



## Hinton Around the Yard & Garden

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

USU - Utah County

### GREETINGS FROM THE COUNTY AGENT



Welcome to early spring in Utah County and throughout the state. We have had a very exciting and different weather pattern this season so far. The fruit trees came out early during the warm spell and we were fortunate to have very little frost damage so far. Of course, we still have to get through the first half of May to be frost free. We have

numerous programs coming up. Please sign up for our Master Gardener Conference in June, and don't forget the monthly labs. We do have a CD in our office that has a lot of horticulture information on it (cost is \$10.00). HAVE A GREAT GROWING SEASON!

### TIMELY TIPS for May/June 2006 by Pat Fugal, Horticulture Assistant

1. Prune back spring blooming shrubs such as forsythia and lilacs after they have bloomed. You can do renewal pruning by cutting one-third of the oldest canes to ground level.
2. Keep a watchful eye on the underside of tree and shrub leaves and treat for aphids as soon as they appear, not after the leaves are all curled up. Ladybugs are the best solution if the leaves get all curled up and sprays can't penetrate. Most nurseries carry them.
3. Cut off the dead daffodil and tulip heads, but let the foliage remain until it turns yellow. You can also plant your summer flowering bulbs now.
4. Wait until mid-May before planting the tender vegetables like cantaloupe, peppers, squash and tomatoes.
5. Eliminate dandelions in you lawn before they go to seed.
6. Let your lawn grow longer. It's not the height of the cut, but the evenness that makes a lawn look good. Long grass ( 3 ½") helps shade and cool the soil so that grass grows better and chokes out weeds. It also uses less water.
7. Sign up for a free water check of your sprinkler system. Over time sediment in the lines changes the output, plants grow and water needs change. If you sign up for our free Slow the Flow water audit, someone will come to your home, test your soil type, the sprinkler output and coverage and write up a watering program specifically for your yard.
8. Know your bugs! Ladybugs (see picture of ladybug larva above) and lacewings eat LOTS of aphids. Know what the babies look like so you don't mistakenly kill them.
9. Slugs, snails and earwigs love damp spring weather. Take steps to control them. Remove leaves and other debris that serve as hiding places. Baits offer the best chemical control.
10. Don't forget to add all your garden refuse to your compost pile. Keep it damp and turn it frequently to help it break down faster and avoid odor.
11. Email [molsen@biology.usu.edu](mailto:molsen@biology.usu.edu) to get on the list called "Tree Fruit IPM Advisory" to help you grow better fruit.





## Hinton Around the Yard & Garden

### SUMMER CONTAINER GARDENS

by Meredith Seaver, Horticulture Assistant

Have you ever purchased a beautiful container garden in May and then been disappointed with how it looked in July or August? Do you wish your container plants could look as beautiful as the ones you see in gardening magazines? By following a few simple care tips you can have beautiful container gardens all summer long.

- **Select the largest container that will fit your site and budget.** A large container will need to be watered less frequently, won't tip over as easily and one or two large containers will look better than many small containers.
- **Use pot feet, small stones, trivets or pavers to hold your container an inch or so from your deck or patio.** This will prevent stains from developing under the container.
- **Make sure your container has good drainage and potting soil that is loose and drains freely.** Do not use garden soil for container gardens or potted plants.
- **When planting your own container gardens, select plants that have similar sun, moisture and care requirements.** These requirements should match the area where the container garden will be placed. Select plants that are already full and growing well for a container garden that looks beautiful right from the start.
- **Fertilize regularly or use a season-long slow release fertilizer.** Any fertilizer that is suitable for flowers will be suitable for your container garden.
- **Water sunny container gardens daily or even twice a day if needed.** If you plant your own container gardens, consider adding soil moisture granules to the lower half of the container soil before planting. This will help retain moisture in the soil. When you water, be

careful to water the soil, not the leaves. This will help prevent leaf diseases and reduce wasted water that runs off the top of the plants.

