CLEANING UP AFTER A FLOOD

By: Connie Neal, Housing and Environmental Design Specialist

Many homes and businesses have been affected by the recent flooding. There are many issues surrounding flooding and recovery which can be a somewhat slow process. It is important to be cautious before and during the cleanup process. Because floodwaters may contain sewage and biological contaminants that can linger after the initial cleanup, there are some precautions you can take to protect yourself and your family. It is important to keep children, sick family members and pets out of the flood-affected area until cleanup can be completed. Make sure that you are up to date with your immunizations, especially tetanus.

Because of what you are dealing with, it is imperative that you have the proper protection. You should wear rubber boots, rubber gloves and goggles during cleanup. Wear a mask with an N-95 or P-100 label. Even better, but more expensive is a half-face piece respirator with removable cartridges. People who have asthma, allergies or other breathing conditions may be more sensitive to mold exposure and can exacerbate the problem. If your health is compromised in any way, this is not a safe environment for you.

Upholstered furniture, mattresses or pillows that have been submerged are pretty much impossible to salvage. If the piece seems worth the effort to save, see pages 5, 16 and 17 of the MU Extension publication listed at the end of this article. Mattresses can be sent to a commercial renovation company for cleaning and disinfecting, however, it may be less costly to purchase new. Items such as stuffed animals, baby toys, pillows, foam-rubber items, cosmetics, wall coverings, books and most paper products should be removed and discarded.

The Federal Emergency Management Agency (FEMA) recommends the following procedures be followed when pumping a basement to avoid serious damage, collapse or injury:

- Begin pumping when floodwaters are no longer covering the ground outside.
- Pump out one foot of water. Mark the water level and wait overnight.
- Check the water level the next day. If the level went back up (covered your mark) it is still too early to drain your basement.

(Continued on page 2)
Cleaning up after a flood (Continued)
By: Connie Neal, Housing and Environmental Design Specialist

- Wait 24 hours and then pump the water down one foot again. Check the level the next day.
- When the water in the basement stops returning to your mark, pump out two or three feet and wait overnight.
- Repeat daily until all water is out of the basement.

According to MU Extension State Housing & Environmental Design Specialist, Michael Goldschmidt, water will migrate mostly through drywall, wood framing and insulation. It will soak up fastest in insulation so you should plan on removing drywall and all insulation up to the next floor level at a minimum. When the water is out of the basement, you will need dehumidifiers and fans to get the moisture to 13-15% on the wood studs assuming there are wood studs in the basement. To measure the moisture content of walls, use a moisture meter which measures the moisture inside the material, not just the surrounding air. You may borrow a moisture meter from most local University of Missouri Extension centers. If the basement wall is all concrete, and no exterior/interior wood studs at that level (like in a walk-out basement), you should remove any drywall and insulation that may be in the floor joists above, but the next floor above should be okay if you dehumidify and blow fans in the house right away.

The indoor humidity levels should be measured constantly and kept below 50%.
Thoroughly clean all hard surfaces with hot water and laundry or dish detergent. Allow to dry thoroughly before disinfecting. You can speed up the drying process by using fans and dehumidifiers. After the initial cleaning and drying, it will be important to disinfect these items and surfaces using ½ cup but no more than 1 cup of bleach per one gallon of water. Never mix bleach with other cleaning solutions.
After disinfecting, the surfaces should be thoroughly dried again.
Wash clothes that were contaminated with flood or sewage water in hot water and detergent. After completing cleanup, wash your hands with soap and warm water. If you become ill at any time during cleanup, seek immediate medical attention.

The University of Missouri Extension website has a free guide, MP904, Resources for Your Flooded Home available for download at http://extension.missouri.edu/p/MP904. It offers information about electrical systems, repairing walls, cleaning furniture, flooring and floor coverings, bedding, kitchen items and controlling mold and mildew. There is also information on financial advice, filing insurance claims, avoiding fraud and hiring a contractor.

