Making a Difference in Tarrant County

Volunteers

Celebrate Service

National Volunteer Month
April 2015

Total Volunteers: 1198
Value of Volunteer Time: $1,841,185
Full Time Equivalent: 39

Year-Round Volunteers

<table>
<thead>
<tr>
<th>Role</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master Gardeners</td>
<td>398</td>
</tr>
<tr>
<td>4H Leaders</td>
<td>195</td>
</tr>
<tr>
<td>Program Area Committees</td>
<td>131</td>
</tr>
<tr>
<td>Master Naturalists</td>
<td>67</td>
</tr>
<tr>
<td>Texas Extension Education Association (TEEA)</td>
<td>24</td>
</tr>
</tbody>
</table>

Educational programs of the Texas A&M AgriLife Extension Service are open to all people without regard to race, color, religion, sex, national origin, age, disability, genetic information or veteran status. The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating. *Individuals with disabilities who require an auxiliary aid, service, or accommodation in order to participate in any of our meetings are encouraged to contact our office at 817.884.1945 for assistance.
How easy is it to get in over your head with debt? For some families (and singles) getting into debt can be quite easy - growing children, helping out a family member(s), spending habits that are difficult to change, or a family crisis such as a loved one’s death or medical problem. How easy it is to get into debt, however, just because you’re in debt now doesn’t mean you have to stay in debt. Whether you’re in serious trouble or just want to pay down or off some bills, consider these steps as part of your action plan to get out of debt.

1. **Complete a net worth statement.** Know what you own (assets), what you owe (liabilities) and see if it is lining up with your financial goals. Then make a list of ALL debts you owe, starting with the most critical (mortgage or rent) to the less critical. Then review your checking account and list all of the items that you have gone shopping for that maybe “necessary”. Can you identify areas that need to change? Can’t find any? Start and continue tracking your spending and build a spending and savings plan to help you put your action plan to work.

2. **Put away the plastic.** STOP using your credit cards immediately. Do not transfer any more balances. Do not use the checks from the credit card companies. Stop taking on more debt.

3. **Call creditors before skipping payments.** If you are unable to make a payment, call the company before you decide to skip a payment. Be honest and let them know when you will be making a payment. Most companies will work with you, keep your cool and they will too. Remember, keep your family safe, pay your mortgage and car payments in full.

4. **Avoid settlements, charge-offs and credit repair scams.** There is no such thing as an “easy” fix to getting out of debt or repairing a bad credit report. Stay away from services that require upfront fees or “voluntary contributions”, guarantee that they can make debts go away or promise you will only pay pennies on the dollar. **Buyer Beware** - if you agree to work with these groups, be sure to read the contract you will be signing, they may hold you to more balances. Do not use your credit card numbers or your personal information or want you place into a debt management plan and they haven’t had the opportunity to analyze your situation - WALK AWAY.

5. **Mail your payments early.** Ok, don’t laugh, some people still utilize the post office for mailing bills. Mail your bill in at least 7 days before its due. Paying electronically? Pay 2-3 days ahead of due date. A continuous record of late payments can affect your credit score.

6. **Bankruptcy shouldn’t be an option.** A very painful last resort - it has long term consequences and may not provide the debt relief you seek. There are many financial burdens that cannot be placed on bankruptcy. Also, for married people, Texas is a community property state, if one files - you both have to sign off on the paperwork.

7. **Power Pay Plan.** Extension offers a program that lays out an action plan for you to pay off your debt in a workable plan. Either the lowest balance first, highest balance first, highest interest rate - whatever you need to see and feel that you are making a difference in your debt bottom line. Contact me at m-ross@tamu.edu or 817.884.1294 to learn how.

8. **Avoid payday loans or title loans.** Risking financial items, checking account and car, are not going to be helpful. Borrowing $300-$400-$1000 on a payday loan could result in costs of over 100% interest. Not a wise way to spend money that you need.

