



OUTREACH & EXTENSION
UNIVERSITY OF MISSOURI
LINCOLN UNIVERSITY

Vol. 5, No. 6 • November/December 2003

Life Times

A bimonthly publication to enhance the quality of life of individuals, families, and communities

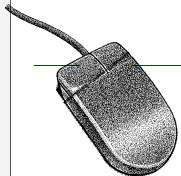
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Extension's Mission

University Outreach and Extension serves Missouri by extending research-based knowledge and high-quality educational programs to address the high-priority needs of citizens at the local level.

Tips for healthy holiday eating

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Holidays are a time for festive gatherings with family and friends. They also are occasions when we see tempting treats everywhere we turn.

It is easy to get off the healthy track, but that doesn't mean you have to put on blinders and forego the festivities. Whether you are the host or guest, you can still indulge with a few smart choices. Here are some tips to help you stay healthy and enjoy the holiday season:

♥ **Eat five a day.** Choose appetizers that will help you meet the recommended guideline of five or more servings of vegetables and fruits a day. For example, Romaine spears or Belgium endive is an instant out-of-hand salad when dipped into a savory dip.

© **Fill up on fiber.** Besides fruits and vegetables, choose hors d'oeuvres that contain whole grains and/or ones with legumes.

Try a roasted red pepper spread on toasted whole-wheat rounds or creamy garbanzo dip served with pita chips.

© **Limit high-fat choices.** Most traditional foods can be made low in fat. Turkey is very lean without skin. Gravy can be made without fat. Potatoes served without butter can be very healthful. Pumpkin pie is nutritious, but it is a high-fat dessert when whipped cream is added. Enjoy traditional holiday foods, but just eat smaller portions. Use substitutes when you are cooking to make lower-fat foods, or capitalize on vegetables and fruits. For example, use reduced-calorie margarine instead of butter and non-fat whipped topping instead of whipped cream. Use light sour cream, skim milk, reduced-fat or fat-free salad dressing and extra lean ground beef or lean ground turkey.

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Move or improve

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Are you thinking about remodeling your home? You're not alone.

Home improvement is a big business. In the *State of the Nation's Housing: 2002*, the Joint Center for Housing Studies at Harvard University reports that spending on home additions and alterations soared to \$99 billion in 2001, up 10 percent since its previous peak in 1996 and up 62 percent since 1991. This trend is growing rapidly as the U.S. housing stock ages. The National Association of Home Builders expects that during the next 10 years, the remodeling market may exceed the market for new homes.

A home is the single largest investment for most people, so it's important to consider the resale value of any home improvements. Looking at new homes, reading about what people are looking for in a home and identifying housing prices and trends in your neighborhood can help you make remodeling choices that are good for you and for resale.

If the homes in your neighborhood are selling quickly and rising in price, you may get more than the average return on your housing improvements. However, if prices in your neighborhood are stable or in decline, it isn't likely that you'll recover your remodeling costs when you sell the house.



Compare the cost of updating or to your home to the cost of buying what you want in another home. Remodeling is custom work and expensive. It may be more cost-effective to move to get what you want.

Determine the market value of your home before you do any alterations. If you bought your home 10 years ago for \$100,000 and sold it at today's market value of \$150,000, you would have \$50,000 profit. If you remodeled your kitchen and bath for a cost of \$20,000 and sold your home for \$170,000, your profit would remain the same—\$50,000.

It is rare to be able to recover all the costs of remodeling your kitchen. In fact, *Remodeling Magazine's* "Cost vs. Value Report," published by Hanley-Wood LLC in 2002, estimates that kitchen

remodeling recoups about 65 percent of its cost in the St. Louis area. This means that if you then sell your home for its market value

of \$163,000, you reduced your profits by \$7,000 when you remodeled. However, if you live in the home for several years, you will probably think the convenience of a new kitchen and bath is worth the cost.

The "Cost vs. Value Report" outlines the costs of specific remodeling and home improvement projects and the estimated percentage return in various markets should the house be sold a year later. The chart below shows the estimated percentage return on common home improvements in the St. Louis market. (For the complete report, visit <http://www.realtor.org/rmomag.NSF/pages/costvaluedec02>.)

If you're thinking about improving your home, here are some things to consider:

\$ Plan to live in your home and enjoy the improvements.

If you're ready to sell your home soon, small projects pay off more than major ones. The return on new, neutral decorating (paint, carpeting) is 90 percent to 110 percent, while the return on a new kitchen is 65 percent to 70 percent. A bedroom suite addition recoups about 60 percent of its cost.

