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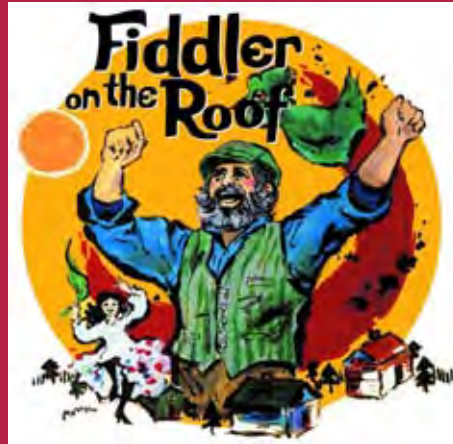
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PARRISH continued from pg. 26

Sometimes, though, you'll need to adjust the goal itself.

Once all the hard work of budgeting and saving is accomplished, the next step is to put your hard work into place, and stick to it. The good thing is, once saving becomes part of your routine, money will begin to accumulate, and in less time than you'd think, too, through the power of compound interest. Even at just \$1 a day, saving that money with a mere 4 percent interest rate will yield \$1,929 after just five years. In thirty years, that amount grows to \$21,169.

If you continue to set savings goals, these amounts will grow fueling more and more of the dreams you have for the future. And, in turn, it will also allow you to start making financial savings plans that can significantly improve your chances of living a comfortable lifestyle, all the way to retirement. Who would have thought a simple thing like actually saving could have so many benefits? SS

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Make 4 resolutions for better gardens in 2012

BY GARY R. BACHMAN
MSU HORTICULTURIST, COASTAL RESEARCH & EXTENSION CENTER

In my job, I am asked a lot of questions about problems people have with plants and ideas they have for their landscapes and gardens.

As we begin the new year, here is my list of four resolutions to help make your landscape and garden more enjoyable and productive in 2012.

1. Get those pesky landscape and lawn weeds under control. Believe it or not, the middle of winter may be the perfect opportunity to do this. Applying pre-emergent herbicides is an easy way to control many annual weeds that will start to germinate in our landscape and lawn early this spring. Always read and follow the label instructions. Several different compounds will do the job. If you want to stay organic, corn gluten meal is an effective alternative to synthetics. If you are planning on doing any direct seeding of the garden or lawn, pay particular attention to application timing. Pre-emergent herbicides will also block the germination and growth of plants you may be starting in the garden from seed.
2. If you are not already a member, join your local garden club to learn what everyone is else is doing. It's never too late

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to teach an old dog new tricks, especially in the garden and landscape.

These clubs usually have guest speakers ranging from members with a particular expertise to local industry professionals. Gardeners are some of the most generous people you will ever meet.

Contact your local county Extension office for more information on regional workshops and learning events.

3. Keep a photo journal of your garden and landscape. With digital photography, this is not a difficult task, and sharing your accomplishments gets easier every day.

Online services allow you to upload pictures and share a link to them with your friends. Or you can take the plunge and post pictures to your Facebook account, letting the whole world enjoy your garden.

4. Grow a new vegetable this year, something you think you would not like in million years.

One thing I've noticed about gardeners through the years -- and this includes me -- is that we all have certain ideas of what our vegetables should look like. Break that mold. I'm not saying you have to take a huge leap, but if you like zucchini, try a yellow zucchini like Butterstick or a round variety like Eightball. They have the same great zucchini taste but very different appearances.

Making any kind of New Year's resolution recognizes that we could be doing better. The landscape and garden is no different than any other area of our lives. Try these resolutions I've outlined or make some of your own for a better and more enjoyable landscape and garden in 2012. SS

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