

On the Home Front



Hinton Around the
Yard & Garden

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

GREETINGS FROM YOUR COUNTY AGENT

I'd like to give a big thanks to all of those Master Gardeners and others who did an outstanding job bringing their beautiful entries to the Utah County Fair and State Fair. We had triple the number of entries that we've had in the past few years. Over 220 vegetable entries, 57 fruit entries and 30 flower entries. We will have room for twice as many next year. Thanks again.

As you can tell, we are getting ready for what looks like an early fall. Getting temperatures into the low 40's is unusual for this time of year. So let's all be prepared to get our harvest in early this year.

The Master Gardener class is filling up fast. If you're interested, you have to act quickly.

Timely Tips for September & October

by Pat Fugal & Meredith Seaver

1. For flowers that bloom in the spring, plant the bulbs before the first frost.
2. Dig up your summer blooming bulbs such as begonias, gladiolas and dahlias just after the first winter frost.
3. Before you store your summer bulbs, gently brush off any loose soil and then let the bulbs air cure in a dry location for several days. During the winter, store them in a cool, dry place in shallow layers with slightly moist peat moss or shredded newspaper. Check often for moldy or shriveled bulbs and throw them away. Do not divide the bulbs, tubers or corms until springtime. Don't forget to label your bulbs before storing them.
4. Plant pansies in the fall. As they bloom in early spring they will provide lots of color in your yard.
5. Fall is also a good time to plant perennials. Before the ground freezes, water them well and place mulch around them.
6. When the weather is cooler, water your lawn less frequently, but still deeply. Fertilize your lawn. Mow your lawn shorter when you mow for the last time.
7. Reseed your lawn on the bare or thin patches.
8. If you have kept any houseplants outdoors during the summer, be sure to check carefully for insects before bringing the plants back in the house.
9. Clean up your garden by completely removing or tilling under any debris. This will reduce the number of hiding places for insects that would like to overwinter in your yard.
10. Reduce the number of spiders in our home by sealing or caulking any cracks or gaps around doors and windows. Also, clear away leaf litter and debris from around the foundation and clean out window wells.





The Master Gardeners Corner

Need Volunteers for Pruning Demonstrations

We need Master Gardener volunteers who are willing to host a Fruit Tree Pruning Demonstration for February and March 2009.



What you must have:

- 3 - 5 varieties of young fruit trees
- Access to a TV with a DVD or VCR player

The demonstrations are limited to the first 20 applicants. Invite up to ten of your neighbors. Call the Extension office at 801-851-8479 to schedule a time.

Sign Up Now for the Master Gardener Class

The Master Gardener classes will be taught this year from October 2 - December 4. The classes are every Tuesday and Thursday from 2:00 - 4:00 pm in Provo and 6:00 - 8:00 pm at the Garden Visitor Center at Thanksgiving Point. Class size is limited. Class will be held during the deer hunt and UEA days, but not on Veterans Day or Thanksgiving.

The cost of registration is \$150. Topics include:

- Basic Plant Science
- Soil and It's Importance
- Irrigation & Water Conservation
- Fertilizers and Plant Nutrition
- Plant Diseases and their Management
- Insects and their Management
- Tree Fruit Production
- Pesticides: Use and Safety
- Vegetable Gardening
- Houseplants
- Turfgrass Management
- Herbaceous Plants
- Woody Plants
- Small Fruits

Call 801-851-8479 for more information.

Sod Webworm

by Meredith Seaver

Do you have brown spots and thinning turf? The cause could be drought stress, fungal disease, herbicide damage or dogs, but it could also be damage from sod webworms.

This insect feeds on the base of the turf as a caterpillar, clipping off the grass blades. The caterpillars are light brown to gray with spots and reach about 1 - 1 ½ inches in length. The adults are small and light brown to buff colored moths. The adults do not feed on the turf.

