



Improving Family,  
Resources & Health

## CLOSE TO HOME

by Judy Harris, USU Extension Agent in Utah County

### HOLIDAY SPENDING TIPS

Wise men and women plan before making holiday purchases. To avoid overspending, consider these tips:

If it is necessary to cut back on spending this year, communicate that with your family. It doesn't mean the holidays have to change dramatically. Families should discuss what is important to them this season and be willing to make changes if necessary.



Set a holiday budget and keep track of what you spend. Include all expenditures, not just the cost of gifts. Figure costs of food, entertainment, decorations, travel expenses, holiday cards and postage as well as the cost of new clothes for the season. If possible,

look at how much you spent last year to help set your budget.

Set spending limits for each person on your list as well as for the other items in your holiday plan. Write your limit on an envelope and keep it handy.



When you make a purchase, subtract the amount from the limit and place the receipt in the envelope.

Decide how you are going to pay for holiday spending. If you plan to use only cash, leave your credit cards at home when shopping. If you write checks, record each check in your register and figure the balance before writing another check. This will help you stay within your limit.



If you need or want to use a credit card, choose one to use for all your holiday spending. You can control your spending on one card much more easily than on three or four cards. Check your latest statement for each card to determine the annual interest rate. Use the one with the lowest rate.



Only charge what you can afford to pay off each month. Pay close attention to your credit limit and understand the charge card guidelines.

Avoid impulse shopping. Start shopping far enough in advance that you will not be pressured to buy the first item you see in the store or catalog. This allows you to compare similar items and take advantage of sales.



Talk with family and friends about drawing names for a gift exchange, setting dollar limits on gifts or not exchanging gifts among adults. Make gifts by hand or give gift certificates promising your time or talents. Offer gifts for such things as babysitting, car washing or a particular talent, such as photography. Give family keepsakes or pictures as gifts to create memories as well.

IF ENTERTAINING FAMILY AND FRIENDS CONSUMES A LARGE PART OF YOUR HOLIDAY BUDGET, consider pitch-in dinners instead of shouldering all the work and expense yourself. You could also invite people for dessert and coffee or a small luncheon, brunch or breakfast.

It is never too early to start planning for next year. Think ahead and take advantage of after-holiday sales. Good budgeting should take place all year long, not just at the holidays.

*Author: Barbara Rowe, Utah State University*

**COOKING CLASS**

**Cooking on a Budget  
with Tips to  
Survive the Holidays**

**DATE:** November 10, 2006 7:00 - 8:30 p.m.

**LOCATION:** 100 East Center Street, Room L 700 Provo

**COST:** Class is **FREE**; handouts are \$2.00 if you want them.

**SPACE IS LIMITED - Call 851-8460 ext. 0 to reserve your seat NOW!**

should be kept at below 40° and food in the freezer should be kept at below 0° F.

**FOOD IN THE FREEZER**

A full freezer will usually keep food frozen for two days (one day for a half full freezer). Remember that the freezer should stay closed as much as possible. When the power comes back on, evaluate your food for degree of frozenness. If ice crystals remain, you can safely re-freeze the food. If there are no ice crystals, but the food is below 40°F, then you should cook and then serve or re-freeze. Any food that has thawed to above 40°F should be discarded because dangerous bacteria could be growing in the food. Sight and smell are not good indicators of whether or not food is good or bad.

**FOOD IN THE REFRIGERATOR**

In a refrigerator without power, food will remain chilled for up to four to six hours. This temperature will keep the longest if you do not open the door of the refrigerator while the power is out. If you think that the power will be out longer than this, add bags of regular ice to keep the temperatures cool longer. Place the ice on the upper shelves and pans to catch the melting ice on the lower shelves. Open the door only to add ice. Place a thermometer in the area farthest from the ice. As soon as the power returns, check to be certain that food has been kept below 40°F.

**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 are needed to facilitate special needs requested.

**FOOD SAFETY WHEN  
THE POWER GOES OUT**

Winter in Utah sometimes means snow and ice, which can lead to frustrating power outages. So, what do you do about all that food you have stored in the refrigerator and freezer when the power is out for those prolonged periods of time? Do you know how long your food will be safe?

