



Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

Identity fraud occurs when someone uses personal information (i.e. your name, social security number, or bank account number) without your knowledge in order to commit fraud or theft.

Identity theft is now the fastest-growing crime in the United States. However, this crime is not frequently reported (about 33% of identity theft crimes are reported). We can only begin to impact this destructive crime if we report these crimes to law enforcement.

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT:

- S:** Be **STINGY** about giving out your personal information to others unless you have a reason to trust them.
- C:** **CHECK** your financial information regularly. Look for what should and shouldn't be there.
- A:** **ASK** periodically for a copy of your credit report.
- M:** **MAINTAIN** careful records of your banking and financial accounts.

DID YOU KNOW?

You are able to get a free credit report from each of the three major credit-reporting bureaus every year.

Experian: 1-888-397-3742

Equifax: 1-800-525-6285

TransUnion: 1-800-680-7289

IDENTITY THEFT

“The Crime That Keeps on Giving”

Educating yourself is the best way to minimize identity fraud.

WHAT TO DO IF YOU ARE A VICTIM:

- ★ File a report with your local police or the police in the community where the identity theft took place. Get a copy of your report (banks or credit card companies may request it).
- ★ Contact your creditors/banks to see if any accounts have been tampered with or opened fraudulently.
- ★ Close out those accounts and re-open with new PIN numbers.
- ★ File a report with one of the three major credit-reporting bureaus to put a fraud alert on your name.
- ★ Order credit reports and review them thoroughly.

PLACES TO CONTACT FOR MORE INFORMATION

FTC (Federal Trade Commission): 1-877-ID THEFT
Postal Inspector (stolen mail): _____

www.usps.com/postalinspectors

SSN Fraud Hotline (stolen Social Security card):
1-800-269-0271

OPT OUT (stop pre-approved credit cards)
1-888-567-8688

To obtain a credit report:

www.annualcreditreport.com

For additional info: www.attorneygeneral.utah.gov

Source: Utah County Risk Management Committee



FEBRUARY WAS NATIONAL HEART MONTH

Heart disease is the leading cause of death in the U.S. and also worldwide. In 2004, it was responsible for the deaths of almost 900,000 Americans. But heart disease can be prevented.

Here are 5 simple steps you can take to strengthen your heart:

1. BE PHYSICALLY ACTIVE.

Move at least 30 minutes most days of the week.

2. WATCH YOUR WEIGHT.

Dropping just a pound or two will improve your heart health.

3. QUIT SMOKING.

This is the #1 thing you can do to improve your health.

4. WATCH YOUR SODIUM INTAKE.

Aim for no more than 2,300 milligrams per day.

5. CELEBRATE EACH BIRTHDAY WITH A YEARLY CHECKUP.

Talk with your doctor about how you can reduce your risk for heart disease.

GUARD AGAINST SLIPS & TRIPS



Did you know?

- ✓ 14,500 people died as a result of a fall in 2002. One in five visitors to hospital emergency rooms are there due to a fall. Only motor-vehicle crashes and poisoning cause more accidental deaths.

- ✓ Over 50% of falls occur at home.
- ✓ Fewer than 4% of falling fatalities involve sports. More people died as a result of tripping on a level surface than in mountain climbing.
- ✓ More falling deaths result from stairs and steps; beds rate second; ladders are in third place.
- ✓ Senior citizens have a 33% chance of falling in any year. Older adults are five times more likely to be hospitalized for a fall-related injury.
- ✓ You should have your hearing checked annually to prevent a fall. Hearing plays an important role in balance and space perception. You should also have your eyes checked regularly.

- ✓ Some medications used to treat depression and other diseases can leave people dizzy or disoriented and make them more susceptible to falls.

To reduce injuries on stairs and steps, consider these modifications:

- ◆ Make sure stair height and tread widths are adequate, and that each step is identical in size.
- ◆ Install a second handrail if the stairs are wide enough.
- ◆ Install light switches at the top and bottom of stairs.
- ◆ Be sure that carpeting is tightly woven and installed so that it won't move or slide.

Other fall-prevention tactics to protect children include:

- Supervise babies on beds and changing tables, and buckle them into high chairs and strollers.
- Make porches, balconies and fire escapes off limits. Use safety gates.
- Become familiar with window safety information.
- Space pickets on stair rails 4 inches or less apart to prevent infants from slipping through.



AN IRISH FRIENDSHIP WISH

May there always be work for your hands to do;

May your purse always hold a coin or two.

