



Improving Family,
Resources & Health

CLOSE TO HOME

by Judy Harris

USU Extension Agent in Utah County

Credit card queries

Q: What is the average US household amount owed to credit card companies?

A: If looking at all 110 million U.S. households, the average debt per household would be about \$6000. If you look at only households with at least one credit card, the average debt per household is about \$8000.

Q: How much credit card interest does the average household pay each year?

A: \$1000, which is \$83.33 per month.

Q: What is the difference in interest paid for one year between a 9.99% interest rate and a 15%, 18%, 20%, and 24% interest rate on a \$5000 balance?

A: Interest paid on a 9.99% rate is \$500; 15% is \$750; 18% is \$900; 20% is \$1000; and 24% is \$1200.

Q: When transferring a balance from one card to another, does that automatically close the account on the card that now has a zero balance?

A: No, you must notify the bank if you want to close the account. (However, some issuers have been known to close accounts after they have been paid in full.)

Q: How can I maximize my credit score?

A: You can improve your credit score by keeping credit card balances at least 25% below the credit line, making on-time payments with all creditors, and closing lines of credit you do not use. (Source:

<http://www.cardweb.com/cardlearn>)

Credits Can Boost Income

Someone you know may be eligible for one or more government credits. So tell others even if this does not apply to you! Eligibility rules for the EIC are different from the CTC, but many workers can receive both!

The Earned Income Credit

! If you lived with one child in 2001 and your family earned less than \$28,281, you can get up to \$2,428.

! If you lived with two or more children in 2001 and your family earned less than \$32,121 you can get up to \$4,008.

! If you had no children living with you in 2001 and you earned less than \$10,710 AND you were between ages 25 and 64, you can get up to \$364.

! Attach Schedule EIC to 1040 or 1041

! The Earned Income Credit (EIC) does not affect benefits such as Food Stamps, SSI, Medicaid, or public housing. In most cases, the EIC does not affect cash assistance (“welfare”) eligibility, but these rules are set by each state.



Child Tax Credit

A single or married worker must have taxable earned income above \$10,000 and be able to claim an exemption for a dependent child under age 17 on his or her tax return. Even if you don't owe income tax you may be able to get a CTC refund. File form 1040 or 1040A (but not 1040EZ) and attach Form 8812.

Free help in filling out tax forms is available from VITA sites around the county: #Provo library 2nd floor on Mondays from 4-8 pm #BYU, room 316 of the Tanner Building, Mon-Fri 10-5; # Provo IRS office, 173 E 100 N, 8am-3pm, M-F #UVSC, BU-124B, Fridays 8-5 & Saturdays 10-4; #Pleasant Grove Senior Center, Thursdays 9-11a.m., 242 W 200 S; #Springville Sr Center, March 2, 16, 30 & Apr 6, 13 from 1-3 pm
Lehi & Am. Fork contact Waldo Cook 756-7439.

Store baby oil carefully

A number of common household products contain hydrocarbons that can poison children, including some baby oils. When young children swallow and aspirate certain oily liquids containing hydrocarbons, chemical pneumonia can develop and cause injury or death. Medical science has not yet found a method for safely removing these oily substances from the lungs.



So expect to see more child-resistant packaging in the next few years. But for now, it is our responsibility to store risky products well out of reach.

Examples of household products and cosmetics covered by the new CPSC packaging regulation include some baby oils; sunscreens; nail enamel dryers; hair oils; bath, body and massage oils; makeup removers; some automotive chemicals (gasoline additives, fuel injection cleaners, carburetor cleaners); cleaning solvents (wood oil cleaners, metal cleaners, spot removers, adhesive removers); some water repellents containing mineral spirits used for decks, shoes, and sports equipment; general-use household oil; and gun-cleaning solvents containing kerosene.

If these products contain 10 percent or more hydrocarbons by weight and have a low viscosity (i.e., are "watery"), they will have to be in child-resistant packaging. Thicker products are less likely to be aspirated.

Consumer Product Safety Commission data for 1997 through 1999 revealed an estimated 6,400 emergency room visits involving children under 5 years of age who ingested household chemical products that frequently contain hydrocarbons that can pose an aspiration hazard. In addition, data from the American Association of Poison Control Centers for 1993 through 1999 revealed 11,115 potential aspiration exposures to cosmetic and household products containing hydrocarbons.

