A few years ago, MU Extension regions were reorganized into seven regions. Our Northwest Extension Region gained four new counties. We now stretch from Marshall to Rock Port, and from St. Joseph to Princeton.

Sometime after that, we held meetings to discuss programmatic assignments with our stakeholders… i.e. what type of specialist should be assigned to each county? It was an interesting process, which resulted in some long term goals for adding new specialists when funding became available.

One of those goals was to add a third Horticulture Specialist to our region. I’m happy to say that this goal has been achieved, and we have a new horticulturist in Carroll County.

Kathi Mecham is the new Commercial Horticulture Specialist headquartered in Carrollton. She will be covering the counties in the south part of our region: Caldwell, Carroll, Lafayette, Livingston, Ray, and Saline Counties.

Kathi worked in extension for two years before joining the northwest region. She started in the east central region where she coordinated three Missouri Master Gardener chapters and a Missouri Master Naturalist chapter. She also assisted homeowners with lawn, garden and ornamental needs.

Kathi operated a landscape business in Springfield, MO before joining extension. She specialized in providing a creative and natural approach to the landscape. Kathi has a background in landscape design and maintenance, ornamentals, composting, container and small space gardening as well as gardening with children and native plantings.

Tom Fowler is the Horticulture Specialist headquartered in St. Joseph. He covers the counties on the west side of our region: Andrew, Atchison, Buchanan, Clinton, Holt, and Nodaway Counties.

Tom has been with MU Extension for over 30 years. He started in Iron County as an agriculturist, then moved to Platte County as a Horticulture Specialist. He later took a Horticulture Specialist position in Buchanan County, where he is now headquartered.

Tom has a background working with both commercial, Master Gardeners, and home horticulture clients. His experience includes landscaping and grounds work with Northwest Missouri State University, and tree and shrub landscape design prior to joining Extension.

The third Horticulture Specialist is myself, Tim Baker. I am headquartered in Gallatin, and serve the counties on the east side of our Northwest Region: Daviess, DeKalb, Gentry, Grundy, Harrison, Mercer, and Worth Counties.

I have been with MU Extension for over 24 years. I started in the Missouri Boot heel working with the watermelon and peach growers there, as well as homeowners and Master Gardeners. In 2006, I moved to Daviess County, my present position.

My background in horticulture is varied. After finishing graduate school, I spent a few years working for the potato variety development program of the University of Idaho Agricultural Experiment Station. In 1992, I moved back to Missouri, my home state, to take on the Extension horticulture responsibilities in Southeast Missouri.

As you can see, the MU Northwest Extension Region is well-served for horticulture. Give us a call for any of your horticultural questions or needs. We’ll be glad to help!
MEETING ON XTEND TRAIT SCHEDULED FOR MARYVILLE
By: Wayne Flanary, Agronomy Specialist

Kevin Bradley, University of Missouri Extension weed scientist, spent a good portion of 2016 traveling across Missouri to discuss the dangers of dicamba drift with landowners.

Dicamba is a common herbicide but unlabeled and illegal dicamba formulations were used last year on dicamba-tolerant soybeans, creating a dangerous drift that damaged thousands acres of crops across the state.

Bradley, who is also an associate professor in the Division of Plant Sciences, has spent the early part of 2017 doing similar presentations — and will be part of a handful of training sessions in February and March.

One of those sessions will take place Thursday, March 2 at the Nodaway County Administrative Center in Maryville, Mo. The program, titled ‘Preparing for the Xtend Trait in 2017: Lessons Learned and Where we go From Here,’ will begin at 1 p.m. in the downstairs meeting room. It is free and open to the public.

“We really want to focus on what happened last year,” Bradley said. “There were several issues that landowners faced and we want to talk about how we can avoid those issues in 2017.”

Soybean varieties within Monsanto’s Roundup Ready Xtend Crop System were approved by federal regulators in 2016. Those varieties tolerate dicamba and glyphosate — but no dicamba formulations were approved to match the varieties. Many of the complaints focus on dicamba formulations that were used on Xtend soybeans that were not labeled for that use. Those formulations moved offsite and injured numerous other crops.