9. **Be honest with yourself, your family, your spouse or even a trusted friend.** Stop spending your money on non-essentials. Don’t allow others to spend your money (buy you dinner so you feel guilty and buy them dinner); encourage you to have an extravagant, overly expensive birthday party for your two-year old; push you to purchase a more expensive house, car appliances etc. than you can afford. Cut ties with them, if needed, even just for a little while can help you find “lost” money.

Cultivate your financial garden. Consider the plan and work the plan, like anything we all want, it will take time. Taking the time to pay off your debt will be more money in your pocket.
Quinoa has come a long way in the last few years. From health stores to the mainstream, its high protein content and delicate texture have made it a popular substitute for starchier pasta and rice.

Cultivated in the Andes for over 5,000 years, quinoa has been called the "mother grain" and "the gold of the Incas." (It's technically not a grain but a seed, but it is used in virtually the same ways as other whole grains.) Today, the popularity of quinoa (pronounced KEEN-wah) is growing steadily as people discover its pleasant nutty taste and superfood qualities. As a complete protein source also high in iron, magnesium, and fiber, quinoa is not only one of our healthiest pantry staples, but also one that's incredibly easy and quick to cook.

Basic Quinoa Facts
How much cooked quinoa does 1 cup dry quinoa yield?
1 cup dry quinoa yields about 3 cups cooked quinoa.

How much liquid do I need to cook quinoa?
To cook 1 cup quinoa, you need about 2 cups liquid.

How long does it take to cook quinoa?
1 cup quinoa will cook in about 20 minutes.

How do I make quinoa less bitter?
Nearly, if not all, of the natural bitterness of quinoa's outer coating can be removed by a vigorous rinsing in a mesh strainer.

How do I make better-tasting quinoa?
Quinoa is really excellent when cooked in vegetable or chicken broth. Also, add about 1/4 teaspoon salt to each cup dried quinoa when cooking. Try adding other spices aromatics during cooking as well. A clove of smashed garlic, a sprig of fresh rosemary, a dash of black pepper.

Can I use my rice cooker to make quinoa?
Yes! Just use the 2.1 liquid to quinoa ratio and follow the instructions on your rice cooker.

3-Egg Omelet with Quinoa, Sun-Dried Tomatoes, Spinach, and Goat Cheese
Serves 2

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 large eggs (3 eggs per person)</td>
<td></td>
</tr>
<tr>
<td>1/2 onion, sliced thinly</td>
<td></td>
</tr>
<tr>
<td>1/4 cup sun-dried tomatoes, sliced thinly</td>
<td></td>
</tr>
<tr>
<td>3 cloves garlic, minced</td>
<td></td>
</tr>
<tr>
<td>1/4 teaspoon red pepper flakes</td>
<td></td>
</tr>
<tr>
<td>6 ounces (roughly three big handfuls) fresh baby spinach</td>
<td></td>
</tr>
<tr>
<td>1/2 cup cooked quinoa</td>
<td></td>
</tr>
<tr>
<td>1/4 cup goat cheese</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step</th>
<th>Directions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Warm a teaspoon of olive oil in a skillet over medium-high heat. Cook the onions with a pinch of salt until they turn soft and start to turn golden, about five minutes. Add the sun-dried tomatoes, garlic, and red pepper flakes, and continue stirring until fragrant, 30 seconds. Stir in the spinach a handful at a time. Cook until the spinach is wilted. Taste the filling and add salt and pepper as needed. Transfer the filling to a bowl.</td>
</tr>
<tr>
<td>2</td>
<td>Melt a teaspoon of butter in a 8&quot;-10&quot; nonstick skillet over medium-high heat. Whisk the eggs again until they are very frothy. This will help give you soft, fluffy omelets. Pour half of the eggs into the pan. When the bottom has set, use a rubber spatula to lift the edges and allow the liquid eggs on top of the omelet to flow underneath. Continue cooking until the top is as set as you like them and the bottom is golden-brown. Add 1/2 cup of the filling to the side of the omelet opposite the handle. (This makes it easier to transfer the omelet to the serving plate later.) Layer 1/4 cup quinoa on of the filling and dot the top with crumbles of goat cheese. Fold the omelet onto the filling and slide the finished omelet onto a dinner plate. Make the second omelet with the remaining eggs and filling. Leftover filling will keep refrigerated for up to a one week. Reheat before making omelets.</td>
</tr>
</tbody>
</table>
Flowers & Pretty Plants
- Divide fall-blooming perennials and ornamental grasses, if needed to allow time for them to reestablish before blooming.
- Cut back dead foliage of ornamental grasses only after you have seen new green growth emerging from the plant base.
- Plant spring annuals for a blast of new color.
- Fertilize annual and perennial flowers once this month with well finished plant derived compost or 1 pound of bone meal.

