

Tips of the Week

Rid home of potted plant pests

With fall here and freezing temperatures approaching, potted plants should be brought indoors.

Do not bring them straight inside.

You may bring unwanted pests along with them.

Sprinkle a granular systemic insecticide on the soil.

Spray the foliage with insecticidal soap and keep the plant in a protected area outdoors or in the garage. Do not leave in the sun. After a few days, bring indoors.

The most common insects affecting interior plants are aphids, whiteflies, mealybugs, mites and scale.

Aphids work on the stems and underside of the leaves.

The leaves can become sticky showing a black, sooty mold.

The leaves will curl, disfigure and turn yellow.

Whitefly is a small white, winged, sucking insect that works on the underside of the leaves.

Infestation can occur quickly with masses of eggs. The plant will turn yellow and have a mottled appearance.

Mealybugs are white, wooly masses like a ball of cotton.

They will appear at nodes and the undersides of the leaves.

The plant will have a faded yellow appearance.

They can be controlled by dipping a Q-tip in alcohol and swabbing the insect and removing from plant.

Mites look like very small spiders on the bottom side of the leaves.

They suck the plant juices causing the plant to become a faded yellow.

The best way to see the mites is to hold a piece of white paper under a leaf.

Flick the leaf and then move your finger over the paper.

You should see streaks of red.

Scale in the mature stage attacks the stems and leaves of plants.

They look like small white, gray or brown lumps.

The leaves turn yellow and the plant will lose vigor.

Maintaining a clean environment can control them.

They can be removed by rubbing with a soap solution.

All the above pests can be treated with insecticides labeled for indoor plants.

It is important to keep a watchful eye on your plants as the pests can quickly take over.

Some of the home improvement centers have a foliar feed that is made from worm castings and will do wonders for the plants with a weekly misting.

Healthy plants will help with the winter doldrums.

**Linda Sargent
Smith County Master
Gardener
Texas Cooperative
Extension**

Time now to plant wildflowers

The best time to plant wildflowers in our East Texas region is October to December.

Here is a trick for spreading wildflower seeds and helping them germinate. Make mud balls.

All you need is about four parts clay and one part peat moss plus your seed.

Mix this together with enough water to make the mixture hold together like dough.

Take out a teaspoon full more or less at a time and roll into marble sized balls.

Let these balls dry thoroughly as quickly as possible to prevent the seeds from premature germination.

Prepare your wildflower meadow area by removing weeds and scratching up the top of the soil to help water penetration when the rains come.

Throw out your seed balls in a random spread and wait for the fall rains to come and soften them. The balls help to keep the birds and bugs from lurching on your seeds.

The clay helps hold moisture necessary to aid germination.

With a little cooperation from Mother Nature, your wild flowers will sprout and grow slowly in the fall and then when the weather warms next spring, they will put on a show for you.

**Joyce Gay
Smith County Master
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Texas Cooperative
Extension**

Correct way to write off car expenses

Tax Tips

Gina L. Gwozdz

for that period and use it for the entire year.

3. Record your mileage for the first week of each month and calculate your business use for that period and use it for the entire year.

4. Record your starting and ending mileage for a 90-day period.

Record your personal and commuting miles for that period, and assume all the rest are for business.

Calculate your business use percentage for this period and use it for the whole year.

When you record your business use percentage keep in mind that the IRS divides mileage into three categories:

1. personal;
2. commuting; and
3. business.

Miles driven for personal use (taking your child to school, going to the grocery store, etc.) are not deductible.

Miles drive during your commute (going to and from your work or business stop and home) are not deductible.

Daily trips to the bank,

post office, and similar stops where you perform no service are considered commuting miles and are not deductible.

It should now be clear that unless you have a car parked and stored at your place of employment that only gets used for business purposes you will not have 100 percent business use on your car or truck (this includes realtors).

Travel between temporary business stops is deductible. So, for example, if you leave your home, make six business stops, meet a client for dinner, then drive home, your mileage between your first stop and the restaurant is deductible.

If your home is your principal place of business, then all your business trips are deductible.

Once you've calculated your business use percentage, you have two ways to calculate your deduction:

1. The standard mileage allowance is 44.5 cents/mile for 2006 (48.5 cents/mile for 2007) plus parking, tolls, and your business use percentage of interest on your car loan and state and local personal property tax on the vehicle.
2. Your business use percentage of your "actual

expenses" which include depreciation and interest (if you purchased your vehicle), your lease payments (if you leased your vehicle), car insurance, gasoline, oil, car washes, tires, maintenance, repairs, licenses, tags, personal property tax, parking and tolls.

Before you decide which method you want to take, keep in mind these two points:

1. The American Automobile Association estimates that actual costs for operating popular vehicles range from 47.6 cents/mile for the 2005 Chevy Cavalier to 63.4 cents/mile for the 2005 Mercury Grand Marquis.

(These figures assumed 15,000 miles per year, and gas prices of just \$1.939/gallon!)

2. You can only claim accelerated depreciation and the large first year expensing (Section 179 expense deduction) on a car that has a business use of at least 50 percent and you use the actual business expense method.

Gina L. Gwozdz is a Bullard resident and certified public accountant. You may reach her via her web site at <http://glgcpa.blogspot.com/>

Paying for grade performance: good idea?

Q: Should I pay my kids for making good grades?

Kids and Money

Neal S. Godfrey

A: I suggest you not pay for good grades. To me, getting good grades is a responsibility, not a job.

Paying for good performance in this manner can also set up unhealthy competition if you have multiple children of varying scholastic prowess; one sibling may be working his

tail off to earn Cs while another makes straight As easily. Instead, set goals for your children individually each marking period, and celebrate their successes as a family.

Money trivia

Q: Who prints the most

money in America?

Inc.

A: Trick question! Parker Brothers, maker of the board game Monopoly, prints about \$50 billion in play money each year, according to Hasbro

That's about twice the amount of real stuff produced annually by the Bureau of Engraving and Printing on behalf of the Federal Reserve.

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