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Upcoming Events

June 24:
MG Composting Demo

July 4:
Independence Day
Office closed

July 5:
MG Composting Demo

July 12:
4-H Volunteer Training

July 22:
MG Composting Demo

July 30-August 4:
A.A. Co. 4-H Camp

August 2:
MG Composting Demo

August 12:
MG Beekeeping Demo

August 13:
MG Beekeeping Demo

August 15:
Volunteer Training

August 24-Sept. 4:
Maryland State Fair

August 26:
MG Composting Demo

May-June 2017

With summer really FINALLY here (we hope), we want to remind you of the many 4-H and Master Gardener events available to you. There are summer camps, both day and residential, and many classes and programs. It is also the time to find out when the surrounding county fairs are happening. Even though here in Southern Maryland all of the fairs are in the fall, there are many other agri-tourism events here in Anne Arundel and the surrounding counties. Take some time to enjoy our beautiful county from the vineyards to the Bay.

And remember your sun screen - you are NEVER told old for that!

Best regards,

Karol Westelinck Dyson
Capital Area Extension Director

Mark your calendars!

Master Gardener Beekeeping Demonstrations

The members of the Anne Arundel County Master Gardeners Beekeeping Project hold beekeeping demonstrations at Quiet Waters Park in Annapolis and at Hancock's Resolution in Pasadena. The Master Gardeners will discuss beekeeping, including the life and decline of honeybees, how we can create safe and welcoming habitats for all pollinators by planting native plants, and practices for sustainable gardening techniques. Weather permitting, we will have an "observation hive", allowing visitors to watch honeybee activity without concern of being stung. [See more](#)



Personal Finance: When Setting Financial Goals, Take the S.M.A.R.T. Approach Vanessa Bright, Extension Educator

When we were young, we all had dreams and goals that we wanted to accomplish. However, somewhere along the way, we got too busy trying to meet life's daily demands - paying bills and taking care of our families - to ask, "what do I want to accomplish in life?"



When was the last time you thought about your financial goals? The ability to set realistic goals and a plan to achieve them is an essential life skill. How can one take control of their financial life? The answer is planning.

To establish a plan, you must first know what your goals are. Goal setting is a personal process that helps you get what you really want out of life. Goals give you something to work toward. They help you know where to focus your time and efforts.



Make sure your financial goals are S.M.A.R.T.

A S.M.A.R.T. goal is defined as one that is specific, measurable, attainable, realistic and trackable.

Specific. State exactly what you want to achieve, how you're going to do it and when you want to achieve it. For example:

General Goal Statement: I want to improve my finances.

Specific Goal Statement: I want to pay off an outstanding medical bill in six months by negotiating a payment plan with the hospital.

Measurable. A goal should be measurable so you know when you have achieved it.

General Goal Statement: I will be debt free soon.

Measurable Goal Statement: In the next year, I will pay off my remaining debt on two credit cards with a combined balance of \$5,000.

Attainable. Make sure the goal is within reasonable reach.

General Goal Statement: I will save money.

Attainable Goal Statement: I will save \$1,000 in a 10 months by putting aside \$100 each month.

Realistic. Is the goal realistic for you? Don't ignore your limitations. Your goals need to be ones that you can reasonably accomplish.

Unrealistic Goal Statement: By managing my money well, I will save \$1 million next year from my \$50,000 salary.

Realistic Goal Statement: By managing my money well, I will be debt free next year and will have an emergency fund equal to three months of living expenses.

Trackable. Being able to track your progress encourages you to keep going and reach your goal.

General Goal Statement: I will increase my retirement savings goal every year.

Trackable Statement: Each year I will save 2 percent more than the previous year until I reach the maximum for my 401k plan.

Remember that you will periodically need to check your goals, re-evaluate them and possibly make adjustments or changes as necessary as you move through the different phases of your life.

Linthicum 4-H Hi-Riders Take the Reins in Horse Judging and Hippology at the University of Maryland, College Park

Amelia Sim, Publicity Officer
Linthicum 4-H Hi-Riders

On May 6, 2017, the annual 4-H Horse Judging and Hippology Competition was held at the University of Maryland, College Park! 4-H and FFA members from around the state

participated in this highly competitive event. It was a cool and rainy day, but that didn't stop the Linthicum 4-H Hi-Riders from taking the reins! The kids studied hard and attended many practices to be prepared for the challenges faced at this competition. Horse Judging includes evaluating and judging horses based on breed characteristics, conformation and performance!

In the Intermediate Division (ages 10-13), Dianne Russell was fourth place individual in the Conformation Judging category. The Anne Arundel County Team placed third in this category as well. The Intermediate Team (Dianne Russell, Eliza Owens, and Claire Doran) were all new to this division, so we are very proud of their placings!



In the Senior Division (ages 14-18), we did not have enough seniors to make up a team, but all of our seniors did very well individually! Jessica Sheeler was Champion in the Senior Novice division, and Brooke Howard was 7th individual in Conformation, 1st in Performance, 3rd in Reasons, and Reserve Champion overall.