You can tell if you have sod webworms by checking at the base of the turf for small web-lined tunnels or small green fecal pellets. The webworm feeds at night, so you won't see them feeding when you check during the day. You can also pour a mixture of one tablespoon of liquid detergent to one gallon of water over a one square foot area. Larvae will come up to the surface of the grass if they are present.

If you do have sod webworms in your lawn, there are some things you can do to control them. Encouraging natural predators is usually all that is needed. Birds, ants, rove beetles and ground beetles are all effective predators. Avoid frequent or routine applications of broad spectrum pesticides that might reduce their populations.

If you have a heavy infestation of webworms (6 - 12 larvae per square foot) chemical control may be appropriate. Spinosad (Conserve®) or Bacillus thuringiensis (B.t.) (Deliver®) are lower risk products that are effective against young webworm caterpillars in early summer without killing beneficial predators. There are also many traditional pesticide products such as Mach 2®, Turf Ranger® and Seven® that are registered for control of sod webworm. Always follow label directions carefully.

You can make your lawn less attractive to sod webworms by avoiding overwatering and over fertilizing. A healthy lawn will usually stay ahead of sod webworm activity.

Utah Pesticide and Toxic News

Would you like to receive Utah Pesticide and Toxic News from USU through email? Send an email to: howard.deer@usu.edu with the subject "Utah Pesticide and Toxic News."

Carbofuran Residues in Food

Due to considerable risk associated with the pesticide carbofuran (Furadan) in food and drinking water, the EPA is revoking the regulations that allow carbofuran residues in food.

Even though carbofuran is used on a small percentage of the U.S. food supply and the likelihood of exposure through food is low, the EPA has identified risks that do not meet our rigorous food safety standards. The EPA is taking the necessary steps to address these risks to ensure we have the safest food supply possible.

The United States has a safe and abundant food supply and children and others should continue to eat a variety of foods, as recommended by the federal government and nutritional experts.

In addition, the EPA is proceeding on the path toward cancellation of the pesticide registration, which will address the risks to pesticide applicators and birds in treated fields. As part of this effort, the EPA is also releasing its response to the peer review conducted by the independent Scientific Advisory Panel and the agency's response to the U. S. Department of Agriculture's comments on the effect of the cancellation of carbofuran on the agricultural economy.

The EPA will accept public comments on the proposed tolerance revocation for 60 days. For additional information, visit:

www.epa.gov/pesticides/reregistration/carbofuran/carbofuran_noic.htm

The Dodder Invasion

by Amy Hargreaves Judzis



A dodder infestation looks like a gang of kids ran amuck with cans of orange Silly String. It does not look like a plant until you get close enough to see the tiny white flowers. It sprouts from a minute seed which can lie dormant for years. Initially, dodder has a small root system, just sufficient to hold the seedling up as it searches for a host plant. If the dodder seedling doesn't find a host within a couple of inches or within a couple of days, it dies. If it does find a host, the dodder seedling twines around it and, its roots withering, grows haustoria, root-like stems, which penetrate the host plant, *killing the host plant in the process*. To make it even nastier, dodder also acts as a disease vector by spreading phytoplasmas, bacteria which are the cause of more than 200 kinds of yellows disease.

Dodder, genus *Cuscuta*, is a member of the Cuscutaceae family, though some references place it in the Convolvulaceae family, along with morning glories and bindweed. It is on the Noxious Weeds list in a number of states, although Utah is not one of them. Dodder is a vascular, dicotyledonous plant, which lacks roots, leaves and chlorophyll. It doesn't need them; it is a *totally* parasitic plant. Dodder not only takes the moisture it requires from the host plant, it takes carbohydrates as well.

Dodder is extremely difficult to control because of its hard coated, long lived seeds. Herbicides have little effect on the plant, with the exception of some pre-emergents. The best way to stop it is to tear it out before it sets seeds, along with the plants it is parasitizing. Fragments remaining on a suitable host can form a new plant. So both dodder and host should be disposed of by some method other than composting.

