

# On The Home Front

October 2004

Utah State University Extension Salt Lake County

Volume 04, Number 05

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- Creepy Cards
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## “Creepy Cards” – Are Stored Value Cards A Treat or A Trick?

Ann House, Utah State University Extension , Financial Management Area Agent

The ads go something like this: “Are you looking for a way to control your or your child’s spending habit? Or are you having difficulty getting a regular credit card? Then prepaid debit cards are perfect for you. Prepaid debit cards are an excellent financial tool. Prepaid debit cards are reloadable, which means you can add, or “load” money on the card anytime. Prepaid debit cards are perfect for travel and great tools for emergencies. They work everywhere Visa or MasterCard is accepted.”

The selling points can be powerful. Consumers are told they are convenient and safer to have in your pocket than cash. They are easy to obtain because there is no credit check, no bank account required, and no verification of employment. They are great to have in case of emergencies, for travel, and they are accepted everywhere Visa or MasterCard is accepted. These cards can save you money, help you budget, manage your finances, help you avoid debt and establish credit. Will these cards help Utahns stay away from debt? Not likely. In fact, when one looks at the terms of use closely, there is cause for concern.

How do stored value cards work? These cards, marketed as prepaid debit cards or something similar, are usually called stored value cards (SVC) in the financial industry. They use the magnetic strip technology to store

information about money that has been prepaid to the card. They have similarities to the single-purpose cards, cards that were used to purchase goods at particular retailers such as prepaid telephone cards, public transportation cards, department store gift cards and prepaid University cards. These single-purpose cards are convenient, simple, and charge no fees to the buyer or the user.

More recently, cards have emerged with a multipurpose usage. This is where, consumers can lose out. These cards receive direct deposits and then are used to make cash withdrawals at ATMs, used for retail purchases, pay bills, and make money transfers. In fact, if branded with a bankcard name, they can be used everywhere the issuing bankcards are accepted. According to industry estimates, roughly 7 million Visa- or MasterCard-branded SVCs are in the marketplace.

How can consumers lose? First, consumers need to be aware these multipurpose SVCs are often laden with excessive fees. Usually there are no fees to put money onto the card or to check your balance on-line. The fees start when you want to use your money. There is a one-time activation fee or a set-up fee and some can range from \$19.95 to \$138.95. Then, there is

(continued on page 4)

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# Gardener's Grapevine

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- Uninvited Guests
- Garlic in the Garden



## Bulb Planting

By Maggie Wolf, Asst. Prof., Horticulture

As long as the ground is not frozen, it's not too late to plant a variety of flowering bulbs this fall. Local garden centers provide an incredible choice of bulbs, from very early blooming crocus to the late spring tulips, and every color imaginable. With careful planning, buying and planting, your spring landscape color can last from February through April and beyond.

The earliest bulb bloomers are the crocus, dwarf iris, and early species tulip. These earliest blooms are typically close to the ground, often blooming in a light cover of snow.

Tulips, narcissus, hyacinths, grape hyacinths, and anemones will follow, and some can be selected to bloom early or late, depending on the cultivar. Lilies add their color in the early summer.

To achieve better color accents, plant bulbs of similar color close to each other (but be sure to give adequate space between the individual bulbs). In some cases, it may be easiest to dig a flat-bottomed hole, place the bulbs in the bottom of the hole with the growing points up, and then cover the bulbs with

soil. Bulb food may be scattered on the bottom of the hole at planting. Depth of planting should follow guidelines on the bulbs' labels. The rule of thumb is to plant a bulb at a depth twice its diameter.

Although bulbs prefer a soil with a good amount of organic matter, be careful about amending your bulb bed soil. If you add too much moisture-retaining organic matter in the planting hole, you may create a bowl of wet soil, creating a perfect environment where the bulbs can rot away. Bulbs require adequate drainage.

