scammed by bogus credit score improvement offers and by credit repair scams, according to the Federal Trade Commission (FTC). Consumers are sold the idea that these “repair” companies can (for a fee) improve their credit score or remove negative information from a credit report.

Unscrupulous firms using questionable advertising are preying on people’s false hope that, for a fee, they can

purchase a good credit rating and an improved score. *Wrong.* A bad credit rating cannot be quickly fixed and anyone who promises they can is trying to scam you for money.

For consumers to improve their credit scores and credit reports they must change the behavior that resulted in the negative reports. They must be consistent and patient. By paying *all* bills on time and lowering the level of debt, the credit report and score will gradually improve.

¢ Make monthly payments so they reach creditors a few days *ahead* of the due date (so it will be processed and recorded as paid by the due date).

¢ Have a *list* of all the bills and the date the payment needs to be in the mail (allow plenty of time). If a bill has fallen behind the microwave oven or a sofa cushion, the list will alert you in time to hunt for the bill or call the company for the amount due.

¢ Stop charging. Pay extra on debts (especially high interest debt) to bring the balances down.

¢ Trim spending and build a cushion for those non-monthly expenses (getting kids back in school, car or home repairs, gifts, holidays, etc.) so you don’t add to the balances of your credit cards. (Source: Adapted from Institute of Consumer Financial Education.)

Avoiding illness is in your hands— literally!

The FLU, the common cold, SARS and food-borne illness are among the many infectious conditions that can be prevented with consistent hand washing after using the bathroom, preparing raw foods, blowing your nose or handling garbage.

But while up to 95% of people *report* washing their hands, only 78% actually do, according to observations of 7,541 people in airport restrooms around the country.

It's not a small matter. Infectious diseases, including those that can be kept from spreading through proper hand washing, are the third leading cause of death in the U.S., according to the American Society of Microbiology, which hired people to surreptitiously observe hand-cleansing habits in airport bathrooms in various U.S. cities.

Unfortunately, even when a report like this is publicized, not enough people make regular hand washing a lifelong habit. You've got to be committed to doing this or it's not going to have a real impact. To that end, the American Society of Microbiology has started a Take Action: Clean Hands Campaign, which can be found at its website: www.washup.org. The campaign reminds people to use warm or hot running water and soap and friction by rubbing both hands together for 15 seconds. That can remove more than 90 percent of the infectious bacteria and viruses living on your hands. (Source: Journal of the American Medical Association, Vol. 286, Pg. 1181 as reported in Tooele County Extension newsletter.)

If you want to teach youth or adults about the importance of washing hands and how easily micro-organisms move from this to that to you, we have some *very* effective teaching tools. You may check out our black light and GloGerm (a harmless chemical that glows under black light) to show what it takes to wash "germs" off your hands and how easily these "germs" from my hand to your book, etc. Good for kids to senior citizens.

A security deposit of \$20 is required, but \$19 will be refunded when the materials come back on time and in good condition.

New slow cooker bulletin

Check it out for some tasty new ideas. Great for students, young marrieds, or anyone wanting good food with less stress. It is great to have a meal ready when you walk through the door!



Slow cooker recall

Please check to see if your slow cooker is being recalled.

Name of product: Slow Cookers

Units: 2.7 million

Manufacturer: Hamilton Beach/Proctor-Silex, of Glen Allen, Va.

Hazard: The handles on the base of the slow cookers can break, posing a risk of burns from hot food spilling onto consumers.

Incidents/injuries: The company has received approximately 4,700 reports of handles breaking, including two reports of consumers who required medical attention to burns.

Description: The recalled slow cookers were sold under the Hamilton Beach and Proctor-Silex brand names, which are printed on the front of the base of the unit. The slow cookers are either round or oval, and were sold in solid white and various print designs. They have a capacity of 3.5 to 6.5 quarts. The slow cookers have series codes A through D, which are printed on the bottom along with the model number.

Sold at: Discount department stores nationwide from January 1999 through December 2002 for between \$15 and \$45.