Here are some guidelines that will help you to keep your food safe when the power goes out:

**PROPER TEMPERATURE**

One main factor in keeping food safe is keeping it at the proper temperature. The only way you can know if your food is at the correct temperature is by using a thermometer in both your refrigerator and freezer. Food in the refrigerator



**REMEMBER:**

***WHEN IN DOUBT, THROW IT OUT!***

Source: Alabama Cooperative Extension

**Shoppers love America  
because it is the  
Land of the Spree  
and the  
Home of the Crave!**

## SAFE COOKING WITH SLOW COOKERS



Opening the front door on a cold winter evening and being greeted by the inviting smells of beef stew or chicken noodle soup wafting from a slow cooker can be a diner's dream come true. But winter is not the only time a slow cooker is useful. In the summer, using this small appliance can avoid introducing heat from a hot oven. At any time of year, a slow cooker can make life a little more convenient because by planning ahead you save time later. And it takes less electricity to use a slow cooker than an oven.

**IS A SLOW COOKER SAFE?** Yes, the slow cooker, a countertop appliance, cooks food slowly at a low temperature – generally between 170° and 280°F. The low heat helps less expensive, leaner cuts of meat become tender and shrink less.

The direct heat from the pot, lengthy cooking and steam created within the tightly-covered container combine to destroy bacteria and make the slow cooker a safe process for cooking foods.

### SAFE BEGINNINGS

Begin with a clean cooker, clean utensils and a clean work area. Wash hands before and during food preparation.

Keep perishable foods refrigerated until preparation time. If you cut up meat and vegetables in advance, store them separately in the refrigerator. The slow cooker may take several hours to reach a safe, bacteria-killing temperature. Constant refrigeration assures that bacteria, which multiply rapidly at room temperature, won't get a "head start" during the first few hours of cooking.

### THAW AND CUT UP INGREDIENTS

Always defrost meat or poultry before putting it into the slow cooker. Choose to make foods with a high moisture content such as chili, soup, stew or spaghetti sauce. Cut food, such as roast or whole chicken, into chunks or small pieces because the food will cook so slowly it could remain in the bacterial "Danger Zone," between 40° F and 140° F for too long. If using a

commercially frozen slow cooker meal, prepare according to manufacturer's instructions.

### USE THE RIGHT AMOUNT OF FOOD

Fill cooker no less than half full and no more than two-thirds full. Vegetables cook slower than meat and poultry in a slow cooker so if using them, put vegetables in first, at the bottom and around sides of the cooker. Then add meat and cover the food with liquid such as broth, water or BBQ sauce. Keep the lid in place, removing only to stir the food or check for doneness.

### SETTINGS

Most cookers have two or more settings. Foods take different times to cook, depending upon the setting used. Certainly, foods will cook faster on high than on low. However, for all day cooking or for less-tender cuts of meat, you may want to use the low setting.



If possible, turn the cooker on the highest setting for the first hours of cooking time and then to low or the setting called for in the recipe. However, it's safe to cook foods on low the entire time – if you're leaving for work, for example, and preparation time is limited.

### HANDLING LEFTOVERS

Store leftovers in shallow covered containers and refrigerate within two hours after cooking is finished. Reheating leftovers in a slow cooker is not recommended. However, cooked food can be brought to steaming on the stove top or in a microwave oven and then put into a preheated slow cooker to keep hot for serving.

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**FOR ADDITIONAL FOOD SAFETY INFORMATION about meat, poultry, or egg products, call the toll-free USDA Meat and Poultry Hotline at 1 (800) 535-4555; for the hearing-impaired (TTY) 1 (800) 256-7072.** The Hotline is staffed by food safety experts weekdays from 8:00 a.m. until 2:00 p.m., Mountain Standard Time.

Source: USDA

## DIABETICS CAN ENJOY HEALTHY LIFE WITH RIGHT FOOD PLAN

Diabetes is a serious disease that affects an estimated 20.8 million people in the United States. One-third of the people affected by diabetes do not realize they have the disease.

It's important to know the symptoms of diabetes so you can get treatment. Unfortunately, many of the symptoms may seem harmless, which can delay diagnosis. Studies have shown that early treatment of diabetes can decrease the chances of developing complications related to diabetes. Some of the symptoms of diabetes are: blurred vision, extreme tiredness, extreme thirst, frequent urination, dry mouth and skin, and unusual weight loss. Contact your doctor if you have any of these symptoms.

Many times people with diabetes will say they have "a little sugar" or "a touch of diabetes" and do not realize how serious the disease can be if not controlled. It is important to get control of diabetes as soon as you are diagnosed to help prevent the serious health problems caused by diabetes. By taking care of diabetes, it will make you feel better and help prevent heart disease, stroke, high blood pressure, vision problems, nerve damage, kidney problems and dental problems.