(Source: U.S. Consumer Product Safety Commission 16 Oct 2001)

Good Students/Good Parents

These comments from teachers in the Seattle area provide food for thought for all of us.

- Effective parents help their children know when to learn and when to play. They help them understand the value of education so even if these students are not clear why they need to know something, they still know that it's good to learn math or English.
- Effective parents deal with their children's problems responsibly. They don't put all the blame on the school. If there's a problem, they ask, "How can I help?"
- Good parents do not make excuses for their children. They help them achieve on their own. Children need a sense that they can achieve.
- Listening to your child is the key. Often parents who don't listen well do not realize that they don't.
- Good parents allow each child to excel in his or her own way.
- Good parents teach youth personal responsibility. A responsible child has a good chance of being successful in life.
- Humor is also part of good parenting. Parents need to know how to differentiate between what is serious and what "just happens." (Source: *Seattle Times*)



Coloring Eggs

Children enjoy coloring eggs and often want to color more than parents or teachers can afford to purchase. A modification of the usual egg coloring process can produce novelty eggs and allow the children to dye each egg several times.

Prepare hard cooked eggs. Dissolve each color of egg dye in a cup following package instructions. Add one tablespoon of cooking oil to each cup. Stir a cup of dye with the oil in it to break the oil into small droplets, then lower an egg in the cup. Where the oil hits the egg the dye will not penetrate, but other areas of the egg will take on the color. Take the egg out and wipe it with a paper towel.

Then a second color can be stirred and the egg lowered in. Again, where the oil hits the egg will not dye, so when the egg is taken out it will have some spots of the original color, some spots of the second color, and some spots where the two have mixed. For example, if you have used yellow as the first color and blue as the second color the egg will have some spots of yellow, some blue, and some green. This method makes colorful “surprise” design and allows the child to dye each egg several times.

Cooking Eggs Hard

Hard-cooked eggs are *not* boiled. Surprise! Following the steps listed below will result in more tender cooked eggs without a green ring around the yolk and less breakage of the egg while cooking.

1 Place eggs in single layer in saucepan. Add enough tap water to come at least 1 inch above eggs.

2 Place lid on pan. Quickly bring just to boiling. Turn off heat. If necessary, remove pan from burner to prevent further boiling.

3 For hard-cooked eggs the American Egg Board recommends letting eggs stand (lid on pan) in the hot water about 15 minutes for large eggs, 12 minutes for medium eggs, and 18 for extra large. *NOTE: These are sea level times. For Utah County altitude add additional standing time (try 20 minutes for large eggs).*

4 Immediately run cold water over eggs or place them in ice water until completely cooled.

5 As soon as they're cooled, refrigerate them in their



shells and use them within 1 week. (Source: Eggyclopedia)

Pickled Eggs

In order for the cooked egg to peel easily and cleanly, the eggs selected for pickling should not be extremely fresh. Cook eggs hard following directions from the American Egg Board in the previous column.

After the cooked eggs are thoroughly cooled, break the shell around the entire surface of the egg. Begin to peel at the large end of the egg and continue to peel in a circular motion around the egg. Be sure to remove all the thin shell membrane.

The amount of time required to season pickled eggs varies with the size of the egg, the type of pickling solution, and individual taste. Generally, it takes at least 2 weeks for small eggs in a rather strong solution to begin to season well. From 4 to 8 weeks is usually preferred for normal-sized eggs.

These recipes are intended for one dozen medium eggs in a quart jar. Pack eggs loosely so that the container will hold plenty of pickling solution. Pour the hot solution over the eggs, tighten the lid and, when cool, keep in the refrigerator. Try one of these solutions or make up one of your own and within a month you can use pickled eggs to garnish your salads.

Dilled Eggs

1½ cups white vinegar
1 cup water
¾ tsp dill
¼ tsp white pepper
1 tbsp salt
¼ tsp mustard seed
½ tsp onion juice
½ tsp garlic, minced

Bring mixture to near boiling and simmer for 5 minutes. Pour over hard-cooked eggs in a jar, close lid, and refrigerate to season.