Controlling Large weeds in Roundup ready soybean fields
By: Wayne Flanary, Regional Agronomist

Marestail has been our most challenging weed to control this spring. First, when planting soybean, it is best to start with a weed-free field, which Dr. Kevin Bradley, UMC Weed Scientist, has good control using Gramoxone plus metribuzin. We substituted Liberty in place of Gramoxone at Graves Chapple and controlled damaged marestail from early herbicide application. Be sure to use enough water as a carrier as stated on the labels.

Once soybean is growing and marestail is present, options and control is limited. If you have Liberty Link soybeans, the use of Liberty 280 provides fairly good control. Other tank mixes include using glyphosate plus FirstRate, Classic, Synchrony but may have plants in field escape if those plants are ALS resistant.

Waterhemp. The best way to manage waterhemp is to add preemergence herbicides before soybeans emerge. If preemergence herbicides weren’t applied, early emerging waterhemp may be controlled with Flexstar, Cobra, Ultra Blazer, Marvel and Prefix. Products containing fomesafen such Flexstar, Marvel and Prefix should not be planted to corn for 10 months. Additional residual control can be handled by adding Outlook, Zidua, Dual or Warrant to postemergence applications of Roundup. These products will not control emerged waterhemp.

For more information, contact Wayne Flanary, Regional Agronomist at 660-446-3724.
Ten keys to a profitable forage program

By: Jim Humphrey, Livestock Specialist

Forages typically account for over half the cost of production of forage-consuming livestock (beef cattle, sheep, goats, horses, and grazing dairy cattle) and provide most of their nutrition. Thus, it has a major impact on both expenses and income. The basic commodity is forage (hay, silage, pasture, etc.) and animals are the harvesters or consumers. Efficient forage production and utilization are essential to a profitable operation, below are Ten Keys To A Profitable Forage Program.

- Know your animals nutritional needs and the forage/grazing options available to you.
- Emphasize forage quality; match forage quality to animals nutritional needs (lactation, pregnancy, breeding, growing, performance).
- Consider on field by field basis what advantages legumes (clovers, lespedeza, trefoil, alfalfa) and warm season grasses (big bluestem, little bluestem, indiangrass, eastern gamagrass) offer your operation.
- Improve pasture utilization, match stocking rates with our cyclical forage production.
- Good results require investments, the best and most profitable forage programs usually have had the most thought and effort put into them. Investments include thought, time, effort, money and management.
- Reduce storage and feeding losses; research shows that 30% or greater losses can occur with big round bales of hay stored outside and hay feeding losses in certain round bale feeders can approach this level or be higher.
- Minimize stored feed requirements, by extending the grazing season, this can be done by stockpiling forages such as fescue and brome, grazing corn and soybean crop residues, incorporating additional species of cool and warm season grasses and legumes into your operation.
- Establishment of forages is critical; use good quality seed.
- Test your soil for each field prior to planting; fertilize and lime according to soil test results. Prevent or minimize pests and plant-related disorders that reduce quality and quantity of production. (Information obtained from publication #02047 by Dr. Garry Lacefield)

The ultimate test of forages (hay, silage and pasture quality) is how well animals perform. With this in mind, the forages fed to livestock need to be palatable for adequate consumption and digestible so livestock can convert for their needs. If you are interested in learning more contact the University of Missouri Extension Center in your area or myself Jim Humphrey, Andrew County Extension Center, (816)324-3147 humphreyjr@missouri.edu.
If your home or business was affected by the recent flooding, there are many issues that you will be dealing with. One of them may be mold. Cleaning mold quickly and properly is essential for a healthy home, especially for people who suffer from allergies and asthma, according to the Federal Emergency Management Agency (FEMA).

Mold and mildew can start growing within 24-48 hours after a flood, and can lurk throughout a home, from the attic to the basement and crawl spaces. The best defense is to clean, dry, or as a last resort, discard moldy items.

Even though it can be hard to make decisions to discard favorite items or something of sentimental value, in an effort to safeguard the well-being of your loved ones, a top-to-bottom home cleanup is your best defense.

Many materials are prone to developing mold if they remain damp or wet for too long. FEMA recommends beginning a post-flood cleanup by sorting all items exposed to floodwaters:

- Wood and upholstered furniture, and other porous materials can trap mold and may need to be discarded.
- Carpeting presents a problem because drying it does not remove mold spores. Carpets with mold and mildew should be removed and discarded.
- Glass, plastic and metal objects and other items made of hardened or nonporous materials can often be cleaned, disinfected and reused.