Beware of the orange Silly String plant! If you find it in your yard, pull it and bag it or burn it. Don't let it eat Utah!

Chemicals, Products & Other Numbers

According to the EPA there are approximately 1,625 different chemicals or active ingredients that are formulated into 48,000 pesticide products available for sale and use in the U.S. These pesticides are registered in the names of about 8,000 different companies. In Utah, all pesticides offered for sale must be registered with the Utah Department of Agriculture (UDA). The UDA has 4,422 currently registered pesticide products which are produced by 48 different manufacturers. Utah also has approximately 8,625 licensed private applicators, who are mostly farmers, 1,142 commercial applicators who are available for hire, 1,517 non-commercial applicators who apply pesticides as part of their job but are not for hire. These licensed applicators may purchase and use those pesticides classified as "Restricted Use Pesticides." There are presently 61 restricted use pesticides.

Source: USU Extension Specialist Howard Deer



by Jana Darrington, Family & Consumer Sciences Agent

Bulging Like a Bloated Cow

When I teach financial management classes for Extension, I like to use personal experiences to help make a point. My son spent five years of his life creating an example that I use to help consumers understand the idea of payment allocation as it pertains to the credit card industry.

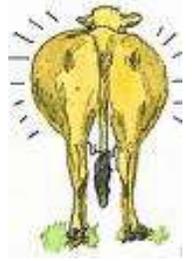
It seems that Junior (his real nickname) spent four years spending more than he earned each month until he had a \$3000 balance at 14.9% on his Easy Card (not the real name). Easy Card company then offered him a no fee balance transfer at a 3.9% rate. Since he had also spent that four years building balances on other cards this seemed a prudent option, so he moved a \$4000 balance to Easy Card from another account. Easy Card followed the next month with a no fee balance transfer at a 2.9% rate so he moved \$2000 more from another account. Then he took advantage of a cash advance offer to get \$200 at a 21% rate, knowing he would have some extra cash the next month to pay it back.

When the dust from these transactions settled, Junior found that his \$500 monthly payment went not to the cash advance balance, nor to the purchase balance, but instead to the lowest rate transfer balance. He had no alternative but to pay off the low rate transferred balances while his higher rate balances continued to bulge like a bloated cow, growing bigger each month.

I was reminded of his predicament when I read the results of a credit card survey conducted by Consumer Action, a nonprofit consumer advocacy group. They looked at 83 cards from 20 different issuers. If your family is among the 80% that carry a credit card you may find some of their findings interesting.

Every credit card in the survey used the payment allocation practice Junior experienced. That is one of the reasons using your credit card for a cash advance can become quite costly. These transactions are usually subject to a fee of 2% to 4% of the amount. They are also almost always subject to a higher

interest rate than a regular purchase. Furthermore, there is no grace period as there is for purchases. Interest starts to accrue on the same day that you take the cash. A \$100 cash advance for only one month could easily cost \$12.00 in fees and interest, an annualized rate of 144%.



If beyond those initial costs you can't repay your cash advance until, like Junior, you have to pay off lower interest balances, your costs could easily follow the same bloated cow route.

Four out of five of the cards had variable purchase rates which ranged from 8.25% to 25.24% with an average of 14.53%. The remaining cards had fixed purchase rates which varied from a low of 7.9% to 15.49% with an average of 11.34%. If you carry a balance on your cards, you may want to shop around to see if you can get a better rate. Also check to see if you pay an annual fee. Only one fourth of the cards in the survey included an annual fee.



The survey did reveal some good news. More than 75% of the credit cards profiled included some sort of an reward. Few financial educators would recommend using a credit card purely for the reward benefits. However if you do carry a balance each month, a rewards program that fits you can lower your total costs. If you pay your balance every month, rewards can become just that, a bonus for managing your credit wisely.

The rewards programs are becoming quite competitive as card issuers battle for customer loyalty. Many are adjusting their programs to add perks. If you are not getting the best your issuer has to offer, check with them for details on the possibility of adjusting your reward terms.