Soil & Mulch
- Lots of planting takes place this month, so do lots of soil preparation too.
- Purchase good organic matter or make your own every time you purchase new plants.
- Don’t monkey with the soil too much. If you add a lot of sand and organic matter to clay soil, you may produce the largest adobe brick known to humanity. Stick to adding just well-organized organic matter (e.g., pine bark and compost).
- Please remember there is no need to amend the soil when planting a tree this time of year, back fill with native soil to encourage the root system to branch out instead of girdling.

Plant Care
- Be prepared for the onslaught of weeds this month. Mulching, pulling, mowing, trimming, and, as a last resort, spraying are viable strategies in the war on weeds.
- Hopefully you finished most of your pruning back in February, if not finish up now.
- Be aware of late freezes, even though we have had a mild winter doesn’t mean Mother Nature may throw us a late curve. Protect plants if needed using time honored techniques such as hay, straw, leaves, and frost blankets.
- For severely freeze-damaged perennial flowers and shrubs, it may be best to let new growth begin this month and then prune off all dead wood above the fresh new growth.
- Move cold sensitive plants back outdoors until March, but be prepared to move them indoors if a late frost is predicted.

Lawns
- Mow the warm-season lawn grasses (e.g., St. Augustine and Bermuda) 1 inch lower that the height at which you ended last year. This is not “scalping” the lawn to prevent thatch. This simply removes winter-damaged leaves to clear the way for new spring growth.
- Employ weed-prevention strategies quickly, as weeds will be emerging in March. A properly watered, fertilized and mowed lawn will win the battle against most weeds.
- Irrigate the lawn only if it shows symptoms of stress due to lack of water—footprinting, leaf rolling, off color of gray-green.
- Don’t fertilize the lawn yet, even though there are lots of advertisements about it. Responsible spring lawn fertilizing occurs in late April or early May in north central Texas.

Houseplants
- Move the houseplants (and garaged plants) out to vacation on the deck or patio weather permitting. They have been cooped up all winter and would appreciate a little sun and fresh air.
- Trim and shape them, remove dead or damaged branches and leaves, spray-wash the foliage, water the soil thoroughly, fertilize, eliminate any insects, and let your houseplants grow.

Butterflies, Birds & Squirrels
- Plant a few plants that provide the essential needs of urban wildlife: food, shelter, and a place to rear their young. In addition to butterflies, birds, and squirrels, urban wildlife for many Texans include deer, rabbits, possums and lots of other animals.
- Don’t forget to provide water for the birds with bird baths, bubblers, and fountains in your yard as well.
- Last but not least, don’t forget the sheer joy and enjoyment of gardening in the outdoors and introducing children to it as well!!

Strawberries are beautiful, delicious and packed with Vitamin C and fiber. As consumers increasingly look to fruits for healthy snacks, the USDA reports that strawberry consumption in the United States increased 60% between 2000 and 2012.

Strawberries have been grown in Texas since the early 1900s, with acreage and production fluctuating through the years. Texas is one of the three southern states, along with berry behemoths California, with 38,000 acres, and Florida, with 9,000 acres that can grow strawberries through the winter for early spring production. While strawberries are big in both dollars and pounds of production in California and Florida, Texas production had dwindled to around 120 acres by 2004. That is less than 0.02 percent of national production. Most of the strawberries we Texans consume come to us from California.