“It was something that we’ve never seen before to that magnitude,” Bradley said.

While a good portion of the damage was done in the Bootheel region, Bradley said that issues happened across Missouri and its border states. It affected a variety of crops, too.

The training sessions will review what happened in 2016 and how landowners can learn from that situation. The training will then turn the corner to discuss the do’s and don’ts of the Xtend trait and specific instructions on how to use it correctly.

Explaining all of the label requirements will also be touched on during the training session. Individuals are encouraged to bring any questions to the program.

“The rules and regulations are listed on the label, and we really want to highlight each of them,” Bradley said. “For example, only one nozzle can be used and there are wind speed requirements when dicamba is sprayed. It’s really important that landowners pay attention to these specific regulations or we’ll run into the same problems as we did in 2016.”

For more information about the program, contact Bradley at (573) 882-4039 or BradleyKe@missouri.edu. The Nodaway County Administrative Center is located at 403 N. Market in Maryville.
SAVER’S CREDIT GIVES YOU ADDITIONAL INCOME
By: Meridith Berry, Family Financial Education Specialist

Would you like to earn 10%, 20% or even 50% on your retirement savings? You may be able to do this if you fall within specific income guidelines. The IRS provides tax relief to moderate income earners who save money for retirement either through an IRA or through an employer’s retirement plan. You must be age 18 or older, not a full time student, and not claimed as a dependent on another’s tax return. Your credit is 50%, 20% or 10%, up to $2000 ($4000 for married filing jointly) based on your adjusted gross income as reported on your 1040 or 1040A. The chart below shows the eligibility for 2017.

<table>
<thead>
<tr>
<th>Credit Rate</th>
<th>Married Filing Jointly</th>
<th>Head of Household</th>
<th>All other filers</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% of contribution</td>
<td>AGI not more than $37,000</td>
<td>AGI not more than $27,750</td>
<td>AGI not more than $18,500</td>
</tr>
<tr>
<td>20% of contribution</td>
<td>$37,001-$40,000</td>
<td>$27,751-$30,000</td>
<td>$18,501-$20,000</td>
</tr>
<tr>
<td>10% of your contribution</td>
<td>$40,001-$62,000</td>
<td>$30,001-$46,500</td>
<td>$20,001-$31,000</td>
</tr>
<tr>
<td>0%</td>
<td>More than $62,000</td>
<td>More than $46,500</td>
<td>More than $31,000</td>
</tr>
</tbody>
</table>

The Saver’s Credit can be taken for contributions to traditional or ROTH IRAs, a 401(k), SIMPLE IRA, SARSEP, 303(b), 501(c)(18) or governmental 457(b) plans. You may also take it with your voluntary, after tax employee contributions to a qualified retirement and 405(b) plans. Your tax preparer can help you with the proper tax forms.

Remember, contributions to your retirement will decrease your Adjusted Gross Income (AGI), so you are already saving the tax rate on your contribution. The additional credit is a non-refundable, so you must have some tax liability in order to take advantage of this program. If you make too much money, remember, your qualified retirement contribution is taken off your income. This will save you at least the tax you would have paid.

For example, Sam makes $39,000 a year. His wife stays at home and does not earn an income. Sam puts $2000 in a retirement fund at work and with this deduction, his AGI is $37,000. He will earn $1000 in tax credits. If he puts in $1999 into retirement, he will only get $400 in tax credit. That one dollar makes a big difference because it moves him from 50% to 20% credit rate.

This is a great opportunity for young people to start a retirement account. Remember, the earlier you start, the less you have to save to meet your retirement goals. If you would like to have more information about this or other tax saving strategies, please contact me, Meridith Berry at 660-359-4040 extension 8, or berrym@missouri.edu.
Knowing the Break-Even Price

By: Wayne Flanary, Regional Agronomist

Ag business specialists recommend producers look for marketing opportunities based on knowing the breakeven of grain and livestock prices. The four Extension agriculture business specialists working the NW Extension region have been busy encouraging growers to calculate projected income and expenses. From this, one can calculate break-evens price and therefore know when to market grain or livestock.

