



# NORTHWEST MISSOURI EXTENSION NEWS YOU CAN USE

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## THREE SIGNS OF FINANCIAL HEALTH

*By: Robert Kelly, Agriculture Business Specialist*

Farmers understand that debt is a necessary part of doing business. Therefore they need to know about handling debt. They also need to be able to determine if additional debt is going to benefit or harm their operations.

There are a few indicators that are easily figured that can tell the financial health of your operation. Before you sign your name to the financial statements required by the bank you might want to figure these for yourself.

The first indicator is working capital. Working capital is figured by subtracting current liabilities from your current assets. Both of these figures can be obtained from your balance sheet. The number had better be larger than zero. Working capital is the amount left over after paying all of your current financial obligations. If the working capital is less than zero you are borrowing to pay debts. This leaves little room for error.

The next indicator is the debt to asset ratio. To figure this ratio, divide the total debt by the total assets. This ratio measures how much debt your operation is carrying. This ratio needs to be carefully monitored but ratios of 40% or

greater need to be constantly monitored.

The last indicator to watch is net worth. Net worth is the equity you have in your operation. It is determined by subtracting all of your liabilities from your total assets. It is what would be left over if you had to totally liquidate your operation. It helps to monitor net worth from year to year. This is one reason to religiously prepare balance sheets. It is not necessarily bad if net worth goes down a little bit due to inventory changes but the hope is that your net worth increases from year to year.

If you monitor these ratios on a yearly basis and keep track of them, you can spot trends. Trends usually point out that you are doing things right or that there are impending problems. I have a sheet that will allow you to keep track of these and some other ratios and be able to track the trends.

Knowing the financial health of your farming operation will help you gain confidence that you can handle debt or be able to question if additional debt is a bad idea.

If you would like a copy of these forms contact the Buchanan County Extension Center and I will send you some copies.



## WHOLE GRAINS— WHY, WHAT AND HOW

By: Janet Hackert, Regional Nutrition and Health Education Specialist

Many people know it is important for good health to eat whole grains – to reduce the risk of stroke and heart disease, type 2 diabetes and some types of cancer. But sometimes it is hard to know what a whole grain is and how to add them to a meal or snack. Here are some ideas.

The 2010 Dietary Guidelines for Americans recommends that we make at least half the grain foods we eat whole grains. Because the entire kernel of grain is included in these foods, more of the nutrients that grain foods offer naturally are retained. These include the fiber, iron, selenium, and many of the B vitamins such as niacin, riboflavin, thiamin, B-6 and others.

To know if a food is a whole grain, look at the ingredients list. These ingredients are listed according to their weight, with the most by weight listed first. If the whole grain is first, the food is considered a whole grain.

Words to watch for may include the word “whole” itself or not, depending on the grain. Whole wheat, whole rye and so on are obvious examples. Less conspicuous are other whole grains such as popcorn, bulgur, wheat berries (which simply refers to the kernels of wheat themselves), amaranth, triticale, teff, oatmeal or oats, quinoa, millet, brown rice and buckwheat. Watch out for wording that might *seem* like a whole grain, or related to a whole grain, but really is not, such as cracked, fortified, enriched or stoneground. Also note that 100% wheat, for example,

does not indicate whether it is whole wheat or refined wheat.

For more information about fitting whole grains into an eating plan, go to [choosemyplate.gov](http://choosemyplate.gov) and search for whole grains. There is a list of simple tips for making healthier choices in meals and snacks. According to the April 2015 issue of Tufts University Health and Nutrition Letter, “Fewer than 5% of Americans consume the minimum recommended amount of whole grains, which is about three ounces per day.” At [choosemyplate.gov](http://choosemyplate.gov), there is a chart showing how many ounces of whole grains and total grains a person needs depending on their situation. It also shows what counts for an ounce of various foods. For example, a slice of bread is typically one ounce and a large (dense) bagel counts as four ounces. A half cup of cooked grains (e.g., rice, bulgur, quinoa, couscous or pasta) counts for one ounce.

