



NORTHWEST MISSOURI EXTENSION NEWS YOU CAN USE

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CAN YOU AFFORD TOMORROW IF THERE IS A DISASTER TODAY?

By: Meridith Berry, Family Financial Education Specialists

As I write this article, the news is reporting on a hurricane off the east coast ready to create havoc on some coastal communities. Thankfully, we don't feel the full impact of a hurricane in Missouri, but we do have other disasters and sometimes these can lead to financial distress. Ask yourself these questions to see if you are ready to face financial adversity.

Do you have enough in savings to fully meet your out of pocket maximum with your health insurance? No matter how well you take care of yourself, medical emergencies happen. As the year closes, it is possible to have to meet some of the deductibles two times. Can you pay the bills?

Most of us rely on a car to get us to work each day. What would happen if the car breaks down and requires expensive repairs? Consider how you will get to work without a car. Preventive care is important, but sometimes the car just won't run. Do you have money to get it fixed or buy a new one?

Cold weather is here in NW Missouri. Is your furnace going to make it through the winter? Do you have enough money to replace the furnace if it should stop working? You do not want to risk your family's health by operating a faulty furnace or relying only on space heaters to keep warm.

Do you know if you are secure in your job? The job market is not as bad as it was a couple of years ago, but do you have the capacity to last through the difficult times? Between the mortgage, bills, and other expenses, you will need a lot of savings.

Job loss, home repair expenses, car and medical expenses are all good reasons to build up your savings. No one would disagree, but most find building savings too difficult. Experts agree that you should have three to six months in savings to cover all necessary household expenses. They also agree this is as important as paying off credit card debt and saving for retirement. Here are some strategies you can use to get the peace of mind a savings account can offer.

Be realistic. Very few of us can save \$10,000 in two months. Using automatic transfer, you can put aside a set amount each month into a savings account. Experts recommend 15% of your paycheck. It may be more realistic to do 5%. Any amount is a start. Do not touch this money until you have an emergency.

Set some goals. How much can you save in six months, in a year? Some banks offer programs where they will match a deposit (up to a certain amount) if you make monthly deposits for a year. That is a little over an 8% return on your money.

Get up close and personal with your money. Figure out where you are spending too much and try to cut back. Think of the money you spend at Starbucks or another quick drink stop. If you averaged \$2.00 a stop for a drink, in a year that is over \$500 just for weekday drinks. Dedicate any money you receive in raises or gifts to this fund. You may feel you deserve something extra special, but I guarantee you will not be sorry you saved your money.

Finally, find an interest-bearing account to put the money in that will not penalize you for using it. Some banks have promotional programs that provide a fair return. There are also credit unions and other financial service businesses that will grow your money without tying it up. The hardest part is getting started, so make that commitment and get going. Don't wait for the New Year to start this resolution.

If you have any questions about saving or how to set some savings goals, please feel free to call the University of Missouri Extension Family Financial Education Specialists, Meridith Berry in Trenton (660) 359-4040 ext.248, or Trish Savage in Marshall, (660) 886-6908.

HEALTHY TREATS FOR PARTY FUN

By: Janet Hackert, Regional Nutrition and Health Education Specialist



With kids, it seems there is always a reason for a party. But with more than 1 in 3 American children and adolescents overweight or obese as of 2012, it is time to think about fun and healthy alternatives for party treats. Whether it is birthday treats for school, Halloween trick-or-treats, or party favors for a Christmas party at church or Scouts, there are lots of great ideas.

When it comes time to give kids a treat, it is easy to think of their favorite candies. But consider fun alternatives that *promote health* instead of encouraging unhealthy choices.

Though overeating may be factor in causing obesity, body weight is affected by both caloric intake and expenditure. A healthy balance is the key. So in looking for fun treats think about more nutritious, but still tasty, food options. Consider also non-food options that children might enjoy – ones that are just fun and ones that get them up and moving and using some of those extra calories they consume.

In looking at food choices, think about the lower-fat foods that are high in other nutrients, like fiber, vitamins and minerals. Perhaps offer individual packages of dried fruit or baked pretzels, fruit cups, pudding cups, or trail mix made with whole grains, dried fruit and nuts. Fresh fruit has been dubbed “nature’s candy” and can be a real treat, when appropriate to give.

There are lots of enjoyable non-food treats too, like pencils, pencil toppers or erasers, maze games, fun-shaped sticky notes, yo-yos, marbles, or whistles.

