

# On the Home Front



Improving Family,  
Resources & Health

## CLOSE TO HOME

March/April 2009

by Jana Darrington, Family & Consumer Sciences Agent

### Surviving Tough Economic Times

Today's economy has many individuals and families regardless of profession, experience, or background concerned about their financial future. Many families in Utah County will likely feel the impact of these tough economic times, in both large and small ways. However, with a little time and effort, you can avoid unnecessary panic and be able to survive these tough times. **Consider these tips to decrease panic and increase awareness:**

**Communicate About Your Finances.** Different life experiences lead to different attitudes regarding money. These attitudes affect how we think about money, as well as how we spend, save and handle our money.

- *Set aside a regular time to review your finances as an entire family. Doing this may decrease confrontations about money in your household. This is also a good time to evaluate your progress toward previous financial goals and determine if new financial goals need to be set.*
- *Make sure that both partners know about the finances, and where possible, divide up financial tasks.*
- *Be honest with your family about your money situation, and find ways to involve children in the family money decisions.*
- *Learn to use kindness and courtesy when discussing financial issues with your family, realizing that we have different goals and priorities in mind. In addition, don't blame others for financial problems. Rather, discuss ways to solve them together.*

**Set S.M.A.R.T. Financial Goals.**

You cannot begin to reach your goals if you don't know what you want to achieve. Try to make your goals **Specific, Measurable, Attainable, Realistic and Time-bound.**

Go to:

[http://www.extension.org/pages/SMART\\_Financial\\_Goal-Setting](http://www.extension.org/pages/SMART_Financial_Goal-Setting) for help in

creating SMART goals. Set **at least one** short-term goal (0-3 months) and one long-term goal (1-5+ years), involving your entire family in the process (even the youngest children have good insight!). Teach children about the wise use of money by getting them involved in goal-setting, planning and saving towards a specific goal. When that goal is reached, children see that dedication to a goal and hard-work can bring a positive outcome.



Budgeting is telling your money where to go instead of wondering where it went!

- Unknown

### Cut Expenses

There are hundreds of little ways to cut expenses weekly or monthly. Sometimes, we just need to be a little more creative in our approach! One method to cut expenses is to use the **Step-Down Principle**. *Determine a habit you or your family likes to indulge in, such as going to see a movie once a week.* The following illustrates how the step-down principle works:

- An evening at the theater for a new movie (\$8.50 per person)
  - A matinee at the theater for a new movie (\$5.50 per person)
    - An evening at the theater for an older release (\$2.00 per person)
      - Rent a movie for the entire family (\$1.00)
        - Get a movie at your local library! (\$0)

## Surviving Tough Economic Times (con't)

Going immediately from the top step to the bottom step isn't always successful because it's hard to break some of those habits, but you can cut some of your expenses if you can take at least one step down. Go to the following website to determine how much money you could save by stepping down one or two steps:

<http://savingyourfuture.org/calculators/break.html>

For many other ideas on cutting expenses you can also go to:

<http://extension.usu.edu/saving/files/uploads/ReducingExpenses/SlashingExpenses.pdf>

While the economic climate of our nation today is cause for concern, we can find ways to feel secure in our spending and saving habits. With healthy communication about money, working as a family to cut expenses and setting SMART goals, we can feel more confident about our financial future.

### Community Assistance is Available

Are you struggling with paying your bills? Do you need help making ends meet? Contact one of our community resources for answers and assistance:  
Financial & Food Assistance

- Community Action (373-8200) assists with temporary financial, food, and sheltering services for families.
- Department of Workforce Services provides employment help, training, and general application for welfare, unemployment, Medicaid, WIC and food stamps. Call one of their offices in American Fork (492-4500), Provo (342-2600), or Spanish Fork (794-6600).
- Meals on Wheels (229-3802) delivers hot meals to senior citizens who are home-bound.
- Utah State University Food \$ense Nutrition Education (851-8472) provides free group nutrition classes for individuals and families.
- Women, Infants and Children (WIC) (851-7300) offers nutritional counseling and food assistance for families.

For further information go to:

<http://www.unitedwayuc.org/volunteer/pdfs/CommunityResources.pdf>

This material was funded by USDA's Supplemental Nutrition Assistance Program. The Supplemental Nutrition Assistance Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, contact 1.800.221.5689 or visit online at <http://fns.usda.gov/fsp/outreach/coalition/map.htm>. This institution is an equal opportunity provider and employer.



