

On The Home Front

April 2004

Utah State University Extension Salt Lake County

Volume 04, Number 03

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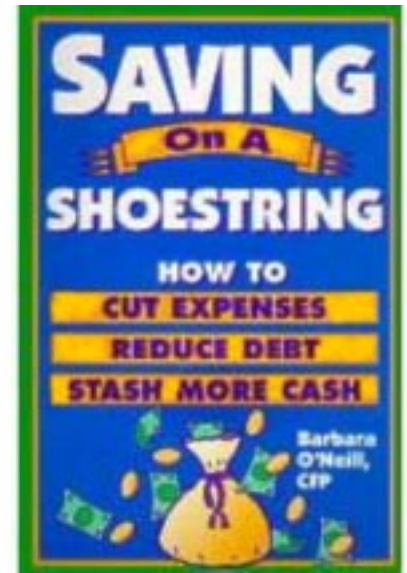
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Tips on Saving Money

Are you having trouble saving for your future needs, wants and hopes? Do you find that you are using a credit card more often than you should and then paying interest on your purchases? Do you have a goal to save money but never seem to make progress? There is a way to make better spending decisions. You can plan your spending to pay for the things you really want out of life rather than letting your hard-earned dollars be pilfered away day to day.

Try looking at your spending in a positive way rather than looking at it negatively. The National Center for Financial Education in San Diego calls this concept “spending by choice”. Instead of saying “Should I buy this?” say “This is the amount of money I am going to earmark this month or paycheck for spending. Am I sure this is how I want to spend it?” You are then asking yourself how you want to spend your money, not telling yourself that you shouldn’t spend it. Other questions you can use to be pro-active in your spending include: “Will this help me reach my goals?” “Did I need this last week and will I need it two weeks from now?” “Is there something I really want more?”

In her book, *Saving On A Shoestring*, Barbara O’Neill, CFP suggests you need to first understand your spending habits before you can spend by



choice. Start by examining the following seven spending errors.

Seven Common Spending Errors

- 1. Buying on Impulse** – If you buy on impulse, add up the cost of this habit. Avoid people and situations that cause you to buy without weighing the cost.
- 2. Buying on Revolving Credit** – Avoid putting anything on credit you cannot pay off at the end of the month. A \$400 TV financed at 15% over three years will cost \$490.
- 3. Buying at the Wrong Time** – Buy clothes and seasonal items once they are reduced, not at the start of the season.

(continued on page 2)

D. Pauline Williams
Pauline Williams

Family & Consumer Science
Extension Agent

Marilyn K. Albertson
Marilyn Albertson

Family & Consumer Science
Extension Agent

Bonnie Perfetto

Bonnie Perfetto
Layout & Design



SALT LAKE CO. EXTENSION
Utah State
UNIVERSITY

2001 South State Street, S1200
Salt Lake City, UT 84190-2350
Phone: 468-3170
Fax: 468-3174
www.extension.usu.edu
www.usuextslco.org
www.usuextension.slco.org

4. Buying Love or Power – Often people buy items to prove their love or resolve conflict. Others buy when they are depressed or angry with someone as a punishment.

5. Buying the “Wrong Product” – Comparison shopping can save a lot of money. Examples include using generic brands, evaluating products by checking Consumer Reports, buying energy efficient appliances to reduce future energy bills.

6. Buying Convenience – Time-saving convenience foods are expensive. Plan ahead by shopping in bulk, cooking ahead and freezing foods.

7. Buying Status – Easy credit allows a person to buy things now in order to compete with friends or family even when you don’t have the money to support the purchase to impress them.

Once you have reviewed your habits, you are ready to implement some ways to live on less and save the difference.

Food: Eliminate expensive convenience foods and prepared snacks. Plan your menus around sale flyers. Stock up on sales items. Stock up on fresh fruits and vegetables when they are in season. Avoid convenience foods. Avoid eating out. Make a shopping list with prices itemized and stick to it – don’t buy impulsively and when

you are hungry. If you buy breakfast, lunch or snacks at work, try brown bagging it.