Help get those children you care about to be

healthier by giving non-food treats that encourage them to get up and move. This might be as simple as a small bouncy ball, jump rope, paddle ball, bean bag for hacky-sack, bubbles for chasing and popping, or sidewalk chalk for drawing hopscotch or a four square game. Other treats that encourage activity include reflectors, light sticks or other glow-in-the-dark items for chasing games at night, and shoelace decorations that make walking, dancing and running even more fun.

The possibilities are endless and can be used at Halloween or throughout the year for any festive occasion. Think of games, toys and ideas for party treats that delight *and* motivate the children in your life to move, and help them choose wisely today for a lifetime of healthy habits.

For more information on healthy treats for party fun, or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu or your local [University of Missouri Extension office](#).



LOOKING FOR GROWERS TO PARTICIPATE IN THE MISSOURI STRIP TRIAL PROGRAM

By: Wayne Flanary, Regional Agronomist

The Missouri Strip Trial Program is a grower focused program designed to help growers compare farming practices. The program uses on-farm research with precision ag equipment to conduct on-farm research in the grower's own crop fields.

Trials that are being established in 2016 include phosphorus fertilizer application, nitrogen application timing, in-season nitrogen rate decision tools, cover crop killing date before planting soybean and cereal rye compared to winter wheat compared to no cover crop.

Growers seeking to establish trails on their own farm will work with a specialist from University of Missouri Extension to help with the planning, implementation and methodology to use for the trial. The extra guidance and assistance helps ensure growers receive a reliable, statistically valid and unbiased evaluation of a particular practice, method or idea.

The trials are replicated strips and these are laid out side-by-side in a field with different management practices, which are also known as treatments. The treatments are created with the growers own field

scale equipment.

Your northwest Missouri Extension agronomists are actively looking for growers to work with. More information can be found at <http://striptrial.missouri.edu/>.

To contact us directly, call Wayne Flanary at 660-446-3724 in Holt County or Kurt Nagel at 816-776-6961 in Ray County, Regional Agronomists, University of Missouri Extension.



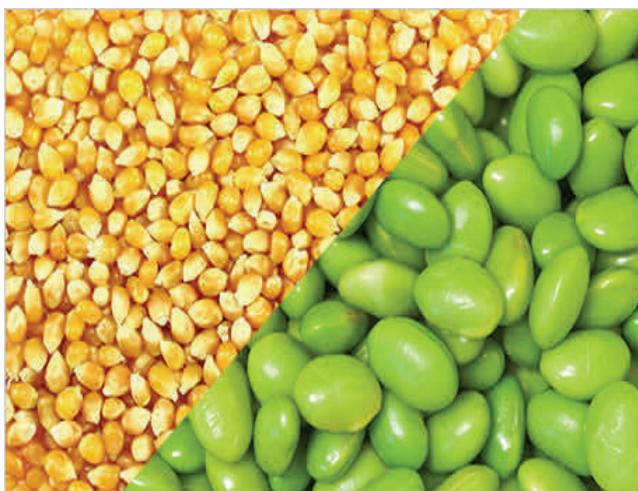
CORN AND SOYBEAN VARIETY TESTING RESULTS

By: Kurt Nagel, Regional Agronomist

The 2015 corn and soybean yields from the MU Variety Testing Program are available in print at your local extension office or online at varietytesting.missouri.edu. The trials were conducted across the state at MU research centers as well as private farms and provide unbiased variety comparisons in the same conditions faced by Missouri farmers.

Results of interest to Northwest Missouri producers might include locations at Albany in Gentry County, Canton in Lewis County, Mooresville in Livingston County, Novelty in Knox County, Henrietta in Ray County, Grand Pass in Saline County and Craig in Holt County. The publication includes information on yield, percent moisture and lodging scores for a large number of varieties.

For more information contact Wayne Flanary at 660-446-3724 or Kurt Nagel at 816-776-6961, Regional Agronomists, University of Missouri Extension.



EATING ON A BUDGET

By Penny Crawford, FNEP Project Director

If it seems like you are spending more money every time you go to the grocery store, you are right. Food prices are increasing and continue to rise. Although you can't control food prices, you can shop wisely and manage the food you have on hand to get the best value for your food dollars. What can you do? A little planning can go a long way to help you eat healthy without breaking your food budget.

