

# On the Home Front



Improving Family,  
Resources & Health

## CLOSE TO HOME

March/April 2010

by Jana Darrington, Family & Consumer Sciences Agent

### Building Family Strengths

How can you strengthen your family? When asked this question, many families will agree that spending time together is one important way to build a strong family. In my family while growing up, we had regular family time. From eating dinner together to going on walks, to having an at-home movie and popcorn night. Sometimes it was well-planned, and other times it was an advantageous opportunity that no one expected. Regardless of how or when, this time spent together in various activities helped create strong family bonds between us.

What can you do to strengthen your own family? Begin by setting aside a pre-determined day and time to be together as a family. Discuss the best time with your family (especially if you have older kids and teens) and involve each family member in the decision. Decide on some rules for this time, such as not taking phone calls or texting, not visiting with friends or not planning activities during this time. Parents need to adhere to these rules too!

Next, make a list of the kinds of activities you enjoy doing. Some children in the family may play on a sports team; this could be included on the list. Other children may be involved in musical activities; list these as well. You may enjoy playing games, singing or going camping together. List a variety of activities that encompass the interest of every family member and encourage other family members to be supportive of each other's favorite activities. Each week, choose a different activity from the list. Encourage the development of new skills and talents in your children through these activities. For example, Susan may hit a ball well, while Mark can run fast. Help each child enhance these skills while encouraging them to work on the other.

Be intentional about spending time together. William Doherty, author of *The Intentional Family: Simple Rituals to Strengthen Family Ties*, has said, "An intentional [family] is one where the [family members] are conscious, deliberate and planful about maintaining and building a sense of connection over the years." As you plan and incorporate a variety of interests and activities, you will experience a stronger sense of family.

#### AN ACTIVITY FOR YOU - THE FAMILY STORY

Parents: Here's a great activity other families have enjoyed at bedtime, on car trips or on rainy days. Start a story and then allow each child or family member to complete it using his or her own creativity. Watch how the story grows!

Example:

(Mom) "Once upon a time, there was a family..."

(Samuel) "They lived in a castle at the top of a huge hill."

(Dominique) "The castle was pink!"

(Mom) "And nobody inside was allowed to wear any other colors."

(Samuel) "Except one - the king. He was..."

Here are some additional ideas for how to spend time together, shared by other families like yours:

- We create time for family each week. Family members help plan activities for that day.
- We eat together as a family two days a week. We cook together, too.
- We volunteer together at a neighborhood school or community center.
- We escape together to a friend or relative's house, go on a camping trip or take a day trip to a park.

#### References

Doherty, W. (n.d.). *Intentional marriage: Your rituals will set you free*. Keynote speech given at the annual Smart Marriages Conference, Denver, CO. Retrieved March 1, 2010 from <http://www.smartmarriages.com/intentionalmarriage.html>  
*Sharing family strength: Activity booklet*. (2008). Retrieved March 1, 2010 from "http://www.everyfamilymatters.org/"

## Credit CARD Act of 2009: The Changes and When They Take Effect

Beginning in August 2009, there will be changes that affect consumer credit card billings. On May 22, 2009, President Barack Obama signed the Credit Card Accountability, Responsibility and Disclosure Act of 2009 (Credit CARD Act of 2009). The law is designed to protect consumers from some practices by credit card companies. The following is a summary of the changes and when they will take effect:

### August 20, 2009

- **More advanced notice of rate hikes**
  - Cardholders will receive a 45-day notice before key contract changes take effect. The contract changes include interest rates, fees, or finance charge increases.
  - What the provision does not do:
    - The provision does not apply to credit limit changes or interest rate caps. This means that, if the credit card company cuts a consumer's credit limit, the consumer could still be charged a penalty, and because South Dakota has no *usury* law, there is no limit on how much interest a company can charge the cardholder.
- **More time to pay**
  - Credit card companies must send statements to consumers 21 days before a payment is due. Current (pre-Credit CARD Act of 2009) laws require only a 14-day notice.

