



# ON THE Home Front



Improving Family,  
Resources & Health

## CLOSE TO HOME

by Judy Harris  
USU Extension Agent in Utah County

## Buying a Car: Know What You're Signing

*"The dealer said the loan didn't go through, and they'll repossess the car unless I apply for a new loan at 18%."*

*"I thought I signed a paper that let them run my credit report. They say I bought the car."*

*"I didn't realize that I agreed to a 'balloon' loan—the final payment is several thousand dollars!"*

While most car dealerships and salespeople are honest and helpful, it is still our responsibility as consumers to know what we are signing (and to teach our teens).

- ▶ There is no three-day "cooling-off" period for car sales during which you can change your mind and cancel the contract. Understanding that, you should **never** sign a contract until you are certain you want to be bound by its terms.
- ▶ Make sure anything the salesperson promised you is in **writing**.
- ▶ Tell the dealer you won't take the new car home or deliver your trade-in until the financing has been approved. That way if the financing is not approved or if the dealer tells you the financing will be at a higher

rate of interest than originally promised, you can easily walk away from the deal and look elsewhere.

### The buyer's order

- ▶ Don't sign a buyer's order until you are ready to buy the car. If a salesperson asks you to sign a buyer's order so you can "try out the car" or so he can run a credit check, don't do it. Tell them to write up a special note that describes those agreements. And **never** sign a blank buyer's order for any reason.
- ▶ Check, line by line, that every item on the order is accurate and reflects what you negotiated. Is the selling price, the value of your trade-in and the down payment what you agreed to?
- ▶ Make sure any "accessory purchases" or "dealer-installed items" listed on the contract (such as service contracts or paint sealants) are items you agreed to buy.
- ▶ Read **both sides** of every paper. Make sure there are no blank spaces in the contract before you sign it. Draw a line through or write "NA" on items that don't apply.
- ▶ Make sure the sales **manager** signs the order, so a dealer cannot say the salesperson made a mistake and they can't sell you the car on those terms.

*(continued on page 2)*

#### UTAH COUNTY OFFICE

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July-August 2000

(continued from page 1)

► Do not take the new car until you have copies of the fully completed and signed buyer's order, along with loan papers and other documents. Get copies before you leave the dealership.

## The Retail Installment Sales Contract

This is the contract used if you are buying your new car on credit arranged by the dealer. You do not have to finance your car through the dealer. (Before you begin shopping for a car you should see what loan terms a bank or credit union would give you and, if possible, get pre-approved. Then you'll have something to compare to what the dealership offers.)

► Check the interest rate, number of payments, and amount of monthly payment carefully. Don't just focus on the monthly payment; a low monthly payment means more interest paid to the lender! Is there a high (balloon) final payment? When is the first payment due?

► Credit life insurance or credit disability insurance is almost always an option, not a requirement. (If it is required, you do not have to get it from the dealer.) If you do not wish to buy this insurance, make sure that you correctly indicate that—some forms ask you whether you accept, others ask whether you decline.

► Be sure you are signing a retail installment sales contract and not a lease agreement. They look similar.

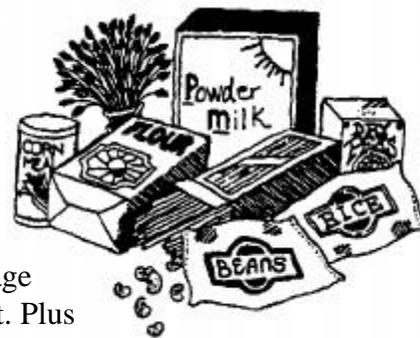
► To avoid potential problems, don't take the new car or deliver your trade-in until the loan is approved. If you decide to do otherwise, read the contract to find out what will happen if the dealer is not able to arrange credit on the promised terms. Don't sign a contract that attempts to obligate you to accept a different loan, which may have a higher interest rate or other terms not favorable to you.