- **Deadhead regularly.** Removing spent blooms encourages new blossoms and improves the appearance of container gardens. Check for insects and other problems as you do this.
- **Prune back any plants that become leggy or out of control.**
- **Remove any individual plants that are declining.** You can replace them or allow other plants to fill in the space.



Don't forget to place your container gardens where they are easy to see and enjoy all summer long!

### PERENNIAL HERBS IN THE GARDEN

by Meredith Seaver, Horticulture Assistant

One of the best things about summer gardening is eating homegrown vegetables that are prepared with your own homegrown herbs.

Spring is a great time to plant perennial herbs such as sage, thyme and oregano. These herbs have similar cultural requirements and can be grown in the same garden bed. None of these herbs will tolerate over-watering so they can also be part of a water-wise garden. Give them full sun, well-drained soils and space about two feet apart.

Sage and thyme are both available in many variegated varieties that are also useful in the kitchen. Look for Golden or Tri-color Sage to add visual interest to your herb garden. Golden Thyme and Lemon Thyme are also nice additions to an herb collection.

Rosemary is a tender, evergreen perennial herb, but there are varieties that will over-winter in Utah County gardens when planted in a protected area such as near a south-facing wall. "Arp" is one popular variety. Rosemary likes full sun and well-drained soil. Like sage and thyme, rosemary will not tolerate overwatering.

Another popular herb that is hardy in our gardens is chives. This tiny member of the onion family prefers a sunny site with moist but well-drained soils. The pink to lavender blossoms can be used as edible floral accents in salads or as a garnish.



## Hinton Around the Yard and Garden

### QUICK TIPS FOR SENIOR GARDENERS

by Meredith Seaver, Horticulture Assistant

❖ **IF ARTHRITIS MAKES IT DIFFICULT TO FOR YOU TO GRIP YOUR FAVORITE HAND TOOLS, TRY WRAPPING AND TAPING THE HANDLES IN A LAYER OR TWO OF FOAM OR SMALL-DIAMETER BUBBLE WRAP.**

❖ **WHEN PURCHASING LONG HANDLED TOOLS, SELECT THE LIGHTEST WEIGHT TOOLS WITH THE LONGEST HANDLES.**

This will help reduce back and shoulder strain.

❖ **SEED TAPE MAKES IT EASIER TO PLANT SMALL SEEDS IF ARTHRITIS IS A PROBLEM.**

❖ **ELEVATE YOUR CONTAINER GARDENS ON INVERTED POTS OR PLANT STANDS TO MAKE WEEDING AND DEADHEADING EASIER.**

❖ **TRY VERTICAL GARDENING.** Train plants such as squash, cucumbers, melons and tomatoes on trellises or posts to make harvesting cleaner and easier. Some climbing vegetable plants can also be grown in hanging baskets. Also consider pole beans instead of bush beans so that picking doesn't require as much bending over.

❖ **FIND A GARDENING FRIEND.** Take turns gardening at each other's homes. Not only will you enjoy the company, you can help each other with tasks that have become difficult to take care of on your own.



## SAFETY TIPS FOR SENIOR GARDENERS

by Meredith Seaver, Horticulture Assistant

**MAKE** sure your garden areas have smooth, level pathways to reduce the risk of falls.

**KEEP** – and carry your hand tools in a small bucket or basket-its convenient, and keeps them out from under foot while you garden.

**CARRY** a bottle of water and have a drink often.

**BE** safe in the sun; garden in the morning or evening. Wear a hat if you need to go into the garden during the middle of the day.

**CARRY** a cordless phone or cell phone with you when you garden. You won't have to rush inside to answer it and you will be able to call for help if needed.

**USE** a kneeling bench or stool instead of kneeling directly on the ground when you are weeding, planting or thinning. This is especially helpful if dizziness is a problem.

