

# On The Home Front

February 2005

Utah State University Extension Salt Lake County

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## Preparing for Marriage - Financial & Recordkeeping Tasks

Prepared by Marilyn Albertson, M.S., CFCS, USU Extension FCS Agent



When you marry many things will change. You will be joining your life to another's and many important decisions will need to be made to make it work. Talking about money matters before you take that big step is important. Each partner should know how the other feels and relates to money and know their habits related to budgeting, saving, credit usage and debt. Discuss financial goals, expected income and expenses, methods for paying bills and keeping records, amount of emergency funds needed, how much money to save and how much credit to use as well as how purchases will be decided on.

Some tasks you'll need to handle include: change of address on all financial documents and accounts. A month before you move, write your new address on your bills you are paying. Submit changes as you receive any financial statements. Notify publishers of any magazine or periodical subscriptions of your address change. File a change of address with the post office. As you receive mail that is forwarded, notify the people of your address change. Contact the Department of Motor vehicles and inform them of your address and name change within 30 days of your marriage. If your name changes, call the Social Security Office and request a name change form. Change your address with the voter registration office. Send notification to the IRS office where you sent your last return, so if they need to communicate with you

about that return they have the correct address.

Send a change of address card to any employer you had during the year to ensure you get your W-2 wage and tax statement on time.

Notify your insurance agents of any changes. You may need to change or adjust your property insurance. Start a household inventory to help you determine what your insurance coverage should be. You may want to review your health insurance benefits for your spouse or compare to decide which spouse's policy would provide the best coverage, and find out how to add new family members. Review life and disability insurance policies to see what your needs will be with your new family including changing or adding contingent beneficiaries.

Don't forget to determine if you need to change an existing will or have one written up to address any new wishes and assign appropriate beneficiaries. Review your W-4 forms from your employer to see if you need to make an adjustment on amount withheld from taxes. Source: Marilyn Albertson; When you Marry: Some Financial and Recordkeeping Tasks, A.M. Morrow, FS317, Revised Jan, 2000, Oregon State University Extension Service.

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# The “Golden Years” and Nutrition

By Jessica Plowman, USU Dietetic Student & Pauline Williams, MPA, RD, USU Extension Agent

Aging is a natural phenomenon that we all experience. The “golden years” are a much-anticipated time of life. Along with advancing age, comes new challenges—physical changes,

and changes in appetite, food preferences, and food



preparation. With these changes you may find it difficult to consume all the nutrients your body needs. Good nutrition plays a pivotal role in the maintenance of quality of life by:

- Increasing longevity and independence
- Reducing sickness
- Sustaining appropriate weight
- Providing needed nutrients and energy for the body
- Supporting physical capabilities
- Enhancing daily life

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The following are easy and convenient solutions to the nutrition challenges that accompany aging:

- 1) Join a meal service. If you are cooking for one (or two) you may consider participating in meal events with your local senior citizen center or contacting Meals on Wheels to see if you are eligible to receive meal services. (For more information log on to [www.slcoagingservices.org/html/mealson.html](http://www.slcoagingservices.org/html/mealson.html))
- 2) Take short cuts. Prepare items or frequently used foods ahead of time. For example, cook hamburger, grate cheese, or wash and slice fresh fruits and vegetables in advance.
- 3) Freeze individual portions. Prepare a full sized recipe, divide finished product into single serve portions, place portions into serving dishes, and freeze. After the food has frozen, remove food from the container, place in a freezer bag, seal, label with the contents and date, and freeze for a quick easy meal.
- 4) Make one-step meals. Prepare one step or one-dish meals that require little preparation or cooking time. Try pressure-cooked meals consisting of three different foods that require the same amount of pressured time or crock pot dinners like soups and stews.
- 5) Have a potluck. Invite company for dinner and make it a potluck. This way you can give and you can take, but most importantly, eat a good meal.
- 6) Increase variety. The key to good nutrition is eating a variety of foods over time. Eat the foods you prefer, but don't forget to try new foods. Keep your health in mind. (Sources: ADA website [www.eatright.com](http://www.eatright.com); *Cooking for 1 (or 2)*, Low B; Mutz, (1992); USU Extension)

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## Stop Steamy Mirrors



Clean mirror thoroughly with glass cleaner. Then spray on shaving cream and wipe over entire mirror with paper towel until all cream has covered the surface. Then wipe with another towel until all cream is removed and mirror appears clean. It

will keep the mirror from steaming up when someone is taking a hot steamy shower. Wipe off spots with water and soft cloth or paper towel.