Sweet and Sour Eggs

1½ cups apple cider
½ cup cider vinegar
about 14 oz red hots*
1 tbsp pickling spice
2 tsp salt
1 tsp garlic salt
*small red candies

Dark and Spicy Brown

1½ cups cider vinegar
½ cup water
1 tbsp dark brown sugar
1 tsp pickling spice
¼ tsp liquid smoke
2 tsp salt
2 tsp sugar

(Source: Von T. Mendenhall, Ph.D., USU)

Marriage News You Can Use

Utah State University Extension and the Governor's Commission on Marriage have teamed up to create a web site on marriage at www.utahmarriage.org. This is in conjunction with a new video on marriage that has been produced and is now being given to every couple in the state applying for a marriage license. These resources can help strengthen marriages in Utah as the foundation of a strong state and society.



Tips on Storing Clothing

As you go through your closets to put winter items in storage, keep these tips in mind. Always start with clean clothing before storing. Stains, perfumes, hair care products, or body oils left in the fabric can intensify during storage and permanently damage the clothing. Dirt on the clothing or crumbs or tissue in the pockets can also attract bugs or moths. Vacuum the storage area well to get rid of crumbs or dirt that may attract these pests.

When putting clothing into storage, be cautious of areas with excess moisture, heat or light. Silicone packets can be used to keep moisture out and can be purchased in the household section of many grocery or discount department stores. For long-term storage, steer clear of closets with bathrooms attached, due to the high amount of moisture. Storage temperature should be in the 60's or low 70's. Items should be stored in areas that don't receive heavy sunlight. A darker area is best, especially for whites.

Moth balls and cedar are commonly used to ward off pests, but the prevention tips above can alleviate most problems. If you do use moth balls, don't put them directly on the fabric. Place them in vegetable bags with air holes to allow the aroma to come out, but not overwhelm. To rid fabric of the moth ball smell when storage is over, wash the item if it is washable and dry it outside in the fresh air. Soda, vinegar or fabric softener can aid the process. Dry cleaning can also help.

Heirlooms should be carefully stored in acid-free paper or washed muslin in a box. Refold the items periodically so fold marks don't become permanent. Clothing items do best if they are not packed air tight.

(Source: Ask a Specialist, USU Extension, 17 April 1997)

Spring Home Maintenance

Consider a home tune-up this spring. Homes require regular maintenance, especially if they are over 15 years old. Time and dollars spent on home maintenance are an excellent investment. When parts of your house break down, the rest of your house becomes vulnerable to possible water damage, rot, pests, and fire. Damage from these can cost you much more than maintenance.

Building experts agree that the number one threat to your house is water seepage. Moisture entry causes more damage than all the fires, pests, earthquakes, and storms put together.

- # Check the roof. Replacing damaged shingles can prevent water damage to ceilings, walls, and furniture.
- # Inspect your home's foundation for water damage. Do rain gutters direct water away from the foundation? Are the gutters free of debris? Overgrown bushes and plants next to your home may prevent water from flowing away from the foundation and invite pests to your home.
- # Periodically inspect hoses to washing machine. Plumbers recommend replacing hoses every five years or so, preferably with braided hoses for the longest life.

(Source: Davis Lifestyles, April 1998)

Educational Series for Caregivers

Free series sponsored by Mountainland Department of Aging and held at the Eldred Center 270 W 500 N in Provo. Class times are 11:30 to 12:30 with lunch provided. RSVP to Debbie at 229-3804. Loved ones are welcome. Assistance with respite care available.

March 14: *Understanding Medicaid and Medicare*

March 28: *Who is losing it, Me or My Parents!*

April 11: *Making Family Councils Work*

April 25: *Community Resources*

Caregivers Night Out

The purpose of this support group is to provide peer support, education, and hands-on training to assist caregivers in their challenges. **Who should attend?**

Anyone caring for a disabled loved one three hours or more a week. Anyone with a loved one in a nursing home or care facility. **Where?** It is hosted by the Eldred Center in Provo at 270 West 500 North. **When?** Mark your calendars for 6:30 p.m. on the first and third Tuesdays of each month. RSVP to Debbie at 229-3804



Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER
by Adrian C. Hinton,
USU - Utah County Horticulture Agent

GREETINGS FROM THE COUNTY AGENT



It is a grand sight to see the SNOW on the mountains and know that this will ensure us a better water year!