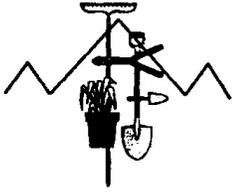
## GOOD NEWS!!!!

THE [HOME ORCHARD PEST MANAGEMENT GUIDE](#) HAS BEEN UPDATED AND IS NOW AVAILABLE FOR \$3.00.

It will also be available on the Utah State University Extension website (<http://extension.usu.edu>) soon!

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

# The Master Gardeners Corner



**NOTICE - Correction in Utah County Master Gardeners cookbook:** On page 5, Chip Dippin' Salsa, the first line should read 1 28-oz. can whole tomatoes, chopped.

## GREETINGS MASTER GARDENERS:

We have **GOOD NEWS** for you:  
Paul Wilkey is recovering and getting stronger each day.  
WE MISS YOU, PAUL!



Our **SUMMER SOCIAL** will be held on June 15, 2006, in the large pavilion at the South Fork Park (up Provo Canyon).

We will have:

- ◆ A plant exchange for the adults
- ◆ Activities for the younger children
- ◆ Door prizes
- ◆ And we will enjoy dinner together

Please reserve this social on your calendar now! This is for your whole family to enjoy.

If you are interested in helping on the committee (especially if you still need hours), please contact Julia Tuck at 851-8467 and volunteer.

There will be cookbooks there for you to purchase, in case you haven't bought yours yet. They make great wedding gifts.

You are always welcome at the **UTAH COUNTY MASTER GARDENER ASSOCIATION BOARD OF DIRECTOR'S MEETINGS**. We would love to have you join us and give us any suggestions you may have. The Board usually meets on the second Tuesday of the month at noon in the Extension Office. You might want to give us a call if you're planning to attend, just to make sure there is a meeting that month.



Remember, the **LAST FROST DATE** is about May 15<sup>th</sup> - you can then set out your tender vegetables.

**THE USU MASTER GARDENERS 2006 STATE CONFERENCE** will be held June 2 and 3 at Utah State University in Logan. Outstanding tours and classes are offered. You can get more information at [www.utahmastergardener.org](http://www.utahmastergardener.org) or call the USU Extension Office at 851-8463.

If you haven't taken advantage of the **FREE SPRINKLER CHECK** from the program called "**Slow the Flow**" sponsored by the USU Cooperative Extension and the Central Utah Water Conservancy District, now is the time to sign up. Call 851-8467, and leave your name, address, city, and phone number. We are the second driest state in the nation, and one of the fastest growing states, so we all need to do our part to use our water resources wisely.



**Enjoy the spring!**

Julia B. Tuck, CLT  
USU Cooperative Extension  
Slow the Flow Coordinator  
(Utah, Juab, Uintah, Wasatch, and Duchesne Counties)



Improving Family,  
Resources & Health

**CLOSE TO HOME**

by Judy Harris, USU Extension Agent in Utah County

## ARE FEES DRAINING POTENTIAL GAINS FROM YOUR IRA?

Most of you have heard of the Roth IRA. Hopefully many of you have one. It is a great way to save for retirement. It is a way to contribute after-tax money into an account that grows tax free. All dividends and gains within the account are available at retirement tax free.

### ***SOUNDS GREAT! So what's the problem?***

Many people know nothing more than that a Roth IRA is a good idea. They think they're investing in a "Roth IRA" when in reality, the IRA serves as nothing more than a 'basket.' The return on investment is not predicated by the fact that you're putting money into an IRA - it is based upon what you invest in.

Recently, the State of New York filed a lawsuit against H&R Block, charging the company with steering more than half a million customers into a money-losing retirement account plan. The lawsuit describes it using the following terminology: 'unsuitable, fraudulently marketed, poorly performing, fee-ridden account that actually shrinks over time'.