[Wholegrainscouncil.org](http://Wholegrainscouncil.org) has a wide assortment of recipes from Baja Fish Tacos (with quinoa) to Rye Crispbread Mini Pizzas, and even whole grain salads, snacks and desserts. Try simply switching from a refined grain to a whole grain in an old stand-by (like replacing some or all white pasta with whole wheat pasta) or get daring with some new grains and new recipes.

For more information on whole grains or any other topic, please contact me, Janet Hackert, at 660-425-6434 or [HackertJ@missouri.edu](mailto:HackertJ@missouri.edu) or your local University of Missouri Extension office.



## MU EXTENSION OFFERING FOOD PRESERVATION CLASSES

*By: Janet Hackert, Regional Nutrition and Health Education Specialist*



The spring thaw brings thoughts of growing things and the hope of a bumper crop this year. But home food preservation has changed since our grandmothers put food up so many years ago. With transportation opening up the world to travel for humans, it has also opened up the spread of germs. How we destroy those microorganisms has changed as well. Researchers continue to learn more about how to maximize the safety of home preserved foods.

Food preservation classes will be offered around the northwest region this summer to help consumers learn how to combat this threat of food-borne illness and preserve their harvest safely.

The classes will provide step by step instructions on how to preserve using the most current researched recipes and procedures. They will also provide opportunities for hands-on learning. A current set of guides will be provided to each participant so they can follow along on their own at home after the class.

In the first class, participants will have hands-on experience with pressure canning green beans safely and will learn the basics of home canning. For the next class, the topic will be boiling water canning and participants will can salsa. And lastly, participants will discover effective ways to freeze and dehydrate produce. If you have never canned, frozen or dehydrated food before, or if it has been a while, these workshops are for you.

Come learn why canning safely is more than just sealing food in a jar. Find out why some foods have to be pressure canned and others can be preserved in a boiling water canner and how flexible a preservation method freezing can be. Discover ways to dehydrate

foods using principals of food preservation that date back a long way but with methods that are proven safe for today's small world.

All three classes will be held in Bethany, Maysville and King City and possibly other locations. All classes will be from 6-8:30 p.m. The Bethany classes will be at Immanuel Baptist Church on May 14, 21 and 28, 2015. The ones in Maysville will be at the DeKalb County Nutrition Center on Jun 11, 18 and 23, 2015. And the classes in King City are tentatively scheduled at the Presbyterian Church on July 16, 23 and 30, 2015.

Pre-registration by a week before the first class is requested. Please contact me, Janet Hackert, at (660) 425-6434 or [HackertJ@missouri.edu](mailto:HackertJ@missouri.edu) for more information or to pre-register. The fee for each hands-on class is \$15 per person per class, \$45 for all three sessions. However, Maysville classes are free because of a Healthy Eating Active Living (HEAL) grant received through a partnership between Living Hope Thrift Store and Food Pantry and University of Missouri Extension. The HEAL grant is made possible in whole or in part by Live Well St. Joe (through Social Innovation for Missouri) and Healthy Partnerships (a partnership of Heartland Foundation, Heartland Health, and North Kansas City Hospital). Class size is limited so register early to avoid missing out on this opportunity to learn about home food preservation! If you need special accommodations because of a disability, or if you need materials in an alternative format, please inform me when enrolling. Sign up for one or register for all three parts!

## MANY BENEFITS TO HARVESTING TIMBER

*By: Jason Vance, Extension Cooperative Media SR Information Specialist*

*Submitted By: Tom Fowler, Horticulture Specialist*

Selling timber can be very profitable. While it depends on the quality of the timber, prices are higher than they've ever been.

"A standing tract of timber can bring anywhere from \$300 to \$700 per acre when it is harvested," says University of Missouri Extension forestry specialist Hank Stelzer.

A harvest is not the same as a clear cut, he notes. Harvesting is a selective process of removing biologically mature trees. Usually about half of the volume can be removed in a sustainable manner.

In addition to generating revenue, harvesting can benefit the timber stand.

"You are weeding the woodland garden," Stelzer says. "You are thinning those inferior trees, those trees that have slowed down in growth, and allowing younger and more vigorous trees with good, healthy crowns to grow."