We have many fruit tree pruning class sites already scheduled. Pick out the one closest to you and call that person to get registered. Watch the newspaper for more pruning class dates and places.

Best regards to each of you for a great spring and plant preparation time.

TIMELY TIPS for MARCH/APRIL

1. Fertilize fruit trees at least 6 weeks prior to blooming - except for apples and pears (wait 3-4 weeks after bloom on them).
2. Don't forget to apply dormant oil prior to bud break.
3. Start checking hoses and tools - prepare them for use.
4. Plant indoor seeds for tomatoes and peppers the last of March to first of April.
5. Start working the soil in vegetable and flower gardens if it's dry enough.
6. Start fertilizing lawn - reapply every 4-6 weeks.
7. This is an excellent time to plant bareroot trees of ALL kinds - shade trees, fruit trees, and roses.
8. Purchase seeds locally or from catalogs to guarantee the varieties you want.
Be sure they are marked for the 2002 growing season.
9. Plant seeds according to suggested information on packages.
Nursery or indoor plant starts should not be planted until all frost possibility is gone.
In Utah County that's usually after May 12.
Watch the local weather reports for current, accurate information..



Counting the Days:

QUESTION: What do the days-until-harvest numbers in the seed catalogs mean?

ANSWER: "Days to harvest" is the average number of days from planting until harvest for that variety. This number will help you choose a variety that's right for your garden. FOR EXAMPLE, if you're a Northern gardener with a short season, look for varieties with fewer days to harvest for the best chance of a bumper crop. You can also extend your harvest: If one variety says 45 days until harvest and another variety calls for 65 days, you can plan on 3 weeks between harvesting the first plant and second one. Growing both can help ensure you'll have fresh produce all season long.

When you're starting vegetables like tomatoes, peppers, cabbage and broccoli indoors from seed, the days-to-harvest number is calculated from the date they're transplanted out into the garden, NOT from the day you first sow them in the flats.

TOMATO TERMINOLOGY

by Paul Wilkey
Master Gardener/Horticulture Assistant

Hinton Around
The Yard and Garden



For more information you can call your local
County Agent or go online at www.ext.usu.edu.

Many of our calls at the Extension office are questions concerning tomatoes. This list of terms provided in part by the Tomato Growers Supply Company will help you in choosing the best plants to serve your needs:

- ' DETERMINATE: These plants have vines that make little or no growth once fruit is set. Harvest time is short as all the fruit develops at about the same time.
- ' INDETERMINATE: These plants keep producing new shoots and blossoms even after fruit set. Tomatoes in all stages of development may be on the vine at once and harvest is extended.

If disease resistance or tolerance is important in your garden, look for variety names followed by the initials V, F, N, T, and A. They mean the variety is resistant or tolerant to the most common tomato problems:

- Verticillium wilt (V)
- Fusarium wilt (F)
- Nematodes (N)
- Tobacco mosaic virus (T)
- and Aternaria (A)

The following is a small sample of the varieties that are suggested for this area:

EARLY: Glacier, Oregon Spring, Pixie Hybrid, Sub Arctic Maxi

CHERRY: Presto Hybrid, Sweet 100 Hybrid, Toy Boy Hybrid, Sweet Million Hybrid, Sun Sugar

MEDIUM: Early Cascade Hybrid, Early Girl Hybrid

LARGE: Celebrity Hybrid, DX52-12, Jet Star Hybrid

HIGH SOLID: Roma, Royal Chico, Square Paste

ENVIRONMENTAL CONDITIONS:

LIGHT - Plant in sunniest part of the garden.

TEMPERATURE - Most varieties will set less fruit when night time temperatures are below 60E. Also, excessive daytime temperatures (95E F+) can inhibit fruit set.

MOISTURE - Thoroughly soak soil about once each week. Do not sprinkle late in the day. Mulch soil around plants with grass clippings or sawdust after the soil warms to maintain uniform moisture level.

FERTILIZATION - Over-fertilization causes excess foliage and delays fruit ripening. Put 3-4 Tablespoons of 16-16-8 into a 6" deep hole about 4" to the side of tomato transplant when transplanting into garden. No further fertilization is necessary.