As we plan our upcoming season, it is critical to do realistic budgeting so we are informed and can make sound business decisions. If we see market rallies, our agriculture business specialists recommend taking advantage of these marketing opportunities.

If you have not met our Extension Ag Business Specialists, Bob Kelly is located in Buchanan, Randa Doty is in Nodaway, Katie Neuner is in Lafayette and Joe Koenen is in Putnam. They have been receiving many questions regarding rent, budgets and other financial information.

You can contact them through your local Extension office. For more information, contact Wayne Flanary, University of Missouri Extension Specialist at 660-446-3724.

Alfalfa Management

By Wayne Flanary, Regional Agronomist

Alfalfa continues to grow with warm temperatures. So, does one harvest the tall alfalfa now, or wait until a killing frost?

The best option is to wait until a killing frost and harvest while leaves are still hanging on plants. Harvesting during current warm temperatures can cause plants to use carbohydrates needed to replenish reserves and prepare for winter. If root reserves are not replenished, stands can winter kill. Also, next spring plants will be weakened as they start to grow.

Typically, we recommend eight to twelve inches of regrowth and four to six weeks of regrowth before a killing frost. This allows plants to restore carbohydrates.

Across northwest Missouri, many alfalfa fields have been harvested lately. If we only get three to six inches of regrowth before a killing frost, we will thin alfalfa stands.

For more information, contact Wayne Flanary, Regional Agronomist, University of Missouri Extension, at 660-446-3724.
February is National Heart Month. February 3rd is National Wear Red Day to support cardiovascular health for women. In the U.S. heart disease kills one woman approximately every 80 seconds according to the American Heart Association (AHA). It is the leading cause of deaths for the population overall.

In February and throughout the year, follow these tips, as easy as ABC, to improve or maintain heart health:

A: Avoid tobacco. It won’t be easy, but it will be easier than dealing with a heart attack, stroke or living with chronic heart disease.

B: Be more active. “Research has shown that getting 30–60 minutes of physical activity on most days of the week can help lower blood pressure, lower cholesterol and keep your weight at a healthy level.”

C: Choose nutritious foods. The heart association’s website, www.deliciousdecisions.org, has some tasty heart-healthy recipes.

Generally, people know what to do; making it happen is another story. Research has shown that making changes toward a healthier lifestyle are more likely to become habit for the long term if they are made in small increments. Here are some strategies that may help.

Track current behavior to know the starting point, how much exercise is really happening, how many steps, how much vegetables are really being consumed currently.

Defy the odds by learning what the likelihood of having heart problems is, then set specific, small-step goals to steer clear of living up to those odds by losing weight, being more active or quitting smoking.

Use the power of ten to motivate: 10 extra minutes of walking or weight lifting morning and evening, or use a step counter to measure movement and walk a little more to round steps up to the next thousand, or cut daily calorie intake by 100 calories per day.

Meet yourself halfway by not giving up the foods you like, but instead cutting the amount of the high-calorie, high-sugar, high-fat and/or high-sodium ones in half anytime you eat them.

These simple strategies and many others can help motivate and move a person to a healthier life and avoid or delay being a heart association statistic.

For more information on this or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu, or your local University of Missouri Extension Center.
**Physical activity pays off**
*By: Janet Hackert, Nutrition and Health Education Specialist*

For those whose New Year’s resolution was to get fit both physically and financially, a recent study quantified the financial benefit of being physically active.

According to research reported in the *Journal of the American Heart Association*, following the US Department of Health and Senior Services’ recommendations for moderate to vigorous physical activity of 30 minutes or more on five or more days per week, “is associated with significantly lower healthcare spending and resource utilization.” The study found that those who were performing the recommended amount of aerobic activity paid approximately $2500 less in annual health care spending than those not meeting the recommendations. This includes prescription costs, hospitalizations, ER visits, and other expenses. Note that this study shows the link between exercise and lower medical costs, but not necessarily a causal effect.

