# Acreage Living

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## Spring Lawn Care by Eldon Everhart, ISU Extension FS/Horticulture

by Eldon Everhart, ISU Extension FS/Horticulture Phone: 712-755-3104 - e-mail: everhart@iastate.edu

Many of us are tempted to fertilize and seed our lawns as soon as warm weather arrives in late March or early April. How ever, that is usually too early to control weeds in the lawn.

Ingeneral, fertilizers are best applied after Aprill. Select fertilizers that contain slow release nitrogen sources. These will be listed on the fertilizer bag as sulfur-coated urea, methylene urea, IBIU, trizzone, or as a natural organic fertilizer. Do not apply more than one pound of actual nitrogen per 1,000 square feet. For example, five pounds of a 20-5-10 fertilizer are needed to apply one pound of actual nitrogen.

When fertilizing, be sure to remove any fertilizer that was applied to sidewalks or driveways. Fertilizers will run off smooth surfaces very rapidly, while minimal runoff will cour on turfgrass areas. This important lawn maintenance practice can help protect our water resources.

Seeding a new lawn in the spring is possible if done properly. First, the site needs to be evaluated for the need of soil amendments. Conduct a soil test and incorporate the needed soil amendments.

Second, the site should be graded to slope away from buildings. Leaving depressions in the lawn will only create future problems.

Third, select the right seed for the site. If you plan to have a lawn for show, select a seed mix containing improved cultivars of Kentucky bluegrass and peremial ryegrass. A void cultivars like 'Park' or 'Nugget' in these situations. If the site is shedy, a void Kentucky bluegrass and use either a fine leaf feace or tall feace.

Fourth, seed the area according to proper seeding rates. Seed is applied on a 1,000 square foot basis. For example, sow 1.5 pounds of Kentucky bluegrass, six pounds of tall fescue, and three pounds of fine leaf fescue seed per 1,000 square feet. Seed will not germinate until soil temperatures are close to 65 degrees Fahrenheit. Therefore, delay seeding until later in April

Fifth, apply a starter fertilizer that contains
Tuper san if or abgrass has been a problem in the
past. Tuper san is the only preemergent herbicide
that can be used at seeding.

Sixth, protect the seedbed with straw mulch. Apply one bale of weed-free straw per 1,000 square feet. The straw will help prevent erosion and maintain proper moisture for the germinating seed.

Finally, keep the seedbed moist with frequent light invication.

Weed control in the spring is a lawn care practice that should be considered carefully. If your lawn has a good dense stand of turfgrass, weed control may not be needed. However, if the lawn has a history of weed infestations, then appropriate control measures may be warranted.

For best control of crabgrass, apply a premergence herbicide just before crabgrass germination. This normally occurs when soil temperatures near 60 degrees Fahrenheit.

Do not try to control dandelions or other broadleaf weeds in early spring. These weeds are translocating their carbohydrates upward to the leaves at this time. Herbicide applications will often burn off the shoots but may not kill the root system. In addition, herbicide drift off target to

nearby plants is much more apt to occur in early spring. It is often better to wait until late summer or early fall to treat demollions or other broadleaf weeds.

Thatch control should be considered if the thatch layer is greater than 1/2 inch in depth. Power raking is a mechanical method of thatch control. Power raking can damage the turf and preemergence crabgrass herbicides should be applied after raking and thatch removal. On the other hand, core aerating the lawn will help the thatch to naturally decompose. Aeration is also less damaging to the grass.

For more information on lawn care, the following ISU Extension publications are available at your local county ISU Extension office or they can be downloaded from the Internet at: http://www.wextension.iastate.edu/pubs/ga.htm

PM 930 Home Lawn Care Weed Control PM 1063 Turfgrass Management Calendar: Kentucky Bluegrass Lawns PM 1392 Iowa "Don't Bag It" Lawn Care PM 1755 Understanding Thatch in the Home Lawn

### **Boost Family Financial Stability**

by Mary Beth Kaufman, ISU Extension FS/Family Resource Management Phone: 712-755-3104 - e-mail: mbkaufma@iastate.edu

Before the tax season winds down and all the financial records are filed away, take steps to boost your family of inancial stability. Choose from the following list of ideas.

• Send for a copy of your credit report and correct any errors you find. Contact the ISU Firancial Courseling Clinic to obtain copies of your credit report from all three national credit bureaus for only \$15 total (normal price is \$8.50 each). Send your request in a letter along with \$15 payable to Iow a State University, ISU Firan-

cial Counseling Clinic, Palmer HDFS Building #1331, Ames, IA 50011-4380. The clinic stoll free phone number is 1-866-282-5813 or you may check their websiteat www.frs.iastate.edu/firancial.

Gather important personal and financial information and place in one accessible location using an organizational tool like extension's "Cetting Organized" workbook. Included are guidelines for the kinds of records to keep, a wealth of forms on which to record the information, and suppess

tions for where to keep the records. Request a copy at your local extension office at a cost of \$4.

