



Acreage Living

February-March 2004

www.extension.iastate.edu/Pages/acreage/

In This Issue

	Page
Conservation efforts	2
Tree selection	2
Debt reduction	3
Surface runoff	4
Low-cost trees	5

Acreage Living is published bimonthly. Please share it with your acreage neighbors. Call your local ISU Extension Office to be placed on the mailing list or contact an ISU Extension staff member listed below to suggest topics for future articles.

Editors:

Shawn Shouse
sshouse@iastate.edu
(712) 769-2600

Linda Nelson
lsnelson@iastate.edu
(515) 993-4281

Joy Rouse
jmrouse@iastate.edu
(515) 961-6237

Designer:

Paulette Cambridge
paulette@iastate.edu
(712) 769-2600

If you plant it, they will come

By Steve D. Lekwa, Director, Story County Conservation Service

Much has been written about attracting wildlife to our homes and yards, but in some cases even the creatures we initially welcome can become nuisances. Deer, Canada geese, and cute little bunnies and chipmunks come to mind. Wild creatures can wear out their welcome when our landscape plants become their preferred foods.

ISU Extension Wildlife Biologist Jim Pease advises there are a few plants less attractive to twig and bark nibblers such as deer and rabbits. These plants may have thorny defenses or may contain chemicals that actually disrupt digestion. Spruces, red cedar (juniper), and both red and Austrian pine are conifers that are usually left alone until more favored foods are gone. They may still be attacked by buck deer rubbing “felt” off their antlers in the fall, though.

Shrubs and small trees that are less attractive to deer and rabbits include boxwood, barberry, lilacs, forsythia, and both Russian and autumn olives. The latter two should be considered with caution because they can become invasive weeds in woods and unmowed areas. Trees from the legume family such as locusts are also less favored.

The famous movie quote, “build it and they will come,” might be paraphrased to “plant it and they will come” with regard to acreage wildlife. Creatures will eat nearly anything we plant in our yards and gardens, and a few seem to have a particular taste for the more expensive decorative ornamentals. Remember that under severe winter stress wildlife will eat even things they normally avoid. You can select plants that are less attractive to wild animals, but you may still need to rely on repellents or exclusion with fences to save your favorite landscape plants from the neighbors that lived on the land before you arrived.

For more information, check out these publications: ***Plants Not Favored by Deer***, <http://cecommerce.uwex.edu/pdfs/A3727.PDF>, and ***Controlling Rabbits in the Landscape***, <http://ohioline.osu.edu/hyg-fact/1000/1031.html>.

IOWA STATE UNIVERSITY
University Extension

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Many materials can be made available in alternative formats for ADA clients. To file a complaint of discrimination, write USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue SW, Washington, D.C. 20250-9410 or call (202) 720-5964.

NRCS helps acreage owners with conservation efforts

By Rich Wrage, Boone County Extension Education Director

Iowa is a diverse state made up of many young and old geographical land formations. This land is divided up and owned by a diverse group of people. From large scale farm operators to small acreage holders, conservation practices are an important part of modern crop and livestock production, as well as acreage ownership.

The Natural Resource and Conservation Service (NRCS) is a division of the U.S. Department of Agriculture. It is responsible for promoting conservation through sound and practical land

management practices. By providing technical assistance to landowners in the form of advice, basic information, and financial incentives, NRCS can help to improve the soil, water, wildlife habitat, and air quality on your acreage.

Acreage owners have many opportunities to apply conservation practices to their land, no matter how large or small their acreage. NRCS can provide information on soils and technical assistance for wind breaks, native prairie grasses, soil erosion problems, managing livestock

manure, or other natural resource issues. NRCS can potentially help you make your conservation goals happen with programs that provide cost-share dollars, too.

If you have a conservation project or need technical assistance, please contact your local NRCS service center. To find out where the office in your county is and to learn more about NRCS, visit www.ia.nrcs.usda.gov. You also can find NRCS telephone numbers in your local phone book. Look for the county seat, and then under U.S. Government in the white pages.

Tree selection - The right tree in the right place

By Eldon Everhart, ISU Extension Horticulturist

Tree selection is one of the most important investment decisions a homeowner makes when landscaping a new home or replacing trees. Most trees outlive the people who plant them. Consequently, it is important to match the tree to the planting site.

The most frequently asked question is, "What tree should I plant?" Before this question can be answered, you must address the following: Why is the tree being planted? Do you want the tree to provide shade, fruit, or seasonal color, or act as a windbreak or screen? What is the size and location of the planting site? Does the space lend itself to a large, medium, or small tree? Are there overhead or belowground wires or

utilities in the vicinity? Do you need to consider clearance for sidewalks, patios, or driveways? Are there other trees in the area? What soil conditions exist? Is the soil deep, fertile, and well drained, or is it shallow, compacted, and infertile? What type of maintenance are you willing to provide? Do you have time to water, freeze, and prune the newly planted tree? If not, will you rely on a professional tree business for assistance?