I encourage consumers to become well-informed about credit card use. As noted in the survey some credit card terms vary widely. It is important to be aware of pitfalls like the payment allocation practice. It is important to understand benefits like rewards programs. Credit card users who can avoid bulging bloated cow balances can gain even more important benefits from a good credit rating.

Source: F. Dean Miner Jr., USU Extension

Your financial health is a function of the attitudes you have learned and taught yourself about money over the years.

Albert Ellis, Ph.D.

Healthy Meals for One or Two

When you're used to cooking for an entire clan, preparing meals for just one or two people may put a crimp in your style. But don't shortchange yourself. You can follow a healthful diet - and serve up delicious meals for one or two - without spending a lot of time or money.

How to Choose or Prepare Healthful Meals

1. Eat a grain food at every meal. Grain foods including breads, rolls, crackers, pasta, tortillas, cereals and bagels provide valuable energy and many nutrients and are naturally low in fat. The USDA recommendation based on a 2,000 calorie diet is to eat about 6 oz. of grain each day. In general, 1 slice of bread, 1 cup of read-to-eat cereal or ½ cup of cooked cereal, rice or pasta is considered a 1-ounce equivalent in the Grain group. You are encouraged to make at least 3 ounces of your grains each day whole. Your dietary needs may be more or less. Refer to www.mypyramid.gov and click on "My Pyramid Plan" to get a personalized recommendation.



2. Eat a protein-rich food at every meal. Protein helps the body repair tissue and fight infections. Protein-rich foods include meat, chicken, fish, peanut butter, cheese, milk, dried peas, beans and lentils. According to the USDA MyPyramid, and based on a 2,000-calorie diet, you need approximately 5 ½ oz. of protein. Choose low-fat or lean meats and poultry. Try to vary the type of protein you are eating. For example, have fish 1 to 2 nights per week, choose lean chicken and turkey, eat a bean salad as your main dish, and include lean cuts of pork or beef.



3. Eat a fruit or vegetable at every meal. Fruits and vegetables contain many nutrients and fiber, which helps maintain regularity. USDA mottos for fruit include, "Vary your veggies" and "Focus on fruit."



For a 2,000-calorie diet, you want to eat 2 ½ cups of vegetables every day and 2 cups of fruit every day. In general, 1 cup of fruit or 100% fruit juice, or ½ cup of dried fruit is considered 1 cup from the fruit group. A round fruit the size of a tennis ball is considered 1 cup. Try to limit your intake of fruit juice. While 1 cup of juice does count as a serving, you miss out on essential fiber that you also need. Typically, 1 cup of raw or cooked vegetables, 1 cup of vegetable juice, cups of raw leafy greens or ¼ cup cooked dried beans, peas or lentils is considered 1 cup from the vegetable group.

Source: www.mypyramid.gov/index.html
www.wheatfoods.org/seniors

Aim for this much every week:

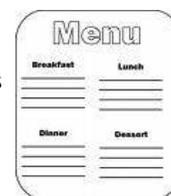
- Dark green vegetables = 3 cups weekly
- Orange vegetables = 2 cups weekly
- Dry beans & peas = 3 cups weekly
- Starchy vegetables = 3 cups
- Other vegetables = 6 ½ cups weekly



4. When you cook, make extras. Then freeze the leftovers in single-serve containers. Casseroles, chili, soup, meat loaf and pasta dishes freeze well and taste great reheated.

5. Eat a wide variety of foods each week. Variety helps you get all essential nutrients and makes eating more fun! Try a new grain such as couscous (it cooks in just five minutes!) Or one of the new flavored pastas. Or check out the bakery for new types of breads and rolls..

6. Planning is really the key. At least once each week or month, make a menu plan that includes a variety of meats, vegetables and grains as well as fruits and dairy products based on your personalized recommendations from mypyramid.gov. Include dishes you know you love and will eat, but also plan to try a few new recipes. Planning ahead makes shopping for and preparing your meals easier and less time-consuming.



