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News You Can Use For Your Family, Home And Garden

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Getting A Head Start On Your Garden

Start Vegetable Seeds Indoors

by Dennis Bishop

Every spring thousands of gardeners drive to their local garden or home center to purchase young vegetable seedlings for their garden. If you only need a few plants, making the drive may be the easiest way for you to purchase seedlings. However, when you are planting a full vegetable garden it may make more sense and be more enjoyable to start your own vegetable seedlings at home. It is easy to find good quality seeds through local and national retailers, and all of your seeds can likely be found in one place. In addition, buying seeds can save you money. Seeds can be purchased at a fraction of the cost of seedlings.

Three Key Steps

Three keys to growing your own seedlings are: getting started early, knowing your plants and planning ahead. It can take from 2 to 12 weeks to get your seedlings ready for the great outdoors, so you must start early. How do you know when to start? — by knowing your plants. Some plants germinate and grow slowly, while others grow much more quickly. For example, when squash seeds are started indoors, they are ready to be transplanted out in two to three weeks. However, it takes five to seven weeks to grow collard green seedlings and eight to ten weeks to prepare an eggplant seedling for the garden. For recommendations on when to start your seeds, see Table 1.

When buying seeds, always purchase from a reputable dealer and be sure you get fresh, healthy seed. Your seed should be labeled "2004" for the coming growing season. If the label has a 2003 or earlier freshness date, your seeds may germinate, but the germination rate will likely be lower. Also, be choosy when selecting the particular variety of each vegetable seed. With so many different seeds available through seed companies, you should be able to find a variety that is not only has great flavor and color, but also has good disease and insect resistance. Look for all

of these qualities when you read your catalogues. Or ask for them when you visit a local seed retailer. They should be able to help you make a good selection.

Your plants will need to grow in containers that drain well. Poorly drained containers promote disease problems and accumulate water that may suffocate plants. If you select plastic pots, they must have bottom holes for drainage. The pots can be placed in a tray to keep them organized and to prevent water from seeping onto your floor. An alternative to plastic pots is peat pots. As their name implies, peat pots are made from peat moss, a material that naturally drains well. And because peat naturally breaks down in the

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soil, the pots can be planted right along with the plants. This makes planting very easy and eliminates the need to dispose of plastic containers.

Your pots will need to be filled with something for the seeds to grow in. What is the difference between dirt, soil and growing media? Dirt is what you sweep up with a broom. Soil is what you find in the garden. Growing media is what plants are started in, and it should not contain soil or dirt. It can be purchased already mixed or you can mix your own at home. There are a number of recipes for growing media, but all have two primary components, peat moss and perlite or vermiculite. Rutgers Cooperative Extension recommends the recipe below.

Recipe for growing media.

- 10 gallons shredded sphagnum peat
- 10 gallons horticultural grade vermiculite (or perlite)
- 1 cup dolomitic lime
- ½ cup Superphosphate (20% P)
- 1 cup (5-10-10) granular fertilizer

The above should be mixed together thoroughly. After mixing, it is important to add water and mix the media together again. Keep adding water until your media is evenly moist, but still fluffy. You can now fill the pots, but do not overfill them. One-half inch should be left open at the top of the pot for watering.



Photo credit: All-America Selections

Start your squash seeds indoors to get an earlier harvest.

Time To Plant

Now it is planting time, which is really quite easy. First, be sure to gently tamp the soil in your pot. It should be firm, but not packed. Then carefully plant your seed at the proper depth. For recommendations on planting depths see the table below.

Meeting The Growing Requirements

Providing the appropriate water, heat and light are the final three ingredients needed to grow strong healthy seedlings. If you have too much or too little of any one of these, you will not be successful. Your plants will need a warm spot, but not too warm. The ideal temperature would probably be around 70° F. The same holds true with water. If you keep your soil evenly moist without letting it become overly wet or dry, your plants should thrive. Finally, provide at least six hours of direct sun for your seedlings each day. When this is not possible, place your seedlings in a bright window and provide extra light with a flo-

rescent fixture throughout the day. The light should be placed very close (six to eight inches) to the top of the seedlings.

If you know your plants, plan ahead, and get started early, you can have strong healthy vegetable seedlings just when you need them in your garden. And you can have the very best varieties available. Growing plant seedlings can be a joy that is worth more than the effort required for success.

Sources

- “Starting Vegetable Seeds Indoors.” Fact Sheet FS787. Nietzsche, Peter J. and Reinert, Stephen. Rutgers Cooperative Extension. N.J. Agricultural Experiment Station.
- “Growing Vegetable Transplants.” Maryland Cooperative Extension Fact Sheet 551. McClurg, Charles A. Department of Natural Resource Sciences and Landscape Architecture. University of Maryland, College Park.

Recommendations For Starting Seeds Indoors

Vegetable	Weeks to Grow	Planting Depth (in.)
Beans, snap*	2-3	1
Broccoli	6-7	1/4
Brussels Sprouts	6-7	1/4
Cabbage	6-7	1/4
Cauliflower	6-7	1/4
Collards	5-7	1/4
Corn, sweet*	2-3	1/2
Cucumbers	2-3	1/2
Eggplant	8-10	1/4
Kale	4-6	1/4
Leeks	10-12	1/8
Lettuce	5-6	1/4
Melons	2-3	3/4
Okra	2-3	3/4
Peppers	8-10	1/4
Pumpkins	2-3	1
Squash	2-3	1
Tomatoes	6-8	1/4

*These plants are difficult to transplant and can be direct sown into the garden.

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Beans, Peas and Lentils— An Excellent Food Source

by Jacquelyn Keller

Beans, peas, lentils and peanuts are members of the legume family, plants that bear small seeds in pods.

