

# In Touch with Extension

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Live. And Learn.

## Home Food Preservation Submitted by Bethany Schindler

Home food preservation is making a comeback in a big way. Many people with gardens at home are finding it beneficial to preserve the extra produce instead of letting it go to waste. While home food preservation can take quite a bit of time, the end result is well worth the work. Safety has long been the main concern when it comes to food preservation. Food poisoning can occur if proper procedures and supplies and not used during the process. Here are a few basic tips to get you started.

First, be sure to use a recipe that has been tested for safety. Many recipes have been passed down through generations and while maybe no one has had food poisoning from it yet, it simply is not safe. One resource for recipes that have been tested for safety would be the National Center for Home Food Preservation housed at the University of Georgia. Visit their website at <http://www.uga.edu/nchfp/> for recipes, step by step food preservation instructions, and tips for success. The Ball Blue Book is another resource for recipes and can readily be found at many retailers in the community.

With this, it is also important to leave the recipes the way they are. Adding or removing ingredients can alter the acidity levels and therefore cause an unsafe product. Altering the amount of acid in a recipe is also not recommended. When recipes call for vinegar, you can safely substitute lemon juice for the vinegar. However, this does not work vice versa. Lemon juice cannot be replaced by vinegar. Doing this will decrease the acidity level and potentially cause an unsafe product.

When it comes to materials to use there

are a few things to remember. First, the jars should be free of nicks and cracks. They should also be the type of jar that you will find in the canning section at the store. These jars, such as the Ball or Kerr brand jars come with two piece lids including the flat and ring. Old mayo jars and others of that nature should not be used. If used in a pressure canner they could crack or even explode under the pressure. Jars specifically made for home food preservation can withstand the pressure and heat. Others have not been tested to do so. The jar rings should not be bent and should be free of rust. While the rings can be reused if in good condition, the flats can only be used one time. Each and every canned item should have a new flat.

Most people seem to be fearful of using a pressure canner and opt to water bath can their foods. However, it comes down to one main point: Follow the directions/procedures step by step! Many pressure canners come with directions for use. Be sure to use these! It is also important to understand what foods can be processed in a water bath canner, and what foods need to be processed in a pressure canner. Products with higher acidity levels, such as salsa, can be processed in a water bath. For foods with lower acidity levels, pressure canning is a must. Be sure to know which method you need to do before you begin to insure a safe product.

If you have food preservation questions or would like more information regarding future food preservation workshops, contact Bethany Schindler, Nutrition and Health Education Specialist.

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# Homework and Life Lessons

Submitted by Karen Branstetter

Here are some tips to help children make the most of their study time:

1. **Set aside a specific time to study.** The biggest challenge might be just sitting down and getting started.
2. **Set aside a place.** Kids study better if they have a certain place where they can work. It doesn't have to be exclusively set aside for studying—it can be the kitchen table—but it should be the same place every night.
3. **Provide adequate supplies and keep them where they are easily found.** Nothing wastes time like a search for a pencil or paper. Ask them to write down what they need to do before they begin. This will help them focus. It will also give them a sense of accomplishment when they cross something off a list.
4. **Eliminate distractions.** Some homes are just naturally loud. To the extent that you can, create a quiet space.
5. **Help them find their own working style.** Some people like to tackle one project at a time. Others like to go back and forth between projects.
6. **Be available.** For some children, you may need to sit near them reading your own book to encourage them to continue. Be attentive to their progress and available to help with questions.
7. **Remember that being organized isn't the same as being neat.** Some people work best on a clean surface. Other people need a lot of notes and books in front of them.

“The goal for study time is learning and getting homework assignments completed,” Wallace said. “However, the lessons from homework are twofold. One goal is to gain knowledge and the other is to gain the skills to take an assignment and follow through to completion. Both are important life lessons.”

# Grocery Grab Bag – Food Tasting Alternatives

Submitted by Karen Clancy & Jessica Gargus

**Breads:** Choose 100% whole grain breads, English muffins, cereals, crackers, tortillas, pita bread, rice cakes.

**Alternatives:** Mini whole wheat bagel w/low-fat veggie cream cheese, whole wheat tortilla w/low-fat veggie cream cheese w/shredded carrot on top, whole wheat tortilla w/peanut butter (or alternate) and banana rolled up.

**Pasta:** Choose whole wheat pastas or noodles, whole wheat couscous.

**Alternatives:** Whole grain pretzels.

**Fruits:** Choose fresh, frozen with no sugar added, canned in its own juice. 100% fruit juice.

**Alternatives:** Firm fruits like bananas, strawberries, grapes, orange, kiwi for a fruit kebob using coffee stirrers. Fresh fruit dipped in low-fat vanilla yogurt.

**Vegetables:** Choose dark green, dark orange and red if you can. Choose other colors too – go to [ChooseMyPlate.gov](http://ChooseMyPlate.gov) – avoid starchy vegetables. Salsa, 100% vegetable juice.

