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## **BPA Makes Male Mice Less Masculine and Less Appealing to Mates**

Mice that were exposed in the womb to bisphenol A (BPA), a chemical found in many plastic products and the linings of food and beverage cans, grew up to be less masculine and less attractive to females, a new study finds. The results may not be translatable directly to boys, but the authors suggest they may shed light on certain subtle effects of BPA.

**In their new study, researchers from the University of Missouri-Columbia fed one group of pregnant deer mice with BPA-tainted food and another with uncontaminated food. When the pups were born, the researchers conducted a series of experiments on the male offspring as they matured.**

"The BPA-exposed deer mice in our study look normal; there is nothing obviously wrong with them. Yet, they are clearly different," said lead author Cheryl Rosenfeld, associate professor in biomedical sciences at Missouri's College of Veterinary Medicine, in a statement.

In one experiment, the mice were sent into a maze. The mice that had been exposed to BPA in the womb were less able to find their way through the maze and were also less interested in exploring. The authors described these behaviors as evidence of demasculinization, since navigational skills and an interest in exploring are key traits among male deer mice — essential for helping them find potential mates in the wild.

In another experiment, fertile female deer mice were released into an enclosure with two male mice: one that had been exposed to BPA and one that did not. Researchers observed that the females were twice as likely to express sexual interest in the BPA-free male as in the exposed mouse. (How does a mouse express sexual interest, you ask? Nose-to-nose contact, apparently.)

Of course, it's too soon to say whether the findings may apply to humans, but what's notable about the new study is that researchers did not find differences in hormone levels in the exposed and unexposed mice. Health.com's Ella Quittner reported:

For instance, the levels of testosterone and another hormone in adult BPA-exposed mice were no different from those in the unexposed mice, which suggests that BPA exposure affects the behavior of male mice without altering their adult hormone levels.

It also suggests that researchers may need to look beyond adult hormone levels when designing BPA studies in humans, says John Meeker, Sc.D., an assistant professor of environmental health sciences at the University of Michigan School of Public Health, in Ann Arbor.

To date, studies of the effect of BPA in humans have been inconclusive. One study of high BPA exposure in Chinese factory workers found that it was associated with sexual dysfunction. Other data have linked that the chemical with a variety of other ills including diabetes, asthma and obesity. A small 2009 study looking at exposure to phthalates — another type of endocrine-disrupting chemical in plastics — found that boys who were exposed in the womb showed "less masculine" play behavior at about age 4 to 6.

Many manufacturers in the U.S. have eliminated BPA from their products, largely due to public concerns. In 2010, the Food and Drug Administration also issued a statement of concern about the potential harms of BPA to fetuses and small children. But unlike the Canadian government, which has banned BPA in baby and kids products and officially declared it a toxic substance, the U.S. has not followed suit.

The study was published online by the journal *Proceedings of the National Academy of Sciences*.

# COLUMBIA MISSOURIAN

## **Car accident kills two Marching Mizzou members; third released from hospital**

By Bridget Murphy, Katie Wall

June 27, 2011 | 7:56 p.m. CDT

**COLUMBIA — Three Marching Mizzou members were involved in a car accident on Sunday in eastern Oklahoma while on their way home from Texas. One student was killed in the accident and another died Monday as a result of injuries.**

Jeremy Porter, 19, was killed when the car he was driving went off the right side of the road and hit a tree, according to a release from the Oklahoma Highway Patrol.

Porter had not yet declared a major in the College of Arts and Science. He was from Independence and would have been a sophomore this fall. He graduated from William Chrisman High School and played alto saxophone in Marching Mizzou.

Sean Radcliff, 20, died Monday afternoon after being transported to St. John Medical Center in Tulsa in critical condition.

Radcliff also played alto sax in Marching Mizzou and was a music education major at MU.

Passenger Ryan Iadanza was taken to Muskogee Regional Medical Center in stable condition on Sunday. Hospital officials said he was released Monday.