Tree function

Properly placed and cared for trees increase the value of our real estate. A large shade tree provides relief from the summer's heat and, when properly placed, can reduce summer cooling costs.

An ornamental tree provides beautiful flowers, leaves, bark, or fruit. Evergreens with dense, persistent leaves can provide a windbreak or a screen for privacy. A tree that drops its leaves in the fall allows the sun to warm a house in the winter. A tree or shrub that produces fruit can provide food for the owner and/or attract birds and wildlife. Trees reduce the glare from pavement, reduce run off, filter out pollutants, and add oxygen to the air we breathe. Trees also improve the quality of life on our property.

Form and size

Frank Lloyd Wright, the famous architect, once commented that "form follows function." This is a

continued on next page

continued from previous page

good rule to remember when selecting a tree. Selecting the right form (shape) to complement the desired function (what you want the tree to do) can reduce maintenance costs and increase the tree's value in the landscape.

When selecting a tree, consider its mature size. Trees grow in a variety of sizes and shapes that

will fit the planting space available. Depending on your site restrictions, there are hundreds of combinations of form and size from which to choose. You may choose a small spreading tree in a location with overhead utility lines. You may select a narrow columnar form to provide a screen between two buildings. You may choose large vase-shaped trees to create

an arbor over a driveway. You may even determine that the site does not have enough space for a tree of any kind.

In the next issue of *Acreage Living*, we'll continue this tree discussion looking at site conditions (soil, drainage, space, exposure, and human activities) and how they affect tree selection.



Reduce your debts the PowerPay way

By Mary Beth Kaufman, ISU Extension Family Resource Management Field Specialist

Most of us have some debt whether it's a credit card, a car loan, or a home mortgage. If you're making minimum payments on these debts, do you know exactly how long it will take to pay them off? Would you like to know how much you could save if you paid a little more each month? If you received a holiday monetary gift or plan to receive a 2003 tax refund, would you like to know the best way to "invest" that money?

If you're a consumer with debt, you may not realize that you have a risk-free investment at your fingertips that can produce double-digit returns. Put simply, paying off debt and reducing the amount of interest paid is one of the best investments a consumer can make.

A program available from Iowa

State University Extension gives consumers a visual picture of how they can reduce the repayment periods and the money required to pay off debt. The PowerPay computer debt analysis program first calculates what repayment time and interest costs will be if a consumer continues making payments at the current level. It's surprising for many consumers to see the interest costs and the length of time it takes to repay debts such as credit cards, especially if they are making only the minimum required payment.

Next, PowerPay calculates the possible savings from paying off creditors with the highest interest rate first. This scenario is where the greatest savings are typically found. However, a consumer can choose to pay off the lowest balance or the shortest term first. The program can even handle

customized repayment plans such as paying off a relative first or adding an optional monthly payment if funds are available. All of this information is printed out for you and can include as many as 99 creditors.

The secret behind "power payments" is that as soon as one debt is paid off, the monthly payment for that loan is applied to the next debt. Money from paid loans continues to be combined towards other debts until all are paid. The total amount of money paid towards debts remains constant until all are paid. It is not necessary to come up with extra money to be successful.

To find out more about the PowerPay program, contact your local ISU Extension office. Staff there can put you in touch with an Extension family resource

continued on next page

continued from previous page

management specialist or a certified financial counselor serving your county. To receive a free, confidential PowerPay analysis, you need to complete a worksheet that includes the names of creditors, monthly payments, interest

rates, and outstanding balances. You can access the PowerPay worksheet on the Web at www.extension.iastate.edu/financial/powerpay.html. PowerPay was developed by Utah State University Extension.

The program gives consumers individualized information to help make debt reduction decisions and control credit use. Don't delay . . . get your PowerPay analysis today!

Best management practices help acreage owners manage surface runoff

By Kapil Arora, ISU Extension Agricultural Engineering Field Specialist

Watersheds, big or small, receive water from individual lots as surface runoff. Water from rainfall and snow melt that does not absorb into the soil becomes surface runoff. It carries with it any contaminant it comes in contact with such as soil, leaves, pesticides, fertilizers, oils, etc. It's important to remember that we all live in a watershed, no matter where we live. Because we are always downstream from someone else, it is important for every homeowner to understand his or her role in watershed management. A simple starting point for managing surface runoff is to reduce runoff from individual lots.