Tips to help you shop smart:

- Only go to the store once a week
 - Shop with a grocery list organized by the store layout
 - Buy only what is on the list
 - Shop the ads-build your grocery list from the sale ads
 - Use coupons only for items you would normally buy
 - Shop at the local farmers market for in-season produce
 - Buy nonfood items-like cleaning supplies and personal care items-at discount stores
 - Stock up on non-perishable foods when they are on sale
 - Buy store or generic brands instead of name brand items
 - Read the labels
 - Use unit pricing to compare costs
 - Shop the outer aisles in the grocery store-the inner aisles have higher priced processed foods and snacks
- More tips to help save money:
- Don't waste food
 - Eat all the food you purchase and decrease the amount of food waste.
 - Make plans for all the food you purchase and follow through with those plans
 - Plan to make leftovers so you won't be throwing food away. Use leftovers as ingredients to make a new meal the next day.
 - Grow your own
 - Plant a garden. Even a small one adds variety to your food choices and saves money. Plus, gardening can add physical activity to your daily routine.
 - Children who help plant and grow a garden are more likely to eat the vegetables they grow.
 - Try meatless
 - Plan a couple of meatless meals every week.
- Beans are a great inexpensive source of protein. Try a vegetarian chili or bean burrito.
 - Eat out less
 - Reduce the number of times that you eat out. Meals out cost two to three times more than making them at home.
 - Limit convenience
 - Foods from vending machines or convenience stores cost more and it is harder to find healthy options. Take nutritious snacks with you instead.
 - Ready-to-cook foods often cost more than if you prepare them yourself from scratch.

Snacks are important. How can I eat healthier snacks on a limited budget? Start with the basics by selecting foods from the dairy, fruit, vegetable and grain groups. Foods from these groups contribute nutritional value at a lower price. There are many convenience items (prepackaged individual portions) that are healthy.

Shop around and look at nutritional labels for better bargains. Planning can save you money. Make a shopping list and bring snacks with you to work or school.

For more information contact Penny Crawford, NW Regional FNEP Project Director/Coordinator or Connie Mowrer, NW Regional FNEP Program Manager at 816-632-7009.

Running out of money for food? Contact your local food stamp office or go online to dss.mo.gov/fsd/fstamp.



PORTABLE GENERATOR HAZARDS

By *Connie Neal, Housing & Environmental Design Specialist*

Portable generators are very useful when either temporary or remote electric power is needed, but they also can be hazardous. When using a generator, the primary hazards to avoid are carbon monoxide (CO) poisoning from the toxic engine exhaust, electric shock or electrocution, fire and burns.

The Consumer Product Safety Commission (CPSC) reports that every year, many people die in incidents related to portable generator use. Most of the reported incidents associated with portable generators involved CO poisoning from generators used indoors or in partially-enclosed spaces.

Generators can produce high levels of CO within minutes when used in a confined space. CO cannot be seen or smelled. Danger labels are required on all portable generators manufactured or imported on or after May 14, 2007.

The CO from generators can rapidly kill you. The initial symptoms of CO poisoning are similar to the flu without the fever. They include headache, fatigue, shortness of breath, nausea, dizziness and weakness. If you start to feel dizzy or weak, get to fresh air RIGHT AWAY. DO NOT DELAY.

Proper usage of CO-emitting tools is just one vital safety tool. For this reason, the CPSC strongly advises installing battery operated CO alarms or plug-in CO alarms with battery back-up in your home on each level and outside sleeping areas following the manufacturer's instructions.

The CPSC offers the following safety tips to protect against CO poisoning:

- NEVER use a generator inside homes, garages, crawlspaces, sheds or similar areas, even when using fans or opening doors and windows for ventilation. Deadly levels of carbon monoxide can quickly build up in these areas and can linger for hours, even after the generator has shut off.
- Follow the instructions that come with your generator. Locate the unit outdoors, at least 20 feet from the home, away from windows, doors and vents that could allow CO to come indoors.
- Install battery-operated CO alarms or plug-in

CO alarms with battery back-up in your home, according to the manufacturer's instructions. Test batteries monthly.

Generators also pose electrical hazards such as the risk of shock and electrocution, especially if they are operated in wet conditions. The CPSC recommends that you operate the generator under an open, canopy-like structure on a dry surface where water cannot reach it, puddle or drain under it. Dry your hands, if wet before touching the generator.