Remedy: Consumers will be shipped a replacement slow cooker base.

Consumer Contact: Hamilton Beach toll-free at (800) 429-6363 anytime or visit the firm's Web site at www.proctor-silex.com

The Meaning of “Sell By,” “Use By” and Other Food Label Dates

The milk carton says “Sell by March 28th,” but now it’s March 30. Is it unsafe to drink? Do you throw it out?

The date is not really about safety. In general, dating is “to determine how long a product is going to remain at peak quality” in terms of its taste and nutrient retention. Moreover, the date guarantees quality, or freshness, only in the supermarket case, not in your refrigerator at home, where the temperature is warmer.

Most refrigerator cases at the store are set around 30 degrees. It might vary by a couple of degrees depending on whether the product displayed is milk, meat or some other perishable item. Your refrigerator at home is set closer to 40 degrees, so the lettuce doesn’t freeze while the milk and meat are kept cold; a single temperature has to be able to accommodate many different kinds of items. But the warmer the temperature, the faster a food’s quality spoils, so the date that food manufacturers set—which is for storage in supermarket refrigerators—loses meaning at home. Does that mean consumers should totally ignore the dates on perishables and other items? No. You certainly shouldn’t buy a food after its date has passed, because that’s a guarantee of bringing home a food that is no longer at peak quality.

But the date should *not* be used as a guide to freshness in *your own* refrigerator. For instance, let’s say you buy a package of hamburger meat whose date is four days away. That doesn’t mean the meat will be at peak freshness after four days at home. You need to eat it—or freeze it within a day or two of getting it home to insure the best taste. Other beef remains at peak freshness for 3 to 5 days in the home refrigerator, while raw poultry is like ground beef. It should be cooked within 2 days of purchase.

For most other perishable foods—milk, juice, and so on—quality begins to go down about a week after you get them into your home fridge. Again, that’s even if the date on the package will come later than 1



week after purchase because that stamped date is meant for the colder temperatures of the supermarket. Eggs are an exception to the week-or-so rule of thumb. They keep fresh for 3 to 5 weeks after you get them home.

Of course, everyone has his or her own threshold. People make a decision about what state of freshness they’re willing to eat a food. They open the cap and sniff to decide if it is okay *since deterioration of freshness is not about bacteria that cause illness but about bacteria that can impart an off smell or flavor.*

The one USDA exception is the “Use by” date for processed meat like deli meat. Luncheon meats and such run a small chance of being tainted with listeria bacteria, which can cause illness, and these products generally don’t get heated, so the bacteria remain alive. If the meat spends a lot of time in a home refrigerator whose temperature is higher than 40 degrees, the listeria can multiply to dangerous levels.

As for the FDA, the only items they require to have “Use by” dates are baby food and formula. But even that’s essentially for meeting nutritional and quality standards rather than for safety. Need more specifics? Call USDA’s Meat and Poultry Hotline at (888) 674-6854. (Source: Tuft’s Health & Nutrition Letter, February 2004 as reported in Tooele County Extension newsletter.)

Sprucing up the kitchen this spring?

Since the largest amount of home energy is used in the kitchen, it is wise to begin there to make changes that will reduce energy and save money. Consider these tips.

❖ Switch to compact fluorescent bulbs. They use 75% less electricity than incandescent bulbs and last up to 10 times as long.

❖ Kitchen appliances account for approximately 30% of total household energy use. If you are buying new appliances, more efficient models can make an impact on energy consumption. Request a copy of “Energy Efficiency in the Kitchen.” We can FAX or mail it to you with ideas of features and labeling to look for.

Celebrate spring with Honey Bunnies

(Relax, they're cute bread rolls.)

Here's your chance to play with your food *and* enjoy eating it!

4½-5 cups all-purpose flour

2 packages active dry or RapidRise yeast

1 teaspoon salt

¾ cup evaporated milk

½ cup water

½ cup honey

½ cup butter or margarine,
cut into pieces

2 eggs

Raisins

Honey Glaze (recipe follows)

Makes 15 bunnies.