Prepared by Marilyn Albertson

## Cleaning Up the Kitchen After A Party



Sponges, dishcloths, and dishtowels soak up germs, as well as dirt and spills. Have clean ones on hand for frequent changes. Once the party's over, launder them using hot water and chlorine bleach (if safe for the fabric). To disinfect synthetic sponges, carefully mix  $\frac{3}{4}$  cup of chlorine bleach with one gallon of water. Soak the sponge for five minutes, rinse, and air dry. Edited by Marilyn Albertson – Source: Soaps & Detergents Association.

# A “Heart-y” Diet is Full of Fiber

By Cara Moncur, USU Dietetic Student and Pauline Williams MPA, RD, USU Extension Agent

February is American Heart month; not only a month for your sweetheart, but also your heart. What better time is there to start eating a heart-healthy diet? A key component in a heart healthy diet is fiber. Fiber has been shown to reduce the risk for heart disease, America’s number one killer for men and women.

There are two types of fiber – insoluble and soluble – and both types have health benefits. Insoluble fiber, often called roughage, gives structure to plant cell walls. Insoluble fiber helps food pass through the digestive tract smoothly, and may help prevent colon cancer. Foods high in insoluble fiber are whole wheat, corn, wheat bran, many vegetables and skins of fruits.

Soluble fiber has a gel-like or viscous consistency. This type of fiber binds to fatty acids in the digestive tract and promotes their removal. Soluble fiber helps to lower LDL or “bad” cholesterol levels. You can find soluble fiber in dried

beans, oats, barley, and many fruits and vegetables including apples and carrots.

Men under 50 should consume 38 g of fiber per day, and women 25 g per day. If you’re over 50, men should consume 30 g and women 21 g of fiber per day. The best way to eat enough fiber is to eat a variety of whole grains, seeds, beans, nuts, and lots of fruits and vegetables. Below are easy ways to add fiber to your diet:

- Eat at least 5 fruits and vegetables each day
- Add vegetables to stews and casseroles
- Add oats to breads and cookies
- Top cereal with fruit
- Snack on vegetables

Remember, a “heart-y” diet filled with fiber will keep your heart healthy!

Frozen Hawaiian Tropical Drink (1 serving)  
1/4 cup low-fat milk  
1/2 cup orange juice  
3/4 cup fresh diced pineapple  
1/2 teaspoon coconut extract/flavoring.  
Mix all ingredients in a blender with ice. Each serving contains: 152 Calories; 3 g protein; 1 g fat; 3 g carbohydrate; 2 g total fiber; 2 mg cholesterol.



## Fiber Content of Various Foods

Food	Serving Size	Fiber Content (g)
Orange juice	1/2 cup	0.25
Orange	1 medium	3.1
Apple juice	1/2 cup	0.1
Apple, with skin	1 medium	3.3
All-purpose flour	1 cup	3.4
Whole wheat flour	1 cup	14.6
White bread	1 slice	0.6
Whole wheat bread	1 slice	2.5
White rice, cooked	1/2 cup	0.5
Brown rice, cooked	1/2 cup	1.75

Sources: USDA Nutrient Laboratory at [www.nal.usda.gov](http://www.nal.usda.gov) and [www.eatright.org](http://www.eatright.org)



# Making Your Marriage Work — Enhancing Your Love Maps- Part 1



**H**ow can you truly love someone unless you truly know them? Do you know enough about your spouse to understand their joys, their likes, dislikes, fears and stresses. Dr. John Gottman in his book, *The Seven Principles for Making Marriage Work*, indicates that “emotionally intelligent couples are intimately familiar with each other’s world”. It is “having a richly detailed love map – my term for that part of your brain where you store all the relevant information about your partner’s life....They remember the major events in each other’s history, and keep updating their information as the facts and feelings of their spouse’s world change...they know each other’s goals in life, each other’s worries, each other’s hopes... From knowledge springs not only love but the fortitude to weather marital storms”. (p.48) He suggests you take the following questionnaire:

Love Map Questionnaire: By giving honest answers to the following questions, you will get a sense of the quality of your current love maps. Both partners should take the quiz. Circle T for “true” or F for “false”.

1. I can name my partner’s best friends. T/F
2. I can tell you what stresses my partner is currently facing. T/F
3. I know the names of some of the people who have been irritating my partner lately. T/F
4. I can tell you some of my partner’s life dreams. T/F
5. I am very familiar with my partner’s religious beliefs and ideas. T/F
6. I can tell you about my partner’s basic philosophy of life. T/F
7. I can list the relatives my partner likes the least. T/F
8. I know my partner’s favorite music. T/F

