



**MISSISSIPPI STATE
UNIVERSITY**

EXTENSION SERVICE

**Summer
2010**

Newton County

**June is
Dairy Month!!!**

**Please Help Us
Celebrate!**



**DAIRY DAY
Will be held
June 4, 2010
11-1 P.M.**

**At the
Newton County
Courthouse
in Decatur.
Receive great
information about the
Importance and
Benefits of
Dairy Products
and
Enjoy A Free
Ice Cream Cone !!**



**Workshop Offers Training in
Natural Resource Enterprises**

A one-day workshop will provide the tools for farmers and landowners to start and manage a natural resource enterprise.

Fee fishing, fee hunting, agritourism, and wildlife watching are examples of enterprises based on the natural resources commonly found on Mississippi's private lands.

The **June 10th** event will be held at MAFES Coastal Plain Experiment Station here in Newton County. The workshop registration will open at 8 a.m. The program will begin at 9 a.m. and conclude around 2:30 p.m.

Workshop participants will hear presentations about business management, marketing, revenue potential from enterprises, cost-share programs and liability issues.

Following lunch, an afternoon tour of Coastal Plain's new demonstration areas will provide participants with a demonstration of wildlife habitat management and conservation, nature tourism, forest management, as well as other recreational opportunities.

The workshop is open to private landowners of Mississippi. State and local elected officials and resource managers are also invited to attend.

The workshop is part of a series by the Natural Resource Enterprises Program at Mississippi State University. The program is a partnership between MSU's Extension Service, MSU's Forest and Wildlife Research Center, the Mississippi Agricultural and Forestry Experiment Station and the U.S. Fish and Wildlife Service.

MSU's Extension Service, MAFES and the FWRC cooperatively created and implement the Natural Resource Enterprises Program to assist private landowners in developing alternative or supplemental methods of income on their land.

Registration for the workshop is \$25, which includes a reference notebook, lunch, break refreshments, presentations by resource professionals and a field tour with agency personnel.

For more information about the workshop or to register, visit <http://www.wildlifeworkshop.msstate.edu> or call (662) 325-3133. Or contact the Newton County Extension Office .

**PLEASE NOTE NEW
PHONE NUMBERS
FOR
NEWTON COUNTY
EXTENSION OFFICE**

**601-635-7011
601-635-7012**

REMINDERS.

**Forestry Field Day
June 1 , 2010 at 2:00 P.M.
Coastal Plain
Experiment Station**

**NCFA Member Meeting
June 1, 2010 at 6:00 P.M.
Coastal Plain
Experiment Station**



New Overdraft Rules for Debit and ATM Cards by Susan Cosgrove

New Federal Reserve rules give debit and ATM card users additional options regarding overdrafts. In the coming months, banks, credit unions, and other financial institutions must offer you the ability to make decisions about overdrafts for transactions made with your debit or ATM cards.

Expect your bank to send you an explanation about how it treats overdrafts. Here are some key things you need to consider when reading the notice:

The basic facts...

An overdraft occurs when you make a purchase or ATM transaction but don't have enough money in your account to pay for it. For a fee, your bank will cover you when you become overdrawn. This fee can apply each time you overdraw your account.

Generally, banks can cover your overdrafts in one of two different ways:

Standard overdraft practices. Your bank will cover your transaction for a flat fee of about \$20-30 **each** time you overdraw your account. For example, if you make a purchase with your debit card for \$150 but only have \$100 in your account, your account will be overdrawn by \$50 and your bank will charge you a fee. If you then make an ATM withdrawal for \$50, your account will be overdrawn by \$100 and you will be charged another fee. In this example, if the fee your bank charges for its standard overdraft practices is \$30, you will pay a total of \$60 in fees.

Overdraft protection plans. Your bank may offer a line of credit or a link to your savings account to cover transactions when you overdraw your account. Banks typically charge a fee each time you overdraw your account, but these overdraft protection plans may be less expensive than their standard overdraft practices.

The new rules...

You choose. In the past, some banks automatically enrolled you in their standard overdraft practices for all types of transactions when you opened an account. Under the new rules, your bank must first get your permission to apply its standard overdraft practices to **everyday debit card and ATM transactions before** you can be charged overdraft fees. To grant this permission, you will need to respond to the notice and opt in (agree).

Existing accounts. If you do not opt in (agree), beginning August 15, 2010, your bank's standard overdraft practices won't apply to your everyday debit card and ATM transactions. These transactions typically will be declined when you don't have enough money in your account, but you will not be charged overdraft fees.

New accounts. If you open a new account on or after July 1, 2010, your bank cannot charge you overdraft fees for everyday debit card and ATM transactions unless you opt in. If you open a new account before July 1, 2010, your bank will treat you as an existing account holder: you will receive a notice about your bank's standard overdraft practices and will have to decide if you want them for everyday debit card and ATM transactions.

