



Improving Family,  
Resources & Health

## CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

?????

?????

### ASK A SPECIALIST

I HAVE BEEN ASKED TO CO-SIGN  
ON A LOAN:

**SHOULD I?**



*Answer by Judy Harris,  
Utah State University Extension Family & Consumer  
Science Agent, Utah County Office*

Co-signing is risky business. Even if you have enough money in an account to cover the loan you are asked to co-sign, you must consider the risk of long-term consequences for you.

It is crucial to realize that co-signing is the same as borrowing money. It is an important financial decision and should be made for sound financial reasons.

Consider these risks:

- \$\$ If you co-sign on a credit card or loan and the borrower defaults, you are obligated to repay the entire balance.
- Do not co-sign unless you are willing and able to pay the entire debt.
- \$\$ Be aware that in some states, including Utah, the creditor can collect the debt from the co-signer without first trying to collect from the primary borrower.
- \$\$ Creditors can use the same collection methods against a co-signer as those used against a borrower, such as suing or garnishing wages.

\$\$ If the debt is ever in default, it can become part of your credit record for at least seven years.

It is also possible for a co-signer to put the asset at risk. For instance, if parents co-sign on a teen’s car and they later file for bankruptcy, the teen’s car will be included in the parent’s assets and could be liquidated.

If you do agree to co-sign a loan or to loan money to relatives or friends, it is wise to use a legal contract. A contract to seal a loan and repayment agreement is generally recommended. Ask yourself: If this person should die, would I want his or her estate to repay the loan? If the answer is yes, you should have a legal contact. You can buy contract forms at many office supply stores. For a real estate loan, business loan, or other sizable loan, consult an attorney.

In addition to the potential financial risks, think through if you are willing to risk relationship difficulties that would arise with the person whose loan you repay. **Consider this experience:** Recently a woman was asked by her sister to co-sign on a home loan so she could receive a lower interest rate. (***This should have been a warning. Consumers who do not qualify for lower interest rates have either mis-managed their credit in the past or have not yet established a credit history***). But because she was not asked to pay anything, the woman co-signed to help her sister, and the contract was written at a lower interest rate. Unfortunately, after a few months the woman was notified by the lending institution that her sister had not made payments for several months and she, as the co-signer, needed to pay. The two extended families were torn apart by the incident, and the woman is facing possible devastating financial consequences from co-signing, as well as the loss of her previously excellent credit score.

Most of us want to help our family and friends and find it hard to say no, even if we know it is the right answer. Think about it now and prepare before the need arises. A tough love “no” may be the best response for both parties.

**DON'T LEAVE YOUR HEALTH TO LUCK**  
**DIABETES HEALTH FAIR**

**St. Patrick's Day -  
March 17, 2006  
9:00 a.m. - 12:00 p.m.  
Utah County Health Dept.  
151 South University Ave.,  
Provo**

**DID YOU KNOW...**  
*In Utah County, an estimated 1 in 15 adults has diabetes*

**INFORMATION, PREVENTION TIPS,  
SCREENINGS, AND PRIZES!**

**Please call for an appointment for the following screening services:**

- **Fasting Cholesterol Screening (\$15): 851-7038**
- **Cancer screening - low cost/no cost 851-7038**
- **Free Kidney Screening by the National Kidney Foundation of Utah and Idaho 226-5111**

**FOR MORE INFORMATION  
CALL 851-2222**



**PARA MÁS INFORMACIÓN, FAVOR DE  
LLAMAR AL: 851-2222**



**Recipes from  
Chinese Cuisine  
Cooking Class**

Chef Meihao Xiao shared this recipe with us at our Chinese Cuisine cooking class. He owns and operates two China Wok restaurants in Spanish Fork & Highland. They are delicious!

**China Wok Chicken**

- Mix together with hand:
- 4 chicken thighs, sliced thin
  - 1 tsp. salt
  - 1 tsp. chicken base
  - 2 tsp. black pepper
  - 5 T ketchup
  - 1 onion, sliced in strips
  - 1 egg



Put a little oil on grill. Spread chicken out and cook and turn until done. Serve with sauce.

**Sauce for China Wok Chicken**

- 1 ½ T oyster sauce
  - 3 T sugar
- Heat together and cooked chicken mixture. Heat and mix thoroughly.

