

Osceola County's **SOLUTIONS** *for your LIFE*

January, February, March
2010

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Credit Cards: New Law Protects Consumers

Laura Royer

In 2009 Congress passed and President Obama signed the Credit Card Accountability Responsibility and Disclosure Act of 2009 — the Credit CARD Act — the most sweeping statutory changes in card protection for consumers since the Truth in Lending Act was enacted in 1968. The new law is intended to help protect consumers from abusive fees, penalties, interest rate increases and other unwarranted changes in account terms.

While the law generally will take effect on February 22, 2010, some important changes went into effect on August 20, 2009, and others not until August 22, 2010. Here's a look at key provisions.

EFFECTIVE AUGUST 20, 2009

New limits on fees and interest charges: One of the most important changes requires that monthly statements be mailed or delivered at least 21 days before the payment due date, providing consumers more time to pay the bill before incurring late fees or additional interest charges if there is a grace period. This will apply to all open-end credit, including credit cards and home equity lines of credit.

The card issuer also must generally provide a 45-day advance notice of

any rate increase or any other significant changes in account terms, up from 15 days. In that same notice, card issuers must inform consumers of their right to cancel their card before the rate increase or account changes take effect. Consumers who decide to cancel their card will repay at the "old" (lower) rate, and they cannot be required to immediately repay the outstanding balance.

EFFECTIVE FEBRUARY 22, 2010

Prohibitions and restrictions on rate increases: Card issuers generally can't increase the Annual Percentage Rate or APR on existing balances for one year after the account is opened except in these four situations:

1. When the bank disclosed, at the time the account was opened, that the APR would increase sooner;
2. When the APR for a variable-rate card changes due to increases in a published index that is outside the card issuer's control, such as rates on U.S. Treasury securities;
3. When the APR, fees or finance charges increase as a result of the consumer not satisfying a "workout" arrangement (a debt reduction or other concession agreed to by a card issuer to help a struggling borrower); or
4. When the APR, fees or finance charges increase due to the consumer not making the required minimum payment within 60 days.

Tabebuia Trees add Spring Color

By Jennifer Pelham

All the new plant growth and beautiful blossoms make it apparent that the seasons have changed and winter is now far behind us. One of the first signs of spring and one of the most wonderful sights you may be noticing is the Tabebuia trees (*Tabebuia spp.*). These trees bloom in the spring, with their large pink or yellow trumpet-like flowers.

Native to the islands of the West Indies, the tabebuia is a little cold sensitive. However, this tree seems to have found many ideal places in Osceola County to thrive. The Tabebuia is a deciduous tree that grows to be 50 feet tall and has a relatively open canopy, spreading 15-25 feet wide. This sparse branching does not make it a great shade tree, but does allow for turf and other sun loving plants to grow beneath it.

Even in winter months when the tabebuia has shed all its leaves, it is still a lovely specimen, with its silvery gray bark and pyramidal form. In the spring, the tree wakes from its dormancy with a beautiful show. Two-inch wide blossoms coat the canopy of the tree and stand out nicely against the gray bark. There are still no leaves on the tree, adding to the grandeur of the flowers.

As the tabebuia sheds its flowers, it creates a blanket of color under the canopy of the tree. This is yet another beautiful show that the tree provides, at least until the blossoms on the ground begin to decline and need to be cleaned up.

When the flowers depart, the attractive foliage of the tabebuia begins to grow. The leaves are palmately compound and have five leaflets, each about 2 ½ inches long. They will remain on the tree until the colder, winter months return.

The tabebuia needs to be grown in a sunny location. It prefers to be grown in a rich, well-drained soil; however, it can survive in a wide variety of soils. Being a tropical tree, it can be damaged by freezing

temperatures. Finding the right location is key to the winter survival of this tree. By planting the tree in a protected area, shielded by the northern exposure, the damage of the tree from winter weather can be decreased.

Pruning is usually only required during the early years of the tree to create a strong structure. After a dominant trunk is formed, the tree can be left to take its natural form. If pruning is needed for cosmetic or safety concerns, it can be done. Prune major limbs so they remain about one-half the diameter of the trunk. This will allow them to remain well secured to the trunk. Pests, including insects and diseases, are of little concern for this tree. None have been found to be a major problem.