Iadanza is also a music major who plays clarinet in the band.

Porter and Radcliff were very active in Phi Mu Alpha, a music fraternity. They were in Texas to see a fraternity brother, Gunnar Grantham, graduate from basic training.

Ryan Gavin, a 2007 MU graduate and friend of the two, said they went down to see the graduation because that is the kind of friends they were. He described them as “fiercely loyal friends.”

“They would do whatever they could to support another brother, and Gunnar was very close to them,” Gavin said. “They were down there at this big moment for Gunnar because they were there for him, and they were there for all of us all the time.”

A mutual friend, Katelyn Amen, said the two were very passionate about Marching Mizzou and the fraternity.

“For both of them, band and Phi Mu Alpha were their lives, I think,” Amen said.

The collision occurred at about 8:05 p.m. on U.S. Highway 69, approximately four miles south of Muskogee, Okla., according to the release. The cause of the collision is still under investigation.

The driver's side door of the car hit a tree, and the impact killed Porter, the driver, according to a news release. The car was wrapped around the tree.



## Marching Mizzou member dies in car crash

By Janese Silvey

One member of the University of Missouri's Marching Mizzou band was killed and another was declared brain dead after a crash yesterday on U.S. Highway 69 south of Muskogee, Okla.

Jeremy Porter, 19, a sophomore from Independence who had not declared a major, was pronounced dead at the scene when his 2001 Ford Focus lost control and left the roadway, according to the Tulsa World.

Sean Radcliff, 20, a junior majoring in music education, was taken to Muskogee Regional Medical Center then airlifted to St. John Medical Center in Tulsa after the crash.

Robert Shay, director of the School of Music, said the university received misinformation early Monday when he sent an email to faculty and staff saying Radcliff and Porter died.

Shay said Radcliff is brain dead. "The family has said it doesn't look like he's going to make it," he said.

Columbia native Ryan Iadanza, 20, also a junior majoring in music education, suffered head and arm injuries and was in stable condition, the Tulsa World reported. Media outlets say Porter was driving when he lost control of the vehicle and struck a tree.

The three were traveling back to Missouri from Texas, according to Shay. Although they weren't on an official Marching Mizzou trip, Shay said he thinks they had been visiting another Marching Mizzou member.

"We're shocked," he said this morning.

Shay said the university likely will plan a local memorial or event to remember the students, but he's not sure yet whether that will take place after the fall semester starts.

*This page has been revised to reflect the following correction:*

### **SECOND THOUGHTS:**

A Monday story about three Marching Mizzou members involved in a car crash in Oklahoma said two of the students had died. That information came from School of Music Director Robert

Shay, who later said he received misinformation and one of the students, Sean Radcliff. Shay said Radcliff is brain dead.

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## Discovery Ridge gets boost from Kansas City firm

### **KC firm invests in research park.**

A Kansas City-based development company is planning to construct an 80,000-square-foot glass-encased building at Discovery Ridge Research Park.

The University of Missouri System — which owns and operates the park — announced today an agreement with CarrBaierCrandall Real Estate Group and CB Richard Ellis, a California-based firm that offers real estate services. Plans call for a building that would provide space for companies interested in medicine, veterinary care, engineering and bioscience research. Greg Williams, UM's director of research parks, envisions the building will include labs for ongoing research and development as well as offices. "I hope it's a good mix."

Future tenants could include companies that started in but have outgrown MU's Life Science Business Incubator at Monsanto Place, he said.

In closed session earlier this month, the UM Board of Curators approved a 55-year ground lease agreement with the developers that stipulates CBC Real Estate is solely responsible for construction and will pay the system \$100,000 per acre each year. The proposed building could occupy between 5 and 6 acres, but those plans haven't been finalized, Williams said. Once that facility is filled, the company has a 10-year development plan that calls for two more buildings.