The lawsuit alleges that the account decreases over time because the only option is a money market account with an interest rate so low that it doesn't cover the fees assessed! Some of the fees include a \$15 setup fee, a \$15 "recontribution" fee, and a \$10 annual maintenance fee. Allegedly, over half a million of these accounts were opened during the past 4 years and 85% of the accounts have less money in them than they started with because the fees have exceeded the interest payments. More than 150,000 customers closed accounts, incurring additional fees as well as almost \$6 million in tax penalties. The lawsuit at this stage consists of allegations, but it does paint a picture to aid in better understanding IRAs and fees associated with them.

This example illustrates:

- ◆ **RETURN IN INVESTMENT WITH A ROTH IRA IS BASED UPON INVESTMENTS BEING MADE**, not the fact that you're investing in a "Roth IRA."
- ◆ **BEWARE OF UNNECESSARY FEES!** Take a look at account statements and review all fees prior to investing with a company or their products – annual maintenance fees, fund expense ratios, etc. should all be researched in advance. Fees can vary dramatically from company to company and product to product.
- ◆ **DO YOUR HOMEWORK FIRST!** Changing your mind after you learn about problems can be an expensive learning exercise.

(Source: Financial Tip of the Week, University of Missouri - Columbia)

### ***New nutrition resource in Utah County!***

## **FOOD SENSE NUTRITION PROGRAM**

Good nutrition has many benefits: our children go to school ready to learn, we have more energy, we feel better and look better, we are healthier now and later.

F\$NP offers nutrition education through individual and family instruction in the home as well as for groups (church, friends, etc.) The training is free to consumers who are receiving or are eligible to receive food stamps or otherwise qualify as low income. The lessons are taught in English or Spanish at no cost by Nutrition Education Assistants who are employed by Utah State University Extension. They will provide nutrition information, help with menu planning, teach how to stretch food dollars, share recipes, give shopping tips, and work in the kitchen with participants to prepare recipes. In Utah County call 851-8460 for more information or to enroll.

## **NUTRITIOUS BLENDER SMOOTHIES**

**Do you or your children have problems drinking milk? If you've got a blender, you're on your way to liking milk a little bit more!**

Many people find that blender shakes or smoothies are a delicious way to flavor milk. By adding fruit to

*continued on page 8*



### UNDERGRADUATES/YOUNG ADULTS:

One recent study from Nellie Mae found that undergraduate students carry an average of almost \$2,000 in credit card debt. If you owed that much on a card with an 18% interest rate, and paid \$50 each month, you'd wind up paying a total of \$8,154. Moreover, it would take you more than 10 years to pay off that debt!

### \$ WHY DOES MY CREDIT SCORE MATTER?

**BECAUSE YOUR CREDIT SCORE CAN BE A FACTOR IN SOME OF THE MOST IMPORTANT FINANCIAL EVENTS OF YOUR LIFE.**

- ▶ **Buying a car or a home:** Lenders may look at it before deciding whether you are a good risk for a car loan or home mortgage – or how much interest to charge you if you get the loan.
- ▶ **Getting affordable credit when you need it:** Credit card issuers use credit scores to help decide whether to approve your application for a new card and if you should get a low interest rate on that card.
- ▶ **Keeping credit affordable:** Credit card issuers continue to look at your credit scores after they issue a credit card to you
- ▶ **Renting an apartment:** Landlords may check it before deciding whether to rent to you.
- ▶ **Phone and electric line set-up:** Utility companies may check it before deciding whether you have to pay a deposit.

### \$ WHAT IS CONSIDERED A “GOOD” CREDIT SCORE?

The higher the number, the better your credit score. FICO® credit scores – developed by Fair, Isaac and Company, Inc., and today's most commonly used system – can range from 300 to 850. Most people score in the 600s and 700s.

Other scoring systems may use different numerical scales, but most use similar methods and factors to determine scores.

### INTERNET HOAXES

### SEPARATING FACT from FICTION on the WEB

- ★ Start searches with reputable sites.
- ★ Check the source. Almost anyone can put up a web page. Look for background information under an “About Us” heading on the web site.
- ★ Heed “Red Flags.” “Trust your gut” is a phrase to remember when reading information on the web.