**Sweet & Sour Sauce**

- 5 cups water
  - 1 cup ketchup
  - 2 - 2 1/2 cups sugar
  - ½ cup pineapple juice
  - 2/3 cup vinegar
- Thicken with cornstarch and water paste. Adjust vinegar to taste. Serve with cooked chicken and rice.

**NO DEJES TU SALUD A LA SUERTE**  
**UNA FERIA DE DIABETES**

**17 Marzo 2006  
9:00 a.m. - 12:00 p.m.  
El edificio del Departamento de Salud  
del Condado de Utah  
151 South University Ave., Provo**

**SABÍAS QUE...**  
*Si eres Hispano...tú tienes el doble riesgo de contraer la Diabetes*

**INFORMACIÓN, CHEQUEOS,  
IDEAS PARA LA PREVENCIÓN, REFRIGERIO  
Y mucho más !!**

**Para fijar una cita para los siguientes chequeos, favor de llamar:**

- **Colesterol de ayunas (\$15): 851-7038**
- **Chequeo de Cáncer (costo reducido/gratis): 851-7038**
- **Chequeo de los riñones por la Fundación Nacional de los Riñones de Utah y Idaho (gratis): 226-5111**

## Is it food allergy or food intolerance?

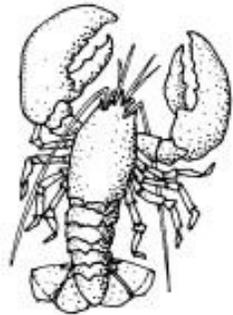
If you experience an unpleasant reaction such as hives, nausea or diarrhea when you eat certain foods, you may have a food allergy. Then again, it may be a food intolerance. Either way, your best response is often to avoid the offending food in the future.



**Food allergies.** If you have a true food allergy, your immune system is unusually sensitive to a protein contained in particular foods. When a food containing the protein is eaten, the immune system produces antibodies to attack what it considers a foreign and harmful substance. This reaction triggers the release of histamines and a chain of reactions that result in uncomfortable, sometimes life-threatening symptoms affecting the skin, the respiratory and gastrointestinal tracts, or even the cardiovascular system.

True allergic reactions to foods are rare, but can be quite severe, and include tingling in the mouth, swelling of the tongue or throat, shortness of breath or difficulty breathing, nausea, vomiting, diarrhea, hives, dangerously low blood pressure and unconsciousness.

In fact, an estimated 150 people in the U.S. die each year from a severe food allergic reaction. The symptoms of an allergic reaction appear quickly, usually within two hours after the offending food is consumed.



The most common triggers are shellfish such as shrimp and lobster, peanuts, tree nuts, fish, and eggs. Reactions in children are most often caused by eggs, milk, soy and

peanuts. Children may outgrow certain food allergies, but those that first appear in adulthood usually remain for life. In addition, true allergies to peanuts, tree nuts, fish and shellfish are usually life-long for both children and adults.

**Food intolerances.** If the adverse reaction to food doesn't involve the body's immune system but rather is the result of the body's inability to digest certain foods or components of foods, it is called a food intolerance. Lactose intolerance is a common type of food

intolerance. Individuals with this condition cannot properly digest milk due to the body's deficiency of an enzyme called lactase, which breaks down the sugar in milk. If a lactose-containing substance such as milk is consumed, cramps and diarrhea result. For some, the reaction occurs with any amount of the offending food. Others can enjoy small amounts of lactose-containing foods, but have trouble digesting a full glass of milk or bowl of ice cream, for example.

**Dealing with a food allergy or intolerance.** Currently, there are no cures for food allergies or intolerances. There are digestive aids that can help with intolerances to the sugars in milk and beans. For annoying - but not severe - food allergy symptoms, your doctor may prescribe an antihistamine. For severe reactions, an injection of epinephrine (adrenaline) may be necessary. People prone to severe reactions to food are advised to wear an alert bracelet or necklace.

Once a food allergy or intolerance is diagnosed, follow these steps to help prevent an adverse reaction:

Consult with your health care professional or a registered dietitian to learn how to manage your food allergy or intolerance.

Always know what you are eating and drinking. Read food labels carefully.

Learn the common ingredient terms for the offending substance. For example, if you are allergic to eggs, avoid foods that list albumin and globulin in the ingredient list.



When eating out, ask about ingredients and preparation methods of menu items before ordering.