Being physically active has other benefits as well, including arthritis relief, improved balance, enhanced flexibility, stronger bones, weight control, reduced depression and improved mood, stress reduction, reduced risk for heart disease and other chronic conditions, and maintaining healthy blood glucose levels.

Being physically active has two other major components besides aerobic activity: strengthening and flexibility. The American College of Sports Medicine (ACSM) has set guidelines for older adults for resistance exercise to maximize the benefits. The ACSM recommends “performing at least one set of repetitions for 8-10 exercises that train the major muscle groups.” At least one set should be done 2-3 times per week on nonconsecutive days. The resistance for strength training exercises can be created by using hand weights and ankle weights. Increasing the weight increases the resistance and strengthens the muscles.

Flexibility activities include those that stretch muscles and should be done at least twice a week for at least 10 minutes. This could include simple stretches while sitting at a desk or on a sofa, or could be more complex or systematic like yoga or tai chi, or anything in between.

Accomplish two goals at once by being more physically active and saving on healthcare spending.

For more information on how physical activity pays off or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu or your local University of Missouri Extension office. University of Missouri Extension

**S.A.L.E. conference to be held in St. Joseph**
*By: Tim Baker, Horticulture Specialist*

University of Missouri Extension will be holding our fourth annual S.A.L.E. Conference in St. Joseph, on Saturday, March 4th. S.A.L.E. stands for Small Acreage & Land Entrepreneurs. The meeting will be held on the campus of Missouri Western State University, and starts at 8:30 with registration. The conference is geared toward landowners who are looking for ways to generate income off of their land. We try to find topics of interest for both plant and animal-based enterprises.

This year, presentations will include topics such as beekeeping, growing blueberries, forestry, resources for small farms, growing mushrooms, cover crops, soil health, poultry, and many more.

More information can be found on the Nodaway County Extension web site at: [http://extension.missouri.edu/nodaway/saleconference.aspx](http://extension.missouri.edu/nodaway/saleconference.aspx) or contact Tom Fowler at the Buchanan County Extension office at 816-279-1691. Or visit our Facebook page at: [https://www.facebook.com/MUSALEconference](https://www.facebook.com/MUSALEconference)

To register for the conference please contact Randa Doty in our Nodaway County office at 660-582-8101. The cost for the conference, which includes lunch, will be $40 per person if received by Monday February 27. After February 27, or at the door, the cost will be $60. Youth (18 and under) pay only $25 if pre-registered by February 27, or $30 at the door.
The University of Missouri Master Gardener program is a great way to learn gardening and other horticultural topics in depth. After the classes, Master Gardeners meet monthly to learn more about gardening. They also serve the community through volunteer projects.

To become a Master Gardener, you don’t have to be an expert. All that is required is an interest in gardening, and a desire to serve your community using your gardening skills.

Before someone is certified as a Master Gardener, they must undergo extensive training for 10-12 sessions. After an introductory class, Master Gardeners are taught about all aspects of gardening. These three hour classes cover topics including plant growth, soils, diseases, insects, fruits, vegetables, flowers, trees, and many others.

After they graduate, Master Gardeners are required to fulfill 30 hours of service to the community. That’s really not too difficult. Every month, Master Gardeners meet as a group, and come up with volunteer projects to work on.

Volunteer service can include many types of projects. Many groups focus on beautification projects in their communities. Some teach gardening knowledge through speaking or writing. Youth gardening projects, and working with the elderly are good projects as well. There are many other projects that are possible, and as long as it’s some type of community service, only your imagination is the limit.

Master Gardeners include adults of all ages and come from a wide variety of backgrounds. Some have extensive knowledge, and others come ready to learn. But they all have two traits in common: a love of gardening and a desire to help others.

