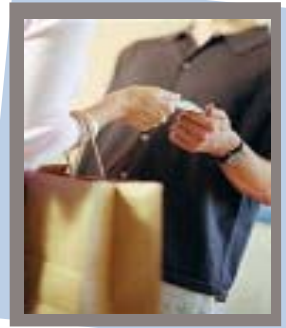


In This Issue

- *How to Keep Money in Your Pocket*
- *Winning the Blue*
- *Celebrating Diversity*

How to Keep Money in Your Pocket



Does your money burn a hole in your pocket? And then does buyer's remorse set in after your money is spent? If this sounds familiar, you need to learn how you can manage your spending so you buy the things you need now and also save for the things you need and want in the future.

D. Pauline Williams
Pauline Williams

Family & Consumer Science
 Extension Agent

Paula Scott

Paula Scott
 Family & Consumer Science
 Extension Agent

Marilyn K. Albertson

Marilyn Albertson
 Family & Consumer Science
 Extension Agent



Utah State
 UNIVERSITY
 EXTENSION
 Salt Lake County

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

Your spending and saving habits influence your ability to achieve financial security. You can change spending habits if you understand how habits are shaped, the parts of the spending behavior, and ways spending behavior can be changed. How can you create new, improved spending habits and break poor spending habits?

Learn to Shop Wisely

Shopping habits are learned. They are like any other habit. You get comfortable with a certain pattern of behavior which becomes a part of your regular routine. Spending self-control can be developed by forming wise shopping habits and avoiding wasteful spending.

Habits

To create a new habit, you must identify spending leaks that give immediate satisfaction but do not help you reach financial goals. Substitute the desirable behavior that might not be so immediately gratifying but will help you reach those goals.

It is immediately satisfying to buy a new pair of pants on sale for half price. If you buy the pants, its less money to purchase

the stereo you've been saving towards for the past six months. Saying no doesn't give you immediate satisfaction, but if you have a closet full of pants, disciplining yourself to say no can help you reach your goal of buying the stereo.

Spending Behavior

See if you can make some changes to keep more money in your pocket. A spending habit has five parts:

- A drive that causes you to go to the store, mall, yard sale or flea market.
- A stimulus that attracts your attention and encourages you to buy.
- A decision to say yes or no to the temptation to buy.
- The actual response or action to the stimulus.
- The consequence or result of your action.

The Drive

This is your inner force that creates a situation in which there is the temptation to buy. It may be enjoyment of shopping at yard sales or flea markets. Shopping may be your favorite hobby. It might be the word "sale" in the newspaper ads. It might be the need for



Winning the Blue

Pauline Williams, MPA, RD – USU Extension Agent

Summer and fall bring county and state fairs and what better way to join in the fun than exhibiting one of your favorite food items. Start baking now and enter your perfect pies, yummy yeast breads, cool cookies, and marvelous muffins in the fair. The tips below should help you bring home the **BLUE**.

Bar Cookies

Blue Ribbon

- Uniform in size with smooth cut edges
- Thin, delicate, tender crust
- Texture of bar moist and chewy

Try Harder

- Crumbles when cut (from cutting bars when warm)
- Dry, crumbly (over baked)
- Hard, crusty top (over mixing)

Dropped, rolled, shaped, and pressed cookies

Blue Ribbon

- Uniform in size
- Lightly browned surface
- Inside thin and crisp or thick and soft depending on recipe
- Rich and flavorful

Try Harder

- Irregular shape (use cookie scoop or cutter)
- Too brown (overbaked)
- Visible flour (too much flour when rolling out)
- Tough (excessive rolling for shaped cookies)
- Dryness (too much flour or excessive rolling)

Muffins

Blue Ribbon

- Golden brown color
- Gently rounded top with pebbly rough surface
- Tender, breaks easily no crumbling
- Texture uniform, with medium-sized holes, no tunnels, slightly moist