If you have had squirrel problems in the past, you may wish to cover your bulb bed with hardware cloth or chicken wire, to protect it from digging pests. If you have trouble with pocket gophers, consider creating an in-ground 'basket' of hardware cloth to enclose your bulbs. For those of you living in the mountain foothills, deer will appreciate the snack you have grown for them. Try planting daffodils and other types of bulbs that deer find less tasty.

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# Uninvited Guests to Home and Garden

## Avoiding Damage and Danger

By Maggie Wolf, Asst. Prof., Horticulture

**W**ith winter just around the corner, we all begin to crave a comfy, cozy shelter and handy snacks. Even the smallest of creatures may seek refuge in your home or yard, including mice, insects, and spiders. Prevent these uninvited guests from entering, or make your home less hospitable, and you can avoid damage and possible danger these animals may bring with them.

Mice, along with most warm-blooded animals, move to more insulated shelters when autumn falls. Garden sheds invite them in, often offering free food (leftover seed or harvests), plenty of hiding places, and protection from wandering cats or owls. Garden sheds often have many entry points, and so can many homes. Try to seal up any holes or large cracks, realizing that mice can slip into crevices as narrow as one-half inch. Spring-bar kill traps, the traditional mousetraps, may be the most humane control method since the mouse will be killed nearly instantly. Live traps are good options for the tender-hearted, if you can find a good release site away from your own or neighbors' homes. Poisons containing wafarin, an anticoagulant, can be very effective and easier, but take care that no pets or children can reach it.

Insects like crickets, box elder bugs, and ants will often show up in the home during autumn. Preventive sealing of cracks and crevices will keep most of this problem at bay. Crickets often feed on pet food or stored dry foods. Try to remove the food source, or seal it up in an airtight, plastic container. Box elder bugs tend to swarm during the spring and fall, typically on the side of a home or garage door. Certain trees near the home can amplify the problem; avoid planting and/or remove box elder, green ash, and other trees the bugs find attractive. Ants can be a problem any time of year. Because their colony is

located under the soil, maybe near the home, they can enter in basement wall cracks or basement windows. There are some ant control pesticides on the market that may work, or call a pest exterminator for professional help.

Spiders are hungry for prey, and they appreciate undisturbed corners and stair steps. Sweep all corners every week or two, and spiders will be less likely to stake their claim. Porches that are crowded with furniture, potted plants, boxes, or debris are great hiding places for spiders. Clear out unnecessary items and move the others further away from the door. Doors from the garage into the home are common spider entry points, since gaps go unnoticed. Sticky traps placed along the baseboards in the home, garage, and basement will catch hobo spiders, since this species does not climb well.

Out in the winter landscape, mice and voles can hide under snow cover and chew on tree trunks or other plant materials. Try to keep the base of young tree trunks exposed through the winter. Pull back snow cover and mulch from the trunk of trees so it isn't an inviting place to hide. If rabbits are a problem, use repellents and re-apply them often. Deer are very difficult to discourage, especially if the winter is hard and the deer are starving. A tall fence is the only sure way to keep out deer.

Don't let these uninvited house and yard guests wreak havoc in your home or landscape. Preventive measures can keep away spiders, rodents, and insect pests so that your only guests will be family and friends.



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# Garlic in the Garden

By Dan Drost, Vegetable Specialist

First published as USU Extension Fact Sheet #HG/2004-02, available on line at <http://extension.usu.edu/files/factsheets/garlicf.pdf>

Garlic is a hardy perennial that prefers full sun and fertile, well drained soils with plenty of organic matter. Apply a complete fertilizer to the area before planting. Plant garlic from late September to November. Plant cloves 1-3 inches deep, 6-10 inches between rows, and 3-4 inches apart in the row. Sidedress with nitrogen in May to ensure good growth and high yields. Maintain soils near field capacity. Mulches help conserve water, supply extra nutrients and reduce weeding. Harvest garlic when the tops have fallen over but before they are dry. Check with local garden centers and seed catalogs for variety availability.

