



by Judy Harris, USU Extension Agent in Utah County

Protect Credit Cards During Holidays

According to a recent American Banker survey 80 percent of all U.S. households own one or more credit cards. These cards may be used to pay for holiday spending including travel expenses such as airline tickets, gasoline, car rental, motels and food. In addition credit cards may also be used to purchase gifts and to mail those gifts.

Credit cards are convenient. You are not required to carry as much cash with you. Gifts can be purchased that would not be possible if you had to pay cash on the line. Sometimes it's easier to return items purchased on credit. Payments are delayed for about a month and, in most cases, no finance charges are assessed if the bill is paid in full when due. However, an annual fee is often charged for the privilege of using a credit card.

If you plan to rent a car this holiday season and use a credit card to pay the bill, you may not need to purchase "collision damage waiver insurance." Check it out before you rent a car. Does the credit card you will be using to pay for the rental car provide this automatic insurance on automobile rentals?

There are also disadvantages of using credit cards. In the excitement surrounding the holiday season it is easy to over spend. Another disadvantage is that credit cards can be lost or stolen. To reduce the risk that your credit card will be lost or stolen this holiday season use the following tips.

Keep your credit cards on your person.

Don't leave them in the glove compartment of your car and don't put them in your luggage when you are traveling.

If you have a number of credit cards, carry only those that you expect to need and use when you travel. Leave others in a safe place such as your bank safe deposit box.

Review the number and kinds of credit cards you own. If you own more than you use and need, cancel and destroy unnecessary cards. Never leave credit cards in your home when you and your family are away.

The day may come when a card is lost or stolen. Be prepared to act quickly to inform the issuer of such loss. The use of a "credit card safety record" can make fast action possible.

To make a credit card safety record, gather together all of the family's credit cards. This record should include six bits of information about each card. In a six-column chart include:

- , the card users (each family member who holds a copy of the card).
- , the name on the card.
- , card account number.
- , telephone number for reporting lost card.
- , company address for reporting lost credit cards, and
- , expiration date on each card.

Source: Dr. Jo Turner, Professor, Family and Consumer Economics, Department of Family, Youth and Community Sciences, University of Florida, FL

With Potatoes, More Color May Mean Better Nutrition

Many consumers think that potatoes are an almost perfect food. They put them at the pinnacle of their Top 10 list of favorite vegetables, especially when the potatoes are french-fried to crisp perfection. Along with providing complex carbohydrates, potatoes are a source of important nutrients like niacin, thiamin, and vitamin C.



So why would plant breeders want to improve on this already popular dietary staple? Because brightly-colored red, orange and purple potatoes might one day provide health-promoting properties way beyond those present in today's mostly white- and cream-colored tubers. And bright-gold-fleshed and red-skinned potatoes already seem to have won a lot of consumer attention.

Charles R. Brown, a plant geneticist with the Agricultural Research Service, thinks that more colorful potatoes might give consumers better nutrition, as well as more variety in flavor. Brown has made dozens of breeding crosses, searching each new progeny for signs of additional health benefits.

So far, the primary benefit likely to be derived from the more boldly colored potatoes seems to be heightened antioxidant activity. Brown thinks that the pigments that produce the colors may also function as antioxidants in the human diet.

And the bright colors occur naturally. Brown identifies and selects his test plants from mainstream potato breeding programs. But even so, he needs to do more research to learn about traits such as composition and quantity of pigment, growing requirements, and yields before "colored spuds" such as these can be commercialized.

Source: U.S. Department of Agriculture, Washington, DC

The Healthy Potato

Potatoes are a favorite vegetable of children. However, most of the potatoes that our children eat are french fries or potato chips.

Potatoes can be a good source of fiber and vitamin C. Choose your potatoes wisely! Compare the following potatoes to see the difference in calories, fat and Daily Value of Vitamin C.

Baked Potato

(1 medium potato with skin)
150 calories
0 fat calories
30% Daily Value Vitamin C

Mashed Potatoes (½ cup)

111 calories
36 fat calories
10% Daily Value Vitamin C

Potato Chips (2 oz.)