- Make a plan to reduce your debt level. Find out how long it will take you to pay off debt, how much interest you are paying, and how to pay off debt more quickly. Contact your extension of fice for a leaf leta bout "PowerPay," a computer debt analysis a vailable free from ISU Extension. Or, go to the extension financial management web site for information about PowerPay at www.extension.iastate.edu/financial.
- Checkyour homeowner's insurance. Is its value keeping up with the value of your home? The ISU Extension publication, "Money Mechanics: Home Insurance" Pm1456, may have some useful information. Request a copy at your local extension office or download it from the ISU publications website: http://www.extension.iastate.edu/pubs/.
- If you' regetting backa large tax refund or need to pay taxes at year end, check your tax withholding (W-4form) to make sure they renot too high or too low.
- Make a net worth statement. Use it to set goals and review progress since last year. A form is

- provided in ISU Extension publication Pm1452a, "Money Mechanics: Record Keeping." Request a copy at your local extension office or download it from the ISU publications web site: http://www.wextension.iastate.edu/pubs/.
- Plan how you'll veryour tax refund. Taking time to consider the options will help make sure you use the money in ways that are most important to you. Paying off high-interest debt, improving your emergency savings fund, starting an IRA, or contributing to your IRA are all good ides.
- Use part of your tax refund to seed a revolving savings account that can help with periodic expenses such as semi-annual insurance premiums, holiday and birthday expenses, back-to-school supplies or other expenses that don't come every month. After your initial deposit, add money every month and don't touch that account for anything else. When the expenses come along, the money will be there ready to go.

Whatever your financial situation, this is a great time of year to take action to improve your bottom line, beef up your security, or organize information so it can easily be found.

#### Termites in Iowa

by Donald Lewis, ISU Extension Entomologist Phone: 515-294-1101 - e-mail: drlewis@iastate.edu

The termites commonly found in Iowa are called subterranean termites because they live underground. Termite colonies are highly organized societies of several hundred thousand to one million or more individuals within a loose collection of underground tunnels and chambers. Workers (1/8-inch, creamy white, wingless, segmented body, bead-like antennae) are the most numer ous members of the colony. They build and maintain the nest, care for the immatures, and forage for food to eat and carry back to the nest. Termite food consists of wood and other cellulose products such as paper and cardboard. Reproduc-

tives, i.e., queens and kings, produce the new offspring, while soldiers guard the colony from invasion. Swarmers (3/8-inch, straight-sided, black body, silver wings) are male and female adults that emerge from well-established colonies to attempt to establish new colonies.

Subterranean termite workers constantly explore for food by excavating a network of random, pencil-sized turnels through the soil in the area surrounding their nest. Foraging may occur over considerable distances - up to 100 meters (330 feet) in some cases. Homes become infested when the termites find a way into the house during their constant and random search for food.

A termite infestation in the home is usually not obvious because most activity is concealed. Signs of a termite problem include the presence of pencil-wide mud foraging tubes on foundation walls, floor joists, etc., the presence of damage







Soldier

Worker

Swarmer

Illustrations courtesy of Ohio State University Extension bulletin HYG-2092-97

inside structural wood, drywall, paneling, molding, paper or cardboard, and emergence of swarmers.

Presence of termites in or near a house is reason for inspection of the house and property. There is no need to panic or rush. Takeyour time to get complete information. If termite activity is confirmed or if treatment is recommended, get at least three opinions and estimates from local, reputable pest control firms.

Additional sources of information: http://www.ipm.iastate.edu/ipm/iiin/termites/default.html

Pm-1496, Selecting a Termite Control Service http://www.extension.iastate.edu/Publications/PM1496.pdf

Note: this information is valid for Iowa. It may or may not apply in your area.

#### Lingo Lexicon

Wetland - A term generally applied to any area where the ground is temporarly, seasonally, or permanently wet and that, under normal circumstances, is coupied by water-loving or water-tolerant vegetation, such as cattails, sedges, or willows. Many different types of wetlands exist, characterized by different hydrology, water chemistry, soils, and surrounding topography. Some commonly heard terms relating to different wetland types include swamp, marsh, bog, pothole, bottomland, slough, fen, seep, wet meadow, and oxbow.

More information on wetlands can be found at the IowaWetland web site at http://www.iawetlands.iastate.edu/ and in the following bulletins available online or from ISU Publications distribution through your county Extension office or by calling (515) 294-5247:

IAN 204, Ibwa W etlands — Biological Communities, http://www.extension.iastate.edu/Publications/IAN204.pdf

Pm-1351f, Managing Iowa Habitats Fen Wetlands, http://www.extension.iastate.edu/Publications/PM1351F.pdf

Pm-1351h, Managing Iowa Habitats: Restoring Iowas Wetlands,

http://www.extension.iasta.te.edu/Publications/PM1351H.pdf

Pm-1425, W etlands, http:// w w w extension.iasta te .edu/Publica tions/ PM1425.pdf

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