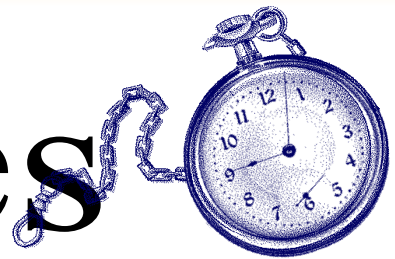
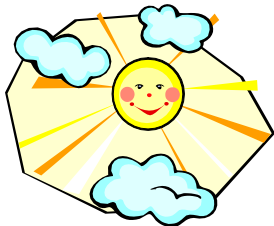


LifeTimes



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

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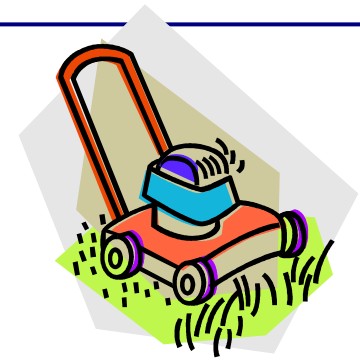
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HOME & GARDEN

Lawn care, naturally!

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Lawns are important to us. They can be found everywhere: around homes, schools and businesses, at parks and sports fields, along roadways, and so on. All of the lawns in the United States put together would occupy an area larger than the state of Missouri!

Lawns provide us with many benefits: They moderate air temperatures, trap dust, and reduce soil erosion. But did you know they also are a significant source of pollution to local rivers, lakes and ground water? Researchers have shown that the average homeowner applies 10 times more chemical fertilizers per acre than farmers use on their land.

By switching to natural lawn care practices, you can reduce the impact your lawn has on the environment.

Here are four key points:

1. Improve the soil. The secret to a healthy lawn is to have healthy soil. Unfortunately, standard home-building practices leave soils compacted and infertile.

First, to begin improving your soil, take a soil sample to your local MU Extension office for testing. Be sure to follow their instructions on how to collect and prepare the sample. You

will receive recommendations for any nutritional amendments your soil needs.

Second, consider adding compost to your soil. The best time to do this is in the fall. Start by having your lawn core aerated. Then spread one-half inch of very well-aged compost over the lawn. Drag an upside-down rake across the lawn in several directions to work the compost into the aeration holes. This combination of soil testing and annual compost additions will increase your lawn's resilience and hardiness over time.

2. Reduce stress. There are several ways to do this. Mow your lawn at your mower's highest setting, usually about 3 inches. Try not to remove more than one-third of the leaf blade at a time. This will reduce weed competition. Wait to water until your lawn takes on a bluish tint and your footprints are left behind. When you water, do it deeply and infrequently. This will help a deep root system to develop. Sharpen your mower blades at least once a year to reduce incidence of diseases.

(continued on page 4)

NUTRITION & HEALTH

Improving your health with fruits and vegetables

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Summer is a great time to enjoy an abundance of fresh, tasty produce at its peak. Most fruits and vegetables are naturally low in fat and calories, so substituting them for high-calorie foods can reduce calories.

According to the Centers for Disease Control and Prevention, “Compared to people who eat only small amounts of fruits and vegetables, those who eat more generous amounts as part of a healthy diet are likely to have a reduced risk of chronic diseases, including stroke, type 2 diabetes and certain cancers.”

Here are some simple ways to cut calories and eat more fruits and vegetables:

Breakfast

- Give oatmeal a quick hit of fruit by tossing in frozen blueberries or raspberries.
- Substitute spinach, onions, or mushrooms for an egg or half of the cheese in your omelet. This adds volume and flavor to the dish with fewer calories.
- Cut back on the cereal in your bowl to make room for cut-up bananas, peaches, or strawberries. You can still eat a full bowl, but with fewer calories.

Lunch

- Substitute vegetables for 2 ounces of cheese and 2 ounces of meat in your sandwich, wrap, or burrito. The new version will fill you up with fewer calories.
- Add a cup of chopped vegetables in place of 2 ounces of meat or 1 cup of noodles in your favorite broth-based soup. This fills you up and you won't miss the extra calories.

Vegetables, fruit, and whole grains should take up the largest portion of your dinner plate.

- Serve lean meat strips in a main dish salad with veggies and/or fruit.

Dinner

- Add 1 cup of chopped vegetables and remove 1 cup of the rice or pasta in your favorite dish. The dish with the vegetables will have fewer calories than the original.
- Vegetables, fruit, and whole grains should take up the largest portion of your dinner plate. If they do not, replace some meat, cheese, white pasta, or rice with your favorite vegetable. This will reduce total calories in your meal



without reducing the amount of food you eat. Remember to use a normal- or small-size plate — not a platter. The number of calories you eat counts, even if a good proportion of them come from fruits and vegetables.

Smart snacks

Most healthy eating plans allow for one or two small snacks a day.

- Make a quick parfait by layering low-fat yogurt, low-fat granola and fruit.
- Make a dip by mixing $\frac{1}{4}$ cup peanut butter, 2 tablespoons orange juice and $\frac{1}{2}$ cup low-fat vanilla yogurt. Serve with fresh apples, pears, carrot or celery sticks.
- Blend a cup of small pieces of frozen fruit, $\frac{3}{4}$ cup of juice and half a cup of vanilla or other flavored yogurt for a quick smoothie.
- Instead of a big dish of ice cream topped with fruit, enjoy a bowl of fruit capped with a small scoop of ice cream.