May the sun always shine on your windowpane;
May a rainbow be certain to follow each rain.

May the hand of a friend always be near you;
May God fill your heart with gladness to cheer you.



COOKIN' UP A STORM!

**RESERVE YOUR SPOT BY CALLING
851-8460 extension 0. Space is limited.**

COOKING for DIABETICS CLASS

April 4, 2007

6:30 - 8:30 p.m.

Cost: \$3.00



ROOM L 700, UTAH COUNTY ADMINISTRATION BUILDING, 100 EAST CENTER STREET, PROVO

Diabetes is a disease that can be managed by tweaking your diet. Come and learn ways to cut carbs in your favorite recipes, and find different ways to use the “exchanges.”

ASK a SPECIALIST

Q DO I NEED TO USE SOAP AND WATER TO CLEAN FRESH FRUITS AND VEGETABLES?

A RINSE FRUITS AND VEGETABLES IN CLEAN RUNNING WATER. SOAP IS NOT NECESSARY AND MAY BE NOT DESIRABLE.

SOME COMMON MEASUREMENTS

- 3 teaspoons = 1 Tablespoon
- 16 Tablespoons = 1 cup
- 8 ounces = 1 cup
- 16 ounces = 1 pound
- 2 cups = 1 pint
- 2 pints = 1 quart
- 4 cups = 1 quart
- 4 quarts = 1 gallon
- 8 quarts = 1 peck
- 4 pecks = 1 bushel

7 WAYS TO USE YOUR TAX REFUND WISELY

SPEND IT .. OR SAVE IT!

\$ PAY PAST DUE EXPENSES

Late fees and other charges can take a bite out of your budget.

\$ REDUCE CREDIT CARD DEBT

Use your refund to pay down credit card debt. If a family paying \$4320 per month on \$8,000 in credit card debt at an average interest rate of 21% used \$600 of their refund to make a one-time payment on their credit cards it would save them \$428 in interest costs and help them become debt free 4 months sooner.

\$ CREATE AN EMERGENCY FUND

Unexpected expenses can derail the best prepared budgets or spending plans. Having a reserve fund that is easily accessible can smooth out budgeting bumps like doctor visits or car repairs.

\$ SAVE FOR CHILD'S EDUCATION

Deposit \$900 in an account earning 5.50% – it will grow to \$2,165 in 16 years even if no additional deposits are made.

\$ SAVE FOR MAJOR APPLIANCES

Having \$500 to put down on a \$1,000 purchase can reduce interest costs by as much as 75% over financing the entire amount.

\$ BOOST RETIREMENT FUNDS

An investment at age 30 at 6% will grow to eight times the original investment by age 65.

\$ PAY DOWN ON HOME MORTGAGE

If \$1,200 was applied as a one-time extra principal payment on a \$120,000 balance with 15 years remaining at 6% annual interest, the homeowners

would save \$1,711 in interest and cut 3 months off of their repayment time.

USDA'S MEAT & POULTRY HOTLINE
FOOD SAFETY
RECOMMENDATIONS for
SPRING RELIGIOUS HOLIDAYS

- Buy eggs before the “Sell-By” or “EXP” (expiration) date on the carton.
- Always buy eggs from a refrigerated case. Choose eggs with clean, uncracked shells.
- Take eggs straight home from the grocery store and refrigerate them. Be sure your refrigerator is set at 40° F. or below. Keep eggs in the carton in the refrigerator - the carton protects them. Keep them in the coldest part of the fridge - not the door.
- Always wash your hands with warm water and soap before and after handling raw eggs. Wash all utensils, counters and other surfaces that touch the eggs with hot water and soap.
- Don't eat eggs if they've been at room temperature for more than two hours.



QUESTIONS & ANSWERS

ARE DECORATED EASTER EGGS SAFE TO EAT?

Yes, but be sure to decorate with food grade dye.

ARE EGGS THAT HAVE BEEN HIDDEN SAFE TO EAT?

Avoid cracking the egg shells. If the shells crack then bacteria could contaminate the egg inside. Hide eggs in places that are protected from dirt, pets and other bacteria sources. Keep hard-cooked eggs chilled in the refrigerator until just before the hunt.

CAN I EAT EGGS THAT HAVE BEEN LEFT OUT WITHOUT BEING REFRIGERATED?

The total time for hiding and hunting eggs should be no more than 2 hours. Be sure to refrigerate the “found” eggs right away until you eat them. Eggs found hours later or the next day should be thrown out.