## UTAH READY QUICK MIX

Using Ready Quick Mix when preparing biscuits, muffins, pancakes, desserts and main dishes can save you time and money. Ready Quick Mix will keep on the shelf for at least six weeks at room temperature. Store in plastic, metal or glass canisters with a tight fitting lid.

### Utah Ready Quick Mix

Ingredients	Makes 29 cups	Makes 13 cups
Flour	5 pounds (about 20 cups)	9 cups
Double Acting Baking Powder	3/4 cup	1/3 cup
Salt	2 Tbsp. + 1 tsp.	4 tsp.
Canola Oil	3 cups	1 1/3 cups
Non-fat Dry Milk Powder	2 3/4 cups	1 3/4 cups

Mix all ingredients together with a pastry blender, fork or electric mixer. Measuring mix for recipes: Don't sift. Stir lightly before measuring. Lift lightly into cup and level with straight edge.



### Quick Mix Pancakes

Ingredients	Makes 16	Makes 6
Ready Quick Mix	3 cups	1 cup
Water	1 1/2 cups	1/2 cup
Egg	1 egg	1/2 egg or yolk
Sugar	2 tsp.	1/2 tsp.

Add sugar to Ready Quick Mix. Beat egg slightly and combine with water. Add to Ready Quick Mix and stir about 25 strokes. (Batter will not be smooth.) Pour about 2 tablespoons of batter onto a heated griddle. Turn when bubbles appear on surface of pancakes. Increase water if a thinner pancake is desired.

#### Variations:

**Waffles:** Add 1-2 Tbsp. Water for a thinner batter.

**Blueberry:** Add 1/2 cup fresh, frozen or well-drained canned blueberries.

**FREE copy:** Come into the Extension office for a free copy of Ready Quick Mix or Google: Utah Ready Quick Mix.

## Is Physical Activity Part of Your Life?

by Lisa Rice, Utah County Nutrition Education Assistant



**A healthy lifestyle is a combination of good nutrition and physical exercise. It is a balance that improves the quality of life and decreases the risk of health problems such as heart disease, osteoporosis, and high blood pressure or cholesterol levels. If regular physical activity is not already a habit, it is time to make a change.**

**Many of us have a love/hate relationship with exercise. We love how we feel after we exercise or do any fun physical activity, but for some individuals it's hard to find the time to exercise and the ability to stay motivated.**

**Just because we know how important fitness is to our health does not automatically make it easy to incorporate physical activity into our lives. There are 1,440 minutes in a day. MyPyramid recommends each individual get "moderate to vigorous physical activity" most days of the week. This means at least 30 minutes of activity such as brisk walking or jogging, gardening/yard work, dancing, swimming, bicycling or weight lifting.**



**Research has shown that when we exercise for at least 30 minutes, we can reduce the risk of heart disease, diabetes and some cancers. At least 60 minutes of moderate exercise can help prevent weight gain in adulthood, and exercising 60 to 90 minutes, teamed with a low-calorie diet, will enable us to lose weight and keep it off.**

**Some of you may be thinking, "Sixty to 90 Minutes?! Who has time for that?!" The good news is that it doesn't all have to be at one time. For example, in the mornings you can do a 20-30 minutes cardio activity such as biking, walking, or swimming.**



**On your lunch hour, take a brisk walk around your workplace, or up and down the stairs. Then when the kids get home from school or in the evening, get the family together and shoot some hoops.**

**It doesn't have to be complicated or hard, but the key is to plan ahead. Schedule time for physical activity. Write it down on the calendar just like any other appointment and then plan to keep it!**

### ***Make family time an active time***

Another great way to get physical activity in everyday is to make your family time an activity. Kids need to play and so do you. It is easy!

In the winter, go sledding and build snowmen. In the spring, fly kites, play ball or Frisbee. In the summer, run through a sprinkler and jump rope. In the fall, hike through a pumpkin patch or play a family game of soccer.

Additionally, you can plan family adventures! See the sights of your community. Try hiking, fishing, canoeing and berry picking.

Try to visit all the public parks in your city within a certain period of time. Visit the zoo. Have the kids take turns with their ideas.