An important part of managing your diabetes is following your diabetes food plan. If you do not have a food plan, talk to your doctor or a dietitian to help you understand the amounts and types of foods you need to stay healthy and in control of your blood sugar. A good food plan will include healthy foods in the right portions that are low in fat and salt. This food plan should include foods such as whole grains, fruits and vegetables, low-fat dairy, lean meats, fish, dry beans and heart healthy oils. Source: Cheryl Vasse, Alabama Cooperative Extension

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## TIPS FOR TREATING STAINS

### ◆ FRUIT BASED STAINS

If not treated immediately, they can oxidize and turn brown.

**HOW TO CLEAN:** Treat these stains promptly. Remove excess fruit and run the fabric under cold water. Wash items as soon as possible using the warmest water and bleach that are safe for the fabric.

## POTATO CORN CHOWDER

- 1 teaspoon olive oil
- 1 cup chopped green onions, green & white parts
- 1 small red bell pepper, seeded & chopped
- ½ cup chopped celery
- 2 cups peeled, chopped potatoes
- 1 (16 oz.) can reduced sodium chicken broth
- 2 cups frozen whole kernel corn
- 1 (12 oz.) can evaporated skim milk
- 1 teaspoon dried rosemary
- ¼ teaspoon coarsely ground black pepper

1. Heat oil in a large saucepan over medium-high heat. Add onion, bell pepper and celery; saute 5 minutes or until tender.
2. Add potatoes and broth; bring to a boil. Reduce heat and simmer, uncovered, for about 10 minutes or until potatoes are tender.
3. Stir in remaining ingredients; cook for 5 to 10 minutes or until thoroughly heated.

**\*\*Recipe can serve as a complete meal when served with a salad. Milk provides a source of calcium.**

Source: Dining with Diabetes, West Virginia University Extension

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### ◆ CHOCOLATE

**HOW TO CLEAN:** Pre-treat with a pre-wash stain remover or liquid laundry detergent. Launder.

### ◆ FACE MAKEUP

Face makeup can leave smears and smudges.

**HOW TO CLEAN:** If makeup is oil- or wax-based, remove excess with the back of a spoon. Sponge remaining stain with pre-wash stain remover. Wash in hottest water that's safe for fabric.

### ◆ CHEWING GUM

Chewing gum can stain even when it's promptly peeled away.

**HOW TO CLEAN:** Remove gum residue by rubbing stain with ice. Then use dull knife to carefully scrape off the excess. Saturate the area with a pre-wash stain remover. Rinse, then launder.

### ◆ NAIL POLISH

**Note: It may be impossible to remove.**

**HOW TO CLEAN:** Place stain face down on clean paper towels. Apply nail polish remover to back of stain (don't use on acetate or triacetate fabrics). Replace paper towels frequently. Repeat until stain disappears. If it disappears, rinse, then launder. If stain doesn't disappear, treat again.

Source: Soap & Detergent Association



## Hinton Around the Yard & Garden



### GREETINGS FROM THE COUNTY AGENT



HORTICULTURE NEWSLETTER  
by Adrian C. Hinton,

This fall we've probably had the most normal weather we've had in a long time, both across the county and the Wasatch Front. I hope you all have your green tomatoes picked and your pansies in the ground. The bulbs will do well if planted this fall (see the Timely Tips).

I hope to see all the Master Gardeners at our winter festivities on December 5. Please respond as soon as possible if you're going to attend (801-851-8460, ext. 0).

I hope all of you have a Happy Thanksgiving, a Cool Yule and a Frantic First!

### TIMELY TIPS for NOVEMBER/DECEMBER by Pat Fugal, Horticulture Assistant

1. WINTER SUNSCALD - Wrap the tree trunks with tree wrap or paint them with white latex paint to reflect the light, and prevent your tree trunks from splitting.
2. Order your CATALOG SEEDS now so you'll be ready to plant in the spring.
3. Clean all the FALLEN LEAVES out of your pond to prevent bacteria buildup. If you turn off the water in your pond during the winter, remove the pump so it won't freeze.
4. Put up a BIRD FEEDER **IF** you like all of the "stuff" that goes with it!!
5. HOUSEPLANTS grown for green foliage, such as philodendrons, ferns, etc., should only need fertilizing once every 2-3 months during the winter. Provide adequate humidity and place them in a bright location.
6. Before it snows, TIE UP SHRUBS that will be damaged by heavy snow fall. "Tie" them up with chicken wire if deer are a problem.
7. To PREVENT MICE AND VOLE DAMAGE to trees and shrubs, put rodent bait out where it won't get wet. They will not eat wet, moldy bait. You can place the bait inside a length of 1-2" PVC pipe and place the pipe near the trees or shrubs that you are trying to protect.
8. Buy an AMARYLLIS and enjoy flowers during the winter.
9. Drain the gas from your lawn equipment or add gas stabilizer. Sharpen the tools that need it and sand and varnish (or paint) the tools you left outside that are now all rough and slivery.
10. Buy a gardening book TO GIVE as a Christmas gift.