Beans, referred to in the Bible and found in Egyptian tombs, have been a part of the human diet for thousands of years. Although the expression “not worth a hill of beans” tells you what has happened to their value on the money market, they are a very low cost food with a high nutrition value.

Dried beans, peas and lentils are in the Meat Group in the Food Guide Pyramid. A half cup of cooked dry beans is equal to a serving. The Food Guide Pyramid recommends two to three servings a day. Beans are just packed with protein, so you can use them instead of meat. Complete beans with rice, corn, bread and/or pasta for a great taste and complete protein.

Beans, peas and lentils are a valued food because they offer a remarkable combination of qualities.

- High in complex carbohydrates
- High in proteins
- High in dietary fiber
- Low in fat, especially saturated types
- Low in sodium
- No cholesterol

Folic Acid

Beans are a good source of Folic Acid (Folate), an important B vitamin for women before and during the early months of pregnancy for proper cell development. Studies show that folate can help reduce by 50% the risk of birth defects like spina bifida.

Cooking Legumes

Rinse beans, lentils or split peas. (See special cooking instructions below for black-eyed peas, lava beans, lentils and split peas.) In a large pot combine 1 pound beans and 8 cups cold water. Bring to a boil; reduce heat and simmer for 2 minutes. Remove from heat. Cover and let stand for 1 hour. (Or, omit simmering; soak beans in cold water overnight in a covered pot.) Drain and rinse. In the same pot combine beans and 8 cups fresh water. Bring to a boil; reduce heat. Simmer, covered, for time listed below or until beans are tender, stirring occasionally.

Chick-peas—also known as Spanish beans, garbanzo beans or ceci peas—are delicious combined in a tomato sauce and spooned over spaghetti and popular in the Middle Eastern dip called hummus, served with pita bread. Chickpeas are also used in Italian minestrone and in salads. They have irregular shapes, almost like tears, and are firm-textured with a nut-like flavor. *Cooking Time: 1½ to 1 hours.*

Black or Turtle Beans These beans are used mainly in soups. They are small and



Photo credit: Rice Council

Add rice to your beans or lentils for great taste and complete protein.

oval with black skins and white insides. Black beans are especially popular in South American and Mexican dishes, and their flavor blends well with onion, green pepper and ham. *Cooking time: 1 to 1½ hours.*

Soybeans, the smallest, but the most important of the beans, are used extensively as a source of food, especially in East Asia because they are high in nutrition. They are used as *Protein Isolates* in infant formulas, cereals and baked goods; as *Texturized Protein*, an extender in ground

Beans are just packed with protein, so you can use them instead of meat.

beef; as a *milk-like* beverage; as cooking oil; as *tofu*, soy curd (a soft cheese-like food).

In tempeh, soybeans are usually mixed with a grain such as rice or millet. Fermented MISO, a salty condiment, combines soybeans and a grain such as rice and a mold culture, then aged. *Soybean flour* is made from roasted soybeans that have been ground into a fine powder. *Cooking time: 2 to 2½ hours.*

Black-eyed Beans called black-eyed peas in the South—are the main ingredient in the hearty southern dish, Hoppin' John, where they are mixed with rice, bacon and parsley. Like tiny oval eyes, black-eyed beans are white with a black or yellow spot.

Cooking Time: Do not presoak. Simmer, covered, for 45 minutes to 1 hour.

Fava or Faba Beans, known also as broad beans, are Europe's most important bean. Their flavor is slightly sharp. Fava beans resemble limas but are rounder.

Cooking: Bring beans to a boil, simmer 15 to 30 minutes to soften skins. Let stand 1 hour. Drain and peel. To cook, simmer 45 to 50 minutes or until tender.

Lima Beans, generally pale green, are a flat kidney-shaped bean available in a variety of sizes. In the South they come speckled with purple and are called calico or speckled butter beans. *Cooking Time: Baby—45 minutes to 1 hour and Large—1 to 1¼ hours.*

Red Kidney Beans are a reddish-purple color. Next to soybeans they are the most common. They are mellow in flavor and used widely in chili, soups and salads. *Cooking Time: 1 to 1½ hours.*

Pinto Beans are brownish-red and are sometimes called red Mexican beans. Their flavor blends well with chili powder, tomatoes and onions. *Cooking Time: 1¼ to 1¾ hours.*

Split Peas are small, pale-green or yellow peas that split naturally when dried and hulled. They can be used for soups, stews and purees. *Cooking Time: Do not presoak. Use 5 cups water. Simmer, covered about 45 minutes.*

Lentils come in two varieties: the French lentil, gray in color and the Egyptian red-orange lentil. They are delicious pureed and served hot as an accompaniment to roasts and chops and are excellent in stews, casseroles and salads. *Cooking Time: Do not presoak. Use 5 cups water. Simmer, covered, about 30 minutes.*

White Beans come in four varieties:

Great Northern beans are the most common used for baking because of their mellow flavor. *Cooking Time: 1 to 1½ hours.*

Marrow Beans are used for baked beans and in soups and stews. Their flavor blends well with brown sugar, molasses and salt pork. They are the largest and roundest of the white beans. *Cooking Time: 1 to 1½ hours.*

Navy Beans were named by the men of the U.S. Navy who were served them too often. They are smaller than Great Northern beans and a little tough. They are usually the beans, used in canned pork and beans. *Cooking Time: 1 to 1½ hours.*

Pea Beans are the smallest white beans and are used for Boston Baked Beans. *Cooking time: 1 to 1½ hours.*

Peanuts are dry beans. Each pod matures underground and contains from two to four seeds. The seeds may either be made into a paste, grilled (broiled) or served in a variety of dishes. Peanuts are used for snacks, oil, and peanut butter.

Sources

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Soybean Factsheet. Bean Education & Awareness Network. United Soybean Board. Chicago, Illinois.

The good food book. Brody, J. E. (1985).

