



Newton County Fall 2010

Apply Fire Ant Baits Now

Now is the time to apply fire ant baits for fewer mounds next spring. There are probably a lot more fire ant mounds in your yard than you think. Fire ants have been swarming all summer and newly mated queens have been landing in your yard and starting new colonies. Although these colonies are not big enough to be noticed now, they will continue to grow, eventually becoming big fire ant mounds. If you don't want to have big fire ant mounds in your yard, you have to treat before you have big fire ant mounds in your yard.

You can reduce the number of fire ant mounds that pop up in your yard next spring by making a broadcast application of fire ant bait this fall, between Labor Day and first frost. Even though fire ant colonies are not as easy to spot in the fall, the workers are foraging actively in preparation for winter and will readily collect bait granules and carry them back to the colony. It is important to apply the bait as a broadcast treatment rather than just sprinkling bait around mounds you can see. (by Leanne McGee)

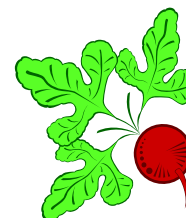
Table with 2 columns: Brand Name (insecticide) (%active ingredient) and Rate/acre. Lists various fire ant baits like Amdro, Award, Dupont Advion, Spectracide, Ferti-lome, Distance, and Extinguish Professional.

The Fall Greens Garden

The heat (and some of the drought) has finally broken. Many of us failed with our spring garden because of these two gardening enemies. We still have enough growing season left to plant a fall garden. Our average first frost date is somewhere between mid and late November.

True we cannot plant any of our warm-season crops, but can plant many cool-season crops such as radishes, broccoli, cauliflower, and other cool-weather crops now. We will reap dividends in October – December and maybe longer when all the heat lovers have faded.

Some favorite, easy-to-grow fall crops are greens. Fall greens, such as lettuce, kale, mustard, turnip, and spinach, love the cooler temperatures. Depending on where you live, greens will produce this fall, and throughout the winter.



You do not have to relegate greens to the vegetable garden. You can remove tired flowers from containers and pop in some greens. Or replace spent annual flower beds with edible ornamental greens. You can grow a colorful fall greens garden in your flower bed.

Some greens are beautiful as well as tasty. 'Red Bor' kale has crinkly red leaves that turn a deep burgundy in fall. 'Red Russian' has blue-green leaves with attractive red veins. 'Lacinata' or dinosaur kale produces dark green, long and thin, puckered leaves. 'Bright Lights' Swiss chard features dark green leaves with colorful ribs of red, yellow, pink, or white. 'Red Giant' or 'Osaka Purple' mustard greens are real eye-catchers.

There are many types of leaf lettuces that will produce fast crop. The heirloom 'Black Seeded Simpson' lettuce is a perennial favorite. Try oak leaf types in green or red for a different look. Butterhead-type lettuce varieties withstand the cold weather better than other types of lettuce. A good butterhead variety to grow is 'Butternut Crunch.'

Baby lettuce mixes are a good choice because they are so quick to mature. Harvest leaves when they are only 4 inches long.

Spinach is the quintessential cool-weather green. It grows much better in the fall than in the spring. Try growing the savoy-leaved 'Tyee' or 'Winter Bloomsdale'.

Remember that a little work now can provide tasty, nutritious foods into the cold, dreary winter. *(by Dr. Wayne Porter)*

Avoiding Mortgage Foreclosure Rescue and Loan Modification Scams

Warning Signs That You May Be Dealing With A Mortgage Foreclosure and Loan Modification Scam Operator...If the company

- Demands a fee in advance. No legitimate organization that works with borrowers to avoid foreclosure will ever ask for money up front.
- Makes unsolicited offers or "lofty" advertisements, claiming they can help save your home.
- Offers to negotiate a loan modification for a fee.
- Recommends you break off contact with the lender and any counselor that you may have been working with.
- Advises you to stop making mortgage payments.
- Tells you to send your mortgage payment to anyone other than your loan servicer.
- Instructs you to transfer ownership of your property.
- Makes verbal promises that aren't put in writing.
- Asks you to sign a document that has blank lines or spaces. *(by Susan Cosgrove - from FDIC)*



Suspicious Telephone Calls Claiming to Be From the FDIC

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports in September of suspicious telephone calls where the caller claims to represent the FDIC and is calling regarding the collection of an outstanding debt.

To date, the callers have alleged that the call recipient is delinquent in payment of a loan that was applied for over the Internet or made through a payday lender. The loan may or may not actually exist. The caller attempts to authenticate the claim by providing sensitive personal information, such as name, Social Security number, and date of birth, supposedly taken from the loan application. The recipient is then strongly urged to make a payment over the phone to "avoid a lawsuit and possible arrest." In some instances, the caller is said to sound aggressive and threatening.

These suspicious telephone calls are fraudulent. Recipients should consider them as an attempt to steal money or collect personal identifying information. The FDIC generally does **not** initiate unsolicited telephone calls to consumers and is **not** involved with the collection of debts on behalf of operating lenders and financial institutions.