316 calories
198 fat calories
144 fat calories
8% Daily Value Vitamin C

French Fries (20)

316 calories
144 fat calories
8% Daily Value Vitamin C

Party Potatoes

Cook a variety of toppings.

Let children put together their own
"Party Potato"



1. Wash small potatoes, one for each child.
2. Bake potatoes in 400° oven for 30-40 minutes or until soft when pierced with a fork
3. Cut potatoes along top and squeeze to open.

Let children put on their favorite toppings:

Cooked lean hamburger with taco seasoning
Shredded cheddar or mozzarella cheese
Cooked carrots or green beans
Salsa

Source: University of California Cooperative Extension

Does Handwashing Really Help?



The answer is an emphatic YES! With cold and flu season upon us, many people are wondering what is the best way to keep from getting sick. Getting germs on your hands and transferring them to your face is one of the more common ways of acquiring ailments ranging from the common cold to more serious diseases such as an intestinal infection (dysentery) or inflammation of the liver (hepatitis). Diarrhea and vomiting from stomach flu are usually related to improper handwashing.

Proper handwashing is important. First apply soap or detergent. Vigorously rub your hands together for at least 10 seconds to loosen the germs. Then rinse well.

Although all soaps help eliminate viruses, dishwashing soaps may be particularly effective. According to The Mayo Clinic Health Letter, one study found that liquid dishwashing soaps were more effective than hospital strength antibacterial soaps in killing at least one common type of cold virus.

Water temperature is not as important. Warm water enough to cut grease—about 110°F is best. Water hot enough to kill germs could harm your skin.

Germs have a tendency to accumulate around cuticles, beneath fingernails and in the creases of your hands, so concentrate on those areas. Also include the backs of your hands, between your fingers, and your wrists every time you wash. Rinse away all soap to remove as many germs as possible.

There are times it is very important to wash your hands. These include before you eat and after you use the bathroom. Also wash your hands after you have handled the garbage or money, after blowing your nose, or changing the baby's diapers, after playing with your pet and after handling uncooked food, especially meat.

When possible, dry your hands with a paper towel. And turn off the faucet using the paper towel instead of clean hands. If you use a towel at home, change and wash your towels frequently.

Sources: Mayo Clinic Health Letter, November 2001, and the Council on Family Health in Cooperation with the National Association of School Nurses, Inc.

FOOD: No Fat Baking with Applesauce and Prune Puree

Nowadays, there are choices available for those who want to bake but don't want to use butter, margarine or oil. Applesauce and prune purees are two choices which work in brownies, cakes, quick breads, muffins and cookies.



How do you use applesauce in place of the fat in baked goods?

Try substituting half of the fat with applesauce, up to ½ cup. For example, if the recipe calls for 1 cup of fat, use ½ cup applesauce and ½ cup butter, margarine, oil or shortening.

You can substitute **a** cup of applesauce for the oil in regular boxed cake mixes. Some boxed cake mixes list low fat baking ingredients and instructions using applesauce in place of the oil in the regular fat version.

Prune puree

Prune puree or fruit puree is another substitute for fat in baking. Make your own pureed prunes (see below), or buy puree in the form of baby food (select jars labeled "first stage").

How do I use prune (fruit) puree in place of the fat in baked goods?

To substitute: Try omitting the fat in the recipe and replace with ½ that amount of puree. For example, if the recipe calls for 1 cup of fat, use ½ cup puree. You may need to experiment before you get a product you are happy with. You can start out by keeping **b** of the original fat in the recipe and replacing the rest with puree. Then, begin to use recipes that use half the amount of puree for the fat (adding a tablespoon or two of fat back into the recipe may improve your final product).

Use in chocolate-flavored baked products such as brownies and cakes (for a sweet and chewy texture) or carrot cake and gingerbread. Purees work best in recipes with other wet ingredients such as honey, milk, molasses and eggs.

Making your own prune puree: Combine 8 ounces (1 **a** cups) pitted prunes and 6 tablespoons hot water in food processor. Process until smooth. Makes 1 cup. Store in refrigerator for 1 - 2 months.