Once landowners start managing their forest, productive sites can be harvested every 10 years, he says. Poorer sites may need 15 to 20 years between harvests.

To properly manage timber, get a professional forester involved and determine your objectives for the land, Stelzer says. "A professional forester can tailor the kind of management that needs to be done. Also, when it is time to harvest you know exactly what you have to sell."

Loggers often approach landowners who have no idea what they are going to sell, which puts them at a disadvantage.

"By working with that forester, you know what trees need to come out and how much timber is going to come out, and you can do what we call competitive bid," Stelzer says. "You invite buyers to come in and then buyers will compete against each other. You will always get a better price by doing a competitive, sealed bid process."

If you are thinking about harvesting timber, Stelzer recommends contacting "Call Before You Cut," a partnership of MU Extension, the Missouri Department of Conservation and several other organizations that provides information to landowners with timber to sell. The number to call is 1-877-564-7483. More information is available at <http://callb4ucut.com/missouri>.

Stelzer says that timbering is not even in the top 10 of reasons people own forestland. But through proper management, landowners can have their cake and eat it too. For example, if they want to provide habitat for deer, turkeys and other upland game, they can improve the habitat as well as make a profit by harvesting timber.

For more information about selling timber, MU Extension guide G5051, "Selling Timber: What the Landowner Needs to Know," is available for free download at [extension.missouri.edu/p/g5051](http://extension.missouri.edu/p/g5051).



## DOES WINTER IMPACT INSECT SURVIVAL

By: Wayne Flanary, Agronomy Specialist

Growers often ask “If we have a bad winter, will it reduce our pest problems?”

Insects have the ability to survive cold weather by a couple of mechanisms. One, they can seek shelter from the cold and secondly, they can produce compounds in their body similar to antifreeze.

These compounds keep the insect from freezing solid which would kill the insect.

Insects seek shelter and as an example, snow can be an insulator. Snow moderates temperature change. This provides a more constant temperature than a severe arctic blast that drops temperatures dramatically.

Also, water can impact survival during winter. Research indicates that insects that remain

dry can survive colder temperatures than if they are

touching a frozen water crystal.

The population of the insect and the conditions during its survival in spring has a larger impact than winter conditions. Populations can explode and crash depending on its environment. This makes for a difficult challenge in predicting insect outbreaks.

Given these challenges, the best way to manage pests is to scout and carefully watch fields. Know the conditions and environments that insect pests thrive and know the biology of the insect pest.

For more information, contact Wayne Flanary at 660-446-3724, Heather Benedict at 660-425-6434 or Wyatt Miller at 816-776-6961, Regional Agronomists, University of Missouri Extension.



## WINTER ANNUAL WEEDS ARE AWAKENING

By: Wayne Flanary, Agronomy Specialist

The warm temperatures have winter annual weeds beginning to grow. Now is the time to plan your herbicide programs to control weed species such as marestail. Many winter annuals are easy to control. However, marestail has developed resistance to glyphosate and ALS-inhibitors. Now is a good time to plan ahead to choose a strategy to manage these.

Marestail is found in no-till fields and typically germinates in the fall and overwinters as a rosette. This plant can germinate in the spring also. Typically control is best handled when the marestail is in the rosette stage. Later the plant will bolt and become difficult to control.

When controlling this weed and others, you should consider the use of a burndown and residual herbicide. The burndown will control existing plants and the residual will control those yet to emerge. Also, rotate herbicides with different modes of action.

For more information, contact Wayne Flanary at 660-446-3724, Heather Benedict at 660-425-6434 or Wyatt Miller at 816-776-6961, Regional Agronomists, University of Missouri Extension.



## BAGWORMS

By: Tim Baker, Horticulture Specialist

I recently received my first call of the year about bagworms, so I thought it might be a good idea to remind everyone that in a few months it will be time to spray for them.

Bagworms can occur on a variety of trees and shrubs. These infestations range from minor to severe. A severe case of bagworms on a small tree can easily defoliate the tree, so it pays to keep them under control.