It is your money! Insist on taking the time to read all documents before you sign them. Don't rely on a salesperson's statement that you can "bring the car back if you are unhappy for any reason" unless that statement is written into the contract. Make sure all the terms of the deal have been finalized and you are happy with them *before* you take the car. (Source: The Consumer's Edge, Issue #85, Office of the Maryland Attorney General)



## Practical Food Storage!

In September we will be hosting three practical and rejuvenating classes—on using food storage. Really! The presenter will be Leslie Probert, who has spent years researching food storage recipes that taste great. Plus she has food storage recipes that she uses on her busiest days! Think of it—using food storage, having it taste great, and saving time! Wow!



Class size is limited to 20 so the presenter can answer all your questions. Be sure to register early! There will be samples and handouts at each class. Since class size is limited, please contact us at 370-8460 x2 if you need to cancel your registration so someone on the waiting list could attend.

The cost is \$2 for a single class, \$4 for two classes, or \$5 for all three classes. Call Judy at 370-8460 x2 if you have questions.



### Food Storage for the Overwhelmed

Getting a do-able plan in hand and ideas for overcoming barriers to enjoying your food storage.

Wednesday, September 13, from 1-2 p.m. in room 306 (ballroom) of the Historic Utah County Courthouse.



### Fast Fantastic Food Storage Fixings

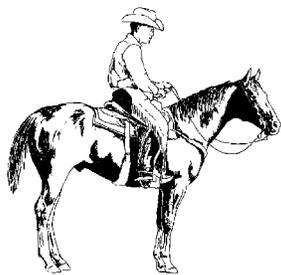
Learn fast and delicious ways to use the food you already have stored. Wednesday, September 20, from 1-2 p.m. in room 306 (ballroom) of the Historic Utah County Courthouse.



### Friendly Fuels or Cold Soup

Fuel safety, apple box reflector oven, etc. Wednesday, September 27, from 1-2 p.m. If weather permits, we will meet under the tree on the south side of the Historic Utah County Courthouse. In case of bad weather we will meet in room 306 (ballroom) of the Historic Utah County Courthouse.

## FESTIVAL OF THE AMERICAN WEST



**July 28 - August 5**  
**11:00a .m. - 9:00 p.m. (Closed Sunday)**

**American West Heritage Center**  
**U.S. Highway 89/91 - Wellsville, Utah**

**(90 miles north of Salt Lake City)**

**FESTIVAL INFO.: 800-225-FEST**

**TICKETS: 888-828-2831 [www.americanwestcenter.org](http://www.americanwestcenter.org)**

Celebrate our Western heritage at the 29<sup>th</sup> Annual eight-day festival. Known for its accuracy in offering visitors a more realistic understanding and appreciation of our history. Twice received the prestigious Freedom Foundation Award and has been chosen five years in a row as one of the top 100 attractions in North America.

### ***Events***

#### ➤ The Great West Fair

(Native American village, mountain man rendezvous, military encampment, pioneer settlement, heritage craft demonstrators, cowboy shoot-out, medicine show, and lots of great food)

#### ➤ Opening Night Concert: Friday, July 28, 8:00 p.m. - \$15

Don Edwards, Waddie Mitchell, Sons of the San Joaquin

#### ➤ American West Cowboy Poetry Gathering, July 28-29, 10:00 a.m. - 8:00 p.m.

#### ➤ American West Art Show, July 28 - August 5, 11:00 a.m. - 9:00 p.m.

Cowboy Hall of Fame artist Jim Norton plus several noted Utah artists

#### ➤ Western Horse Parade, July 29, 9:00 a.m. (Main Street in Wellsville)

#### ➤ World Championship Dutch Oven Cook-Off, August 5, 10 a.m. - 4 p.m. You can get samples after judging is done!

#### ➤ The American Heritage Quilt Show, July 28 - August 5, 11:00 a.m. - 8:00 p.m.

At the Wellsville Tabernacle, 75 South 100 East, three miles south of the American West Heritage Center