2002 FRUIT TREE

PRUNING DEMONSTRATION SITES

- | | |
|---|----------|
| March 4 - 4:00 p.m. | 756-5711 |
| HOSTS: Kevin & Sue Card, 10894 North 5750 West, Highland | |
| March 12 - 3:00 p.m. | 224-2613 |
| HOST: Judith Skousen, 665 North 500 East, Orem | |
| March 13 - 3:30 p.m. | 465-1103 |
| HOST: Jack Clark, 884 South 1000 West, Payson | |
| March 19 - 3:00 p.m. | 225-7170 |
| HOST: Arlene Kendall, 1669 South 100 East, Orem | |
| March 20 - 3:00 p.m. | 491-0597 |
| HOSTS: Jock & LoRey Andrews
1373 East 400 South, Springville | |
| April 1 - 3:00 p.m. | 756-6278 |
| HOSTS: Diane & Neil Voss
405 West 330 South, American Fork | |
| April 2 - 3:00 p.m. | 489-4735 |
| HOST: Milo Barney, 1660 North 1600 West, Mapleton | |

IMPORTANT INFORMATION

REVIEW OF COUNTY EXTENSION OFFICE HORTICULTURE DEPARTMENT RULES & REGULATIONS

- i Regular office hours: Monday. - Friday, 8:00 a.m. - 5:00 p.m.
- i Closed on all state and local holidays.
- i There is a \$1 service charge per sample for plant disease or identification, insect or spider identification.
- i We prefer to handle lab samples early in the week **NO SAMPLES WILL BE ACCEPTED ON FRIDAYS.** Often there is a backlog of lab work. Fresh samples are of great importance. If they are kept over the weekend they lose integrity and a proper analysis is nearly impossible to obtain.
- i All lab samples should be fresh and delivered in a sealed container (ziplock bags, jars, etc.). Large foliage samples in plastic garbage bags that are twist-tie sealed are preferred.

Following these requested rules will help you receive your results in a timely and more accurate manner. In emergencies some exceptions can be made.



Hinton Around
the Yard and Garden

STARTING YOUR OWN PLANTS INDOORS?

Paul Wilkey

Master Gardener, Horticulture Assistant

ØWhen it's time to **THIN** young seedlings you have started indoors, snip off at soil level with small scissors instead of disturbing roots by pulling.

ÛAlways **HARDEN OFF** plants for 8-10 days before you place them out in the garden. Expose them to short, then gradually longer, periods outdoors. If you're buying transplants ask if they have been hardened off. If not, make sure you do it.

ÛIf possible **TRANSPLANT** on a cloudy-rainy day or at least in late afternoon or evening. This will give them a gentler start.

Û**WATER**, but don't overwater, transplants. Let the top half-inch of soil dry between watering for the first 10-14 days. After this time establish a permanent and proper watering schedule. Sprinklers are not recommended for vegetable gardens. **DEEP SOAK IRRIGATION** is always best when possible.

ÛPay close attention to **WEATHER** reports, watch for insect or animal damage. Protect your plants by covering or spraying, depending on what your particular problem is.

ÛKeep your new garden free of **WEEDS**. They will rob your garden of valuable nutrients and water. **WEEDING IS AN EXCELLENT FAMILY PROJECT.**

Û**COMMON SENSE** will be your greatest asset to a successful garden. However, if problems arise that you feel you need help with, call your County Extension Office and ask for the Horticulture Department.

You can stop by our office for a copy of "Growing Vegetables - Recommended Varieties for Utah" or go online to <http://extension.usu.edu> for more information.

SO YOU WANT TO PLANT A GARDEN?

Terry Jenkins, Master Gardener

DOES A FAMILY GARDEN PAY? No piece of land will return more per acre than the space devoted to the family garden. Some contend that it is cheaper to buy vegetables than to grow them yourself. Anyone who has tasted fresh garden peas, sweet corn, or had the satisfaction of clipping just enough lettuce for the coming meal will tell you that this is not so. For a few months, at least, a family who is willing to put forth the necessary effort can by-pass the vegetable counter and enjoy attractive, flavorful, and nutritiously fresh vegetables from their own garden. But what about your soil? Perhaps you should consider having the soil tested.

