

For Your Home

Edition 2, 2009



Improving Family Resources & Health

by Adrie Roberts, Family & Consumer Sciences Agent

Putting "Family" in Family Finance

by Jana Darrington & Trish Cutler

Well-managed family finances are important to a great marriage. How does this happen? According to Alena Johnson, Utah State University, you have to have a plan for where, when and how to spend the money. First of all, both partners need to be able to feel that they can trust the other. "If there's not complete trust, problems can occur," Johnson says. They must both be willing to live within their means, which means no overspending.



It also means that if one or both of the partners want to make a big purchase like new furniture or a car, the couple needs to communicate about not only why they need or want the item, but how they can realistically pay for it. One way to achieve a goal is to reduce or eliminate other debts so that your budget can withstand the extra monthly expense that will accompany a new purchase.

Things to consider:

- Determine who does what.
 - ▶ For example, who keeps the checkbook balanced?
 - ▶ Whose judgment on merchandise is sound?
 - ▶ Pre-determine how you will handle your income.
- Establish in writing all income and expenditures.
- Develop financial trust. Be honest with your partner.
- Don't forget to communicate.
- Determine how much personal spending money each partner will receive.
- Work together – if financial problems arise, don't let it negatively affect the marriage.

Guess who has a combined annual income of \$14 billion and spends \$2 billion on junk food and \$12 billion on toys, games, clothes, and entertainment? The answer: kids ages 4-12! Teenagers spend approximately seven times more!



What about your kids? Do they know the value of money? If not, they can make unreasonable demands because they don't understand the family finances.

It's best to start when your children are small and young but they can be taught at any age. They can learn to save for something as small as a snow cone or as large as college. When they purchase with money they've saved, they will learn how satisfying it is to reach a goal. As your children grow older they can begin to save for larger and more important goals.

In addition, you should take them shopping with you and teach them to comparison shop. Show them how to use ads and coupons. This will not only impress upon them how to save money, but give them the knowledge to participate in family budgeting and spending. Everyone benefits when there is money left after shopping is complete.

Here are two comparisons: A mother taught her daughter to comparison shop for clothing from a very young age. Starting in junior high school, she was given a budget amount at the beginning of each school year that she could spend. She knew the things she wanted, but she shopped all over trying to get bargains. When she would find an especially good buy, she'd come home so excited with her new purchase. She would delightedly announce, "Guess how much I saved?!"

In contrast, a college student who had not been taught to comparison shop often overspent her monthly budget. She typically would rush through stores and buy whatever suited her without checking other stores or prices. She did this with everything from food to clothes, leaving her short at the end of every month.

As illustrated, it's essential to teach your children to have a healthy respect for money and to recognize that poor money management can be detrimental to future happiness. It is possible to have a great marriage and family life and learn how to handle money together. Mutual trust and the ability to communicate about money with each other and your children is an investment worth making.



Q & A's

H1N1 Influenza Outbreak

Do any swine have the virus that has infected humans?

- There is no evidence at this time

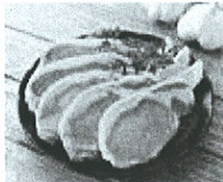
that swine in the United States are infected with this virus strain.

Can I get this new strain of virus from eating pork or pork products?

- According to USDA scientists, no. Swine influenza viruses are not transmitted by food so you cannot get swine influenza from eating pork or pork products.
- Eating properly handled and cooked pork and pork products is safe. Cooking pork to an internal temperature of 160°F kills all viruses.

Can I get this flu by touching pork that is not yet cooked?

- There is no evidence at this time that the virus is in swine or that touching uncooked pork could infect someone with the virus.



What is this flu that people are talking about in the news?

- It is a new strain of flu that consists of a mixture of genetic material from swine, avian and human influenza viruses.

Is USDA testing and monitoring to make sure swine are not infected with the virus and if so, how?

- A network of Federal veterinarians, state animal health officials and private practitioners are regularly involved with monitoring U.S. swine for signs of significant disease.
- To date, there have been no reports that the influenza virus currently causing illness in humans is circulating anywhere in the U.S. swine herd.
- As a proactive measure, USDA is reaching out to all state animal health officials to affirm they have no signs of this virus type in their state.
- USDA has put the U.S. pork producers on a high alert for safety.

Can you get this flu from being around or touching swine?

The Center for Disease Control (CDC) says that the spread of swine flu can occur in two ways:

- Through contact with infected pigs or environments contaminated with swine flu viruses.
- Through contact with a person with swine flu. Human-to-human spread of swine flu has been documented also and is thought to occur in the same way as seasonal flu. Influenza is thought to spread mainly person-to-person through coughing or sneezing of infected people.

For more information, go to www.cdc.gov or call:
1-800-CDC-INFO

What You Can Do To Stay Healthy

Influenza is thought to spread mainly from person-to-person through coughing or sneezing of infected people.

There are everyday actions people can take to stay healthy.

- **Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.**
- **Wash your hands** often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread that way.
- Try to avoid close contact with sick people.
- If you get sick, CDC recommends that you stay home from work or school and limit contact with others to keep from infecting them.
- Follow public health advice regarding school closures, avoiding crowds and other social distancing measures.
- Develop a family emergency plan as a precaution. This should include storing a supply of food, medicines, face masks, alcohol-based hand rubs and other essential supplies.



