### AGRICULTURE AND NATURAL RESOURCES HOME AND FAMILY

**FALL, 2015** 

#### **Contact Information**

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### 2015 Extension Council Elections October 12-16, 2015 Extension Building

Every citizen, 18 or older on the date of the election, whose legal residence is within the district is eligible to vote for District Representatives. Every voter is eligible to serve on the County Extension Council. You will be voting on candidates to represent 4-H & Youth, Family & Consumer Science, Agriculture and Community Development. If you know of someone who would like to run, please notify the Extension Office. Writeins and nominations from the floor will be taken.

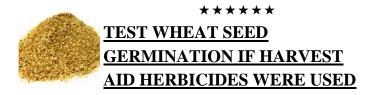
### \*\*\*\*\* SENIORS NEED TO DRINK PLENTY OF WATER

Dehydration is a common reason that older Americans end up in the hospital. Seniors have less of a natural quench for thirst and have to make an effort to drink enough water. It does not take much to become dehydrated.



Follow these ways to get enough water.

- 1. Freeze 100% juice in ice cube trays. Add it to plain water for a kick of fruit juice flavor for less sugar and calories than a full glass of juice.
- 2. Put cut up fruit in a large pitcher of water in the refrigerator it only takes a small amount of fruit (think one sliced lemon or lime) to flavor a large container of water. Drink the pitcher by the end of the day. Drinking the water in a clear glass where you can see the fruit may make it more appealing.
- 3. Make water as easy to grab as a juice box by keeping reusable bottles in the fridge where they are easy to grab. Drinking a bottle of water while walking will quench your thirst while exercising on a warm day.



Many producers were forced to make burn down herbicide applications prior to harvesting wheat because of the rain delays and the resulting heavy weed infestations. Farmers intending to hold back some of their harvest for use as seed this fall should have that wheat tested for germination.

Some herbicides, such as glyphosate, are not recommended on wheat to be saved as seed. Most, if not all, of the common herbicides used as pre-harvest aids in wheat require that the grain be below 30 percent moisture before application. At or below this moisture content, the grain is post-physiological mature and unlikely, or less likely to be adversely affected.

Seed germination can be greatly inhibited if preharvest herbicide applications are made at an improper stage of grain maturity. The only way to be sure that germination has not been harmed by herbicide application is to have the seed tested by a professional lab such as Kansas Crop Improvement Association's (KCIA's) Seed Quality Testing Lab. A producer may be tempted to conduct their own germination test, but home tests may not tell the whole story. Whether seed germination has been harmed by a herbicide is really only part of the story.

Seed germination is relatively easy to conclude from a germination test. What is not quite so obvious is the potential damage that may have been done to seed even though it appears to germinate.

The trained analysts at KCIA evaluate each seedling in a test to make sure it has all the

essential structures to establish a plant in the field. The lack of roots or a damaged coleoptile resulting from a herbicide application may have a profound effect on that seed's ability to establish itself when planted. Information on KCIA seed lab services can be found at www.kscrop.org/labservices.aspx or call 785-532-6118.

Source: Tom Maxwell, CKD Ag Agent

LNTING TREES

### <u>PLANTING TREES</u> <u>IN THE FALL</u>

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The fall season can be an excellent time to plant trees.

During the spring, soils are cold and may be so wet that low oxygen levels inhibit root growth. The warm and moist soils associated with fall encourage root growth. Fall root growth means the tree becomes established well before a spring-planted tree and is better able to

withstand summer stresses.

However, certain trees do not produce significant root growth during the fall and are better planted in the spring. These include beech, birch, redbud, magnolia, tulip poplar, willow oak, scarlet oak, black oak, willows, and dogwood.

Fall-planted trees require some special care. Remember, that roots are actively growing even though the top is dormant. Make sure the soil stays moist but not soggy. This may require watering not only in the fall but also during the winter months if we experience warm spells that dry the soil. Mulch also is helpful because it minimizes moisture loss and slows the cooling of the soil so root growth continues as long as possible.

Evergreens should be moved earlier in the fall than deciduous plants. They need at least six weeks before the ground freezes for the roots to become established.

