

THIS 'N THAT

Williams County Extension Homemakers Newsletter

Family & Community Education

APRIL 2010



Williams County
Courthouse, 205 E Broadway
P.O. Box 1109
Williston ND 58802-1109
Phone: 701-577-4595
Fax: 701-577-4597
maryf@co.williams.nd.us

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I am heading to Bismarck for Spring Extension Conference this afternoon and wanted to get this in the mail before I leave. Even the weather says that Spring is here! It will be a beautiful drive... but, I'd rather be home. Dusty is bringing home four friends on Thursday evening for Easter weekend and I am coming home from Bismarck Thursday evening. SO... I will be up all night making Easter Bread I'm sure. We are busy calving-- almost half-way finished. The warm weather is much appreciated for that, too. Hopefully this warmth and sun will dry up the muck and mud down in the corrals-- and on our dog's paws.

I hope to see you at the Spring Meeting & Potluck. There are a lot of great cooks out there and we had a wonderful selection of dishes last year.

I will be leading the Go Red Grocery Store Tour at Wal Mart on April 8th. Join me as we look at labels and choose heart-healthy foods.

Mary



CALENDAR

April 4		Easter
April 8	7:00pm	Go Red Grocery Store Tour at Wal-Mart, led by Mary Froelich
April 15	7:00pm	Go Red Grocery Store Tour at Economart
April 19	6:00pm	Spring Homemakers Council Meeting & Pot Luck at the James Memorial Library
April 22	7:00pm	Go Red Grocery Store Tour at Albertsons

WHEN YOU GARDEN, YOU GROW!

Every April communities, organizations, and individuals nationwide celebrate gardening during National Garden Month. Gardeners know, and research confirms, that nurturing plants is good for us: attitudes toward health and nutrition improve, kids perform better at school, and community spirit grows. Join the celebration and help to make America a greener, healthier, more livable place!



CELEBRATE NATIONAL GARDEN MONTH WITH HERBS IN A POT

Courtesy of the National Gardening Association

There's nothing like a home cooked meal flavored with herbs cut fresh from your garden. The best part is that you don't need to cultivate an entire backyard plot to grow enough herbs to use in meals – a simple container on a deck or patio can provide herbs all season, as you need them. Here's how to create an herb container garden.

Materials List

- Large plastic or wooden container (see below)
- Potting soil
- Herb plants of your choice
- Fertilizer
- Water



STEPS

1. Choose containers. Select a container with drainage holes, the larger the better. An 18-inch diameter faux terra cotta or half whiskey barrel provides enough space to grow a variety of herb plants. If you don't have a large container, select a number of smaller pots and plant a single herb in each one.
2. Choose soil. Fill the container with bagged potting soil. If you're using a very large container, fill the bottom with a layer of empty soda cans. The cans will take up volume so you'll need less soil to fill the pot.
3. Choose herbs. Select herbs that you commonly use in cooking, but don't forget to try a few new ones. It's easiest to purchase herb plants from a garden or home center rather than starting with herb seeds, and plants will give you instant results. You can usually find basil, cilantro, thyme, oregano, sage, rosemary, and parsley at garden centers. Some unusual herbs to try include lemongrass, lovage, and French tarragon.
4. Plant your herb garden! Moisten the soil thoroughly. Arrange the plants so that those that grow tall, such as basil and lemongrass, are in the center and cascading varieties of herbs, such as thyme and oregano, are along the edge. Plant them close together: 10 herb plants will fit in a half whiskey barrel!
5. Water and fertilize. Sprinkle a time-release fertilizer in the pot, scratch it into the surface and water well after planting. Water frequently to keep soil evenly moist, but not sopping wet.
6. Harvest regularly. Once the plants show new growth, you can begin harvesting. Snip off whole stems rather than individual leaves to encourage bushy, new growth. Never take more than one third of a single plant at a time. By following this pattern your plants should supply you with seasonings through the entire growing season.

RENOVATING HEALTH CARE

Over the past few months, several readers have asked me to write something about the health care debate. I tried my best to publicly stay out of the debate, while maintaining my private opinion. Now, we've a new law and it is my obligation to try to let you know what renovation means to you. We will stick to 2010.