**Alternatives:** Spinach leaf w/low-fat veggie cream cheese, whole wheat tortilla w/low-fat veggie cream cheese w/shredded carrot on top.

**Alternatives to ranch dressing for veggie dip:** low-fat ranch dressing, salsa.

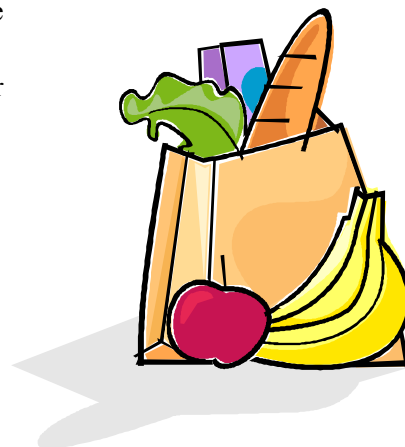
**Dairy:** Choose fat-free/skim milk, fat-free/low-fat yogurt, choose yogurts with the lowest amount of sugar in them, low-fat string cheese or other cheeses.

**Protein:** Deli meats, hummus, peanut butter or alternatives (soy or almond butter) for those with peanut allergies, nonfat/low-fat refried beans.

**Alternatives:** Hummus with whole wheat crackers or other whole grain option.

**Chips:** baked tortilla chips, plain popcorn.

**Salad dressing:** low-fat.



# Small Business Week 2012

Submitted by Mick Gilliam

The Small Business Administration has announced guidelines for its annual Small Business Recognition competition. The competition not only has categories that recognize small businesses, but also those that champion small business. Categories include, among others, Small Business Person of the Year, Small Business Exporter of the Year, SBA Young Entrepreneur of the Year, Financial Services Champion of the Year, Veteran Small Business Champion of the Year, Women in Business Champion of the Year, and Community/Rural Lender of the Year. Nominations have to be post marked or hand delivered to the St. Louis SBA District Office by Thursday, November 10, 2011. Winners will be announced during Small Business Week 2012. If you have questions about nominating an individual or business, email me at [gilliamm@missouri.edu](mailto:gilliamm@missouri.edu), and I'll get you on the right track!

# Grow Your Own Food

Submitted by Chantae Alfred

Vegetable gardens are back. Growing your own garden makes economical "cents." Here's how to do it!

Lettuce, tomatoes, and other vegetables from the grocery—are they really safe to eat? Now more than ever homeowners are growing their own food! According to Harris Seeds, vegetable seed sales are up 80 percent since 2009. That's no small potatoes! In a struggling economy and with the horror stories of unsafe foods, we are planting vegetable gardens to save on our pocket books and produce our own high quality vegetables. But there's a difference in today's gardens—they aren't grandma's vegetable gardens. They are small spaced gardens, potted edibles in containers on the patio or hanging from baskets on the balcony. These are the vegetable gardens of today—you can grow them even if you don't have the space.

## **Saving Big Bucks in the Backyard**

- Produce from a 10 by 20-foot garden is equivalent \$4000 spent in the grocery store!
- Leafy green vegetables and herbs are worth \$15 to \$20 per square foot.
- Tomatoes, peppers, and radishes vary from \$5 to \$10 per square foot.

## **What Veggies Want**

- 8-10 hours of sunlight;
- Healthy, enriched soil;
- Water;
- Food;
- and a good babysitter!

First time veggie gardeners need to consider their garden's location, size, design, and type. If you are going to plant a garden right into the soil you'll have to prepare the site. Totally remove grass by hand or apply an

organic herbicide to kill it. Enrich the soil by mixing in compost, peat moss, and manure.

Whether the garden is planted directly into the soil or in raised beds, make sure you create four spaces—known as a quadrant garden (try spaces 8 by 8 feet). A quadrant garden allows you to rotate crops every year and prevent the spread of disease.

## **Raised Beds ROCK!**

If you have a small plot, try building a raised bed by mounding soil or building a box with timber (do not use treated lumber) or stone. The raised beds should contain soil 18-24 inches deep.

The benefits are endless. Besides looking tidy and clean, the soil heats up faster in spring and drains well. You can mix soil to exact specifications. Soil compaction is reduced (since you won't walk on it) which allows more oxygen to get to the roots. Plants can be planted closer together (you can produce nearly two times the amount of produce) which helps reduce weeds.

TIP: Have your soil tested! Your local Phelps County Extension Office offers testing kits for \$14. You'll receive a soil report card with advice on how to make it better. Healthy Soil, Healthy Plants will lead to Healthy People.

## **Good Soil = Success**

The most important factor is to make sure your soil is "alive." Healthy soil leads to healthy plants. It is loose, easy to work, and teaming with soil microbes, compost, and amendments. Every season make a point to amend

or enrich your soil with compost, peat moss, and manure. Mix these ingredients to a depth of six to twelve inches.

