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What's Growin' On?: Winter Work

-Ashley Tullis, USU-Iron County Staff Assistant & USU Extension Master Gardener

Winter is coming! Winter is coming! It sure is tempting to stay cozied up inside on a cold winter day but don't let the cooler temps keep you from getting your yard and garden winter-ready. Here to help are some quick tips from USU garden experts:

- Winterize - blow out irrigation systems
 - Disconnect hoses from waterspouts to avoid freezing damage
 - Use deicing compounds sparingly to avoid salt damage to landscape plants
 - Winterize lawn mowers, rototillers by either draining the gas or adding a fuel stabilizer (follow manufacturer recommendation)
 - Clean and sharpen dirty garden tools and treat with old oil or other rust inhibiting products
- Last but not least- now is the perfect time to get a jump start on your holiday shopping list. Here are some great gifts to consider when shopping for your gardener: gardening books, magazine subscription (Mother Earth News is a great one), pruners, gift certificate, gloves, pottery, a living wreath, bulb auger (if you haven't already, purchase one for yourself!) they come in different lengths which takes some of the back work out of planting.



Stay warm. Stay healthy.
HAPPY HOLIDAYS!



Want more tips? Visit <https://extension.usu.edu/yardandgarden/> for more yard and garden information or to enroll in any of the online gardening courses offered through USU Extension.



KATHY'S CORNER

JUST A QUICK NOTE

How are you getting along keeping a positive attitude these days? I admit that most days I don't appreciate the current definition of "normal"—So, searching for positive and inspiring thoughts, I ran across this one I'd like to share from Alexander Graham Bell:

"When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one which has opened for us."

As a month that tends to help us focus on gratitude and blessings, may we all take time to search for those silver linings even in challenging times.

All the best.

Kathleen (Kathy) Riggs, Professor
USU Extension, Iron County
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✓ CHECK IT OUT

USU EXTENSION'S RURAL ONLINE INITIATIVE

You may have noticed the changing course of employment opportunities and the need for more flexibility in skill-sets, schedules and defining what may be considered "workspace" for the current workforce.

Consider taking an online course designed to prepare Utah's rural workforce for the future of work from wherever you may live- The "Master Remote Work Professional Certificate" may be just the ticket for gaining confidence to work remotely in the job of your dreams.

See: <https://extension.usu.edu/remoteworkcertificate/>

OTHER GREAT READS INSIDE:

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LOOK WHAT'S COMING

TALKING THROUGH ELECTION RESULTS—WHAT WILL YOUR CONVERSATIONS WITH YOUR OWN TEENS LOOK LIKE?

It may be weeks or even months of continuing controversy regarding election results—and not just at the national level.

According to the National Mentoring Partnership (mentor.nmp@mentoring.org), if we as adults have found all the bantering and philosophies difficult to sift through in our minds, consider how confusing it could be for young people.

In a bulletin prepared for parents and other caring adults, there are tips for approaching conversations about election results with young people and it may even help adults better deal with their own emotions regarding perceived uncertainty and doubt in the future.

For example, two tips read,
* "Remind young people that it's okay if they disagree with you or other adults in their lives."
* "This is as much about modeling honesty as creating a safe space and respectful dialogue."
<https://www.dropbox.com/s/hetzhe0s04ghu39/Talking%20to%20Young%20People%20After%20the%20Election.pdf?dl=0>

[If you are unable to access the above file, please contact the Extension Office to have a PDF copy emailed to you.]

IT'S FINANCE MONTH AT USU EXTENSION!

Find answers to your questions, sign up for Utah Money Moms blog posts, take a course, find budgeting resources and more:
<https://extension.usu.edu/finance/index>

DO YOU SPEAK THE LANGUAGE OF FINANCE?

If you've purchased a car, bought a home, or started a 401(k), you have read and heard your share of financial "lingo."

Wouldn't it be grand if you heard or read those same words later on and actually remembered what they mean?!



Though we are not expected to know all the ins and outs of finance as a consumer, it is good to know enough to follow conversations with a bank loan officer or credit card company representative.

In an article posted on OppLoans.com, 20 essential terms are identified as keys to boost your literacy in the area of finances.

(See: <https://www.opploans.com/oppu/articles/vocabulary-financial-literacy/>)

Here are four (4) of those terms:

* Annual Percentage Rate (APR). Over the period of a year, this is the rate the lender will charge on the balance of any loan or unpaid balance on a credit card statement.

* Debt. Most people may associate this term with the amount they still owe on a credit card debt. Yes, that is debt but debt includes any form of owing money to another person or entity such as mortgages, personal loans, auto loans, etc.

* Emergency Fund. This is money set aside for unexpected expenses that could arise. Consider how you would pay for suddenly needing 4 new tires for a car, repair a water line running to your home, or perhaps support your family if you are furloughed from your job for three months—Could you cover \$500, \$1,200 or even \$6,000 from your savings?

