



**Protect trees now to prevent severe winter damage**

By Toby Day, MSU Extension horticulture specialist

Throughout Montana, many trees including ash, cottonwood, maple, willow and even Colorado blue spruce have suffered moderate to severe winter damage due to the early and prolonged October freeze that we encountered last year. Some species, such as ash, have all but died, leaving just suckers growing from the base. In the case of Colorado blue spruce, many have just one or two branches that have died with more showing effects each month.



The extent of damage is somewhat determined by the species or variety of tree, while much of the damage can be traced to trees that weren't able to harden off, a term that describes a tree's tolerance in response to colder temperatures and shorter days. While sudden cold snaps like the one last October will always create some fall freeze damage to trees, we can help trees prepare for the cold with a few simple tips.

Withholding water and fertilizer and limiting heavy pruning in the fall will encourage trees to harden off properly. This includes evergreens, such as pine, fir and spruce. Heavy pruning and late fertilizer treatments encourage growth rather than hardening off, so restrain from fertilizing and pruning trees until spring. Throughout the month of September and into October, reduce and even stop watering trees unless they show signs of wilting. Once leaves turn color on deciduous trees and fall off, the trees (including evergreens) are in a dormant state. Once dormant, the trees will not respond to watering. However, after leaves have fallen, it is important to resume watering to saturate soil so that the trees have a water reserve for coming out of dormancy, which could be as early as the first week in January. Following leaf drop, water deeply once a week until the ground freezes.

While many parts of the state experience continual measured snowfall in winter, areas in drier regions may see trees that have suffered even more winter desiccation. Evergreen trees and shrubs show signs of extreme water loss to their needles and twigs following winter. Even though the ground may be frozen, it is a good practice to bring the hoses out periodically and water trees throughout the winter to supply the trees with water - especially during warm periods in winter when the Chinook winds blow.



Protecting newly planted trees from winter desiccation is important. Construct sun barriers for newly planted evergreens on the windward and south side of trees or shrubs to protect them from drying winds and intense reflective winter sun. Tying burlap between fence posts or even propping a wooden pallet on end usually does the trick. Deciduous trees with smooth and dark bark should have trunks wrapped with a tree wrap to reflect the sun, reducing sunscald to the bark.

To learn more about proper tree care, you can download a free MontGuide, a self-learning resource from Montana State University Extension, called "What's Wrong with This Tree?" at <http://msuextension.org/publications/YardandGarden/MT199518AG.pdf> or by picking up a free copy at your local MSU county or reservation Extension office.



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**Contact Us**

**John Halpop**  
**Meghan Phillippi**  
Agents  
MSU Extension,  
Sanders County  
2504 Tradewinds Way  
Suite 1B  
Thompson Falls, MT 59873

(406) 827-6934  
Fax: (406) 827-4315

[sanders@montana.edu](mailto:sanders@montana.edu)  
[jhalpop@montana.edu](mailto:jhalpop@montana.edu)  
[meghanp@montana.edu](mailto:meghanp@montana.edu)

[www.montana.edu/sanders](http://www.montana.edu/sanders)  
[www.msuextension.org](http://www.msuextension.org)  
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## Winter Power Outage: Are You Prepared?

By Mike Vogel, MSU Housing Specialist

Without power you quickly lose access to many essentials of modern life. Depending on the time of year and the duration, a power outage can mean the difference between life and death. On the other hand, while a summer wind storm can cause a temporary loss of power and be a major inconvenience and loss of food in the freezer; even a short winter outage in Montana is a risk to humans, livestock, pets and structures.

**Are you prepared?** Since you never know when and how long you could be without power here are a few tips to prepare for these three essentials:

1. warmth and comfort
2. cooking and water
3. sanitation, hygiene and health

**General:** Prepare an emergency kit (batteries, flashlight, foods, waters, bedding, candles, etc.) for at least 72 hours without power – in isolated rural areas, especially during winter months perhaps longer.

**Safety Comes First!** During the winter if you need emergency heating for your home, to decrease the risk of starting your house on fire, getting injured, and being poisoned from toxic fumes; safety is the primary consideration when choosing and using backup heating and cooking systems.

**Home Heating Options:** Severe winter storms can cause power outages for a few days or even weeks. Some common alternative sources of home heating are fireplaces, space heaters, wood-burning stove and kerosene heaters. Keep in mind however, for stoves that have blowers, augers to feed fuel-pellets or other electric controls, these appliances will not fully function without electricity. Of course using any non-electrical/utility provided fuel heating system will require an ample supply of wood, pellets, propane, kerosene, etc.