If a caller demonstrates that he or she has the recipient's sensitive personal information, such as Social Security number, date of birth, and bank account numbers, the recipient may be the victim of identity theft and should review his or her credit reports for signs of possible fraud. The individual should also consider placing a "fraud alert" on his or her credit reports. This can be done by contacting one of the three consumer reporting companies listed below. Only one of the three companies needs to be contacted. That company is required to contact the other two, which will place an alert on their versions of the report.

- TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, California 92834-6790
- Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, Georgia 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, Texas 75013 *(by Susan Cosgrove)*

Children's Safety Tips for Harvest Festivals

- Make sure you can be seen by all travelers in the dark. Bright colors are best!
- Be sure your costume fits.
- Carry a bright flashlight so that you can see.
- Only visit people you know.
- Do not eat candy on the way home; always wait for your Mom or Dad to check your candy to see if it is good or if it is bad!
- Walk; do not run, on sidewalks, not streets. If there are no sidewalks, walk on the left side of the road, facing traffic.
- Slow down when approaching driveways to avoid exiting or entering cars, and do not run out between cars.



Alternatives to Trick or Treat

- Neighborhood party
- Storytelling
- Harvest fairs & festivals
- Hayrides

Reminders for Children's Parties

- Choose foods that children will enjoy.
- Furniture, food, and decorations should be child-size.
- Have plenty of supervision. One adult can handle about 10 children; use two adults if the children are in a setting outside the home.
- Remember that just because something is scary and fun for adults, it might not be fun for children.

Parents' Safety Tips for Harvest Festivals

- Be sure your children are well supervised, even in your own neighborhood.
- Talk with your children before leaving home, set down rules for them to follow, make sure they understand that these rules are for their own safety.
- Be sure to thoroughly go through all candy and discard candy that is partially unwrapped or that may look as if it has been rewrapped or tampered with in any way.
- Go only into familiar neighborhoods and stop only at houses that are well lit.
- Discard commercially produced candy if wrapper is loose or seal has been broken.
- Examine outside of fruit for suspicious cuts or holes. Wash, and slice it into small pieces, checking for inedible objects.
- Report any suspicious treats to the police or other appropriate authorities.
- When in doubt, throw it out.

Alternatives to Candy Treats

- Baseball cards or other sports cards
- Coloring books, crayons, magic markers
- Holiday pencils, pens, or erasers
- Modeling clay
- Yo-yo's
- Puzzles, card games, kites, planes

Pumpkin Seeds

Separate pumpkin seeds from pulp and wash them. Add seeds and mix with equal parts of butter & Worcestershire sauce. Salt lightly & spread on cookie sheet. Bake 350 at degrees for 20 minutes or until seeds look toasty. *(by Katrina McCalphia)*

Cell Phone Safety

Every day and every week, cell phone use seems to pick up. It is currently estimated that in the USA there are an additional 30,000 phones in use every day.

A research study group from the University of Toronto found that:

- Cell phone users were 4 to 5 times more likely to have crashes than non-users.
- Cell phone units that allow the hands to be free offer no safety advantage over the hand-held units.



Cell phones are very convenient, but are also very hazardous. The American Automobile Association offers these tips:

- Make sure that your phone is mounted where you can easily reach it while driving. It should

be in comfortable reach and as close as possible to your line of vision.

- Know all the functions of your phone and learn to use it without looking.
- Maintain your attention on the road by programming frequently called numbers into your phone's memory to minimize dialing.
- Dial sensibly. Either you should pull off the road to dial or ask a passenger to dial for you.
- Refrain from using the phone in distracting traffic situations. Pull off the road.
- If you have to make a 9-1-1 call, be prepared to give the dispatcher what they need, such as street name, building number (if you are in this type of area), and any other information that makes it easier to locate.
- Use your voice mail to take messages. Do not take notes while driving.
- Disconnect your phone when using jumper cables: It is possible to have a power surge and burn up your phone.

Police tell us that we shouldn't use 9-1-1 from our cell phone except in true emergencies, such as:

- Unreported conditions
- Any life threatening events
- Any crime against you or another person
- A vehicle or object blocking traffic lanes
- A suspected drunk driver

Do not use 911 from your cell phone for situations such as:

- A stalled vehicle
- A broken down vehicle that is not a hazard
- Winter road conditions
- A stolen vehicle when nothing is known about the suspected thief
- Asking for directions
- Testing your phone

If you do make a call from your cell phone, it will be routed to the appropriate emergency response authority. You should be prepared to provide:

1. The exact location of the vehicle in distress
2. Nature of the emergency
3. Your name and cell phone number with the area code

At the end of 2008, CITA-The Wireless Association estimated that 270 million people - about 90% of the US population had cell phones. The National Highway Traffic Safety Administration, in 2007,

estimated that at any time of the day 11% of the population used their cell phones while driving.

In a "USA Today" article in March, 2009, it was quoted that there are 250 bills in 42 states pending to prohibit or restrict cell phone use while driving. This is up from 120 bills 10 months earlier. Four states -Georgia, Idaho, North Carolina and Texas - are considering banning all types of cell phone use, including hands-free devices. (From MSUES safety newsletter – excerpts from www.statefarm.com and www.usatoday.com)



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<http://msucares.com/fallfest>

*Holiday workshop - November 11 - call
Extension Office for more information*



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