Taco Soup

- 1 lb. lean ground beef
- 1 onion, chopped
- 1 can (28 oz.) tomatoes, crushed
- 1 can (8 oz.) tomato sauce
- 1 can (15 oz.) kidney beans
- 1 can (11 oz.) corn, drained
- 1 pkg. taco seasoning mix



In a large saucepan, saute ground beef and onion.; drain fat. Add tomatoes, tomato sauce, drained kidney beans, corn and seasoning mix. Simmer 15 minutes.

Garnish with grated cheese, low fat sour cream, diced green onions, sliced black olives, guacamole or tortilla chips.

Yield: 4 - 6 servings.



USDA's Food Stamp Program. The Food Stamp Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, call 1-800-221-5689 or visit online at <http://www.fns.usda.gov/fsp/outreach/coalition/map.htm>. In accordance with Federal law and U.S. Department of Agriculture's policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political needs, or disability. *Utah State University is an affirmative action/equal opportunity institution.



For Your Yard & Garden

Roses

Roses are probably the most popular of all garden flowers. They can be grown in every part of the country and are adapted to many decorative purposes.

For success in growing garden roses:

- Buy vigorous plants from a reputable local nursery, retail store or mail order nursery.
- Select a site that receives at least 6 hours of sunshine daily.
- Set plants in well-prepared beds.
- Water them frequently.
- Cut roses from the plant without damaging the remaining parts of the plant.
- Prune roses in **early spring** every year.
- Using an insecticide or fungicide for roses will help prevent insects and damage.



Fertilize your roses every year. 16-16-8 or 8-8-4 are best. Apply fertilizer when new spring growth is well established and all danger of freezing is past. A second application can be made later in the season if the plants show evidence of mineral deficiencies.

Do not apply fertilizers after August 1. When applied late in the season, fertilizers may stimulate fresh growth and delay hardening of the wood before winter sets in.

After a bloom has passed its peak, use a clean pair of pruning shears and remove the flower. The dormant bud at the base of the leaf will grow into a new shoot and produce a bloom within 6 weeks.

Roses need a lot of water. Water down 18" each week during the growing season. Also, a protective layer of mulch keeps roses cool and moist.

by Julie Clifford, Utah County Master Gardener

Horticulture Newsletter
by Michael Pace
USU Extension

How Much Water Should I Use?

Many variables, including temperature, wind, humidity and plant size affect the amount of water needed to be applied to the garden and landscape. Knowing when and how much to water can be tricky, but hopefully these ideas will help.



The goal of the gardener is to keep the soil moisture consistent. Long periods of wet soil can lead to disease, root problems and wasted water. A happy medium is best, not too wet and not too dry is just right. The best way to achieve this goal is by monitoring your garden daily, just for a few weeks, to determine its watering needs.

Deep and infrequent watering will encourage an extensive, drought tolerant root system. The goal is to get water in the garden and lawn to a depth of at least 6" and trees and shrubs 18 - 20" each time water is applied. The length of time water takes to reach this depth can be determined by allowing the irrigation system to run for a period of time and then digging a small hole, or using a soil moisture probe, to determine how far down the water has seeped.

For example, let's say it took about one hour for the moisture to reach a depth of at least 6", you will know that every time water is applied to the garden the water will need to be allowed to run for one hour. Let the surface inch or two completely dry out before watering again.

Remember, the garden will use more water in hot summer months than it will in the spring and fall. For instance, in July the irrigation system may run for one hour twice a week, but in the spring and fall it may need to run for one hour every 7 - 10 days.

Notice that the length of time that water is applied did not change, only the frequency. This is because you always want to water to the same depth, and it will always take one hour to reach that depth. Experiment with the watering, you will figure out a schedule in no time.

by Candace Schaible, USU Extension

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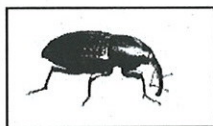
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Created by: Trish Cutler
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What bugs are in your lawn?

If you are concerned that you might have billbugs or other bugs in your lawn, here's a simple test you can do to find out. Here's what you do:



Mix 2 tablespoons of dish soap per in 2 gallons of water. Roll it, don't shake it. You don't want bubbles.

Pour this mixture over one square yard of your lawn. It's best to do this late in the afternoon and evening. In a short amount of time, any bugs that are in your lawn will start surfacing.

When you are done, immediately saturate the area with water to wash the soap solution off the grass to minimize the risk of sun scald. This is effective for cutworms, sod webworm, billbugs, armyworms, chafer grubs and others.

If you don't know what kind of bugs that surface, you can bring the bug samples to your local Extension office for identification.

Note: Don't do this test during the hottest part of the day.

Hoe or Pull Weeds?

The answer to this age-old question is, "It depends."

Weeds (those more than a few inches high) are useless to hoe. Their root systems are so strong that they are likely to come back, even if you slice through their stalks. Pull out the entire plant, including the roots. But a hoe works well for tiny weeds in little areas.

Some weeds love to be chopped with a hoe. This is how they propagate. Each tiny bit of plant left in or on the soil becomes a new plant.



DEFINITELY PULL THOSE WEEDS UP!

Remember that removing weeds is often a combination of digging and pulling with a small tool. You may pull weeds with one hand while digging roots out with the other.

Source: National Home Gardening Magazine