## Recommended Varieties

Two types of garlic commonly grown in home gardens; the hardneck and soft neck (*Allium sativum*) types and elephant (*Allium ampeloprasum*) garlic. Hardneck types have short to medium store life, while softneck types store very well and are preferred for braiding. Elephant garlic is very mild, stores poorly and is more closely related to leek than garlic. Check with local garden centers or seed catalogs for specific varieties.

## How to Grow

**Soils:** Garlic will grow in all soil types provided they are rich, well drained, moist, and fertile.

**Soil Preparation:** Before planting, incorporate 4-6 inches of well-composted organic matter and 1-2 lb of all-purpose fertilizer (16-16-8) per 100 square feet. Work compost and fertilizer into the soil to a depth of 6-8 inches. Garlic has high nutrient requirements for good growth and size.

**Plants:** Garlic can be planted anytime from mid September through November. During the fall and winter, the root system develops even though little top growth occurs. Tops will grow rapidly the following spring. Large tops are required to produce large bulbs. Bulb growth is poor and yields low if planted in the spring. Garlic is grown from clean, well-developed, dry bulbs. Carefully break bulbs apart into individual cloves. Plant the largest unpeeled cloves with the pointed end up 1-3 inches deep. Some garlic types produce a flowering stem during the year which robs the plant of energy. Cutting off the stalk helps redirect more energy to the bulb.

**Planting and spacing:** Plants should be spaced 3-4 inches apart in the row, and 6-10 inches between rows in a location that will receive full sunlight. High-density plantings will reduce bulb size unless adequate water and nutrients are supplied.

**Water:** Garlic requires regular watering throughout growth for best production. Moisten the soil thoroughly to a depth of 18 inches every 7 days. Water needs are critical since rooting depth in garlic is shallow. Drought stress during growth will decrease yield and reduce bulb size. Stop watering when the plants start to mature (tops fall over). Excess water as the crop matures causes bulb splitting, delays curing and may cause storage problems.

**Fertilization:** In addition to the fertilizer used at planting, garlic needs additional nitrogen fertilizer to produce optimum yields. Sidedress with 1/2 lb. nitrogen fertilizer (21-0-0) per 100 square feet in late April or early May for best growth.

**Mulches:** Organic mulches help conserve water, supply extra nutrients, and reduce weeding.

## Problems

**Weeds:** Use shallow cultivation to control weeds and avoid root damage, which slows plant growth and reduces yield. Weed control is particularly important during the first 2 months of growth when plants are growing slowly and compete poorly. Mulching with compost, grass clippings or leaves will help smother weeds..

**Insect Identification Control:** Thrips are tiny, slender insects that feed on leaves. Leaves turn silver or gray, may twist and die. Thrips: Hide near where the leaf

and bulb meet. Spray with registered chemicals.

**Onion Maggot:** White worm that feeds on seedlings, roots or bulbs. Apply diazinon granules at planting.

**Disease Identification Control:** Neck Rot is a fungal disease that occurs during storage. Watery decay inside the bulb. Avoid excess moisture near harvest. Cure bulbs well before storing. Pink Root: Fungal disease that changes roots to a pink color. Roots eventually die and yields are severely reduced. Use 5-year crop rotation. Solarize the soil where garlic is to be planted.

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## Garlic (Continued from page 3)

### Harvest and Storage

Harvest garlic when the tops begin to yellow and fall over, before they are completely dry. Carefully lift the bulbs with a spade or garden fork. Over mature bulbs do not store well. Place the entire plant in a shady warm spot to dry for 1-2 weeks. When fully cured the garlic skins should be papery and the roots dry. Carefully remove any excess soil from the roots and bulbs. Bruising the bulbs leads to rapid deterioration. Mature bulbs may be braided into garlic ropes or stored in open meshed sacks. For those bulbs stored in sacks, cut off the leaves about 1-2 inches above the bulb. Store garlic in cool (40F), dry conditions. Avoid freezing. The largest, best-formed bulbs may be used for the next fall planting.