Appliances that should not be used for home heating:

- Charcoal grills
- Unvented shop-type propane space heaters
- Unvented home kerosene heater (unless properly vented)

In the event of a furnace break-down, it is tempting to use appliances that still have electric or gas supply to them. However, using appliances that are not designed for home heating is a dangerous compromise. Appliances that are not designed for home heating include:

- Gas and electric oven and stove
- Gas clothes dryer
- Charcoal grill
- Unvented coal, oil, wood and pellet heaters/stoves

**Emergency Cooking:** During an emergency, providing hot meals for your family may be difficult. A wood stove or indoor fireplace provide heating options. Unless used outdoors do not attempt to use gas or charcoal grills and camp stoves indoors. Keep a supply of meal-in-a can (don't forget the can opener) foods such as stews, soups, canned meats, beans, or spaghetti to supplement dry products like powdered milk, cereal, bread, dried meats, and cheeses. Freeze-dried meals for campers and backpackers are often excellent foods that can be prepared with a minimum of heat and water.



**Sanitary Facilities:** If your water is shut off for an extended time, sanitation quickly becomes a problem. To prepare for a power and water outage a portable camper-type chemical toilet with plenty of extra toilet paper is a clean alternative. For short outages, conserve the water in the toilet by turning off the water supply at the base of the toilet or disconnect the handle. When flushing is absolutely essential, flush only enough water to avoid toilet clogs. Instruct users to put toilet paper in a separate covered container.

**Water Supply:** If you rely on electricity to run your water pump, a power outage will restrict your water use for cooking, drinking, laundry, bathing and flushing the toilet. Prepare for an outage by storing water in large covered containers and in the bathtub. During an outage keep in mind that the water heater, toilet tanks and the household plumbing has a sizable but limited water supply which should be saved for later use. For cooking and drinking prepare by having sealed bottled water on hand.



**Home Generators:** Today portable and whole-house electric generators are widely available and used to restore power to some home appliances during a power outage. However, if not installed and used properly, can also become a hazard. When selecting, installing and using a portable generator give special attention to how much wattage the generator can accommodate so that it does not overload and malfunction.

Never use a portable generator indoors. Place outdoors with the exhaust away from vents, windows and doors to prevent carbon monoxide from entering the house.

Have whole-house generators installed by a qualified electrician.

Never try to power the house wiring by plugging the generator into a wall outlet. For portable generators it is best to plug appliances directly in the generator using a heavy-duty, out-door rated extension cord.

Have ample fuel available for extended generator use

**Freezing Pipes:** Without heat and low temperatures you will have to protect pipes and water sources from freezing. If your water supply has not been discontinued, you can keep water from freezing in the pipes by dripping water from the kitchen and bathroom faucets. If your water supply has been shut off for during freezing temperatures for an extended time considering draining all pipes, including the water heater, toilet tanks furnace boiler, dish and clothes water pumps. If convenient to locate, water equipment such as the water softener and pressure tanks could be covered with blankets, bales of straw or other insulative materials.



In preparation for an outage, it is important to familiarize yourself with your home plumbing and heating systems in advance so you can quickly take action to avoid costly water damage later. During your assessment and preparation, it may also be necessary to install additional drain valves to conveniently access and drain your vital water supplies.

For more information to prepare for a winter power outage go to [www.montanahelp.org](http://www.montanahelp.org)

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## To Amort or Not to Amort

Robert O. Weagley, Ph.D., CFP(r), Chair, Personal Financial Planning, University of Missouri



*Amort* is defined as “lifeless” in my University owned edition of Webster’s Dictionary (circa 1958). It is also the root word for *amortize*, defined in that dictionary as “the gradual extinction of a future obligation”. This is what occurs when we repay our mortgage through our monthly payments. It is also my question of the week, as I have had

two people ask me if they should take money from their accounts and repay their mortgage. What are the considerations in making this decision?

### When you should consider paying off your mortgage:

When you have no other debts, such as credit card debt, at greater rates of interest. If you are paying an APR of 18% on your credit card debt and 5% on your mortgage, pay your credit card debt first. ALWAYS repay the highest APR loan first, if you have extra money to pay toward your debts.

When you have maximized your retirement savings, particularly up to the limit that your employer matches your contributions to your 401k, 403b, or other retirement plan. If your employer matches 50% your contributions up to a limit, then making a contribution up to the limit is like an immediate 50% return on your money. Besides, you don’t have to pay taxes on your contributions until you receive payments in retirement. The Federal Reserve has estimated that approximately 38% of

households making extra payments on their mortgage are making the wrong choice and underfunding their retirement savings as a result.