#### ➤ The West: America's Odyssey - Outdoor Pageant, July 29 - August 5, 9:00 - 10:15 p.m.

Features a taped narration by the late Jimmy Stewart, performances by a hundred dancers and singers, and guest host, former Broadway star Robert Peterson. **BRING JACKET AND BLANKET OR LAWN CHAIR.**

#### ➤ Festival Dance, August 5, 8:00 p.m.

<u>PASS</u>	<u>FAIR</u>	<u>PAGEANT</u>	<u>COMBO</u>
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Adult 1 day	\$10	\$10	\$ 19
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Adult Season	\$30		\$ 50
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Group & Sr.	\$19	\$19	\$ 18
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Student	\$ 6	\$ 9	\$ 14
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Children (Under 12)	\$ 5	\$ 6	\$ 10
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Family,* 1 Day			\$ 65
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Family,* Season			\$150
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\*Family includes parents and up to 4 dependent children under the age of 21.

## AMERICAN WEST HERITAGE CENTER

OPEN TUESDAY - SATURDAY, 10:00 a.m. to 5:00 p.m. MEMORIAL DAY THROUGH LABOR DAY (and other days through the year for special events). Escape to a century of the past where each day is dedicated to celebration our history and preserving the Old West. Our mission is to educate, entertain and enlighten by sharing the music, crafts, folk life and values of the past. We accurately interpret life from 1820-1920 on a 160-acre living history site.

**HERITAGE CENTER OPEN Tuesday-Saturday, 10:00 a.m. - 5:00 p.m., Memorial Day through Labor Day**

**Upcoming special events:** July 4-8 Battle Cry of Freedom, July 8 Box Social & Military Ball beginning at 8 p.m.

## Make Your Own Raspberry Vinegar

Bruise 1 cup fresh raspberries lightly and place in sterilized pint jar. Heat distilled white or wine vinegar to just below the boiling point. Fill jar with vinegar and cap tightly. Allow to stand 2 to 3 weeks. Strain vinegar, discarding fruit. Pour vinegar into a clean sterilized jar. Seal tightly. Use in dressings for mixed greens or fruit salads, or in marinades for chicken. (Source: Heinz) We have information on making flavored vinegars in the office. You are welcome to come and browse.

## Free Bottles!

Making flavored vinegars for gift-giving or your own enjoyment is both easy and fun. Fruits, herbs or spices can be used to create a variety of vinegars to use with salads, vegetables, meat, and poultry. To make it even easier we have LOTS of simple tapered bottles that would be attractive for the vinegars. They are clear glass and hold about 10 ounces. You are welcome to pick up a few or enough for a whole group or class.



## Ras pbe rry Vinaigrette

Here's a recipe to use your raspberry vinegar.

- ½ cup vegetable oil
- ½ cup raspberry vinegar
- 2 teaspoons Dijon-style mustard
- ½ teaspoon granulated sugar
- ¼ teaspoon salt
- ¼ teaspoon pepper (or white pepper)

Combine all ingredients in jar; cover and shake vigorously. Chill to blend flavors. Shake again before serving with mixed greens. Makes about 1 cup.

## Thirst and Aging

Elderly people may not *feel* thirsty even when their bodies *need* water. This could put them at risk of serious dehydration, especially in hot weather, or during illness with fever or diarrhea.