In a large bowl, combine 1½ cups flour, undissolved yeast, and salt. Heat evaporated milk, water, honey, and butter until warm (105° to 115°F). Gradually add to dry ingredients; beat 2 minutes at medium speed of electric mixer, scraping bowl occasionally. Add eggs and ½ cup flour; beat 2 minutes at high speed. With spoon, stir in enough remaining flour to make soft dough. Place in greased bowl. Grease top; cover tightly with plastic wrap. Refrigerate for 2 to 24 hours.

Remove dough from refrigerator; punch down. Remove to floured surface. Divide dough into 15 equal pieces. Roll each to 20-inch rope. Divide each rope into 1 (12-inch), 1 (5-inch), and 3 (1-inch) strips. Coil 12-inch strip to make body; coil 5-inch strip to make head. (See sketch.) Attach head to body; pinch to seal. Shape remaining 3 strips into ears and tail and attach to body and head. Place on 2 large greased baking sheets. Cover; let rise in 2 warm place until doubled in size, about 20-40 minutes.

Bake at 375°F. for 12 to 15 minutes. Remove from sheets to wire racks. Brush with Honey Glaze while warm. Insert raisins for eyes. If desired, brush again with glaze before serving.

Honey Glaze:

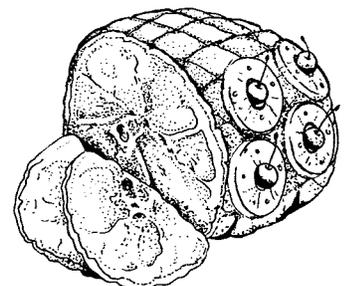
Combine ½ cup honey and ¼ cup butter in a small saucepan. Cook over low heat until butter melts, stirring occasionally.

(Source: <http://breadworld.com/recipes/traditional/holiday>)

Ham How-to

Ham is a favorite for many reasons:

- Its mildly sweet, smoky taste compliments many other flavors.
- Ham comes from one of the leanest cuts of pork.
- Boneless ham is easy to carve.
- Maybe best of all is the easy preparation. The ham is pre-cooked so it just needs heating. Even novice cooks can fix a ham.
- How much is enough? When serving boneless ham, plan on 4-5 servings per pound. And boneless ham is a breeze to carve. Count on 2-3 servings per pound with a bone-in ham.
- Don't freeze a ham before you use it—refrigerate instead. Both bone-in and boneless hams, in their original packaging, will keep several weeks in the refrigerator.
- Almost all hams on the market are pre-cooked, so they only need to be reheated to an internal temperature of 140°F for serving. Just follow the directions on the label, and heat in a moderate oven (325°-350°F.).
- An uncooked ham will be labeled “cook before eating” and requires an internal temperature of 160°F for doneness. If you don't have a meat thermometer, you can generally plan on cooking an uncooked ham 30 minutes per pound.
- How long to keep leftovers? Refrigerate a ham within two hours of serving and you can enjoy the leftovers for up to five days.
- Try a delicious fruit chutney to compliment the ham. (Source: Pork Information Bureau)





Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,

GREETINGS FROM
THE COUNTY AGENT



Whew!! The snow on the mountains looks great and our valley “dry” woods yet. We are just barely getting back to a normal winter. Whatever you are doing to get snow in the mountains, lets keep doing it!!

We have still had many tips and suggestions for the in this newsletter to mak e this a more productive year.

Even being in a five year drought cycle, we did have a better fruit and vegetable year last season. Now let’s get ready for an even better growing season in 2004.

Sign up for one of the en fruit tree pruning classes around Utah County in March. Also, come in and visit us at the Utah County Extension office before we move!