### February 22, 2010

- **Retroactive rate increases**
  - Issuers cannot raise rates on existing balances unless the cardholder is 60 days or more past due.
  - Companies cannot raise a consumer's rate just because the consumer was late in paying on an unrelated account (which was previously allowed under a *Universal Default* provision).
  - Rates cannot be raised in the first year after issuance, and teaser promotional rates must remain in effect for at least 6 months.
  - What the provision does not do:
    - If an issuer provides a 45-day notice, the provision does not prevent the raising of rates on new balances at any time for any reason.
- **Fee restrictions**
  - Companies accepting a credit card for payment will have to get the customer's permission to exceed the customer's credit limit. There can be only one *overlimit fee* per billing cycle.
  - Companies are not allowed to charge a fee to customers who elect to pay their bill online or by telephone. However, a fee can be charged to expedite a payment.
  - Payments received by the due date, or the next business day if the bank does not accept mailed payments on the due date, will not trigger a late fee. If the cardholder pays at a local branch, the payment

must be credited on that day.

- **Restricts cards to students**
    - Cards will not be issued to consumers ages 18-21 who do not have adequate income or a co-signer.
    - Ends double-cycle billing
    - The new law bans *double-cycle billing* (often referred to as the *two-cycle average daily balance computation method*), the practice of basing finance charges on both the current and the previous balance.
  - **Fairer payment allocation**
    - Payments made over the minimum balance due will automatically be applied to the debt with the highest interest rate first, instead of to the last debt transferred (which will enable you to pay less in interest and get out of debt faster).
- August 22, 2010
- **Gift card protection**
    - The new law prohibits gift cards from expiring for the first five years. The issuer can no longer assess inactivity fees unless the card has not been used for 12 months.
    - What the provision does not do:
      - there is no 5-year guarantee if the company should go out of business, so it's best to use a gift card as soon as possible.
  - **Retroactive rate increases**
    - If the cardholder triggers the default rate because of a 60-day delinquency, the bank must restore the lower rate once the cardholder makes 6 consecutive on-time payments. It may be wise to keep records of the interest rate paid on your credit card bill so that you can verify the previous rate charged.

Because most of the provisions of the Credit CARD Act of 2009 do not take effect for a while, many credit card companies are currently trying to make up for future loss of income. Take a close look at your credit card statement(s). Has your interest rate increased? Are you being charged new, additional fees? Perhaps now is the best time for you to evaluate your credit card use and need.

Johnson, C., & Gorham, E. (2009). Credit Card Act of 2009: The changes and when they take effect. Southern Dakota State University. Publication EXEX14117. Retrieved February 24, 2009 from <http://agbiopubs.sdstate.edu/articles/ExEx14117.pdf>

## 2010 COMMUNITY SEED EXCHANGE

Come one, come all!

Share your seeds and let's get growing!

Any time is the right time to save money, but these days most folks agree that economic stress makes penny-pinching more appealing (and necessary) than ever. People turn more attention to their families' basic needs and look for new as well as tried-and-true ways to save and stretch their dollars. We see a renaissance of enthusiasm for the homegrown and the handmade, and hear talk about simplifying and living creatively. Neighbors compare notes, learn again what it means to share, and try to make-do with just a little less. Individuals with know-how, like gardeners and do-it-yourselfers, become local heroes as they lead the way to the security of increased self-sufficiency. It's actually a wonderful time and these are important, empowering trends! We can be grateful for the incentive to work together.

Where do you see yourself in this picture of community? Are you a guru-in-the-making? Are you a novice? Whatever your role is, you can be sure that there's a need for your participation in making our neighborhoods cooperative, strong, and stable. You have something useful to offer, no matter what your present skill set may be.

One terrific way to get involved as winter melts into spring is to attend our **COMMUNITY SEED EXCHANGE** and do some seed-swapping and garden-gabbing with others. Here's how it works:

1. Gather up your unused seeds from previous years or any excess you won't be planting this season. Vegetables, flowers and herbs are all welcome! (If you don't have any of your own seeds, you can always stop at a dollar store and pick up a packet or two so you won't be empty-handed.)
2. Local businesses and the USU/Utah County Extension office are donating extra seeds for the exchange to ensure there's a good variety.
3. On the day of the exchange, round up your friends and neighbors and bring them and their seeds too!
4. Master Gardeners and our County Agent will be on hand to help you label, package, distribute and collect seeds and answer your gardening questions.
5. Information will be available about upcoming classes sponsored by the Utah County Extension office and Thanksgiving Point, as well as other community resources.

6. You can look forward to a few fun giveaways, light refreshments and a great afternoon of getting ready for a new growing season.
7. And remember . . . **IT'S FREE!**



Please help us spread the word about this event to gardeners, penny-pinchers, and anyone looking to spend more time working on a farmer's tan, digging in the dirt, and making the world more edible and beautiful!