Eat fruits and vegetables the way nature provided—or with fat-free or low-fat cooking techniques. If you haven't been to a farmer's market, now is the time to go.

Source:

www.fruitsandveggiesmatter.gov

PERSONAL FINANCE

Making your money work for you

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Since the economy began its downward spiral a few years ago, the trend of American overborrowing and overspending started to become less popular. As a result, many Americans have been paying down debt and saving more, reflecting more conservative attitudes toward managing personal and family budgets in general.

Here are some observations on how this shift from overspending to reducing debt has affected us:

- **For some, this shift from overspending to debt reduction has been uncomfortable, but it has also served as a much-needed wake-up call.** This change in economic trends and consumer behavior provides the opportunity to increase savings for longer-term financial goals, such as retirement, homeownership, or education, which were often previously neglected, or put off until tomorrow.

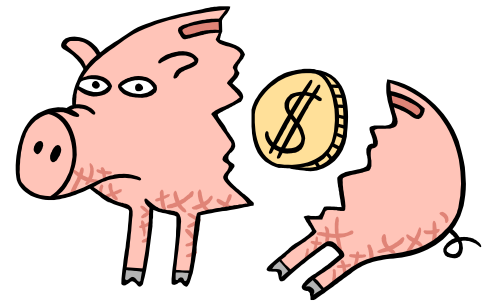


- **Increasing savings and reducing debt are important steps to improving your personal financial situation.** The feeling of financial security that comes with low debt and adequate emergency and retirement savings is a hard-earned accomplishment to be proud of, not simply a sacrifice of lost consumption. Achievement of these goals is the result of your decision to invest in the

You can increase savings and reduce debt while enjoying the things you value most.

financial security of yourself and your family. Teach these healthy habits to future generations. It is the path toward accomplishing your most cherished long-term financial goals.

Don't always view cutting back as a sacrifice; it simply means looking for value in your spending. Who doesn't love getting a great deal and making the most of their hard-earned dollar? You can increase savings and reduce debt while enjoying the things you value most. Adjust your spending habits to maximize spending on high-value items and savings, while cutting expenses on low-value consumer



goods (the things that cost money, but don't provide you with a long-term benefit).

We have already begun to see this trend by observing a dramatic decline in consumer spending throughout the past few years, accompanied by a drop in consumer credit. Individuals and families are cutting back to live within their means, and they have increased their awareness of how to wisely use credit. Just because you have access to credit or cash on hand does not mean you should spend.

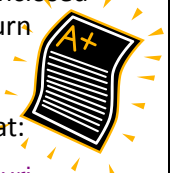
Establishing habits of spending only on necessities and high-value items, while also saving and reducing debt, puts you on the path to long-term financial success, builds a financial safety net for unexpected bumps in the road, costs less in the form of saved interest expense, and increases your chances of accumulating enough retirement savings to be comfortable. In the long run, the assets you set aside and save will be there when you need them. This puts you in a much stronger financial position than spending on day-to-day, low-value consumer items.

We'd like your feedback!

Please complete the enclosed reader survey and return it by September 15.

Or complete it online at:

www.extension.missouri.edu/ecregion/lifetimes



Lawn care, naturally! (continued from page 1)

- 3. Use natural products.** Chemical fertilizers do not promote soil health and are more likely to end up in waterways. Reputable nurseries carry stable, organic fertilizers. These do not provide instant results. However, in the long run, they will create a lawn more able to withstand insects, diseases, and weeds, reducing the need for pesticides. If you must spray, look for natural alternatives.
- 4. Accept less than perfection.** A little clover is not going to harm your lawn; neither will a dandelion here or there. Maybe you could drop one of your fertilizer applications. An imperfect lawn sometimes means trading the *color* green for *being* green. The latter is far more important.

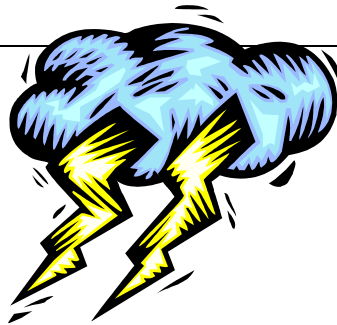


For more information:

Natural Lawn Care, #G6749, MU Extension,
extension.missouri.edu/publications/DisplayPub.aspx?P=G6749

FAMILY LIFE

Keeping safe during thunderstorms



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Here are some ways to keep safe when there is a thunderstorm:

- **If the weather appears threatening**, listen to your local news, check online, or turn on a NOAA weather radio to find out what the weather reports say.
- **Look for signs of a storm** such as dark skies, lots of wind, and lightning.
- **Cancel or postpone outdoor events** when there are warnings of thunderstorms. Be aware that people can be struck by lightning in a stormy area even if it is not raining at the time.
- **If there is a severe thunderstorm warning**, find shelter in a building or vehicle with the windows closed. Mobile homes are not a safe place to be if there are high winds.
- **If you hear thunder, go indoors!** The National Weather Service recommends staying inside for at least 30 minutes after thunder ends.
- **Avoid electrical equipment**, including computers and telephones, during a thunderstorm. Use battery-powered radios.
- **Shut windows** and close outside doors. Stay away from windows.
- **Do not take a bath**, shower, or use water during an electrical storm.

Used with permission from:

Family Time/Work Time, Penn State, May 2010, Claudia C. Mincemoyer, PhD, Better Kid Care Program Director

LifeTimes is written by University of Missouri Extension specialists for individuals and families in East Central Missouri. This newsletter is provided by your county Extension Council.

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