- Pleasant, delicate, slightly sweet flavor

Try Harder

- Peaked top, smooth crust, knobbed top, tunnel (over mixing)
- Tough or elastic (too much flour)
- Dry (baked too long, oven temperature to high, too much flour, over mixing)
- Unpleasant flavor (dry ingredients not mixed well)

Quick Breads

Blue Ribbon

- Evenly browned on top and sides
- Only slightly rounded top – may have lightly cracked surface
- Good volume
- Good shape
- Cuts easily without crumbling
- Moist
- Medium texture with no holes

Try Harder

- Peaked Top (too much flour)
- Burned (dark pan or too hot oven)
- Poor Shape (too much flour)
- Crumbly or too dry (Too much flour, over baking)
- Large Holes (over mixing, too much leavening)

Yeast Breads

Blue Ribbon

- Even golden brown color
- Size large compared to weight
- Tender, springy crumb
- Moist, not dry or doughy
- No off flavor (yeasty, sour, musty)

Try Harder

- Too dark or too light (over baked, baked in dark pan)
- Poor texture (improper kneading)
- Dry (too much flour, over baked)
- Dips in top (too much leavening)

Cakes

Blue Ribbon

- Uniform color
- Even, smooth, and slightly

rounded top

- Size – large compared to weight
- Moist and tender crumb
- Fine and even cells

Try Harder

- Tunnels or holes (over beating or under beating)
- Poor texture (fat and sugar not creamed well)
- Poor volume (not enough leavening or used old leavening)
- Dip in top (too much leavening, no adjustments made for altitude)

Canned Items

Blue Ribbon

- Canned using approved recipe sources (USDA, Ball, Kerr, Extension)
- Color natural for product
- Food uniform in size
- Jar full, but not crowded, adequate headspace
- Liquid, covers food, free from sediment, no foreign particles
- Standard canning jars and lids used
- Labels give appropriate information

Try Harder

- Unapproved recipe (made up, family, etc.)
- Did not make altitude adjustments to time or pressure
- Food not uniform in size
- Loss of liquid
- Too much or too little headspace for product.

Pies

Blue Ribbon

- Crust evenly browned
- Edges even, no bulges
- Crust fits pan, no shrinking
- Filling fills crust
- Crust, tender, flaky
- Filling fruit cooked, good consistency, attractive color

Try Harder

- Crust undercooked
- Crust tough (over mixing, too much flour)

Celebrating Diversity

Compiled by Summary prepared by Paula Scott, MS, CFCS - Extension Family & Consumer Science Agent

Plain and simple, diversity is cultural enrichment. The next generation will see the rise of a new America - by 2060 half of all Americans will be non-white (The U.S. Bureau of the Census).

As our country continues to exhibit great diversity, the need for understanding and accepting the differences among all people has never been more important. We ask the leaf, "Are you complete in yourself?" And the leaf answers, "No, my life is in the branches." We ask the branch, and the branch answers, "No, my life is in the root." We ask the root, and it answers, "No, my life is in the trunk and the branches and the leaves. Keep the branches stripped of leaves and I shall die." So it is with the great tree of being. Nothing is completely and merely individual.

Unknown

September Holidays

Hungry Ghost Festival

This holiday is celebrated by both Buddhists and Taoists in China. During the seventh month of the lunar year, the gates of Hell open, and ghosts return to earth for a visit with their descendants. Most ghosts are friendly, although those who do not have any living relatives, or died angry at their family, may cause trouble. On the 15th day of the month, a huge feast is prepared for the ghosts and chants are said for the dead.

Moroccan Engagement/Wedding Festival

Every year, usually in September, the Ait Hdiddou nomadic Berber tribes of the Atlas mountains gather in the Imilchil valley to join in religious ceremonies, feasting, folk dancing, and an exchange of goods. But the primary reason for the event is the opportunity for young men and women to meet, party, arrange marriages, and to celebrate weddings that have occurred during the previous year. Legend has it that the festival began after two families prevented their son and daughter from marrying, and in their grief, the unhappy couple cried until two lakes formed and they drowned in their tears. Today, the family of the prospective groom offers a sheep and bread to the prospective bride's family. If the match is acceptable, the food is prepared and served to the groom's family along with plates of dates, butter, honey, and milk which symbolizes the blessing of the union by the bride's family. The colorful encampment with tents, smoking grills, musicians, peddlers, donkeys, sheep, and goats has attracted numerous tourists in recent years