When you have established an emergency fund of three to six months living expenses. This is one of the key steps in financial planning, as it enables you to face life head-on and handle those little and, sometimes, big things that come your way. Importantly, an emergency fund allows you raise your deductibles on your property insurances, thus freeing more money for investing, as well as paying toward your mortgage. When you do not believe you can earn rates of return greater than the rate of interest on your mortgage from your investments. (I think this is what created this question to be so popular this week. Yet, today (Thursday) as I write this markets are up about 2%. I bet no one asks me this question today.) As the recession eventually ends, rates of return will exceed current mortgage rates. When that occurs, the money you spend on your house, could have been earning money for your child’s education, your retirement, or another life’s financial goals.

When the only reason you itemize your deductions for federal taxes is due to your mortgage. Everyone receives the standard deduction of \$5,700/\$11,400 (single/married filing jointly). Two-thirds of households take the standard deduction, rather than itemizing their deductions, as the standard deduction is the greater of the two for their circumstances. If this is you, there is no tax benefit to itemizing your mortgage interest. For those of you that really believe that tax deductions save you money, remember that they work this way: You pay \$1 of interest and the federal tax deduction saves you \$0.25 (assuming a 25% tax rate, more if you have state income taxes). I’ll tell you what, you give me \$1 and I’ll give you \$0.40 for as many dollars as you want to give me. That’s a 60% better deal than the one you get from the IRS. I doubt I have many takers.

When you have already established an adequate insurance program; life, medical, disability-income are all particularly important if you have financial dependents.

When you are not already “underwater” with your mortgage. It makes little financial sense to prepay, if there is a chance you may face foreclosure. Besides, if you are one of these homeowners it is probably best to put your money in an emergency fund – which you may not have – in order to help you with your transition to a new life.





When you have a burning desire to be debt free. I have no problem with people who want the sure "return" of not paying mortgage interest, as opposed to taking on the risk of investment markets. Please, however, make the best decision for your circumstances, not the "one size fits all" answers of the radio talk-show hosts.

As it is a math problem and this is coming from a major university to you, consider the following. We'll assume a \$100,000 mortgage with either a 30 or 15 year amortization period and either a 5.25% or 7.5% rate of mortgage interest, to illustrate the point. For each of the four combinations, we'll see how adding \$200 per month to your mortgage payment will reduce your total interest paid, as well as reduce the time until your mortgage is repaid.

Regular Payment 15 year mortgage (repay in 180 months):

5.75% interest; \$830.41 per month

7.25% interest; \$912.86 per month

Regular Payment 30 year mortgage (repay in 360 months):

5.75% interest; \$583.57 per month

7.25% interest; \$699.21 per month

Savings from adding \$200 per month to the payment for each of the above

15 year mortgage:

\$14,490 interest saved and repaid in 131 months for the 5.75% mortgage

\$19,643 interest saved and repaid in 130 months for the 7.25% mortgage

30 year mortgage:

\$49,896 interest saved and repaid in 198 months for the 5.75% mortgage

\$79,967 interest saved and repaid in 191 months for the 7.25% mortgage

Conclusion: A similar prepayment of mortgage principal is more advantageous the greater your mortgage rate of interest and the longer the amortization period of the loan.

Let's do one more example, although it is a different problem. Should you pay \$100,000 cash for a house or borrow \$100,000 at 5.75% to finance the house. (This is similar to repaying a mortgage in full.) The answer will depend on the rate of return you can earn on your money.

Option 1: Invest the \$100,000 at 7%. In 15 years the \$100,000 would grow to \$275,903

Option 2: Pay off the mortgage in full and faithfully invest the mortgage payment you would have paid at 7%. In 15 years, the 180 deposits of \$830.41 would be worth \$263,208. Thus, you are better off with the mortgage and keeping the \$100,000 invested at 7%.

However, if you can only earn 5% on your \$100,000 it would be worth \$207,892 in 15 years, while the \$830.41 deposits would be worth \$221,959. See, the answer depends on what you can earn on your money, as compared to the mortgage rate of interest.

As always, consult a qualified financial professional (or learn how to use a financial calculator) to address your particular situation with additional clarity, as an aid to your financial success.

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## Preserving Food at Home: A Self-Study

Announcing a free, self-paced, online course for those wanting to learn more about home canning and preservation.