TIMELY TIPS FOR JANUARY - FEBRUARY

by Naomi Roberts

1. Finish ordering your seeds and plants by catalog to take advantage of early-bird specials. Have a great growing season!
2. Make sure your containers and planting medium have been sterilized to prevent disease from being spread to new seedlings.
3. Set up cold frames and prepare hot beds for an early start on seedlings and transplants.
4. Not sure which plants do well in Utah? Sign up for the “Selecting Plants for Utah Landscape” series. Begins Thursday, March 4.
5. Keep your celery, brassica, leek, onion and early tomato seedlings well fed and watered. If they are growing vigorously, fertilize.
6. For March: **Start indoors:** broccoli, cabbage, cauliflower, Chinese cabbage, lettuce, peas and peppers. **Transplant:** celery and lettuce into large containers. **Plant in garden:** chard, onion sets, peas, shallot sets, spinach. **Prune:** raspberries and blueberries, grapes, apple, pear, apricot, cherry, peach, nectarine and almond trees. Move mulch off strawberry plants. Start new asparagus bed.
7. April: **Start indoors:** beans, corn (in peat strips), cucumber, eggplant, melons, okra, peppers, summer



Maintaining Your Tools

By Tom Hill, Master Gardener

Hinton Around
The Yard & Garden



If you're like me, when you look from your window and see the dirty snow that's covering your garden, you wish for spring and a chance to get your hands in the soil. Don't let winter fool you—now is the time to get ready for spring. Neglected too long and too often are our tools. Properly maintained, garden tools work better and last longer. Here are some ideas for maintaining this investment:



Shovels and other metal tools

Make sure they are free of soil or rust (remove rust with wire brushes, penetrating oil, sandpaper, and steel wool). Sharpening the edge with a file will increase the usefulness of the tool. File the edge using long strokes at the same angle as the original bevel. For two-sided instruments, sharpen the side of the leading edge. Check for any rough spots and remove. Wipe the blade with oil. Wood handles should be sanded, and rubbed with boiled linseed oil and a rag. Good storage is a bucket of sand with a light motor oil poured in it.



Power tools

They should be clean after winter storage. If not, they will require a hose, soap and water, a putty knife and a wire brush. Liquids (oil/gas) should be removed or drained from the machinery (any stored gas, use in your car). Filters should be washed with soap and water. Reinstall dry ones, oiled ones should be re-dipped, squeezed & reinstalled. Moving parts (especially, wheels, axles, and moving blade assemblies) should be sprayed or coated with a light oil to deter rust and corrosion and sharpened where necessary (lawn mowers). If rust or dirt is present on the equipment treat as described above.



Wheelbarrows, garden carts, fertilizer spreaders/sprayers

May be as simple as using a hose to clean the barrel. Check tires for pressure, splits, leaks, tightening bolts and oil moving parts. Re-painting or a light coat of oil may be necessary. Fill sprayers with laundry detergent and water and spray to remove any residual chemicals in the workings.

Fruit Tree Pruning Classes

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

Name	Address	City	Phone	Date	Time
Kevin Card	10894 N 5750 W	Highland	785-8704 or 756-5711	3/11/04	3:00-5:00
Cindy Dobson	6848 W 10205 N	Highland	768-2204	3/29/04	2:00-4:00
Jennifer Finlinson	779 W 425 N	Lindon	785-5572	3/15/04	1:00-3:00
Milo Barney	1430 W 2000 N	Mapleton	489-4735	3/22/04	2:00-4:00
Virginia Johnson	400 N 651 W	Orem	221-0214	3/8/04	2:00-4:00
Brenda Segeberg	427 S 1045 W	Orem	221-1815	3/17/04	2:00-4:00
Diane Brownlee	865 S 1500 E	Pl. Grove	785-5127	3/30/04	2:00-4:00
Melanie Aird	399 E 1100 N	Pl. Grove	785-6826	3/23/04	2:00-4:00
Sharina Hardy	1164 E 360 S	Provo	687-0983	3/18/04	1:00-3:00
Marilyn Hales	229 S 500 E	Santaquin	754-3101	3/16/04	1:00-3:00



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



Hinton Around the Yard and Garden

Start Your Own Seedlings

Now is the time to pull out the seeds and start your own plants! Do it for the complete pride that you can experience. Share the experience with your children or grandchildren or spoil yourself by growing heirloom seeds and save yourself the little bundle of cash it would take to buy the same plants.