Beans, Beans, Beans = Protein, Protein, Protein

Asian-Cajun Gumbo

- 2 tablespoons vegetable (soybean) oil
- ½ cup chopped onion
- 2 cloves garlic, minced
- 2 tablespoons soy flour
- 2 tablespoons all-purpose flour
- 2 quarts vegetable, fish or chicken stock
- 2 cups cooked soybeans*
- 1 can (14½-ounce) cut okra, drained
- 2 cans (14½-ounce) stewed tomatoes
- 1 cup diced green pepper
- 1 teaspoon dried thyme, crushed
- 1 teaspoon salt
- ¼ to ½ teaspoon cayenne pepper
- ¼ teaspoon ground pepper
- ½ pound medium cooked, peeled shrimp
- 4 to 6 cups cooked white rice

Heat oil in a heavy, large pot; add onions and garlic, and saute until onions are tender. Mix flours together with ½ cup stock. Gradually stir flour mixture into onion mixture until a smooth thin paste forms. Add soybeans, okra, tomatoes, green pepper, seasonings and remaining stock. Bring mixture to boil; reduce heat and simmer 10 minutes. Add shrimp and simmer 5 minutes or until thoroughly heated. Serve 1½ to 2 cups over rice. Makes 6 servings.

*Add 1 pound dry soybeans to 6 to 8 cups boiling water; boil 5 minutes. Cover pot and remove from heat and let stand 1 hour. Drain, add 6 cups water. Do not add salt at this point or it will delay the softening of the beans. Bring beans and water to boil; reduce heat and simmer, with lid tilted on pot, about 3 hours or until beans are tender. Makes 4 to 6 cups cooked beans.

Nutrition Facts Per Serving: calories 556; protein 32g; fat 13g; carbohydrate 73g; cholesterol 73mg; fiber 9g; sodium 1829mg and calories from fat 22%.

Hummus

- 1 large onion minced
- 1 clove garlic, minced
- 1 tablespoon vegetable oil
- 2 cups chickpeas cooked
- ½ cup fresh lemon juice
- 1 tablespoon low sodium soy sauce
- dash salt
- ¼ cup tahini (sesame seed butter)
- ½ cup sesame seeds toasted and ground

Saute the onion and garlic in the oil until the vegetables are soft. Set the mixture aside. In a blender or food processor, puree the chickpeas with the onion and garlic, lemon juice, soy sauce, salt, tahini, and seeds. Serve the hummus with pita, fresh or toasted, and/or as a dip for fresh vegetables. Makes 8 servings.

Nutrition Facts Per Serving: calories 294, carbohydrate 38g, protein 13g, fat 12g, calories from fat 33%, sodium 90mg, cholesterol 0mg.

Tuscan White Bean Pizza

Ready in 35 minutes.

- 1 (8-ounce) can refrigerated crescent dinner rolls
- 1 cup chopped seeded tomato
- 1 teaspoon minced garlic



This Santa Fe Salad combines rice, corn and salsa with kidney beans to make a festive dish with complete protein and lots of fiber.

- 1 to 2 tablespoons olive oil
- 2 teaspoons red wine vinegar
- 1 (15½-ounce) can great Northern beans, drained, rinsed
- 2 cups (8 ounces) shredded mozzarella cheese
- 2 tablespoons chopped fresh parsley

Heat oven to 375°F. Lightly grease 12-inch pizza pan or 9x13-inch pan. Separate dough into 8 triangles. Place triangles in greased pan; press over bottom and up sides (if using 9x13-inch pan) to form crust. Bake at 375°F for 7 to 9 minutes or until light golden brown.

Meanwhile, in medium bowl, combine tomato, garlic, oil, vinegar and beans; mix well. Spread over partially baked crust; sprinkle with cheese. Serve warm. Makes 8 servings.

Nutrition Facts Per Serving: calories 250, total fat 14g (saturated fat 5g), cholesterol 15mg, sodium 430mg, carbohydrate 20g, fiber 3g, sugars 3g, protein 11g, calories from fat 25%.

Moroccan Vegetable Stew

- 1 medium eggplant, unpeeled, cut into 1-inch pieces
- 6 small onions, cut into quarters
- 4 cloves garlic, minced

- 2 tablespoons olive oil
- 1 teaspoon cinnamon
- ¾ teaspoon ground cumin
- ¼ teaspoon ground turmeric
- ¼ teaspoon ground cloves
- 1/8 to ¼ teaspoon cayenne pepper
- ¼ teaspoon black pepper
- 3 medium zucchini, sliced
- 2 medium sweet potatoes, cut in ¾-inch pieces
- 1 green pepper, cut into ¾-inch pieces
- 1 cup sliced celery
- 1 can (15-ounces) garbanzo beans, drained and rinsed
- ½ cup reduced-sodium chicken broth
- 2 tablespoons minced parsley

Saute eggplant, onions and garlic in oil in Dutch oven or large saucepan 3 to 4 minutes or until eggplant begins to brown. Stir in spices and pepper; cook 2 minutes longer.

Add remaining ingredients, except

parsley to Dutch oven. Heat to boiling; reduce heat and simmer, covered, until vegetables are tender, 10 to 15 minutes. Stir in parsley. Makes 6 to 8 servings, 1½ cups each

Nutrition Facts Per Serving: calories 340, carbohydrate 54g, protein 13g, fat 12g, calories from fat 28%, sodium 457mg, cholesterol 0mg.