Chinese Moon Festival

The Chinese Moon Festival, also known as the Mid-Autumn Festival, is one of the most popular annual events in China, Taiwan, and Hong Kong. (A similar holiday called the Mooncake Festival is held on the same day in Malaysia.) It is held on the 15th day of the 8th lunar month, usually falling in late August, September, or October. It is traditionally a harvest festival, celebrating the end of the agricultural year, and many legends are associated with the holiday. It is now more a time for family reunions and romantic liaisons. Homes are decorated with paper lanterns, and families prepare Moon Festival alters with displays of

round fruits, such as apples, grapes, melons, peaches, and pomegranates. Many people attend temples to worship during the day; in the evening, everyone gathers under the stars to watch the full moon rise, picnic, and recite moon poetry. Families eat banquets at midnight and young couples toast the moon with wine (even pairs separated by distance are "united" under the single full moon). Moon cakes, which are wheat flour pastries filled with nuts, sweetened red bean paste, sweet potatoes, whole salted duck eggs, egg yolks, lotus or sesame seeds, or Chinese dates (jubes). Traditionally, the pastries (which are purchased at bakeries) are round, representing the moon. One popular story associated with moon cakes is that the pastries were first produced during the 14th century by Chinese rebels planning the overthrow of foreign Mongolian rule. Messages coordinating the successful attack for the evening of the Moon Festival were enclosed in moon cakes for distribution throughout the countryside.

Rosh Hashanah (The Jewish new year)

Mushroom Harvest - Belorussia

Mexican Independence Day - September 16th

Galway International Oyster Festival - Galway, Ireland

Rocky Mountain Oyster Feed - Clinton, Montana

Cosme e Danião - Brazil, September 27

October Holidays

Oktoberfest

Although this festival officially originated in Germany in 1810 to commemorate the marriage of Bavarian Prince Ludwig to Princess Therese, it really just institutionalized traditional harvest festivals in the region. Today, fourteen temporary beer halls are set up with a capacity for nearly 100,000 people are set up for the celebration. While hundreds of thousands of sausages, pigs knuckles, and fried chickens are eaten, beer is the focus of the festivities. Märzenbier ("March beer") is the beverage of choice, a very strong brew dating back to when the heat of the summer months made it impossible to ferment beer, and a special batch was made in Spring to be held until the Fall festivities. In Germany, Oktoberfest is scheduled each year from the middle of September to the beginning of October in Munich (nearly 7 million visitors attend); in other countries it is typically held sometime in October.

Halloween

Sukkot, Jewish - comes after Rosh Hashanah, and is celebrated for a week in September or October.

Canadian Thanksgiving - observed on the second Monday of October, though the holiday is often celebrated through the entire three-day weekend.

Columbus Day - October 12th though not technically a food-related holiday, where would the cuisines of the world be without the cross-cultural exchange begun during the explorations of Columbus?

(Continued from How to Keep Money page 1)

an item. You go there for one item and buy six. It gets you to the place of sale.

Strategy 1: Learn to recognize the drive that places you in a spending situation.

The Stimulus

This is the cue that attracts your attention and encourages you to buy.

Recognize the things that tempt you to spend money. They might be a friend who you shop with, a child, a sales rack or even merchandise strategically placed to attract your attention. It could be the mood you are in - sad, angry, frustrated, hungry or depressed. Control your environment so you encourage desirable behavior and discourage undesirable behavior.

Strategy 2: Try to avoid or reduce exposure to things that tempt you to spend.

Strategy 3: When you shop, have a purpose or a plan. (You might even plan the list according to how the store is set up to save time and temptation.)

Strategy 4: Limit the number of trips you make to the store or the mall.

Strategy 5: Don't shop when you are hungry or depressed.

