Dear Extension Families,

April showers are supposed to bring May flowers, but they are already here! We are having a long spring season this year. The weather has everyone wanting to plant gardens and work in their flower beds.

The Extension Open House has been set for May 17 from 1:00-4:00. This is the second anniversary of the fire that damaged the Smith-Howell Building in 2010. We moved back to Main Street in January, but it has taken a few weeks to get everything settled. We decided it would be fitting to recognize the anniversary date with a public event. Put the date on your calendar. More information about the event will be in the May newsletter.

In this newsletter, you will get some more tips on keeping your financial records organized and getting your "financial" house in order. We hope these tips are helping you. Several folks have asked for a list of when financial records can be purged. That list is included in this newsletter as well. April is financial literacy month - so there is no better time to organize your records.

Happy April,

Teresa Garland               Randy Collins              Eve Rogers
County Extension Director    Extension Agent  Extension Agent
Agriculture                  Agriculture                Family & Consumer Science

Points of Interest:
☺ 4-H’ers need to start working on presentations!
☺ Call the Extension Center for more information on the Annual Plant Sale!
☺ Get kids involved in Spring Cleaning!

Inside this issue:
Recipe 2
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IT’S PRESENTATION TIME AGAIN!!

It is time to start practicing presentations for 2012. You can choose almost any topic, but it helps if you do a presentation on the project book topic you selected for 2012. That way you can list it as something you did for your project. Presentations can be done by any 4-H’er at the county level. 4-H’ers age 9 and over can participate at the district level. Winners at district go on to compete during Congress at NC State in Raleigh.

Presentations will be given during County Activity Day. Also that day will be Fashion Revue and 4-H Entertains (talent show). Rules for each activity can be picked up at the Extension Center. 4-H’ers must call to register for the event and tell us about their presentation, or garment, or act. County Activity Day will be held in May.

Cloverbuds presentations need to last 2-5 minutes. Ages 9-18 need to last 5-10 minutes.

CLOVERBUD TRIP

Ages: 6-8
Fun Factory
April 10
9:00-4:00
Parents must go!
Call 479-7979 to pre-register
Cost: $8.00 for foam factory and lunch. Games are extra!

GRAHAM COUNTY
BIG CLEAN SWEEP

April 14-28, 2012

Call Lisa Russo at 479-1265 if you or your organization are interested in volunteering to help clean up our major roadways.

Roast Chicken with Potatoes, Lemon, and Asparagus

- 1 ½ pounds new potatoes, halved
- 3 tablespoons butter, cut into small pieces
- Coarse salt and ground pepper
- 1 package cut-up whole chicken (about 3 pounds)
- 1 bunch asparagus, trimmed and cut into 2-inch pieces
- 1 lemon, cut into 8 wedges
- 6 sprigs fresh thyme

Recipe was found on Marathastewart.com

1. Preheat oven to 475 degrees. Place potatoes and half the butter in a roasting pan; season with salt and pepper. Roast, tossing once, until potatoes are golden, 20 to 25 minutes.
2. Place chicken, skin side up, on top of potatoes; season with salt and pepper. Roast until chicken begins to brown, about 20 minutes.
3. Scatter asparagus, lemon, remaining butter, and thyme around chicken. Roast until asparagus is tender and chicken is opaque throughout, 5 to 15 minutes. Serve chicken, vegetables, and lemon drizzled with pan juices.
4-H Summer Fun is coming up!

Look for more details in the May Newsletter. We have lots of activities planned for 4-H’ers this summer.

Stecoah Valley Center would like to invite any 4-Hers who have rabbits or small livestock, like lambs, to bring them to their Easter Egg Hunt on Saturday, March 31st at 11:00 a.m.

Please contact the Stecoah Valley Center at 479-3364 if you are interested!

PAM’S PERSPECTIVE

Can you believe the beautiful weather, so far? We’ve not missed any 4-H activities this year. In March we studied about different soil types, humus, sand, silt and sand. Youth learned about which soil produces the best crops, which one rain would go through the fastest, and how soil is made from rocks, dead leaves, twigs and decaying animals. They planted a money tree to take home and transplant when the danger of frost has passed. Then our 4-H club celebrated St. Patrick’s Day with a party. The Cloverbuds and Musketeers clubs met together this month, because our office had to attend our district meeting on the 20th which is our scheduled day for Musketeers. This was a big group, but with help from our junior leaders it went well. Youth learned that St. Patrick’s Day in the United States is a bigger deal than in Ireland, and some interesting facts about this holiday.