## **Pick the Right Plants**

It's easier said than done if you've never grown a garden. If you don't have the time or inclination to start your plants from seed, I recommend going to a reputable garden center and getting to know the employees. They can provide you with a wealth of garden know-how, plus you can always call on them for help.

Most vegetable plants can be purchased either as transplants or as seeds. Always pick sturdy and squatty dark green plants. Check out the roots by gently tapping the plant from its container. Roots should be white, vigorous, and plump. If they aren't, don't buy them! Other plant considerations include disease resistance, size of plant, variety, heirloom vs. hybrid, and/or organic.

## **Planting is a Family Affair**

Planting shouldn't be complicated. But you'll save yourself huge headaches down the road if you plant veggies according to their families to help avoid the spread of disease. Start by categorizing plants by family i.e., all nightshade plants like tomatoes, peppers, eggplant, and tomatoes. These plants take nitrogen from the soil. Legumes, beans, and peas put nitrogen back into the soil so they are naturally a good group to follow the nightshade plants. Google "crop rotation" for more information.

*Rebecca Kolls: "Rebecca's Garden."*

# Budgeting When You're Basically Broke

Submitted by Chantae Alfred

Suffering from a lack of cash? It's likely that you don't follow a budget that reflects your earnings. Smart budgeting prevents eviction, increased credit card debt, and ruined credit scores. It's never too late to achieve your financial goals — get started now with these 10 steps to make your financial life less stressful.

## Avoid Immediate Disasters

Don't be afraid to request bill extensions or payment plans. These requests are often granted. If your biggest worry is eviction from your apartment, talk to your landlord, but, also, see if you can get extensions on any other expenses to free up money for keeping your home. For instance, suppose that your rent is \$650 and you're \$200 short. Your bundled phone bill and cable bill is \$60, your electric bill is \$100 and your cell phone bill is \$40. If these bill payments are postponed until your next paycheck, you can pay your rent now and avoid eviction.

## Review Credit Card Payments and Due Dates

If you are only making the minimum payments on your credit card(s), you are flirting with a disastrous credit score. However, avoiding credit card payments will only worsen your debt. For example, suppose that your minimum payment on a \$1,000 balance is \$40. You fail to pay \$40 on time, so you are charged a \$35 late fee. In addition, your interest on future charges is charged at the default rate of 25%. Now your credit card is even more difficult to pay off. Before you know it, you have an overwhelming collection of piled up late fees and missed payments.

## Prioritizing Bills

Go over all your bills to see what must be paid first and then set up a payment schedule based on your pay days. You will want to leave yourself some catch-up time if some of your bills are already late. If this is the case, call the bill companies to see how much you can pay now to get back on track toward positive status. Tell them you are catching up and going on a stricter budget. Be honest about what you can afford to pay.

## Ignore the 10% Savings Rule, For Now

Stashing 10% of your income into your savings account is daunting when you're living paycheck to paycheck. Balance your budget before starting incremental savings. It doesn't make sense to have \$100 in a savings plan if you are fending off debt collectors. Your piggy bank will have to starve until you can find stability in your finances.

## Review Your Past Month's Spending

Online banking and online budgeting software help you categorize spending so you can make adjustments. For instance, with online banking, with a few mouse clicks you can categorize your money for expenses, such as dining, food and utilities.

## Negotiating Credit Card Interest Rates

If you have good credit, call your credit card companies and ask for an interest rate reduction. If you don't ask, you won't know, as it's unlikely that credit card companies are going to initiate a reduction on their own.

## Eliminate Unnecessary Expenses

Do you need to cut back on coffees, movies, or do you often have spoiled groceries? All cutbacks should start with items you wouldn't miss, such as switching car insurance companies to get a cheaper rate, or reducing your fresh food purchases if you find food spoiling before you can eat it. Eating out is even more costly, so look at how often and how much you do this.

## Journal New Budget for One Month

Once you've gone through the first eight steps, monitor your progress by journaling for one month. You can do this by noting everything you spend in a notebook, budgeting apps on your phone, or with financial software. Focus on ensuring that every cent is tracked by dividing your expenses into categories, such as rent, food, clothing and utilities.

## Adjust Spending as Needed

If, after journaling for one month, you've found your budget isn't where it needs to be, get prepared to make changes. Look

at how much you are over budget and decide where you can cut. Don't rule out items that are viewed as basics, such as groceries, utilities or rent. Cooking from scratch and opting for generic brands over brand names will equal big savings. Reduce utilities by turning off lights when you leave the room or using a lamp instead of elaborate track lighting.

## Seek Out New Sources of Income

If your current budget doesn't balance or you're barely scraping by, you may need to look at working overtime, getting a second job, or possibly getting a new, higher-paying job. Often there is work that pays more, but the nature of the work is unattractive. You may need to decide if it's better to be unhappy at work or unhappy with debt.

## Conclusion

When you're short on cash, a stricter budget is your best tool for correcting your situation. Employing sound money management can mean the difference between financial disaster and financial stability. *Investopedia*.

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