Strategy 6: Find a substitute for shopping. (Volunteer service, active recreation, shop for others as a money-making project.

Shopping Decisions

Before you spend the money burning a hole in the pocket, stop and think.

Decision-making is the process of choosing the best way to achieve your goal from among two or more courses of action. When spending temptations attempt to lure money from your wallet, stop and think before you decide.

Ask yourself these questions:

- What will I give up I buy this?
- Is this the best use of my money?
- Am I buying to satisfy an immediate need?
- Will buying this keep me from reaching my goals?

Strategy 7: Before you spend your money, think through the decision making process:

What are my financial goals and priorities?

Will this purchase help me achieve my most important goals?

What are my alternatives? Should I:

- buy
- do without
- continue to use what I already have
- make instead of buy
- borrow someone else's
- substitute something less expensive
- rent instead of buy

If you buy, comparison shop before you decide. Gather reliable information.

Compare alternatives.

Make a decision and take action.

Evaluate your decision.

Response - Control response when tempted in the store.

Strategy 8: Look now; buy later.

Strategy 9: Learn to say no.

Consequence - Be aware of the consequence of spending. Can you pay your bills? What is the actual result of the purchase?

Strategy 10: Use feedback - write down your expenditures so you can identify spending leaks and progress toward goals.

Strategy 11: Make some spending rules to follow.

Practice self control

Pick one habit to change, choose some of the strategies, look for ways to reduce spending, develop a plan so you can measure progress, practice daily, don't get discouraged. It take time to develop a new habit. Now is the time to work on keeping those dollars in your pocket.

Source: Article was adapted from "Money Management: How to Keep Money in Your Pocket," by Esther McAfee Maddux, Extension Home Economist, Uof Georgia Coop Extension Service. Approved for use in Kentucky Extension by Suzanne Badenhop. Edited condensed by Marilyn Albertson, Utah State University Extension.

Follow-up to Free Fun Resources from last month's newsletter

Free Reading Groups Available

Would you like to join a reading group? Cordia Senior Residence Center at 4522 South 1300 East is offering reading groups at their center. Classes are free of charge and open to the public. Monday mornings from 10-11:00 a.m. the reading group covers a biography - includes the book read aloud and a discussion. Friday mornings, short stories are addressed from 10-11:00 a.m. Call 281-3477, extension 30 for more information.

Keeping Swimwear in Tip-Top Shape

Chlorine from pool water can cause both fiber damage and color loss in swimwear. Follow these tips to keep your swimwear in good condition:

- Rinse chlorine immediately after swimming to avoid color loss.
- Launder or wash items that are frequently web by pool water, including clothing, towels and outdoor furniture.
- Don't lay towels that are wet with pool water on textiles, such as beds, carpets or upholstery.
- Line dry or lay swimwear flat to dry. Don't put in dryer.

Gardener's Grapevine

August 2002

Utah State University Extension Salt Lake County

Volume 02, Number 04

In This Issue

- *Soil Improvements Lead to Healthier Gardens*
- *Master Gardener Class*
- *Getting Connected*
- *Tomatoes*

Wade B. Bitner

Wade B. Bitner
USU Extension Agent

Maggie Wolf

Maggie Wolf
USU Extension Agent



Salt Lake County

Utah State
UNIVERSITY
EXTENSION

Salt Lake County

2001 South State Street, S1200
Salt Lake City, UT 84190-2350

Phone: 468-3170

Fax: 468-3174

www.usuextslco.org

www.extension.usu.edu

Soil Improvements Lead to Healthier Gardens

Maggie Wolf, USU Extension Horticulture Agent

What's missing from Utah soils? Organic matter. Why do we want organic matter? It helps aerate, drain, and host beneficial organisms in soil. You can add organic matter to soil by mixing in compost, manures, leaf litter, grass clippings, or cover crops. Cool season cover crops can be started in August. They will over-winter and enrich the soil while preventing erosion.