Eggs are an important part on the Seder plate during Passover celebrations. If that egg sits out at room temperature for more than two hours, do not eat it. Since the hard-cooked eggs that are usually served to each person as part of the special dinner are meant to

be eaten, keep those eggs in the refrigerator until ready to serve. When eggs are hard-cooked, the protective coating is washed away, leaving open pores in the shell where harmful bacteria could enter. Refrigerate eggs within two hours of cooking and use them within a week.

HOW LONG DO EGG DISHES KEEP WHEN STORED IN THE REFRIGERATOR?

Raw shell eggs in the carton can stay in your refrigerator for 3-5 weeks from the purchase date. Although the “Sell-By” date might pass during that time, the eggs are still safe to use. Egg dishes such as deviled eggs or egg salad should be used within 3-4 days. Hard-cooked eggs should be eaten within a week.

For further information, call the USDA Meat & Poultry Hotline toll free at 1-888-MPHotline or 1-888-674-6854; TTY: 1-800-256-7072. The hotline is available Monday through Friday from 10:00 a.m. to 4:00 p.m. (Eastern Standard Time) – in both English and Spanish.

ASK A SPECIALIST

Lou Mueller

I SET NEW YEARS RESOLUTIONS THIS YEAR, BUT I'M ALREADY LAGGING. CAN YOU GIVE ME SUGGESTIONS?

51% of those who make resolutions will abandon their resolve within 6 months. Consider these tips to get you rolling again:

- ★ **MAKE A COMMITMENT.** Pledge to put forth whatever effort it takes to succeed. Do more than dream about success – make a commitment.
- ★ **SET REASONABLE GOALS.** Don't expect to lose 30 or 40 pounds in one month. You're more likely to give up when you can't achieve the goal. Instead, establish an objective to lose 1 or 2 pounds a week.
- ★ **EXPECT SETBACKS.** Progress is never steady, even when you've done it right by making commitments and setting reasonable goals. You may have detoured from your destination, but it's not the end of the road. Don't give up on yourself.
- ★ **DISCOVER WHAT MOTIVATES YOUR SUCCESS.** Sometimes it helps to share your goals with someone else. Keep track of your progress.

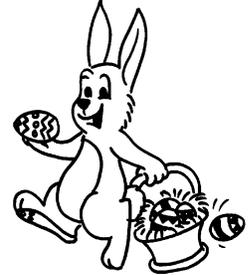


Hinton Around the Yard & Garden



GREETINGS FROM THE COUNTY AGENT

HORTICULTURE NEWSLETTER
by Adrian C. Hinton



It looks like spring is on the way. We've got some neat activities coming up in the next two months and for the rest of the season. Please check our current events and website for all of the Master Gardener and other USU classes and activities. Remember to check the Thanksgiving Point calendar and website also because many of our classes are taught there.

We look forward to a great planting spring season. Be sure to get the peas and other cool season vegetables in early.

I look forward to seeing you. Stop by any time!

MARCH/APRIL 2007 GARDEN TIPS

1. **SHARPEN YOUR TOOLS.** Have your mower blade sharpened. Check for blade wear and check oil bearings. On electric lawnmowers check the cables for damage.
2. **DO YOUR SOIL TEST NOW** if you need to know what your soil is lacking. Pick up a soil test kit (boxes, bags and forms) at the Extension office. You'll need to send your sample to the lab at Utah State University.
3. **CONTACT LANDSCAPING PROS EARLY** to avoid a long delay.
4. **KEEP A GARDEN JOURNAL.** Jot down some of your successes and failures from last year.
5. **DISPOSE OF ALL OUTDATED CHEMICALS PROPERLY.** Be sure your chemical storage is locked away from kids and pets. If you need disposal instructions contact Darrell Cook or Rich Riding of the Utah Department of Food and Agriculture here in Provo at 801-851-7792.
6. **TILL THE SOIL** when it contains no ice crystals and a handful crumbles easily. Don't try this when the soil is too wet – it causes compaction. In a new garden bed, dig down about eight inches, removing clods and stones. Add no more than 3" of organic matter plus any other fertilizers or supplements that the soil analysis recommends.
7. **GET THOSE FRUIT TREES PRUNED** (save the peaches and nectarines till mid-March). Prune early-flowering shrubs (lilac and forsythia) as soon as the blooms fade. Next year's flowers will set within 10 days of the end of bloom, so timing is important. Prune back unruly growth on shrubs before leaf growth begins.
8. **CUT THE LAWN FAIRLY HIGH – 3".**
9. **MANY VEGETABLES CAN BE STARTED IN BOXES IN A COLD GREENHOUSE OR IN A COLD FRAME.**
10. **DIVIDE SNOWDROPS NOW.**
11. **PLANT CONIFERS AND SHRUBS IN APRIL.** Be sure to give them plenty of water for the first few months after planting. Put peat or wood chips around the base of the plant to retain moisture.