Clothing: Protect good clothing by wearing older clothing around the house. Buy items at the end of a season for the next year. Recycle clothing no longer in use and take to a consignment store for resale. Stock up on necessary items when they are on clearance. Choose new clothing to go with something you already have. Shop at discount outlets, second hand stores. Follow use and care labels and treat stains immediately. Look for versatile styles that can be worn year around.

Utilities: Save energy by air-drying clothing when possible such as levis and delicates. Bake foods together as much as possible. Use small appliances to cook. Sign up for less expensive long distance phone plans or buy phone cards for long distance calling. Arrange for an energy audit from your power company to see what energy conservation measures could be implemented in the home. Cut down on water use – take shorter showers, turn water off when brushing teeth, place a pitcher of water in the fridge for drinking without turning on the faucet every time you want a drink. Sign up for a “Check the Flow” watering audit for your yard. *Resources: Saving On A Shoestring, Barbara O’Neill, CFP, 1995 Dearborn Financial Publishing; Marilyn K. Albertson, M.S. CFCS, Utah State University Extension Agent*

Celebrate the Seasons

USU Extension, Salt Lake County

Holiday Fair

Saturday July 10, 2004

9 am to 2 pm

2001 South State Street, South Building, SLC

Cost \$10

Call 468-3179 for more information and to register.

Classes include: Healthy Heart Baking, Stay out of debt, Make & Take Crafts Cooking without power, Dutch Oven, Inexpensive Gifts, Emergency Preparedness and much more!!!

“Egg” Stravaganza

By Pauline Williams, MPA, RD, USU Extension Agent

Egg Safety

Eggs are a nutrient rich food and a breeding ground for bacteria. Safe food handling at Easter or anytime of the year is important to reduce contamination. Follow these tips to safely handle eggs at Easter or any time.

- Purchase eggs from the refrigerator case and store eggs in their original carton on an inside refrigerator shelf.
- Wash hands, utensils, equipment, and work areas before and after they come in contact with eggs and egg dishes.
- Keep eggs refrigerated before and after cooking. Do not leave eggs, in any form, at room temperature for more than 2 hours.
- Cook eggs until the white is completely firm and yolk begins to thicken. Eggs and egg dishes should reach 160 degrees F.
- Resist the temptation to taste test dough and batter with raw eggs. Egg dishes should be cooked thoroughly before eating.
- For picnics, pack cold eggs and egg dishes with ice.
- Cool leftovers rapidly. Place egg and egg dish in shallow pans and refrigerate at once.
- Eat leftover hard cooked eggs within one week of cooking.



quality most often sold in stores. Grade B eggs have thinner whites, wide flat yolks, and unbroken shells, but shells may have stains. This grade is seldom found in retail stores. A process called candling is used to determine the inside condition of eggs. Eggs with cracked shells or interior defects are removed during processing.

Only buy refrigerated eggs with clean, unbroken shells. The USDA recommends you not wash eggs before storing or using them. Washing is a routine part of commercial egg processing. Keep eggs in their original carton in the refrigerator (40 degrees or lower). Use eggs within 5 weeks after purchase for best quality.

Buying and Storing Eggs

Eggs come in different sizes and grades. When buying eggs, consider the size, grade, and cost. Eggs come in six different sizes. Size is determined by weight for one dozen eggs.

- Jumbo 30 ounces per dozen
- Extra Large 27 ounces per dozen
- Large 24 ounces per dozen
- Medium 21 ounces per dozen
- Small 18 ounces per dozen
- Peewee 15 ounces per dozen

Recipes are generally tested using large eggs. In most recipes a medium egg can be used in place of a large egg and medium eggs are often less expensive.

