Extension to Families
At Work...At Home

Couples and Money

This week I saw a report from a respected source which found that within couples, dishonesty about money is surprisingly common. A third of those who manage money jointly admitted to hiding financial information from their partner—even hiding bank accounts!

Money management is a central element in any household. Being straightforward and cooperative with your partner on money management brings at least 3 benefits:

- Stronger finances and more progress toward financial goals.
- Stronger, healthier relationships.
- Children in the household will learn healthier money attitudes and develop stronger money skills.

Both partners in any couple need to be very aware of the household’s finances, including how much money you have, how much you owe, what are the monthly bills, what insurance coverage you have and why, and where are important papers kept. This is true even if one partner actually takes care of most financial tasks. WHY?

⇒ Survival—if something happened to one partner, the other needs to be able to find information and take care of business.
⇒ Shared power—any time all or most of the power (including power over finances) rests with one partner, the relationship is at risk.

Some strategies that can help you build joint money management and awareness include:

- Shared financial goals, discussed and written down, then reviewed periodically.
- Regular meetings (weekly, bi-weekly, or monthly) to plan for upcoming financial decisions and needs.
- Equal access to account information (printed statements or on-line account access) for bank and investment accounts and also for credit and debt accounts.

Sometimes people resist sharing all information because one partner gets irritated by certain small spending habits of the other (such as regular coffee purchases, or picking up magazines). In addition, it can be tedious to keep track and report every purchase of an ice cream cone or a new pair of socks. When you think about it, it would be difficult to purchase gifts for each other if all spending must be disclosed!

A nice way to allow each partner some freedom for independent spending is for each to have an allowance. (Did you think allowances were just for kids? Nope. They can be great for adults too!) Then each partner has some autonomy, and some financial privacy within limits.

If you manage money with a partner, what can you do to make sure your financial relationship is cooperative and straightforward?
Yard & Garden: Making the most of your Apple Harvest Experience

As the weather cools and summer gives way to fall, a favorite fall pastime emerges: apple harvesting. Fall is the perfect time to harvest and enjoy apples. How can Iowans make the most of their apple experience this year? Here are some tips from Iowa State University Extension and Outreach horticulturists on the best way to enjoy apples this fall. To have additional questions answered, contact the ISU hortline at 515-294-3108 or hortline@iastate.edu.

When should I harvest apples?

The harvest period for apples varies from one cultivar to another. For example, Jonathan apples are normally harvested in mid-September. The harvest season for Red Delicious apples is normally late September. However, the harvest time may vary by one or more weeks from year to year due to weather conditions during the growing season. Gardeners should base the harvest time on the maturity of the apples rather than a calendar date. Good indicators of apple maturity are taste, texture and color.

Mature apples are firm, crisp, juicy and well-colored, and have developed the characteristic flavor of the cultivar. Color alone is not a reliable indicator of maturity. Red Delicious apples, for example, often turn red before the fruit is mature. Fruit harvested too early are astringent, sour, starchy and poorly flavored. Apples harvested too late are soft and mushy.

When harvesting apples, pick and handle the fruit carefully to prevent unnecessary damage. Sort through the apples during harvest. Remove and promptly use bruised or cut apples. Also, remove apples that exhibit insect and disease problems. Separate the apples by size. Use the largest apples first as they don’t store as well as the smaller fruit.

What are the proper storage conditions for apples?

Temperature and relative humidity during storage are critical for maximum storage life. Optimum storage conditions for apples are a temperature near 32 degrees Fahrenheit and a relative humidity between 90 and 95 percent. Apple cultivars, such as Red Delicious, stored under optimum conditions may be stored up to three to five months. Apples stored at 50 F will spoil two to three times faster than those stored at 32 F. If the humidity during storage is low, apples will dehydrate and shrivel.

Small quantities of apples may be placed in perforated plastic bags and stored in the refrigerator. Perforated plastic bags maintain a high relative humidity, while they prevent the accumulation of excess moisture inside the bags.

