IN THIS ISSUE

HOME & GARDEN 1
Protecting your home while you’re away

FAMILY LIFE 2
Ideas for having family fun

PERSONAL FINANCE 3
Navigating the 2009 financial crisis: 4 steps to take today

NUTRITION & HEALTH 4
Cool tips to stay active in summer’s heat

Protecting your home while you’re away

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Many of us are excitedly planning a summer vacation. The days and weeks before a vacation are a thrilling time as we think about relaxing on the beach, hiking in the mountains, or traveling away to visions of stress-free lands. Despite all of the daydreaming, it’s important to make sure you think about securing your property before vacation begins.

Recently, an Arizona man’s home was robbed while he was away on vacation. While gone, he posted on his Twitter account that his family was on vacation in Kansas City. He is not sure this is why his house was targeted for robbery, but he thinks it’s a likely coincidence. To make sure this does not happen to you, here are a few tips to safeguard your home while you’re away.

• Don’t broadcast your vacation plans. Although vacation can be exciting, it is not necessary to let all of your acquaintances know of your whereabouts. Instead, save your excitement and share vacation photos with friends when you return.

• Have a trusted friend check on your home. Let a trusted neighbor, friend or family member check on your home daily or as needed. Be sure to provide him/her with a spare key and an emergency phone number where you can be reached while you’re away.

• Make your home look “lived in.” Stop your newspapers and mail delivery, or arrange to have them picked up daily. A full mail box assures thieves you’re gone and becomes a target for identity theft. If you will be gone for more than a week, schedule for someone to mow your lawn, rake leaves or shovel snow, if necessary.

• Protect your appliances. Unplug the toaster, microwave, coffee pot, televisions and computers. These appliances draw electricity whether they are on or not. Turn off the water supply to fixtures such as washing machines, icemakers, toilets and sinks. Flooding can occur when hoses are worn, ruptured or there is a leak.

• Adjust the thermostat. According to the Institute for Business and Home Safety, one of the easiest things to do, but is easily forgotten, is to adjust the thermostat. The Institute suggests lowering your thermostat in colder months. Adjust it to a point

(Continued on page 4)
FAMILY LIFE

Ideas for having family fun

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When I was a child, I looked forward to long summer days with no particular agenda and especially no school.

I remember a nice balance of free play, visits to the library and bookmobile, trips to the zoo and science museum, and occasionally an evening drive to the ice cream store in pajamas. One of my aunts would invite me to stay with her for a week or two at a time. My favorite part of the visit was staying up past my bedtime and watching “The Tonight Show” with Johnny Carson.

Those times are long gone, but as an adult and an aunt, I have recreated these fun times for myself and the over-scheduled children in my life.

Since they were very young, my niece and nephew have come to visit from the East Coast in the summer. They look forward to the variety of activities and food delights that their aunts and uncle have planned for them each year. My nephew has even started to call a few weeks before the visit to make sure that plenty of special treats are on hand for snacks or meals. (Doing this occasionally doesn’t hurt—and besides, I’m an aunt!)

Whether you’re a parent, aunt, uncle, or grandparent, there are plenty of things to do with kids so everyone has an enjoyable time and builds memories. Here are a few ideas.

- Start by ordering state and local vacation guides. These books have information on places to go, eat and sleep.

What kids want and need most is spending time with you. It’s easy to do, not just in the summer, but year-round. Here are some examples.

- Keep age-appropriate books, movies, games and craft activities on hand.

  What kids want and need most is spending time with you.

- Every other week, let one child choose a favorite meal to prepare with you and serve to the family.

- Have a pajama day. Pick up favorite movies and snacks ahead of time. Then when you all get home from work, camp, school or childcare, change into your pajamas for the next 18 to 24 hours and spend time together enjoying the movies and each other.

- Hold a game night. Play board games, card games or physically active video games.

- Go to the park. Take a walk, lie on a blanket and watch the clouds or stars.

Just get started! Before you know it, lifelong memories will be happening.

- Be sure to allow for quiet or down time. This gives everyone a chance to recharge and provides a back-up plan in case the weather or someone’s temperament is not cooperative.

- Get a schedule of library, zoo, museum and pool hours. These places often offer hours or days when admission is discounted or even free.