To help prevent dehydration, elderly people should get into the habit of drinking water or other water-containing beverages with each meal. They should also remember to drink fluids periodically throughout the day—even if they do not feel thirsty. (Source: New England Journal of Medicine)

## Don't Withhold Herbal Info

Consumers need to tell their doctors if they are using herbal supplements. Not doing so can be dangerous. Patients who have abruptly ended alternative medicines when hospital treatments are necessary have suffered devastating consequences such as delirium and racing heart, resulting in intensive care. If the patients had disclosed their self-treatments, many of the complications could have been prevented. (Source: Journal of the American Medical Association, November 1998 as reported in FDA Consumer Updates, March-April 1999)

*Freeze and dry cherries to enjoy year round. Try this cherry salsa with grilled poultry, roast pork, or tortilla chips.*

## Cherry Salsa

- 1 a cups frozen unsweetened tart cherries
- ¼ cup coarsely chopped dried tart cherries
- ¼ cup finely chopped red onion
- 1 Tablespoon chopped jalapeno peppers, or to taste
- 1 clove garlic, minced
- ¼ teaspoon dried cilantro
- 1 teaspoon cornstarch

Coarsely chop frozen tart cherries. Let cherries thaw and drain, reserving 1 tablespoon cherry juice.

Combine drained cherries, dried cherries, onion, jalapenos, garlic, and cilantro in a medium saucepan; mix well. In a small container, combine reserved cherry juice and cornstarch; mix until smooth, then stir into cherry mixture. Cook, stirring constantly, over medium-high heat until mixture is thickened. Let cool. Makes about one cup. (Source: *A Celebration of Cherries*, Cherry Marketing Institute)



UTAH COUNTY OFFICE  
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July - August 2000

**HINTON**



**AROUND**

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

## GREETINGS FROM THE COUNTY AGENT

The growing season is here in full glory. The heat has been unusually high at times this season. This has brought an early leaf scorch of many trees, brown spots in the lawn and early grub and billbug damage in many areas.

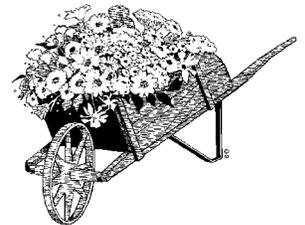
We still have a great fruit crop so far this year and the corn (I can't wait till the corn is ready!) is looking great for the most part.



I hope ALL of you are making plans to bring in a sample of your best produce and flowers to the County Fair this year. Plan on bringing your entries to the McKay Events Center on Thursday, August 10, in the afternoon from 3:00 - 6:00 p.m. Be sure to get a copy of the Utah County Fair Entry Guide to help you with your horticulture and other entries. I hope you all have a great growing and showing season.

### TIMELY TIPS FOR JULY-AUGUST 2000

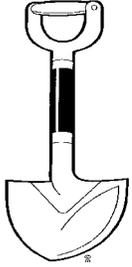
1. Keep a cover spray on your apple and pear trees for codling moth control.
2. Keep your cherry fruit flies under control until harvest.
3. Mower blades can be dulled with just one rock or a trip through a dirt pile. Keep them sharp to prevent brown tips on your lawn.
4. Deadhead all roses to encourage more buds.
5. Protect/shade your tomatoes and keep temperatures below 88° F.



## TIPS FOR LANDSCAPE WATER CONSERVATION

Irrigate early in the morning when temperatures are cool and when the wind is not blowing so that less water is lost to evaporation.

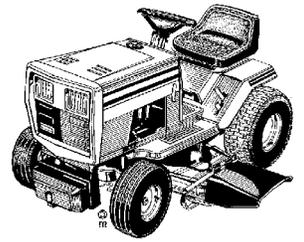
Perform routine irrigation system maintenance. Check monthly for leaks and crooked, broken, or clogged heads. Make any needed repairs promptly. Adjust heads that are not covering the desired area.



Mow your lawn at a height of 2 1/2 to 3 inches. This improves tolerance of hot, dry conditions. Never remove more than one-third of the leaf blade in a single mowing. Longer blades usually mean deeper, more efficient roots.

Increase infiltration of water by aerating turf to reduce compaction and thatch.

Apply mulches in gardens and around trees and shrubs to reduce water loss from soil surface evaporation.

