

On The Home Front

March 2004

Utah State University Extension Salt Lake County

Volume 04, Number 02

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Household Finance 101: Where You Are The Teacher

Prepared by Tiffany Sherwin, FCS Educator

According to Murphy's Golden Rule, "Who ever has the gold makes the rules." Nowhere is this rule more true than it is in a family's finances. Typically parents make and decide how to spend the money. However, it is very important that all members of the household be involved in the family's finances, including children.



Take the following questionnaire to help you evaluate what you are or are not doing to teach your children money habits for life.

1. Do each of my children have some money to manage without my interference?
2. Have I helped my children set up a spending and saving plan?
3. Do I avoid using money, as a reward or punishment?
4. Do each of my children do some regular household chores?
5. Do I set a good example by being truthful about money matters?
6. Do I give my children more financial responsibilities as they get older?
7. Am I a good money manager, giving my children a good example to follow?
8. Do I allow my children to make

- their own decisions about money when there are alternatives?
9. Do I praise my children if they have made wise decisions with their money?
10. Do I help my children find ways to earn extra money that is age appropriate and suits their abilities and skills?
11. Do I allow my children to make mistakes related to money and help them to understand the consequences?
12. Do I sometimes verbalize my own desire to acquire more goods and services than my income can handle so that my children know that I say "no" to myself, too?

(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

Gardener's Grapevine

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- Native Plant Workshops
- Gardening Tools

Utah State University Extension Extends its Reach... *Master Gardeners Cooperate with Utah Native Plant Society*

By Maggie Wolf, Utah State University Extension Agent

Why grow Utah native plants? In the past, it was considered an arcane activity, strictly for 'plant nerds'. But increasingly, Utah residents realize the benefits of using native species in home landscapes. Utah Native Plant Society has trained Utah Master Gardeners to teach hands-on workshops this spring, to be held in Cache, Davis, Salt Lake, and Utah counties.

"Native Utah plants are typically more drought-tolerant and they perform well in our high pH soils", says Maggie Wolf, Utah State University Extension Assistant Professor of Horticulture. "Native plants also provide a good habitat for other native species, such as butterflies", she adds.

Workshops have been held annually each spring since 1999, and participation increases each year. This spring, the Utah Native Plant

Society will extend its reach to the general public, by cooperating with the Utah State University Extension Master Gardeners in Cache, Davis, Salt Lake, and Utah counties.

These Master Gardeners have been trained to lead the hands-on workshops so that hobbyists and homeowners can grow their own Utah native flowers and shrubs.

Workshops provide instruction on how to properly plant the native seeds, how to grow the plants successfully, and how to incorporate them into a landscape or garden. Each participant will choose among 12



Bailey's Yucca



Palmer's Penstemon

Wade B. Bitner
USU Extension Agent

Maggie Wolf
USU Extension Agent

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

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Gardening Tools

By Wade Bitner, USU Extension Horticulturist

Good garden tools are the key to a beautiful landscape. Keep your tools in tip-top shape so they will perform well and make your yardwork more pleasurable.

Spring is a good time to get your garden tools in optimal working order. Good garden tools are the key to a beautiful landscape. Keep your tools in tip top shape so they will perform well and make your yard work more pleasurable. Selection of the proper tool for the job will minimize the effort and maximize

the satisfaction. Look at the tool area of your nursery, hardware store, or discount store to see what new tools are available. Select tools that are comfortable for you. The size should be comfortable and easy to handle. Some new tools are ergonomic in designed to reduce fatigue.

Hand Pruners

Hand pruners come in many sizes and shapes. These tools resemble a pair of pliers and come in three main types. An anvil pruner has one blade that makes the cut. This blade is best for dry or dead wood because the anvil would crush



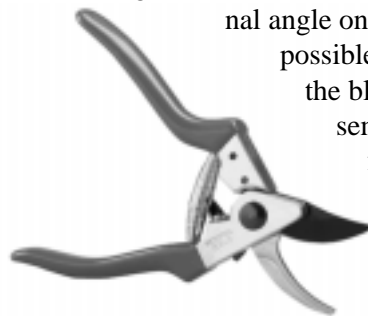
Anvil Pruner

A ratchet pruner may use either an anvil or bypass blade but needs less pressure to make the cut because it cuts the branch in stages. Pruners are even made in left-handed versions. Choose one that will fit your hand comfortably and one that can easily make the cut.

