



UNIVERSITY OF
MARYLAND
EXTENSION

Solutions in Your Community



In This Issue

[Credit Cards](#)

[Turkey Time!](#)

[MG Project](#)

[Healthy Eating](#)

December 8:
4-H Winter Workshop

December 19:
Crops Sustainability &
IPM Workshop

December 25:
Christmas Day
Office Closed

January 1:
New Year's Day
Office Closed

January 9/23:
Private Pesticide
Applicator Certification
Training/Exam

January 15:
MLK's Birthday
Office Closed

January 27:
MG Annual Seed
Swap

February 8:
Southern MD
Vegetable & Fruit
Production Meeting

February 19:
President's Day
Office Closed

February 24:
MG Class -
Successful Seed
Starting

March 13:

November 2017

Dear Friend,

As we leave fall behind and move into the beginning of winter, the changing of the seasons reminds us that we are once again ending one year and beginning another. For the gardener and farmer, these winter months provide a short break from actively working the soil, but in a very short time, they will be back at work, after having spent many hours planning for future projects. In Extension, it is a time for offering classes, researching new techniques and developing new ideas to better guide our many stakeholders and clientele.

We appreciate all of you and salute you for your role in protecting the environment and contributing to your community, whether by volunteering, supporting local agriculture, teaching others or donating to your favorite charity.

Wishing you a warm and wonderful holiday season.

Karol Westelinck Dyson
Capital Area Extension Director

Mark your calendars!

Crops Sustainability & IPM Workshop

December 19, 2017

6:00 PM - 9:00 PM

Anne Arundel County Extension Office

Make plans to attend the Crop Sustainability & IPM Workshop, at the Anne Arundel County Extension Office, Monday December 19th. This workshop will explore advanced crop production practices focusing on sustainability, food security and integrated pest management tactics.



Click [here](#) to learn more.

Personal Finance: Credit is Not Our Enemy

Vanessa Bright, Extension Educator
Family & Consumer Sciences

March 30:
Good Friday
Office Closed

April 6:
Online Nutrient
Application Voucher
Recertification

April 13:
Online Private
Pesticide Applicator
Recertification

May 28:
Memorial Day
Office Closed

July 4:
Independence Day
Office Closed



Since the holiday buying season is upon us, I thought it was prudent to talk about credit cards and consumer debt. Consumer debt is debt that is incurred for personal consumption, usually for items that do not increase in value over time. The interest on this type of debt has the potential to be high and not tax deductible.

According to an annual survey by Prosper Insights and Analytics for the National Retail Federation, holiday shoppers are expected to spend more on average this year. It is projected that the average person is expected to spend about \$967, an increase of 3.4 percent from last year.

I will be the first to say that credit is not our enemy. Credit cards are convenient and much safer than carrying cash. They can also help cover emergencies that accumulated savings cannot, e.g., a car repair or a new furnace. A credit card can also help you to establish creditworthiness because you have to borrow to prove you can borrow responsibly.

Unfortunately, when not used responsibly, credit card debt can spiral out of control. The following are some tips to help you keep from getting in over your head:

1. Create a holiday spending budget for which you have enough cash to repay once the bills arrive. Make a list of purchases you want to make and assign an amount that you can afford to spend on those items.
2. Pay cash. This will force you to only spend what you have on hand.
3. If you decide to use credit cards for convenience and or safety, do not go over your budget. According to the NRF, deals continue to be the driving motivation for holiday shoppers. Over 74 percent of shoppers indicated that sales and discounts were the most important factor influencing their decision to shop at a particular retailer during the holidays. Don't allow the allure of sales, Black Friday deals or coupons to cause you to spend more than budgeted.
4. Remain alert for fraud and unauthorized usage. Although the number of data breaches seems endless, credit cards remain one of the most secure ways to shop. Credit cards have the power of financial institutions behind them to protect funds and personal information. Most have a zero liability policy that protects against unauthorized use of a card or card number, in store or online.