The Northwest Missouri Region of University of Missouri Extension covers an area of nineteen counties. The interest is great for Master Gardener training in many communities. In order to provide training for residents of this large area we occasionally use ITV (interactive television) and web conferencing technology. The program is presented live with the presenter at one location and other sites receiving the presenter over the ITV or web conferencing system.

For 2017, we will be developing classes for St. Joseph. There has been interest expressed for classes in Bethany and Plattsburg as well. If you are interested in any of these locations, please contact Tim Baker at 660-663-3232.

Depending on the location the training classes will begin either March 23rd, March 28th, or March 30th and be held on either a Tuesday or Thursday pending the location. Starting time is 6pm with each session wrapping up by 9 pm.

The class will cost $110.00 per person or $195.00 per couple. Forms are available online or by contacting a participating extension office. Fill out the application, and return it to the Buchanan County Extension office by Thursday, March 24th. If you have applied in the past and the program was not held just simply send the payment and update any information that may have changed and write on the form “information on file”. If you have any questions, do not hesitate to give us a call or email.

Again, thank-you for your interest in the Missouri Master Gardener program and we look forward to receiving your application.

For more information, contact Tom Fowler Regional Horticulture Specialist at 816-279-1691 or Tim Baker Regional Horticulture Specialist at 660-663-3232.
Nutrition
Glycemic Index - How useful is it for managing health
By: Janet Hackert, Nutrition and Health Specialist

With the new year, many are inclined to reform their eating patterns and lose the weight they gained during the holidays. Some may look for foods with a low glycemic index, but how effective is this in managing health? Although these numbers may help make healthier choices, it may not be quite as straightforward as only eating foods within a certain glycemic index range. A recent study indicates that the glycemic index of a food may not be so clear cut.

The glycemic index is used with foods that contain carbohydrates. It measures how quickly the consumed food raises blood glucose levels. This number is a comparison to a reference food, typically glucose itself. Glucose, a sugar, is the fuel the human body uses for energy.

When the glycemic index is high (70 or above), the food raises blood glucose levels more quickly; when the glycemic index is low (55 or below), the food raises blood glucose levels more slowly. High glycemic index foods may be useful for athletes who need a quick energy source. Low glycemic index foods may help moderate glucose and energy release over time. This system of identifying foods has been used for people with diabetes to try to keep their blood glucose levels under better control, avoiding dangerous highs or lows. But according to the American Diabetes Association, "Research shows that both the amount and the type of carbohydrate in food affect blood glucose levels. Studies also show that the total amount of carbohydrate in food, in general, is a stronger predictor of blood glucose response than the GI [glycemic index]." So portion size control may be an important aspect of a healthy eating plan – for someone with diabetes or for anyone.

Researchers also reported this summer in the American Journal of Clinical Nutrition that even the value assigned to the glycemic index for a food varies. The value for a specific food varies from person to person and even for a specific individual. These measurements were done on healthy volunteers. So the numbers may give an indication but are not exact.

Many factors affect the value. Fat and fiber content does and may be fairly constant for a specific food. Variable factors include ripeness and storage time, amount of processing (juice, mashed, ground, etc.), cooking method, and variety (such as short grain rice versus a long grain variety).

The bottom line is to find a healthy eating pattern that incorporates a variety of carbohydrate sources including whole grains, nuts, legumes, fruits and non-starchy vegetables.

For more information on glycemic index and healthy eating or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu or your local University of Missouri Extension office. University of Missouri Extension

Glycemic Index

Low GI (<55), Medium GI (56-69) and High GI (70+)
Cold and flu season is in full swing. There are many ways to protect against them including getting plenty of Vitamin E.