Williams is hopeful the first building will open in 2012, but it's tough to predict a timeline. Developers want to get 60 percent of the facility pre-leased before starting construction.

The agreement with the company has been in the works since February, a few months after UM administrators made public a request for qualifications from developers willing to build in the park. CBC was selected because "they get it," Williams said. "They understand the market and how to build for specific clients."

The company's portfolio includes industrial, office, retail, health care and government facilities. In a statement, Rick Baier of CBC said Columbia's location and demographics made the project attractive.

"Columbia is dead center in the country, and I believe we can take advantage of our geography and import companies from across the country," he said. "The city also has a low cost of living and a highly educated workforce, which is very attractive. We think Columbia is ripe for this kind of development."

Being in the middle of what some consider a regional corridor for animal, plant and other life science research, Williams expects Kansas City and St. Louis regional economic groups to be interested in the project here. He also anticipates a partnership with Regional Economic Development Inc.

“This is a great opportunity both for the university and the community,” said REDI Director Mike Brooks. “What we’re looking for in a facility of this nature are companies that need to be in close proximity to the university or that want to be near the university.”

Ultimately, Williams said, he hopes the new building causes more companies to take note of the research park, which includes about 140 acres in its first phase.

“We feel like there will be demand for this type of space in Central Missouri,” he said. “We think this will spur additional activity at Discovery Ridge.”

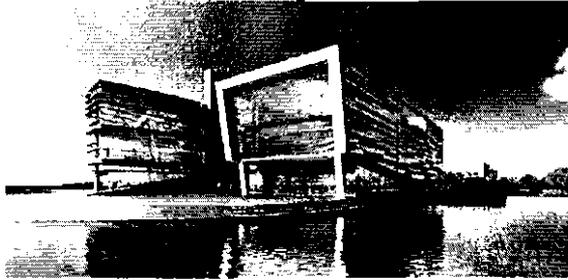
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# COLUMBIA MISSOURIAN

## **\$45 million project designed for Discovery Ridge Research Park**

By Megan Cassidy

June 27, 2011 | 8:57 p.m. CDT



An artist's rendering of the Discovery Ridge Research Park expansion that could begin early next year.

; Courtesy of CarrBaierCrandall Real Estate Group

COLUMBIA — The first of a three-phase, **\$45 million project at Discovery Ridge Research Park could break ground early next year**, according to Rick Baier, a principal with CarrBaierCrandall Real Estate Group.

**It was announced Monday that the Kansas City-based firm was chosen by the UM Board of Curators to design, construct and market the 80,000-square-foot building to prospective tenants.**

Baier estimated that the first building would cost the company around \$15 million to \$20 million. Once the first phase of infrastructure is in place, he said, they can go on to develop the next two.

“We’ve designed a site layout that has three buildings on it right now, totaling around 225,000 square feet and in the \$45 million range,” he said.

Meanwhile, the university will recoup some of the internal debt it incurred when the park was originally developed. Greg Williams, UM’s director of research parks, said CBC will be leasing the ground for \$2.30 per square foot and will generate funds for the university throughout the 55-year ground lease.

More importantly, system administrators hope the facility will spark interest in high-tech businesses that are poised to collaborate with and enhance the university's research and development arms.

"We will market primarily to tech-oriented, research-oriented, private-sector firms, as well as to university researchers who are prepared to take a product to market," Williams said. "The park's protective covenants and restrictions are intended to protect the integrity of the development, and our audience must be high-end users who have a close relationship with MU."

Williams said that although some companies have already expressed interest, it's difficult to predict how many will be housed in the mixed-use, lab and office facility.

The developers will not break ground until companies agree to lease at least 60 percent of the space.

"It could take a month, a year; we don't know," Williams said. "But it's likely construction won't occur until at least early 2012."

Williams said CBC was selected because of the group's reputation for working on successful life sciences and real estate projects and its support from a partnership with real estate firm CB Richard Ellis.