Large quantities of apples can be stored in a second refrigerator, cellar, unheated outbuilding or garage. Place the apples in perforated plastic bags or plastic-lined boxes/crates. Apples should be moved from unheated outbuildings and garages prior to extremely cold weather as storage temperatures will likely drop well below freezing. Apples will freeze when temperatures drop below 30 F. Frozen apples deteriorate rapidly once thawed.
Yard & Garden: Making the most of your Apple Harvest Experience cont’d.

What are the black blotches or spots on my apples?

The problem is likely sooty blotch and flyspeck. Sooty blotch and flyspeck is a fungal complex that colonizes the waxy cuticle of the apple. Sooty blotch appears as dark brown to black, 1/2 inch or larger smudges on the surface of the apple. Flyspeck produces clusters of shiny, round, black dots. Individual dots are about the size of a pinhead. Environmental conditions that favor sooty blotch/flyspeck development are moderate temperatures and extended wet periods in late summer/early fall.

Sooty blotch and flyspeck live on the surface of the apple. Damage is mainly cosmetic. The apples are safe to eat. They’re just not very attractive. Sooty blotch and flyspeck can be removed with vigorous rubbing.

Cultural practices and fungicides can help control sooty blotch and flyspeck. Proper pruning of apples trees and thinning of fruit promote drying and reduce the severity of sooty blotch and flyspeck. Fungicides also may be necessary.

Tips for Storing Fruits and Vegetables

Are you wondering what should be stored in the drawers of your refrigerator? It is important to know how to best use them to keep your produce at top quality for as long as possible!

Refrigerator drawers are designed to help you adjust the humidity level so it can be different from the rest of the refrigerator. Many drawers have a control that allows you to increase or decrease the air flow coming into them. Less air flow means higher humidity. Since different produce require different levels of humidity it allows you to tailor the drawer to the produce inside and it will last longer.

Here are a few tips to store your fruits and vegetables in the refrigerator:

1. Vegetables typically like high humidity and fruits like lower humidity.
2. Leafy greens like high humidity (85-95%) and cold temperatures (32-40°F). This includes lettuce, spinach, chard, collards, mustard greens and watercress. Bulbs like green onions, leaks and endive should also be stored here.
3. Apples, grapes, cherries, apricots, nectarines and other tree fruits like less humidity and cold temperatures (32-35°F).
4. Don’t put ripe fruits and veggies in the same crisper drawer since fruits give off ethylene gas. Apple, pears, plums, cantaloupes and peaches are all high-ethylene producers. This can cause green vegetables to turn yellow, lettuce to get rust colored spots, potatoes to sprout and carrots to turn bitter.
5. Citrus fruits like oranges, lemons and grapefruit can be stored in the main part of your refrigerator since they prefer even less humidity.
6. Some fruits and vegetables do better outside of the refrigerator. Tomatoes, potatoes and onions prefer a cool, dark, dry place. (65-70°F).
7. Wash your fruits and vegetables before eating, not before storing them.

By storing your foods properly you save money since your fruits and vegetables will remain fresh as long as possible!
NEW this year will be a 5K Run/Walk "GLOW RUN". Saturday, October 25th registration at 6:30 pm with the run beginning at 7:00 pm at the fairgrounds in Thompson. Registration will get you a shirt, glow necklace and excitement! Come out and Glow with us!

Family Fall Festival

Winnebago County Extension, 4-H Clubs, and local businesses will be sponsoring the 8th annual FAMILY FALL FESTIVAL Sunday, October 26th from 2:00-4:30 pm at the Winnebago County Fairgrounds in Thompson.

Activities include:
- Haunted hayride
- Inflatables
- Kids games and crafts
- Hot Dog Roast
- Corn Pool
- Horse Drawn Hayride

There will also be local entertainment on the open stage, so bring your lawn chairs!!! The event is free and fun for the whole family! We hope to see you there!

More info online or call the office.
If you have questions contact Libby Myer at 641-584-2261 or 888-408-6606 email lmyer@iastate.edu.