The October 2016 issue of Tufts University’s Health and Nutrition Letter recommends a laundry list of strategies for fending off winter’s colds and flus. Start with getting a flu shot. It takes about two weeks for the vaccine to take effect and, with months left in the flu season, they can still be useful. (Influenza has been reported even as late as May.) Eating at least five servings of a variety of fruits and vegetables daily can boost the immune system to help stave off disease. Being physically active, specifically walking, at least 20 minutes per day has been shown to improve the immune system as well. Losing weight can also be a factor. The report indicates that, “When people with excess weight reduce their calorie intake for six months and lose belly fat, their immune response is strengthened.” Getting plenty of fluids and washing hands often and carefully can also greatly reduce the risk of contracting these contagious diseases.

These strategies are fairly well-known; consuming adequate amounts of Vitamin E may not be as familiar a strategy. Vitamin E is an antioxidant. Researchers at the USDA Human Nutrition Research Center on Aging, “found that Vitamin E improves the human body’s response to the flu vaccine and reduces the risk of upper respiratory infections.” Most adults need 15 mg per day, except breastfeeding mothers who need 19 mg/d.

Many foods contain Vitamin E. For example, 1 cup of fortified cereal contains 20-40 mg; an ounce of sunflower seeds contains 14 mg; an ounce of dry roasted almonds contains 8 mg; 2 tablespoons of peanut butter contain 3 mg; one raw mango contains 2 mg, as does a half cup of frozen broccoli, cooked. Getting Vitamin E from foods is the recommended method, since there is a Tolerable Upper Intake Level for this nutrient.

Follow these strategies, including eating foods rich in Vitamin E, to reduce the risk of getting a cold or the flu this year and in years to come.

For more information on preventing cold and flu or any other topic, contact me, Janet Hackert, at 660-425-6434 or HackertJ@missouri.edu or your local University of Missouri Extension office. University of Missouri Extension

**NEW HERBICIDE PRODUCTS**

*By Wayne Flanary, Regional Agronomist*

Growers have the opportunity to use new technology in weed management this year. However, growers should be aware that they should follow the supplemental labels of Xtendimax with VaporGrip and Engenia. The federal labels do not contain the specific guidelines for using these products, whereas, the supplemental labels contain the information for use on soybeans.

In addition, Dr. Kevin Bradley, University of Missouri State Weed Scientist, will be in Maryville, Thursday, March 2 and will provide training on the use of this technology. The meeting is titled “Preparing for the Xtend Trait in 2017: Lesson Learned and Where do we go From Here.” The meeting will begin at 1 p.m. and the location is the lower level meeting room in the Nodaway County Administrative Center in Maryville.

If you have any questions, please contact Wayne Flanary, Regional Agronomist, University of Missouri Extension at 660-446-3724.
February 2017

21 Saline County: Private Pesticide Applicator Training Tuesday, Feb. 21, 2017, 2 p.m. to 9 p.m. at 353 S. Lafayette Marshall, MO 65340, Marshall MO. Participants will learn about proper pest identification, economic thresholds and economic injury levels, safe handling and application of pesticides in their crop and field. Producers will also learn about the need for emergency planning procedures and the environmental ramification of improper application. They will also learn how to minimize negative environmental impacts of pesticide application to protect water quality and wildlife habitat. Participants need to call to Saline county extension office at 660-886-6908. Registration deadline is 2/20/2017. Facilitator is Dhruba Dhakal, dhakald@missouri.edu.

23 Manage Your Financials: Predicting Your Company’s Cash Needs Thursday, Feb. 23, 2017, 1 p.m. to 4 p.m. at 900 West Vest Street, Marshall MO. This class is designed to teach you how to create and use a cash budget to prepare for future business performance. During this course, you will learn to estimate future sources and uses of cash. You will also learn how to analyze your predictions to make more informed decisions. You should leave this session feeling more comfortable about decisions related to preparing for growth, realistic loan and financing requests, how much cash you can safely take out of the business, and how to make affordable purchases for your business. At its conclusion, you should be able to: forecast sales, receivables and expenses, use a cash budget to create a month-by-month view and calculate Break-Even, as it relates to business expansions, workforce additions or capital expenditures. This focuses on what is cash planning, preparing the cash budget, forecasting cash in, estimating cash out, making informed decisions, dealing with cash budgeting problems, and break-even analysis. Cost is $60.00 per class. Facilitator is Kelly Dyer, kdyer@mochamber.com Business Development Program SBTD, MU Extension telephone 573-634-3511.