WHY SHOULD I TEST MY SOIL? Regular testing helps develop and maintain more productive soils. Soil tests indicate whether plant nutrients are deficient and, if so, what amounts are needed for optimum growth. Soil tests help identify problems related to excessive levels of nutrients and salts, high pH, low organic matter, and poor drainage.



WHEN DO I SAMPLE? The best times are early spring and late fall.

Fall testing has the advantage of allowing the application and incorporation of fertilizers with fall tillage. Spring testing, however, often provides a better indication of nutrient (especially nitrogen) availability immediately prior to plant growth. Allow a minimum of 2-3 weeks for analysis, fertilizer purchase and application and any other corrective measures to be taken before planting.

PREPARING YOUR GARDEN SOIL: A good soil is deep, loose, fertile, well-drained, near neutral, and has a lot of decayed organic matter. Many gardeners are impatient and damage the soil structure by rushing the season. Test this way: Take a handful of soil from a 3-inch depth. Squeeze it firmly in your hand. Drop it on a sidewalk. Unless the ball shatters, do not try to rototill. You'll get hard clods and it will be difficult to prepare a good seedbed. When the soil has dried sufficiently, spade or rototill to a depth of 6-8 inches. Garden soil doesn't need to be "flour fine".

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INSIDE THIS ISSUE:

Credit Card Queries	Page 1
Credits Can Boost Income	Page 1
Store Baby Oil Carefully	Page 2
Good Students/Good Parents	Page 2
Radon	Page 2
Coloring Eggs	Page 3
Cooking Eggs Hard	Page 3
Pickled Eggs	Page 3
Marriage News You Can Use	Page 4
Tips on Storing Clothing	Page 4
Spring Home Maintenance	Page 4
Educational Series for Caregivers	Page 4
Caregivers Night Out	Page 4
Greetings from the County Agent	Page 5
Timely Tips for March/April	Page 5
Tomato Terminology	Page 6
2002 Fruit Tree Pruning Demo. Sites	Page 6
Review of Co. Ext. Office Hort. Dept. Rules	Page 6
Starting Your Own Plants Indoors?	Page 7
So You Want to Plant a Garden?	Page 7
Upcoming Seminars	Page 8

**It's time to renew if your
expiration date is 11/2001**

Mention or display of a trademark, proprietary product, or firm in text or figures does not constitute an endorsement and does not imply approval to the exclusion of other suitable products or firms.

UPCOMING SEMINARS

REGISTRATIONS DUE 2 WEEKS PRIOR TO EVENT

Contact Scott Bunker at 852-6947 or 852-6920

MARCH 16: Tree Biology, Tree & Soil Relations, Water Management - Tim Dixon - \$40 - 7 I.S.A. C.E.U.'s

MARCH 23: Tree Nutrition & Fertilization, Diagnosis & Plant Disorders, Plant Health Care - Max Darrington - \$45 - 7 I.S.A. C.E.U.'s

APRIL 20: Recognizing Electrical Hazards, Basic & Intermediate Line Clearance Pruning - Tim Dixon - \$40 - 7 I.S.A. C.E.U.'s

APRIL 27: Pruning, Tree Assessment & Risk Mgt., Trees & Construction, Safety & Climbing & Working in Trees - Max Darrington - \$45 - 7 I.S.A. C.E.U.'s

MAY 18: Intermediate Tree Pruning & Climbing Techniques (Field Practice) - Brian Getzelman - \$40 - 7 I.S.A. C.E.U.'s

JUNE 15: Tree Roping & Rigging Techniques (Field Practice) - Brian Getzelman - \$40 - 7 I.S.A. C.E.U.'s

JUNE 22: Pesticide Application Training, Testing & Certification - USU Extension - \$40 - 7 I.S.A. C.E.U.'s

JULY 13: Aerial Tree & Bucket Rescue (Field Practice) - Brian Getzelman - \$40 - 7 I.S.A. C.E.U.'s

JULY 20: Trenching & Tunneling Near Trees/Storm Damage Restoration - Scott Bunker - \$40 - 7 I.S.A. C.E.U.'s



This newsletter is an educational effort of the Utah County office of Utah State University Extension, 51 South University Avenue, 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:

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

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