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## Managing Finances: A top priority for women

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**W**omen are increasingly recognizing the need to successfully manage their personal finances in today's complex society. In a March 2000 Gallup Poll, women ranked financial issues as the most pressing personal concern in their lives—ahead of family, health, time and stress, and equal rights.

The American Association of Retired Persons, the National Endowment for Financial Education, the U.S. Cooperative Extension System, and others have identified the following key financial issues for women:

- **Women are intimidated about financial issues.**  
As a result of fear, women often defer financial decisions and money management to the men in their lives. Women's lack of financial knowledge and the ceding of money management to men in a divorce result in women experiencing poor long-term financial security.
- **Women earn less money than men.**  
According to the U.S. Department of Labor, women working full-time, year-round, earn 72 percent of what men earn. In the age category of 45 to 54—the prime earning years for most people—women earned \$516 a week while men earned \$732.



**Women are poorer in retirement than men. The financial impact of living longer than men is profound.**

### ➤ Women are less prepared than men for retirement.

A study by the National Center for Women and Retirement Research at Southampton College of Long Island University found that 58 percent of Baby Boomer women had saved less than \$10,000 in a pension or 401(k) plan, while Baby Boomer men had saved three times that much.

The Center sees a brighter future for women of today, however. Younger women are better educated, are better able to pursue higher-paying jobs, and have more opportunities to join pension plans and fund their own retirement plans. They also will spend more years in the workplace, enabling them to earn higher Social Security benefits for themselves.

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# Keep snacks healthy

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**S**nacks are part of a healthy eating pattern. Most children and adults need snacks to keep from getting too hungry between meals.

Ellyn Satter, noted authority in child nutrition and feeding, writes in her book *Secrets of Feeding a Healthy Family*, "To do well with meals, children (and the rest of us) need to come to the table hungry and interested in the food there but not so famished that they are distraught and can't settle down to eat."

To keep snacks from spoiling meals and spoiling nutrition, Satter and other nutrition experts advise:

- **Think of snacks as mini-meals.** Offer foods from the basic groups of the Food Guide Pyramid most of the time. Include foods from the tip of the Pyramid (chips, candy, cookies) no more than 20 percent of the time. Pair them with a basic food from the rest of the Pyramid, for example, cookies with milk.
- **Establish regular times for snacks just as you do for meals.** Snacks spaced about two to three hours between meals should be about right. Children allowed to snack too soon after a meal learn that they can refuse the family meal in hopes of something more to their liking a short time later.
- **Put a serving of snack foods on a plate or bowl, then put the rest away.**

Snacking right out of the bag or carton leads to overeating. Assure your children they can eat more if they are still hungry when their first serving is finished.

- **For safety, have your child sit down when snacking, just as at meals.** Eating on the run can lead to choking, not to mention crumbs and spills scattered around the house. Giving attention to food instead of the TV or other distractions also helps children (and adults!) do a better job of recognizing feelings of fullness.
- **Keep healthy snack foods on hand and easy to find.** As children become more independent and fix their own snacks, make sure snacks you want them to choose are easier to see and grab than foods you'd prefer they eat less often. Try posting these snack ideas in a prominent place, like the refrigerator door, as a reminder.

## Snack ideas

1. Fresh fruit sitting in a bowl on the counter
2. Fruit juice ready to pour
3. Fruit juice mixed with sparkling water or lemon-lime soft drink
4. Apple wedges spread with peanut butter
5. Fruit skewers: banana chunks, strawberries, grapes or other fruit on a thin straw or coffee stirrer
6. Watermelon, cantaloupe or other melon wedge
7. Box of raisins

8. Raw veggies and ranch dressing to dip them in. These are a few veggies to start you thinking:

- \* Baby carrots
  - \* Broccoli
  - \* Cauliflower
  - \* Cucumber
  - \* Celery
  - \* Green or red pepper rings
  - \* Cherry tomatoes
  - \* Zucchini slices
  - \* Sweet potato strips
9. Fruit and yogurt
  10. Cheese cubes or slices with whole-grain crackers
  11. String cheese and fruit
  12. Graham crackers
  13. Flavored graham crackers like chocolate or cinnamon
  14. Sliced raw veggies and bean dip
  15. Quick quesadilla: a little grated cheese on a tortilla, heated in microwave until cheese melts
  16. Mini pizza made on half an English muffin: spread with a little tomato sauce, top with a bit of chopped or sliced veggie like mushroom or green pepper, and shredded mozzarella cheese. Heat in toaster oven or microwave until cheese melts.
  17. Toasted cheese sandwich cut into strips
  18. Trail mix: bite-size cereal, small pretzels, raisins, chocolate chips, nuts
  19. Tropical Fruit Smoothie: Mix 1 banana,  $\frac{3}{4}$  cup skim or low-fat milk,  $\frac{1}{2}$  cup low-fat vanilla yogurt,  $\frac{1}{4}$  cup orange juice in a blender or food processor. Makes about 2 servings.
  20. Vanilla wafers
  21. Popcorn
  22. Crackers spread thinly with peanut butter
  23. Pita pocket sandwich: put favorite sandwich filling in  $\frac{1}{2}$  pita bread, tuck in lettuce leaf
  24. Peanut butter and fruit sandwich: try banana, apple, raisins, dried cranberries
  25. Leftover pancakes heated briefly in toaster or microwave, spread with fruit spread.