Source: Oregon State University Extension Home Economics, Corvallis, Oregon

Holiday Program

Make ahead dishes

Want to enjoy the upcoming holidays more and have time to spend with family and friends? Investing some time now preparing food ahead can mean more time and energy to be with those that are most important to you.

Bring a friend and come to a helpful program that will make the busy holidays less hectic and more enjoyable.

The class will be held on Tuesday, November 29, at 7:00 p.m. in room L700 of the County Administration Building, 100 East Center in Provo. Parking is also available on 100 South. Enter through the west door (down the ramp or stairs on the west side of the County Administration Building). The cost is \$3, which includes a handout. Call 851-8460 to register so we can prepare enough handouts.

The main presenters will be three nutrition/dietetics seniors from BYU. They are excited to share with you ideas to make your holiday happier (and the rest of the year as well).

They will clarify what foods can successfully be made ahead and which cannot, and strategies to maintain the quality.

You can sample breakfast burritos, cinnamon rolls, apple crumb cake, side dishes, and main dishes.



Use It Or Lose It Making the Most of Your Food Storage

WHEN: Wednesday, November 9
WHERE: County Administration Building
100 East Center Street, Provo, Room L700
TIME: 10:00 - 11:30 a.m.

There will be food demonstrations and food tasting. Taught by Rosemary Markham. To register or ask questions call 801-861-8479.

Free answers to holiday food questions

Help is available in November and December from the following companies and agencies:

Butterball Turkey Line: 1-800-BUTTERBALL
Reynold's Turkey Line: 1-800-745-4000
USDA Meat & Poultry Hotline: 1-800-535-4555

Internet sites: <http://www.butterball.com>
<http://www.turkeyfed.org>
<http://www.fsis.isda.gov>
<http://www.landolakes.com>

Packet on Preparing Turkey

The "Talking Turkey" packet is an excellent resource for anyone wanting to bone up on turkey or for those teaching others. The 5-minute video (in English or Spanish) shows how to roast a moist, tasty turkey. Other materials in the packet include handouts and background pieces, including:

- Timing is Not Everything
 - variables that affect roasting time
 - approximate turkey cooking times
- Ten Steps to a Picture-Perfect Turkey
- Stuffing a Turkey Safely
- Top Ten Questions Asked About Turkeys
- Roasting a Frozen Turkey
- Outdoor Grill Directions for a Whole Turkey
- Smoke-cooking Turkey
- Carving Like the Pros
- Picture showing placement of thermometer

The packet may be checked out of our office. A \$20 deposit is required; \$19 is refunded when the packet is returned on time and in good condition.

Food Safety First

Don't let food stay long on the counter to cool. When it is no longer steaming, divide the food into smaller containers and chill. The center of a pile of hot food can stay in the temperature danger zone for hours and would support the growth of microorganisms in the food. The common staph bacteria, if in a warm incubating temperature, can produce a toxin that is resistant even to boiling so reheating food would not make the food safe.



Hinton Around the

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,



**GREETINGS FROM
THE COUNTY AGENT**



Yard & Garden

Holiday Greetings to all Master Gardeners and Gardener Friends!

We hope that you have a great harvest and holiday season. There's still lots to do to get your garden ready for next year, so take advantage of this good weather we've been having to clean up your flower beds and vegetable gardens.

The office will be open all during the holidays so be sure and stop by or give us a call if we can be of any help. We look forward to seeing you in 2006 or before.

Don't forget the Master Gardener Social which is December 8 at 6:00 p.m. in room L700 at the County Administration Building, 100 East Center, Provo.

A handwritten signature in cursive that reads "Adrian C. Hinton".

TIMELY TIPS FOR MARCH/APRIL

by Paul Wilkey

Advanced Master Gardener & USU Assistant Horticulturist, Retired



1. Give trees and shrubs a big deep soaking before ground freezes.
2. Shorten cutting length to 1 ½ inches on your lawnmower.
3. Apply a lawn winterizer with slow release granules with iron. Water in well.
4. After fertilization is complete, drain hoses and sprinkling systems. Mother Nature will take over the watering until spring.
5. Clean up vegetable gardens and flower beds. This helps control unwanted diseases and fungi from spoiling these growing areas. After clean-up, till in some 16-16-8 fertilizer (about 1 ½ pounds per 100 sq. ft).
6. Happy Thanksgiving on November 24th.
7. Review this year's garden. Make notes of your successes and failures so you can make proper adjustments next season. It's important to do this now while things are fresh on your mind.
8. Clean and sharpen all garden tools. Have them ready to go when spring comes around. Replace broken tools; they are usually much cheaper in the off-season.