**MASTER GARDENERS, PLEASE NOTE:** There will be a pre-event swap for you the hour before the exchange begins. Doors will open to you at **2:00 p.m.**

### COMMUNITY SEED EXCHANGE

Saturday, March 13th, 2010

3:00-6:00 p.m.

100 East Center, Provo

Rooms L700-L800-L900

(across the hall from the Utah County Extension Office)

Questions? Contact Georgia Buchert at 801-377-0731

## Over Hill, Over Dale: Earthworms in the Lawn



Are you concerned about a bumpy, rough area in your lawn? Does a close inspection of your lawn reveal a miniature replica of the Wasatch Mountain Range?

Such areas can be annoying, hard to mow, and even dangerous for anyone walking or running across them. What causes these bumps? And, more importantly, how do you get rid of them?

Another possible cause of bumpy and rough lawns is the presence of earthworms. In such cases, it is the movement of earthworms in the soil and the castings that they leave behind on the soil surface that cause the roughness. Castings are the result of the ingestion and excretion of soil and plant litter by the worms. You may also notice that the activity of earthworms is greatest in the spring and fall when soil moisture conditions and temperatures are conducive to their activity. The problem of earthworm "damage" to turfgrass areas is a complex one. On one hand, a population of earthworms is a good indicator of a very healthy turfgrass system. On the other hand, the bumps that sometimes occur as a result of earthworm activity can make it difficult to mow your lawn without scalping the bumpy areas. These spots may also be a safety concern if you have trouble walking over them. In a lawn, earthworms work as natural aerators. They turn over the soil in a steady and methodical manner without any real disruption to the turfgrass. Their holes improve the movement of water and

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nutrients into the soil and make them more available to the lawn. In addition, they are some of the best decomposer organisms that exist in the soil. They decompose thatch and, by doing so, help recycle nutrients and make them available to the grass again. Generally speaking, it is desirable to have a healthy population of earthworms in your lawn.

If earthworm activities become problematic for you, however, there are a few things that you can do. The best techniques to alleviate earthworm "damage" include basic, good lawn care practices. These practices are detailed in the USU Extension Bulletin "Basic Lawn Care" (HG517). Good lawn care practices include the following: a basic fertilization schedule, aeration of the lawn, and over-seeding to fill in thin patches. When over-seeding, remember that you will need to keep the soil surface evenly moist to encourage germination. As the lawn becomes healthier and thicker, the surface will be less bumpy because of the cushion that healthy turfgrass provides. A light roller may also be helpful in improving the bumpiness of a lawn, but avoid the use of heavy rollers that can compact the soil, since this can cause other problems.

Another basic lawn care practice that can help control the bumpiness caused by earthworms is proper irrigation. Generally, earthworms only become a nuisance when the soil is extremely moist and they must surface for air. This is why they are often seen in the spring as the soil thaws and moisture is high. Irrigating less frequently and deeply during the growing season will keep earthworm populations deeper in the soil profile so that they are not creating bumps and castings on the surface. On the other hand, frequent and shallow irrigations can encourage earthworms to stay near the surface.

*by Kelly Kopp and Mark Nelson, USU Extension*

**Conservation Tree Sale Program - Bareroot Spring Stock**

CONIFERS	SIZE	COST
Colorado Blue Spruce	12 - 15 inches	\$15.00 (Bundle of 5)
Austrian Pine	15 - 18 inches	\$15.00 (Bundle of 5)
<b>DECIDUOUS TREES</b>		
Littleleaf Linden	18 - 24 inches	\$22.50 (Bundle of 10)
Souixland Poplar	3-4 feet	\$22.50 (Bundle of 10)
Honey Locust	18 - 24 inches	\$20.00 (Bundle of 10)
Amur Maple	2 - 3 feet	\$22.50 (Bundle of 10)
Norway Maple	18 - 24 inches	\$20.00 (Bundle of 10)
Quaking Aspen	18 - 24 inches	\$27.50 (Bundle of 10)
<b>SHRUBS</b>		
Chokecherry	18 - 24 inches	\$20.00 (Bundle of 10)
Common Purple Lilac	2-3 feet	\$20.00 (Bundle of 10)
Nanking Cherry	18 - 24 inches	\$22.50 (Bundle of 10)
Redosier Dogwood	2 - 3 feet	\$22.50 (Bundle of 10)
Cotoneaster	18 - 24 inches	\$22.50 (Bundle of 10)
Common Privet	18 - 24 inches	\$20.00 (Bundle of 10)
Call 801-377-5580 ext. 32 to place an order.		