The Master Gardener's Corner



MASTER GARDENER CLASS FOLLOW-UP LABS:

March 17 & 19 - Rose pruning, 12:30 p.m. (Attend one)

April 10 - Garden Walk, 6:00 p.m.

May 15 - BYU Tree Walk, 6:00 p.m.

June 8 & 9 - State Master Gardener Conference,
Thanksgiving Point and Provo

June 26-30: Portland Tour (see page 8 for details)

June (TBA) - Diagnostic Workshop, 6:00 p.m.

July 10 - Summer Party (details to be announced)

August (TBA) - Temple Square, 6:00 p.m.

September (TBA) - Diagnostic Workshop, 6:00 p.m.

this spring. They will start planting on Saturday, May 12, and hope to finish by Saturday, May 19. They have ordered over 25,000 plants and could really use some help. If you would like to volunteer, please contact Kristi Peterson, Parks Volunteer Services Coordinator, at 852-7607 to set up times and dates. Times available for planting are from 8:00 a.m. to 8:00 p.m. daily except Sundays.



EARLY VEGETABLE PLANTING

by Robert Palfreyman, Master Gardener

Are you ready to start planting? If you prepared the ground properly last fall, you won't have too much work to do with the soil before you can get started. Be sure that the soil is almost dry before you start to work it.

If you don't know the condition of your soil, an early application of 16-16-8 fertilizer would be best. You can also get a soil sample kit from the USU Extension Service and send your soil to the lab in Logan.

You can plant peas, radishes, asparagus, spinach, onions, cabbage, turnips, broccoli, and rhubarb between March 15 and May 1. Carrots, potatoes, beets, cauliflower, lettuce, parsnips and parsley can be planted between March 22 and July 1. Average germination temperatures for the two groups listed above are 35-85° F. Most plants will not do too well until the soil warms.

Seeds alone don't make the garden. Other factors to consider:

- GARDEN LOCATION: You need an area that gets plenty of sun. Tomatoes do like afternoon shade.
- SOIL CONDITION
- WEED CONTROL - Weeds rob plants of needed nutrients and harbor insects which can spread viruses.
- INSECT CONTROL - Control insects when they first appear or they might get to eat more than you do!
- CORRECT WATERING – too much water as well as too little will kill plants.
- CORRECT FERTILIZER - Nutrient deficient plants are more susceptible to disease.
- PLANT SPACING
- ROW SPACING
- PLANTING DEPTH
- CROP ROTATION
- DISEASE RESISTANT VARIETIES

GROWING BLUEBERRIES IN UTAH? By Joseph H. Labrum

YES! It is possible to grow blueberries in Utah. The secret is providing the right soil conditions.

Blueberries require the soil pH to be between 4.0 and 5.5. A pH of 4.5 - 5.0 works best. The natural pH of the soil here in Utah is typically 6.5 - 8.0. Adding acid-producing fertilizers - sulfur, peat moss, pine needles, etc. to the soil all help but the amount of 'acid' that all of these amenities produce is dwarfed by the amount of 'alkaline' materials already present in our Utah irrigation water. The one single biggest factor that determines the pH of the soil is the pH of the irrigation water. By continuously adding just the right amount of concentrated nitric acid to the irrigation water you can adjust the pH of the irrigation water downward to about 4.5 in just a few waterings.

Adding nitric acid to the irrigation water, and hence to the soil, also adds soluble nitrogen (fertilizer) to the soil and eliminates the need for any additional nitrogen fertilizer(s).