Using Mulches in Utah Landscapes and Gardens

Mulching is the process of maintaining a relatively thick, continuous layer of material such as bark, leaves, or rock on the soil surface. Mulching is fundamentally different than amending soil with organic matter. Amending refers to the incorporation of organic matter into soil. Both processes are valuable cultural practices for perennial and annual landscapes plants and gardens.



BENEFITS OF MULCHING

Mulches reduce moisture loss from soil and promote rooting near the surface. Greater rooting near the soil surface increases water, nutrient and oxygen absorption, leading to healthier plants. Mulches can also moderate surface soil temperatures, control annual weeds and grasses, reduce compaction and the need for tillage, decrease runoff and soil erosion, protect the trunk of woody vegetation from mower damage, and allow easier movement through landscapes and gardens during wet periods. The properly selected mulch also adds visually to a landscape, and can be used to direct human movement.

ORGANIC OR INORGANIC MULCHES?

Organic mulches include plant-derived materials such as bark, straw, manure or sawdust. Inorganic mulches include landscape fabric, plastics, and decorative rock. Organic mulches have the advantage of supplying all or part of the nutrients required by plants; however, organic mulches decompose and require frequent replenishing. Inorganic mulches do not provide nutrient benefits but last longer than organic materials. Selection of a mulch should be based on cost, availability, and the desired physical, chemical and visual effects.

APPLICATION OF MULCH

Mulches are applied after seedlings emerge or after transplanting. With the exception of plastic mulches, spring mulch application should be delayed until temperatures have warmed since most mulches will insulate a cool soil. Plastic mulches may actually increase soil temperatures by simulating a greenhouse.

Mulch layer thickness will vary with the material used. In order to achieve the benefits of mulching, apply from 1-2" of fine, dense material (less than 1/2" diameter) or 3-6" of coarse, fluffy material (between 1/2" and 3" in diameter). A 1" thick layer of mulch requires approximately 3 cubic yards of material per 1000 square feet of area. Distribute mulch evenly around the base of plants. Avoid packing mulches, especially if the material is wet when applied.

Maintain as much air space in the mulch material as possible to allow for oxygen movement of roots while maintaining an effective weed barrier. Mulch layers should be maintained at their prescribed thickness. As organic mulches decompose, add new material. Don't worry about the decomposition of organic mulch. The organic mulch material is beneficial and is incorporated into soil by organisms living and burrowing in the mulch layer and underlying soil.



COMMONLY USED MULCH MATERIALS

Peat moss: Acidic (sphagnum) moss is preferred since it will help to lower soil pH.

Sawdust, wood chips and bark: These materials can tie up nitrogen in soil and induce a deficiency in plants. Apply 1 lb. of available nitrogen (about 3 lbs. of ammonium nitrate) per 50 lbs. of these mulch materials to prevent nitrogen tie-up.

Straw, leaves and grass hay: Chop or shred material before use to create a better mulch.

Lawn clippings: Don't use fresh clippings as a mulch. Dry and/or compost clippings first.

Compost: Test for high levels of soluble salts and high pH before using as a mulch.

Legume hay: May heat upon wetting. Compost first or mix with other mulches before using.

Plastics: May generate excessively high soil temperatures if in direct sunlight during mid-summer. Cover plastic with other decorative mulches during hot periods.

Landscape fabric: A woven synthetic material that resembles plastic burlap. Fabric is very effective in weed suppression and allows for water and air penetration into soil. It is also resistant to puncture or tearing when rocks are used as a decorative top cover. Spread the fabric over the soil, cut holes for existing or new plants, and then cover the fabric with a mulch such as bark, gravel or other material.