### MYTHS DISTRIBUTED VIA EMAIL

Any so-called “science” article that starts out with “Johns Hopkins has recently sent this out in its newsletters” or “This information is being circulated at Walter Reed Army Medical Center” is almost always obviously garbage. See [http://www.jhsph.edu/publichealthnews/articles/halden\\_dioxins.html](http://www.jhsph.edu/publichealthnews/articles/halden_dioxins.html)

### CHECK OUT OTHER DEBUNKING WEB SITES LIKE:

<http://www.breakthechain.org/exclusives/dioxions.html>

<http://urbanlegends.about.com/library/bl-microwave-dioxin.htm>

<http://www.truthorfiction.com/rumors/d/dioxins.htm>

(Dr. Brian Nummer, Ph.D., Utah State University)

### DID YOU KNOW??

#### BETTER SCORE – LOWER BORROWING COSTS

Higher credit scores can mean lower interest rates – and big cost savings – for buying big ticket items such as cars.

HERE'S AN EXAMPLE: For a five-year, \$20,000 car loan, a good credit score may get a lower annual interest rate – say 8%. But if your credit score is low, your loan may cost you more – say a 14% interest rate.

**What's the difference?** With the higher interest rate, you'll wind up paying about \$3,600 (\$80/month) in additional interest costs.

# THINK SUMMER SAFETY!

YOU PROBABLY ALREADY KNOW ABOUT THESE TWO GENERAL SAFETY RESOURCES:

- ★ *National Safety Council:* [www.nsc.org](http://www.nsc.org)
- ★ *American Red Cross:* [www.redcross.org](http://www.redcross.org)

## FOOD SAFETY:

Remember to keep hot foods hot (140° or above) and cold foods cold (40° or below). Refrigerate cooked foods promptly after serving (within 2 hours after cooking). Check these websites about food safety:

- ★ *Government Food Safety Information:* [www.foodsafety.gov](http://www.foodsafety.gov)
- ★ *Fight Bac (bacteria):* [www.fightbac.org](http://www.fightbac.org)
- ★ *USU Extensions' Frequently Asked Questions About Food Safety:* [extension.usu.edu/files/fampubs/foodsaf.htm](http://extension.usu.edu/files/fampubs/foodsaf.htm)

## BIKE AND PEDESTRIAN SAFETY:

- ★ When riding a bike, don't forget to wear a helmet, ride in the same direction as traffic, walk your bike across a street, and obey all traffic signals and laws. You can find more information at: [www.nfpa.org/riskwatch/parent\\_bike.html](http://www.nfpa.org/riskwatch/parent_bike.html)
- ★ And for a good checklist of 10 safety items for kids walking, go to: [www.usa.safekids.org/content\\_documents/ACF4C9.pdf](http://www.usa.safekids.org/content_documents/ACF4C9.pdf)

## FIRE and WILDLAND FIRE SAFETY:

- ★ For information on wildland fires: *Forest Service:* [www.fs.fed.us/fire/safety](http://www.fs.fed.us/fire/safety)
- ★ Fire safety: *Fire Safety:* [www.firesafety.gov](http://www.firesafety.gov)  
*SmokeyBear.com:* [www.smokeybear.com](http://www.smokeybear.com)  
*Firewise.org:* [www.firewise.org](http://www.firewise.org)  
*Kids Fire Safety Tips:* [www.kfst.net](http://www.kfst.net)  
*Fire Safety Activities:* [www.educationworld.com/a\\_lesson/lesson026.shtml](http://www.educationworld.com/a_lesson/lesson026.shtml)

## WATER AND BEACH SAFETY:

Here are some sites you might want to look up:

- ★ *Water Safety Coalition:* [www.watersafety.org](http://www.watersafety.org)