VOLUNTEER OPPORTUNITY FOR MASTER GARDENERS

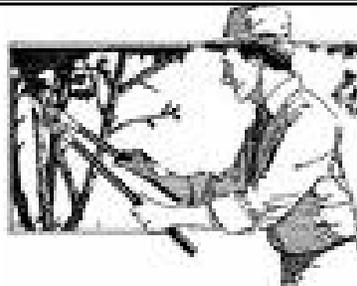
Provo City Parks & Recreation Department would like assistance in planting flowers on Center Street



**HINTON AROUND
THE YARD
AND GARDEN**

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

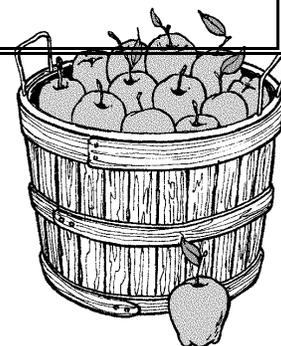
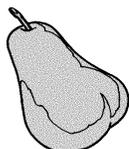
FRUIT TREE PRUNING DEMONSTRATIONS



PLEASE CONTACT THE HOST IF YOU PLAN TO ATTEND.

A pruning video will be shown. Refreshments may be served.

THURSDAY, MARCH 1: 2:00 - 4:00 p.m.		
Barbara Martel, 267 South 280 West, Lindon	226-2994 636-6508	All fruits
FRIDAY, MARCH 2: 2:00 - 4:00 p.m.		
Sharon Sims, 917 South 1100 East, Spanish Fork	798-1648	Cherries, peaches, apricots, nectarines, apples, pears, grapes, raspberries and blackberries
MONDAY, MARCH 12: 2:00 - 4:00 p.m.		
Marin Unrau, 733 East 300 North, Orem	426-9529 358-1350	Apples, walnuts, peaches, nectarines, grapes
TUESDAY, MARCH 13: 2:00 - 4:00 p.m.		
Virginia Taylor, 9852 South 6000 West, Payson	465-0262	Apples, peaches, apricots, pears, plums, cherries
WEDNESDAY, MARCH 14: 2:00 - 4:00 p.m.		
Rene Luthi, 945 North 500 East, Spanish Fork	798-9233	Apples, apricots, pears, walnuts, peaches, plums
FRIDAY, MARCH 16: 2:00 - 4:00 p.m.		
Emily Rowberry, 5763 W. 10680 No., Highland	763-7823	Apricots, pears, nectarines, peaches, walnuts, apples, plums
MONDAY, MARCH 19: 2:00 - 4:00 p.m.		
Phil Shumway, 890 South 725 West, Orem	225-2377	Apples, peaches, prunes, apricots, grapes



UPCOMING PROGRAMS TO ATTEND:

Cooking for Diabetics Class **Page 3**

INSIDE THIS ISSUE:

Identity Theft Page 1

February was National Heart Month Page 2

Guard Against Slips & Trips Page 2

An Irish Friendship Wish Page 2

Ask a Specialist (Washing Fruits/Vegetables) ... Page 3

Some Common Measurements Page 3

7 Ways to Use Your Tax Refund Wisely Page 3

Food Safety for Spring Religious Holidays Page 4

New Years Resolutions Suggestions Page 4

Greetings from the County Agent Page 5

March/April 2007 Garden Tips Page 5

Master Gardener’s Corner Page 6

Master Gardener Class Follow-Up Labs Page 6

Growing Blueberries in Utah Page 6

Volunteer Opportunity for Master Gardeners Page 6

Early Vegetable Planting Page 6

Fruit Tree Pruning Demonstrations Page 7

Tour to Portland Page 8

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TOUR TO PORTLAND! June 26 - 30, 2007

Join Larry Sagers and Adrian Hinton on the Utah Master Gardeners Oregon Nursery Tour to the world’s greatest nursery production area. Get ideas for your own landscapes from the nurseries that supply our plants. Stroll through exquisite gardens and see majestic scenery of the Columbia River Gorge. The scenery is outstanding, the horticulture is wonderful and adding the company of other enthusiastic Master Gardeners makes it perfect.

We will fly to Portland on Monday, June 25 and tour for five days, returning Friday evening. The tour is set up specifically for Master Gardeners (and one guest each) by Sagers Garden Travelers who specialize in Garden Tours. Master Gardeners will have exclusive sign-up privileges until March 8, then the tour will open to the public. Sign up now as space is limited and these tours generally fill within two weeks.

Get a brochure and sign-up form online at www.larrysagers.com/tours/Brochure_Portland_07.pdf (type this exact address into your browser as there will be no direct link from the site for two weeks) or call 888-353-4769 (888-353-GROW).

AIRLINE TICKETS MUST BE PURCHASED BY MARCH 21.

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

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It's time to renew if your expiration date is March or April 2007



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 3/2007 or 4/2007 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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