*Pat Kendall, Ph.D., R.D.*

*Food Science and Human Nutrition Specialist  
Colorado State University Cooperative Extension*

### FOUND!

If you accidentally left a cute golden-colored teddy bear with a brown bow on it at the Italian cooking class - we have it!



**New Class!**

## How to Dry Flowers Make Arrangements



&amp;

When: Thursday, March 9

Time: 6:30 - 8:30 pm

Where: Utah County Administration Building,  
Room L700, 100 East Center, Provo

Cost: \$5.00 Class limit: 40

When: Saturday, March 25

Time: 10 am - 12:00 pm

Where: Utah County Administration Building,  
Room L700, 100 East Center, Provo

Cost: \$10.00

Come join us as Julie Clifford teaches the art of drying flowers and making flower arrangements. Choose to make either a wall pocket or table arrangement and take home a beautiful work of art! Julie and her husband Rich are owners of The Glass House in Provo which they have operated for ten years. Julie is truly an artist and makes the most beautiful flower arrangements imaginable. She will share the tips and techniques that she has learned from years of experience.

Please pre-register so that we can be sure and have enough materials on hand. Call 851-8460, ext. 0 and pay with a credit card, or come to the USU Extension office. See you there!

## White Spots

Mysterious white speckled spots on the front and collars of your clothes may be caused by the spray of whitening toothpaste. The degree of discoloration will be determined by the dyes in the fabric, as well as the fibers used in the fabric. Brush your teeth before getting dressed and wash your hands to remove traces of the toothpaste to minimize the opportunity for contact with fabrics.



Source: Fabricare Institute

## Make Tax Time Pay!

Find out if you qualify for free tax preparation. Call 211 to find the program and location best for you.

- ❖ Tax counseling for the elderly
- ❖ Volunteer Income Tax Assistance (VITA) for low or moderate income

**New Class!**

## Baking with Shirley

Shirley Edwards of **Shirley's Homemade Bakery** will be teaching a hands-on cooking class on how to adapt sweet dough to make all kinds of baked goods.

Shirley's recipes will not be given out, but she'll teach you how to find good recipes as well as her proven techniques to work the dough to make yummy baked goods.

Shirley says that by using her techniques for working dough, you can make assorted baked goods like dinner rolls, Parkerhouse rolls, butterflake rolls, raspberry rolls, twists, knots, cinnamon rolls, hot dog and hamburger buns and more, all from the same dough recipe! She will be bringing her famous dough for each participant to work with. Bring your own rolling pin and baking pans. Please pre-register because the class is limited to 40. Call 851-8460, ext. 0 and pay with a credit card, or come to the USU Extension office.

## Children Act Fast... So Do Poisons!

**National Poison Prevention Week**

**March 16-22** Parents must always be watchful when household chemicals or drugs are being used. Many incidents happen when adults are using a product but are distracted. If you think someone has been poisoned from a medicine or household chemical, call **1-800-222-1222** for your **Poison Control Center**. This new national toll-free number works from any place in the U.S. 24 hours a day, 7 days a week. Use ipecac syrup only on the advice of the Poison Control Center, doctor, or emergency department.

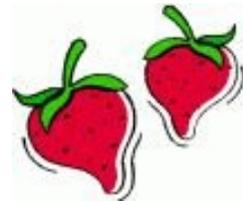




## Hinton Around the Yard & Garden



### GREETINGS FROM THE COUNTY AGENT



HORTICULTURE NEWSLETTER  
by Adrian C. Hinton,

As you may recall, last spring we had a super early growing season without any frost. It turned out that we had a 15 day longer growing season than normal. It's always great to be prepared for these special events.

Utah County currently is 150% above normal for rainfall and snow pack. Southern Utah has not been

as fortunate; they are only at 40% of normal.

Let me remind you that our Master Gardener Mini-College will be the first weekend in June. Make plans to attend at the USU campus in Logan. We wish you a very prosperous growing season. Be sure and sign up for a free Slow the Flow water check as soon as possible.

### SPRING PREPARATION by Amy LaTomme, Horticulture Intern

Spring is approaching and so is the time to start preparing your soil. One of the reasons behind soil preparation is to enhance the soil structure. Air, moisture, and nutrients can flow more freely when the soil is broken up. This will allow for healthier, stronger and more disease resistant plants, thus resulting in a better garden.