All surfaces exposed to flood waters should be cleaned, disinfected and dried as soon as possible. To ensure a safe and effective cleanup, good ventilation is important as well as wearing the proper protection when cleaning. Open windows for ventilation and wear rubber gloves and eye protection. Consider using a mask rated N-95 or higher if heavy concentrations of mold are present. Use a non-ammonia soap or detergent to clean all areas and washable items that came in contact with floodwaters.

The National Environmental Health Association and the National Center for Healthy Housing recommends using ½ cup to no more than 1 cup of bleach per one gallon of water to disinfect the area. Then, thoroughly rinse. Allow to dry thoroughly. Never mix bleach with ammonia as the fumes are toxic. Cleaned areas can take several days to dry thoroughly. Using fans, and dehumidifiers will help speed up the drying process.

Check out all odors. It is possible for mold to hide in walls and behind wall coverings. It is important to find all mold sources and clean them properly. Remove and discard all materials that can’t be cleaned, such as wallboard, fiberglass and cellulose areas. Then clean the wall studs where wallboard has been removed and allow the area to dry thoroughly before replacing the wallboard. According to Michael Goldschmidt, State Housing & Environmental Design Specialist, University of Missouri Extension, the moisture content of the wood members should be 13-15% or less before going back with new wallboard. To measure the moisture content of walls, use a moisture meter which measures the moisture inside the material, not just the surrounding air. Contact your local University of Missouri Extension center for further information as to their policy regarding the use of this resource.

Flood-dampened surfaces carry other risks besides mold as floodwaters may contain sewage and biological contaminants that can linger after the initial cleanup. It is important to keep children, sick family members and pets out of the flood-affected area until cleanup can be completed. Make sure that you are up to date with your immunizations, especially tetanus.

The University of Missouri Extension website has a free guide, MP904, Resources for Your Flooded Home available for download at [http://extension.missouri.edu/p/MP904](http://extension.missouri.edu/p/MP904). It offers information about electrical systems, repairing walls, cleaning furniture, flooring and floor coverings, bedding, kitchen items and controlling mold and mildew. There is also information on financial advice, filing insurance claims, avoiding fraud and hiring a contractor. For other tips about post-flooding cleanup, visit [www.fema.gov](http://www.fema.gov), [www.epa.gov](http://www.epa.gov), or [www.cdc.gov](http://www.cdc.gov).
This year, I am seeing a lot of anthracnose on maple and especially sycamore trees. Every year differs in the occurrence and intensity of this disease, but with the cool, wet weather we have been experiencing this year, anthracnose seems to be taking off.

“Anthracnose” is a generic term which refers to diseases which are caused by fungi that produce similar symptoms on leaves. These organisms are species specific. In other words, the fungus that causes maple anthracnose is different than the one that causes sycamore anthracnose or anthracnose on your green beans.

Anthracnose usually appears as dead areas on the leaves, ranging from a few spots to blotches that involve most of the leaf. The spots are usually brown, but can range from a reddish tint to black. The leaves often become twisted and distorted as well.

While anthracnose is caused by a fungus, and theoretically a fungicide could be used to treat it, we generally do not recommend chemical control. Although the trees are stressed, they usually recover without long-term damage. New leaves should be symptom-free as soon as it warms up and dries off. Older leaves become more resistant to the disease, and less likely to support new outgrowths of the fungus.

The disease certainly looks serious, which alarms the homeowner. Fortunately, it is not, unless it is on smaller, newly-established trees. Newly-planted trees may suffer serious problems from an anthracnose infection. In this case, you might consider using a fungicide spray.

To control anthracnose, be sure to rake up all the leaves in the fall, and discard them. If you leave them around, the fungal organism will overwinter in the leaves, and will be around next year to infect your tree again, if the conditions are right.

It may also help to fertilize your tree. This helps invigorate the tree, and vigorously growing trees are more resistant to infection. Be sure to fertilize during the spring, not the fall.