There are three grades for eggs determined by the interior quality and appearance as well as the condition of the shell. U.S. grade AA eggs have a thick white, high yolk, and clean unbroken shells. U.S. grade A eggs have reasonably firm whites, high round yolks and clean unbroken shells. This is the

Egg Nutrition

Eggs are a nutrient rich food. For only 75 calories eggs are a good source of riboflavin, phosphorus, vitamin B12, and protein. Eggs also have a fair amount of vitamin A and folate. The yolk of the egg contains all the fat and cholesterol. One egg yolk has 5 grams of fat, 2 grams of saturated fat, and 213 mg of cholesterol. The egg white has about 7 grams of protein and no fat or cholesterol. Most people can consume 3 to 4 eggs a week without affecting cholesterol levels.

Cooking Eggs

Hard boiled eggs actually shouldn't be boiled at all, but hard cooked. To hard cook eggs, place eggs in a single layer in saucepan. Add tap water to come at least 1 inch above eggs. Cover pan and quickly bring to a boil. Turn off heat and let eggs stand, covered, in hot water for 15-20 minutes. Immediately run cold water over eggs.

(“Egg” Stravaganza continued on page 4)

Vitamin Primer



Vitamin B6 (pyridoxine)

- Food sources: oatmeal, bread, breakfast cereals, bananas, avocados, and meats.
- Functions: used to build proteins, red blood cell formation, promotes normal function of nervous system.
- Deficiencies: muscular weakness, anemia.
- Overdoses: bone pain, loss of feeling in fingers and toes, numbness

Folate (folacin, folic acid)

- Food sources: fortified grains and cereals, dried beans, oranges, leafy greens.
- Functions: need for red blood cell formation, used in cell division and protein formation.

- Deficiencies: neural tube defects (if mother is deficient during pregnancy), increased risk of heart disease and stroke.
- Overdoses: can cover up signs of B12 deficiencies.

Vitamin B12 (cyanocobalamin)

- Food sources: animal products
- Functions: red blood cell formation, maintains nerve tissues.
- Deficiencies: pernicious anemia, fatigue, neurological disorders, tingling sensations, nervousness.
- Overdoses: None known; kidneys rapidly excrete excess.



("Egg" Stravaganza continued from page 3)

Athens Egg Salad

(from Texas A&M University Poultry Specialist)

- 1/2 cup plain yogurt
- 1/4 teaspoon salt
- 1/4 teaspoon crushed oregano leaves
- 6 hard-cooked eggs, chopped
- 18 cherry tomatoes
- 1/2 cup (2 oz.) crumbled feta cheese
- 1/4 cup sliced drained pitted ripe olives
- 1/4 cup chopped green onions with tops
- 4 pita breads halved
- lettuce leaves
- anchovy fillets, optional

In medium bowl, stir together yogurt, salt and oregano until well blended. Stir in remaining ingredients, except pita breads, lettuce, and anchovy fillets until well combined. Cover and chill to blend flavors. To serve, line each pita half with lettuce leaves and fill with egg salad. Garnish with anchovy fillets if desired.

Golden Canapés

(from Texas A&M University Poultry Specialist)

- 1/2 cup mayonnaise
- 1 tablespoon chopped chives
- 1/2 teaspoon prepared mustard
- 1/4 teaspoon salt
- 1/8 to 1/4 teaspoon hot liquid pepper seasoning
- 6 hard-cooked eggs, chopped
- 1/2 cup (2 oz.) shredded Cheddar cheese
- 1/4 cup chopped pecans
- 16 slices cocktail-sized rye bread

In medium bowl, stir together mayonnaise, chives, mustard, salt and seasoning until well blended. Stir in eggs, cheese and pecans until well combined. Dollop each bread slice with 1 rounded tablespoon of the egg mixture. Broil about 6 inches from heat until lightly browned and bubbly, about 1 to 2 minutes.