"It was all just a tremendous fit," Williams said. "They really understand how to bring a project of this magnitude to market."

Plus, Williams said, the architect's rendering impressed members of the selection committee. "It's a very special property, one that will set a new standard for commercial real estate in central Missouri."

Baier describes the glass-encased centerpiece as "techy looking" and said the prospective companies were the key driver in the design. He said CBC had been working on another building for the university when he heard about the project and was attracted by the success of other universities that have expanded into life sciences.

"It just so happens this is Columbia's first opportunity to do something like this," Baier said. "We'd like to think it will lease up pretty quickly."

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## Study: Ethanol subsidies boost output, corn cost

### **Policies fueled the boom in industry.**

By Jacob Barker

Federal subsidies for ethanol push up ethanol production and the price of corn, according to a report released today from the University of Missouri's Food and Agricultural Policy Research Institute.

The federal government has propped up the domestic biofuels industry since the 1970s, aiming to boost farm incomes, lower greenhouse gas emissions and increase domestic fuel production. Currently, the government provides a 45-cent-per-gallon tax credit to ethanol blenders, mainly gasoline retailers, for buying ethanol from producers. That credit costs taxpayers about \$6 billion a year, according to Congressional Budget Office estimates. The United States also imposes a 54-cent tariff on imported ethanol.

Those policies, on average, increased corn-ethanol production by 1.2 billion gallons a year and increased the price of corn by 18 cents a bushel, according to the economic analysis conducted by the Food and Agricultural Policy Research Institute, or FAPRI. Because the price and competitiveness of ethanol vary depending on a host of market conditions such as the price of corn and the price of regular gasoline, the FAPRI study looked at 500 different scenarios of economic conditions.

Missouri has six ethanol plants, and 26 percent of the 369 million bushels the state's farmers produced went to ethanol last year, according to figures from the Missouri Corn Growers Association.

In addition to the subsidies and protective tariffs, the government imposes a mandate on ethanol production each year. Currently, the government requires about 13.95 billion gallons of biofuels to be blended with gas each year, and the majority of that comes from corn-based ethanol. Critics of the tax credits say the industry already is supported by the mandate, and the tax credit is a redundant and costly subsidy to a mature industry. The FAPRI study looked at what would happen only if the tax credit and tariff were changed.

The tax credits do boost ethanol production, but they aren't essential to the industry's survival, said FAPRI Director Pat Westhoff.

“A very large share of the existing industry could be kept in place by the mandates alone,” he said. “But without the tax credits, it’s more unlikely we’ll see further expansion, especially of the corn ethanol industry.”

Two weeks ago, the U.S. Senate voted to repeal the long-standing ethanol credits and tariff. The bipartisan measure was opposed by corn-belt lawmakers, including Missouri’s two senators. Although that particular bill is unlikely to become law, those in the industry say it signaled a shift in Washington’s support for the long-standing subsidies.

The corn and ethanol industry is pushing a different bill that would tie tax credits to the price of oil, providing them when gasoline prices are low and using some of the savings to invest in gas pumps and other infrastructure that can increase the customers with access to ethanol.

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# ST. LOUIS POST-DISPATCH

## Ethanol credit gives modest boost to corn prices, MU study says

BY DAVID NICKLAUS • [dnicklaus@post-dispatch.com](mailto:dnicklaus@post-dispatch.com) • 314-340-8213 | Posted: Monday, June 27, 2011 11:20 am |

A tax credit for ethanol has been part of U.S. energy policy for three decades, but the current 45-cent-a-gallon credit expires at year's end. The Senate, moreover, recently voted to end the tax break even sooner. So the folks at the **University of Missouri's Food and Agricultural Policy Research Institute** figured it was time to see what the nation's crop and fuel markets would look like without the subsidy.

**The answer:** Farmers will grow a little less corn and a little more soybeans if the tax credit goes away, but prices won't change dramatically. FAPRI estimates that corn prices next year would be 19 cents a bushel, or about 4 percent, higher if the credit is extended.