Stir-Fried Blackeyes And Pork

- 12 ounces pork tenderloin, cut into 1½-inch-thick strips
- 4 green onions and tops, sliced
- 2 large cloves garlic, minced
- 1 tablespoon vegetable oil
- 2 cups broccoli florets
- 1 can (15-ounce) Blackeyes or Pinto beans, drained and rinsed or 1½ cups cooked dry packaged beans
- 2/3 cup reduced-sodium beef broth
- 2 tablespoons reduced-sodium soy sauce
- 4 teaspoons cornstarch
- 1 cup chopped seeded tomato
- 1 teaspoon minced garlic
- 1 to 2 tablespoons olive oil or oil
- 1½ cups halved cherry tomatoes
- pepper, to taste
- 3 cups cooked rice, hot

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Resolutions You Can Keep

by Teresa Sivels

We all come into the New Year with great expectations and anticipation about the new us and what we intend to accomplish throughout the year. Somewhere between February and March, we slip back into our old habits and vow that we are going to change in the spring. May I suggest that we begin this New Year with setting some goals?

Setting Goals

When it comes to setting goals, it is often hard to know where to begin. Try asking yourself some of the following questions: What do I wish I could do that I can't do now? Do I have any health issues (e.g. high blood pressure, excess weight, smoking, drug or alcohol usage, etc) that are interfering with my daily activities? Do I need to lose weight, eat healthier, exercise more or study more?

Answering some of these questions can give you a better idea of what goals are appropriate for you. Setting both short-term and long-term goals can improve your chances for success.

Short-term goals will help you reach a long-term goal. For example, if your long-term goal is to earn an "A" average at the end of the school year, you will need short-term goals such as studying for a certain amount of hours each day, getting eight to ten hours of sleep each night, eating a healthy diet, visiting the library or internet regularly and checking in with your instructors to see if you are on the right track.

Success In School

Many of the issues concerning success in school revolve around developing good study habits and expectations regarding homework. Parents can certainly play a major role in providing the encouragement, environment and materials necessary for successful studying to take place. Some general things that parents can do include: Establishing a routine for meals, bedtime and study/homework; providing



books, supplies and a special place for studying; encouraging the child to ready himself for studying and offering to study with the child periodically (review work done, call out spelling words or do flash cards). An established study routine is very important, especially for younger children. If a child knows, for example, that he is expected to do homework immediately after dinner prior to watching television or playing computer games, he will be better able to adjust and ready himself than if he is allowed to do homework anytime he pleases.

Improving Study Skills

If your first quarter grades were not what you or your parents expected, and you feel that maybe you could do better,

then improving your study skills might be the answer for 2004. It helps to decide what to study and how long or how many chapters, pages, problems, etc. Set and stick to deadlines. Do the difficult tasks first. For procrastination, start off with an easy interesting aspect of the project.

Choose Your Place

Always have a special place to study. The environment in which you study can have a big effect on how efficient your study time is. Take into consideration the lighting, temperature, noise level, interruptions, comfort and availability of materials. Minimize distracting noises. Some people like some sound and some like silence. You will have to decide what works best for you. Family and friends can be

culprits and you may want to hang a "do not disturb" sign on your door or turn on your answering machine. You can catch up with folks later.

The light bulbs that are better for studying are 75-watt bulbs. It's good to have plenty of room to work and not be cramped. The temperature is better cool than warm to keep from becoming sleepy. A desk and straight-back chair is usually best. Don't get too comfortable. A bed is a place to sleep, not to study!

You should have everything (book, pencils, paper, beverage, dictionary, computer, calculator, tape recorder, etc.) close at hand. Don't waste your time jumping up and down to get things. Study in 50-minute intervals and then take a 10-minute stretch, relaxation or energy break. If you get tired or bored, switch to another subject or move to another location.

Stop studying when you are no longer productive. Do a memory review or do detail study just before you go to sleep. Sometimes studying with a friend helps because you can quiz each other as well as compare notes. By simply changing one or two aspects of your study habits, you can change your grades upwards by one or two grades.

A Healthier You

Along with changing your study habits in 2004, some other resolutions for a healthier you are:

- Do something to give back (volunteering, service-learning)
- Eat healthier foods (reduce or eliminate excessive fats, sugar and salt from diet)
- Exercise for 30 minutes three to five days per week
- Eat more fruits and vegetables daily
- Slow down enough to register the events that make up this wonderful life!

Sources

University of Illinois Extension.
Seattle Athletic Club/Northgate

Bean Recipes

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Stir-fry pork, green onion and garlic in oil in wok or large skillet over high heat until pork is browned, 3 to 5 minutes. Add broccoli and stir-fry 2 to 3 minutes. Add beans and cook, covered, over medium heat until broccoli is crisp-tender, 3 to 4 minutes.

Mix beef broth, soy sauce; and cornstarch: add to skillet and heat to boiling. Boil, stirring constantly until thickened, about 1 minute. Add tomatoes; cook 1 to 2 minutes longer. Season to taste with pepper. Serve over rice. *Tip:* Cooked Chinese egg noodles can be substituted for rice, if desired. Makes 6 servings (3/4 cup each).

Nutrition Facts Per Serving: calories 318, carbohydrate 46g, protein 22g, fat 5g, folate 136mcg, fiber 6g, calories from fat 15%, sodium 437mg, cholesterol 33mg.

Baked Bean Stew

1 cup chopped onion
1 cup chopped green pepper
1 tablespoon vegetable oil
12 ounces boneless skinless chicken breast or tenders, cut into 1/2-inch pieces
2 cans (15-ounce) baked beans or pork and beans
1 can (15-ounce) garbanzo beans or blackeyes
1 can (14 1/2-ounce) diced-tomatoes with roasted garlic, undrained
3/4 teaspoon dried sage leaves
1/2 teaspoon ground cumin
pepper, to taste

Saute onion and green pepper in oil in large saucepan until tender, 3 to 4 minutes. Add chicken and cook over medium heat until browned, 3 to 4 minutes.

Add beans, tomatoes and herbs to saucepan; heat to boiling. Reduce heat and

simmer, uncovered, 8 to 10 minutes. Season to taste with salt and pepper. *Tips:* Frozen chopped onion and green pepper can be used. Stew can be prepared 1 to 2 days in advance; cover and refrigerate. Stew can also be frozen up to 2 months.