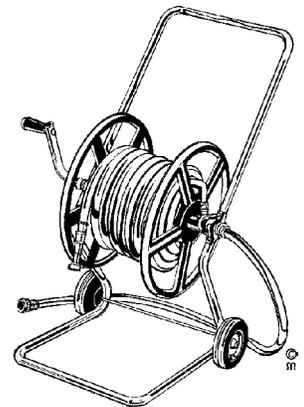


Practice water zoning. Group plants with similar water requirements together and water according to the plant's needs. Keep lawn and shrub areas on separate sprinkler valves.



Use drip or trickle irrigation systems to reduce the amount of water used in the landscape or garden.

Keep your mower blade sharp. A sharp blade cleanly cuts the grass and it heals quickly while a dull blade tends to shred the tips leaving them open to disease and prolonged water loss.



Water in short, repeated cycles instead of one long cycle. Interrupt watering when puddles or run-off occur. Allow the water to penetrate into the soil before restarting.

Adjust your timer so that you are meeting the plant water requirements. Plants use different amounts of water in the spring, summer, and fall.

Select plants that are well adapted for our climate and soil conditions.

Accept a less-than-lush lawn. Grass will naturally go dormant during periods of drought but will readily regenerate when water becomes available. Reduce traffic on these areas if possible.

Control weeds. Weeds are water wasters!

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*To own a bit of ground, to scratch it with a hoe, to plant seeds, and watch the renewal of life – this is the commonest delight of the race, the most satisfactory thing a man can do.*

Charles Dudley Warner

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## FOOD SAFETY INITIATIVE

Since 1997, the U.S. has undertaken numerous activities associated with the president's Food Safety Initiative (FSI), a multiagency effort to enhance the safety of the U.S. food supply and reduce the incidence of foodborne illness in the nation. The Department of Health and Human Services, USDA and EPA coordinate FSI activities. The FSI international component is especially critical, since the U.S. imports a large percentage of its food. According to the FDA, 38% of fruits and 12% of vegetables eaten by Americans last year were imported. This figure is expected to increase. The U.S. government's resources are not sufficient to provide the international outreach needed to improve the safety of food within other countries or even food imported into this country. In addition, safety of foods consumed by U.S. travelers abroad and the potential for the spread of communicable diseases through travel are of concern to the U.S. public health community. Thus, cooperative efforts between the U.S. government and international partners are necessary to implement the FSI and improve food safety globally. (JAMA, 4/12/00)



## HERBAL SUPPLEMENTS

Herbs in perspective:

- In the U.S. more than \$3.2 billion was spent on herbs in 1997.
- Worldwide over \$12.4 billion is spent on herbal products.
- By 2010 it is expected that \$25 to \$35 billion per year will be spent on herbal products.

### ***HERBS: THE GOOD, THE BAD, AND THE QUESTIONABLE***

Herbs are drugs.  
 Herbs are dietary supplements.  
 Herbs can interact with over-the-counter and prescription medications.  
 Herbs can interact with other herbs.

Herbs are drugs, but unlike prescription drugs which contain only one active ingredient (such as acetylsalicylic acid in aspirin), herbs can obtain hundreds of nutritional and pharmacological (drug-like) compounds. The combination of these compounds can be unpredictable and there are NO government regulations for herbal supplements.

***Herbal supplements should never be given to a child. Pregnant or breast-feeding women need to talk to their doctor before taking herbal supplements.***

Herbs can interact with other medications. Overmedication and other serious conditions can arise from taking certain herbal supplements and prescription medications or over-the-counter medications. Blood thinning medication such as Warfarin (Coumadin) mixed with herbs that cause similar responses in the body like garlic or ginkgo may put the user at risk for a stroke.

The government does not regulate herbs. There are no strict requirements for quality, content, packaging, or dosage amounts. Prescription and over-the-counter drugs are highly regulated by the government to ensure quality products with safe dosing recommendations. Because there are no regulations on herbal supplements you do not always know exactly what you are purchasing. There are some herbs available that are beneficial to our health, but there are also those available on the market that can cause some adverse effects and are very dangerous.