Bagworms are actually the larva of a moth, *Thyridopteryx ephemeraeformis*. It is very common on evergreens, but can also attack deciduous trees. Bagworms hatch in June in Northwest Missouri. The eggs overwinter in the protective bag. When they emerge, they are tiny, and very difficult to see. However, once they emerge from their bags, they are most easily controlled. It's best to apply control measures at this time, before they have a chance to form their own bag.

When they start to feed, they also start forming a new bag, which they carry along with them. The bag increases its size as it grows. The bag itself is silken-like, with pieces of leaves and twigs attached to the outside to offer camouflage protection. They carry this bag along with them throughout their entire life. By mid-August, the bagworm has finished feeding, and firmly attaches the bag to a branch, closing it up. It then pupates. By mid-September, pupation is complete, and adult males emerge from the bag. These are clear-wing moths. The males fly to other infested plants, seeking a mate.

The females, however, remain inside their bags. The adult female does not look like a moth. She lacks eyes, antennae, wings, legs, and functional mouth parts. She looks more like a maggot than a moth. After mating, she lays between 500 and 1000 eggs inside her bag, and then dies. Next June, those eggs will hatch, and the cycle starts over again.

Although some birds and insect predators feed upon bagworms, you will need to consider some means of control, if you have a large infestation. For small trees, hand picking them is the easiest method. If the tree is larger than what you can pick from the ground, you will need some type of spray equipment

and use either a chemical or biological control. If the tree is very tall, this presents a problem, because it takes specialized (and expensive) equipment to reach the heights of large trees. And if you can't treat the entire tree, those bagworms left untouched will re-infest the tree each year.

If you would like to use a biological or organic control, Bt (*Bacillus thuringiensis*) is your best bet. This material effectively incorporates a caterpillar disease which the bagworms contract and eventually die.

If chemical control is your preferred method, there are several labeled chemicals available. Liquid Carbaryl (Sevin) is labeled, and should work well. The trick with any control, biological or chemical, is getting good coverage. The best time to spray is in June, when the newly-emerged larvae start crawling, and before they have had time to start making their own protective bag. Control after that may not be as effective, but if they are still feeding, it's worth a try. Once they stop feeding in mid-August, spraying won't help.



Picture Courtesy of:

<http://www.avtreefarm.com/insects/bag-worms.htm>

## MU EXTENSION FINANCIAL WORKSHOPS OFFER HELP

By: Trish Savage, Family Financial Education Specialist

Do you have too much month left at the end of your money? If so, University of Missouri Extension's Making Money Count program can help you get your finances in order.

"It's surprising and incredible how a simple process and a few financial tips can reduce stress and help you feel more in control of your finances," says Trish Savage, MU Extension family financial education specialist. For instance, recognizing your relationship to money and your spending habits, and writing specific financial goals can help you be deliberate with your spending and saving. It can also reduce financial frustration and work toward financial satisfaction.

Check with your local Extension office for financial programs in your county. The Making Money Count workshop is being offered in Carroll, Chariton and Saline counties in April. The workshops consist of three weekly two-hour sessions.

The first session covers how money affects lives and relationships. During the second class, participants learn how to make a strategic spending plan. Savage presents tips on staying organized with a

record-keeping system and the critical documents people should have in life during the final class.

Workshops in Keytesville meet 6:30-8:30 p.m. April 6, 13 and 27 in the lower-level meeting room of the Chariton County Courthouse, 306 S. Cherry St. Call 660-288-3239 to register.

The Marshall workshops are 6:30-8:30 p.m. on April 7, 14 and 21 at the MU Extension Center in Saline County, 353 S. Lafayette Ave. Call 660-886-6908 to register.

The Carrollton workshops will be held at the Carrollton Public Library, 1 N. Folger St., 6-8 p.m. on April 9, 16 and 23. Call 660-542-1792 to register.

A limited number of income-based scholarships are available. Preregistration is required.

For more information, contact Savage at [savaget@missouri.edu](mailto:savaget@missouri.edu) or 660-886-6908, or your county extension center.