Here in Tarrant County, Gnismer Farms on Bowen Road in Dalworthington Gardens regularly planted about 2 acres of strawberries each year until the Remsingos relocated to Riesel, south of Waco in the fall of 2013. There were no strawberries to pick in Tarrant County in 2014, but 2015 will be different.

Thanks to support from the Wal-Mart Foundation administered by the University of Arkansas Center for Agricultural and Rural Sustainability, Dr. Russ Wallace and Extension Specialists and Agents from Texas A&M AgriLife and Prairie View A&M have been working for the past two years to gather resources for strawberry production in Texas and to encourage growers to give strawberries a try on a small scale.

One of those farmers is Craig Turley of Turley’s Fruity and Veggie Farm south of Mansfield. The Turley’s once operated a Christmas Tree Farm on their semi suburban property and decided to give farming another go last year. They planted four varieties of strawberries, Chandler, Festival, Camarosa, and Camino Real, in September 2014. They plan to sell the results of this great experiment at the Cowtown Farmers Market this spring.

Thinking about Growing?

Because of the high cost of land and other inputs in urban areas, urban agriculture must produce high value crops. Crops that are both high in value and highly perishable make sense in areas where land values are inflated and resources such as water and labor are limited. Strawberries are valuable and perishable, but anyone thinking about planting next fall should start thinking hard this spring.

A great place to get started is by downloading or ordering the recently published 41 page Production Guide for Texas-Grown Strawberries by visiting the AgriLife Bookstore at http://www.agrilifebookstore.com/product-p/ehf-047.htm.

Also online, you can like the project’s Facebook page and see mouthwatering photos at https://www.facebook.com/texasstrawberryproject.

Another great place to get started is by visiting Turley’s Fruity and Veggie Farms Strawberry Field Day on April 17, 2015. Craig will be showing and telling us all about his operation and with any luck, we’ll be able to taste the four varieties. Lynn Remsing of Gnismer Farms will be coming up to offer his experiences with the berries and to demonstrate equipment that can make strawberry farming faster even when the number of acres farmed can’t justify investment in large scale equipment.

If you are interested in making locally grown strawberries as abundant as locally grown tomatoes, please contact Commercial Horticulture Agent Laura Miller at lmmiller@ag.tamu.edu, for more information about the field day, the production guide and what it takes to get on the berry bandwagon.
Aretha sang about it. Educators throughout our land shout it as a reminder of desired behavior for their students. Parents strive to instill the Golden Rule aspect of it within their households. Our judicial system demands it. Friends and family deserve it for their willingness to lend an ear, a shoulder and non-judgmental attitude when it’s needed most. And many earn it simply through their tireless work and service to others. Yet, we may long for it, struggle to understand why some do not embrace it and wish that our leaders practiced it.

As a youth development professional, I’m often challenged to be its voice by being an example. I often find that reciting “Character counts all the time and all the time character counts” is a reminder to students to examine their own behavior and make adjustments. When all else fails, I’ve discovered that getting the hands busy cannot hurt. The following activity sheet on Manners was taken and adapted from Take A Stand, Curriculum for grades 3-5 which was developed by Texas A&M AgriLife Extension Service.

In the Take a Stand curriculum for grades 3-5, each lesson has a Power Phrase. The Power Phrase is something that the students can easily remember and recite to help remind them of the lesson. This particular lesson’s Power Phrase is “Good manners are the perfect way to show respect every day!” After completing the sheet, I would encourage you to catch them demonstrating these behaviors and complimenting them on their “Respectful” behavior.

