

# Extension Connection

**SOLUTIONS**

## In this Issue

<u>Topic</u>	<u>Page</u>
Spooky Trees	2
5th Annual Plant Sale	3
Fall Gardening	4-5
Control Your Money	6
4-H: Thankful for Ag	7-8
Nature Naturally	9-11
Gardening Seminar Schedule	12
Classes/Seminars	13-17
Gardening Tips	18-19

"UF IFAS Extension Citrus County"



Like us on  
**Facebook**

## Extension Notes

BJ Jarvis, Extension Director

### Fall into Florida

Fall is in the air, well actually it is lovebugs. But fall will be here soon, with its bright blue skies, slightly cooler and less humid days, and cooler nights. This change in season signals a time to slow down, enjoy friends and family, and Florida's glorious weather. Check out all that is going on this fall through Extension.

Whether you live in Citrus County year-round or are just returning, saving money is always important. Check out Sarah's article on "Taking Control of Your Money" on page 6. We here in Extension are thankful for local agriculture and so are our 4-H members. Marnie writes about this in her article, "Thankful for Ag", starting on page 7. Steven shares timely tips in the garden with his article on pages 4-5.

Join us for classes, plant clinic, and many activities and events. Coming up this quarter are the 25<sup>th</sup> annual Citrus Stampede Rodeo in November, and the Master Gardener's annual fall plant sale on Saturday, October 16. Details can be found throughout.

Extension has so much to offer this fall and throughout the year, providing *Solutions For Your Life*. I hope to see you all at Extension!

Sincerely, BJ



## Spooky Trees in Time for Halloween

**BJ Jarvis, Director and Horticulture Agent**



As summer turns into fall, you may be noticing large silky webs or “tents” in area trees. Immature hairy brown webworm caterpillars (sometimes confused with “bagworms”) live among the trees, protecting themselves from predators by weaving silky nests around tree branches. In the fall, the webbing gets bigger and more conspicuous and may cause us to worry about the health of our trees.



Interestingly, by the time most of us notice the webbing, the caterpillars are now changing into adult moths, leaving the security of the protective barrier. On summer days, juveniles venture out to feed on hardwood leaves of oak, maple, wild cherry and hickory returning to protective cover each night.

Luckily even relatively large numbers of caterpillars rarely cause lasting damage to more mature trees. This is fortunate since the infestation is usually not spotted until late in the season. In addition, it is often difficult to “treat” larger trees.

As a younger horticulturist, I learned that some treated these caterpillars by using a torch to burn them out. DON'T try this! Lasting burn injury is typically far worse, and longer lasting, than damage caused by insects.

So, what can you do? Regularly scouting for plants that don't look quite right is the best option. Spotting the webs early allows them to be easily brushed out with a broom or rake. With an eagle-eye, you may even spot the characteristic egg case surrounding stems. Nests on lower branches may be cut out, with evening pruning the best time when caterpillars are seeking refuge. These approaches require minimal effort and deal with the offenders early. When populations reach a point of needing treatment, a very targeted and environmentally safe product is one containing Bt (*Bacillus thuringiensis*) sold under the names of Dipel or Thurcide (or others?). Bt only affects caterpillars. This comes in a powder or liquid. Liquids may be the easiest to distribute with a hand-pump sprayer.



Although your trees may look haunted this quarter, there is nothing scary about the webs of these fall caterpillars. You can thank nature for decorating your trees for Halloween.



# 5th ANNUAL PLANT SALE

**Saturday October 16, 2021**  
**8:30 am - 12:30 pm**

Purchase  
bluebird  
houses  
here!



- Great Variety & Prices
- Pollinator Attractors
- Trees/Shrubs
- Perennials
- Kid's Table

**“Ask A Master Gardener” Booth**

**Citrus County Extension**

3650 W Sovereign Path, Lecanto

**352-527-5700**

**Service animals only please!**

**Cash/Checks Only**

**UF** | **IFAS Extension**  
UNIVERSITY of FLORIDA



**FLORIDA  
MASTER  
GARDENER**



Proceeds from the Plant Sale support Extension events and outreach programs.

An Equal Opportunity Institution

# Florida-Friendly Landscaping™

## Florida-Friendly Roadmap



### Cool It in the Garden this Fall

**Steven Davis, FFL Program Coordinator**



Autumn is not a time to encourage your garden to actively grow. Let's be proactive about doing "less" in the landscape this fall. Although temperatures may not be frigid in early autumn, a plant's growth and needs diminish as cooler weather prevails. Proper garden management in the fall will reduce losses during Central Florida winters. 1. Install sensitive plants in protected locations in the landscape. 2. Prune trees and plants only when necessary. 3. Limit nitrogen fertilizer applications in autumn. 4. Consider water conservation as a priority during milder weather when water is naturally plentiful and not needed as a supplement.