9. I can list my partner’s three favorite movies. T/F
10. My spouse is familiar with my current stresses. T/F
11. I know the three most special times in my partner’s life. T/F
12. I can tell you the most stressful thing that happened to my spouse as a child. T/F
13. I can list my partner’s major aspirations & hopes in life. T/F
14. I know my partner’s major current worries. T/F
15. My spouse knows who my friends are. T/F
16. I know what my partner would want to do if he or she suddenly won the lottery. T/F
17. I can tell you my first impressions of my partner. T/F
18. Periodically I ask my partner about his or her world right now. T/F
19. I feel that my partner knows me pretty well. T/F
20. My spouse is familiar with my hopes and aspirations. T/F

Give yourself one point for each “true” answer. Ten or above means this is an area of strength in your marriage. You know what makes your spouse “tick”. Below 10 means your marriage could stand some improvement. Maybe you never had the time or the tools to really get to know each other, or perhaps your love maps have become outdated as your lives have changed over the years. By taking the time to learn more about your spouse now, you’ll find your relationship becomes stronger. (Next newsletter -The Love Map 20 Question Game) Source: *The Seven Principles for Making Marriage Work*, John Gottman, Ph.D. & Nan Silver, Three River Press, NY, 1999, pp 48, 50-51.

## Help Your Child or Grandchild Become a Reader – Part 1

Prepared by Marilyn Albertson, M.S., CFCS, USU Extension  
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**B**ooks are a wonderful way to interact with your child early in life. Babies learn from sights and sounds. Babies try to imitate the sounds they hear us make. They “read” the looks on our faces and our movements. It is important that we talk, sing, smile and gesture to our children. That is the first step toward them becoming a reader. It helps them learn to love language and to learn words.

Reading together is important, even with a baby. Show him pictures and point to them and talk about them. Reading aloud should become a daily routine. Pick a quiet time, just before nap or bed. This will give him a chance to rest between play and sleep. Snuggle with him as you read so he feels safe and close. If he gets wiggly or restless, stop reading. Make reading aloud a quiet and comfortable time that he can look forward to.

Try to spend 30 minutes a day reading with your child. You may want to break it up into a few minutes several times a day. As he gets older, you will be able to tell when he wants to read a little longer. Make sure reading stays fun for both of you.

Questions to ask yourself: Do I provide a comfortable place for our story time? Is my child happy to be in this place? Am I showing my child the pictures in the book? Am I changing the tone of my voice as I read to show emotion and excitement? Am I paying attention to how my child responds? What does she especially like? Is she tired and ready to stop? Source: *Helping Your Child Become a Reader, No Child Left Behind, With Activities for children* from U.S. Dept of Education.

# Gardener's Grapevine

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- Landscape Tree
- Grafts
- Bristlecone Pines

## Bad Sports: Reverting To Old Habits May Disfigure Landscape Tree

*By Maggie Wolf, Utah State University Extension Agent*

You've probably seen the curious phenomenon occurring in the occasional landscape – a 'growth' of a dissimilar plant type growing out of a tree or shrub. Out in the woods, this is mostly due to "witches' brooming", a strange-looking, usually dwarfed growth caused by a pest or genetic mutation. In Utah landscapes, not uncommon sight is a Dwarf Alberta Spruce with an outgrowth of a reverted bud. For some reason, one branch somehow regained the non-dwarf genetics and is growing much faster and larger than the rest of the plant.

Selection of dwarfed plants probably began in China, where most 'advanced' human culture seems to have started. Curiosities, these plants were probably chosen because of their unusual nature, and the fact that their odd growth habit could be perpetuated by humans made them a sort of plant 'pet'. Nowadays with our smaller and smaller landscapes, dwarf plants are needed so that we can reduce the labor (and learning curve) of skilled pruning to corral shrubs and trees that might otherwise take up too much space. And so a veritable "plant freak show" is offered by the elite nurseries.

"Dwarf" is defined by the American Conifer Society as very slow growth (three to six inches per year). Therefore, you can expect dwarf plants to stay smaller longer. Realize, however, that they can actually get fairly tall when given a good environment and enough time. The Dwarf Alberta Spruce, in some older Salt Lake neighborhoods, are as tall as the house eaves at least.



Mugo pine are one of the most commonly misplaced plants in the landscape. Because many Mugo pines are small and slow-growing, homeowners often place them in confined spaces that they soon outgrow. There are some truly dwarf and even miniature selections of Mugo that should be chosen for even slower growth. Still, a homeowner should realize that eventually, any plant will out-grow a constricted space and will need to be replaced.

The Dwarf Alberta Spruce is a selection of *Picea glauca*, the white fir.

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# Grafts in the Landscape: Corruption Shapes Trees

By Maggie Wolf, Utah State University Extension Agent

Last week, I photographed some ornamental cherry trees with southwest injury. Without leaves, the branches stood naked against the winter sky. As I stood and looked at these trees, I suddenly noticed the runaway growth of the rootstock above the graft union. Unchecked, these expensive trees are escaping their desired form.