This ornamental tree is great for planting along a boulevard or residential street where there is plenty of soil space for root development. It is also good for small yards, where a nice medium-sized tree is wanted. This is a tree you will want to keep around, once you see it in flower.

For more information on the tabebuia or if you have other plant questions contact the Osceola County Master Gardeners. They are available to take your calls Mondays thru Fridays from 9am to 3pm. Call them with all your plant questions.



Stop Invasive Aquatic Plant Hitchhikers!

Stacia Hetrick

Invasive aquatic plants are capable of causing environmental and economic harm and they can devastate our lakes and ponds. Most of the invasive plants in Florida are from other countries and are not native here. When they grow where they are not wanted they are considered to be

weeds. Boaters can unknowingly transport aquatic weeds when the plants 'hitch a ride' on boating equipment and travel from one body of water to another. When this happens, the plants essentially become hitchhikers and can infest new areas.

Once introduced, invasive aquatic weeds can take over the habitat and are extremely difficult to control. One invasive aquatic plant that hitchhikes to a new area can turn into a huge infestation. These infestations can interfere with boating and swimming, alter water chemistry and oxygen levels, and greatly slow water flow which can lead to flooding.

Hydrilla is one of Florida's most widespread non-native aquatic plants. It was introduced to Florida waters in the 1950s and has since spread all over Florida and much of the United States. Lake Toho and many other lakes and ponds in Osceola County are filled with this nuisance weed. Osceola County is currently working on a project to find new solutions to managing hydrilla and other nuisance aquatic weeds.

Preventing the introduction and spread of invasive aquatic plants in Florida is the most effective and least expensive way to protect Florida's natural habitats. You can help prevent the transport of nuisance species by cleaning off all recreational equipment before leaving the water. Also, never dump out aquarium plants, fish or snails into any body of water.

To find out more about hydrilla and other invasive aquatic plants in Osceola County, go to www.plants.ifas.ufl.edu/osceola.

Install Smoke and Carbon Monoxide Detectors; Have Heating System Inspected Annually

Mary Beth Salisbury

Home heating equipment is the No. 1 cause of home fires, accounting for two of every five home fires during the winter months. With proper installation, service and use of heating equipment, most of these fires could be prevented. Many deaths and injuries occur in fires that happen while the victims are asleep. To provide sufficient alarm, every dwelling should have at least one Underwriters Laboratories approved (UL) smoke detector near each bedroom. Two-story homes should have at least one smoke detector on each level. To operate properly, fuel-burning home heating equipment

must have an adequate air supply. Lacking this supply, the equipment may produce carbon monoxide (CO), an invisible, silent killer that takes an estimated 900 lives each year in the U. S. CO is produced when fuels are incompletely burned, so any heater that burns fuel is a potential source of carbon monoxide. For this reason, fuel-burning heaters should be vented to the outside unless equipped with a special safety device. When an unvented fuel-burning space heater without such a safety device is in use, a window should be opened slightly to provide adequate ventilation, and the heater should be turned off at night. The symptoms of CO poisoning mimic those of the flu. At low levels, it can cause headaches, nausea and drowsiness; at higher levels, vomiting, loss of consciousness and death.

Consumers are advised to have their home heating system -- including fireplaces and chimneys -- inspected by a qualified technician prior to each heating season. The detector will sound an alarm before the CO level in the home becomes hazardous. The Florida Department of Agriculture and Consumer Services also recommends these additional home heating safety tips:

- ◆ Read labels and follow all warnings and lighting instructions.
- ◆ Keep a clear space round heating equipment.
- ◆ Turn off heating equipment if it has a fluttering or yellow flame.
- ◆ Put fireplace and wood stove ashes in a metal pail and be sure all embers are extinguished before discarding.
- ◆ Turn off vented heating equipment if the vent is not drawing. Make sure the vent is clear of obstructions. Never store or use flammable liquids like gasoline, cleaning fluid or paint thinners near heating equipment.
- ◆ If you smell a strong gas odor, turn off pilot lights, do not operate electrical switches and call your gas company from another location.

Source: Consumer Interest Florida Department of Agriculture & Consumer Services