Heavy-duty extension cords specifically designed for outdoor use should be used when connecting appliances to the generator. The wattage rating for each cord should exceed the total wattage of all appliances connected to it. Make sure that extension cords are long enough to allow the generator to be placed outdoors and far away from doors, windows and vents to the home or other structures that could be occupied. Thoroughly check each cord to make sure they are free of cuts or tears and that the plug has all three required prongs. Protect the cord from getting pinched or crushed if it passes through a window or doorway.

NEVER try to power the house wiring by plugging the generator into a wall outlet, a practice known as "back-feeding". According to a CPSC Safety Alert, this is extremely dangerous and presents an electrocution risk to utility workers and neighbors served by the same utility transformer. It also bypasses some of the built-in household circuit protection devices.

CPSC also warns against fire hazards connected to generators. Never store fuel for your generator in your home. Gasoline, kerosene, propane and other flammable liquids should be stored outside of living areas in properly-labeled, non-glass safety containers. Also, do not store them near a fuel-burning appliance, such as a natural gas water heater in a garage.

Before refueling the generator, turn it off and let it cool down as gasoline spilled on hot engine parts could ignite.

PREFERRED SOIL pH FOR AZALEAS AND BLUEBERRIES

By: Tim Baker, Extension Professional and Horticulture Specialist

Most of the crop and ornamental plants that we deal with prefer a slightly acid soil. We measure this with a pH meter, when a soil test is performed. On the pH scale, 7.0 is neutral. A pH higher than 7.0 means that you have an alkaline soil and less than 7.0 indicates an acid soil. Commonly, the ideal range for most crop and ornamental plants is around 6.0 to 6.5.

If the pH is too far out of the preferred range for a given plant, the plant will be stressed. Nutrients will not be taken up out of the soil properly, even if they are present. If the pH is too far out of range, the plant may not survive. That is one reason why soil tests are important. They not only tell you the nutrient status of the soil, they tell you what the pH is. I have occasionally run across some folks who indiscriminately add lime every year to “sweeten” the soil. This is fine, if the soil is acid, but if your soil is alkaline, you will get yourself into trouble by adding additional lime.

A soil test will tell you if you need to add lime or not. Some plants are acid-loving, and do not follow the preference of other plants in needing a soil pH of 6.0 to 6.5. Two common acid-loving plants are azaleas and blueberries. Both of these plants really like an acid soil environment. Azaleas prefer a soil pH between 5.0 and 5.5. Blueberries like it even more acid, from 4.7 to 5.2, although they may tolerate it a little higher. It’s best to get a soil test performed at least six months to a year before planting azaleas or blueberries, so that you can adjust your soil pH, if needed. This is done by adding elemental sulfur. As rain falls on the sulfur, a small amount of sulfuric acid is created which lowers the soil pH. Because this takes time to happen, we really do like to see sulfur applied well before planting. I’ve seen too many azaleas and blueberries planted before the soil pH was adjusted, and the plants were very stressed and not doing well. You will need to test your soil frequently after planting as well. Established plantings can be stressed by high pH, and with time the soil pH will probably rise, and you will need to add more sulfur.

I have seen several instances of stressed azaleas through the years. In one case, lace bugs had severely attacked an azalea plant. In addition to controlling the lace bugs, I told the homeowner that she should get a soil test. The test came back with a pH of 7.3, which is far too high for azaleas. I believe that the stressed plants were more attractive to the lace bugs.

I have also seen many examples of stress in blueberries due to high soil pH. Often, the planting had been established for several years by the time I saw them. The plants were struggling, and some were dying. When soil tests were performed, they almost always showed a high pH. I always stress to the grower the importance of keeping up with soil tests, to make sure that the pH is low enough for blueberries.

If you would like additional information on growing azaleas or blueberries, please give me a call and I will be glad to help. For more information contact Tim Baker at 660-663-3232 or BakerT@missouri.edu.



MOVING CATTLE FROM GRAZING WINTER WHEAT

By: Wayne Flanary, Regional Agronomist

Typically, we want to pull cattle off when the first hollow stem shows. This was one of the questions I received during a farm call this week. As wheat greens up and before jointing, growers should watch closely for the first hollow stem stage.