**Hinton Around
the Yard and Garden
Notes from Paul Wilkey**

Because of floods, droughts, and earthquakes and other devastating occurrences this past year, I can't over emphasize the importance of a family garden. Our own Extension office has many well trained Advanced Master Gardeners and Master Gardeners who specialize in home gardens. They are available free-of-charge to come and speak to groups of 12 or more. They will speak on how to design and maintain a home garden. The classes will include choosing a proper gardening soil, soil preparation, proper choice of plants and seeds, watering, weeding and fertilizing. Bring a list of your own questions you would like answers to.

Remember, these classes are free and will be honored on a first-come, first-serve basis. The ideal time to schedule these would be January and February. These can be for civic groups, church groups or other organizations, or even just a neighborhood project. Don't be strapped with high prices or a complete lack of produce at the stores. Learn how to grow and survive on your own. Call our office for more details. (801) 851-8460.

I would like to thank the many people who through prayer, well wishes and numerous other acts of kindness during my recent illness for your support. It has been priceless. My liver transplant was successful and the recovery is slow, but still doing nicely.

Thanks again for your continued support.
*Paul Wilkey, Advanced Master Gardener/USU Horticulture
Assistant, Retired*

All current and past Master Gardeners
are cordially invited to the

Master Gardener Fall Social

Date: December 8

Time: 6:00 p.m.

Place: Utah County Adm. Bldg., 100 E. Center
Room L700

If your last name starts with A-G, bring a dessert, H-N
bring a main dish O-Z bring your favorite salad!



Houseplant Gnats

In winter and late spring, fungus gnats are often noticed flying near foliage plants and windows. Fungus gnats cause little or no injury to plants but create a serious nuisance problem. Since these insects develop in potting soil, virtually any live container plant can be a host for fungus gnats.

The adult insect is a slender $\frac{1}{8}$ inch long, grayish to black with one pair of clear wings. Fungus gnat larvae are whitish with black shiny heads and live in moist, organically rich soil. Adults live for a few days and lay eggs in soil cracks and around the base of plants. The pale colored larval ("maggot") stage feeds on fungi and decaying organic matter. They also feed on root hairs of the plant which causes reduced plant vigor. A generation can be completed in one month.

Management: Fungus gnats are native insects and are common in lawns and garden soils. Re-infestation from these outdoor sources is very likely in homes and offices and difficult to prevent completely. However, fungus gnat populations can be reduced to levels that are not a serious nuisance. Since fungus gnat larvae feed primarily on decaying plant materials, changing soil moisture conditions is the most important step to take. Watering should be limited so that the soil surface can dry between waterings.

Some adults can be captured on sticky cards. However, as they are very short lived they may have laid many eggs before capture. Adults can also be suppressed by sprays of pyrethrins and pyrethroid insecticides. Frequent application is required to reduce adult abundance and egg laying, particularly when using insecticides of short persistence.

Larval control is more effective. The biological insecticide *Bacillus thuringiensis* var. *israelensis* or (H-14 strain) is highly effective as a soil drench. Also some neem products are labeled for soil drench purposes and can control fungus gnat larvae. Unfortunately neither of these products is commonly sold in Utah and may be more readily acquired via mail order.

*Source: Colorado State University - Denver Cooperative
Extension*

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Master Gardener Corner



This year's **Fall Social** will be on **December 8 at 6:00** p.m. in L700 in the County Administration Bldg, 100 E Center, Provo. Bring your favorite dish: A-G Dessert, H-P, Main Dish, Q-Z, Salad. We look forward to seeing you!

We will be giving out the new Master Gardener Certificates at this year's fall social, so plan to attend!

We will elect the new MG officers at the Fall Social as well. So far, these are the nominees:

- | | |
|--------------------------------|-------------------------------|
| Paul Wilkey , President | Boyd Patterson , Adv. |
| Lyle Jenkins , V.P. | Tom Hill , Past Pres. |
| Deana Spence , V.P. | Carol Williams , Hist. |
| Susan Daley , Treasurer | Sue Campbell , Sec. |

If you have anyone you want to nominate, call Betty at 851-8463 before the Fall Social.

Come to the Fall Social!



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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