Determine where you will be growing these seeds. A constant temperature, usually 70-75 degrees, is essential for good growth. Keeping seedlings moist is easily accomplished today by using misters, plastic covers or even plastic bags from the grocery store to maintain moisture. Do not over-soak the seeds. Provide light, label them and you are off to a bountiful garden. (For plants that don't like to be repotted—grow in peat or homemade newspaper containers that can be directly planted outside.)

Vania Wilkinson, Master Gardener

Utah Native Plant Propagation Class

When: March 24 from 4:00-6:00 p.m.

Where: Historic County Courthouse, 51 South University, Room 211, Provo.

Cost: \$20 general public, \$15 Master Gardeners

Plants available:

Apache Plume, Blue Grama, Evening Primrose, Lewis Flax, BlueFax and Palmer Penstemon.

The class will include deep planting flats suitable for

native plants, potting mix, native plant seeds and book of fact sheets. Call 801-851-8460 to register. The registration fee is due March 19.



Pruning and Care of Trees

Trees are a valuable resource to the community, environment and the value of your property. Their proper care and maintenance will save you time and energy.

The first important step for a tree is to give it space (three feet around the base without competition of grass) and access to sun and water.

To avoid shocking a tree (shock may cause water sprouts, susceptibility to decay/insects or possibly death) trim the tree in winter. Never trim during blossoming or fruiting and avoid pruning more than one-fourth of the trees living wood during the same growing season. Never top a tree. Here are the basic steps for tree care:

- Step back and view your tree.
- Notice any suckers or water sprouts (whip-like branches growing vertically from other branches or the root of the tree). These are more susceptible to disease, take tree resources, and weaken the tree. Remove these branches.
- Next remove any dead, damaged, or diseased branches from the tree.
- Now look for any branches that cross, are rubbing, or will be rubbing against other branches. These should also be removed.
- Consider removing any branches that interfere with yard activities, such as mowing or playing.
- Any last cuts would be to improve the aesthetics of the tree.

If you have inherited a problem, know that you can make corrections gradually each year. Don't be afraid to try, the best way to learn is through experience.

Happy Gardening! Sincerely, suffering from spring fever.
Brian Beaumont, ISA Certified Arborist



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It's time to renew if your expiration date is 3/2004 or 4/2004

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Mention or display of a trademark, proprietary product, or firm in text or figures does not constitute an endorsement and does not imply approval to the exclusion of other suitable products or firms.

Diazinon Home & Garden Product Cancellation Request

EPA published a Federal Register notice in December announcing the Agency's receipt of requests by registrants to voluntarily cancel all of their diazinon home and garden end-use products. This notice affects 75 diazinon product registrations held by 35 companies. The public has until June 7, 2004 to comment on this notice. Unless substantive comments are received that merit further review, EPA intends to grant the cancellation requests, which will become effective December 31, 2004.

Diazinon is an organophosphate insecticide used to control a wide range of foliar and soil pests on a variety of fruit, nut and vegetable crops. All home and garden uses are being phased out as a part of the 2000 Memorandum of Agreement with the technical registrants. Additional information is available at www.epa.gov/pesticides/op/diazinon.htm. Instructions on how to submit comments is available at: www.epa.gov/fedrgster/EPA-PEST/2003/December/Day-10/p30271.htm.



This newsletter is an educational effort of the Utah County office of Utah State University Extension, 51 So. University Ave., Room 206, Provo, UT 84601.

The phone for USU Extension is 851-8460. If you do not have a touch tone phone, stay on the line and the receptionist will help you. With a touch tone phone, at the greeting press the number of the desired subject:

- 5) garden, yard, trees, insects
- 2) food, finances, clothing, housing
- 3) pastures, field crops, dairies
- 4) 4-H and youth

Please check



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