Flexibility. Whatever your decision, the new overdraft rules give you flexibility. If you opt in, you can cancel at any time. If you do not opt in, you can do so later.

Checks and automatic bill payments. The new rules **do not cover checks or automatic bill payments** that you may have set up for paying bills such as your mortgage, rent, or utilities. Your bank may still automatically enroll you in their standard overdraft practices for these types of transactions. If you do not want your bank's standard overdraft practices in these instances, talk to your bank; you may or may not have the option to cancel.

For more information, contact Susan Cosgrove at the Newton Extension Office .
Source of information, Federal Reserve.

Men's Health

by Josephine Tate, Area Health Agent



June is Men's Health Month, with June 14-22 designated as the National Men's Health Week. Although the life-expectancy gap between men and women has decreased, it's no secret that men still need to pay more attention to their bodies. Several things work against men. They tend to smoke and drink more than women. They don't seek medical help as often as women. Some men define themselves by their work, which can add to stress. Also, men die at higher rates from nine of the top ten causes of death. There are also health conditions that only affect men, such as prostate cancer and low testosterone. Many of the major health risks that men face, like colon cancer or heart disease, can be prevented and treated with early diagnosis. Screening tests can find diseases early, when they are easier to treat. It's important to have regular checkups and screenings.

Tips for a Healthy Life for Men

Eat Healthy "An apple a day keeps the doctor away." There's more truth to this saying than we once thought.

What you eat and drink and what you don't eat and drink can definitely make a difference to your health. Eating five or more servings of fruits and vegetables a day and eating less saturated fat can help improve your health and may reduce the risk of cancer and other chronic diseases. So, have a balanced diet, and watch how much you eat.

Keep a Healthy Weight Obesity is at an all time high in the United States, and the epidemic may be getting worse. Those who are overweight or obese have an increased risk for diseases and conditions such as diabetes, high blood pressure, heart disease, and stroke. So, eat better, get regular exercise, and see your health care provider about any health concerns to make sure you are on the right track to staying healthy.

Get Moving More than 50 percent of American men and women do not get enough physical activity to provide health benefits. For adults, 30 minutes of moderate physical activity on most, if not all, days of the week is recommended. So, start slowly and work up to a satisfactory level, and don't overdo it. Try to find fun ways to stay in shape; dancing, gardening, cutting the grass, swimming, walking, or jogging.

Be Smoke Free Health concerns associated with smoking include cancer and lung disease. Smoking TRIPLES the risk of dying from heart disease among those who are middle-aged. Second-hand smoke also affects your health. So, if you smoke, quit today! Help lines, counseling, medications, and other forms of support are available to help you quit.

Get Routine Exams and Screenings Sometimes they're once a year. Other times they're more or less often. Based on your age, health history, lifestyle, and other important issues, you and your health care provider can determine how often you need to be examined and screened for certain diseases and conditions. These include high blood pressure, high cholesterol, diabetes, sexually transmitted diseases, prostate, and colon. When problems are found early, your chances for treatment and cure are better. So, routine exams and screenings can help save your lives.

Get Appropriate Vaccinations They're not just for kids. Adults need them too. Some vaccinations are for everyone. Others are recommended if you work in certain jobs, have certain lifestyles, travel to certain places, or have certain health conditions. So, protect yourself from illness and disease by keeping up with your vaccinations.

Manage Stress Perhaps now more than ever before, job stress poses a threat to the health of workers and, in turn, to the health of organizations. Balancing obligations to your employer and your family can be challenging. What's your stress level today? So, protect your mental and physical health by engaging in activities that help you manage your stress at work and at home.

Know Yourself and Your Risks Your parents and ancestors help determine some of who you are. Your habits, work and home environments, and lifestyle also help to define your health and your risks. You may be at an increased risk for certain diseases or conditions because of what you do, where you work, and how you play. Therefore, being healthy means doing some homework, knowing yourself, and knowing what is best for you, because you are one of a kind.

Be Safe...Protect Yourself What comes to mind when you think about safety and protecting yourself? Is it fastening seat belts, applying sunscreen, wearing helmets, or having smoke detectors? It is all of these and more. It's everything from washing your hands to watching your relationships. Did you know that men at work die most frequently from motor vehicle incidents, machine-related injuries, homicides, and falls? So, takes steps to protect yourself and others wherever you are.

Be Good to Yourself Health is not merely the absence of disease; it's a lifestyle. Whether it's getting enough sleep, relaxing after a stressful day, or enjoying a hobby, it's important to take time to be good to yourself. Take steps to balance work, home, and play. So, pay attention to your health, and make healthy living a part of your life.



Free Teacher Workshops for Teaching Financial Education in the Classroom

Teachers and community financial professionals are invited to register for a free workshop being hosted by Mississippi State University Extension Service Family Resource Management Agents at selected video-conference sites throughout the state.