- Introduction to Food Preservation
- General Canning
- Canning Acid Foods
- Canning Low-Acid Foods

This course is offered in the University of Georgia eLC system. UGA requires [registration](#) for you to receive a login. Register at [https://spock.fcs.uga.edu/ext/food/nchfp\\_elc/](https://spock.fcs.uga.edu/ext/food/nchfp_elc/)

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## So Easy To Preserve

The University of Georgia Cooperative Extension is pleased to offer the **5th edition** of its popular book, *So Easy To Preserve*. This beautiful book contains the latest U.S. Department of Agriculture recommendations for safe food preservation. *So Easy To Preserve* is now a 375-page book with over 185 tested recipes, along with step by step instructions and in-depth information for both the new and experienced food preserver. Chapters include *Preserving Food, Canning, Pickled Products, Jellied Fruit Products, Freezing and Drying*. This 5th edition has 35 new tested recipes and processes, in addition to a new section with recommended procedures for home-canned salsas. Print order form at <http://www.uga.edu/setp/>, or contact the Extension Office.





## Featured MontGuides

MontGuides are self-learning resources available from MSU Extension. Get yours at the Sanders County Extension

Office, or online at [www.montana.edu/publications](http://www.montana.edu/publications)

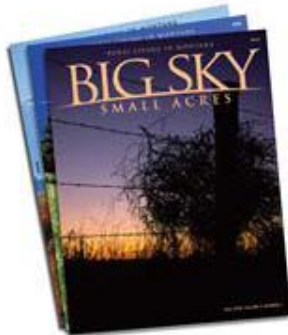


# Recipe Corner

- Settling an Estate: What Do I Need to Know?** (MT201004HR) This MontGuide is designed to help survivors start the process of settle an estate and ease the burden following the death of a loved one. It discusses tasks in the order they are commonly completed. The order presented is not necessarily the correct order for every estate because each estate is different. *Available online at <http://msuextension.org/publications/FamilyFinancialManagement/MT201004HR.pdf>*
- Revocable Living Trusts** (MT199612HR) Defines and explains the benefits, shortfalls, costs and tax consequences of living trusts. *Available online at <http://msuextension.org/publications/FamilyFinancialManagement/MT199612HR.pdf>*
- Field Care of Harvested Big Game** (MT199619AG) A must for hunters! How to properly dress big game animals in the field. Illustrated. *Available online at <http://msuextension.org/publications/OutdoorsEnvironmentandWildlife/MT199616AG.pdf>*
- A Sportsman's Guide to Landowner Relations** (MT199813AG) Provides information for sportsmen about the landowner perspective, obtaining permission, behavior on private land, and maintaining the welcome. *Available online at <http://msuextension.org/publications/OutdoorsEnvironmentandWildlife/MT199813AG.pdf>*

## Big Sky/Small Acres

As more people make Montana their home, traditional ranches and farms are being divided into smaller acreage lots. Big Sky/Small Acres is a quarterly publication produced by Montana State University Extension for those landowners, and anyone else looking for information and education on the natural resource issues they face as they care for their land. A one year subscription is \$8.00. Subscribe online at [http://www.msuextension.org/store/Products/Big-Sky-Small-Acres-Subscription\\_\\_BSSA.aspx](http://www.msuextension.org/store/Products/Big-Sky-Small-Acres-Subscription__BSSA.aspx)



## Sausage Corn Bread

### Ingredients

- 1 pound pork sausage
- 1 large onion, chopped
- 1 ½ cups cornmeal
- ¼ cup all-purpose flour
- 2 ¼ teaspoons baking powder
- ¾ teaspoon salt
- 1 (14.75 ounce) can cream-style corn
- ¾ cup milk
- 2 eggs
- ¼ cup vegetable oil
- 2 cups shredded sharp Cheddar cheese



### Directions

In a skillet, cook the sausage and onion over medium heat until meat is no longer pink and onion is tender; drain. In a bowl, combine cornmeal, flour, baking powder and salt. Add the corn; milk, eggs and oil. Pout half into a greased 10 inch ovenproof iron skillet. Sprinkle with the sausage mixture and cheese. Spread remaining cornmeal mixture on top. Bake at 425°F for 45-50 minutes, or until a toothpick inserted in the cornbread comes out clean.

## Pumpkin Dip

### Ingredients

- 1 (8 ounce) package cream cheese, softened
- 2 cups confectioners' sugar
- 1 (15 ounce) can solid pack pumpkin
- 1 tablespoon ground cinnamon
- 1 tablespoon pumpkin pie spice



### Directions

In a medium bowl, blend cream cheese and confectioners' sugar until smooth. Gradually mix in the pumpkin. Stir in the cinnamon and pumpkin pie spice until smooth and well blended. Chill until serving. Serve with gingersnaps, graham crackers, or apples.

-adapted from an [www.allrecipes.com](http://www.allrecipes.com)