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Home Improvement Payback Estimates in the St. Louis Area

Improvement	Middle-Price Return After 1 Year	High-End Return After 1 Year
Bathroom remodel	88%	77%
Kitchen remodel	65%	70%
Master suite addition	57%	61%
Bathroom addition	91%	61%
Window replacement	63%	73%

Thoughts on living a happy life

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According to Mark Twain, happiness is “a Swedish sunset—it is there for all, but most of us look the other way and lose it.”

Research indicates that people with high levels of well-being visit their doctor less often, and those who consider themselves to be highly optimistic live an average of 7.5 years longer than pessimists. Obviously, there is something physiological going on.

Being optimistic can be associated with well-being and impacts the way one deals with stress. How we deal with stress affects our cardiovascular, nervous and immune systems, which all adds up to a greater resilience to disease. If we alter the way we think, we may increase longevity.

“Many people confuse pleasure with happiness,” states Ben Renshaw, co-founder of the Happiness Project, which offers courses and workshops on the subject. “Pleasure is the next pay check, the next holiday, chocolates and wine. You can be a pleasure junkie, always seeking the next fix, but all these experiences come and go.”

“If we alter the way we think, we may increase longevity.”

Amanda Gore, author and motivational speaker, indicates that happiness involves letting go, forgiving, being optimistic, and feeling as if you are making a contribution. She offers her secrets of happiness:

- **Be grateful.** It is impossible to have a heart full of misery and a heart full of gratitude at the same time, so be grateful and find reasons for being grateful.
- **Let go and forgive.** Scientific studies show us that when we hold on to what has happened to us, it may form the basis for disease later on.
- **Have a strong sense of purpose and meaning in life.** Be connected. Do things that make you feel you are contributing to a bigger picture—that you are making a difference. Make sure your head and your heart are connected, and that your heart is connected with other people. This helps you live longer and feel happier.
- **Laugh at yourself and with others.** We don’t laugh enough!
- **Experience lifelong learning.** The more we see life as an opportunity for growth, development and learning, the more we blossom.
- **Be difficult to offend.** Have a thick skin. Actively look for good in all situations and all people.
- **Stay well.** Exercise and eat well.
- **Have a good relationship with yourself and with others.** Are you kind to yourself? Do you like and respect yourself and treat yourself well? If you do, you probably will be able to have a good relationship with others.
- **Be resilient.** Maintain the ability to bounce back after life’s challenges.

Tips for healthy holiday eating

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© Add variety.

A variety of foods help add more nutrients to your diet. Also, contrast flavors and textures—crunchy, smooth, hot, cold, spicy—and strive for a good balance of all categories.

© Don't forget to exercise.

Burning off extra calories can be the key to keeping off weight during the holidays. Plan a brisk walk after meals, park further away from stores when you go shopping, or walk around the mall before you begin to shop. Weight gain is usually a result of high-fat foods and lack of exercise.

© Sample, sample, sample.

At holiday parties and at family meals, feel free to sample foods, just don't splurge. Fill your plate with fresh vegetables, fruit, low-fat dressings and slices of lean meat. Take small portions of high-fat, festive foods.

© Listen to your body and eat only when you are hungry.

Don't just eat because food is near.

© Limit or avoid alcohol.

Too many drinks can topple your will power, and it can add excess calories to your diet. In place of alcohol, drink water with lemon. Water can limit your appetite.

© Be flexible in your diet.

One "bad" meal should not leave you feeling guilty. Try to balance your calories over the period of a few days. Don't worry about just one meal or the food you eat in one day.

♥ Get plenty of rest.

Adequate amount of sleep helps to minimize the stress associated with the holidays.

Move or improve?

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\$ Keep your home's price in line with others in the neighborhood.

Most people identify a certain price range with neighborhoods. If your house price is more than 20 percent greater than the other homes in your neighborhood, you will have a hard time selling it. Buyers in your price range will be looking in other neighborhoods.

\$ Keep your home's features comparable to others in your neighborhood.

Adding a third bedroom in a neighborhood where most homes have three is generally a safe investment. If you plan to add a specialty item, like a pool, expect about a 25 percent return.

\$ Update your kitchen and bath.

People who like old houses still like modern kitchens and baths. You can expect to get back most of what you spend (90 percent) on moderately priced bath improvements or a new bath addition. However, if you select higher-end finishes and materials, your return drops to about 60 percent to 80 percent.

Life Times

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