1. Pick your plants wisely. Search for or create areas in your landscape that are protected from frost and winds that often accompany cold fronts. Areas near or between structures and under tree canopy are places to consider planting cold sensitive plants. Locations at the base of slopes or small valleys are areas to avoid for tender or less hardy plants. Some plants will ease into cold tolerance. If cool weather is consistent, and the plant has tolerated a cool spell where no catastrophic collapse in temperature has occurred, the plant likely will tolerate the next cool snap. Plant scientists select cold hardiness into their plant breeding programs and we benefit by researching and selecting the right plant and placing it in the exposure it prefers.



2. When pruning in the fall, prune early and remove only what is necessary. Double check for flower and fruiting schedules first to avoid mistakes. Although plant growth stalls as temperatures drop in early autumn, pruning activity will stimulate some new tender growth to emerge. The new flush of foliage quickly hardens off providing more durability as cold weather arrives in central Florida. As the autumn season progresses, pruning activity should end and hold off on removing cold damaged branches until threat of frost has passed. Although unsightly, frost damaged foliage protects the parent plant and its roots from further damage throughout the remaining winter.

*(Continued on page 5)*

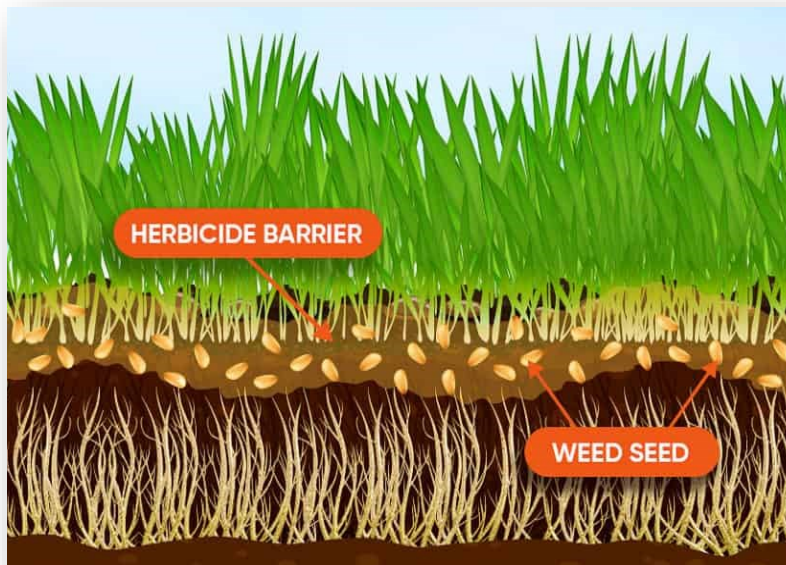
# Florida-Friendly Landscaping™

## Florida-Friendly Roadmap



(continued from page 4) FALL LAWN MAINTENANCE

4. Warm season lawn growth begins to slow after September and moves toward dormancy as the threat of frost approaches. Warm season grasses go dormant in our region. A September application of slow-release nitrogen containing fertilizers will provide N for an additional 6-8 weeks, nearing anticipated frosty temperatures. Eliminate nitrogen containing fertilizer applications after September. Potassium is a great nonpolluting nutrient when applied correctly in autumn. This macro-nutrient promotes a hardy plant cell wall and aides in root production during the approaching spring, with no growth surge during mild winter weather. Iron can be applied to green up your lawn in the winter or annual ryegrass easily germinates and provides a green cover crop during the cool season. Mow your grass at the highest possible height to further insulate the cold sensitive carpet lying beneath the blades. Proper application of pre-emergent herbicides prevents weed seed germination of several winter annual weeds. Choose and apply selective herbicides carefully. When properly applied, these products reduce surging weed populations, while being less able to injure healthy slow growing or dormant grass during the winter.



5. Seasonally adjust your irrigation. Water is less needed by plants during the cool season. Less water is transpired through plant leaves as cooler weather prevails. Water does not evaporate quickly as temperatures drop and lingers in the landscape, perhaps inviting additional pests and diseases. Manually operating your irrigation system during the winter will reduce the unnecessary use of supplemental water on plants that may not require additional water during the cooler season. Plants will signal their need for moisture in the landscape less often during cooler months. Insects, plant diseases and weeds require moisture to thrive. Less water means less opportunity for garden pests and pathogens to thrive while our lawn and landscape are napping. Keep your plants dry during freeze events this winter and limit unnecessary water use.

