

# On the Home Front



Improving Family,  
Resources & Health

## CLOSE TO HOME

July/August 2009

by Jana Darrington, Family & Consumer Sciences Agent

*Summertime, and the living is  
easy . . . .*

### *Peachy Summer Cooler*

This drink is the quintessential essence of summer. If you live in the South, this is called a Scarlett O'Hara.

2 cups peeled, chopped peaches  
1 cup simple syrup\*  
½ cup lemon juice  
6 cups peach ice cream  
1 ⅔ cups cold lemon-lime or peach-  
flavored carbonated beverage



1. Chill 5 ice cream soda glasses.
2. In a food processor, puree the peaches.
3. Stir in the lemon juice and simple syrup.
4. Cover and refrigerate until the mixture is cold.
5. To serve, pour about ¾ cup of the peach puree into each glass.
6. Spoon scoops of ice cream into each.
7. Add ⅓ of the sparkling beverage to each glass and stir gently to mix.

\*Mix 1 cup sugar with 1 cup water. Heat in a saucepan until sugar dissolves. Chill.

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#### **Just a Reminder . . .**

Canning season is here and pressure canner gauges must be retested every year. Complimentary gauge testing is offered at the USU Extension office every Friday from 10:00 - 3:00 pm.

## Chile Salsa



10 cups peeled, cored, chopped tomatoes  
6 cups seeded, chopped chili peppers\*  
4 cups chopped onions  
1 cup bottled lemon or lime juice or 1 cup  
vinegar  
3 teaspoons salt (optional)  
½ teaspoon pepper (optional)  
Use spices and herbs of your choice.

Combine ingredients in a large saucepan. Heat to a boil and simmer 10 minutes. Ladle hot into pint jars, leaving ½-inch headspace. Adjust lids and process in a boiling water canner for 20 minutes at 1,001-6,000 feet.

Yield: 6 to 8 pints

\*Use mixture of mild and hot peppers of your choosing.

Source: USDA

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## Back-to-Basics Upcoming Classes

**Nutrition During Pregnancy** - Tuesday, July 21 - 7:00 - 8:00 pm - Provo Library, Bullock Room #309 - Free

**Sewing Zippers & Button Holes** - Wed., July 22 - 12:00 - 1:00 pm - UT CTY Admin. Bldg, Rm. L700 - \$5.00

**Canning Vegetables** - Wed., July 29 - 12:00 - 1:00 pm  
UT CTY Admin. Bldg, Rm. L700 - \$5.00

**Viva Veggies** - Wed., Aug. 5 - 6:30 - 8:30 pm - UT CTY Admin. Bldg, Rm. L700 - Free

**Using Your Wheat** - Tuesday, Aug. 18 - Provo Library, Bullock Room #309 - Free

**Quick Meals** - Thurs., Aug. 20 - 11:30 - 1:00 pm - UT CTY Admin. Bldg, Rm. L700 - \$5:00

**Canning Fruits** - Wed., Aug. 26 - 12:00 - 1:00 pm - UT CTY Admin. Bldg, Rm. L700 - \$5.00

## NEXT YEAR'S TAX REFUNDS WILL LIKELY BE SMALLER

If you are a wage earner and your income and deductions are similar to last year, you will likely receive a smaller refund when you file your taxes next spring. And while that's not necessarily a bad thing, it does raise some interesting questions. Why will this happen? Should you want a big refund? What are your options?

### Why is it happening?

During 2008, most taxpayers received a one-time stimulus check up to \$600. It was hoped that the money would increase consumer spending and boost the nation's economy. This year, Congressional action (The American Recovery and Reinvestment Act) called for reducing the amount of federal income tax withheld from paychecks. It is a different approach to accomplish the same purpose as the stimulus checks. It is expected that small increases in take-home pay will result in more consumer spending. Most wage earners first saw these increases in their paychecks during April.

It is important for taxpayers to remember that while withholding amounts are smaller, tax rates have not changed. So while fewer taxes have been withheld during the year, the tax bill on a given level of income will be the same come April 15. To address that difference, there is a new "Making Work Pay Credit" that becomes effective for the next tax season. This credit basically provides a \$400 reduction in taxes owed for single taxpayers (\$800 if married filing jointly) and is designed to make up for the reduced withholding.

However, there are several circumstances where the total of reduced withholding will exceed the amount of the new credit and therefore result in smaller refunds or perhaps even cause taxpayers to owe taxes next year.

Employees with two or more concurrent jobs will likely have too much withheld. Taxpayers filing jointly where both spouses work are likely to see reduced refunds. And the situation is even more challenging for taxpayers who can be claimed as a dependent on someone else's return. These taxpayers are having less tax withheld each pay period but are not eligible for the new credit. They could easily, but unexpectedly, wind up owing taxes next year.