* Loan Default. Default is when a borrower is unable to pay back a debt that was agreed upon with a lender. If a new agreement cannot be made, the lender will usually report the non-payment to a credit bureau and you could have a collection agency show up to take possession of the item—your car, furniture, or perhaps even your home.

KEEPING SWEATERS IN GOOD SHAPE

Cooler weather tends to boost sales of fall/winter sweaters. Besides looking for a good deal, The American Cleaning Institute suggests consumers also consider:

- Construction. Thicker, tighter yarns are more durable than soft, loose ones, which tend to stretch easily. That's why a fisherman's sweater is more suited to rugged, outdoor activity and a cashmere sweater is a better choice for the office.
 - Care requirements. Not all sweaters can be machined-washed. Check labels for care instructions- Are you willing to hand wash or pay for dry-cleaning? Choose a sweater that fits your lifestyle. Keep in mind sweaters will need to be dried flat and air-dried.
 - Trim. Special trims such as suede, leather or beads may influence the care requirements. Check the store's return policy before purchasing in case the trim creates maintenance problems.
- <https://www.cleaninginstitute.org/cleaning-tips/clothes/fabric-care/sweater-care>

SEASONED SWEET POTATOES

Looking for a lighter/easier version of sweet potatoes or yams this Thanksgiving? Consider this recipe from USU Extension Create Better Health:

Ingredients

29 oz. can of Sweet Potatoes in syrup, drained and sliced (fresh cooked and peeled sweet potatoes or yams may also be used)

- 1 Cup onion, diced
- 1 tsp. olive oil
- Water (enough to prevent sticking)
- 2 Tbs. brown sugar
- 1 tsp. dry Italian seasoning



Directions

Sauté onion in a pan with olive oil and just enough water to prevent sticking, until soft. Add onion to sliced sweet potatoes in a lightly greased casserole dish. Add brown sugar and Italian seasoning. Stir to mix seasoning with vegetables. Bake uncovered at 400 degrees F. for 20 minutes.

<https://extension.usu.edu/createbetterhealth/recipes/amazing-veggies>

CUSTOMER SERVICE IN THE AGE OF COVID

The following is taken directly from the Consumer Action online newsletter:

A customer wishing to cancel her TV cable service reported recently her frustrations trying to reach the company by phone and by email to no avail. After six unsuccessful attempts she decided to try a different approach:

So, on her seventh call, she chose "upgrade" (as in, to upgrade her service) rather than "cancel" from the menu. This time, the phone was answered within five minutes. The employee said that she would transfer the caller to the right department for cancellations. After holding for a half-hour, the customer gave up. The customer even searched for corporate contacts on the company's website, but could locate nothing about reaching higher-ups.



One suggestion of recourse suggested going to the company website and using social media to publicly complain about the company.

However, Consumer Action INSIDER news from November 3, 2020 states:

We advised [the customer] that if, after all this, she's still not able to reach anyone to cancel the service, she should write a letter to the company to cancel on a specific date and send it via the U.S. Postal Service as certified mail with "return receipt requested." If the customer continues to be billed for the service after the letter is received, she will have evidence that she cancelled.

If billing persists, we advised the customer to then [file a complaint](#) with the Federal Communications Commission (FCC) and to contact the Maryland Office of the Attorney General (AG) Consumer Protection Division. (You can find your state AG [here](#).)

https://www.consumer-action.org/news/articles/consumer-action-insider-november-2020#Topic_0

HOLIDAY CELEBRATIONS- DO WE OR DON'T WE IN 2020

It's the most wonderful time of the year...or is it?! As many people in the U.S. are making plans for the upcoming holiday season, there may be, and rightly so, some trepidation regarding travel, receiving family members from around the country, and even serving a traditional holiday feast.

What are the risks of virus spread over the holiday? The Center for Disease Control (CDC) states:

"Celebrating virtually or with members of your own household poses low risk for spread. In-person gatherings pose varying levels of risk. Event organizers and attendees should consider the risk of virus spread based on event size and use of mitigation strategies, as outlined in the [Considerations for Events and Gatherings](#). There are several factors that contribute to the risk of getting infected or infecting others with the virus that causes COVID-19 at a holiday celebration. In combination, these factors will create various amounts of risk, so it is important to consider them individually and together: "

CDC also offers more detail regarding the top considerations for whether to gather or not-

- * Community levels of COVID-19
- * The location of the gathering
- * The duration of the gathering
- * The number of people at the gathering
- * The locations attendees are traveling from
- * The behaviors of attendees prior to the gathering
- * The behaviors of attendees during the gathering



Also, know that there are people who should not attend in-person holiday celebrations. Do not host or participate in any festivities if you or anyone in your household:

- * Has been diagnosed with COVID-19 and has [not met the criteria for when it is safe to be around others](#)
- * [Has symptoms of COVID-19](#)
- * Is waiting for COVID-19 [viral test](#) results
- * May have been [exposed to someone with COVID-19 in the last 14 days](#)

*Is at increased risk of severe illness from COVID-19

For more details visit:

<https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/holidays.html>