



CONSUMER SENSE

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Cool Season Vegetables & Irish Potatoes

by Sue Gray, OSU Extension Horticulture Educator

Broccoli, spinach, lettuce and peas are healthy spring vegetables that add life to our tables at suppertime.

In March we can start our spring vegetable gardens. The OSU "Oklahoma Garden Planning Guide" has a schedule for planting an entire garden for the spring and summer seasons. It is available for pickup at our office or at our Master Gardener website vegetable section:

<http://www.tulsamastergardeners.org/veggies/vegref.shtml>

Right now, soil temperatures are around 55 degrees. The spring vegetables listed below will grow in these temperatures and thrive. In fact, if we wait until April to plant them, late spring weather will be too warm and they may bolt and/or have off flavors once ready for harvest.

Now is the time to plant:

Asparagus* (roots)	Chard, Swiss	Rhubarb
Beets	Kohlrabi	Spinach
Broccoli*	Lettuce	Turnips
Cabbage*	Onions*	Sweet Corn (last week of March only)
Carrots	Peas	
Cauliflower*	Irish Potatoes (seed potatoes)	

Warm-season vegetables, such as tomatoes, peppers and squash can be planted next month when the soil is warmer, in the mid-sixties.

Cool-season vegetables listed with a star (*) by their name should be grown in the garden from transplants versus seeds. We have such a short cool, spring season that they need a jump start in order to mature before hot weather. These are available at local garden centers.

Since we've had such a dry winter, it will be best to thoroughly water all plantings and to keep them moist if no rain falls later this month. Leafy spring greens are mostly water, so they need to be kept moist, but not soggy.

Plant Irish potatoes by March 17, St. Patrick's Day. Start these from seed potatoes purchased at local garden centers. These look like regular potatoes, but are grown in certified disease-free fields. Cut each seed potato into pieces the size of an egg, with at least two eyes, or sprouts, on each piece. Let the cut surfaces heal over a day or two before planting to prevent rot once planted. Plant four inches deep. In a few weeks, when they sprout through the ground, pull soil up around the stems, hilling up the potatoes as they grow. This stimulates more little potatoes to form beneath the ground. Potatoes are ready to harvest once tops die back about three months after planting. Little "new potatoes" can be dug and harvested early if desired.

Mulching Garden Soils

by Bruce Peverley, OSU Extension Agriculture Educator

In Oklahoma, mulching garden soils may be the most valuable management practice of gardening. Use of organic material for garden mulch will provide control of weeds and grasses, reduces the need of cultivation, reduces moisture evaporation, increases water retention, decreases soil erosion and helps regulate soil temperature. Other benefits are cleaner, more easily harvested crops, reduction of root rot, and reduction of soil borne diseases caused by water splash.

Many materials can be used for mulch in vegetable gardens. Summer season mulches often used are cottonseed hulls, ground corncobs, compost, straw or hay. For finer sized materials, such as cottonseed hulls or compost use about an inch of compost. If you use hay or straw you will need to put down four to six inches of material. If you use organic mulches, plan on incorporating mulches into the soil at the end of the growing season. Incorporation of organic matter is beneficial to the garden and helps eliminate over wintering insect problems.

How to Keep Track of Financial Records

by Charlotte Richert, OSU Extension Family & Consumer Sciences Educator

Five methods for keeping financial records are:

- envelope system
- calendar system
- checkbook/debit card system
- ledger system
- home computer software system

Envelope System

This system involves placing cash in envelopes or other containers marked for each budget expense category. While this system is the simplest of the five described, it has two disadvantages. First, keeping cash at home, even in a home safe, has the potential for loss or theft. Second, it takes a lot of willpower not to “rob” one envelope when another is empty. On the positive side, as money is spent from each envelope, a running account of expenses can be noted on the outside of the envelope. The envelopes also can be used to keep receipts.

Calendar System

Some people use a calendar to help manage their money. Use it to record dates when bills are due or when payments need to be mailed to reach a creditor by the due date and record when income is expected. By looking at the calendar and comparing when money is available with bills that must be paid before money is available again, decisions can be made about what bills to pay when. Check the calendar daily to see if some financial management activity needs to take place. Record other expenses on the calendar as money is spent.

Using a single calendar to track cash expenses will simplify the record keeping system. The person in charge of record keeping will need only to consult the calendar to account for what cash has been spent.

The calendar system adds a time dimension to a simple budget, resulting in a record keeping system that shows not only how much is spent but when it is spent.

Checkbook/Debit Card System

This system involves keeping accurate records in your checkbook transaction record or register. It is a good system if you normally use a debit card or write checks for just about everything. The only expenses you’ll be missing are those bought with cash or a credit card. If you note in the checkbook register or in a separate notebook where cash goes, this system can be as complete as the ledger system. It also means that expenses are recorded only one time rather than being transferred to a ledger. Discipline and consistency are required for this system, even though it is fairly simple. Using it may help the household unit develop cooperation. This system, like all others, is only as good as the people using it and the information being recorded.

Ledger System

This system involves using a ledger or book to record income and expenses. It is the most detailed and creates the most accurate record.

The ledger system gives

- a more detailed as well as a total picture of cash flow
- can be much more accurate
- is a handy tax record
- results in records being all in one place

It does take time and effort, almost daily, at least weekly and requires the cooperation of everyone in the household.

A calendar may be used as part of either the checkbook or the ledger system. It can be used to plan or record expenses or to plan due dates.

Home Computer Software System

A variation of the ledger system is using a computer system to track household expenses and income. While it doesn’t make sense to buy a computer just for household budgeting, if you already own one, budgeting and record keeping are natural functions.

Two of the biggest advantages of using a computer are the size of information storage available and its ability to do mathematical computations quickly and accurately.