March 2017

8 Starting a Business: the Lean Way Wednesday, March 8, 2017, 2 p.m. to 4 p.m. Learn how to get your business started using the "Lean" method so that you can get started on the right foot...or fail fast. Save your time and money by approaching the beginning phases of your business with the "Lean" method. To register contact Maryville Technical School Lori Tally lobina@maryville.k12.mo.us, registration deadline is 3/6/2017. The cost to attend is $35.00. Facilitator is Rebecca Lobina, lobina@nwmissouri.edu, Northwest Missouri State University SBTD at St. Joseph phone: 816-232-4461.

14 Focus on Kids - Saline County Tuesday, March 14, 2017, 2:30 p.m. to 5 p.m. at 353 S Lafayette Avenue, Marshall MO. Focus on Kids is a workshop to help parents learn how to nurture and support their children through the divorce process and to help parents who are living apart develop ways to work together effectively as co-parents. Focus on Kids satisfies Missouri's educational requirement for parents who are divorcing or filing a motion to modify. It is conducted in cooperation with Missouri’s circuit courts. Pre-registration is required. If your case is being heard in Ray County, to register contact: Circuit Clerk 816-776-2335 P.O. Box 594 Richmond, MO 64085 If your case is being heard out of county, to register contact: Ray County Extension Office (816) 776-6961. Cost is $35.00. Facilitator is Jessica Trussell, trusselljl@missouri.edu telephone 660-646-0811.

24 Starting and Managing a Business in Missouri Friday, March 24, 2017, 8:30 a.m. to 4:30 p.m. at Richmond City Hall Training Room 205 Summit Street, Richmond MO. You should attend if you are thinking about starting a new business, have been in business only a short time or would like to have an overview of starting and managing a small business. Participants will be introduced to the business planning process and the importance of planning and assessing the business environment, learn the different legal forms of business organization and the government regulations that affect their businesses in the State of Missouri, and strategies to market their businesses and the forms of financing that are available to start their businesses. To register contact the Richmond Chamber of Commerce Phone: (816) 776-6916 Email: director@richmondehamber.org. Registration deadline is 3/22/2017, the cost is $35.00 for non members and $25 for Richmond Chamber members. Facilitator is Kelly Dyer, kdyer@mochamber.com Business Development Program SBTD, MU Extension telephone: 573-634-3511.

For additional Northwest Region events, please contact your local extension office or visit www.extension.missouri.edu
WEST REGION EXTENSION SPECIALISTS

**Regional Director**
Karma Metzgar, St. Joseph (816) 279-6064

**Regional Administrative Associate**
Jill Knadler, St. Joseph (816) 279-6064

**Agriculture**
- **Ag Business**
  - Randa Doty, Maryville (660) 582-8101
  - Bob Kelly, St. Joseph (816) 279-1691
  - Catherine Neuner, Higginsville (660) 584-3658
  - Joe Koenen, Unionville (660) 947-2705
- **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
  - Kathi Mecham, Carrollton (660) 542-1792
- **Agronomy**
  - Wayne Flanary, Oregon (660) 446-3724
  - Vacant, Bethany (660) 425-6434
  - Vacant, Richmond (816) 776-6961
  - **Natural Resource Engineering**
  - (Graves-Chapple Research Center Superintendent)
  - Jim Crawford, Rock Port (660) 744-6231