# Combat mold: Follow EPA's new guidelines

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**F**rightening mold stories on national television highlighted the potential health effects of mold in our homes. Mold can make your family sick. Indoor mold can trigger asthma attacks and allergic reactions and affect the upper respiratory system.

The Environmental Protection Agency (EPA) suggests new guidelines for the safest and most effective ways to clean up mold and get rid of excess moisture.

## Moisture control is the key to mold control.

Prevent damage to your home and furnishings, save money, and avoid potential health problems by controlling moisture and eliminating mold growth. Molds thrive wherever moisture is present. Mold can be found in damp basements, closets, bathrooms, houseplants, refrigerators, air conditioning systems, foam pillows, dryer vents and furniture. If there is mold in your home, you must **clean up the mold** and **fix the moisture problem** as soon as possible.

- Act quickly to dry all wet materials.
- Remove and dispose of all absorbent or porous materials, such as ceiling tiles, carpet, or bedding. Cover in plastic when removing.
- Scrub mold from hard surfaces with a mixture of laundry detergent or dishwashing soap and water, then dry completely.
- Lower indoor humidity to 30 percent to 50 percent by increasing ventilation or using a dehumidifier.
- Disinfect surfaces that came in contact with sewage.

**Caution:** The use of a biocide (like chlorine bleach) is no longer recommended for routine mold cleanup. If you choose to use bleach, as in the case of sewage contamination, always ventilate the area. Use only ¼ to ½ cup bleach per gallon of water. Allow the bleach mixture to dry on the surface.

**To avoid creating poisonous gas, never mix chlorine bleach with other cleaning solutions!**

## Should I test for mold?

Mold testing is expensive and usually not helpful. **The EPA recommends: Investigate – don't test.** The most practical and reliable tools for detecting a mold problem are your eyes and nose.

If you see something that looks like mold, or you detect an earthy, musty smell, you should assume you have mold. The presence of moisture or increased allergy-like symptoms can also tip you off.

Search behind and under materials like carpet and pad, wallpaper, vinyl flooring, sink cabinets, furniture against a wall and stored items. If you see or smell mold, you don't need to test for it; clean it up instead.

## Who should do the cleanup?

If the moldy area is less than 10 square feet (about 3 feet x 3 feet), you can handle the job yourself, unless you have health concerns such as asthma. For larger areas with lots of water damage or mold growth, consider a professional contractor experienced in mold cleanup. People who have health problems or are mold sensitive should not do cleanup or be in the area during cleanup.

## Take precautions to limit your exposure to mold.

- **Avoid breathing mold spores.** Wear a N-95 respirator or high-efficiency dust filter.
- **Do not touch mold with bare hands.** Wear rubber gloves when cleaning.
- **Wear goggles** to protect your eyes from mold spores.
- **Wear outer clothing** (long sleeved shirt, long pants) that can be removed before leaving the work area, then later washed or discarded.



**To request a free copy of *A Brief Guide to Mold, Moisture and Your Home*, EPA Pub #402-K-02-003, write to: IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, call 1-800-438-4318, or e-mail**

# Managing Finances: A top priority for women

(continued from page 1)

- **Women receive smaller retirement benefits than men.**  
In hard-dollar terms, women 65 or older in 1995, who received benefits from an annuity and/or an employment-based pension plan, averaged \$6,684 in benefits. Male pensioners averaged \$11,460. Because the pension-benefit picture is bleak for many women, the majority of older widows end up relying on Social Security benefits as their primary source of income.
- **Women live longer than men.**  
The average life expectancy of a woman is 79 years, compared with 72 years for a man, according to the Administration on Aging. Because women tend to marry older men, seven of 10 Baby Boomer women are expected to outlive their husbands. Many of these women will be widows for 15 to 20 years.
- **Women are poorer in retirement than men.**  
The financial impact of living longer than men is profound. Women:
  - are twice as likely as men to live in a nursing home
  - are more than twice as likely as men to live their retirement years in poverty
  - will spend more years and a larger percentage of their life-time disabled
  - make up three out of four persons over the age of 65 who receive Supplemental Security Income.



- **Women are more conservative investors than men.**  
Women actually contribute a higher percentage of their annual earnings to retirement plans than men; however, women invest more conservatively.  
  
A 1997 study by Dreyfus and the National Center for Women and Retirement Research showed that women investors were more worried than men about running out of money in old age, preferred more conservative investments, wanted fixed/steady returns, were unnerved by stock fluctuations, and worried more about investment decisions. The study also showed that women are three times more likely than men to not know what types of investments offer the best results.

University of Missouri Extension offers financial educational opportunities. For example, visit <http://extension.missouri.edu/ecregion/wfes.htm> for the next Women's Financial Education Series near you and a wealth of resources and information about managing financial matters.

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