In general, do everything you can to reduce stress on the tree. Stress is cumulative, and stressed trees are more prone to disease. In addition to fertilizer, be sure to water the tree during drought. Mulch will help reduce water needs, but keep it away from the trunk, if possible.

Anthracnose is known to affect ash, birch, elm, hickory, maple, oak, sycamore, and walnut trees. We have a guide on anthracnose on shade trees. Give me a call at 660-663-3232, and I will be happy to send you a copy.
Paying for College: Work Study Opportunities
By: Trish Savage, Family Financial Education Specialist

As the saying goes, “Where there is a will, there is a way” and there really are multiple sources or ways to help pay for a college degree. Money earned from working while in school may be included as part of a plan to pay for college. A Federal Work-study (FWS) program is one of the sources of employment for many -- depending on student status and financial need.

FWS is a Federal program that was set up to augment financial aid packages for undergraduate, graduate and professional students with financial need. The financial need is determined from the submitted (required) Free Application for Federal Student Aid (FAFSA). FWS is available to both full-time and part-time students. The jobs are part-time, usually right on campus, student friendly and is a way to build experience that students can add to their resumes. The program also encourages community service work and work related to the student’s course of study. Another bonus is that the income earned with work-study employment does not reduce future financial aid eligibility in contrast to private employment.

Through the program, students not only earn money during the school year to help pay for their education (and reduce student loan debt), but, it is also an opportunity to gain experience and learn new skills such as time management, teamwork, and customer service. It may even increase the odds of reaching graduation. In a U.S. News article (Sept. 3, 2012) Professor Laura Perna of the University of Pennsylvania's Graduate School of Education notes that “Research shows that students who work a modest number of hours per week (10 to 15 hours), on campus, are more likely than other students—even students who do not work at all—to persist and earn degrees.”

To find out if there are work-study opportunities with a certain school, check with their financial aid office to see if they participate in the program. An important note to remember: Be sure to submit the FAFSA according to a school’s deadline for financial aid.

The University of Missouri is a participating school. To find out more on the MU program, visit http://career.missouri.edu/work-study/about-workstudy. To fill out the required FAFSA visit: http://www.fafsa.ed.gov. To find out more about the Federal Work-Study program in general, visit https://studentaid.ed.gov/types/work-study or http://www.collegedata.com/cs/content/content_payarticle_tmpl.jhtml?articleId=10083

Diminished Capacity and Finances
By: Meredith Berry, Family Financial Education Specialist

I have five siblings. When it came time to have crucial conversations with our parents about things like turning over the car keys and moving out of their home, we were democratic about it and we voted 5 to 1 to let me do it. The confidence in my ability to persuade my parents was overwhelming. Being the youngest, I suppose they thought I would always get my way. The truth is, I approached each situation in a way that gave them the power of choice. When it came to finances, much of their income and expenses were automatic, my parents were easily persuaded to turn over other bills to my sister to pay. We were lucky.

As adult children, one of the hardest things we have to face is helping our parents as they get older and their ability to manage their affairs declines. Sadly, older adults are often the victims of scams and identity theft simply because they do not have the capacity or competence to defend themselves. Warning signs that aging adults are experiencing diminished financial capacity include irrational purchases, unpaid bills, depleted savings, or a
checking account that has not been managed. At this point, they need help but are often too embarrassed to ask, or feel they will lose their independence if they ask for assistance.

According to a Harris Interactive Poll conducted by the National Endowment for Financial Education, 70% of adults say they are not communicating with family members about who will make the financial decisions for family members who are experiencing diminished capacity. Sometimes it takes a crisis such as a scam or identity theft to open the lines of communication. With high stakes, it is important that this issue not be ignored.

Starting a conversation about finances can be difficult. When siblings are involved, the issues are even more complicated as differing opinions compete to be heard. Before approaching the topic with parents, it is important to find out as much as possible about what is causing the decline in capacity. In some cases it is age, in others a disease such as Alzheimer’s or dementia. If both parents are alive, it is possible that the unaffected spouse can take over the finances. Even then, it is important to have the conversation about managing resources for the future. Here are some tips about approaching this topic.