The target audience for this training includes middle and high school teachers as well as credit union and banking professionals who provide financial education in the classroom.

Participants of the "**Dollars and Sense: Financial Education for the Classroom**" workshop will learn to use free education resources available through Federal Reserve Banks, the National Endowment for Financial Education (NEFE) High School Financial Planning Program to brighten the financial futures of youth in middle and high schools.

Teachers will receive .5 CEU credits for attending one of the sessions. In our area, the session scheduled for June 21 will be held at the Lauderdale Extension Office in Meridian, the July 19th and the October 13th session will be held at the Newton County Extension Office in Decatur. Each session will be from 8:30 a.m. to 3:00 p.m. Although the program is free, preregistration is required.

For more information, contact Susan Cosgrove at the Newton County Extension Office or visit: This <http://msucares.com/frm> and look for the registration form link for "Dollars and Sense" in the blue box.

Control Fire Ants in Your Yard by Leanne McGee



Fire ants are the most common insect of home lawns. Even if you manage to achieve a totally fire ant free yard, it probably won't stay that way for long because the newly mated fire ant queens will quickly recognize it. Fire ant control is a never ending battle in the South.

The easiest, cheapest, most effective thing you can do to control fire ants is to use baits. By using them properly you can reduce the number of mounds in your yard by 80 to 90 percent. The key to success with baits is applying them as broadcast treatments instead of treating only individual mounds.

For small areas like home lawns, most broadcast fire ant baits are easily applied using a small, hand powered spreader. Don't try using a fertilizer spreader – it will put out way too much material. Most fire ant baits are applied at rates of 1 to 2 ½ pounds per acre. This is not much material, and it's easy to over apply fire ant baits if you don't read and follow the label directions. A few baits are formulated for application at higher rates so they can be applied with a lawn fertilizer spreader. These products usually give suggested spreader settings on their labels and are applied at rates of around 20 pounds per acre.

Baits for Control of Fire Ants in Home Lawns *

Brand Name (insecticide) (% ai)	Rate/mound **	Rate/acre ***
Amdro Bait (hydramethylnon) (0.73%)	2 to 5 Tbsp	1 to 1.5 lb
Award (fenoxycarb) (1.0%)	1 to 3 Tbsp	1 to 1.5 lb
Once and Done (indoxacarb) (0.016%)	4 Tbsp	22 lbs
Come & Get It Bait (spinosad) (0.015%)	4 to 6 Tbsp	2.5 to 5 lb
Distance (pyriproxyfen) (0.5%)	1 to 4 Tbsp	1 to 1.5 lb
Extinguish (methoprene) (0.5%)	3 to 5 Tbsp	1 to 1.5 lb
Ascend (abamectin) (0.011%)	5 to 7 Tbsp	1 lb

*Avoid applying baits immediately before or after irrigation or rainfall. Baits may require 4 to 8 weeks to provide maximum results.

**Apply baits around the mound, not on top of the mound.

***There are 43,560 square feet in 1 acre.

For more information on fire ant control request Publication 2429 from the MSU Extension Office.

Millipedes on the move: by Leanne McGee



The prolonged wet weather has prompted a lot of calls about garden millipedes, *Oxidus gracilis*. Although these arthropods are harmless to people, pets, and plants, they can become quite a nuisance when they occur in the kind of numbers that some unfortunate homeowners are experiencing. Following is some information about millipedes to help you deal with these calls. The bad news is that we do not have any really good solution for this problem; the good news is that it will go away on its own as soon as dry weather returns.

Millipedes feed on decaying organic matter, such as flower bed mulch, leaf litter, grass thatch, etc. In favorable habitats, they can be present by the thousands, but they are rarely seen in dry weather, because they can't move about when it is dry (unless they are trying to migrate to a moisture source when their original location becomes too dry). Millipedes do most of their wandering at night and seek refuge in moist, dark protected sites during the day.

Despite their hard bodies, millipedes do not conserve moisture very well. This is why they die quickly when they get indoors, whether one sprays with insecticides or not.

Recommended management for millipedes includes:

- 1)** Establish/maintain good exclusion around the house/building. This includes attention to thresholds, door sweeps, door and window seals, structural cracks, etc. Sealing such cracks will help keep out other occasional insect invaders as well and will help conserve energy. Physical exclusion is the most effective thing most home and business owners can do to reduce the number of millipedes--and other insect pests--that invade the building.
- 2)** Use a broom and dust pan or good wet/dry vacuum, or leaf blower to keep dead and dying millipedes cleared off the carport/garage/patio/etc. This takes persistence and patience, but is the best way to avoid having to deal with thousands of dead millipedes crunching under foot.
- 3)** Use cultural practices that help minimize the amount of mulch/leaf litter/grass thatch around the house. Of course, this has to be done before the problem begins. People who have a persistent or recurring problem may want to try to figure out where the millipedes are coming from and take steps to remove/minimize their breeding source. This can be excessive flower bed mulch, accumulations of leaf litter, dethatching the lawn, etc. Houses that have the greatest problems are often located in wooded settings, which results in large numbers of millipedes migrating from leaf litter in the woods. This is one of the most difficult situations to deal with effectively because there is such a large breeding source.