**Business Development and Procurement**
Clint Dougherty, PTAC, St. Joseph (816) 279-1691

**Community Development**
Jerry Baker, Rock Port (660) 744-6231
Beverly Maltsberger, St. Joseph (816) 279-1691

**4-H Youth Development**
- **Specialists**
  - Eric Jackson (Ray, Lafayette) (816) 776-6961
  - Debbie Davis (Clinton, DeKalb, Caldwell) (816) 539-3765
  - Annette Deering (Nodaway, Worth, Atchison) (660) 582-8101
  - Shaun Murphy (Livingston, Mercer, Grundy) (660) 646-0811
  - Becky Simpson (Daviess, Harrison, Gentry) (660) 663-3232
  - Cindy Wells Buchanan, Andrew, Holt (816) 279-1691
  - Taylor Bryant (Saline, Carroll) (660) 886-6908
  - **4-H Life**
  - Susan McNickle (Buchanan) (816) 279-1691
  - Jena Eskew (Livingston) (660) 646-0811

**Human Environmental Sciences**
- **Family Financial Education**
  - Meridith Berry, Trenton (660) 359-4040
  - Trish Savage, Marshall (660) 886-6908
  - Vacant, Savannah (816) 324-3147
- **Housing & Environmental Design**
  - Vacant, Maryville (660) 582-8101
- **Human Development**
  - Katie Buchs, St. Joseph (816) 279-1691
  - Jessica Trussell, Chillicothe (660) 646-0811
  - **Nutrition & Health Education**
  - Janet Hackert, Bethany (660) 425-6434
  - Vacant, Trenton (660) 359-4040
  - Sarah Wood, St. Joseph (816) 279-1691

**Hundley Whaley Superintendent**
Bruce Burdick, Albany (660) 726-3698

**NEWSLETTER EDITORS**
Clint Dougherty & Bob Kelly

**LAYOUT DESIGNER**
Maranda Acton, St. Joseph

**Human Development**
- Penny Crawford (Project Director), Cameron (816) 632-7009
- Connie Mowrer (Program Manager), Cameron (816) 632-7009
- **FNEP Nutrition Program Assistants/Associates**
  - Micah Doty, Bethany (660) 425-6434
  - Pamela Gladbach, Higginsville (660) 584-3658
  - Connie Griffith, Cameron (816) 632-7009
  - Tracy Minnis, Chillicothe (660) 646-0811
  - Debbie Bennett, St. Joseph (816) 279-1691
  - Julie, Meek, Cameron (816) 632-7009
  - Gina Riplsey, Oregon (660) 446-3724
  - Sue Robison, Maryville (660) 582-8101
  - Kathy Smith, Higginsville (660) 584-3658
  - Debbie Smith, Marshall (660) 886-6908

**Family Nutrition Education**

**Youth Program Associates**
- Steven Steiner (Clinton, DeKalb, Caldwell) (816) 539-3765
- Kelly Todd (Holt) (660) 446-3724
- April Meighen (Mercer, Grundy) (660) 748-3313
- Samantha O’Riley (Atchison) (660) 744-6231
- Carisa O’Dell (Carroll) (660) 542-1792
- Janet Sager (Gentry) (660) 726-5610
- Bart Skroh (Hannibal) (660) 425-6434
- Devan Voss-Rolofson (Andrew) (816) 324-3147
- Sharon VanDusen (Livingston) (660) 646-0811
- Nicki Lomjers (Buchanan) (816) 279-1691
- Cody Green (Worth) (660) 582-8101
- Samantha Williams (Ray) (816) 776-6961

**Northwest Region’s Small Business & Technology Development Centers**
- **St. Joseph Satellite Office**
  - Rebecca Evans Lobina (816) 364-4105
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.

If you would prefer to receive an electronic version of News You Can Use, or if you have received this in error or no longer wish to continue receiving it, contact your local extension office or Buchanan County Extension at (816) 279-1691 or by email actonma@missouri.edu

Disclaimer: Special endorsement of products mentioned in this newsletter is not intended, nor is criticism implied of similar products not mentioned.

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.

**Northwest Missouri Extension News You Can Use**

University of Missouri Extension
Buchanan County
4125 Mitchell Avenue
St. Joseph, MO 64507

Contact the Buchanan County Extension Center at (816) 279-1691 or your local extension office if you would prefer to receive the newsletter via email or to have your name added to or removed from this mail list.