- Ask the kids what they would like to do. Then research these activities too.
PERSONAL FINANCE

Navigating the 2009 financial crisis: 4 steps to take today

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With our 2009 economy struggling, our jobs, credit and investments are all changing rapidly. Deciding what actions to take may be confusing. A few simple, but important, steps can get your finances back on track, improve your financial health and get you on the road to long-term success.

1. **Review your spending habits to make sure your expenses don’t exceed your income.** If you are out of balance, be creative. Do whatever it takes to increase earnings and cut back on expenses. This is an essential first step to avoiding trouble.

2. **Build your emergency cash fund.** You should work toward keeping a minimum of six months’ worth of household expenses on hand in case of a job loss or other unexpected expense. It’s not enough to rely on available credit; credit limits are being reduced, and interest rates are rising on this type of debt. Take control, and use your own cash.

3. **Tackle your debt balances.** While continuing to make payments on all of your debt, make it your priority to pay off the entire balance of your loan or credit card with the highest interest rate. Repeat this process until you are free of high interest-rate debt. This can seem slow at first, but over time it will make a big impact on improving your finances.

   **Note:** I want to emphasize this important point: **It is essential that you have an emergency fund in place before paying down debt.** Once you reduce your balance, there is a chance your credit limit will be reduced as well. Therefore, if you do not establish an emergency fund, you may not have the available credit to fall back on. If a job loss or emergency occurs, you would then have fewer options. Establish the emergency fund first, then pay down the debt balances.

4. **The key to success in your long-term saving and investing is to avoid emotional behavior and stay the course.** Stick to your long-term plan. Many of us saving for the long term have witnessed recent, painful investment losses. Downturns are opportunities to buy at lower prices. Do not sell at the bottom just to stop the pain. This would lock in your losses, and you would miss out on the periods of rapid growth that historically follow downturns similar to our current one. If your investments are keeping you awake at night, consider rebalancing your investment mix so that you have a more diversified portfolio with fewer risky investments. In addition, continue to maximize tax-advantaged accounts and employer matches that may be available.

   Use this financial downturn as a positive experience to learn about yourself and your habits, and to examine your past behavior.

   Use this financial downturn as a positive experience to learn about yourself and your habits, and to examine your past behavior. This is your wake-up call to get back on track and ensure future success by spending less, saving more, reducing debt and investing for the long term.
Protecting your home while you’re away
(Continued from page 1)

that is warm enough to keep the pipes from freezing, but low enough so
you are not heating an empty house. In the summer, set your thermostat
to 85 degrees. It is also a good idea to turn down your water heater while
you are away.

- **Secure doors and windows.** Make sure all doors, windows, pet entrances
  and garage doors are securely locked. Deadbolt exterior doors. Invest in a
good locking system for sliding glass doors.

- **Put lights on timers.** Consider putting interior and exterior lights on tim-
ers or motion sensors. Be sure to set lights on staggered hours to turn
lights on and off at different times.

- **Account for your belongings.** Take pictures or videotape items in your
home in case they are stolen or damaged. Keep the pictures along with
other important documents in a safe deposit box. The Institute for Secu-
rit y and Open Methodologies recommends engraving your name and
driver’s license number on personal belongings such as cameras, televi-
sions and computers in case they are stolen or end up at a pawn shop.

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**NUTRITION & HEALTH**

**Cool tips to stay active in summer’s heat**

Don’t throw in your sweat-soaked towel and just sit in front of the air
conditioner! Try these strategies to help you stay active in hot weather.

- **Get out during the coolest times**—early morning or later in the
  evening.

- **Drink plenty of water before, during and after activity.** This helps
  your body stay cool and hydrated.

- **Wear loose, light-colored, airy clothing.**

- **Reduce intensity of your activity.** Go a little slower, or walk instead
  of jog. Extend warm-up and cool-down phases. Spend less time on
  intense movement. You can pick up the pace again once the weather
  is more moderate.

- **Get wet.** Swimming is an excellent activity, but there are more wet
  ways to stay active. Wading, canoeing, running through the sprinkler,
  water balloon fights are just the start. Remember to apply waterproof sunscreen before diving in!

- **Move indoors to an air-conditioned facility like the
  mall or a gym.** Mall walking is easier to do before
  stores open, when you might have to dodge strolling
  shoppers.

- **Play indoor games that involve movement,** like bowling, ping pong,
  even Twister.

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