## Hinton Around the Yard and Garden

**PESTICIDES** - Howard Deer,  
Extension Pesticide Specialist

### NATIONAL PESTICIDE INFORMATION CENTER

*Do you, your colleagues, or your clients have questions about pesticides?* Perhaps you might be interested in a reputable pesticide information resource offered by Oregon State University. The National Pesticide Information Center (NPIC) provides a toll-free telephone service offering objective, science-based chemical, health, and environmental information about pesticides.

*If you have questions like:*

- Will pesticides applied to lawns contaminate well water?
- How long should I keep my child off the lawn after a weed application?
- What can I do to minimize any risks to me or my family?
- How long will it take a pesticide to break down in soil?
- Do you know where I can get general pesticide information?

*Get real answers from NPIC!* We answer many questions every day from across the nation from the general public, health care providers, veterinarians, government agencies, and others. Our goal is to provide unbiased information about a variety of pesticide-related topics, in order for individuals to make a more informed decision when using pesticides.

If you have any questions about the NPIC program or services, please feel free to contact us at 1-800-858-7378. Our Pesticide Specialists are available to assist callers seven days a week from 6:30 a.m. to 4:30 p.m. Pacific time.

### PESTICIDE USE REDUCES RELIANCE ON FOREIGN OIL AND MIGRANT LABOR

According to a newly-released study, June 2006, by the CropLife Foundation (CLF), the use of herbicides to control weeds has significant impact for U.S. farmers. As a result, farmers have:

- ◆ Saved 337 million gallons of diesel fuel that would otherwise be needed each year for farmers to use mechanical tillage to replace chemical spraying.

- ◆ Pre-empted the need for 7 million additional migrant workers to pull weeds by hand.
- ◆ Reduced soil erosion by 356 billion pounds each year as a result of not having to plow weeds under the soil during field planting preparation.
- ◆ Increased crop production by 20%, equal to 296 billion pounds of food and fiber.
- ◆ Reduced the cost of farming by \$10 billion a year.



– Farmers using tillage instead of herbicides require 4 times the fuel, making twice as many trips through each field.  
– Corn production would suffer the greatest loss without herbicides, reducing production by 2.7 billion bushels. This would eliminate the entire projected U.S. capacity to produce ethanol (being developed as an alternative fuel).

### HOW CAN I REDUCE PLANT PESTS IN MY GARDEN NEXT YEAR?

– by Dr. Diane Alston,  
Utah State University Entomologist

Many plant-feeding insects and mites seek protected sites in which to spend the winter. Among this group are squash bugs, Mexican bean beetles, earwigs, strawberry root weevils, and spider mites. Take action now and get a jump on pest management for next year's gardening season.



- Remove herbaceous (annual) plant materials at the end of the season. Don't leave old vines, plants and annual flowers in debris piles. Compost or dispose of the plant material as soon as possible. Debris that is left provides a comfortable place for pests to spend the fall and winter.
- Rototill your garden soil in the fall. Many pests that can overwinter are destroyed when brought to the surface where they'll dry up or freeze.
- Plant a fall and winter cover crop such as annual ryegrass. Cover crops reduce weeds, retain oil moisture and add nutrients to the soil.
- Prune diseased and dead limbs from woody shrubs and trees in late winter to early spring. Wait until the woody plants have hardened off for the winter before pruning. Fall pruning may predispose plants to winter injury.

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## THE MASTER GARDENERS CORNER

by Julia B. Tuck

As you remove herbaceous plant materials from your yard to reduce pests and pathogens for next year, and while you are protecting plants that are not as hardy (grapes, roses...) by mulching around the base, take time to think about our fall social!

