



UNIVERSITY OF
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EXTENSION

Solutions in Your Community



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MG Class - Garden
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Plants

April 19:
Good Friday
Office closed

April 20:
Ask-a-MG Plant Clinic

February 2019

Recently, a [bee with a 2.5-inch wingspan](#) and body roughly the size of a human thumb was rediscovered in Indonesia after being last seen in 1981. This leads me to believe that there is still hope even in Anne Arundel County to see a long forgotten species in our ever vanishing native ecology. I would love to see the meadows and low brush return, the landscape of my youth here in our beautiful county. Now is the time as citizens of Anne Arundel County to recognize the true folly of weed free lawns, and commit to the labor of rebuilding ecological communities. Just imagine our homes nestled in a succession environment of agricultural fields, meadows and forests; abounding with all previous species once indigenous. Our lives would truly be richer. The University of Maryland College of Agriculture and Natural Resources is available to make such a challenge reality. Be sure to visit with the faculty and staff at the Anne Arundel County Extension Office.

R. David Myers
Principal Agent, Agriculture

Mark Your Calendar!

Spring into Action: Designing with Native Plants

March 9, 2019, 10:00 AM-12:00 PM

Riviera Beach Community Library, Pasadena, MD

Do you want to have that beautiful garden you see other gardeners have but you don't know how to make it happen? This Master Gardener presentation will give you details about planning the shape & size of your dream garden. You will also learn how Native Bees are attracted to the Native Plants of the Mid-Atlantic.

Click [here](#) to learn more.



Credit and Your Consumer Rights

Priscilla Graves, Extension Educator

A good credit rating is very important. Businesses inspect your credit history when they evaluate your applications for credit, insurance, employment, and even leases. They can use it when

April 27:
Ask-a-MG Plant Clinic

May 4:
Ask-a-MG Plant Clinic

MG Composting
Demonstration

May 9:
Face-to-Face
Volunteer Training

May 11:
Ask-a-MG Plant Clinic

May 15:
MG Composting
Demonstration

May 18:
Ask-a-MG Plant Clinic

May 25:
Ask-a-MG Plant Clinic

May 27:
Memorial Day
Office closed



they choose to give or deny you credit or insurance, provided you receive fair and equal treatment. The Federal Trade Commission (FTC) enforces the credit laws that protect your right to get, use and maintain credit. These laws do not guarantee that everyone will receive credit. Instead, the credit laws protect your rights by requiring businesses to give all consumer a fair and equal opportunity to get credit and to resolve disputes over credit errors.

Your Credit Report

Your credit report contains information about where you live, how you pay your bills, and whether you've been sued, or filed for bankruptcy. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy and privacy of information in the files of the nation's creditreporting companies. Under the Fair Credit Reporting Act:



- You have the right to receive a copy of your credit report.
- Each of the nationwide credit reporting companies - Equifax, Experian, and TransUnion - is required to provide you with a free copy of your credit report, at your request, once every 12 month. See Free Credit Reports at www.consumer.ftc.gov
- You are entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action.

Your Credit Application

When creditors evaluate accredit application, they cannot engage in discriminatory practices. The Equal Credit Opportunity Act (ECOA) prohibits credit discrimination on the basis of sex, race, marital status, religion, national origin, age, or receipt of public assistance. The ECOA protects consumers who deal with companies that regularly extend credit, including banks, small loan and finance companies, retail and department stores, credit card companies, and credit unions. Under the Equal Credit Opportunity Act:

- You cannot be denied credit based on your race, sex, marital status, religion, age, national origin, or receipt of public assistance.
- You have the right to have reliable public assistance considered in the same manner as other income.
- If you are denied credit, you have a legal right to know why.



Did you visit the Anne Arundel County Fair this year? Did you wonder what in the world **4-H** is all about? Do you have children between 8 and 18 or know someone who does? If so, it's easy to learn more! Visit our [website](#) or email the the Anne Arundel County 4-H office at cstibolt@umd.edu. **"4-H makes the best better!"**

Master Gardener Coordinator's Corner

Nancy Allred, Interim Master Gardener Coordinator

Although it is still cold outside, Master Gardeners are coming out of hibernation and ramping up for the 2019 growing season. Bay-Wise Project chairs Jim MacNicholl and Robin Gill scheduled a 4-week training for their committee members. They will learn about native ferns, hedges, grasses, perennials, trees and shrubs and how to best utilize them in the landscape. This will equip Bay-Wise volunteers with knowledge and design principles to provide property owners with an array of plant recommendations and design ideas. Visit <https://baywise.weebly.com/> to find out more about the Bay-Wise program and to schedule a yard visit. In February, Master Gardener volunteers will begin signing up for the 2019 projects. Demonstrations gardens, beekeeping demonstrations, plant clinics, library presentations,

composting programs, plant identification, youth gardening and special events are just some of the projects. To find out more about Anne Arundel's Master Gardening projects visit <http://extension.umd.edu/anne-arundel-county/master-gardeners/master-gardener-projects>.