Activities that acreage owners can do to manage their watersheds are generally referred to as Best Management Practices (BMPs). These activities not only help to reduce the amount of runoff, but also help to improve runoff quality. As acreage owners implement these simple activities on their lots, they should find out which watershed they live in, who

lives upstream from them, and who lives downstream.

Simple activities that can help to reduce surface runoff include the following:

- Cover all bare soil areas with some type of vegetation and/or mulch. Covers such as plants, trees, compost, mulch, etc., help to increase water absorption into the soil.
- Within your acreage, plant natural species of vegetation that are more deeply rooted than turf grass. This also helps water absorption.
- If your acreage is close to a stream or a creek, consider establishing a buffer zone along the edge of your property next to the body of water. Buffer zones consist of natural vegetation, woody plants, and trees that help absorb water into the soil and, at the same time, slow down the runoff leaving the acreage.

• Do not drive up and down your acreage with your car, pickup, or any other heavy equipment. Heavy equipment traffic can compact the soil, which results in more runoff.

• Consider landscaping your acreage in a way that helps water absorption and infiltration. For example, in low areas of the acreage consider rain gardens and/or a small wetland or a pond.

• Large volumes of water moving at a fast speed across an acreage can cause soil erosion. If erosion is visible, guide the water across the acreage in a way that slows it down. This will help to reduce erosion. Investigate the possibility of establishing a terrace or a bio-swale to slow water runoff.

Implementing these BMPs can help to manage surface runoff on your acreage. To learn more about storm water management and runoff control, visit www.soil.ncsu.edu/assist/homeassist/stormwater.

State Forest Nursery offers low-cost trees for conservation purposes

By George Warford, Adel District Forester, Iowa Department of Natural Resources

The State Forest Nursery provides a consistent supply of quality, low-cost tree and shrub nursery stock from native seed sources to support forestry, wildlife, and conservation programs on public and private lands in Iowa. In business since the mid-1930s, the State Forest Nursery today has facilities in Ames and Montrose. These facilities grow between three and five million conservation trees and shrub seedlings and distribute them to approximately 2,800 Iowa landowners. These landowners then reforest 6,000 to 8,000 acres annually.

These conservation trees and shrubs are bare root stock, one to three years old, and 6-24 inches tall. They are sold in minimum quantities of 500-plus plants. Evergreens cost \$25 to \$30 per hundred and hardwoods and shrubs cost \$37 to \$45 per hundred. They can only be used for conservation purposes such as reforestation, soil erosion control, wildlife habitat, and water quality protection. To avoid conflicts with private nurseries and garden centers, they can't be used for farmstead windbreaks, shade, or ornamental purposes.

If you don't want to buy 500-plus trees at once, there are four special packets you can purchase.

Songbird Packet – Twenty trees (8-24 inches tall) for \$20; includes

two bur oaks, two white pines, four wild plum, four chokecherry, four gray dogwoods, and four serviceberry. Recommended by the Audubon Society of Iowa.

Wildlife Packet – 200 trees (8-24 inches tall) for \$90; includes 50 white spruce, 50 bur oak, 50 gray dogwoods, and 50 common lilac.

Turkey Packet – 200 trees (8-24 inches tall) for \$90; includes 50 bur oak, 50 red oak, 50 pin oak, and 50 gray dogwood. Recommended by the Iowa Chapter of the National Wild Turkey Federation.

Pheasant and Quail Packet – 200 trees (8-24 inches tall) for \$90; includes 50 red cedar, 50 wild plum, 50 ninebark, and 50 gray dogwood. Recommended by Pheasants Forever chapters.

The songbird and wildlife packets sell quickly and may not be available at this time of year, but any of the packets are available as long as supplies last or through the spring tree planting season.

To order or for more information, call the State Forest Nursery at (800) 865-2477, or visit the State Forest Nursery Web site at www.iowadnr.com/forestry/.

When ordering trees, be aware of a new insect, the Emerald Ash Borer. This new exotic beetle from Asia has high potential to damage Iowa's forests within the next five to ten years. This insect recently became established in Michigan and Ohio and is expected to move west toward Iowa.

The larvae stage of this beetle bores into ash trees, first causing branches to die. After an infestation of two to three years, the whole tree may die. The Iowa Department of Natural Resources (DNR), Bureau of Forestry, began preparations this year to counter and manage this new pest. Questions regarding this insect as well as other insect and disease problems may be directed to your Iowa DNR district forester. You can find the forester in your area by going to the Web site listed above and clicking on the "Contact Your District Forester" link.

48th Annual Shade Tree Short Course

March 9-10, 2004

Iowa State University, Scheman Building, Ames

For more information, go to www.ucs.iastate.edu/304/shade.htm