Nutrition Facts Per Serving: calories 305, carbohydrate 48g, protein 21g, fat 5g, folate 128mcg, fiber 11g, calories from fat 14%, sodium 1212mg, cholesterol 26mg.

Santa Fe Salad

1 teaspoon vegetable oil
2 medium green peppers, julienned
2 medium onions, sliced
1 (16-ounce) jar salsa
2 (15-ounce) cans kidney beans, drained and rinsed
2 (11-ounce) cans Mexican-style corn, drained
3 cups cooked rice
6 cups shredded lettuce (about 1 head)

1 (10 1/2-ounce) bag tortilla chips
1 1/2 cups (6 ounces) shredded Cheddar cheese
Sour cream for garnish

Heat oil in large skillet over medium-high heat. Add green peppers and onions; cook until tender-crisp. Add salsa, beans, corn and rice. Cook until thoroughly heated. For each serving, place 1 cup lettuce on serving plate. Surround lettuce with tortilla chips. Top with warm vegetable mixture. Sprinkle 1/4 cup cheese evenly on top of each serving. Garnish with sour cream. Makes 6 servings.

Nutrition Facts Per Serving: calories 724, protein 26g, fat 27g, carbohydrate 96g, dietary fiber 10g, cholesterol 36mg, 744mg sodium.

Don't Slip Up This Winter

Melt Ice Safely

by Gwendolyn B. Jackson

This winter still promises to be brutal. Freezing weather usually means ice. Each winter, people apply tons of ice-melting materials to steps, sidewalks and driveways without regard to the proper application procedures. They often disregard what the de-icing substance contains.

It is much easier to prevent ice than to try to melt a thick layer of ice.

Careless use of de-icing products can damage both the home and the environment. Overuse of some de-icers can accelerate the freeze and thaw cycles that damage concrete. This overuse takes years off the life of steps, sidewalks, or driveways. Some de-icers can corrode metal and cause damage to cars and aluminum siding. Plus, the chemicals in many de-icers can damage plants and shrubs near where the de-icer is used, if it is applied in large quantities.

Pick Wisely

To prevent damage to your home and the environment, choose a de-icer carefully. Before purchasing and using ice-melting products, read the labels and determine the effectiveness and safety of their chemicals.

Any of the ice removers listed can be used with minimal damage to steel, concrete, and plants, if applied correctly. Use the products effectively, however, by spreading them thinly and evenly over the pavement prior to the formation of ice. It is much easier to prevent ice than to try to melt a thick layer of ice. Be sure to follow the manufacturer's directions when applying a de-icer. When possible, use less than is recommended; but make sure the surface is covered thinly and evenly.

When thick ice occurs in very cold

weather, melt the ice by adding a small amount of water to the de-icer to help initiate melting. To further aid the melting and provide sure footing, mix the de-icer with wet sand and/or ashes.

Removing The Effects Of Salt Damage

Salt damage symptoms include:

- poor or stunted growth in the spring, and is especially noticeable with the grass next to sidewalks, driveways and streets
- dieback on evergreens
- marginal leaf browning or leaf scorch on deciduous trees and shrubs

Plant damage caused by de-icers can often be treated. Most salt problems can be treated by soaking the affected area with a one-inch application of water three or four times in the spring. Gypsum may be added to the soil to reduce high sodium levels caused by excessive amounts of rock salt. Soil replacement may be an option for small planting beds. To confirm suspected

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salt damage, have your soil analyzed by the University of Maryland Soil Testing Laboratory. Call the Home and Garden information Center at 1-800-342-2507 for a soil test kit.

Reference

Melting Ice Safely. University of Maryland Cooperative Extension Service Fact Sheet 707. Revised 1996.



Photo credit: Merry V. Bush

Winter can be beautiful or beastly. If you must remove ice, choose and use a de-icer with caution. When snow piles up on your shrubs and lower tree branches, gently brush it off to prevent damage to your plantings.

Common De-Icers

Product	Minimum Working Temp. (°F)	Speed	Damages Concrete and Metal?	Harms Plants?
Magnesium Chloride	-13	Very Fast	No	Moderately
Calcium Chloride	5	Fast	Yes*	Yes
Sodium Chloride (salt)	18	Moderate	Yes*	Yes
Potassium Chloride	25	Slow	OK on old concrete	Moderately
Acetate (CMA)	25	Slow	No	No

*Sodium and calcium chloride are particularly damaging to newly poured concrete. Also these chemicals should not be applied to brick or stone surfaces.

Starting The New Year With Long-Term Contracts?



Along with New Year resolutions come personal commitments to better ourselves, the family and/or our environment. A prime example is involving oneself at a gym for weight loss or toning. However, be aware of signing any long-term contracts.

There are sale pitches for anything. "We offer tremendous savings if you sign a three-year contract." "If you buy a two-year membership at our health club, you'll be eligible for a discount." These types of pitches often encourage the consumer to sign long-term contracts for health club or vacation club memberships, dance or martial arts lessons, lawn care, pest control or dating services. Unfortunately, many consumers later become unhappy with the service. A consumer may find the service is unsatisfactory, cannot continue the use of the service or the business closes its doors.

Investigate To Avoid Unsatisfaction

Unless you are thoroughly familiar with the service being sold and the business selling it, it is always best to sign a short-

term contract. Always try to find out as much as possible about the business with the service you are interested in before signing any contract. Check with the Attorney General's Office on Consumer Protection Division or the Better Business Bureau to investigate if the company in

Unless you are thoroughly familiar with the service being sold and the business selling it, it is always best to sign a short-term contract.

question has any complaints made against them. And when possible, ask the business for a list of their customer and then call them.