For more resources from MU Extension on personal and family finance, including feature articles, answers to frequently asked questions and learning opportunities, go to <http://missourifamilies.org/money>

## OVERDRAFT PROTECTION SERVICES

By: Trish Savage, Family Financial Education Specialist

Do you use an overdraft protection services from your bank or credit union? If so, you are one of the many consumers who do. Bank regulators and the Consumer Financial Protection Bureau (CFPB) have been noticing the increase use and cost of these services.

An overdraft occurs from writing a check (or debit transaction) without sufficient funds in your bank account to cover the amount. Overdrafts can be very expensive because both vendor and bank can charge fees for transactions where funds are not available.

The best way to prevent costly overdraft charges is to manage your cash flow. Simply put: know your account balance and spend accordingly. But, "life happens" and situations can arise when your funds don't cover your spending. Overdraft protection is an option most banks and credit unions offer to cover the insufficient amount so your transaction will be processed and your place of purchase be paid.

As with any product or service, buyer beware is a healthy approach for consumers. According to the CFPB "overdraft and insufficient funds fees generate over half of bank profits as the fees charged to

consumers are high compared to the cost for the banks". When a bank covers the amount that you are short instead of returning the check or declining the debit, basically, you make a short term loan (with interest charged). If you sign up for this coverage, find out the bank's specific options and fees – they usually have multiple ways to cover overdrafts, some more costly than others.

Tips for replacing the need for overdraft protection: Start an Emergency fund for those unexpected financial demands; view your accounts online for up-to-date balance; arrange for email or text alerts to warn of possible overdraft; arrange automatic deposit from income sources or use mobile bank deposits.



## JUDGING AND CLINIC MARK THE STATE HORSE EVENT

By: Robert L. McNary, 4-H Youth Development Specialist

120 4-H members from all across the state converged upon the University of Missouri Trowbridge Livestock Center Saturday, March 14 for the annual State 4-H Horse Judging contest. In addition to the contest, about 30 youth and parents participated in a judging clinic.

Jamison Gross from Cloud Community College in Concordia, KS taught the clinic that was held in Trowbridge Sales arena. Skills learned by participants included the science of horse judging as well as transferable skills in decision making, problem solving and public speaking.

This year Buchanan County swept both the junior and senior divisions in the contest. The Buchanan County senior team will represent Missouri 4-H at the 4-H National Horse Judging Contest to be held in November of this year in Louisville, KY. The results are posted at [judgingcard.com](http://judgingcard.com) under Missouri State 4-H Horse Judging Contest.



**First Place Senior Team** – Buchanan County members left to right – Jake Kulak, Baylee Price, McKell Norris, Kelsey Dunlap, Chelsea Price, Morgan Anderson, Jaclyn Dickens, Hailey Gregory

**Second Place Senior** – Sullivan County Horse Judging Team composed of left to right Natalie Ayers, Hadley Williams, Zachary Ayers, Camden Williams and Jillian Albrecht.

**Third Place Senior Team** – Boone County – Members left to right - Colton Warren, Cheyenne Gardi, Emily Adams, Mariah Murphy.

**First Place Junior Team** – Buchanan County – Members left to right – Allison Sykes, Sophia Hall, Isabella Hall and Breesa Price

**Second Place Junior Team** – Jasper County – Member left to right – Laura Thorn, Tannah Cassatt, Shalyl Busker, Mikayla East, Mackenzie Bell and Emilee Block

**Third Place Junior Team** – Greene County – Members left to right – Ella O'Connor, Carlee Clair, Nicole Berger, Rory O'Connor