In the Hippology Contest, (the study of the horse), the Hi-Riders extended their stride for more wins! Their placings were as follows:

Intermediates

Claire Doran - Third place (White)
Eliza Owens - Third place (White)
Dianne Russell - Second place (Red)

Seniors

Jessica Sheeler - Third place (White)
Brooke Howard - First place (Blue) and Tenth place overall
Phoebe Vacek - First place (Blue) and Fifth place overall

Seniors Brooke Howard and Phoebe Vacek both qualified to try-out for the Maryland State 4-H Hippology Team. Brooke also qualified to try for the Maryland State 4-H Horse Judging Team!

The Hi-Riders would like to thank all the parents and volunteers who sacrificed their day to make it so successful for our club members. Special appreciation goes out to Christa Stibolt, for coaching the Seniors and Kim Zulauf for coaching the Intermediates!



Are you between 8 and 18 or know someone who is? If so, have you considered joining **4-H**? Visit our [website](#) or contact Amanda Wahle in the UMD Anne Arundel Extension Office at 410-222-3900 or email awahle@umd.edu.

Become a Master Gardener

The Anne Arundel County Master Gardener Program is now accepting applications for the Fall 2017 training program. Applications must be received by August 1, 2017. The 2017 training will be held from 10:00 AM to 2:00 PM on Tuesdays and Thursdays from September 12-November 2, 2017 at the Anne Arundel County Extension Office. The cost is \$275.



For more information, please contact Mike Ensor, Master Gardener Coordinator on 410-222-3906 or mensor@umd.edu.

Master Gardener Project - Apprentice Gardens

Begun in 1998 as a demonstration garden, in 2001 the Apprentice Garden became a hands-on educational program to teach families about basic vegetable gardening in an environmentally safe

and sustainable manner. Participating families consist of at least one adult (parent/grandparent/ guardian) with one or more children 6-12 years in age, although younger siblings are welcome to come. Available space limits participation to a maximum of 8 families.



Families plant and maintain four communal plots as well as an individually assigned family plot. They meet weekly from 6:30 pm to dusk from late March through mid-September, outside when weather permits and indoors during inclement weather. We recruit new families through the Kinder Farm Park network, area elementary schools, newspaper articles, and word-of-mouth. The Apprentice Garden has a partnership with Anne Arundel County Parks and Recreation and the Friends of Kinder Farm Park. [See more...](#)

Soil Test Basics

Test your turf and garden soil every 3-4 years to measure soil pH and nutrient levels and to make adjustments based on recommendations provided by a soil-testing lab. A basic soil test that gives readings for soil pH, phosphate, potassium and magnesium levels is sufficient for home gardeners. In most cases, special tests (nitrate, micronutrient and soluble salts) are unnecessary. Check with the Home and Garden Information Center to see if a special test might be useful. For information on soil lead testing, refer to HGIC Mimeo #18, "[Lead in the Soil](#)". This fact sheet describes some important soil nutrients and explains soil-testing terms. [See more...](#)



Source: UMD Home and Garden Information Center - extension.umd.edu/hgic

Agriculture & Natural Resources

Interested in agriculture? There are many agriculture resources available on our website.

Agriculture Newsletters

<http://extension.umd.edu/anne-arundel-county/agriculture/agnr-newsletters>

Agriculture Bulletins

<http://extension.umd.edu/anne-arundel-county/agriculture/agriculture-bulletins>

Agriculture Web Modules

<http://extension.umd.edu/anne-arundel-county/agriculture/web-module>



For more information, please contact [Dave Myers](#), Extension Educator, AGNR.

Healthy Eating - Banana-Blueberry Baked Oatmeal

2 cups whole rolled oats
½ cup nuts, chopped
¼ cup brown sugar
1 teaspoon baking powder
1 teaspoon cinnamon
2 cups low-fat or fat-free milk
1 egg
2 Tablespoons margarine or butter, melted
2 teaspoons vanilla extract, optional
1 ½ cup blueberries
2 bananas, peeled and sliced
Oil cooking spray



Preheat oven to 350 degrees. In a large bowl, add oats, half of the nuts, sugar, baking powder, and cinnamon. In another bowl, whisk together milk, egg, melted butter, and vanilla. Add the egg mixture to the oat mixture and stir to combine. Gently stir in blueberries and sliced bananas. Spray 8 x 8 baking pan with cooking oil spray. Pour mixture into pan and top with remaining chopped nuts. Bake for 35-40 minutes.

Source: eatsmart.umd.edu



Do you have a plant question? Pests in your house? Not happy with your lawn? The **University of Maryland Home and Garden Information Center** can help. Visit their website: extension.umd.edu/hgic.

Did you know...

2017 is the Year of Small Fruits! Small fruits will have pest problems but, with good care, you can usually produce delicious, healthy fruit without using pesticides. [See more...](#)



Source: extension.umd.edu/growit

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Master Gardener Program

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4-H Youth Development

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Family & Consumer Science

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