At the Kid’s Kastle after school program they have raised beds from last summer; so we planted mustard seeds in them. Youth should be able to harvest this in time to plant something else for the summer program.

The Stitch & Stir Club is almost ready to cook the breakfast supper for their parents in April. In March, they learned to make monkey bread, decided on the menu, worked on their aprons and sent out invitations. They are excited about doing this for their parents.

Remember to look at your calendars, we will not be having Cloverbuds in April since it is Spring break, but check out the field trip we are offering that week, it’s a lot of fun too. I hope you all have a wonderful Easter, see you soon.

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IMPORTANT DATES TO REMEMBER

4-H
March 30-31  4-H Teen Retreat
April 4     Snowbird After School
April 10    Cloverbud Trip
April 11    4-H Leadership Retreat
April 13    Electric Congress Deadline
April 14    UT Vet School Open House
April 16    RMS Teaching Team
April 17    4-H Musketeers
April 18    Shooting Sports
April 19    Extreme II
April 24    Stitch N’ Stir Parent Dinner
April 25    Shooting Sports
April 28    Cherokee County Horse Show
May 20      County Activity Day

AGRICULTURE
April 4-6   Artificial Insemination School
April 17    Pesticide Recertification Class

FAMILY & CONSUMER SCIENCES
April 10    Basic Sewing Machine Skills
April 18    Make your Own Cleaning Supplies
April 23    Food Preservation—Jams and Jellies

COMMUNITY DEVELOPMENT
April 5     GREAT/Rural Center GYLO
April 14-28 Graham County Clean Sweep
April 27    7th Grade Environmental Field Day
April 29    Ramp Festival

If you are interested in any of these programs, call 479-7979 for more information!

WEST DISTRICT 4-H FASHION REVUE
Cost: $10.00
Registration Deadline is June 13th
Haywood County

ARTIFICIAL INSEMINATION SCHOOL
April 4-6
WNC Regional Livestock Center
Twenty slots are available and will be filled on a first come-first served basis. Applications are available at the Graham County Extension office. Call 479-7979 for further information.

PESTICIDE RECERTIFICATION CLASS
April 17
Graham County Extension Center
1:00-5:00
This class will offer both V and X credits.
V Credit: 1:00-3:00
X Credit: 3:00-5:00

BASIC SEWING MACHINE SKILLS
April 10     5:00-7:00
Cost: $5.00
You must call to pre-register!

ARTIFICIAL INSEMINATION SCHOOL
April 4-6
WNC Regional Livestock Center
Twenty slots are available and will be filled on a first come-first served basis. Applications are available at the Graham County Extension office. Call 479-7979 for further information.

MAKE YOUR OWN CLEANING SUPPLIES
April 18     5:00
$5.00 Registration Fee
Springtime is here and spring cleaning is just around the corner! Now is a great time to inventory your cleaning supplies and make a shopping list. Join us for a great class on how to make your own cleaning supplies. Please call 479-7979 to pre-register!
Nitrogen can be found in many forms in our environment. Nitrogen is also very important for plants to live. The earth’s atmosphere is made up of 78 percent nitrogen in the form of a colorless, odorless, nontoxic gas. The same nitrogen gas found in the atmosphere can be found in spaces between soil particles. However, plants are unable to use this form of nitrogen. Certain microorganisms found in the soil are able to convert atmospheric nitrogen into forms plants can use. This is called biological nitrogen fixation.

Types of nitrogen fixation
In addition to biological fixation that takes place by microorganisms in the soil, fixation can also take place chemically. An example of this is in the fertilizer industry where atmospheric nitrogen (N₂) can be combined with hydrogen (H²) to make anhydrous ammonia (NH₃) and other nitrogen fertilizer products.