Be sensitive. No one wants to feel they are no longer able to make their own decisions. They worked hard for what they have and it is difficult to relinquish control. Be positive, respectful and open-minded. I would often start a conversation by asking, “Mom, if you were not able to speak for yourself, what would you want me to do about….?” Or asking for advice, like “I’m thinking about updating my trust, who is your attorney?” It leads into some important topics such as ‘who has power of attorney’ and ‘is there a trust’ without the threat losing control.

If there is reluctance, choose something easy to talk about such as documents and advisors. A good starting place is to find out where important documents are such as banking information, wills, deeds, documents for loans and mortgages, and birth/marriage/death certificates. Learn the location and contents of any safety deposit boxes, the location of the keys and who is on the access list. These will be important, so knowing where they are before you need them is one less issue for you. Put together a list of insurance agents, financial advisors and attorneys with names and contact information. It is also a good idea to understand their Medicare/Medicaid policy and supplemental policies.

Together, develop a plan to manage finances. Create a bill pay calendar and a system to pay each bill, consolidate bank accounts to make them easier to manage and track, and monitor credit reports to safeguard against identity theft.

Finally, organize your own financial domain so that your children will have an easier time assisting you when time comes. If you have any questions about this or any other financial issue, please contact me at the University of Missouri Extension office in Grundy County (660) 359-4040 extension 8; or Trish Savage, University of Missouri Extension in Saline County (660) 886-6908.
Youth from every corner of the state gathered on the University of Missouri campus May 28-30 for the 70th annual State 4-H Congress. In all, 225 teens ages 14-18 participated in a variety of hands-on workshops that fit their interests. Choices ranged widely, from leadership development to acting, writing, and meteorology.

“4-H is about setting your life course on a higher trajectory,” said Michelle Daubendiek, Buchanan County Youth Program Associate. “State 4-H Congress helps teens develop important life skills, explore careers and make positive new friends from across the state.”

State 4-H Congress delegates also elect 26 peers to represent them on the state’s 4-H council for the coming year. This council works with faculty from MU and Lincoln University to provide a youth voice in the continued development of Missouri 4-H programs.

4-H in Missouri is a program of MU Extension. Over 22,000 Missouri children and youth participate in 4-H clubs, and over 206,000 were reached by Missouri 4-H programs in 2014. Research shows youth involved with 4-H are more likely to pursue careers in science, excel in leadership, have higher educational goals, and embrace fewer unhealthy behaviors such as alcohol and tobacco.

For more information about Missouri 4-H programs, visit http://4h.missouri.edu.
Two hundred and fifty 4-H campers from Northwest Missouri had the opportunity to participate in a wide variety of educational activities during three camping sessions at Crowder State Park, Trenton June 1-11. 4-H youth, ages 8-13, had an opportunity to canoe at the lake, do leather craft, create origami designs, learn about food from other countries, make a solar oven, practice their archery skills, target shoot with paintball guns, develop team building skills, and learn to play games from other nations. The older youth also participated in a twice daily flag ceremony, an evening dance, swimming at the Trenton Aquatic Center, and an evening campfire.

In addition, 24 teenagers served as cabin counselors for the campers; many of whom were once campers themselves at Camp Crowder. These youth were selected earlier in the year and come from all across the Northwest Region and Sullivan County.

4-H Clover Kids, ages 5-7, and their parents, grandparents, or guardians, also had the opportunity to dip their toes in the camping experience over the weekend of June 5&6. The Clover’s and their family members were able to canoe at the lake, make leather crafts, do seed art, decorate their camp shirt, learn about foods from other nations and swim at the aquatic center. The overnight camp for Clover’s is in its fourth year and allows an environment where the youth and their companion spend the night in the same cabin and eat meals in the same cafeteria they will be using when they attend regular camp. The transition from Clover camp to youth camp is easier for both the kids and adults as they are familiar with the idea of 4-H camp.

“My daughter is in 4-H so she can attend camp! When they go around the room at club meetings and ask what their favorite thing is about 4-H she always answers camp. Sure, we do some livestock and cake decorating, but camp is her thing.” The University of Missouri Extension 4-H staff of Northwest Missouri is dedicated to helping youth to develop life skills, create amazing memories, and make life-long friends in a safe and fun outdoor setting.