# First Place Senior Team



*First Place Junior Team*



*Second Place Senior Team*



*Third Place Senior Team*



*Second Place Junior Team*



*Third Place Junior Team*

# REGIONAL PROGRAM & ACTIVITY CALENDAR

## APRIL 2015

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- 15 The Profit Maker™**, Wednesday, April 15, 2015, from 1 p.m. to 3 p.m. at Maryville Northwest Technical School, 1515 S. Munn, Maryville MO. Learn how to make better business decisions using the most vital information in order to increase your profits and safeguard your business. The cost is \$40 per person, for more information contact Rebecca Evans at [evanssbdc@saintjoseph.com](mailto:evanssbdc@saintjoseph.com) or at 816-232-4461.
- 
- 17 Starting and Managing a Business**, Friday, April 17, 2015, from 8:30 a.m. to 4:30 p.m. at UCM Summit Center, 850 NW Chipman Rd, Lees Summit, MO. This eight-hour course targets people serious about starting a business or are already in business. It acquaints participants with the basics of starting and managing a business by covering topics on planning, information management, financing, marketing and resources for assistant. To register or for more information, contact SBTDC at 660-543-4402 or email [sbtadc@ucmo.edu](mailto:sbtadc@ucmo.edu).
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- 17 2015 Caldwell and Clinton Water Festivals**, Friday, April 17, 2015, from 9 a.m. to 2 p.m. at Cameron First Christian Church. Fifth grade students participate in a full day workshop with eight experiential learning stations related to water and soil stewardship lessons facilitated by Northwest Missouri University of Missouri Extension staff and Missouri Department of Conservation staff. For more information contact Debra Davis at 816-539-3765 or email her at [davisdd@missouri.edu](mailto:davisdd@missouri.edu)
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**Making Money Count**, Throughout the month of April workshops will be held in Carrollton, Keytesville, and Marshall, to address the topic "Making Money Count". Ever feel overwhelmed in managing your personal finances or wonder why you run out of money before the end of each month? Come join us to find out how this program (series of three two-hour workshops) can make an amazing difference in your life. It's surprising and incredible how a simple process and a few financial tips can reduce stress and help you feel more in control of your finances. Insight gained and ideas offered, if implemented, will guarantee positive results with your personal finances and help you be successful in working toward financial satisfaction and well-being. Contact Trish Savage at 660-886-6908 or your local Extension Office for specific dates and more information.

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## MAY 2015

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- 7 Winning Government Contracts: The First Steps**, Thursday, May 7, 2015, from 1 p.m. to 4 p.m. at 4747 Troost Building, Kansas City, MO. This introductory 3-hour seminar is an overview of the critical first steps associated with winning government contracts. Contracting issues covered include federal, state and local government registrations and certifications. The Missouri PTAC seminar is available to Missouri based businesses the 1st and 3rd Thursday of every month. The cost is \$50. To register or for more information, contact Michelle Cunningham at 816-235-2891 ext. 2.
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**Stay Strong, Stay Healthy**, This program will be held throughout the months of April and May in Chillicothe, MO. The Stay Strong, Stay Healthy program is built on simple, strength building exercises that will improve balance, health, and state of mind. No, it's not strenuous weight-lifting; you'll start at a level that's right for you. The cost is free for Livingston County residents who are 60+. The cost is \$25 for anyone 59 or younger OR anyone from outside of Livingston County. Contact Jessica Trussell at 660-646-0811 for specific dates and more information.

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## FEATURE ARTICLES INSIDE THIS ISSUE:

### Financial Education

Three Signs of Financial Health  
MU extension Financial Workshops Offer Help  
Overdraft Protection Services

### Nutrition & Health

MU Extension Offering Food Preservation Classes  
Whole Grains– Why, What and How

### Horticulture

Many Benefits to Harvesting timber  
Bagworms

### Agronomy

Does Winter Impact Insect Survival  
Winter Annual Weeds Are Awakening

### 4-H Youth Development

Judging and Clinic Mark the State Horse Event

### Regional Program & Activity Calendar

### Northwest Region Extension Specialists & Staff

*This is a publication that combines topics on Human Environmental Sciences, Horticulture, Agriculture, 4-H Youth Development, Business Development, and Community Development. It is published by extension specialists for individuals and families living in Northwest Missouri. Your local county extension council provides funding for this newsletter.*

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***Mission:** Our distinct land grant mission is to improve lives, communities and economies by producing relevant, reliable and responsive educational strategies that enhance access to the resources and research of the University of Missouri.*

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