If you are choosing a new pair, look for a pair that feels balanced in your hands. Working all day with a poorly balanced tool or one that is

too heavy can be an unpleasant experience. Buy from an reputable company so that if you need replacement parts several years later, the company is still in business and has the parts you need. High quality hand pruners have replacement parts at garden retail stores. With such treatment, they will last for many years of pruning. A belt holster is frequently used to hold them until they need to be used.

A 6" flat "mill" or "second" file can be used to put a good edge on a pair of hand pruners. Hold the blade to be sharpened securely by hand or in a vise. The file should be held at an angle that is as close to the original angle on the blade as possible. Sharpen the blade in a semi-circle. A few quick strokes with the file are usually all that is necessary to



Bypass Pruner



Ratchet Pruner

remove the burrs that have formed and produce a new cutting edge. The motto is: "sharpen less, but more often". When a good sharp edge is formed, it can be maintained by honing it with a fine grit sharpening stone as needed in the field.

Hide your high quality pruners after pruning so no one is tempted to use them to cut wire or something other than what they were designed to do.

Lopper



Never cut a branch that requires opening the lopper handles greater than a 90 degree angle. If a branch is that large, use a pruning saw. Do not twist or bend from side to side while attempting a cut.

Keep the loppers adjusted so they cut cleanly. Oil the pivot after each use so they will not rust and seize

before next use. If they have wooden handles, sand and linseed oil the handles as needed to maintain them in good working order. A good pair of loppers may require a sizable investment, but when used only for pruning, they will last for many years.

Pruning Saw

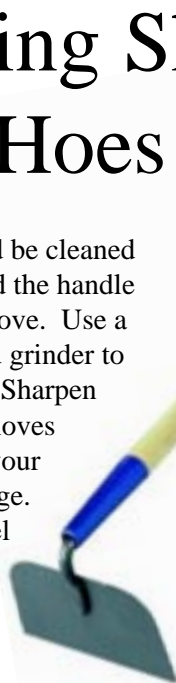
Pruning saws cut on the back-cut. That means, it cuts as you pull on the handle, not while pushing on it. Pruning saws have large teeth to allow easy cleaning as the cut is made. Pruning saws come in several sizes. I prefer one that folds up and

will fit in my back pocket. Maintain your saw by cleaning sap off the blade after use. Sharpening the teeth is best accomplished by a professional to maintain the same angle on each tooth.

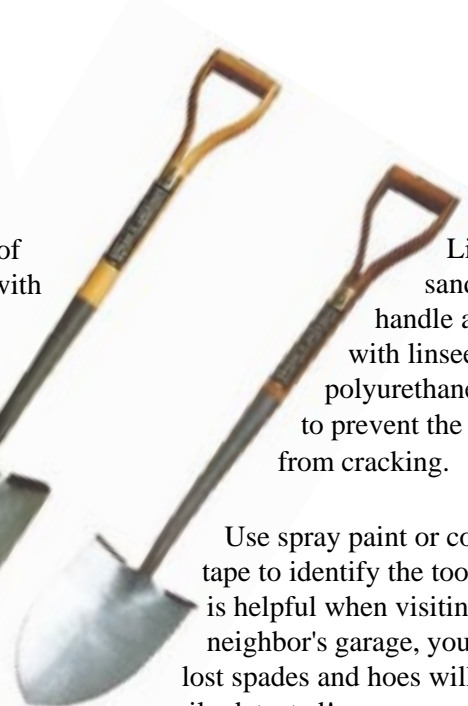
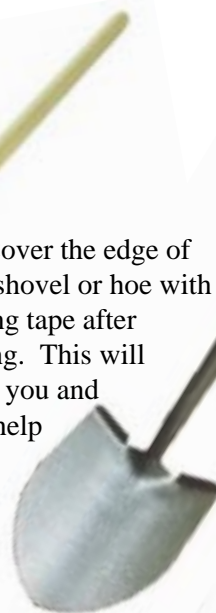


Sharpening Shovels and Hoes

Shovels and hoes should be cleaned before sharpening. Hold the handle in a vise so it will not move. Use a flat mill file or handheld grinder to obtain the desired edge. Sharpen away from your body, gloves may be used to protect your hands from the sharp edge. Follow the original bevel or if there is not one, sharpen the upper surface of the blade. This allows cutting on the bottom. Remove only the amount of metal necessary to give a sharp edge.