(Sources: USDA Home and Garden Bulletin #264)

Gardener's Grapevine

April 2004

Utah State University Extension Salt Lake County

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In This Issue

- Landscape Plants
- Free Water Check
- Tough Plants

Spring Ahead With New Landscape Plants

By Maggie Wolf, Utah State University Extension Agent

Spring is the second best time of year to add new plants to your landscape (fall is the best). Assure yourself success with careful plant selection, soil preparation, planting and maintenance.

• **Select the right plant for the right site.** Careful shoppers take a list to the store with them and stick to it. When you head to the garden center for landscape plants, you should have a list too. List your #1 choice for each site- full sun, part shade or deep shade; dry or moist, etc. Your list will help you pass over the stunning azaleas in bloom, which are irrefutably beautiful, but hard to maintain in our soils. In Salt Lake, choose plants that are hardy to USDA Zone 5 or -20 F. Look for the mature size and be sure it won't grow too large to serve its purpose.

• **Prepare soil pre-planting.** Utah soils are naturally low in organic matter. Although native Utah plants are happy with that, most other landscape plants will perform better with incorporations of organic matter such as compost, manure, or peat. Limit these amendments to less than 25% of the fill; any more will create drainage restrictions that lead to root rot.

• **Plant at or slightly above grade.** Shrubs and trees are more vigorous when properly planted. The hole should be dug 3x as wide and just as deep as the plant's root system. If the hole is dug deeper, the plant may settle below grade after time. If the trunk or wood stem is covered with soil, collar rot can kill the plant. Remove all packing material (burlap, twine, pot, etc.) from the root before backfilling the hole. Spread 3" to 5" mulch over the entire dug area right after planting.

Wade B. Bitner

Wade B. Bitner
USU Extension Agent

Maggie Wolf

Maggie Wolf
USU Extension Agent

Bonnie Perfetto

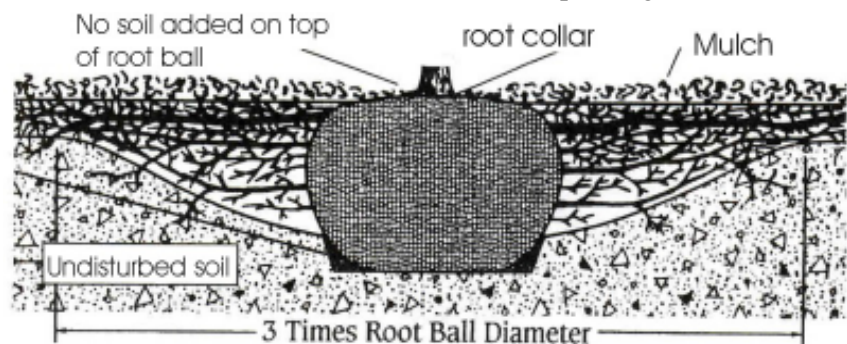
Bonnie Perfetto
Layout & Design



SALT LAKE CO. EXTENSION

Utah State
UNIVERSITY

2001 South State Street, S1200
Salt Lake City, UT 84190-2350
Phone: 468-3170
Fax: 468-3174
www.usuextslco.org
www.extension.usu.edu



(Continued on page 4)



A residential water check is a great way to save water and money on your landscape.

What is a Water Check? A college intern is sent to your home or business to evaluate your sprinkler system.

The evaluation consists of:

- ◆ Checking the roots of your grass (they should be between 9-12" long).
- ◆ Determining your soil type (to see if it is predominantly sand, silt, or clay).
- ◆ Setting out catch cups to see how evenly and uniformly your sprinkler system is distributing your water.
- ◆ Informing you if part of the sprinkler system is malfunctioning so you can make the appropriate adjustments.
- ◆ Checking the pressure in your lines to make sure it is not too high (which will wear your sprinkler system out prematurely) or too low (which will cause inadequate coverage of your turf).

You will receive a **personalized water schedule for your yard** based on your soil type. A folder with water conservation tips and other helpful information.

Sign up for a free water check. Call the toll-free water conservation hot line at: 1-877-728-3420 (877-Save-H2O).