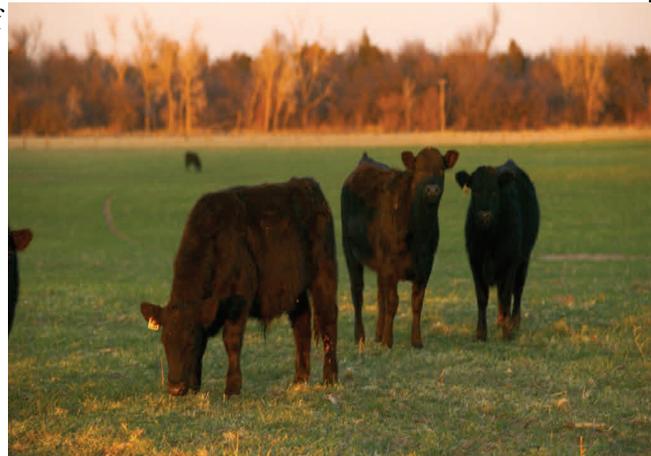
The hollow stem stage is when leaf sheaths become erect and the first internode begins to push the head upward. There is a tiny wheat head formed on top of the stem that is elongating. Typically, the first hollow stem occurs when the stem is about half an inch above the root system. This is before the wheat begins to joint.

To determine when to stop grazing, find plants that have not been grazed along field border. Look for the largest tillers and slice the stem open. Look for the developing head and it will be very small. If you find a gap between the head and crown, then the stem is elongating.

Why the concern? Cattle can graze off the heads of wheat causing grain yield loss. The plant can replace tillers with secondary tillers but yield loss has occurred. If grazed too late, leaf area can

also reduce yield.

For more information, contact Wayne Flanary at 660-446-3724 or Kurt Nagel at 816-776-6961, Regional Agronomists, University of Missouri Extension.



STRATEGIES TO MANAGE SDS IN SOYBEANS

By: Wayne Flanary, Regional Agronomist

Two seasons ago, we had disastrous yields where soybean fields were infected by Sudden Death Syndrome. Yields in some fields were cut by 50 percent. Typically, severely infected fields reduce yields by 20 percent. Last year, soybean fields were also infected with this disease but the disease was not as damaging. Planning to manage this disease begins before planting.

SDS is caused by a fungus that lives in the soil. Once the field is infected, growers will need to continue to manage for this disease. The disease infects plants early season, especially when it rains after planting.

Resistant varieties are one of the most important strategies to limit damage from the disease. However, there are no varieties that will completely prevent this disease. Varieties have varying lev-

els of genetic resistance and therefore growers are encouraged to plant different varieties with resistance to reduce disease risk.

A new strategy is the use of a seed treatment containing the active ingredient fluopyram. This seed treatment has shown efficacy against this disease. The treatment is expensive but data across Universities indicate increased soybean yields. However, we encourage growers to test the product in their fields and determine the effectiveness in their operation.

For more information, contact Wayne Flanary at 660-446-3724 or Kurt Nagel at 816-776-6961, Regional Agronomists, University of Missouri Extension.

DISEASE-RESISTANT APPLES

By: *Tim Baker, Extension Professional and Horticulture Specialist*

I often get calls from folks who are having a disease problem with their fruit trees. They've been tempted by those mouth-watering pictures of tree-ripened fruit in nursery catalogs, and have planted trees that they expect will bring bumper crops of those same delectable fruits. Instead, they are getting lots of small, disease-ridden fruits... and wonder what went wrong.

What they may not realize is that to get those picture-perfect fruits, a lot of work is needed, including a regular spray schedule to keep diseases at bay. While careful management is a must, the backyard fruit grower now has another tool to use in fighting tree fruit diseases: disease-resistant apple trees.

This, of course, does not help someone with an existing tree. But if you are considering planting an apple tree, I would suggest you pick up our guide sheet on the subject, ***Disease-Resistant Apple Cultivars***. Trees with the proper resistance to common diseases in our area will require far fewer fungicide applications, reducing your work load greatly.

This guide sheet describes the most common diseases in Missouri, including apple scab, cedar-apple rust, fire blight, and powdery mildew. It also gives an excellent chart listing each apple cultivar and qualities such as color, ripening date, fruit size, taste, uses, growth habit, storage potential, and ratings for resistance to each disease.

Apple scab is a common disease, which affects both the foliage and the fruit. It's caused by a fungus. Cedar-apple rust is common in areas where eastern red cedar is found, which includes all of Missouri. As the name implies, it has two hosts, a nearby cedar and your apple tree. Fire blight is a bacterial disease which affects both apples and pears. It can be devastating to your tree, killing back branches in bad cases. Powdery mildew is another fungal disease, which is found on a wide range of hosts.