This year's fall social will be on December 5 at 6:30 p.m. We will meet in L700 in the County Administration Building (100 East Center, Provo). Come and mingle with good friends and join us for a pot luck dinner. Bring a favorite dish, according to the first initial of your last name:

- A-F: Bring a salad
- G-L: Bring a dessert
- Q-Z: Bring a main dish

You may bring your spouse, significant other, or a friend. Please call the office and let us know how many are coming (851-8460, extension 0). Also bring a copy of the recipe of the dish you bring so we can include it in the next edition of the Master Gardener Cookbook.

Door prizes will be available. This is also a good time to pay your 2007 Utah County Master Gardener Association dues (\$13) which includes the newsletter.

With Christmas around the corner, the Utah County Master Gardeners Cookbook makes a good stocking stuffer. We still have a few left - a great value at just \$6.00.

SEE YOU AT THE SOCIAL!

### ASK A SPECIALIST

#### WHAT CAUSES LEAVES to CHANGE COLOR in the FALL?

by Loralie Cox, Utah State University Extension Horticulturist, Cache County

Perennial plants have devised ways to protect themselves from freezing winter temperatures and harsh winter conditions. Stems, twigs and buds are equipped to survive extreme cold and initiate growth the following spring. Because tender leaves freeze in the winter, plants have developed mechanisms to either toughen up and protect leaves or to dispose of them.

Evergreen leaves, such as pine, spruce, fir and juniper, are able to survive freezing winter temperatures because they are tough. Their needle-like or scale-like foliage is covered with a heavy wax coating, and fluid in the cells contains substances that withstand severe winter conditions. Evergreen needles survive for several years on the tree, but will eventually fall with age.

The leaves of broadleaf plants, such as maple and ash, are tender and susceptible to winter temperatures. These broad, thin leaves are not protected by thick coatings, and fluid in the cells is usually thin, watery sap that freezes easily. Because sap flows throughout the entire plant, the

parts that are unable to overwinter must be sealed off and shed to ensure the plant's survival. This is what causes leaves to fall from the plants in autumn.

But why do leaves change color before they fall? Why do maple leaves turn red and ash leaves turn yellow? A review of basic plant processes answers these questions.



**Leaves** are food factories for plants. While the sun shines, plants produce glucose (food) from carbon dioxide and water. Chlorophyll helps make the photosynthesis process happen and gives plants their green color.



**Leaves** are actually preparing for autumn when they begin to grow in the spring. At the base of each leaf is a layer of cells call the "abscission" or separation layer. All summer, small veins are passing water into the leaf and food back to the tree. As days shorten in the fall, the cells of the abscission layer begin to swell, reducing and finally cutting off the flow of water and food between the leaf and the tree.



**As** the chlorophyll fades, we begin to see yellow and orange colors. These colors were present all year, but were masked by the green chlorophyll. The orange colors come from carotene and the yellows from xanthophyll. They are common pigments found in flowers, carrots and bananas.



**The** bright red and purple colors in some leaves, such as maples, come from anthocyanin pigments, which are formed by trapped glucose when the abscission layer cuts down the flow of water into the leaf. Sunlight and cool nights cause the leaves to turn glucose to red. The brown color of trees, like oaks, is a result of tannin, a bitter waste product. Different combinations of all these pigments give a wide range of colors to different plants each fall.



**Temperature** and moisture conditions before and during the time chlorophyll is declining also affect the amount and brilliance of developing leaf colors. A succession of warm, sunny days and cool, but not freezing nights seems to bring the most spectacular color display. These conditions promote lots of sugar production and gradual closing of the veins going into the leaf. The trapped sugar produces anthocyanin pigments — red, purple and crimson.



**A** late spring or severe summer drought can delay the onset of fall color by a few weeks. A warm fall will also lower the intensity of autumn colors. A warm, wet spring, favorable summer weather and warm, sunny fall days with cool nights produce the most brilliant autumn colors.

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**HOW CAN I REDUCE PLANT PESTS IN MY GARDEN NEXT YEAR?**

(CONTINUED FROM PAGE 6)

- Protect shrubs and other plants that have winter-sensitive roots and crowns (roses, blackberries, grapes). Place leaves, grass clippings or other types of mulch around the base. Winter injury will cause stress and reduced growth for cold susceptible plants next spring. This in turn makes these plants more prone to attacks by pests.
- Continue to water your perennial plants through the fall. Although their growth is slowing and less water is needed, a water-stressed plant is more vulnerable to winter injury.
- Keep a record. Plan for next year by noting garden plants and cultivars you liked best and those with the fewest problems. Also keep track of pest problems (such as aphids, scale, pear psylla and red mites) that should be treated next spring with dormant oil sprays.



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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