Cool season cover crops should be sown in the second half of August. These crops will germinate, start to grow, then go dormant over the winter months. Come spring, the cover crops begin to re-grow. Before they set seed, till, spade, or hoe them into the soil. Cover crops' foliage and roots contribute organic matter to improve soil structure.

Cool season cover crops include: clovers, Austrian winter peas, vetch, winter wheat, oats, and winter rye. The legumes (clovers, peas, and vetch) will fix nitrogen in the soil, acting as a natural fertilizer. The grasses (wheat, rye, and oats) establish more quickly and produce a larger quantity of organic matter.



Seed for some cool season cover crops may be purchased through garden seed catalogs, local IFA's, Granite Seed, or other local seed sources. For more information about cover crops, see the new USU Extension publication "Cover Crops for Utah Gardens" at the USU Extension publication page: <http://extension.usu.edu/publica/gardpub2.htm>.

To learn even more about how to grow cover crops in your garden, register for the 'Putting Your Garden to Bed' garden class at Wheeler Farm, August 24, 10 a.m. – 11:30 a.m. You may register by calling 468-3179.

This Is The Time To Apply For The 2002 Master Gardener Class

Wade B. Bitner, *USU Extension Horticulture Agent*

This class is open to Salt Lake County residents and other counties who do not have a Master Gardener Class in their county. Master Gardeners are provided excellent training on basic horticulture, then given opportunities to share that information with their neighbors. There is a State Master Gardener organization, a National Master Gardener organization and International Master Gardener organization. Each of these is organized the same way with the same goal. All provide an opportunity for excellent gardeners to meet, share ideas, and enjoy each other's company.

While this is an excellent foundation for business, the organization is designed to be non-profit and is not to be used for business purposes. In fact, the name Master Gardener should not even be used on letter-head or business cards by the volunteers. Utah State University Extension in Salt Lake County has trained over 1,400 volunteers in the past ten years. There is an active group of 273 who continue to serve as volunteers and belong to the Salt Lake Master Gardener organization. They have monthly meetings, tours and other activities to promote the organization. Class registration of \$125.00 pays the membership dues of \$20.00 for the first year to allow the new students to become familiar with the Master Gardener organization.

This program has provided 5,000 hours of donated time on 22 projects each year to over 8,700 residents. It has made some of the

otherwise obscure gardens bloom in the desert. Gilgal Garden was somewhat run-down when donated to Salt Lake City. With Master Gardeners and other volunteers working together, the garden is on its way to becoming a showplace in Salt Lake. Master Gardeners have raised over \$7,500 for Gilgal Garden and contributed many hours to clean it up. This is one example of an excellent project and what enthusiastic, trained Master Gardeners can do.

You should become a part of this program. Apply for the Fall 2002 class by requesting an application from the Extension Office 2001 S. State #S-1200, Salt Lake City, Utah 84190 or call 468-3187 from 8 a.m. to 5 p.m. You can also get the application and additional information from our website at www.usuextslco.org. The deadline for submitting applications is August 30, 2002.

Hope to see you in this exciting class!



Dr. Sherm Brough teaching Master Gardeners



Sugarhouse Park Olympic Rings



Sugarhouse Park Planting



State Fairpark Flower Garden

Salt Lake Master Gardeners Bring Joy of Plants to Youth

Maggie Wolf, USU Extension Horticulturist

Salt Lake Master Gardeners volunteer at Christmas Box House, a shelter for abused or neglected children, in a new gardening program. The once-a-week program teaches youth ages 6 to 11 years how to sow seeds, transplant, and keep plants healthy. The program focuses on the PlantLab, or indoor lighted garden, in which the plants are growing. Because the plants are indoors, the program can proceed year-round with growing success.

“I built an Indoor Light Garden at the (USU Extension) workshop, and my grandkids thought it was really great. So I decided maybe I could work with other kids the same way”, explains Erma Meyers, Salt Lake Master Gardener.

“The kids really eat it up”, exclaims Heather Rasband,

Salt Lake County USU Extension 4-H Outreach Agent. “They like playing with the potting mix, planting the seeds, and then watching them grow. And the great thing about this program is, they get to take a plant with them when they leave!”