### Productivity

Each planted clove will produce one bulb. Each bulb will yield 10-15 usable cloves at harvest.

### Nutrition

Garlic is very low in Saturated Fat, Cholesterol and Sodium. It is also a good source of Calcium and Phosphorus, and a very good source of Vitamin C and Vitamin.



Wade Bitner

retires from Utah State University after many years of service. Wade has served Utah State University Extension as a County Agent for 26 years. His first sixteen years were spent as the Agriculture and 4-H agent in Tooele County and the last ten years as a Horticulture Agent in Salt Lake County. Wade developed a strong Horticulture Extension Program in Salt Lake County, one that implements the time-proven methods of effective Extension work. Wade has a strong depth of knowledge and was always willing to help out wherever needed.

**Congratulations Wade** and best wishes on your retirement!

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# All Things Pumpkin

By Pauline Williams, MPA, RD, USU Extension Agent

Whether you eat them or carve them, pumpkins are a symbol of fall. Legend has it that Native American Indians introduced the pumpkin to the pilgrims. This may be how pumpkins became a traditional Thanksgiving favorite.

Pumpkins are not just for pies, but can be used in side dishes, soups, breads, and other desserts. Choose smaller sized pumpkins for cooking, they are more tender and flavorful. Cook fresh pumpkin like any

other squash. Cut the pumpkin into chunks and simmer for 30-40 minutes until tender.

Puree the pumpkin and use in your favorite recipe.

For more convenient cooking, purchase canned, pureed pumpkin. In addition to their great flavor, pumpkins are a nutritional powerhouse, containing beta-carotene, potassium, and fiber.



## Pumpkin Fluff Dip

- 1 small package instant vanilla pudding mix
- 1 (15 oz.) can solid pack pumpkin
- 1 tsp. pumpkin pie spice
- 1 (16 oz.) container frozen whipped topping

In large bowl, mix pudding, pumpkin, and spice together. Fold in whipped topping. Chill until ready to serve. Serve with graham crackers, gingersnaps, apple slices, or other fruit. Makes 3 cups. (Source: [homecooking.about.com](http://homecooking.about.com))

## Pumpkin Sauce for Pasta

- 1-2 lb pumpkin, seeded and cut into chunks
- 1 cup vegetable or chicken broth
- 3 cloves garlic, minced
- 1 onion, finely chopped
- 1 Tbsp. olive oil
- 1 tsp. dried parsley
- 1/2 cup evaporated milk
- 1/4 tsp. ground nutmeg
- salt and pepper to taste

Note: You can substitute 1 can pureed pumpkin for fresh pumpkin cooked in broth.

In a large sauce pot add pumpkin chunks and broth. Bring to a boil, cover and simmer until pumpkin is tender, about 20 minutes. Mash pumpkin into a puree. Sauté onion and garlic in olive oil until tender. Stir onion, garlic, parsley, milk, and seasonings into pumpkin puree. Pour over hot cooked pasta and serve. Note if using canned pumpkin you may need to add vegetable or chicken broth to the puree if sauce is too thick. Serves 3 to 4.

## Pumpkin Cranberry Bread

- 3 cups all-purpose flour
- 1 tablespoon plus 2 teaspoons pumpkin pie spice
- 2 teaspoons baking soda
- 1 1/2 teaspoons salt
- 3 cups granulated sugar
- 1 can (15 oz.) LIBBY'S 100% Pure Pumpkin
- 4 large eggs
- 1 cup vegetable oil
- 1/2 cup orange juice or water
- 1 cup sweetened dried, fresh or frozen cranberries