Beyond these circumstances, a random survey of friends and coworkers suggests that many will have their withholding reduced by much more than the \$400 credit they will receive, regardless of the number of jobs they have or their filing status. Projected through the rest of this year, the total

withholding ranged from \$342 (more than offset by the new credit) to a high of \$640, with the majority exceeding the \$400 level.

### Should I want a big refund?

According to the IRS, the average taxpayer receives a federal refund in excess of \$2,500. These taxpayers are, in effect, making an interest-free loan to the government each year for that amount. Nearly all financial advisors suggest taxpayers minimize their refunds by reducing withholding and putting that money to work for them throughout the year rather than lending it to the government.

If you are already minimizing your refund, you will want to review your withholding levels to make sure sufficient funds are withheld. If you plan on a large refund and your refund ends up \$200, \$300, or even \$400 smaller than usual, that probably won't be a critical change. But perhaps you should see this change as an impetus to take action to minimize your refund and put more money in your pocket every paycheck to use for whatever is in your family's best interest.

### What are my options?

You can review your paystubs to estimate the amount of their decreased withholdings. Employers were asked to implement the new withholding tables by April 1, but actual dates varied by company. To make an estimation of withholdings, determine the change in withholding amount, then multiply that figure by the number of pay periods with the new amount in place.

For example, Mary found that her federal tax withholding for pay period 8 was \$29 less than for pay period 7. The reduced withholding amount will continue through the remaining 18 pay periods for the year. Mary will have \$522 less (19X29) federal tax withheld this year. Since \$400 of the amount will be offset by her new credit, she can expect her refund to be \$122 less next year.

If she wants her refund to be close to the same amount as last year, she can submit a new W-4 form to her employer and mark on line six that she wants an extra \$10 a month withheld for each of the last 12 pay periods of the year.

If you have decided that it is time to minimize your withholdings, the IRS has a useful calculator to help you determine how to change your W-4 form allowances. Visit [www.irs.gov](http://www.irs.gov) and click on the "withholding calculator" link near the bottom of the page. In order to use the calculator effectively, taxpayers will need their most recent paystubs and a copy of their most recent tax return.

Smaller refunds, larger refunds, minimal refunds or owing a little to the IRS — this is one time when wage earners can have it the way they want.

*Dean Miner, Utah County USU Extension*

## Family Road Trip Guide



Every summer, thousands of families hit the road for a family road trip odyssey. Family vacations can provide a canvas for a treasure trove of memories. Initially, it is an exciting prospect for the family, especially the kids. However, during the long stretches, the difficulties begin to emerge. These include boredom, sudden back seat fights, and the obligatory, "Are we there yet" phrase, which all combine to drive parents nuts. In order to keep interest alive, I have compiled a few suggestions to make

your summer road trip memorable. Remember, the ride is supposed to be half the fun.

### Keep Vacation a Family Time

Hold a family planning session. Get a big map, highlighter markers and plenty of brochures. Discuss as a family all the great places that would appeal to all family members going on the trip. Include everyone in the planning process. This helps the children to feel more invested in the project.

To create lasting memories, it's probably best to go low-tech. Although this may seem counter-productive, limit the use of technology. Using DVD players, iPods and other electronic devices too often on a road trip can distract travelers from the scenery, experiences and each other, and you might as well have stayed home. Road trips offer lots of together time, making them ideal occasions for telling stories, especially stories involving family lore. Vacation time is a great time to brush up on history and your genealogy. Youngsters may whine about all of this, but rest assured, it does create fond memories.

If teenage drivers are along, give them time to share in the driving - this will help keep the parents awake. Rotate seating so that everyone gets an opportunity to sit in the front passenger seat, which affords the best view and allows the person to co-pilot for awhile (except for young children who are in danger of air bags).

### Trip Preparation


- ▶ Make sure the car is well inspected before departure.
- ▶ Pack travel appropriate snacks such as pretzels, animal crackers, raisins, cereal, grapes, granola bars, all natural fruit snacks and cheese sticks.
- ▶ Have essential care and comfort items such as a first-aid kit, tissues, chapstick, hand sanitizer, bottled water, sunscreen and comfortable pillows and blankets.

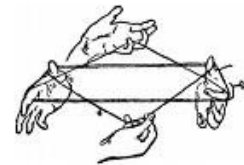
### Plan Ahead for Frequent Stops

Don't be too focused on "making good time." Dads seem to have a problem with this. Allow extra time to stop every 3 - 4 hours. Look for nice rest areas where the families can enjoy an impromptu picnic. Bring along Frisbees, Nerf toys, baseballs and gloves. Give the kids time to run and play and hopefully blow-off some energy.