This is a free service provided by the Jordan Valley Water Conservancy District, Central Utah Water Conservancy District and Utah State University Extension.



Book Review

Tough Plants: Unkillable plants for every garden, by Sharon Amos.
Firefly Books Ltd., 2003. ISBN# 1-55297-526-6.

By Maggie Wolf, Utah State University Extension Agent

Tough Plants explores the reasons our plants fail – and places the blame on difficult sites and soils. In Utah, this is our daily challenge, so I hoped Amos’s book would detail some good choices for Wasatch Front homeowners. I found good advice for a very general audience, along with details of some plants that would probably perform well here in the Salt Lake area. But such general advice leaves gaps that might lead beginning gardeners astray, and the plant directory section included many plants more suitable for coastal regions. Still, I found Tough Plants an appealingly pretty book, with many beautiful photographs of flowers and plants often otherwise scorned. A careful reader can glean new ideas for less common plantings, and enjoy the view meanwhile.

Amos outlines the garden planning process with logic and intentions of thoroughness. She progresses through site analysis, site amendment possibilities, guidelines for plant choice, and plant maintenance before moving into the ‘Plant Directory’. Most of these recommended procedures are general enough to cover all terrains, but she fails to recognize a few critical steps that Utah gardeners should be aware of. Soil tests, for example, are best performed in a true soils lab, such as the analytical lab at USU in Logan. Kits purchased at garden centers are not as precise or accurate, and often cost as much or more.

I do appreciate Amos’s discussion of microclimates, since this is a concept many homeowners fail to recognize as a valid factor in plant success. Most of the Wasatch Front is described as USDA Zone 5, but micro-



climates may sway this hardiness one way or the other. Canyon winds can damage even ‘hardy’ plants, and constricted air pockets in congested yards can harbor pests that are usually not a problem in our arid climate. Microclimates are probably the single most confusing issue for the average homeowner, and must be credited in order to avoid plant failures.



The ‘Plant Directory’ lists about 100 ‘tough’ plants – those that can withstand extremes of one kind or another. Within these 100, there are several that are good choices for typical Utah landscapes. Others may be useable in unusual circumstances, and others are just bad choices for most of our Wasatch Front sites.



Good choices of ‘Tough Plants’ for the Wasatch Front include: Achillea (Yarrow), Anthemis, Aubrieta, Cerastium (Snow-in-Summer), Crataegus (Hawthorn), Daphne, climbing Hydrangea, Hypericum (St. John’s Wort), Mock orange, Potentilla (Cinquefoil), Germander, Thyme. Other plants listed in the book are ‘tough’ in very different situations, such as acidic soil or boggy sites.

Amos covers the basics of ‘tough’ sites, and makes valid recommendations for these disparate plant needs. And it is a very pleasing-to-look-at book, with beautiful slick color photos. But if you are looking for a Wasatch Front plant selection, you may do better with other publications that specialize in our high pH, poor soils and extreme temperature fluctuations.

- ***The most important maintenance practice during the first year is watering.*** After planting is complete and mulch is applied, arrange a soaker hose over the new plant area and allow the water to drip slowly about 4 hours. Water should penetrate into the soil about 10” to 12” deep. Spring planted trees and shrubs will not need fertilizer until late summer or early fall. Stake trees to prevent blow-over in areas with possible wind or human interference. Maintain the mulch layer year round.

- ***TLC the first year.*** Newly planted trees, shrubs, and perennials need TLC (tender loving care) until their root systems can get established. Water slowly so moisture

penetrates at least 8” deep. Between waterings, allow the soil to drain completely. The most common watering mistake is keeping the soil so wet that the roots are deprived of oxygen.

Have patience with your new plants as they grow into their new environment. Realize that it will take most plants a full year before their root systems are well established. Larger plants may take even longer.

For more information about selecting and planting landscape trees and shrubs, visit <http://extension.usu.edu/forestry>.