Preheat oven to 350° F. Grease and flour two 9 x 5-inch loaf pans. Combine flour, pumpkin pie spice, baking soda and salt in large bowl. Combine sugar, pumpkin, eggs, oil and juice in large mixer bowl; beat until just blended. Add pumpkin mixture to flour mixture; stir just until moistened. Fold in cranberries. Spoon batter into prepared loaf pans. Bake for 60 to 65 minutes or until wooden pick inserted in center comes out clean. Cool in pans on wire racks for 10 minutes; remove to wire racks to cool completely. FOR THREE 8 x 4-INCH LOAF PANS: Prepare as above. Bake for 55 to 60 minutes. FOR FIVE OR SIX 5 x 3-INCH MINI-LOAF PANS: Prepare as above. Bake for 50 to 55 minutes. (source: [verybestbaking.com](http://verybestbaking.com) — Libby's Pumpkin)

### Pumpkin Corn Muffins

- 1 1/4 cups all-purpose flour
- 1 cup yellow corn meal
- 1/3 cup granulated sugar
- 4 teaspoons baking powder
- 1/2 teaspoon salt
- 2 large eggs
- 1 1/4 cups Libby's Canned pumpkin
- 1/3 cup evaporated milk
- 1/4 cup vegetable oil

Preheat oven to 375° F. Grease or paper-line 12 muffin cups. Combine flour, cornmeal, sugar, baking powder and salt in large bowl. Beat eggs, pumpkin, milk and vegetable oil in medium bowl until combined. Add to flour mixture; mix thoroughly. Spoon batter into prepared muffin cups. Bake for 25 to 30 minutes or until wooden pick inserted in center comes out clean. Serve warm. (source: [verybestbaking.com](http://verybestbaking.com) — Libby's Pumpkin)



### Peanut Pumpkin Spread

- 1 3/4 cups solid-pack pumpkin (15 oz can)
- 1/2 cup peanut butter
- 2 Tbsp. honey
- 1/4 tsp. ground cinnamon
- 2 Tbsp. chopped peanuts

Combine all ingredients except nuts; mix well. Chill. Before serving top with chopped peanuts. Serve with carrot, celery, and apple slices. Or spread on toast. (source: [homecooking.about.com](http://homecooking.about.com))

- 1 pumpkin about 4 pounds
- 2 cups milk or light half and half
- 3 cups chicken broth
- 1 cup grated cheese
- 3 cups seasoned croutons

### Easy Pumpkin Soup

Cut a lid from top of pumpkin by cutting around stem. Remove and discard pumpkin seeds and fibers. Alternate layers of croutons and cheese in pumpkin add chicken broth and milk. Bake the pumpkin for about 2 hours in a 350 degree oven. To serve pumpkin, stir contents gently with a spoon until the pumpkin flesh and other ingredients form a thick soup. Note: to make soup without whole pumpkin. Mix 2 cups pureed pumpkin with remaining ingredients and cook in large stock pot until croutons are softened.

## Trash is Better than Toilet – for Medicines

It used to be thought that the best way to dispose of old or leftover medicine was to flush it down the toilet. That way children and animals wouldn't inadvertently become poisoned. But environmental scientists are now warning people to not flush. Antibodies, hormones, painkillers, antidepressants, and an array of other medications are finding their way into the nation's waterways raising disturbing questions about potential health and environmental effects. Besides individuals who flush prescriptions, nursing homes dispose of anywhere between \$73 million and \$378 million worth of drugs each year. Some of these drugs are incinerated, but many are flushed.

The US EPA is studying whether to develop formal recommendations for what to do with old or leftover drugs. Studies have linked hormone exposure to reproductive side effects in fish. Scientists also worry about environmental exposure to antibiotics because they fear microbes may become drug resistant. The Food and Drug Administration (FDA) is re-evaluating its policy about labeling drugs with instructions for dis-

posal. In addition, some states are working to allow nursing homes to donate medications to indigent patients, as long as the drugs aren't opened or tampered with in any way. Until labeling is in place, though, environmental experts offer consumers this advice:

- ☐ Take all of a prescribed medication unless there's a good reason not to, such as bad side effect.
- ☐ Trash is better than the toilet. Proper precautions against accidental ingestion of medications by children or pets include breaking up capsules and crushing tablets, and then putting the remains back in the original container. Tape the container and double-bag it before tossing.
- ☐ Check to see if a local household hazardous waste collection site will take old prescription drugs.
- ☐ FDA suggests asking pharmacies to take old medications back.

