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 intlligently 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.

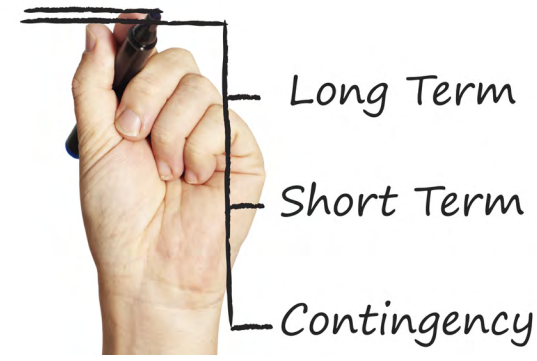
Create a Plan

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

University of Wyoming | Extension

Learning for better living

Dear friends,

Kelly Crane
Director, University of Wyoming Extension

Welcome to our 2020 Barnyards and Backyards insert. I genuinely hope you enjoy the information, learning opportunities, and University of Wyoming Extension personalities you encounter in this publication.

As you read I also hope you repeatedly say, "I know that author," "I could use this information," and "I should contact my local UW Extension office."

The community-based education strategy of UW Extension works best when you know your extension educator, you talk to your extension educator, and you work together to address the educational needs of your community. We are committed to serving Wyoming communities with locally relevant, research-based knowledge and learning opportunities.

The "locally relevant" portion of this commitment requires extension educators and specialists live, work, and develop relationships with our customers. Please know UW Extension recognizes the value of community-based educators and the resulting relationships critical to effective education.

Recent events demonstrate the profound value of local businesses, local agricultural producers, and locally sourced food. In Wyoming, "local" is often considered "better," "fresher," "purer," and "more beneficial."

Like food, I think locally produced education and research is also "better" because it is more accurate, more relevant, and more responsive to your needs. I hope you share my perspective and that you will engage with UW Extension as we strive to provide you with learning for better living.

If the "big box" providers of education are doing something UW Extension could do, I also hope you will share this information so UW Extension and our College of Agriculture and Natural Resources can find ways to better meet your needs. Email us at uwe@uwyo.edu.

Finally, I wish you all good health, good growing conditions, and an outstanding summer.

Kelly

Find us online at www.uwyo.edu/uwe and a list of county offices at www.uwyo.edu/uwe/county.

Tomatoes, from page 1

bulb is pretty close to full spectrum, or one can use LED lights that have both red and blue bulbs to get the full spectrum of beneficial light waves.

Harden plants off once they are ready to go outdoors. This means that they have some experience out in the weather they will be growing in before they are stuck out in it. Put them out for a few hours a day, then bring them in for the night. Keep extending the outdoor time until they have been out for at least 8 hours. Bring them indoors one more night, and it will be safe to plant them outdoors the next day.

Tomatoes will grow roots along their stems if the stems are buried. If the stem does get leggy growing indoors, they can be laid flat in a trench instead of a hole, and the plant will grow upright and develop an extensive root system.

My directions for watering is to saturate the soil in your gardening site. Figure out how long it took to saturate the soil and water for that length of time every time you water. We tell people to get water to a depth of 6 to 8 inches. You can check by digging a hole or using a long screwdriver to test if it goes through the soil smoothly to that depth you are seeking. In pots, I would want to be sure the soil at the bottom pot never dries out, because the roots will spread into that soil as it grows larger and larger. Roots can't grow into or gather water in dry soil. You will need to water more and more frequently in the heat of summer. A consistent water supply is most benefical.

Protection from cold nights is important at high elevations as tomatoes grow best at temperatures in the 80s and 90s. Any temperatures below 50 degrees slows or stops their growth, and they have to gain back the lost heat during the next day. Providing a heat-absorbing reservoir like a double walled, water-filled plant protector (Wall of Water, for example), gallon jug of water, large dark stone, or other protective device will minimize overnight heat loss.

Tomatoes benefit from staking or caging to support the heavy fruit crop that develops on the branches. Cages also hold the fruit out so they are easier to harvest.

Dreaded blossom end rot

Blossom end rot is the major problem we see in tomatoes in Wyoming. Blossom end rot is a calcium deficiency in a plant during fruit development. Wyoming water and soils have plenty of calcium. The reason plants don't get enough calcium is that the water is not there to channel it into the roots for plant absorption and use in developing fruits. The way to prevent blossom end rot is to maintain even or consistent moisture levels in the soil surrounding the tomato plants. That way the plants have a continuous supply of needed calcium.

Tomatoes with blossom end rot

Harvest is the best time for any garden plant. But, tomatoes lead to all kinds of seasonal pleasures, from just eating the fruit and having the warm juice run down your chin, to the first BLT of the season or stuffed tomato salads with friends on the patio or deck.

The tomato supply does not have to come to a screeching halt when the season comes to a close. Plants can be pulled and hung upside down in a garage or a cool location in the basement or a crawl space. The fruit will continue to ripen on the vine. Or, they can be wrapped individually in newspaper and stored in cardboard boxes until they are ripe. Be sure to check the box periodically for the ripest fruit and to ensure none have begun to spoil.

Contact your local UW Extension office for suggestions of well-suited varieties or growing assistance in your area. Office contact information is at *www.uwyo.edu/uwe/county*.

Donna Hoffman is the county horticulturist in the Natrona County office of the University of Wyoming Extension. Tomatoes continue to be a must-have in her home garden and in many of her favorite dishes from the kitchen. She can be reached at (307) 235-9400 or at *dhoffman@natronacounty-wy.gov*.

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