Top 10 Manners for Kids

<table>
<thead>
<tr>
<th>Clean</th>
<th>Compliments</th>
<th>Doors</th>
<th>Elevator</th>
<th>Good</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greet</td>
<td>Names</td>
<td>People</td>
<td>Talking</td>
<td>Thank You</td>
</tr>
</tbody>
</table>

1. Wait your turn while other people are _____________________.
2. Do not call other people _________________________.
3. Always ___________ someone when they come over to your house or when they speak to you.
4. Say “please” and “________________” often to show respect.
5. ________________ up after yourself.
6. Practice ____________ sportsmanship when playing with others.
7. Accept _____________ courteously when they are given to you.
8. Open ______________ for others.
9. Allow others to get off the ____________ before you try to enter.
10. Respect the differences of other _______________.

Conservation is the prevention of the wasteful use of a resource. Here in north Texas a lot of times when we hear conservation we think of water conservation. However, let’s not forget energy conservation. Here is a baker’s dozen of ways to conserve energy in and around the house.

1. Remember to turn off lights when leaving your home.
2. Remember to unplug chargers used to recharge some of our technology devices such as cell phones, IPads, etc. when leaving the house.
3. Remember to make sure the thermostat is set at 68 in the winter and to 78 degrees Fahrenheit in the summer.
4. Remember to purchase energy efficient bulbs.
5. Remember to turn down the temperature on your refrigerator.
6. Remember if you are replacing appliances, purchase energy efficient models.
7. Remember to clean or replace the filters to your heating-cooling unit once a month.
8. Remember to set your washing machine to a warm or cold setting.
9. Remember to weatherize your home using caulk or weather stripping to seal doors and windows.
10. Remember to wrap your hot water heater in an insulating jacket.
11. Remember to insulate– Installing the appropriate amount of insulation in your home will not only help reduce your cooling and heating costs but will also make your home more comfortable.
12. Remember to seal your ducts – Properly sealing your air conditioning ducts will reduce the amount of cooling and heating required to keep your home comfortable.
13. Plant a tree - the shade helps.

These small tips can save energy and put some change in your pocket.

Which one is right for you?

During the high school years, students begin to consider possible career and post-secondary opportunities. While exploring various colleges/universities, a student will want to understand the admission requirements. While these vary among institutions, most will require a college admission test.

Frequent questions students ask are, “What is the difference between the SAT & ACT?” and “Which one should I choose?” Registration for each test is individual, so students may choose either or both. Each provider maintains excellent websites with testing information, practice questions, etc.

SAT

The SAT is a globally recognized college admission test that lets you show colleges what you know and how well you can apply that knowledge. It tests your knowledge of reading, writing and math — subjects that are taught every day in high school classrooms.

The SAT doesn’t test logic or abstract reasoning. It tests the skills you’re learning in school: reading, writing and math. Your knowledge and skills in these subjects are important for success in college and throughout your life.

- The critical reading section includes reading passages and sentence completions.
- The writing section includes a short essay and multiple-choice questions on identifying errors and improving grammar and usage.
- The mathematics section includes questions on arithmetic operations, algebra, geometry, statistics, and probability.

The best way to prepare for the SAT is to take challenging courses, study hard, and read and write both in and outside the classroom. Students can also take advantage of the free online practice tools, such as an online or printable practice test, sample questions, The Official SAT Question of the Day™ and more.

www.collegeboard.org

ACT

The ACT tests measure the knowledge and skills that students have acquired throughout their education. The tests emphasize students’ capabilities in understanding and interpreting information, solving problems, and applying their knowledge and skills.

The ACT contains five curriculum-based tests: the English, Mathematics, Reading, and Science Tests are standardized multiple choice tests based on the major areas of high school and post-secondary instructional programs; the optional Writing Test is an impromptu essay on a given prompt.

- English – measures standard written English and rhetorical skills
- Math – Measures mathematical skills acquired throughout high school
- Reading – Contains 40 questions measuring reading comprehension
- Science – Measures the interpretation, analysis, evaluation, reasoning, and problem-solving skills required in the natural sciences
- Writing – optional – Measures writing skills based on response to a stated prompt

There is no “guessing penalty” on the test. (Correct answers receive a score, but incorrect answers do not result in a penalty.)

ACT maintains a separate record for each test date. Students may submit the scores from a specific test date to the institution of their choice.

www.act.org