Landscapes need time to rest as temperatures cool. Forcing landscapes to actively grow and demanding green lawns in north Florida winters contributes to plant injury and costly renovation. Applying nutrients at appropriate times, selection of the “Right Plants” and proper seasonal care will reduce plant losses during North Central Florida winters.



## Take Control of Your Money!

### Sarah Ellis, Family and Consumer Sciences Extension Agent



You work hard but can't seem to save or get ahead. Are you doomed to live paycheck to paycheck?

Not if you start managing your money, even the little you have, wisely! You might not be making big bucks, but it is important to make every penny count. Take action now and create a budget, make lifestyle sacrifices, and develop a savings plan so you can reach your financial goals.

Here are a few things you can do now to take control of your money.

- **Create a budget**

A lot of people don't like the "B" word. But a common mistake people make with money is underestimating how much you spend and overestimating how much you earn.

To avoid this, start with tracking how you use your money. Every time you spend money, including paying bills, record the amount paid and what was purchased or paid. You can use a computer program such as Excel, an app like Mint, or an envelope that you put all your receipts into. Track your spending for a whole month. Add all expenses up each week and determine the total amount of money spent.

You need to track your income as well. Include all forms of income including child support or spousal support. Once you calculate your income for the month and total your expenses for the month it is time to determine if you are living within or above your means. If your income is larger than your expenses, you are living within your means. If your expenses are greater than your income, you are living above your means. If you find your expenses are greater than your income, determine where you

can reduce expenses. Perhaps that means cooking at home instead of eating out. Or spending less on wants instead of needs. Either way, some tough decisions need to be made. If you have money left over at the end of the month, determine how you can have that money work for you. Maybe some can be put into a savings account? Or go towards paying down debt?

- **Start or increase savings**

Saving might be challenging in the beginning, but in the long term it helps create a more stable financial situation. Start by setting up a fixed amount of money that is put towards savings. Even a small amount quickly adds up, one dollar a day will add up to \$365 after a year. Make saving easy by setting up automatic transfers at each pay period.

It is very easy to get into the habit of living paycheck to paycheck and to put off saving. Saving money is not just about putting money into a savings account. Sticking to a budget, reducing credit card debt, and cutting out small expenses can make a big difference over time.

- **Pay off debts**

Credit is handy if used correctly. However, if used to cover unexpected emergencies you could quickly find yourself in debt. Use credit only when needed and pay off debt as soon as possible. Avoid using credit cards to cover emergencies unless you can pay the full amount back quickly.

Limited finances and debts may paint a bleak financial picture now. But as you pay back your debts and start making better money decisions, you will quickly discover how rewarding taking control of your money can be.



# Florida 4-H Youth Development

Head • Heart • Hands • Health



## Thankful for Agriculture

Dr. Marnie Ward, 4-H Agent



I walked outside yesterday and felt a change in the air. Could fall be close at hand?

Florida's fall is coming and with it a time to celebrate the bounty of agriculture. There are many ways to learn and teach, but here are just a few.

### Fall Harvest



White and orange pumpkins, sky-high sunflowers, and dried corn stalks all paint a picture of abundance in nature. Visit a local pumpkin patch and while you are there talk with your family about the history of pumpkins. Native to North America, pumpkins are used for cooking and carving. The Seminole pumpkin is suited for Florida's climate and growing season. This pumpkin also comes in a variety of shapes and colors making it ideal for fall decorating.

[gardeningsolutions.ifas.ufl.edu/plants/edibles/vegetables/seminole-pumpkin.html](https://gardeningsolutions.ifas.ufl.edu/plants/edibles/vegetables/seminole-pumpkin.html)

### Nature's Bounty



Fresh fruits and vegetables are abundant in Florida's fall. This makes it an ideal time for preserving cucumbers, tomatoes, and sweet corn. Try the resource below for more information on canning and preservation.