Motorists won't notice much of a change at the pump, either: The study says keeping the credit would only reduce retail gasoline prices by a penny or two.

FAPRI notes, of course, that much depends on the price of oil. If oil prices go significantly higher, keeping the credit would spur higher ethanol production and rising corn prices. At lower oil prices, though, the credit would have little effect. That's because a congressionally imposed mandate would still force oil companies to blend a minimum amount of ethanol into gasoline.



## Municipal bonds — financial risks where they're least expected | From the Roundtable

By Al Germond  
Jun 24, 2011

The other day I sat in on a conference call with a group of big-city bankers discussing bond investments. With developing concern about the soundness of various bond-issuing entities, it was an instructive hour spent with specialists at one of the world's largest financial houses.

Their advice was somewhat revisionist compared to what they've said before. They advised caution and an ongoing review of the portfolio, and they suggested selling certain bonds they considered risky.

Tax-free bonds have been around for a very long time. Upheld over the years in the face of numerous court challenges from jealous taxing bodies, these bonds raise capital for entities ranging from municipalities and school districts to a gamut of other public agencies too numerous to list. Apart from commitments by major league institutional investors including banks, insurance companies and bond funds, individuals buy these bonds because they are comparatively risk-free and immune from federal and state income taxes.

Inevitably, the analysts reviewed bonds issued by various area entities including the city of Columbia and the University of Missouri. Reassured that bonds issued by these two bodies were safe and well regarded, I was left with the caveat to pay attention and follow each entity like a hawk and to be aware of sudden reverses that might arise and thus harm the sanctity of those investments.

That left me wondering about the city's future and whether Columbia is becoming another one of those cities that grew too fast. Certainly it's time for a reality check, given the growing list of things in the future we're going to have to pay for. Although it's nice that the city commissioned a survey of some 800 residents with the predictable result that finds us largely satisfied with the city's performance and our lives here, my skepticism about their hosannas grew upon hearing the city ordered and paid for the survey.

The bond-analyzing bankers wondered about boulders in the city's financial highway and whether funds would be available to make them go away. Some obstacles are more obvious than others. The visible part of Columbia's financial iceberg includes paying for basic infrastructure: street construction and maintenance and the municipal water, sewer and electric utilities. It's the submerged part of Columbia's financial iceberg that I'm concerned about.

The first movement in this probable dirge of financial challenges will soon have us fretting over how to fund pensions promised to city workers as part of their employment package. The second movement will be finding the financial means to make the waters of Hinkson Creek as pristine as fresh-fallen snow. Then there are stanzas dedicated to downtown parking issues arising out of the still unloved high-rise garage and the apparent pressing need to build a shorter twin a few blocks away.

Then there are wish lists, and they are crammed with things some department or another wants to get crazy about. We all agree it would probably be a good thing if the police chief got the 42 officers he's pining for. The same goes for whatever is on the fire chief's wish list. Of course, everyone wants a raise, but those might be derailed if some new federal directive comes along to surprise us. And it would be equally sweet if Parks and Recreation could build and operate a new multifield soccer complex to steal business from similar entities in Missouri's two major metro areas. So it goes, on and on, in this Saturnalia of municipal spending.

Finally, let's churn up fresh talk and vigilance about paying for Columbia's magnificent new City Hall that opened for business a few months ago. The idea was resoundingly defeated by skeptical voters at the polls, and yet the city resorted to various acts of apparently legal accounting legerdemain to go ahead and build the darned thing anyway — kind of a build-it-now-and-we'll figure-out-later-how-to-pay-for-it strategy.

Well, those financial chickens might be returning to stir things up and throwing more controversy into the boiling stew of public skepticism as the city's financial picture gets even squeakier.