Symbiotic nitrogen fixation
One of the most interesting forms of biological nitrogen fixation is that which takes place by microorganisms living in very small nodules on the roots of certain plants such as legumes. This is called symbiotic nitrogen fixation. A symbiotic relationship is an association or relationship where both organisms mutually benefit. In this case, microorganisms obtain food and energy from the root of the plant while producing nitrogen the plant can use for growth and development. The form of nitrogen produced is the same form of nitrogen that is found in several types of commercial nitrogen fertilizers.

Importance of nitrogen fixation to crops
The microorganism’s ability to fix atmospheric nitrogen is often discussed in terms of the plant’s ability to fix nitrogen. The amount of fixation that takes place is strongly influenced by soil conditions. Factors such as moisture, temperature, oxygen supply and fertility in the soil can influence fixation. Diseases and insects can also affect the degree of nitrogen fixation.

One of the most common groups of plants that fix nitrogen are legumes. Of the total nitrogen required by legumes, generally about half is nitrogen fixed from the atmosphere, with the remainder being taken up from residual nitrate in the soil. This means that where legumes are grown, outside applications of manure or fertilizer nitrogen are not needed.

Different legumes also vary in the amount of total nitrogen they can fix. Listed below in the table are common legumes used in agriculture and the total amounts of nitrogen they fix during a growing season.

<table>
<thead>
<tr>
<th>Common legume crops</th>
<th>Total nitrogen fixed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alfalfa</td>
<td>70 to 200 pounds per acre per year</td>
</tr>
<tr>
<td>Field peas</td>
<td>155 to 175 pounds per acre per year</td>
</tr>
<tr>
<td>Red clover</td>
<td>60 to 100 pounds per acre per year</td>
</tr>
<tr>
<td>Soybeans</td>
<td>20 to 275 pounds per acre per year</td>
</tr>
</tbody>
</table>

Implications on water quality
The process of nitrogen fixation by legumes alone probably does not significantly impact water quality. This is because the ammonium (NH₄⁺) produced from fixation is readily used by the legume plant for growth and development, and is not further converted to nitrate (NO₃⁻). Although nitrogen exists in many forms in the soil, it is the nitrate form that primarily affects water quality.

When the legume plant dies, nitrates are produced. This happens because the legume plant residues are easily broken down by microorganisms in the soil, resulting in the production of nitrates. However, this usually takes place at a time when a subsequent crop is growing, taking advantage of the nitrates produced.

The presence of nitrate in the soil is desirable because it is required by plants for growth and development. However, nitrate is highly mobile and easily moves with water. The results of a heavy rain can move nitrates downward in the soil, below the root zone of plants. Whether nitrates continue to move downward, and into groundwater, depends on underlying soil and/or bedrock conditions, as well as depth to groundwater. If depth to groundwater is shallow and the underlying soil is sandy, the potential for nitrates to enter groundwater is relatively high. However, if depth to groundwater is deep and the underlying soil is heavy clay, groundwater contamination from nitrates is not likely.

Once nitrates get into the groundwater, the greatest concerns are for infants less than one year old and for young or pregnant animals. High levels of nitrates can be toxic to newborns, causing anoxia, or internal suffocation. Seek alternative water sources if nitrate levels exceed the health standard of 10 ppm nitrate-N. Do not boil water to eliminate nitrates. It increases nitrate levels rather than decreasing them. The most common symptom of nitrate poisoning in babies is a bluish color to the skin, particularly around the baby’s eyes and mouth. These symptoms of nitrate toxicity are commonly referred to as the “blue-baby” syndrome.

By: Scott C. Killpack and Daryl Buchholz,
Department of Agronomy, University of Missouri
GET YOUR FINANCES ORGANIZED

April is National Financial Literacy Month, a great time to review your financial habits and make any needed adjustments. It’s easy with a month’s worth of daily tips. Stick with it, and you’ll be on your way to financial freedom by the time May rolls around.

April 1 – You’re no fool. That’s why you’ve decided to get your financial matters under control. Now, gather the family and start a list of why your financial freedom is important.

April 2 – Designate a chief financial officer; one person to manage the family’s finances. That doesn’t let everyone else off the hook; there’s plenty of work to go around.

April 3 – Get your financial records in order. They should be organized in one location, in good enough order that someone outside your family could make sense of them in an emergency.

April 4 – Check out the financial planning resources available to you through your local bank or credit union. You can also check out the internet of resources! They’ll give you more ideas for budgeting, saving and planning ahead.