Basil is started from seed every week. As the seedlings grow, they are transplanted into individual pots. At any one time there are seeds emerging, seedlings ready to transplant, and plants ready to take home. This provides the short-term residents of Christmas Box House to witness and observe the full process of plant production during their stay. Basil is an ideal choice for this ‘production line’ of plants, because it germinates quickly, grows easily, and has few pests. Plus, it has the extra benefit of smelling good.

Farmer’s Markets...

Fresh Produce offered by local growers are highlighted at Farmer’s Markets. The following communities have markets: Layton, Downtown Salt Lake, Murray, South

Town in Sandy, Park City, Logan in Cache Valley, Thanksgiving Point in Lehi & Spanish Fork. Check out the following website for additional information. www.ams.usda.gov/farmersmarkets

Water Conservation Websites Check Them Out ...

There are a few websites on water conservation that are worth checking out.

<http://extension.usu.edu/drought/>
this site gathers USU Extension drought-related information and provides links to other sites with relevant drought and water conservation content. The site has information on landscape, agriculture and home (indoor) water use and conservation. You can also submit questions directly on the site, and monitor drought and weather conditions via other key links.

www.hort.usu.edu/CWEL
Center for Water Efficient Landscaping
www.uc.usbr.gov/progact/waterconsrv/index.html
US Bureau of Reclamation
<http://conservewater.utah.gov>
Utah Division of Water Resources
<http://www.weberbasin.com>

Weber Basin Water Conservancy District
www.jvwcd.org
Jordan Valley Water Conservancy District
<http://www.utahia.org>
Utah Irrigation Association
<http://www.utahwaterforum.org>
Utah Water Conservation Forum
www.csu.org/xeri/icons.html
Colorado Springs Utilities-drought tolerant plants by category complete with color photos.
www.epa.gov/ow/kids.html
EPA’s childrens page. Good resource for getting kids involved in water conservation.
www.waterwiser.org
American Water Works Association
Think that little drip leaking from our faucet is not of much significance. Think again! Calculate water waste in gallons.



How Do Your Tomatoes Rank?

Maggie Wolf, USU Extension Horticulture Agent

Do you grow the most beautiful tomatoes in your neighborhood? How would they rank across the county? How about in the state? What about other vegetables or those dinner plate dahlias? Find out how great they really are...at the Salt Lake County Fair and/or the Utah State Fair this year! Entering the fair isn't difficult, and it's a fun way to participate and promote home gardening!

Salt Lake County Fair opens August 14, 2002. Check in your horticulture products between 7

a.m. and 9 a.m. that morning. Check in your floriculture entries between 7:30 – 10:30 a.m. the same day. All entries must remain at the fair until 10 p.m. August 17, and must be picked up no later than noon, August 18. All entries must be grown within Salt Lake County by a county resident.

County Fair entries are categorized into 'Divisions', based on the grower's expertise. Thus, a youth (age 16 and under) will not compete with a Commercial Grower, a Master Gardener, Experienced Gardener, or an Amateur Gardener. Entries will be further classified into 'Class', according to type of vegetable or fruit. The quantity of specimens required in the entries varies; you must check the Salt Lake County Fair Premium Book to know

whether you must have 5 tomatoes on the plate, or if a single tomato is acceptable. These books are available at the Salt Lake County USU Extension office or the Salt Lake County Parks & Recreation Office at 483-5478.

Utah State Fair opens September 5, 2002. Garden produce may be entered on Wednesday, Sept. 4, from noon until 6 p.m. Consult the Utah State Fair Book (available at the State Fair Office or your local USU Extension County Office) for guidelines on entry requirements.

Entering your garden produce at the Fair can be a fun and enlightening family event. Plan to enter this year and see how your garden measures up.

Utah State University, Utah Counties and the U.S. Department of Agriculture cooperating

The Utah Cooperative Extension Service, an equal opportunity employer, provides programs and services to all persons regardless of race, age, gender, color, religion, national origin or disability.