The guide sheet also discusses other diseases which may infect your apple tree, which there no resistance for. If these diseases infect your tree, you will need to spray them with the appropriate material.

As you might suspect, there's no perfect apple. You will have to balance your desires for taste, size, and intended use with the resistance for diseases found in your area. A good selection will mean less work and greater satisfaction with the fruit it produces. If you would like a copy of this excellent guide sheet, give me a call at 660-663-3232. Ask for G6026, ***Disease-Resistant Apple Cultivars***.



SAVING JUST \$50 OF YOUR TAX REFUND COULD MEAN SAVING BIG!

By: Meridith Berry, Family Financial Education Specialists

As the end of the year approaches, we once again find ourselves dreading the paper pushing and number crunching of tax season. But, let's not forget the excitement that comes with getting back some of your own hard-earned money in the form of a tax refund. Saving a portion of your tax refund can be a big step toward meeting your savings goals, so it's no surprise that a [2015 tax season survey](#) found that a majority of those who receive a refund planned to save it.

This tax season, reward yourself for saving some of your refund by entering for a chance to win \$25,000 through <https://saveyourrefund.com>. SaveYourRefund has 101 cash prizes, including 100 weekly prizes of \$100 and one grand prize of \$25,000. Making smart financial decisions isn't always easy, but splitting your refund couldn't be simpler. Follow these quick and easy steps to enter to win in 2016:

- Use Form 8888 (<https://www.irs.gov/uac/about-form-8888>) to split your refund. Entry to win with SaveYourRefund starts with splitting your refund into savings.

- Save \$50 or more of your tax refund. In order to enter, use Form 8888 to save at least \$50. There are a number of accounts you can save into including a savings account, a U.S. Treasury Direct (<https://treasurydirect.gov>) savings bond, and a myRA retirement account (<https://myra.gov>). Visit SaveYourRefund.com to enter. You will be automatically eligible to win one of ten \$100 prizes that will be given away every week from the start of the contest until the end of tax season.

- Upload a picture to <https://saveyourrefund.com> that represents your savings goal or motivation, and you'll be entered to win the \$25,000 grand prize!

MANAGING STRESS

By: Janet Hackert, Regional Nutrition and Health Education Specialist

There are many factors that can cause stress in a person's life. Although some stress may be a good thing (as in, "I work better with a deadline"), too much stress can wreak havoc on one's physical well-being. There are some strategies that can help reduce stress.

Stress happens when a person faces a real or perceived harmful situation. It may be brought on by a physical source, such as an injury or surgery. Mental stressors can include problems at work or in one's personal life. It may be feeling the pressure to get just the right gift for everyone on the list, having a more-than-full schedule during the holidays (or anytime of the year), traffic, deadlines or extra work on the job or managing the care of multiple generations.

Too much of this 'fight or flight' situation can lead to physiological changes that are detrimental. Prolonged stress increases the secretion of a hormone called cortisol that raises blood pressure and causes fluid retention. Stress raises blood glucose levels in people with diabetes. It can also affect the immune, musculoskeletal, digestive, nervous and respiratory systems.

Some stress may be easier to reduce. For

example, if traffic causes stress on a regular basis, a different time or route could be taken to avoid the congestion. For other stressors, it may be harder to reduce or prevent the stress, but there are options. Daily physical activity can help. It can be as simple as taking ten to twenty minutes to walk, do active household chores, stretch at a desk chair or other worksite, or make a snowman. Have fun with it. Find other ways to relax during those most stressful times, such as engaging in a hobby or using a relaxation technique like progressive relaxation or breathing exercises. Create realistic expectations and go easy. Prioritize, determine what is most important and take the rest off the to-do list. When possible, plan ahead so there are not so many activities on the to-do list in the first place. Laugh – it can help release the tension of stress. Choose a healthy eating plan to keep the body in good shape. Try to get enough sleep and to maintain a positive attitude.

Stress happens, but making deliberate choices can help reduce it to a more manageable level.

For more information on stress management, or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu.