Cover the edge of the shovel or hoe with masking tape after sharpening. This will help protect you and the blade and help you see that you have sharpened the shovel or hoe. Tighten the rivet holding the handle by placing the rivet down on vise or anvil and peaning the top with a hammer until there is no movement between the handle and the blade. Replace broken or cracked handles.



Lightly sand the handle and treat with linseed oil or polyurethane spray to prevent the wood from cracking.

Use spray paint or colored tape to identify the tool. This is helpful when visiting your neighbor's garage, your long-lost spades and hoes will be easily detected!

species, plant the seeds in containers, then carry home the tray of 72 cells, to watch and tend the seedlings. In late spring, the plants can be transplanted to their new homes outdoors.

Master Gardeners will lead a total of eleven workshops: three in Cache County, one in Davis County, six in Salt Lake County, and one at Thanksgiving Gardens. Register early for the



Lewis Flax



Utah Sweetvetch

workshops, since they usually fill quickly. To register, call the USU Extension county office where the workshop will be held. The workshop costs \$20 per participant.

A list of the workshops, dates, and locations, can be found on line at www.usuextension.slco.org.



Nakedstem Sunray

(Where you are the Teacher continued from page 1)

“Yes” answers indicate ways you are helping your child learn money management skills. “No” answers could mean you may need to help them more.

To help your children focus on the concepts of earning, spending, saving, borrowing and sharing use the following suggestions for topics and activities listed by age group.

Preschoolers

- Play grocery store or bank with play money
- Separate coins into piles by color and size and discuss value
- Let child pay for one item when you shop
- Read stories about money matters and responsibility
- Let the child visit your workplace and explain that you work to pay for things

Early Elementary

- Compare prices while shopping for something they want
- Provide an allowance if you choose to do so
- Have children contribute some of their money to religious or other groups of your choice
- Discuss the difference between needs and wants
- Develop a spending plan that includes wants, prices, earnings, and money to save, share and spend

Middle Elementary

- Play Monopoly or Payday games
- Allow children to purchase something you think they won't like and discuss the consequences without blaming
- Help establish the amount of their earnings to be saved and why it's being saved
- Have children figure out expenses for their projects

Early Teens

- Compare the checking and savings account options of different financial institutions
- Open a checking account and help them balance it
- Include them in family financial discussions about purchases, saving money and cutting expenses
- Match the amount children save

Middle/Late Teens

- Let children do family grocery shopping
- Involve children in planning and budgeting for family vacations
- Help children complete income tax forms if employed
- Discuss how children's earnings are distributed between savings and spending

(Source: University of Minnesota Extension
<http://www.extension.umn.edu/distribution/youthdevelopment/DA6116.html>)

Don't Forget!



Free TAX Preparation and Electronic Filing sites in Salt Lake County for individuals and families earning less than \$35,000 in 2003.

Make sure you get all the tax credits you deserve without using up your hard-earned money on tax preparation & filing fees and advance check loan fees! To find the free site nearest you call 211, Information & Referral Service after January 1, 2004. Prepared by Marilyn Albertson.

Clean Ideas

Inside bottom of dishwasher door- Spray a non-abrasive, all-purpose cleaner along it, then sponge clean it. You'll be amazed at what you pick up!

Interior walls and shelves of refrigerator- For health and cleanliness, always remember to wipe up spills immediately. This keeps your refrigerator looking its best, and helps prevent the growth of bacteria. Use a non-abrasive, all-purpose cleaner or a solution of baking soda and water.

Telephone receivers, door handles, computer keyboards- Use disinfectant wipes on these surfaces to wisk away dirt and germs!

For more information visit: www.cleaning101.com. (Source: *Cleaning matters. Soap & Detergent Association Jan/Feb 2004*)

30 Tips for Eating Healthier!

By Pauline Williams, MPA, RD; USU Extension Agent

“**Eating healthier**” is sure to be found on many a New Year’s resolution list. So here are thirty tips to get you started on a year of health and happiness.