[sfyl.ifas.ufl.edu/sarasota/nutrition-and-healthy-living/family--consumer-sciences/food-preservation-and-canning/](https://sfyl.ifas.ufl.edu/sarasota/nutrition-and-healthy-living/family--consumer-sciences/food-preservation-and-canning/)

*(Continued on page 8)*



# Florida 4-H Youth Development

Head • Heart • Hands • Health



(continued from page 7) AGRICULTURE

## Gingerbread House Workshop



Building gingerbread houses is a fun activity for families and a chance to share the benefits of agriculture. Flour, butter, sugars, molasses, and spices are produced by farmers around the world. There are many recipes for gingerbread. When assembling, a stiff frosting “glue” made with egg whites and sugar, holds the walls and roof together. This glue is also used to attach candy decorations and decorative elements.

Travel around the world, never leaving home, while celebrating the diversity and bounty of agriculture.



JOIN US  
NOVEMBER 19 & 20, 2021  
AS WE CELEBRATE



## THE 25th ANNUAL CITRUS STAMPEDE RODEO

Gates open at 5:30 PM with the show starting at 7:30 PM  
The Citrus Stampede Rodeo is held at the Citrus County Fairgrounds.  
(3600 S Florida Ave, Inverness, FL 34450)

For more information visit [WWW.CITRUSSTAMPEDERODEO.COM](http://WWW.CITRUSSTAMPEDERODEO.COM)

PROCEEDS FROM THIS EVENT BENEFIT  
THE UF/IFAS EXTENSION CITRUS COUNTY 4-H PROGRAM



“An Equal Opportunity Institution”



# Nature Naturally

## Florida's Unique Fall Colors

Florida fall color is nothing like the northeast or mountainous areas where the oranges and reds knock your socks off. But Florida does benefit from color in many forms outdoors.

### Plants

Floridians are lucky to have plants that put on their floral spectacular in the fall and winter. Camellia, cigar plants (*Cuphea*), firebush, goldenrod, muhly grass, and thryallis provide a palette of red, yellow, and pink. American beautyberry displays her purple (or occasionally white) clusters of pearls, highly noticeable when the leaves fall. Virginia-creeper, sourwood and sweetgum produce vibrant orange and red foliage before the leaves drop for the winter.

**Cuphea (cigar plant)**



**Muhly grass**



**American beautyberry**



**Virginia-creeper**



(Continued on page 10)

# Nature Naturally

(continued from page 9) *Fall Colors*

## Florida's Unique Fall Colors

### Animals

Many colorful fall-migrating birds visit us in the winter. Escaping northern cold are hummingbirds, red-breasted robins and bright yellow cedar waxwings.



### Take a trip

Floridians can enjoy fall colors without leaving the sunshine state. Several of Florida's State Parks shine with glimpses of red, orange, and gold. Plan a road trip to **Wakulla Springs State Park**, south of Tallahassee, or **Torreya State Park** in Florida's Panhandle.



**Torreya  
State  
Park**

Don't give up on traditional fall color. Look around and enjoy the beauty and uniqueness of Florida's fall colors. You might be surprised at the diversity.

# Nature Naturally

## Word Scramble

Unscramble the letters to make a word in the article or associated with the fall season.

Use the letters in the numbered boxes to create a fall phrase below.

PKPISUMN

--	--	--	--	--	--	--	--	--

SWIGXWNA

--	--	--	--	--	--	--	--	--

MLAPE

--	--	--	--	--

AUMNUT

--	--	--	--	--	--

SETTAR

--	--	--	--	--	--

MAWR

--	--	--	--

ELPAP

--	--	--	--	--

OOLTBLAF

--	--	--	--	--	--	--	--

IHNGIK

--	--	--	--	--	--

AVELSE

--	--	--	--	--	--

RENAZMOC

--	--	--	--	--	--	--	--

ATESRVH

--	--	--	--	--	--	--

--	--	--	--

		Y
--	--	---

--	--

--	--	--

--	--	--	--	--	--	--

--	--	--	--	--

Answers on page 17

★ Until further notice, these will be virtual seminars.  
**Gardening Seminars**

Contact Steven Davis at 527-5708 to pre-register for these free classes or go to:  
<https://ccufflprogram.eventbrite.com>



**“Right Plant,  
Right Place”**

Tuesday Oct 5  
2:00 - 4:00 pm

**“Create a Florida-  
Friendly Landscape”**

Tuesday Oct 19  
2:00 - 3:30 pm

**“Managing  
Pests Wisely”**

Tuesday Nov 2  
2:00 - 4:00 pm

**“9 Florida-Friendly  
Principles”**

Tuesday Nov 16  
2:00 - 4:00 pm

**“Soils in Florida  
Landscapes”**

Tuesday Dec 7  
2:00 - 3:30 pm

**“Invasive  
Plants & Pests”**

Tuesday Dec 21  
2:00 - 3:30 pm

**SAVE THE DATE**

UF | IFAS Extension  
UNIVERSITY of FLORIDA



**5th ANNUAL PLANT SALE**  
**Saturday October 16, 2021**  
**8:30am - 12:30pm**

Citrus County Extension  
3650 W Sovereign Path, Lecanto  
352-527-5700



Service animals only please!  
(No “comfort” animals)