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### **SOIL TESTING:** When and how to take samples

After row crop harvest is a good time to sample fields for soil test analysis. Samples taken for routine analysis (pH, P, and K) can be taken anytime producers can get in the field. When taking samples for nitrate (NO3-N), late winter or early spring is a good time to sample. Nitrate levels will fluctuate somewhat through the year, depending on soil temperatures and soil mineralization rates.

For row crops, it's best to take the sample during cool periods after the previous crop has been harvested but before the soil warms up too much the following spring. This will give producers a good reading on how much nitrogen remains from the previous crop, before mineralization begins to increase nitrate levels the following spring.

A soil sample should be a composite of many cores to minimize the effects of soil variability. A minimum of 15-20 cores should be taken from fields no larger than 50 to 80 acres. A consistent sampling depth for all cores should be used because pH, organic matter, and nutrient levels change with depth.

For example, K-State recommendations call for a sampling depth of two feet for the mobile nutrients (nitrogen, sulfur, chloride). A six-inch depth is suggested for routine tests for organic matter, phosphorus (P), potassium(K), and zinc (Zn). For pH analysis, there is no one single best depth for taking samples. Six inches is a good sampling depth for pH on fields that are tilled.

In no-till systems and for perennial crops, where applied lime would not be incorporated at all, producers should use a 3-inch sample for pH analysis. Producers should be sure to let the soil lab know the depth of the sample taken for pH analysis; otherwise, the lab will assume it was a 6-inch sample and the lime recommendation could be too high. When sampling a specific area, a zigzag pattern across the field is better than following planting/tillage pattern to

minimize any past non-uniform fertilizer application/tillage effects.

If banded fertilizer has been used on the previous crop, it is best to increase the number of cores taken to minimize the effect of an individual core on the composite sample results. Unusual spots obvious by plant growth or visual soil color/texture differences should be avoided. If information on these unusual areas is wanted, then a separate composite sample should be taken from these spots.

Soil test results for organic matter, pH, and non-mobile nutrients (P, K, Zn, and Fe) change relatively slowly over time, making it possible to monitor changes if soil samples are collected from the same field following the same sampling procedures.

There can be some seasonal variability and previous crop effects, however. Soil testing has much to offer if done properly, but it all starts with the proper soil sample collection procedure - one that meets your objectives.

Source: Tom Maxwell, CKD Ag Agent

### MIDWAY DISTRICT FALL MILO TOURS

11:00 am - Thursday, October 8<sup>th</sup> @ Dorrance Location

From Dorrance, go 1 mile north of the I-70 exit on 200<sup>th</sup> Blvd to Homer Rd. Take Homer Rd east ½ mile. Meal followed by educational program.

5:30 pm - Thursday, October 8<sup>th</sup> @ Holyrood Location

From Holyrood, go west on Hwy 156 to 2<sup>nd</sup> Rd and turn south. Go to Ave W and turn east for 1/4 mile. Meal followed by educational program. For more information, contact Michelle at 785-472-4442.



### GARDEN SOIL PREPARATION IT'S NOT TOO LATE

Autumn is an excellent time to add organic materials and till garden soils. Winter can still be a good time to take care of this chore as long as the soil

isn't frozen. It is far wiser to till now than to wait until spring when cold, wet conditions can limit your ability to work soils easily. Working soil when it is wet destroys soil structure and results in hard clods that are very slow to break down. On the other hand, dry soil may need to be watered so it can be more easily tilled. Be sure to wait several days after watering to let soil moisture levels moderate. You want the soil moist, not wet or dry, when tilling.

There is a limit to how much organic material such as leaves can be added in one application. Normally, a layer 2 inches deep is adequate with 5 to 6 inches being the maximum that can be added at one time. Shredding the material before application encourages faster and more complete decomposition due to increased surface area. Remember, soil preparation is an important key to a successful garden.

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NTROL BROADLEAF WEF

## CONTROL BROADLEAF WEEDS IN LAWNS IN LATE OCTOBER-EARLY NOVEMBER

Late October to early November is the most effective time to control broadleaf weeds in lawns. Dandelions usually produce a flush of new plants in late September, and the winter annual weeds henbit and chickweed should have germinated in October.