I recently acquired Suzy Bale's book "The Garden in Winter." The book contains a plethora of beautiful plant photographs and inspiring ideas for creating winter interest in the landscape. I have been inspired to take note of my own yard and other outdoor areas with a new appreciation of the season's beauty. The best way to enjoy Mother Nature is by taking a walk after a snowstorm. This is when you can clearly see the structural beauty of shrubs, trees and garden structures, and admire the exfoliating bark of a river birch or crape myrtle. You can delight in finding a praying mantis egg case clinging to a naked branch. You may observe a formation of icicles or lichen on a decaying log, or mounds of snow gently bending the bough of an evergreen. Look for daffodils beginning to break the surface of the earth with their promise of spring's arrival. As the winter winds down and days begin to lengthen, I encourage you to look for interest in your garden's "quiet" season.



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 Slide Series

<https://extension.umd.edu/anne-arundel-county/agriculture/agnr-slide-presentations>

Agriculture Calendar of Events

<https://extension.umd.edu/anne-arundel-county/agriculture/agriculture-calendar-events>

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

If you are interested in agriculture for YOUTH, please contact our office and speak with a member of the 4-H staff or email [Christa Stibolt](#). 4-H offers plant and animal science programs for youth ages 8-18. See the [4-H website](#) for more details.



Light Choices for Starting Plants Indoors

There seem to be new lighting choices for indoor plant growing every year. If you've been starting annual flower and vegetable plants indoors you probably learned early on that natural light entering through windows is hardly ever adequate. Some type of supplemental light is essential to produce healthy transplants. But what types of bulbs and fixtures work best? And how much money do I really want to spend on something I'll use for 8-12 weeks each year?



Click [here](#) for more.

Source: marylandgrows.umd.edu

Earl Griffith: Farmer, Family Man and Friend

Earl Eugene "Sonny" Griffith, 82, of Lothian passed away February 20, 2019. He was born May 10, 1936 in Greenock to Preston Eugene and Ella Estelle (Catterton) Griffith. Sonny was raised in Greenock, now Lothian, and graduated from Southern High School. He enlisted in the United States Army and was stationed in Germany before being discharged. Sonny married Lillian Cochran in 1958 and they made their home in Lothian. Sonny was a lifelong farmer and farmed tobacco until 2002. He was inducted into the Governor's Agriculture Hall of Fame in 2008. Sonny was also a member of the Lothian Ruritan, Maryland Farm Bureau, Mid-Atlantic Master Farmers and the Annapolis Elks Lodge. In his leisure time Sonny enjoyed golfing, hunting and Westerns. Sonny is survived by his wife of 60 years Lillian Marie Griffith, son Jeffrey W. Griffith and wife Chris of Lothian, grandchildren Kayla M. Griffith of Lothian and Jeffrey E. Griffith and wife Amber of Edgewater and sister Virginia Schmitt. He was preceded in death by his parents and sister Rosalie Crandell.



Online Recertifications

If you would like the opportunity to learn from home, yet still be engaged, then be sure to enroll in the one of our Live On-Line Recertification Trainings.

Nutrient Applicator Voucher Recertification

April 6, 2018
4:00-6:00 PM

Private Pesticide Applicator Recertification

April 13, 2018
4:00-6:00 PM



Click [here](#) for more information or to register online.

Become an Anne Arundel County Master Gardener

Interested in becoming a Master Gardener? Master Gardeners are a group of gardening enthusiasts who are passionate about gardening, education, and volunteering in their community. The curriculum is presented by University of Maryland Extension faculty and trained Master Gardeners.



Click [here](#) for more information.



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.

Healthy Eating - Sweet Potato and Oatmeal Chocolate Chip Bars

2 sweet potatoes, peeled, cooked and mashed
 $\frac{3}{4}$ cup sugar

¼ cup vegetable oil
¼ cup low-fat or fat-free plain yogurt
1 large egg, beaten
¾ cup all-purpose flour
¾ cup whole wheat flour
1¼ cups dry oatmeal
1 teaspoon baking soda
1 teaspoon ground cinnamon
½ teaspoon ground nutmeg
1 cup semisweet mini chocolate chips or regular size chocolate chips



Preheat oven to 350 degrees. Place sweet potato and sugar in large mixing bowl; mash until smooth. Add oil, yogurt, and egg, mix thoroughly. Mix flours, oats, baking soda, and spices in a medium-size bowl. Add dry ingredients to sweet potato mixture and stir just enough to combine. Add chocolate chips and stir to mix. Spray 13 x 9 x 2 baking pan with cooking oil spray. Pour batter into pan. Bake for 25-30 minutes or until lightly brown. Remove from oven and let cool in pan for 8-10 minutes. Cut into 18 bars.

Source: eatsmart.umd.edu

Did you know...

National Consumer Protection Week is March 3-9, 2019. It is a time to help people understand their consumer rights and make well-informed decisions about money.

Click [here](#) to learn more.



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Nutrient Management

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Master Gardener Program

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4-H Youth Development

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<http://extension.umd.edu/anne-arundel-county/4-h-youth-development>



Food Supplement Nutrition Education Program

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<http://extension.umd.edu/anne-arundel-county/food-supplement-nutrition-program>

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<http://extension.umd.edu/anne-arundel-county/personal-finance>

Jeanette Jeffrey, Agent
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<http://extension.umd.edu/anne-arundel-county/healthy-living>