The following counties sent youth to camp at Crowder: Andrew, Atchison, Buchanan, Caldwell, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Linn, Livingston, Mercer, Sullivan, and Worth.
**Regional Program & Activity Calendar**

**JULY 2015**

14-19 **Mercer County Fair 2015**, Tuesday, July 14th through Sunday, July 19th, starting at 9 a.m. at the Mercer County Fairgrounds. For more information about the Mercer County Fair, contact the Mercer County Extension office at 660-748-3315.

16 **Home Food Preservation Series (Session 1 of 3)**, Thursday, July 16th, from 6 p.m. to 8:30 p.m. at the King City Presbyterian Church, 108 W Hampshire St, King City MO. Participants will receive hands on experience as well as the most current step by step recommendations for food preservation procedures (pressure canning, water bath canning, freezing and dehydrating). Contact Janet Hackert at 660-425-6434 or HackertJ@missouri.edu for more information or to register.

20 **Home Maintenance and Care**, Monday, July 20th, from 9:30 a.m. to 10:30 a.m. at the Hope Royale Café in Bethany, MO. The session topic will be home repair—the number of repairs needed to a home can be reduced if regular maintenance is conducted. Regular, preventive maintenance can pay off in peace of mind, utility cost savings, durability and even resale value. For more information contact Connie Neal at NealCA@umsystem.edu or 660-582-8101.

**Energy Management**, From 10:30 a.m. to 11:30 a.m. the topic will be Water Conservation. Participants will learn how to save water, energy and money. Contact Connie Neal at NealCA@umsystem.edu or 660-582-8101 for more information.

23 **Healthy Homes**, Thursday, July 23rd, from 6:30 p.m. to 8 p.m. at the Methodist Church, 208 W Opp Street, Rock Port, MO. The session topic will be green cleaning; participants will learn how to improve their indoor air quality and save money by making their own cleaning products. Contact Connie Neal at NealCA@umsystem.edu or 660-582-8101 for more information.

24 **Starting and Managing a Business**, Friday, July 24th, from 8:30 a.m. to 4:30 p.m. at the UCM Summit Center, 850 NW Chipman Rd, Lees Summit, MO. This is an eight-hour course that targets people serious about starting a business or are already in business by covering topics on planning, information management, financing, marketing and resources for assistance. Register online or contact the SBTDC at 660-543-4402 or email sbtdc@ucmo.edu for more information.

**AUGUST 2015**

13 **Winning Government Contracts: The First Steps**, Thursday, August 13th, from 1 p.m. to 4 p.m. at 4747 Troost Ave, 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. For more information or to register call Michelle Cunningham at 816-235-2891 ext. 2.

25 **Graves-Chapple Research Center Field Day**, Tuesday, August 25th, from 8a.m. to 2 p.m. at the Graves-Chapple Research Center in Rock Port, MO. This is the twenty seventh annual field day. Topics will cover the pressing issues facing the agricultural producer at the time with an emphasis on environmental quality, stewardship and profitability. For more information contact Jim Crawford at CrawfordJ@missouri.edu or at 660-744-6231.

For additional Northwest Region events, please contact your local extension office or visit [www.extension.missouri.edu](http://www.extension.missouri.edu)
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The MU Extension employees, county office managers and county extension council members are guided by our vision and mission which was affirmed in our new strategic plan:

Vision: University of Missouri Extension is a valued and trusted educational solution to improve the quality of life in Missouri, the nation and the world.

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.

Feature Articles Inside this Issue:

Housing & Environmental Design
  Cleaning up After a Flood
  Cleaning Mold Quickly and Properly After a Flooding Event

Agronomy
  Controlling Large Weeds in Roundup Ready Soybean Fields

Livestock
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Horticulture
  Anthracnose of Trees

Financial Education
  Paying for College: Work Study Opportunities
  Diminished Capacity and Finances

4-H Youth Development
  Teens Gather on MU Campus for 70th State 4-H Congress
  4-H: My Passport to the World!

Regional Program & Activity Calendar

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