



UNIVERSITY OF WYOMING

Extension

CONNECT 2020

LEARNING FOR BETTER LIVING

Build financial muscles to manage next emergency

Here's something we might not want to think about, but probably should: we're just getting through the coronavirus pandemic, and now the wildfire season is within sight. That means many people's emergency funds are depleted just when another emergency is possible.

Let's revisit what good preparedness looks like.

Build Cash

According to the Federal Reserve*, 40 percent of Americans couldn't come up with \$400 cash within 24 hours for any emergency – and that was before the coronavirus pandemic.

Ask yourself: Do I have enough cash reserves to take care of my family, home, land, and animals in an emergency? A good emergency fund has three to six months of expenses.

Respond Intelligently and Positively

Respond intelligently when (not if) the next emergency happens. Do you panic? No. Just like Wyoming kids learn in hunter's education, the first thing you do when you realize you're in trouble is sit down and think (the first two steps of STOP: Stop, Think, Observe, Plan). Your mind is the best tool to have in any situation. Begin

by avoiding concentrating on things you cannot control. Then, remember your self-talk can help you respond, so be positive and focused on the future.

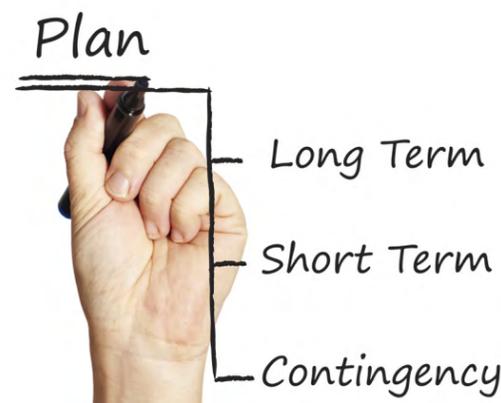
Create a Plan

Start living on a budget if you aren't already. A budget is a plan that shows exactly where funds will go. You can't make the most of every dollar if you don't know how much money you have.

Build the budget by observing past expenses and income – the O in STOP. Examine your bank and credit card statements going back at least a month so you work with real data. Brainstorm ideas and ways to cut expenses. Income can be grown – everyone has skills to employ or assets to sell. Promptly call lenders and work out a plan for debt payments you'll have trouble making.

Take Action

Whether the next order is "shelter in place" or "evacuate," work now to be on stable footing. Being fully financially prepared for a real emergency goes beyond cash reserves and spending plans to take on other aspects – such as collecting important personal, household, and



medical information – which is a topic for another article.

More info is available at www.ready.gov/financial-preparedness.

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*Source: Report on the Economic Well-Being of U.S. Households in 2018, May 2019.

Tomatoes a must-have for the garden

Can't grow tomatoes in Wyoming? I do. Here's how.

Fruit is the most popular vegetable in the home produce garden. Most everyone who wants to grow some (or all) of their own food wants to grow tomatoes. I even grew tomatoes most every year when I lived in Laramie at 7,200 feet.

Now that I am back at 5,100 feet elevation (Casper) and growing in Zone 4 or 5, tomatoes seem a much more manageable and successful an undertaking than in Zone 3 (Laramie - the lower the zone number, the colder the climate).

Tomatoes can be grown in as few as 50 to more than 90 days. That is one of the reasons gardeners at higher elevation grow plants from seeds indoors (or transplants) and plant outside after all danger of frost is gone. Some varieties need almost 110 to 120 days to produce fruit – not enough time to make fruit before the first frosts of fall at higher elevation. I suggest selecting varieties with shorter days to maturity, 60 to 70 days, as listed on a label or seed packet.

A good guide to growing vegetables in our state is at bit.ly/growing-vegetables-Wyoming.

Starting plants inside

Seeds can be planted indoors as many as eight weeks ahead of the last average frost date for any location, but most often two to four weeks prior.

Plants started from seed indoors need plenty of sunshine once they germinate to have short, stout, strong stems. Plants can grow long internodes and have thin, weak stems that fall over easily, or fail under the weight of heavy fruit, if they are stretching to get into the light of a window several feet away.

Overhead lighting can help develop strong stems as the seedlings develop. Full spectrum or "grow" lights are the best for plants indoors. A shop light with a cool white and a warm white

continues page 2



IN THIS ISSUE

- Emergency planning
- Tomatoes
- Life-long learning
- Food preservation
- Ancient grains
- Food pantries
- Wyoming Hunger Initiative
- insects
- Coloring page
- Protein analysis
- Food poisoning
- ROVs
- Flowers for Wyoming gardens
- Leadership skills
- Personality traits
- 4-H volunteers
- Parenting tips