REGIONAL PROGRAM & ACTIVITY CALENDAR

MARCH 2016

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- 17 Predicting Your Company's Future Cash Needs** Thursday, March 17 6 p.m. to 9 p.m. at Saline County Career Center 900 West Vest, Marshall MO. Course is designed for those with little to no financial training who need to know how to use a cash budget to prepare for the future. Register by March 10 online at www.marshallschools.com/sec or by phone at (660) 886-6958; you can also call this number for more information and total costs.
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- 21 Show-Me Quality Assurance Training** Monday March 21 6.p.m to 9.p.m Velma Houts Fair Building 201 E US Hwy, Rock Port, MO. Show-Me Quality Assurance is a fun, hands-on program where 4-H youth with livestock projects learn more about producing safe, quality food! 4-H members with food animal projects must be SMQA-certified as part of the requirements to be a member in good standing. Cost is free. To register contact Rock Port session: University of Missouri Extension office in Atchison County at 660-744-6231 or atchisonco@missouri.edu. Facilitator Amy Schleicher, schleicher@missouri.edu.
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- 23 Cooking Matters for Kids (Richmond)** Wednesday, March 23 3:15 p.m. to 5:15 p.m. at Grace Church 606 S Camden St. Richmond, MO. The Cost is free. Facilitator Shanshan Chen, chensha@missouri.edu Telephone (660) 584-3658.
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- 28 Women's Leadership Group** Monday, March 28, 12:00 p.m. to 1 p.m. at Benton Club 402 N 7th St.. St. Joseph, MO. Learn from others at this unique group that meets once a month to share stories and insights. This month, hear from attorney Carol Barnett with Polsinelli regarding how to handle legal issues such as sexual harassment, specific to women in the business world. The cost is free. Facilitator Rebecca Evans. To register contact evansr@missour.edu or 816-364-4105.
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APRIL 2016

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- 2 SALE Conference — Small Acreage & Land Entrepreneur Conference** Saturday April 2, 8:30 a.m. to 3:30 p.m. at Missouri Western State University 4525 Downs Dr., St. Joseph, MO Blum Student Union, 2nd Floor . The northwest region agriculture specialists will be hosting the third annual Small Acreage and Land Entrepreneur conference. The conference will be a day-long learning opportunity for people who are excited to learn more about opportunities with small acreages and ways they can make income on their land. Cost is \$40.00. To register contact the Nodaway County Extension Office at 660-582-8101. Facilitator Randa Doty, dotyr@missouri.edu.
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- 7 Small Steps to Health & Wealth—Carrollton Career Center.** Thursday, April 7, 6 p.m. to 7:30 p.m. Carrollton Area Career Center, 305 10th St, Marshall MO. The Small Steps to Health and Wealth program reviews ways to implement behavior change strategies that simultaneously improve their health and personal finances. Participants are encouraged to set a health and/or wealth goal and take action to achieve their goals by identifying small steps toward progress. Cost is \$5.00. Facilitator Trish Savage, savaget@missouri.edu. Registration information call the Carrollton Area Career Center 660-542-2000.
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- 13 Food Preservation—Pressure Canner Testing Warrensburg Office** Wednesday, April 13, 9 am – 3:30 p.m. MU Extension Center Johnson County 135 W Market, Warrensburg MO. Bring Pressure Canners to have dial Gauge Tested Yearly. Cost is free. Contact Holly Jay, jayh@missouri.edu or call 816-380-8460.
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- 13 Guiding Conflict Resolution: For new Supervisors/Managers** Wednesday, April 13 1 p.m. to 4 p.m. at St. Joseph Chamber of Commerce 3003 Frederick Ave., St. Joseph, MO. Healthy conflict can promote creativity and innovation. However, when a conflict escalates, it may cause serious problems, including decreased morale, more re-work and a less productive team. Cost is \$140.00, registration deadline is 4/11/2016. Facilitator Rebecca Evans. To register contact Rebecca Lobina with the SBTDC, evansr@nwmissouri.edu or 816-364-4105.
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For additional Northwest Region events, please contact your local extension office or visit
www.extension.missouri.edu

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 Bob Kelly, St. Joseph (816) 279-1691
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 Kurt Nagel, Richmond (816) 776-6961
 Vacant, Bethany (660) 425-6434

Livestock

Shawn Deering, Albany (660) 726-5610
 Jim Humphrey, Savannah (816) 324-3147
 Amie Schleicher, Rock Port (660) 744-6231

Horticulture

Tim Baker, Gallatin (660) 663-3232
 Tom Fowler, St. Joseph (816) 279-1691
 Vacant, Carrollton (660) 542-1792

Natural Resource Engineering

(Graves-Chapple Research Center Superintendent)
 Jim Crawford, Rock Port (660) 744-6231

BUSINESS DEVELOPMENT AND PROCUREMENT

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- Eating on a Budget
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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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