April 5 – Get a free credit report at annualcreditreport.com, and a free credit score at creditkarma.com. There’s no need ever to pay for these.

April 6 – Review your credit report for accuracy. Clear up any questionable items by contacting the creditor or the credit bureau.

April 7 – Review your checkbook and other financial records to see where you spent your money last year – you’ll probably find some surprises. Jot it all down in categories, such as auto repairs, school lunches, entertainment, and holiday expenses. Later, you’ll create a budget, and this is an important first step.

April 8 – Calculate your net worth by adding up all your financial assets and subtracting what you owe.

April 9 – Understand your existing debt. Make a complete list of what you owe and who you owe it to, monthly payments, interest rates and pay-off dates.

April 10 – Set SMART financial goals: Specific; Measurable; Achievable; Rewarding; and Trackable. You should have goals that are short-term (achievable in less than two years); mid-term (achievable in two to five years); and long-term (more than five years).

April 11 – Create a monthly budget. Several websites have tools to get you started.

www.themoneycoach.com
www.ces.ncsu.edu/depts/fcs/pdfs/fcs70.pdf

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4-H STITCH N’ STIR PARENT DINNER
April 24 5:30
United Methodist Church
The Graham County 4-H Stitch N’ Stir Club would like to invite their parents to a “Parent Dinner”. They will debut cooking skills learned during the year. You must RSVP at 479-7979.

Each child may invite two adults!
April 12 - Does your budget show there's money at the end of the month but your banking account tells you different? Starting today, journal every penny that you spend to uncover any black holes.

April 13 - Start an emergency fund. Dave Ramsey advises saving $1000 for your emergency account.

April 14 - Make a plan to pay off your debt.

April 15 - You’re half way there, and have accomplished a lot in two weeks. Take care of any necessary catch-up work today.

April 16 - Set up designated “bucket” accounts - accounts you name for specific purposes, such as auto repairs, vet bills and vacations, with automatic deposits so the money is there when you need it.

April 17 - Sign up for direct deposit, payroll deduction and auto withdrawals to simplify your monthly finances.

April 18 - Have your family brainstorm ways to reduce spending, such as bundling your electronic services and taking a sack lunch to work most days.

April 19 - Identify ways to become a smarter shopper by using coupons, shopping at discount stores and researching products to assure you’re getting the best price possible. Two websites to get you started: BizRate.com and Shopping.com.

April 20 - Get your kids excited about their money by introducing them to internet money sites about kids or opening them a savings account at a local bank or credit union.

April 21 - Experts say it takes 21 days to start a new habit. So, you are well on your way to a new financial you! Spend today getting ready for next month’s finances.

April 22 - Start planning for your retirement goals. Check in with your employer to make sure you’re taking full advantage of your company's retirement plan. Or, start your own IRA retirement account.

April 23 - Develop an efficient bill-paying system or sign up for online bill paying.

April 24 - Increase your financial knowledge. Sign up for a financial education class.

April 25 - Shred unnecessary documents and file those you need to save. It’s key to reducing clutter and staying organized.

April 26 - Review the journal you started on April 12 for unplanned spending. Any surprises?

April 27 - Review the budget you started on April 11 and make any necessary adjustments.

April 28 - Revisit your short-, mid- and long-term goals. Do they still seem realistic?

April 29 - Review the month’s findings with your family.

April 30 - Congratulations! You’re on the road to financial freedom. Now, get ready for next month by gathering the documents you’ll need.

Source: https://www.stcu.org/news/financial_literacy_month.html
SPRING CLEANING WITH YOUNG CHILDREN
Sara Gable, Ph.D., state specialist and associate professor, Human Development and Family Studies, University of Missouri Extension

Spring is the time of year for cleaning. Young children can help with cleaning tasks, especially when they are members of a team that works together. Such activities help children focus on a task, talk about what needs to be done, and follow through until completion. These experiences can promote a sense of competence and show children that everyone benefits from teamwork.

In the March 2005 issue of *Young Children*, Nancy Jones writes that she uses big jobs in her early childhood program. She defines a big job as "a useful, helpful task that requires several people to work together." Such tasks typically involve physical activity, problem solving and communication for planning and directing.

