

Short on gardening space or good soil? With a few weeks of preparation, straw bale gardening can be a great compromise to traditional gardening.

by Nikki Bailey, MSU Extension Agent in Carbon County

BALES:

Be sure to use only wheat or barley straw bales that are free of residual herbicide. Often, the straw comes from fields that have been sprayed. Ensure there is no residual by purchasing organic straw, or confirming bales are residue free. Start by arranging bales with baling twine parallel to the ground in a location that gets full sun.

FIRST WEEK: Watering

Start the decomposition process by soaking bales thoroughly with water, making sure water is reaching the inside of the bale and not rolling off the top.

SECOND WEEK: Fertilizing

After a week of regular watering, sprinkle one cup of high nitrogen fertilizer such as ammonium sulfate over the top of each bale and cover with a small amount of topsoil. Slowly water fertilizer and soil, allowing microbes to soak into the bale. Repeat this over the next three days to speed the decomposition process. On day four, reduce the rate of fertilizer to one-half cup per bale and continue to fertilize and water for three more days.

THIRD-SIXTH WEEK: Water and Temperature monitoring

Continue to water each day and monitor the temperature. The temperature will rise and then begin to fall as the bale decomposes from the inside out (this may take several weeks).

PLANTING:

Once the bale is below 100°F it is ready to plant. Plant up to five plants per bale depending on mature plant size and recommended planting distances. Spread a layer of topsoil over the top of the bale and insert each plant into the bale, filling around each with topsoil.

Straw bale gardens have a high infiltration rate—consistent watering prevents the plants from drying out. Drip systems and soaker hoses work best. Monitor plants for nutrient deficiencies and add fertilizer as needed throughout the growing season. Straw bale gardens are great conversation starters and perfect for those who are unable to kneel!

For more information on straw bale gardening, see the Washington State University Extension fact sheet <http://cru.cahe.wsu.edu/CEPublications/FS109E/FS109E.pdf>



COURTESY OF THE WSU EXTENSION DEMONSTRATION GARDEN, CLOSED LOOP PARK, LACEY, WA

ENGAGING CUSTOMER SERVICE

by Wendy Wedum, MSU Extension Agent in Pondera County

Small businesses provide an important local link in rural areas. They offer a variety of saleable items or services and help rural customers stay close to home. Giving customers a quality experience will help retain them, and encourages them to recruit others. With the ability to buy almost anything with a computer, the way customer service is handled at small-town businesses can make or break the bottom line.

Customer service begins with frontline employees who deal directly with customers. Frontline employees are spokespeople who deliver service, provide information, process complaints or claims, and propose solutions or alternate options, all of which are important contributions for businesses.

Small, rural businesses may have multiple challenges with a small number of employees, high turnover or a limited hiring pool. Training employees to provide quality customer service is essential to remain competitive. One way to improve consistency of excellent customer service is to use an employee manual that defines expected professional behavior, procedures and customer service skills. In the store, clearly identify employees with a nametag or uniform. Training employees to use desired phone etiquette is also important.

Who better to sell a business's product and services than trusted, local employees? Make sure all staff are:

- Well-trained to discuss details of services and products.
- Able to speak confidently to anyone who walks through the door, calls or emails.
- Knowledgeable about information that should be shared, and when to consult a manager for an answer.

Thanks for coming in!

A customer who has a negative experience with an employee and shares it with friends and family can hurt the image of a business. Providing training ensures that employees know expectations. Begin with basic customer service tips:

- Greet customers immediately, by name, when possible
- Offer friendly assistance
- Give verbal thanks: "we appreciate your business" or "thanks for coming in"

Seek feedback about your business and employees:

- Ask people, "did you find everything you were looking for?"
- Have a comment card at the cash register.

Running a business may involve multiple jobs. Look for skills and talents in employees to help lighten the workload. Good employees are hard to find. When they learn what you want, they feel more confident in their jobs. Providing customer service training adds value to employee's skills and to your bottom line. When possible, reward employees who apply their training: give product or service discounts, a bonus or an increase in wages. Building trust with employees is just as important as building trust with customers.

Should I roll over my 401k to an IRA? Joel Schumacher, MSU Extension Economics Associate Specialist

Defined contribution plans are the primary retirement savings account for most workers, with the 401k plan being most the common. Most Americans will not spend their entire career with a single employer and when they leave a job, for other employment or retirement, they will be given the opportunity to leave their 401k balance in the plan, move it to an IRA, or withdraw the funds. What should you do when you leave your job? There are several factors to consider in determining the best place for funds.

TAXES: Funds in most 401k plans are contributed on a pre-tax basis and are taxable when you withdraw the funds. If you choose to withdraw funds (and not roll them to an IRA) upon leaving employment, the funds will be considered taxable income in the year in which they are withdrawn. You will also be subject to a 10% penalty for any withdrawals taken before reaching age 59½.

FEES: There are fees associated with all investment accounts. Retirement accounts

typically offer mutual funds, variable annuities, and other similar investments. Fees can vary from fund to fund within a plan and can also vary between plans. For example, an investor may be paying a 0.64% management fee annually for an S&P 500 index fund and 0.96% for a growth fund within the same 401k plan. The same two funds purchased within an IRA may have higher or lower investment fees. Comparing investment fees for your current 401k plan to the fees offered by a potential IRA is important.

INVESTMENT OPTIONS: Most 401k plans offer participants a choice of 5-20 investment options, while some IRAs offer thousands of choices. If you are not pleased with your 401k options, an IRA can offer additional investment choices.

INVESTMENT ADVICE: Investment advice can be provided in many ways. It can be face-to-face with a local advisor, an 800 number, computer-based, or a combination of these tools and others. Different people feel comfortable with different types of investment advice. Comparing the types

provided by different account providers can be an important factor to finding the right place for your funds.

OTHER CONSIDERATIONS: Other important considerations may include 401k loan provisions, Employee Retirement Income Security Act (ERISA) asset protection under a 401k plan, and some slight differences in required minimum distribution rules. For more information on other considerations, check out www.irs.gov/retirement-plans/rmd-comparison-chart-iras-vs-defined-contribution-plans.

For more information, contact your former employer's retirement plan administrator or a potential IRA custodian. FINRA also has an investor alert "The IRA Rollover: 10 Tips to Making a Sound Decision" that is very helpful. (www.finra.org/investors/alerts/ira-rollover-10-tips-making-sound-decision). Making an educated decision about the best place to keep hard-earned retirement dollars can be relatively easy by examining factors discussed in this article.