By incorporating physical activity into your daily life, you can create wonderful, lasting memories and healthy families!

### **Consistency is the key to a lifetime of fitness**

Here are some tips to help you get started:

- First talk with your doctor about any health concerns.
- Choose activities that you enjoy or think you might enjoy.
- Get a partner for support and encouragement.
- Set realistic goals.
- Listen to your body- a little soreness is normal, pain is not.



## Hinton Around the Yard & Garden

**HORTICULTURE NEWSLETTER**  
by Adrian C. Hinton,  
USU Extension Horticulturist

### GREETINGS FROM YOUR COUNTY AGENT

Hello all you early spring gardeners. As you may have noticed, the snow is 99% gone and the rest is quickly on its way down into the soil. As you may have heard, the snow pack is well above normal and we are very excited about that. This means that we will not have to turn our sprinklers on quite as early and our water storage in the reservoir should be adequate for this year.

Don't forget to check the gardening classes that will be offered at Thanksgiving Point. If you're not already signed up, email [marion.murray@usu.edu](mailto:marion.murray@usu.edu) and request to receive the weekly Fruit Tree,

Landscape, Small Fruits & Vegetables and Turf Advisories.

We look forward to seeing you in our office soon or give us a call if we can help you on any of your diagnostic needs at 801-851-8462.

Don't forget that Horticulture home visits by me are available for \$35, so call and make an appointment. Have a great spring!

*Adrian C. Hinton*

### Timely Tips for March/April

by Kim Stewart

1. Review last year's garden journal and make needed adjustments for this year's garden plan.
2. Order and purchase all seeds needed for the coming season.
3. Tender plants can be started indoors, six weeks before the estimated plan
4. Cold-hardy plants can be seeded directly when the soil can be worked, which most often is the last week in March.
5. Now that winter is over, it's time to prune trees and vines.
6. Attend a landscaping class for inspiration and motivation. Make some customized plans.
7. Check sprinkler systems, hoses and garden tools; make needed repairs and replacements
8. Take time to enjoy the rainbow of early-blooming fall-planted bulbs, and visit Thanksgiving Point.
9. Set out the over-wintering plants that were brought in for the winter during warm days.
10. Cut back ornamental grasses when spring bulbs start blooming; cut back a few inches off the ground.
11. Transplant shrubs before new growth begins to reduce the risk of transplant shock. Dig up as much of the root ball that you can and replant as soon as possible.



## Conservation Seedling Tree & Shrub Sale

*Sponsored by the  
Timp/Nebo/Alpine  
Conservation Districts*

The seedlings come in a variety of sizes. The stock is all "Grade A" quality and is packaged to ensure the best pre-planting conditions. The seedlings are adaptable for our area. The local Conservation Districts are providing these trees to promote conservation and habitat improvement.

Stock supplies are limited, so orders are filled on a first-come, first-served basis. Please reserve your plants as soon as possible.

Seedling trees and shrubs will be sold in bundles of 5 or 10, depending on the species. Prices vary from \$18 - \$25 per bundle.

For more information, contact Keith at 801-377-5580 x 32 or email him at:  
[keith.covington@ut.nacdnet.net](mailto:keith.covington@ut.nacdnet.net)

Payment is due before they can confirm an order.

<b>Conifers:</b>	<b>Cost/Qty.</b>
Colorado Blue Spruce -	\$20/5
Eastern Red Cedar -	\$15/5
Austrian Pine -	\$20/5
<b>Deciduous Trees:</b>	
Littleleaf Linden -	\$20/10
Hackberry -	\$20/10
Honey Locust -	\$18/10
Amur Maple -	\$25/10
Norway Maple -	\$20/10
Burr Oak -	\$20/10
Quaking Aspen -	\$25/10
<b>Shrubs:</b>	
Chokecherry -	\$23/10
Common Purple Lilac -	\$18/10
Sand Cherry -	\$18/10
Redosier Dogwood -	\$23/10
Cotoneaster -	\$23/10

# Master Gardener Corner

by Kim Stewart



*Winter's purpose must be to help us look forward to working out in the garden again. The anticipation of spring is motivating, almost driving us out into the awakening soil. March and April bring so many energizing activities: putting away the seed catalogs that have brought inspiration through the snowstorms, starting tomatoes, peppers and flowers indoors, planting early crops like beets, peas and greens, and reveling in the cacophony of color that the tulips and crocus bring. The gardens sigh with relief as they thaw from a long winter's nap.*