On the other hand, debit cards are linked to checking accounts. An unauthorized use of a debit card at a store or ATM allows for immediate cash withdrawal. Although, the debit card issuer may offer reimbursement, a person can still be without access to the withdrawn funds until the fraud claim is settled. There is technology in place to detect credit card fraud, but consumers still need to be aware of what's going on. Checking credit card statements regularly and pulling credit reports annually can alert them to unauthorized use of their financial information and protect their good credit standing.

Remember, credit cards exist for our convenience, financial safety and to help us establish credit worthiness. They should not be used to finance a lifestyle that one cannot afford.



Did you visit the Anne Arundel County Fair this fall? And wondered 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 Amanda Wahle in the UMD Anne Arundel Extension Office at awahle@umd.edu. **"4-H makes the best better!"**

Holiday Plant Care: Poinsettia

Poinsettias at the holiday season add color and beauty to the interiorscape. Poinsettias last longer today than ever before since the introduction of new hybrid varieties. These newer varieties include not only the traditional red, but also white, pink and marbled colors. Plants that are properly cared for will give colorful displays lasting up to 6 to 8 weeks.



Click [here](#) for more.

It's Turkey Time!

How can I tell if my turkey done? Is my turkey gluten-free? The Butterball Turkey-Talk Line® can help! From November 1st through December 24th Butterball® experts are available to answer your questions via telephone, email and online chat. Visit their website - www.butterball.com/turkey-talk-line - to learn more.



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.

Master Gardener Project - Wildflower Garden

A new project in 2014 is the native species perennial Wildflower Garden within Kinder Farm Park. The plants in this garden will attract and support threatened pollinator populations and educate the public, Community Garden participants, and Apprentice Gardeners to the important role native flower species and pollinators play in maintaining balance in nature



Click [here](#) for more.

Healthy Eating - Spinach Squares

Vegetable oil spray
1 cup flour
1 cup low-fat or nonfat milk
1 teaspoon baking powder
2 eggs, beaten
½ teaspoon salt
½ package frozen spinach, thawed and drained
1 cup low-fat cheddar cheese, grated



1 onion, diced

Preheat oven to 350 degrees. Spray 9 x 12 pan or one of similar size with vegetable oil spray. Mix together next 5 ingredients flour, milk, baking powder, eggs, and salt. Add spinach, cheese, and onion and mix in last 3 ingredients mix well. Pour mixture into pan. Bake for 30 minutes, until lightly browned. Cool slightly. Cut into 9 squares.

Source: eatsmart.umd.edu

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>

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.



Did you know...

TV dinners have Thanksgiving to thank. In 1953, someone at Swanson misjudged the number of frozen turkeys it would sell that Thanksgiving – by 26 TONS! Some industrious soul came up with a brilliant plan: Why not slice up the meat and repackage with some trimmings on the side? Thus, the first TV dinner was born!



Anne Arundel County Extension

97 Dairy Lane
Gambrills, MD 21054
410-222-3900

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

Area Extension Director

Karol Dyson, AED

kdyson1@umd.edu or 410-222-3900

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

Agriculture & Natural Resources

Dave Myers, Principal Agent

myersrd@umd.edu or 410-222-3906



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

Nutrient Management

Emileigh Lucas, Nutrient Management Advisor
erosso@umd.edu or 410-222-3906

UNIVERSITY OF
MARYLAND
EXTENSION



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

Master Gardener Program

Mike Ensor, Master Gardener Coordinator
mentor@umd.edu or 410-222-3906

UNIVERSITY OF
MARYLAND
EXTENSION



<http://extension.umd.edu/anne-arundel-county/master-gardener-program>

4-H Youth Development

Amanda Wahle, Agent
awahle@umd.edu or 410-222-3900

UNIVERSITY OF
MARYLAND
EXTENSION



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

Finance Education

Vanessa Bright, Agent
vbright@umd.edu or 410-222-3903

UNIVERSITY OF
MARYLAND
EXTENSION



<http://extension.umd.edu/anne-arundel-county/family-consumer-sciences>

Food Supplement Nutrient Education Program

LaTasha Coleman, Agent Associate
lcolema4@umd.edu or 410-222-3903



<http://extension.umd.edu/anne-arundel-county/food-supplemental-nutrition-education-fsne>