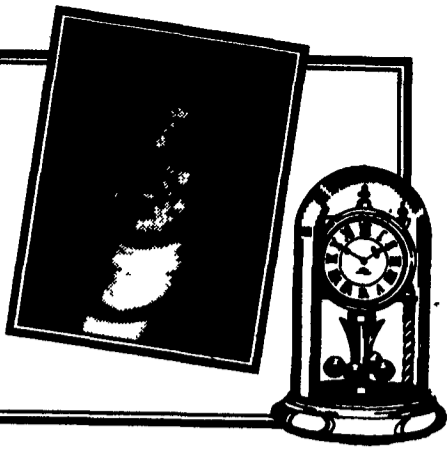


## Taking Time

by  
Rebecca  
Escott



### Read and Consider Credit Applications Carefully

Several weeks ago, I attended a community fair in my town. Vendors and community agencies had booths set up selling products, raising funds, speaking out on issues, and advertising their companies. It was a classic community fair.

What wasn't so classic was a credit card marketing practice that I encountered there. I was horrified, once I slowed down enough to actually read and think about what was happening! My husband and I were hooked by a booth that displayed FREE insulated lunch bags and water bottles. According to the worker, all we had to do was fill out a little "survey." I bit. What the heck, we'd get a nice lunch bag for just a few minutes of time.

I was wrong. The form that we were asked to fill out wasn't a survey, it was a request for credit from a credit card company. As I read the questions and began to casually jot in the information, red flags began to pop up all over the place. They began by asking name and address. No big deal. I prepared myself for lots of mailings from banks that I would discard. Re-

member, I still wanted that free lunch bag.

From there the questions progressed to level of household income and Social Security number. The question that caused me to call a halt to the process and rip up the form was, "Applicant's mother's maiden name." I was, without thinking giving this person that I had never met before all the personal information he would need to access my current bank and credit accounts.

That scared me! I had no way of knowing if this person was legitimate. I also did not know who else would see this information. Personally, I thought the credit application asked for too much personal information. If I had signed it, I would have authorized a credit search of not only my records but also my husband's.

All for the price of a free lunch bag.

If you are asked multiple questions about your personal or financial identity, think carefully before supplying it. With the information on that form and a computer, an unethical person could have quickly robbed me. With that paper, he could access my credit card account numbers.

RUTGERS, N.J.—Tomatoes (along with sweet corn) are probably the premium product of home vegetable gardens. So, when something goes wrong gardeners want to know why...and what they can do about it.

A number of area gardeners have called to find out why the bottom end of their tomatoes have "rotted." Given the erratic rainfall we have had, I am sure most of the

With my mother's maiden name, he could have authorized the release of personal identification numbers (pin) or transferred cash from an account. From there, the damage could have escalated.

Granted the likelihood that the worst would have happened is small. Probably I would have walked home with a free lunch bag and in the months ahead I would have received hundreds of pieces of mail offering more credit than I need. But for me, the risk was too great!

As a consumer, take time to read things carefully. Be skeptical and think about the consequences of releasing personal information, particularly at one place and time. Financial accounts do have safeguards, but as technology advances, it is easier and easier for a person to quickly access information and money electronically. Sometimes the safeguards aren't enough. Don't make the job any easier by placing all the necessary information in the hands of an unauthorized person.

Being cautious may save you a lot of money and hassle. Then you can afford to buy yourself an insulated lunch bag.

## Tomato Problems?

people are seeing blossom end rot, a problem in pepper and eggplant as well as tomato. A discolored sunken area appears at the blossom end of the fruit. Secondary rot may eventually set in. Causes and "cures" of blossom end rot are summed up by Extension specialists at Rutgers Cook College.

Blossom end rot is a fruit disorder, not a disease. It will not spread as a disease does, but the symptoms will continue to appear until the cause is relieved. The condition is directly related to soil moisture and the need of the plant for calcium. It is usually more of a problem if the plants have been growing rapidly and luxuriantly early in the season and are then subjected to prolonged dry weather when the fruits are in an early state of development.

When the plant is small, it needs less calcium and less water than when its fruits are increasing in size. If anything interferes with the ability of the roots to absorb enough water containing dissolved calcium symptoms may appear. Problems can occur if the soil gets too dry, or if it gets so saturated for a period of time that there is not enough oxygen for the roots to function. Cultivating too deep and too close to the plants can cut off some of the roots available to absorb water and calcium.

The only control for this disorder is to maintain a soil pH between 5.8 and 6.3 and keep the plants adequately watered in dry weather or properly drained in wet weather. Plants with fruits require about one inch of moisture each week. A rain gauge, sold at garden supply stores, can let you know if less than an inch fell during a

week. You will know then how much you must add by watering.

By giving sufficient water to the plants, blossom end rot can be reduced or eliminated. Pick off any affected fruits because they do not recover and will only drain moisture and calcium needed by healthy fruit. It is safe to eat the undamaged parts of fruits with blossom end rot—merely cut away the blackened part.

Under certain conditions and on certain varieties the leaves may curl. The leaves may be cupped because of the upward rolling of the leaf edges or they may even be completely rolled up. The older leaves will be most severely affected. If tomato leaves are otherwise normal and the curl is happening on all plants or all plants of one variety, physiological leaf curl is probably the "problem." There is nothing to be done about it and, fortunately, it will not affect the crop.

When night temperatures are high—near 80 or above—tomatoes may not set fruit. Recent very hot weather may account for some loss of yield. As soon as temperatures moderate, fruit production will resume.



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