*One of the neighborhood old-timers says that peas should be planted on St Patrick's Day. Sometimes the soil is still too wet; but it is a great time to begin monitoring the soil. Knowing that the frosts will abate in mid-April, seeds can be started indoors in late March. This should have them ready to plant by Mother's Day. A good southern exposure for sunlight, or artificial sun with grow-lights is a must. Another old-timer friend has been planting here in Utah County for over 60 years; that second Sunday in May has always been his gauge for safe planting of squash, tomatoes, corn and melons. Most of Utah County has been designated as zone 5 and 6.*

*This is the final countdown for ordering and purchasing bare-root products like fruit trees and vines. It is such a miracle that they can be shipped in a dormant state and thrive as they are planted and awoken. Checking the plants that arrive by mail is of prime importance; they should be moist and pliable. Producers ship the dormant plants at the right time to be planted in each zone. They should be planted as soon as the weather will allow.*

*Planting what families enjoy eating makes a garden valuable in hard economic times. A garden increases potential for nutritional health, physical exercise, relief for wallets and the calming influence of nature. Try planting a salsa garden! This is easy, tasty and won't require a lot of space; it is just tomatoes, peppers, garlic, onions and cilantro. Perhaps a barbeque garden; it could contain corn, melons and squash and peppers for grilling. An Indian garden would feature the traditional Three Sisters: corn, beans and squash. These three plants compliment each other and kids love them.*

*The long-awaited spring has arrived! It's time to put away the seed catalog dreams and get to work.*

### Message From the President - Richard Hayes

I'm looking forward to this year as the new Master Gardener President. Our first activity this year will be the Summer Social.

There are many volunteer opportunities this year: Farm Field Days, April 7-10, the Diagnostic Lab in the Extension office, M - F 8:00 am - 5:00 pm, and the Summer Social committee. If you'd like to volunteer please call 801-851-8479.

I hope you have a great summer!

**Utah County Office**

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Provo, UT 84606

Phone: (801) 851-8460

Fax: (801) 343-8463

extension.usu.edu/utah

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It's time to renew if your  
expiration date is  
March/April 2009

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**ANNOUNCEMENTS**

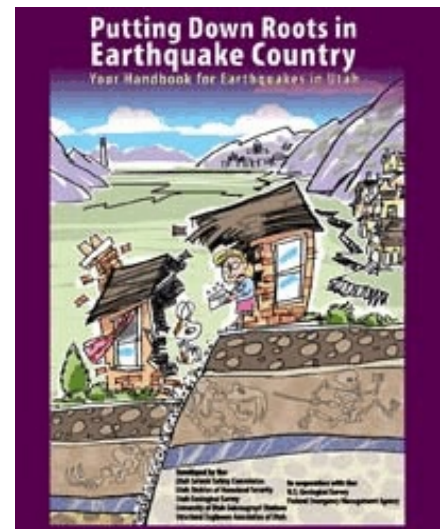
**BEES! If you see a swarm of bees anywhere, we will be glad to come and get them or give you information on how to take care of them.**



*Bees usually start to swarm in April. Be on the lookout for bee swarms to be hanging in trees, on bushes, on a house or building and especially underneath barbeques that have been covered for the winter.*

*Please call the USU Extension office if you see a swarm of bees - we will respond within minutes!*

Your  
Handbook  
for  
Earthquakes  
in  
Utah



**Utah is Earthquake Country**

*If you live or work in Utah, you need to know why you should be concerned about earthquakes, what you can expect during and after an earthquake, and what you need to do beforehand to be safe and protect your property. The above handbook provides information about the earthquake threat in Utah, particularly along the Wasatch Front. It explains how you can prepare for, survive, and recover from this type of event. Pick up a free copy at the USU Extension office, 100 East Center, Rm. L600, Provo, or write or call the Division of Homeland Security, 801-538-3400, 1110 State Office Bldg, SL. 84114 for a free copy.*

**Fruit Tree Pruning Demonstration**

When: March 27  
Where: 10366 North 6530 West, Highland  
Contact name: Roger Dixon  
Phone: 801-766-8088 or 801-592-5826