As families, you can design a road trip that will provide memories to last a lifetime. Travel can grant a type of education that cannot be duplicated any other way. Grab those road maps and start planning your escape. *by Ginger Hac*

### Great Activities

- ▶ Tell jokes - bring a clean joke book.
- ▶ Sticker books.
- ▶ Singing - dredge up those old favorite songs or bring CD's to sing along with.
- ▶ Coloring books with erasable markers - crayons can melt in the car.
- ▶ Have a bubble gum blowing contest. 
- ▶ Aluminum foil sculpturing - you'll be amazed at the imaginative creations that can be made.
- ▶ Pipe cleaner creations - this can keep kids busy for hours.
- ▶ String figures - you only need a piece of string for this one. Try Cats Cradle,



Jacob's Ladder, Kitty Whiskers or Cap and Saucer. Instructions can be found online.

- ▶ Give kids a map of your destinations - they can mark off the route traveled at the end of each day. This minimizes the "Are we there yet" question.





## Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER  
by Adrian C. Hinton,  
USU Extension Horticulturist

### GREETINGS FROM YOUR COUNTY AGENT

Hello fellow gardeners. As you know, we've had the wettest spring in 25 years, which has been great in most cases.

But our Diagnostic Lab has been inundated with fireblight and other high humidity plant disorders. If you have any concerns, please give us a call at 801-851-8462 or bring in a sample.

The high moisture has brought us many good things, and we hope that you all have a very productive growing season. Don't forget to bring

the best from your garden to the Utah County Fair. See page 3 for details. There will be prize money! We're hoping to double the number of entries this year. Also, don't forget the State Fair in September.

*Adrian C. Hinton*

### Timely Tips for July/August

*by Meredith Seaver, USU Asst. Horticulturist*

1. Control weeds and reduce water loss by maintaining a layer of mulch in your vegetable garden and flowerbeds. Layers of newspaper, shreadings from your paper shredder, straw, grass clippings, compost and ground bark are all good mulches that can be turned under at the end of the season.
2. Deadhead your annuals and perennials to maintain an attractive appearance and encourage reblooming.
3. Prune your summer-flowering shrubs when their blooms fade for the season.
4. Purchase seeds for fall crops of cool-season vegetables. Schedule their planting dates on your calendar so that you don't forget to plant them on time.
5. If you haven't already done so, make notes about your spring crops - what worked and what didn't, which varieties were best, where everything was planted so that you can rotate your vegetables next year, etc.
6. Continue control for codling moth in apples and pears and begin preventative control for borers in stone fruit trees.
7. Scout your vegetable garden for insects and begin control right away if needed. Squash bugs and beet leaf miners are common at this time of year.
8. Now is a good time to plan your drip system for next year if you aren't currently using one.
9. Pick your squash, cucumbers and beans regularly to encourage steady production.
10. **Don't forget to enter your nicest fruits and vegetables in the Utah County Fair!**

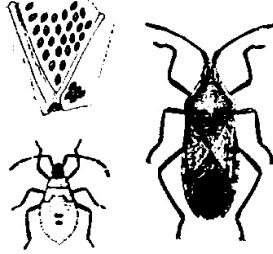


## Thug of the Month

### Squash Bugs

By Meredith Seaver

If you grow squash and pumpkins in your garden, you are probably familiar with the squash bug. This 5/8 inch long, grey to brownish-black insect is a true bug that feeds on cucurbits, especially yellow squash, Hubbard squash and pumpkins but they may also feed on other cucurbits if their favorite varieties are not available.



These true bugs are found as adults and as nymphs beginning in late May to early June in Utah county. Heavy feeding can cause spots and sunken areas on squash fruits and can also cause plants to wilt or collapse. The adult bugs are difficult to control with insecticides so prevention is important. At the early nymph stage the squash bug can be controlled with a wide range of insecticides.

Cultural controls can be more effective and practical than insecticides. Place shingles, short wooden boards or pieces of heavy cardboard near plants. The bugs will seek shelter under the boards at night. Take a small pail of soapy water into the garden in the morning, turn over the boards and put the squash bugs into the water.

Scout for adults, nymphs and egg clusters every other day. The clusters of yellowish to red eggs are found on the underside of the leaves in the "V" where leaf veins meet. When the eggs are young, they are easy to crush between your thumb and finger. As the eggs mature they are more difficult to crush. Crush or tear away and destroy any egg clusters that you find.

Also consider using floating row cover over your squash seedlings to protect them for the first part of the season. The edges of the row cover must be sealed to the ground with boards or soil to exclude the bugs. Remove the row cover about one week after the plants begin to bloom. Once the row cover is removed, you must begin scouting for bugs.

Squash bugs overwinter as adults in protected areas under plant debris, lumber, in sheds and other sheltered sites. Remove or till under all plant debris in the garden at the end of the season. Clean up any piles of trash or clutter in the yard or garden.