During her 30 years as an early childhood professional, Jones says she has observed that children benefit from completing big jobs. After finishing group tasks, she says children work more diligently at challenging activities and are friendlier with peers. Most importantly, children experience personal satisfaction by taking charge of themselves and the world around them.

Here are some ideas for indoor and outdoor big jobs for the home and early childhood setting. With the right tools (small buckets, sponges, rags, child-size shovels and rakes) and adult supervision, children can work together to complete big jobs.

**Home**
- Try on summer clothes and donate items that are too small.
- Sort through toys and books and decide which ones can be donated.
- Vacuum and sweep closets.
- Sort items for recycling, such as newspapers, cardboard, plastic milk jugs and metal cans.
- Sweep patios and porches.
- Pick up sticks and leaves from the yard.
- Spread new mulch on flowerbeds.
- Turn over dirt in the garden area.
- Spread grass seed and hay over bare areas in the yard, then water newly seeded areas.

**School**
- Dust toy shelves.
- Select new clothing items for the pretend play area.
- Wash tricycles and other toys for outdoor play.
- Clean outdoor play equipment.
- Sweep outdoor play area.
- Pick up sticks and leaves from the playground.
- Prepare an area for planting a garden.
- Spread grass seed and hay over bare areas in the yard, then water newly seeded areas.
- Fill a birdbath with clean water.

# HOW LONG TO KEEP FINANCIAL RECORDS

<table>
<thead>
<tr>
<th>Type of record</th>
<th>Length of time to keep, and why:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes Returns</td>
<td>Seven years</td>
</tr>
</tbody>
</table>
| **Canceled checks/receipts (alimony, charitable contributions, mortgage interest and retirement plan contributions)** | • The IRS has three years from your filing date to audit your return if it suspects good-faith errors.  
• The three-year deadline also applies if you discover a mistake in your return and decide to file an amended return to claim a refund.  
• The IRS has six years to challenge your return if it thinks you underreported your gross income by 25 percent or more.  
• There is no time limit if you failed to file your return or filed a fraudulent return. |
| Records for tax deductions taken        |                                   |
| IRA contribution records               | Permanently                       |
|                                        | If you made a nondeductible contribution to an IRA, keep the records indefinitely to prove that you already paid tax on this money when the time comes to withdraw. |
| Retirement/savings plan statements     | From one year to permanently      |
|                                        | Keep the quarterly statements from your 401(k) or other plans until you receive the annual summary; if everything matches up then shred them.  
Keep until you retire or close acct. |
| Bank records                           | From one year to permanently      |
|                                        | • Go through your checks each year and keep those related to your taxes, business expenses, home improvements and mortgage payments.  
• Shred those that have no long-term importance. |
| Brokerage statements                   | Until you sell the securities     |
|                                        | You need the purchase or sales slips from your brokerage or mutual fund to prove whether you have capital gains or losses at tax time. |
| Credit card receipts and statements    | From 45 days to seven years       |
|                                        | Keep original receipts until you get your monthly statement; shred the receipts if the two match.  
Keep the statements for seven years if tax-related expenses are documented. |
| Paycheck stubs                         | One year                          |
|                                        | • When you receive your annual W-2 form from your employer, make sure the information on your stubs matches.  
• If it does, shred the stubs.  
• If it doesn’t, get a corrected form, known as a W-2c. |
**Type of record**

**Bills**

**Length of time to keep, and why:**

From one year to permanently

- Go through your bills once a year.
- In most cases, when the canceled check from a paid bill has been returned, you can shred the bill.
- However, bills for big purchases -- such as jewelry, rugs, appliances, antiques, cars, collectibles, furniture, computers, etc. -- should be kept in an insurance file for proof of their value in the event of loss or damage.

**House/condominium records**

From six years to permanently

- Keep all records documenting the purchase price and the cost of all permanent improvements -- such as remodeling, additions and installations.
- Keep records of expenses incurred in selling and buying the property, such as legal fees and your real estate agent’s commission, for six years after you sell your home.
- Holding on to these records is important because any improvements you make on your house, as well as expenses in selling it, are added to the original purchase price or cost basis. This adds up to a greater profit (also known as capital gains) when you sell your house. Therefore, you lower your capital gains tax.