## Brian Null creates MO.com: Website entrepreneur profiles startups

By David Earl  
Jun 24, 2011

A new website that counts its birthplace in Columbia is making a mark on the world of entrepreneurship. MO.com — short for modus operandi — features profiles of small to mid-sized business owners

The profiles show a human side of businesses. They're the stories and advice of owners from the latest startup website to a brick and mortar mom-and-pop shop.

MO.com is the brainchild of Columbia resident Brian Null, who's known in the entrepreneurial world as a buyer, builder and seller of Internet domain names. Some of his more notable names were OfficeSupply.com and GolfCourses.com.

Although the current content composition of MO.com didn't start until January 2010, Null acquired the rights to MO.com back in 2008 from a man named Maurice, who's nickname was Mo, who lived in California and used the site as a personal page. Then came the tough decision about what to do with the pricey two-letter site. Null wouldn't disclose how much he paid for it, but two-letter domain names routinely fetch well into six and often into seven figures. Last year, according to Reuters, Facebook paid \$8.5 million for fb.com

**Null originally thought about launching a site about Missouri, with posts and pictures about the Show-Me State, which carries the postal code MO. Then came the idea for a site about mobile products. But it was a conference about entrepreneurs he attended at the University of Missouri that pushed him toward a content model of professional profiles.**

**"I knew the value of being an entrepreneur because I was one myself," Null said. "But this conference showed me that there was a big untapped market in getting entrepreneurs online. I saw that I had an opportunity to help with that."**

### Growing the domain

For a fairly new website, MO.com has seen fast and sustained growth, according to Null. Declining to give specific site numbers, Null did say that traffic has grown 50 percent in the past few months. And the expansion on MO.com is "virtually limitless."

Although Null and his partners own and operate the global MO.com homepage, they've begun licensing local sites to what are known as city publishers. For \$100 a month, writers can get the rights to a MO.com page for their cities and publish profiles of local entrepreneurs. The city publishers keep all the revenue from sponsorship and ads on their local site, and the main MO.com page features profiles from all of its affiliates.

"We're global in the sense that we are constantly expanding and adding new cities to our group," Null said. "But we're local in the sense that the city publisher really gets to know the people doing cool, entrepreneurial things in their own town. You can't put a price on that ... other than it's awesome."

MO.com currently has city publishers in nine U.S. cities and two foreign countries.

Kelsey Meyer is the city publisher for MO.com in Columbia. A 2011 graduate from the **Trulaske School of Business at the University of Missouri**, she started with the site in September 2010 and has already found it to be not only lucrative but also rewarding.

"I've been interested in having my own business since I was a kid," Meyer said. "With this site, it's exactly like having my own business, but then I also get to talk to people all over Columbia who have great stories to tell about entrepreneurship. I learn at the same time."

Meyer made \$700 in one month running the Columbia page for MO.com.

Many of the profiles she writes for the Columbia page come from her page's sponsors. A business that caters to entrepreneurs and small businesses will sponsor interviews for its clients, which gets them publicity.

### **Creating credibility**

Although MO.com's profiles put a human touch on local businesses, they also serve to legitimize a small or mid-sized business' online presence. The site seeks to create content that is easily and quickly pushed all over the Internet. It publishes not only on MO.com but also on Facebook and Twitter pages. The profiled can embed the content on their businesses' pages.

"These days it's as much about reputation management online as it is about generating content online," Null said. "This site can get promotional profiles of businesses out there so they show up high in Google searches."

Null stresses that MO.com isn't publishing journalism

"These aren't investigative pieces," Null said. "These profiles are simply a way for a business owner to tell his or her story through print and video. It's a way to hear from the person behind the business."

And an added credibility from his site, Null recently began featuring more experts who write as a columnist would. These experts contribute content on issues important to entrepreneurs and business owners. "When we have people at the top of their fields kicking in content for us, that becomes really valuable advice for our readers," Null said.

Null said MO.com's readers are mostly entrepreneurs themselves who are interested in getting advice on starting and running a business.