Unfortunately, breaking up the soil can cause a hardpan to occur. As a result, the best way to break up the soil is by using hand tools such as a spade or gardening fork. Hand tools are more efficient because you can control the depth of the tool blades. Rototillers work well, but it will leave a hardpan below the tilled surface. Only use a rototiller when you have large areas that need tilling.

When preparing your soil for spring planting there are a few things to keep in mind.

1. If the soil is frozen, **DO NOT** break it up; wait until the soil has thawed. If you do not wait, you can cause significant damage to the structure of the soil.
2. Make sure that all of the weeds are gone.
3. Have your soil tested. This will give you information on the pH of your soil, the amount of organic matter, etc. You can pick up a soil test kit at the USU Extension office, then mail your soil to USU in Logan to be analyzed.
4. Add organic matter to your soil. This might be compost, sawdust that has been decomposed, manure, etc. After you've added it to the surface, work it into the tilled top soil. The top soil could be anywhere from 6-12 inches deep, depending on the depth of the tiller blades.
5. Break up large clots of soil. This will aid in the growth of the plant roots as well as the health and productivity of the soil.

Now that your soil is prepared, you may be wondering what to plant in it. Some flowers that do well in early spring are: pansies, tulips, daffodils, hyacinths, irises, and crocuses. Vegetables that can be planted early are: peas, spinach, lettuce, and radish.

# The Master Gardener's Corner



## Greetings Master Gardeners,

Now that the cold days of winter are almost behind us, we can become enthusiastically driven to get prepared for some wonderful flower and vegetable gardens. Even the noise of a power lawnmower almost sounds invigorating.

We have arranged for some classes in pruning, starting seeds and garden design with more to be planned out. In a separate mailing you will be receiving a tentative schedule for the remainder of the year. You will also receive a "fridge magnet" to hang this on your refrigerator for constant reference.

The job of the Board of Directors is to organize and help provide classes and entertainment for the membership. Without your input we may not be offering all the activities you may expect, so come to our meetings (every second Tuesday of the month) or call or write the office with your suggestions. Your ideas can only improve our organization.

If you need hours to complete your Master Gardener certificate obligations, you can teach classes, work in the office, help with gardens shows or schools or help at Farm Field Days. Call Trish or Betty at 851-8462 or 851-8463 to see what's available and what the choices are. Thanks for all your support. We'll see you in the classes.

**Happy Gardening - Happy Trails**  
Paul Wilkey, MG President

## Seed Propagation Class for Master Gardeners Only

When: Wednesday March 15  
Time: 6:00 p.m.  
Where: Spanish Fork Greenhouse  
175 E 2160 N, Spanish Fork (near Longview Fiber)

Bring your own seeds trays and seeds. Everything else will be provided. Due to the popularity of this class, don't forget to call Trish or Betty so you are guaranteed a spot.

## No garden is complete without roses

- Roses prefer loamy soil; add a lite organic matter or compost as well as peat moss and sand every year to improve the soil. Don't disturb the roots.
- Roses perform best when well watered. Deep watering is best, but avoid wet foliage which promotes disease.
- Sharpen and clean your pruning tools regularly. You should have hand pruning shears, long-handled lopping shears for thick canes, and a fine-toothed curved saw for woody canes. Wear heavy-duty garden gloves.
- Prune before the rose bush breaks dormancy. Create an open vase-shaped bush that allows good air circulation. Prune to improve shape and remove dead and weak canes. Cuts should be clean and at a sharp 30-40 degree angle. You can seal large cuts with glue (this will stop the bore wasps from doing damage).
- Fertilize with a systemic fertilizer after danger of frost is past and pruning complete. Give roses that bloom repeatedly an additional dose of fertilizer after the first bloom cycle. Continue fertilizing every six weeks.
- Set up a regular spray schedule, and act quickly when faced with an overwhelming invasion.
- Set up a regular spray schedule, and act quickly when faced with an overwhelming invasion.
- Mulch rose bed 2-3" deep. It pays to mulch organic with leaf mold, compost and small shredded bark. If you use only wood chips or saw dust you will have to add nitrogen. Keep mulch away from where canes break soil.
- Practice maintenance pruning. Enhance display by deadheading and disbudding and pruning regularly.
- Don't forget winter cleanup. Do a good job and prevent disease problems down the road.