Insecticides are not really very helpful when dealing with millipedes. The problem is that even if you kill all the millipedes that arrive at the house, more just keep coming back--as long as they have the kind of moist humid weather that lets them wander about in the open at night. Excessive use of insecticides can create an even worse problem, one that will not go away on its own with the arrival of dry weather! It is usually better to spend your time and money on exclusion and source reduction than on spraying. Applying an **outside** perimeter spray in a five to ten foot band around the **outside of the building** may be somewhat helpful in some situations, but it will not be a total fix. Garden Tech Sevin (Carbaryl) and Ortho® Bug-B-Gon® MAX® Lawn & Garden Insect Killer Ready-to-Spray (bifenthrin) are two treatments that are sold in ready-to-use hose-end applicators, which makes them relatively quick and easy to apply.

For more information see page 13 of Publication 2331, Control Insect Pests in and around the Home Lawn and Bug-Wise Newsletter No. 13 of 2004. Both these resources are easily accessed through www.MSUcares.

Why People Cannot Cope with Life By Marilyn Bailey, Leadership Development Area Agent



You know, sometimes life just gets **too serious...too busy...and too complicated**. We don't mean for it to happen, but we wake up one morning to discover the fun has slipped away.

A few years ago a health study determined there are 3 main reasons people can't cope in life: They live in the past. They have a low self-esteem. They can't laugh at themselves.

In fact, the study indicated that we need approximately 12 laughs a day to stay healthy!

I once heard a story not long ago about a guy who sent flowers to his friend who was opening a new restaurant. When he arrived at the grand opening, he looked for his flowers. Well, when he found them, he saw that he had sent a white wreath that said, "May you rest in peace." He panicked, of course, and called the florist who said, "Bob, I'm not worried about you because as we speak, there's a guy being buried who got a dozen roses that said, "Good luck in your new location!"

Ah yes...life throws us curve balls when we least expect it! And sometimes, just to stay sane, we need to sit back and laugh!

Plan Ahead for Home Canning this Summer by Susan Cosgrove

If you are just now thinking about joining the trend in our communities to can food this summer, start by checking your equipment and supplies. Proper equipment in good condition is required for safe, high quality home canned food.

A pressure canner is essential for canning low-acid vegetables, meats, fish, and poultry. Two basic types are available. One has a dial gauge to indicate the pressure inside the canner; the other has a metal weighted gauge. Dial gauges must be tested for accuracy before each canning season. For information on testing a dial gauge, call the Extension office. Check the rubber gasket if your canner has one; it should be flexible and soft, not brittle, sticky or cracked. Also make sure any small pipes or vent ports with openings are clean and open all the way through.

A boiling water canner is needed for canning other foods such as fruits, pickles, jellies and jams. The canner should be deep enough to allow at least one to two inches of water to boil over the tops of the jars.

Both types of canners should have a rack in the bottom to keep jars off the bottom of the canner.

Inventory your jars and decide if you need to buy new jars this year. Inspect those you have for nicks, cracks or chips, especially around the top sealing edge. Nicks can prevent lids from sealing. Very old jars can weaken with age and repeated use; they break under pressure and heat. Consider investing in new jars if you need to, and watch for specials at the stores. New jars are a better investment over time than buying used jars at yard sales or flea markets.

Mason-type jars specifically designed for home canning are best. Jars that use two-piece self-sealing metal lids are the recommended container in USDA guidelines. A "must" every canning season is new flat lids. Used lids should be thrown away. The screw bands are re-usable if they are not bent, dented or rusted.

A final must is reliable, up-to-date canning instructions. Publications and information are available at the county Extension office. You must be sure your recipes are current, meeting all food safety standards. Planning ahead can save you time, money, and frustration with home canning. Make it a happy, successful canning season by getting prepared before your harvest is ready. For more information on food preservation contact Susan Cosgrove at the Newton County Extension Office.

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4-H Activities



Horse Photography – June 9
Horse Art Workshop – June 9
Health Rocks Sleep Over – June 10-11
Health Rocks Camp – June 14-16
Designer Thursday – June 17
Fishing Basics – June 17
Pond-to-Plate Day Camp – TBA
**Adopt-A-Stream Environmental Day Camp -
June 22**

Contact Katrina McCalphia at 601-635-7012 at Extension office for eligibility guidelines, times, locations and registration details.