Be sure to read the fine print in the contract, but ask questions about additional expenses. If you were to join a travel club, would your vacation packages include the

airfare, hotel, meals, processing fees and any taxes? Or are any of these items extra? Another example would be seeking as much information about contract coverage of a pest control company. If the company discovers a pest infestation and the removal of woodwork is necessary to treat the problem, who is responsible for the carpentry work? Or avoid the expensive blunder suffered by a woman who paid \$2,700 for a video dating service. When she never got a date after a few months, she asked to cancel her membership with a partial refund. However, the company refused and informed the woman that they never guaranteed any dates. The business stated that they only provided the service through which members could view the videos of other members and make a contact if they so chose.

Further investigation justifies asking

Do not assume you will use a service for an extended length of time, unless you have used such service before.

about any warranties and if so, exactly what does it provide. Try to determine what the company will do if the service you requested does not do what it's supposed to do. Once you are fully satisfied with the service and the company, you may then consider signing a long-term contract.

Sometimes You Need It And Sometimes You Don't

Unfortunately, despite our best intentions, many of us find we really don't wish to or are unable to continue using the services purchased under a long-term contract. Financial circumstances may change. A job could be lost. Perhaps, a new baby might be added to the family. Situations happen that might make it difficult to pay for a health club membership or a lawn service. Consequently, do not assume you will use a service for an extended length of time, unless you have used such service before. Such a decision can help consumers evade the frustration of continuing to make payments for a service one no longer uses.

Pay Up Front?

Occasionally, consumers encounter a company that generates contracts that require the payment of membership fees, dues or other fees in advance. Even if it is a service you need or want to maintain and you are willing to pay the cost, what happens if the business shuts down? Protect yourself by arranging to pay the dues or fees monthly or quarterly. If this payment plan is acceptable, you can avert the lost of

Read The Fine Print

Do not allow the company to explain the contract to you. Businesses frequently tell consumers to "just sign because you can cancel if you change your mind or move out of the area." Read the contract yourself to determine if there is truly a right to cancel and if there are any limitations. There is a Maryland law that allows consumers to cancel a contract within three days after you sign. Marylanders also have the right to cancel a contract for a vacation or campground membership or a timeshare within ten days after signing. There are no other rights to cancel other types of policies for future services unless it is distinctly established in the written contract.

There are some contracts that automatically roll over at the end of the initial period. It is the responsibility of the consumer to tell the company within a certain time period you do not wish to renew. As a precaution, mark your calendar for when you must notify the company. Otherwise, you could be obligated for one more term.

Always think twice and read everything in the contract before signing a long-term contract for future service. In addition to investigating the business, just be sure you will want the service for the length of the contract.

Protect yourself by arranging to pay the dues or fees monthly or quarterly.

a whole year's dues if the business closes.

Plus, when considering signing a long-term contract with a weight loss center, health club or martial arts school, check to see whether the company is registered and bonded. Since all such businesses in Maryland are required to register annually, those that required the consumer to pay significantly in advance are bonded, which may allow the consumer to recover their money if the facility closes.

Reference

The Consumer's Edge. Issue #112. July/August 2003. Consumer Protection Division, Office of the Maryland Attorney General.

Tax Information For Charitable Donors

What You Should Know Before Filing

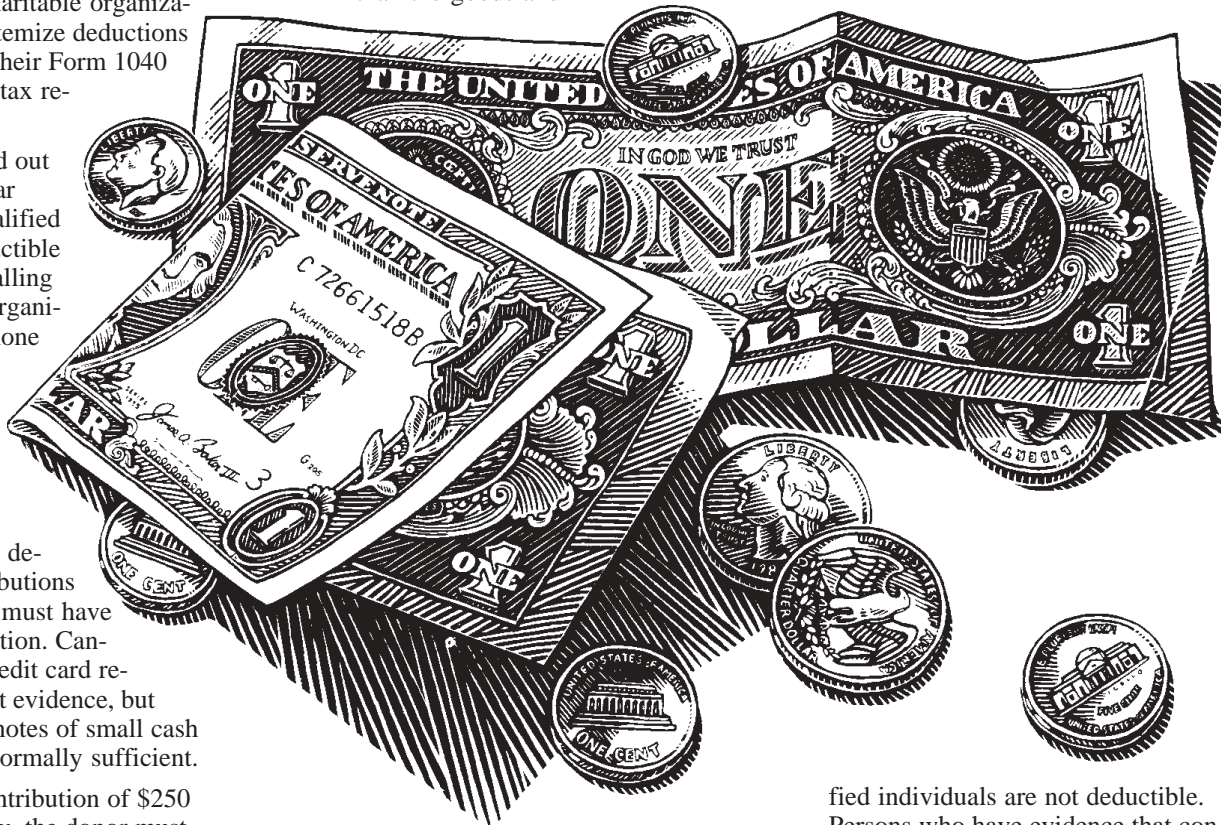
Donors and charities should keep in mind tax laws that may affect them and their contributions:

- Taxpayers may claim a deduction for contributions to charitable organizations only if they itemize deductions on Schedule A of their Form 1040 individual income tax return.
- The public can find out whether a particular organization is qualified to receive tax-deductible contributions by calling the IRS Exempt Organizations toll-free phone number for customer assistance, 1.877.829.5500, or by checking the IRS Web site, www.irs.gov.
- Those who itemize deductions for contributions on their tax return must have evidence of a donation. Cancelled checks or credit card receipts offer the best evidence, but contemporaneous notes of small cash contributions are normally sufficient.
- For each single contribution of \$250 or more to a charity, the donor must obtain a written statement, acknowledging the contribution amount and a description of any goods or services provided in exchange for the contribution. Donors must have the statement when they file their return.
- When a charitable organization receives a payment of more than \$75 that is partly a contribution and

partly for goods and services, it generally must give the donor a written statement. The statement must say that only the amount that is more than the goods and

services received is deductible, and must include a good faith estimate of their value.

- Contributions earmarked for speci-



Those who itemize deductions for contributions on their tax return must have evidence of a donation.

fied individuals are not deductible. Persons who have evidence that contributions are being solicited for fraudulent purposes should contact their state charity official, who is often located in the attorney general's office. A list of state charity official offices can be found at www.nasconet.org and a list of state attorneys general can be found at www.naag.org.

Retirement Savings Contributions Credit —Offset The Cost Of Your Contributions

This tax credit, which will be available only from 2002 through 2006, could help you offset the cost of the first \$2,000 contributed to IRAs, 401(k)s and certain other retirement plans, says the IRS.

The Retirement Savings Contributions Credit applies to individuals with incomes up to \$25,000 (\$37,500 for a head of household) and married couples with incomes up to \$50,000. You must also be at least age 18, not a full-time student, and not claimed as a dependent on another person's return.

The credit is a percentage of the qualifying contribution amount, with the highest rate for taxpayers with the least income, as shown in this chart:

When figuring this credit, you must subtract the amount of distributions you have received from your retire-

Credit Rate	Income for Married, Joint	Income for Head of Household	Income for Others
50%	up to \$30,000	up to \$22,500	up to \$15,000
20%	\$30,001-32,500	\$22,501-24,375	\$15,001-16,250
10%	\$32,501-50,000	\$24,376-37,500	\$16,251-25,000

ment plans from the contributions you have made. This rule applies for distributions starting two years before the year the credit is claimed and ending with the filing deadline for that tax return.

For your 2002 tax return, you would first subtract distributions received from January 1, 2000, through April 15, 2003, from your total 2002 retirement contributions. Then you would multiply the result (but not more than \$2,000) by the credit rate that applies to your filing status and income level.

The subtraction rule does not apply

to distributions which are rolled over into another plan or to withdrawals of excess contributions.

The Retirement Savings Contributions Credit is in addition to whatever other tax benefits may result from the retirement contributions. For example, most workers at these income levels may deduct all or part of their contributions to a traditional IRA. Contributions to a 401(k) plan are not subject to income tax until withdrawn from the plan.

For more information, check out the IRS website, www.irs.gov.

Urban Living

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MCE is a partnership with the U.S. Department of Agriculture (USDA), state land grant universities and local governments. The Smith-Lever Act requires the Extension Service to "extend" information and research. Baltimore City's government has supported a city office since 1948.

Information areas include: urban and rural agriculture; natural resources; family and consumer sciences (financial planning, nutrition, human development, family and community life), and youth leadership and development.

Local residents are offered research-based expertise and technology from the University of Maryland via Extension workshops, classes, publications, consumer calls, fairs and exhibits, 4-H Clubs, radio and TV.

If you have a gardening, budgeting or nutrition question, or if you know someone who wishes to join a 4-H Club, call us: 4-H, 410-396-4906, urban agriculture, 410-396-1888; family and consumer science, 410-396-1883; nutrition, 410-396-1780.

We welcome letters from our readers. Please share your suggestions or success stories of your use of our information. Write to: Editor, *Urban Living*, 17 S. Gay Street, Baltimore, Maryland 21202. www.agnr.umd.edu/BaltimoreCity

*Educating
People To Help
Themselves*

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Director's Note

New Year Brings New Challenges

Again with the New Year, the Baltimore City staff plans to publish the *Urban Living* newspaper. This makes the seventeenth year. Once again in this New Year, a new batch of young people will demonstrate newly found and nurtured leadership skills through involvement in the 4-H Clubs or 4-H After-School programs. And again, the City Extension Educators are committed to sharing practical, environmentally sound urban gardening practices that result in the production of bountiful crops, and teaching residents how to enhance their diets and become healthier.

Unfortunately, every new year cannot always be the same as the year before. Case in point — Jacquelyn Keller, Family and Consumer Sciences Educator, retired this past November. The educator, who is a Registered Dietician, has the gift of breaking down the complexities of nutrition and its relationship to how the body functions so anybody can understand “the why and the how.” It seemed as if she knew everything, but when Jackie didn't know the answer, she then became the ardent researcher.