Three Bean Salad

Yield: 4-8 servings



Ingredients:

- 1 15-oz can green beans, rinsed and drained
- 1 15-oz can kidney beans, rinsed and drained
- 1 15-oz. can garbanzo beans, rinsed and drained
- 2 celery stalks, chopped fine
- ½ red onion, chopped fine
- 1 cup fresh, finely chopped flat-leaf parsley
- 1 Tbsp fresh, finely chopped rosemary

- a cup apple cider vinegar
- a cup granulated sugar
- ¼ cup olive oil
- 1 ½ teaspoons salt
- ¼ teaspoon black pepper

Instructions: In a large bowl mix the beans, celery, onion, parsley and rosemary. In a separate bowl, whisk together the vinegar, sugar, olive oil, salt and pepper. Add the dressing to the beans. Toss to coat. Chill beans in the refrigerator for several hours to allow beans to soak up the flavor of the dressing.

Utah County Office
 100 East Center, Rm. L600
 Provo, UT 84606
 Phone: (801) 851-8460
 Fax: (801) 343-8463
 extension.usu.edu/utah

PRSR STD
 US POSTAGE
 PAID
 PROVO UT
 PERMIT NO. 268

It's time to renew if your
 expiration date is
 Sept./Oct. 2008

INSIDE THIS ISSUE:

Ten Timely Tips 1
 Master Gardener Corner 2
 Sod Webworm 2
 Carbofuran Residues in Food 3
 Dodder Invasion 3
 Bulging Like a Bloated Cow 4
 Healthy Meals for One or Two 5
 Recipes 6

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.

Easy Chicken and Dumplings

Serving Size: ½ of recipe
 Yield: 2 servings

Ingredients:	Dumplings:
2 Tbs. all purpose flour	a cup all purpose flour
2 Tbs. water	½ tsp. baking soda
1 cup chicken broth	¼ tsp. salt
1 cup chicken, cooked	2 Tbs. non-fat milk
¼ tsp. salt	
dash black pepper	

- Instructions:
- Mix 2 tablespoons flour and water in a pan until smooth.
 - Slowly stir in broth.
 - Cook over medium heat until thickened.
 - Dice chicken. Add chicken, salt and pepper.

- Make dumplings:
- Combine a cup flour, baking powder and salt in a small bowl. Stir in milk until dough forms.
 - Drop dumpling dough from a tablespoon onto gently boiling chicken mixture, making 4 dumplings.
 - Cover pan tightly and cook slowly for 15 minutes without lifting the lid.

Source: <http://mypyramid.gov/index.html>

Creative Uses for all that Zucchini! Italian Zucchini

2 lbs. zucchini	1 tsp. salt
¼ cup vegetable oil	3 cups tomato
1 ½ cups onions, sliced	juice
c tsp. pepper	

Wash zucchini; cut off ends (do not peel). Cut in half lengthwise, then cut crosswise into 3" sections. Saute zucchini, green side up, in oil. Add salt, pepper and tomato juice. Cover and simmer for about 40 minutes or until zucchini is tender. Serves 4
 Source: Teresa Hunsaker, Family & Consumer Sciences, Weber County

Zucchini with Quick Pesto Sauce

¼ cup fresh basil, chopped	1 Tbs. olive oil
2 Tbs. fresh parsley, chopped	2 Tbs. Romano cheese
1 garlic clove, minced	1 Tbs. pinenuts
	or walnuts

Combine first six ingredients in saucepan to make Pesto Sauce; simmer. Steam zucchini until crisp-tender, about 5 minutes; drain well. Add salt and pepper. Saute in butter lightly. Spoon onto platter. Top with tomatoes; spoon sauce over top.

Source: Teresa Hunsaker, Family & Consumer Science Agent, Weber Cty.