What also helps to legitimize the site are high-profile profiles.

**STORY CONTINUES...**

## Start a savings account — don't break the piggy bank

By CBT Staff  
Jun 24, 2011

Verle Brown is in rare company — she's one of few Americans who is comfortable with what's in her savings account. And as a result of the recent recession, chances are the company that Brown keeps is getting bigger.

A Pew Research Center study back in 2008 showed that three of every four Americans said they weren't saving enough. In a follow-up study in 2010, the research center found that more than 42 percent said they've adopted a more conservative approach to saving and investing, and 48 percent of Americans planned to save more once the economy recovered.

Only a few years ago, Americans said they weren't too concerned about their savings — or lack thereof. They saved, on average, less than 1 percent of their incomes, according to the Pew Research Center.

That trend had actually been ongoing for longer than the past two decades, but some have now started asking what they can do to start feeling secure again after the damaging recession.

Seventy-four percent of women responding to the 2008 survey said they weren't saving enough, and the survey showed few differences among people of different ages or races.

Angela Gay, 27, said she was one who didn't feel comfortable with what she was saving. Although she does have a savings account, Gay said it was tough for her and her husband, David, to continually add to the account when they had a child.

However, now is the perfect time to start getting into the good habit of saving. As the economy is picking itself up, so are the consumers. Americans have learned what it feels like to not have as much in their savings to fall back on as they would have liked. Experienced saver Verle Brown explained it's not as hard as one might think to set money aside.

Brown, 74, said her secret to success didn't involve anything special. **In fact, the key was never seeing her savings money. She followed one of the recommendations others can find on the Missouri Saves website by making savings a fixed expense. Missouri Saves is a program run through the University of Missouri Extension.**

Experts say to plan to deduct a certain amount — no matter how small — from your paycheck instead of waiting to throw whatever cash is leftover into savings.

Gay pointed out that certain credit cards offer "save the change" options that automatically round up purchases to the next dollar and deposit the extra change into a savings account, which is another way people can start saving without really noticing a difference.

With the option of automatic payments available at most workplaces, tucking some money away into savings should be easier than ever. Missouri Credit Union President Hal James said it's critical for an employee to deduct money from every paycheck for savings.

"It doesn't matter how much anyone makes; they need to save something," James said. "Payroll deduction has always been easy. If you don't see it, you don't miss it. That's the key."

Brown agrees and said she thinks she would have spent the money that automatically went into her savings account if it had come to her first. By automatically having some money deducted from every paycheck, Brown said she was able to start saving without it impacting her daily life.

"I don't think it made a difference at all," she said. "You just kind of worked with what you had. ... We got accustomed to where you knew, approximately, what you were going to have to work with. So you just did that, and it was very easy for us."

For someone who hasn't saved before, James said he recommends starting with a simple amount like \$10 per paycheck. Although it doesn't sound like a lot of money, James said that kind of money adds up to an amount that everyone needs. James said that amount varies from person to person, but he thinks everyone should at least have \$500 to \$2,000 in an account to cover emergencies.

"If you can do that, you're going to be able to cover those catastrophes that come up, like a flat tire, or a broken heater, or a broken washer, or something bigger with your car, or something bigger with your house or even something that happens to you," James said. "You've got to have a cushion to cover those events."

He added that people who don't have enough money to cover these types of emergencies, or emergencies like a sudden recession, end up paying a lot more in the end because they have to go into debt to fix the problem, and, typically, that type of debt carries a high interest rate.

Once an emergency fund is established, James said the next goal should be to get out of debt.

To do that and start building savings, bankers and the Missouri Saves website say a person must build a budget, a task that seems more daunting than it really is.

"It's based on what you spend anyway," Gay said. "You just have to sit down and think about what your bills are each month or what they could be on average, at least, and then stick to it. It's not hard to stick to because it's based on how we spend anyway."