UF/IFAS Extension  
SolutionsForYourLife.com



OCTOBER, NOVEMBER, DECEMBER



**Monthly Extension Master Gardener Seminars return to in person this fall.**

We are also keeping the Virtual seminar. Programs offer an opportunity to explore timely garden topics at these seminars offered at each Citrus County Library. No registration required for in person seminars. All programs start at 1 pm, last approximately 1 hour, and are **free**.

**Virtual seminar:** pre-register on our Facebook page for the secure link.

**October: Ergonomic Gardening**

**November: Fall Gardening Tips**

**December: Holiday Break - No Program this Month**

**See us in January 2022 for Edible Landscapes**

2nd Tuesday	Lakes Region Library	Inverness
2nd Wednesday	Central Ridge Library	Beverly Hills
3rd Wednesday	Floral City Library	Floral City
4th Monday	Coastal Region Library	Crystal River
4th Monday	<b>Virtual</b> - pre-register on our Facebook page!	
4th Tuesday	Homosassa Library	Homosassa

**Bring plant problems and questions for expert advice to the Extension office.**

**Trained Master Gardeners are available most days between 8am - 5pm.**

**Schedules can vary, so please call ahead (352-527-5700).**

**Additionally, challenges (pictures are helpful) can be emailed to:**

**IF-SVC-citrusmg@ad.ufl.edu**

# ServSafe

## Citrus County



Thursday

October 21, 2021

8:30am

**Location:**

UF/IFAS Extension Citrus  
County  
3650 W Sovereign Path  
Lecanto, FL 34461

**Cost:** \$110.00 for the course  
and the exam and \$55.00 for  
Manager Manual

**Registration deadline:**

October 7, 2021

**For more information,  
contact:**

Sarah Ellis  
352-527-5700  
ellissm@ufl.edu

Are you opening a new business in the food service industry? Do you prepare food at any point in your business and require certification? UF/IFAS Extension Citrus County is providing training to help food managers and staff keep food served to Florida's consumers safer.

The class runs approximately 7 hours then participants have a maximum of 2 hours to take the national certification exam. According to University of Florida guidelines, face masks are to be worn during the class.

What to bring with you: Bag lunch and valid picture identification.

**To register: [www.tinyurl.com/z6dp7jf](http://www.tinyurl.com/z6dp7jf)**

UF/IFAS EXTENSION CITRUS COUNTY AND  
PARKS AND RECREATION PRESENT:

# Thanksgiving Break Virtual Camp

Monday, November 22– Wednesday,  
November 24, 2021 from 10am–2pm

Youth ages 8–12 will need a laptop or tablet.

\$30 per child which includes an art kit and all activity  
supplies provided the week prior to camp.

Camp will include:

Virtual field trip to a dairy farm

Drawing, painting, and crafts

Planting

Baking

Hula hoop contest and MORE!!

Register online before Thursday, November 18th at:  
[www.tinyurl.com/3e8tfwwz](http://www.tinyurl.com/3e8tfwwz)

For more informaton call: (352) 527– 7540

**UF** | **IFAS Extension**  
UNIVERSITY of FLORIDA

An Equal Opportunity Institution



# My First Florida Home

HUD approved



Thinking about purchasing a home? In this free, online class you'll learn about

- How to get your finances in order
- How much home you can afford
- How to repair your credit
- How to work with housing professionals
- How to shop for a loan and a home
- How to make an offer
- Why you should get a home inspection
- Closing

This homebuyer workshop meets the education requirements for down payment assistance programs. UF/IFAS Extension Citrus County is a HUD approved housing counseling agency.