Jackie was more than the special, secret warehouse of knowledge to consumer callers and to her peers. The educator taught audiences from the very young to the elderly, as well as conducted train-the-trainer workshops for professionals. A former 4-H'er, herself, Jackie was an enthusiastic supporter of our City 4-H'ers and was a frequent volunteer scientist exposing participants of the 4-H Adventure in Science program to the wonders of chemistry as it relates to nutrition. She also partnered with the Urban Gardening program, often teaching new judges while judging herself at the City Farms Supper. And more. Jackie will be missed, along with her slow, Southern drawl!

In This Issue

What a lot of folks want to miss this year is snow. Well, since we have already had snow this winter season, more than likely there will be more before spring arrives. Prior to another snowfall, read the article, “Melting Ice Safely.” Some folks are willing to take the shortest route possible to eliminate ice from their sidewalks. However, check the pros and cons for different products and methods for minimizing icy sidewalks.

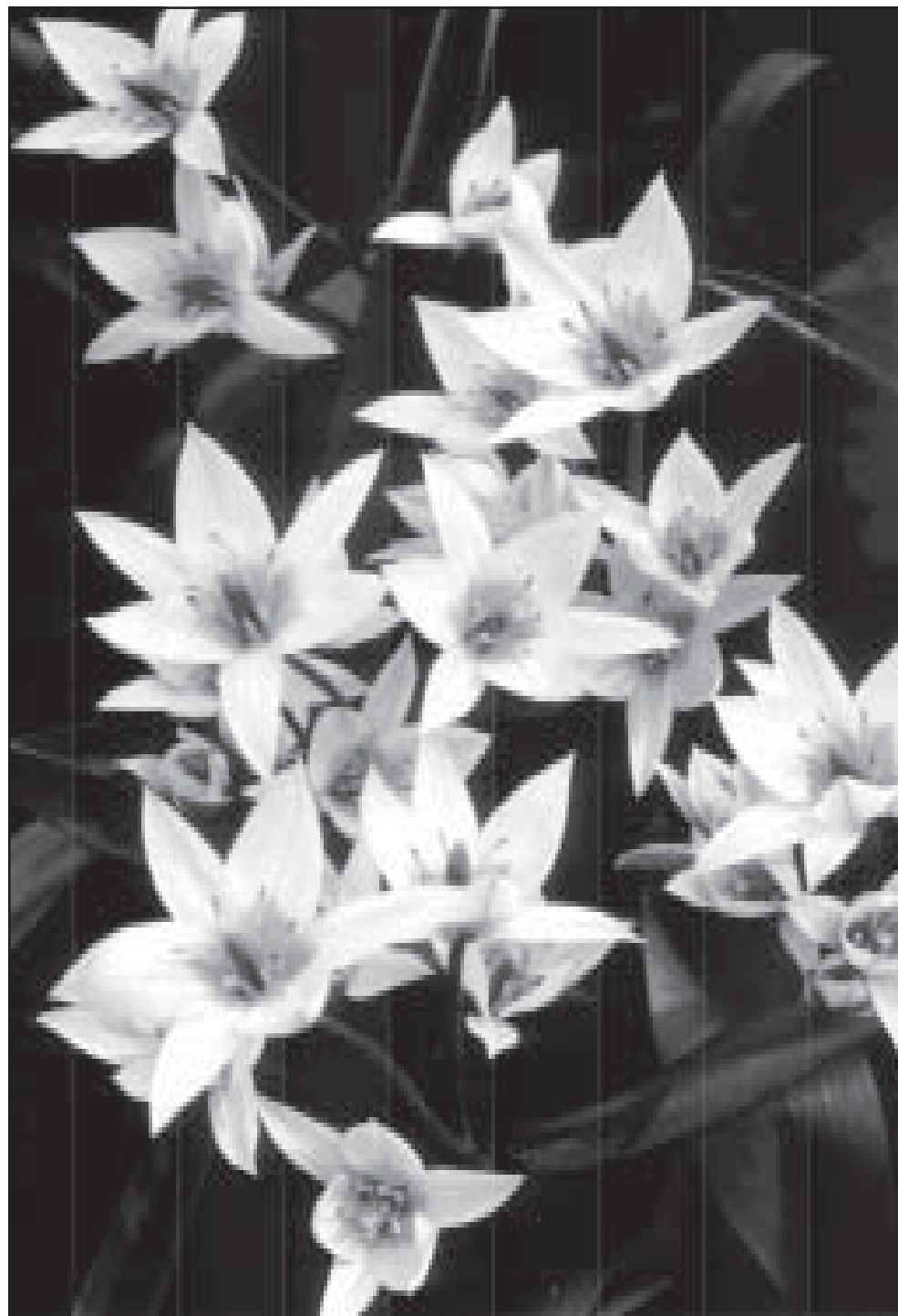
When bad weather does trap you inside, start your spring and summer garden. Dennis Bishop's article takes you through the ABCs of how to save money and plan your planting times for growing seeds indoors.

Jackie Keller leaves us with an article about one of the best comfort foods for this time of the year — beans. If you believe the lowly bean is for the poor man, examine the great nutritional value of such a simple food and its benefits. Of course, yummy recipes are provided for you to discover on an upcoming cold wintry day.

Another article by Teresa Sivels, “Resolutions That You Can Keep,” helps both young people and parents identify issues associated with grades and study habits. Information you can reap from the article will enhance anyone's study habits and it's feasible that students' grades for the spring quarter of the school year will be enhanced.

During these months, generally the two coldest and snowiest two months of the year, take time to enrich yourself and your home by applying the information provided in this issue.

Gwendolyn B. Jackson, CFCS
City Extension Director



Spring will return!

Photo Credit: Netherlands FlowerBulb Information Center

Urban Living

Educating People To Help Themselves

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