(Source: Deer, H.M. Extension Pesticide Specialist, Utah Pesticide and Toxic News: August 2004)

an annual and monthly maintenance fee from \$0 (if you keep a minimum balance or bring 10 or more referrals to the card program) to \$99.95. A convenience fee is also charged to each purchase ranging from \$1 to \$2. Cash from an ATM can cost \$1.50 to \$3.75. Checking your balance at an ATM may cost \$1. To speak with a customer service representative will also cost you \$1. Fees are charged for additional cards, lost or stolen replacement cards, returned checks, and overdraft fees.

Other potential fees to look for include: Transaction limit fee, Bill payment fee, Phone or online transaction fee, Reload fee, Money transfer fee, Out-of-network domestic ATM transaction fee, International ATM transaction fee, Inactivity fee, Overdraft protection fee, Payday advance fee, Credit-reporting fee, Dispute fee.

Some of the financial transactions generate dual fees. If the card is not used for a period of time (say, 90 days) you are charged, in addition to your monthly maintenance fee, an inactivity fee. Also, depending on the ATM machine used, the ATM provider may impose charges to your transaction that are in addition to ATM fees listed by your card carrier.

Secondly, these multipurpose SVCs are often confusing and complex. Some address fees associated with “value load” or “reload.” It is unclear what these terms imply and how they differ with adding money via a bank transfer or direct deposit. Also confusing are the membership programs available to reduce your monthly or yearly fees. These programs depend on referrals from you. In return, you will earn an ongoing income depending on what level you and your referrals are approved at. Additionally, the ability to earn points is addressed. If you can figure out how it all works, it then sounds like a lot of work. You worked for this money once, why work for it again?

What else do consumers need to know about SVCs? Certain populations are targeted for marketing purposes, many of whom are elderly or poor. Almost every card reviewed stated that Social Security money could be direct deposited for free. The poor are targeted with ads that getting one of their cards will help to build credit. Those that are put off by using traditional banking are told that they do not need a bank account or even employment verification to obtain a card. Additionally, these cards may be increasingly offered at check-cashing outlets.

Another ad that targets the poor states that you “simply provide your tax preparer or government agency with the following routing

number and checking account number to have your refund or benefit payment deposited directly to your personal card.” Consumer watchdogs point out that tax preparers, lenders, and others take about \$1.8 billion in fees each year from the \$30 billion in earned-income tax credits paid to working parents.



Are these cards legal? Yes, they are. Fees are not regulated by the federal government, nor are they regulated here in the state of Utah. As long as the company issuing the card discloses the fees to the customer, the institution has fulfilled its legal obligation. Also, most of these SVCs fall outside the realm of traditional banking so they are not subject to Federal Deposit Insurance Corporation (FDIC) regulations and funds are not protected. All consumers should carefully examine the terms of use and compare these cards with traditional banking cards and compare benefits, such as insurance, with other companies offering these services. For those who have no credit or poor credit, most banking institutions offer secured cards with far lesser fees.

Stored value cards are here, and quickly becoming popular. However, the next time you see an ad stating, “XX Card: Just like a credit card, without the debt,” remember to be cautious and do your homework before signing up. You shouldn’t have to pay to use your own money. Sources: Utah Department of Financial Institutions, Salt Lake City UT <http://www.consumerfed.org>; <http://www.eufora.com/>; <http://stored-value-cards.fcpages.com/>; [http://www.ny.frb.org/regional/stored\\_value\\_cards.html](http://www.ny.frb.org/regional/stored_value_cards.html)