## List of Disinfectants Registered to Use Against Influenza A Viruses

In response to the emerging threat posed by the spread of the 2009 - H1N1 Flu, disinfecting hard surfaces is one way to help stop the spread of this virus. A list of over 500 antimicrobial products registered by EPA for use against influenza A viruses on hard surfaces is available at <http://www.epa.gov/oppad001/influenza-disinfectants.html>

EPA emphasizes the importance of following label instructions to ensure the safe and effective use of these products in specific sites, including hospitals and other health care settings, homes, schools, offices and farms. Registered disinfectant products are for use on hard, non-porous surfaces, such as door knobs, handles, tables, floors, etc. EPA also emphasizes that these products are not to be used on the skin or to be taken orally. EPA-registered products have label information that states they are effective against "Influenza A virus." As the CDC stresses, the first line of defense should be to wash your hands frequently with soap and water or use an alcohol-based cleaner. For more information on what you can do to stay healthy, visit [www.cdc.gov](http://www.cdc.gov).

For more information about EPA-registered antimicrobial products, visit EPA's website at <http://www.epa.gov/pesticides/antimicrobials/>

### DUPONT GETS NOD FOR INSECT REPELLANT

EPA has registered DuPont's refined catmint oil as a new insect repellent. DuPont says the oil is the first new insect repellent biopesticide registered by the agency in eight years.

"This new, natural ingredient is particularly exciting because it repels a broad range of biting insects with effectiveness similar to synthetic ingredients such as DEET," says Henry Bryndza, director of chemical science and engineering for DuPont central R&D. Raw catmint oil is a skin sensitizer, but DuPont says it developed a refining process for skin-applicable oil.



**For gardening tips for beginners and experts, visit:**  
[garden.usu.edu](http://garden.usu.edu)

*My green thumb came only as a result of the mistakes I made while learning to see things from the plant's point of view.* H. Fred Ale

**Utah County Office**

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It’s time to renew if your  
expiration date is  
July/August 2009

Mention or display of a trademark, proprietary product or firm in text or figures does not constitute an endorsement and does not imply approval to the exclusion of other suitable products or firms.

**U.S. & Canada to Increase  
Scrutiny of Flea & Tick Pet  
Products**

The EPA is intensifying its evaluation of spot-on pesticide products for flea and tick control for pets due to recent increases in the number of reported incidents. Adverse reactions reported range from mild effects such as skin irritation to more serious effects such as seizures and in some cases, the death of pets.

Flea and tick products can be appropriate treatments for protecting your pets and your family’s health because fleas and ticks can transmit disease. While many people use the products with no harm to their pets, EPA recommends that pet owners take precautions when using these products. People should carefully follow label directions and monitor their pets for any signs of an adverse reaction after application, particularly when using these products for the first time. Pet owners may also want to consult a veterinarian about the responsible and effective use of flea and tick products.

Incidents with flea and tick products can involve the use of spot-on treatments, sprays, collars and shampoos. However, the majority of the incidents reported to EPA are related to flea and tick treatments with EPA-registered spot-on products. Spot-on products are generally sold in



tubes or vials and are applied to one or more localized areas on the body of the pet, such as between the shoulders or in a strip along the back. This advisory pertains only to

EPA-registered spot-on flea and tick products; these products have an EPA registration number on the label.

Health Canada has identified similar concerns about the use of spot-on flea and tick products. Health Canada and EPA will meet shortly with spot-on product manufacturers to address the issue, including whether further restrictions are necessary to protect the health of pets.

EPA recommends that veterinarians use the National Pesticide Information Center’s Veterinary Pesticide Adverse Effects Reporting portal to report incidents: <http://npic.orst.edu/vet>

More information on pet products and safety tips can be found at: <http://www.epa.gov/pesticides/health/pets.htm>







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But our Diagnostic Lab has been inundated with County Fair. fire blight and get them early. There will be prize money! you have any concerns, please give us a call at 801-851-8462 or visit our website. the State Fair in September.

**Timely Tips for July/August**

by Meredith Seaver, USU Asst. Horticulturist



1. Control weeds and reduce water loss by maintaining a layer of mulch in your vegetable garden and flowerbeds. Layers of newspaper, shreds from your paper shredder, straw, grass clippings, compost and ground bark are all good mulches that can be turned under at the end of the season.
2. Deadhead your annuals and perennials to maintain an attractive appearance and encourage reblooming.
3. Prune your summer-flowering shrubs when their blooms fade for the season.
4. Purchase seeds for fall crops of cool-season vegetables. Schedule their planting dates on your calendar so that you don't forget to plant them on time.
5. If you haven't already done so, make notes about your spring crops - what worked and what didn't, which varieties were best, where everything was planted so that you can rotate your vegetables next year, etc.
6. Continue control for codling moth in apples and pears and begin preventative control for borers in stone fruit trees.





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