When shopping for herbs, here are some things to look for:

1. *Look on the label for the amount of active ingredient in each dosage.* For example the label will state, "This product is standardized to contain \_\_\_% of the active ingredient." Standardized products may be more expensive, but you know for sure how much of the active ingredient(s) you are taking.
2. *Read the fine print.* Look for an expiration date, recommended dosage, and ingredient list.
3. *Buy European or well-known American products.* The European herbs have been tightly regulated since the 1970's. Well-known American products will most likely be from companies with a good reputation.
4. *Buy in small amounts* and do not keep for a long time. More is not always better.
5. *Know that the research on herbs is very limited.*

Always tell your doctor which herbal supplements you are taking. In 1997, 60 million Americans stated that they did not inform their doctor about their use of herbal supplements. Your doctor will help you determine if the herbal supplement is safe for you to take.

Finally, do your homework. Research the herbal supplements you are interested in on the WEB, in books, or ask your doctor. Be sure to look at all sides of taking an herbal supplement. For example the benefits, side effects, expense, and interactions with other medications.

*See next page for a list of resources to consult for information about herbs.*  
 (Kelly Stengel, USU Extension Dietetic Intern & Jo Ann Mathis Ross, USU Extension Educator)



## Programs to Attend

### PRACTICAL FOOD STORAGE

- Food Storage for the Overwhelmed - Sept. 13
- Fast Fantastic Food Storage Fixings - Sept. 20
- Friendly Fuels or Cold Soup - Sept. 27
- Festival of the American West: July 28 - Aug. 5

## What's Inside This Issue ...

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- Food Safety Initiative
- Herbal Supplements
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It's time to renew  
if your expiration  
date is 8/2000

### GOOD RESOURCES TO LOOK FOR INFORMATION ABOUT HERBS:

PDR (Physician's Desk Reference) for Herbal Medicine.

Varro Tyler's books: *The Honest Herbal and Herbs of Choice*.

Office of Alternative Medicine <http://www.altmed.od.nih.gov/>

The Herb Research Foundation <http://www.herbs.org>

USDA: Photochemical and Ethno botanical databases  
<http://www.ars-grin.gov/~ngrslb>

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American Dietetic Association

<http://www.eatright.org/aphytochemicals.html>

### FOR YOUR INFORMATION

**Walnut Husk Fly:** Spray with permethrin, malathion or diazinon August 1 and 15 or call the Extension Service for trap catches for exact dates. Nearby peach trees may become infested so spray them also at the same time.

**Peach Tree Borer:** Spray from the lowest limbs down to the ground all around the trunk and spray in sufficient amounts so it will puddle at the bottom. Spray with Dursban.

**Dursban** has recently been attacked by the EPA and threats of taking it off the market have surfaced. As of now it looks like it will be around the rest of 2000 and probably through 2001. Possible substitutes are Thiodan or Guthion. Be sure to read and follow label directions.

**Coryneum Blight:** Spray with Bravo, Ziram or Captan from pre-bloom, full bloom, to petal fall or as needed. As with all chemicals - read and follow directions on the label.

**Turf Problems:** 90% of problems with turf are water related. Remember: Water infrequently and mow grass 2 1/2 to 3" long. A **FREE WATERING EVALUATION** is available by calling 1-877-728-3420 (toll-free). Someone will then come to your home and make recommendations.

**Mites:** Most miticides are ineffective. It's better to have sprayed in early spring with a dormant oil. Dormant oil controls mites, aphids and scale. For control now use a summer weight oil or wash mites off with a spray of



This newsletter is an educational effort of the Utah County office of Utah State University Extension, 51 South University Ave., Room 206, Provo, UT 84601.

The phone number for USU Extension is 370-8460. **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 area:

- 1) garden, yard, trees, insects
- 2) food, finances, clothing, housing
- 3) pastures, field crops, dairies
- 4) 4-H and youth



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