1. Drink at least **8 cups of water** a day.
2. Choose **three whole grain foods** every day. Whole wheat bread, brown rice, corn tortillas, bran cereals, and oatmeal are some choices to get you started.
3. Consume at least **400 micrograms of folic acid** daily. Folic acid reduces the risk of some birth defects and heart disease. Foods high in folic acid include: dried beans, leafy greens, and oranges.
4. Get **3-a-day of dairy**. The calcium in dairy products promotes bone health and when combined with a low-calorie diet can support weight loss.
5. **Grab a small handful of nuts**. The vitamin E found in nuts helps to repair damage to cells caused by free radicals.
6. Cook with **olive oil** to increase your monounsaturated fat intake. This “good” fat helps reduce “bad” cholesterol levels.
7. Make **dried beans** the center of your meal. Beans are high in fiber, folic acid, potassium, and protein.
8. **Choose food, not supplements**. A diet containing a variety of foods in balanced proportion can provide your body with all the nutrients you need.
9. **Wash your hands** – a simple, but effective way to reduce foodborne illness.
10. Select smaller portions.
11. Add a tablespoon of **flax seed** to your salad. Flax seed contains heart healthy fatty acids.
12. **Share your abundance**. Donate food to the local food bank or make a meal for someone who is ill or homebound.
13. **Go bright**. Choose brightly colored fruits and vegetables and reap the benefits of their plentiful antioxidants.
14. **Eat breakfast**. Breakfast eaters have better concentration, healthier diets, and healthier weights than non-breakfast eaters.
15. Choose lean red meats and iron fortified cereals to boost iron.
16. Be adventurous and try a new food once a week.
17. Eat salmon or other cold water fish a few times a week. The **omega-3 fatty acids** in fish appear to have a protective effect on heart disease and stroke.
18. Spend 20 minutes a day in the sunshine with your face and hands exposed. This small amount of sun exposure allows your body to produce vitamin D for strong bones.
19. Use hard water for cooking and drinking. Studies show people drinking hard water have a lower incidence of heart disease than those drinking soft water.
20. **Take the temperature of food** to assure food safety. Ground meats, roasts, and egg dishes should be cooked to 160 degrees F.; leftovers, stuffing and casseroles to 165 degrees F.; and poultry to 170 degrees F.
21. Eat a variety of foods to obtain all the different nutrients and health promoting chemicals your body needs.
22. Think out of box – take time to prepare a home-made meal from scratch and bring joy to your kitchen.
23. **Eat 5-9 fruits and vegetables** each day to reduce your risk for heart disease, cancer, and other health issues.
24. Choose beverages and foods that limit your sugar intake.
25. Go for the “gold”en color. Deep yellow and dark orange foods contain beta-carotene a powerful antioxidant.
26. **Eat 25-35 grams of fiber daily**. Adequate fiber intake promotes gastrointestinal health, can lower cholesterol, and reduce your risk for cancer.
27. Add citrus fruits, potatoes, tomatoes, kiwis, and strawberries to your plate for vitamin C. This water soluble vitamin promotes wound healing, acts as an antioxidant, and increases iron absorption.
28. Try herbs and spices to add flavor to your food in place of salt.
29. Make desserts and sweets special; eat them only a few times a week or month.
30. Slow down and enjoy your meal. Take at least 20 minutes to eat a meal.

Vitamin Primer

Thiamin (vitamin B1)

- **Food sources:** grain products, ready-to-eat cereals, milk, cheese, and yogurt.
- **Functions:** helps the body release energy and facilitates nerve and muscle tissues.
- **Deficiencies:** fatigue, weakness, nerve disorders (deficiencies are rare).
- **Overdoses:** high intakes are rapidly excreted by the kidney.

Riboflavin (vitamin B2)

- **Food sources:** milk, yogurt, cheese, grain products, eggs, liver, poultry, fish, and beef.
- **Functions:** helps the body use energy, promotes growth and tissue repair.



- **Deficiencies:** reddened lips, cracks at corners of mouth, fatigue. Riboflavin is destroyed by exposure to light; this is one reason milk is stored in opaque containers.
- **Overdoses:** very rare.

Niacin (vitamin B3)

- **Food sources:** meats (all types), grain products, ready-to-eat cereals, dried beans, nuts, milk, cheese, yogurt.
- **Functions:** helps the body use energy, maintains normal nervous system functions.
- **Deficiencies:** skin disorders, nervous disorders, fatigue.
- **Overdoses:** flushing, headache, rapid heartbeat.

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*USU Extension, Salt Lake County
2001 So. State State, Rm S-1200
Salt Lake City, Utah 84190-2350*