**Thursdays starting February 3<sup>rd</sup>  
until February 24, 2022**

**Time: 6 pm to 8 pm**

**Registration required by  
January 20, 2022.**

**Link to join virtual class will be  
provided to registered  
participants via e-mail.**

**For more information:**  
ellissm@ufl.edu and/or  
352-527-5700

**Register at: [www.cchomebuyers2022.eventbrite.com](http://www.cchomebuyers2022.eventbrite.com)**





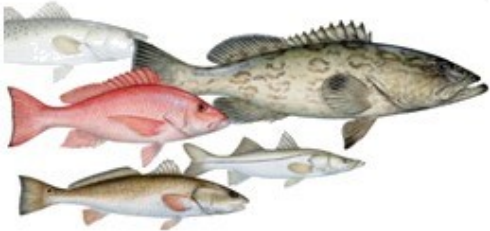
# SAVE THE DATE!!

## 7th Annual For-Hire Charter Captains and Fishing Guides Workshop

\*Subject to change\*

**February 2, 2022 from 8:30AM - 4:00PM**

**Marine Science Station, 12646 W. Fort Island Trail, Crystal River**



The pre-registration fee of \$35 includes materials, lunch and refreshments.

Like us on Facebook at "UF IFAS Extension Citrus County" for all updates and information.

**UF** | IFAS Extension  
UNIVERSITY of FLORIDA



An Equal Opportunity Institution

### Word Scramble answers:

**Words:**

PUMPKINS

AUTUMN

APPLE

LEAVES

WAXWING

TREATS

FOOTBALL

CORN MAZE

MAPLE

WARM

HIKING

HARVEST

**Phrase:**

THIS WAY TO THE PUMPKIN PATCH

## Fall Gardening Calendar

Fall is a great time for gardening, and if you are new or relatively new to Florida, then it is especially fun to be gardening when your northern friends are putting theirs to bed.

### Lawns:

Fall fertilization should not occur after late-September. Otherwise, grass growth spurts of tender grass weaken the lawn when it should be going dormant. The first frost comes along and causes significant damage because of the tender nature of the new growth.

Whatever you do, don't use a weed-n-feed type of product. The fertilizer part and the weed component need to be utilized at different times of the year, making this product expensive with half the product going to waste (and potentially becoming environmental pollution) no matter when you apply it.

Continue to mow turf at 3-4". This reduces weed competition, reduces the need for supplemental watering in the dry months, and shades the soil. During the late fall and winter months, mowing every other week is usually all that is needed.

### Trees:

Adding a tree this fall? Then make sure that time and money is invested wisely. When making your selection, pull the plant out of the pot to make sure that roots are not coming out the bottom holes or excessively wrapping around in the pot. These roots have a "memory" that is hard to break once planted in the ground, continually wrapping around and around, and occasionally actually strangling themselves. Research shows a smaller plant in a proper sized pot will outpace and more easily establish than one that has been in one size pot for too long.



Plant trees at the same depth or slightly higher in the ground than they grew in their container or field. Planting trees too low is a sure death sentence. Once in the ground be sure to give even drought-tolerant plants sufficient moisture to develop a robust root system.

*(Continued on page 19)*

(continued from page 17) FALL GARDENING

### Fall color:

One of the benefits of Florida living is color in the garden during nearly every season. Annuals that may have been grown in the summer north of the Mason-Dixon line, appreciate Citrus County's cooler fall months. Marigold, pansy, torrenia, geranium and snapdragon, all perform admirably in the fall and winter. Camellia, beauty-berry, ornamental grasses and crinum lilies are additional plants that will provide reliable color.

### Vegetable and herb gardens:

Fall is a fantastic time to grow edibles that tolerate cooler temperatures. Reliable vegetables to plant through the end of the year include: kale, english pea (i.e. sugar snap), radish, cabbage, beet, kohlrabi, broccoli and cabbage. Even several herbs prefer weather conditions in the fall such as dill, cilantro, and parsley. Summertime heat and humidity usually cause these to fade. So if you had trouble growing these in the summer sun, they may have simply burned out. Try again this fall with these culinary favorites.

### Pests:

I saved the most diverse and complicated garden adjustment for last: pests. Florida boasts an amazing diversity of insect and other types of pests, with new ones sneaking in each day. Whether you find a pest in the house or in the garden, control measures are only as effective as determining the exact pest you are dealing with. For proper identification, bring in a sample of a damaged leaf, bug, or other evidence to the Extension Plant Clinic where a Master Gardener volunteer can help determine the best cause of action.



For those of you who are new to Florida: WELCOME. To those that have been here a while and are beating their gardening-heads against the wall, please join us at one of our many library gardening programs or bring your gardening problem to our weekday plant clinics at our office. We can also be reached for questions at 352-527-5709 or 352-527-5711.

**For specific gardening information, be sure to contact us - 352-527-5700**