As a taxpayer:

Deductions – Currently, to deduct medical expenses on your Federal 1040 form, your medical expenses must exceed 7.5% of your Adjusted Gross Income (AGI). That will change to 10% of your AGI, thus raising the costs of not being insured and paying your costs out of pocket. Yes, you can include the costs of medical insurance in the sum of health expenditure deductions.

Taxes – For the relatively affluent, taxes will increase. For single taxpayers with AGIs greater than \$200,000 and for married couples with AGIs greater than \$250,000, they will pay a greater Medicare payroll tax of 0.9%, applied to income above the threshold. These household will also pay an extra 3.8% tax on capital gains, dividends, royalties, rents, interest, and other unearned income. Let's do the math and assume a married couple with \$300,000 in Adjusted Gross Income, with a full \$50,000 in unearned income. They will pay an additional \$450 in Medicare taxes ($\$50,000 \times 0.009$) and an additional \$1,900 in federal income taxes on their \$50,000 in unearned income ($\$50,000 \times 0.038$).

Tanning services – There will be a 10% federal levy on indoor tanning services. This levy does not begin until July, so there is plenty of time to get a jump on swimsuit season.

As an uninsured:

Medicaid will cover more people and Medicaid is being expanded to cover those with incomes up to 133% of the poverty level, or \$29,327 for a family of four. For those making more than that amount, they will be required to buy medical insurance, through one of the state-run insurance exchanges, with a premium cap ranging from 3% to 9.5% of income.

Individuals who earn more than \$43,320 and couples that earn more than \$58,280 will be required to pay full premiums for their medical insurance.

You cannot be denied medical insurance coverage for pre-existing conditions.

There will be no lifetime benefit cap, meaning that if you contract a dread disease and would exhaust your coverage at, say, \$1,000,000, under your existing policy, that cap on benefits can no longer exist and your treatments would continue to be covered.

Insurance companies will be required to maintain coverage on dependents until the dependents are 26 years of age and children cannot be excluded due to preexisting conditions.

As an employer:

Tax credits will be available to those with 25, or fewer, employees to purchase insurance for their employees.

What can we say? Not much. As mother used to say, "The proof of the pudding is in the eating." So, we really cannot judge the true value of the health care bill, until we've lived with it. Without doubt, there will be multiple changes in health care legislation and great debates about the effect this law will have on our citizenry and our economy. There is even less doubt that the merits of this shift in domestic policy will be the focus of our upcoming fall elections.

Regardless of where you stand on this issue, you have to agree that *financial success* is worth very little without health and that being healthy makes it much more likely for you to earn an income, leading to *financial success*. Our nation has decided to help those that want to work toward success, a chance to receive health care in support of their goal. When the day comes, however, where *financial success* is available to those without merit, we will have said good-bye to our collective futures. Remember, there is no such thing as a free lunch.

Robert O. Weagley, Ph.D., CFP®, Chair, Personal Financial Planning, - University of Missouri, Columbia, MO 65211

"We really cannot judge the true value of the health care bill, until we've lived with it."

<http://mufinancialtip.blogspot.com/>

To subscribe to this weekly e-mail newsletter go to the above website from the University of Missouri Office for Financial success.

SPRING HOMEMAKERS COUNCIL MEETING- 19TH JAMES MEMORIAL LIBRARY

All Williams County Homemakers are Cordially Invited to the Spring Meeting & Potluck

6:00-6:30	Registration
6:30-7:00	Potluck Dinner—Please bring a dish to share
7:00	Entertainment
	Business Meeting
	Awards

The Parkway Gals Homemakers Club will provide a special program for us.

Homemaker Honorees 2010

5 Years

Darlene Mowdy
Cindy Roth

10 Years

Laurie Evanson

20 Years

Cheryl Landro

25 Years

Linda Stroh
Sharon Wolf

30 Years

Theresa Lacher
Charlotte Rehberg
Terry Przybycien

40 Years

Ann Gudmunsen
Gerri Lippert
Sandra Schilke

45 Years

Clara Fixen
Clara Papineau
Edna Rehak

James Memorial Art Center
presents

"Seeing Through Thankful Eyes"

By Tam Goodman Wisthoff

April 5th—May 7th, 2010

Gallery Open
Sunday—1:00 pm—5:00 pm
Tuesday—Friday—8:00 am—1:00 pm

621 First Ave. West * Williston ND

Artist Reception with Gallery Talk

Monday, April 5 * 7—8:00 pm