Grafted trees provide desired characteristics more dependably than a seed-grown plant. Because seed-grown trees are genetically variable, they grow at different rates to different sizes and have different shapes, colors, fruit, or hardiness. Probably originating with fruit trees, grafting was a major horticultural breakthrough. For landscapes, grafted trees provide the designer with predictable plant material, although at added expense. Diligent maintenance is another cost, to catch and control any outgrowth of the rootstock.

To maintain a grafted tree, watch for sprouting below the graft union. Prune them out as soon as they are observed. Winter is a good time to observe and control tree form. During the growing season, practice good tree maintenance including deep watering every two to six weeks (depending on the soil type and weather), a plant-free mulched area at least five feet in diameter around the trunk, and fertilizing only after the root system is well established (one to three years after planting).

Here is a typical grafting scenario: scions, branch cuttings of the desired plant, are cut during dormancy, usually late winter. Scion wood is stored cold and kept moist

to maintain dormancy and prevent death from drying. In spring, rootstock plants come out of dormancy and the bark 'slips'. The rootstock plant is cut open at the graft site, a trimmed scion inserted so the cambium layers of both pieces press together, and the site is wrapped to prevent desiccation. If the plants are compatible, the cambium tissues will heal and merge together. Buds on the scion should begin to grow by late spring.

Only certain types of plants can be grafted to each other. Usually, plants in the same genus are compatible, but more distantly related plants can sometimes have successful unions. Because the factors controlling compatibility are



still undiscovered, only trial and error (and good record-keeping) will determine graft success. Slower growing rootstocks can impart dwarfing characteristics to the top



growth, as in dwarf apple or other fruit trees. Rootstocks may impart other desired characteristics such as cold hardiness, improved vigor, and tolerance of poor soil conditions. There are even cases where an intermediary variety might join two otherwise incompatible plants.

While most graft unions are at or slightly above soil level, some grafts are located higher. Weeping tree forms are usually grafted at or above eye level, since the scion will grow in a downward habit. The ornamental cherry is topworked with a dwarf variety to create a spectacular lollipop of blossoms in spring.

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# Bristlecone Pine, Tree for Urban Landscapes

By Maggie Wolf, Utah State University Extension Agent

Evergreens are important in Utah landscapes because of our relatively short growing season. While deciduous trees and shrubs are bare, pines, firs, spruce, and junipers provide color and mass. Bristlecone pine, a native tree of the mountain west adds dense foliage and bright green color to landscapes all year. Somewhat pricey, these slow-growing and long-lived trees are relatively uncommon. In fact, these trees are one of the 'status symbols' of the landscaping world; having a bristlecone in your landscape is like having a Cadillac in your driveway.

The higher price of bristlecone pine trees is due to their slow growth. A four-foot tall bristlecone pine may already be 10 years old, whereas the same height Scots pine is around 4 years old. The extra years of care and maintenance add cost to the bristlecone. Planted and maintained well, the bristlecone lives longer and has fewer pest problems than faster-growing pines.

Slow growth is desired in most urban landscapes because properties are smaller and growing space is restricted. Tall trees planted along property lines may grow up into power lines, presenting a safety hazard. Tall trees between or near homes and buildings can blow over and cause structural damage. Paying more money for a slower growing tree makes good sense for most urban homeowners.

Once you know what to look for, the bristlecone is easy to recognize. Watch for a densely-needled pine with bright green color. The needles are about one to one and a half inches long, attached to the branch in bundles of five. The needles of a healthy bristlecone are speckled with white waxy resin, which resemble wooly aphids or white flies. At the USU Extension office, homeowners who recently acquired a bristlecone often bring in a specimen to find out "what to spray" on the naturally-occurring white flecks. Thankfully, these homeowners are trying to identify a pest before spraying poison indiscriminately, and as a result are able to save themselves time, money, and effort.

Bristlecone pines are native to the upper elevations of the west. There are two main species: *Pinus aristata*, or Rocky Mountain bristlecone, and *Pinus longaeva*, the Great Basin bristlecone. These highly resinous trees are able to withstand very short seasons, alkaline soils, drought, wind, and time. Bristlecone are among the oldest living things on earth. 'Methuselah', a *P. aristata* growing in the White Mountains of

California, is about 4,767 years old. 'Prometheus', a *P. longaeva* once growing in the Great Basin National Park, would have been 4,902 years old this year, the oldest living thing on earth, but was cut down by a geology student in 1964 who had broken his coring tool and wanted to count the tree rings.



Understanding the history of the Bristlecone pine explains the respect given this tree by knowing gardeners. Besides the slow growth habit and dense, green foliage, this plant benefits urban landscapes with its legacy of survival and tenacity.

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