*Jackie Coleman, Master Gardener*



**HINTON AROUND  
THE YARD  
AND GARDEN**

**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.

## MARCH FRUIT TREE PRUNING DEMONSTRATIONS

<b>MARCH 1 (Wednesday) 2:00 - 4:00 p.m.</b> Marilyn Hales, 229 South 500 East, <b>SANTAQUIN</b> 754-3101	Peach, pear, almond, grapes
<b>MARCH 2 (Thursday) 2:00 - 4:00 p.m.</b> Jennifer Finlinson, 779 West 425 North, <b>LINDON</b> 785-5572	Apple, peaches, pear, apricot, nectarines, raspberries, blackberries
<b>MARCH 2 (Thursday) 6:30 - 8:00 p.m.</b> Brian Bradley, 1547 North 230 West, <b>OREM</b> 222-0726	Apple
<b>MARCH 3 (Friday) 3:00 - 5:00 p.m.</b> Kevin Card, 10894 North 5750 West, <b>HIGHLAND</b> 785-8704 756-5711	Apple, peach, nectarine, pear, grapes, raspberries, blackberries
<b>MARCH 6 (Monday) 2:00 - 4:00 p.m.</b> John Jesse, 10300 North 6400 West, <b>HIGHLAND</b> 756-2896	Apple, peach, plum, apricot, nectarine, grapes, raspberries, blackberries
<b>MARCH 7 (Tuesday) 2:00 - 4:00 p.m.</b> Shirlene Hoopes, 3356 Cherokee Lane, <b>PROVO</b> 377-4464	Plum, apricot, grapes, peach, cherry, raspberries
<b>MARCH 9 (Thursday) 1:00 - 3:00 p.m.</b> Diane Brownlee, 865 South 1500 East, <b>PLEASANT GROVE</b> 785-5572	Pear, almond, filbert, nectarine, apple, cherry, apricot, peach, plum
<b>MARCH 13 (Monday) 2:00 - 4:00 p.m.</b> Leslie Sundquist, 14 South 800 West, <b>OREM</b> 796-7205	Cherry, noshi (Asian pear), peach, pear, apple
<b>MARCH 14 (Tuesday) 2:00 - 4:00 p.m.</b> Steve Olsen, 1004 South 420 West, <b>SALEM</b> 423-2080 592-6470	Small fruit trees
<b>MARCH 17 (Friday) 2:00 - 4:00 p.m.</b> Robert Palfreyman, 1047 East 1010 North, <b>OREM</b> 224-6950	Apple, pear, peach, apricot, cherry

**Common Early Vegetables to Plant:**

rhubarb	turnips	peas
radishes	asparagus	spinach
onions	cabbage	broccoli

## Upcoming Programs to Attend:

- How to Dry Flowers & Make Arrangements* 4
- Baking with Shirley (Homemade Bakery)* 4

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### SLOW THE FLOW — FREE WATER CHECK

We are currently receiving much needed moisture, but Utah is still in a state of drought. Wisely using our existing resources is much less expensive than creating new sources of water. **What is a Water Check?** A water check is a professional evaluation of the water utilization of your home or business, and is a great way to save water and money. A water checker will evaluate your home or business sprinkler system. They will check the roots of your grass (they should be between 9-12" long) and your soil to determine your soil type. They will set out catch cups to see how evenly and uniformly your sprinkler system is distributing your water. They will be able to alert you if part of the system is malfunctioning so you can make the appropriate adjustments. They will check the pressure in your lines to make sure it is not too high (which will wear your sprinkler system out prematurely) or too low (which will cause inadequate coverage of your turf). You will receive a personalized water schedule for your yard based on your soil type. You will receive a folder with water conservation tips and other helpful information. **This is a free service provided by Utah State University and the Central Utah Water Conservancy District** (your water provider). Please take advantage of this free service. The spaces fill up fast and are on a first signed up, first served basis. Last year we filled up before we could take everyone's request, so **SIGN UP TODAY**. This sign up information will not be sold to anyone. Get your name on the list to assure you of getting your audit done in 2006.

COOPERATIVE EXTENSION  
SERVICE  
UTAH STATE UNIVERSITY  
Utah County Office  
100 East Center, Room L600  
Provo, Utah 84606

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AGRI

It's time to renew if  
your expiration date  
is 3/2006 or 4/2006



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



## Please check

If the date on your mailing label says 3/2006 or 4/2006 it is time to renew your subscription. Make check payable to "Utah State University" and mail to address above. Send \$3 to renew for 1 year (6 issues).

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