- ★ *Office of Boating Safety:* [www.uscgboating.org](http://www.uscgboating.org)
- ★ *Medline Plus:* [www.nlm.nih.gov/medlineplus/watersafetyrecreational.html](http://www.nlm.nih.gov/medlineplus/watersafetyrecreational.html)
- ★ *Water Park Safety Tips:* [kidshealth.org/kid/watch/out/water.html](http://kidshealth.org/kid/watch/out/water.html)
- ★ *Diving and Water Safety:* [www.edu.edu/diving](http://www.edu.edu/diving)
- ★ *Water Safety Game:* [www.nfpa.org/riskwatch/parent\\_water.html](http://www.nfpa.org/riskwatch/parent_water.html)



## ATV SAFETY:

Go to the *ATV Safety Institute's website* at

[www.atvsafety.org](http://www.atvsafety.org).

4-H has an ATV safety program: [www.atv-youth.org](http://www.atv-youth.org).

## WEST NILE VIRUS:

- ★ USE mosquito repellent that contains DEET
- ★ ELIMINATE mosquito breeding sites
- ★ INSTALL or REPAIR window and door screens
- ★ SUPPORT community mosquito control programs

<http://www.utahcountyonline.com/Departments/Health> See the *Utah County Health Department's FAQ section*

## HIGHWAY SAFETY:

- ★ *National Highway Traffic Safety Administration:* [www.nhtsa.dotgov](http://www.nhtsa.dotgov)
- ★ *National Transportation Safety Board:* [www.nts.gov](http://www.nts.gov)

## SAFETY IN THE HOME:

- ★ *Home Safety Council:* [www.homesafetycouncil.org/safety\\_guide/safetyguide.aspx](http://www.homesafetycouncil.org/safety_guide/safetyguide.aspx)
- ★ *Home Safety:* [www.safety-council.org/info/home/home.htm](http://www.safety-council.org/info/home/home.htm)

A fatal injury occurs in the home every 14 minutes, and a disabling injury every 4 seconds. The five leading causes of fatal injury are:

falls poisoning choking drowning  
fires, flames and smoke

Smoke inhalation accounts for a majority of deaths in home fires.

(Source: National Safety Council "Injury Facts," 2005-2006 edition)

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COOPERATIVE EXTENSION  
 SERVICE  
 UTAH STATE UNIVERSITY  
 Utah County Office  
 100 East Center, Room L600  
 Provo, Utah 84601

PRSR STD  
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 PERMIT # 268

It's time to renew if  
 your expiration date  
 is 5/2006 or 6/2006

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.

### NUTRITIOUS BLENDER SMOOTHIES

(Continued from page 5)

your milk you add fiber and other essential vitamins and minerals. Since health experts now agree that we should increase our daily intake of fruits and vegetables, adding fruit to a daily milkshake is a great idea!

#### Here's the blender recipe:

Put milk and the fruit of your choice in the blender and mix. Drink and enjoy! You can use fresh, frozen or even canned fruit. Try adding any of these flavorings, or try a few of your own: Ice cubes, crushed ice/ Dried milk powder to increase calcium/ Yogurt for a thicker shake/ Fruit juice concentrate for sweetness/ Graham crackers or wheat germ for a thicker shake with additional fiber/Flavor extracts or maple syrup

### 4<sup>th</sup> ANNUAL CAREGIVER CONFERENCE

**THURSDAY, MAY 18, 2006, 4:00 - 8:00 P.M.**  
 PROVO ELDRED SENIOR CENTER  
 270 WEST 500 NORTH, PROVO  
**REGISTRATION DEADLINE: MAY 15, 2006**  
**COST: \$8.00 (INCLUDES DINNER)**  
**KEYNOTE SPEAKER IS DAVID TURNER M.ED.**  
 RSVP by calling Geri at 229-3814 or 229-3804

*Please specify if you want a regular  
 or a vegetarian dinner.*



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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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