These young plants are small and easily controlled with herbicides such as 2,4-D or combination products (Trimec, Weed-B-Gon, Weed-Out) that contain 2,4-D, MCPP and Dicamba. Even established dandelions are more easily controlled now than in the spring because they are actively moving materials from the top portion of the plant to the roots. Herbicides will translocate to

the roots as well and will kill the plant from the roots up. Choose a day that is 50 degrees or higher. The better the weed is growing, the more weed killer will be moved from the leaves to the roots.

Cold temperatures will slow or stop this process. Weed Free Zone (also sold under the name of Speed Zone) contains the three active ingredients mentioned above, plus carfentrazone. It will give a quicker response than the other products mentioned especially as temperatures approach 50 degrees.

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### LAWN SEEDING DEADLINE NEARS

September is the best

month to reseed cool-season lawns such as tall fescue and Kentucky bluegrass. However, you can get by with an early to mid-October planting for tall fescue. October 15 is generally considered the last day for safely planting or over seeding a tall fescue lawn in the fall. If you do attempt a late seeding, take special care not to allow plants to dry out. Anything that slows growth will make it less likely that plants will mature enough to survive the winter.

Seedings done after the cut-off date can be successful, but the success rate goes down the later the planting date. Late plantings that fail are usually not killed by cold temperatures but rather desiccation. The freezing and thawing of soils heave poorly rooted grass plants out of the ground, which then dry and die. Keeping plants watered will help maximize root growth before freezing weather arrives.

### RADON . . . HAS YOUR HOME BEEN TESTED ?

Radon is estimated to cause 20,000 lung cancer deaths a year in the United States. (It's the second leading cause of lung cancer for non-smokers.) Here in Rice County our average measurements are 'too high'. Plus....our surrounding counties also have measurements too high. It doesn't matter if your home is old or new, big or small, or even what your neighbor's radon measurement is. It depends solely on the ground your particular home sits on. Radon occurs as uranium in the soil decomposes. It seeps through the soil into the air and then through the cracks in your foundation into your home and, as your breathe it, into your lungs. The cells in your lungs can then become radioactive and....lung cancer. You can't see radon, smell it or taste it....but this part of the United States has it. To find out if your home has higher than the recommended 4 pc/L, test. Testing is easy and inexpensive.

The Rice County Extension Offices sells test kits for \$5.50. This \$5.50 fee covers the kit, the postage to mail the kit to the laboratory, the laboratory testing of the kit and sending the results to you. Once you have the results, you'll be informed and then can make a decision what (if anything) you want to do about it. Feel free to check out the Environmental Protection Agency's website on radon at <a href="http://www.epa.gov/radon/healthrisks.html">http://www.epa.gov/radon/healthrisks.html</a> This website specifically addresses the health concerns of breathing radon. For more general information on what radon is, why it is dangerous, where it is found, how to test for it, and how to get rid of it, contact the Extension Office.

### PREPARING FOR COLD WEATHER

Fall will be here soon, and that means colder weather. Fall is a great time to start winterizing your home in anticipation of freezing temperatures, snow, and ice:

- Winterize your home to extend the life of your fuel supply by insulating walls and attics, caulking and weather-stripping doors and windows, and installing storm windows or covering windows with plastic.
- Winterize your house, barn, shed or any other structure that may provide shelter for your family, neighbors, livestock or equipment. Clear rain gutters, repair roof leaks and cut away tree branches that could fall on a house or other structure during a storm.
- Maintain heating equipment and chimneys by having them cleaned and inspected every year.
- Insulate pipes with insulation or newspapers and plastic and allow faucets to drip a little during cold weather to avoid freezing. Running water, even at a trickle, helps prevent pipes from freezing.
- All fuel-burning equipment should be vented to the outside and kept clear.
- Keep fire extinguishers on hand and make sure everyone in your house knows how to use them. House fires pose an additional risk, as more people turn to alternate heating sources without taking the necessary safety precautions.
  - Learn how to shut off water valves (in case a pipe bursts).
  - Insulate your home by installing storm windows or covering windows with plastic from the inside to keep cold air out.

• Hire a contractor to check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow or water, if drains on flat roofs do not work.

You can learn more about winterizing your home, your vehicle, and getting an emergency kit ready for travel and home use by going to: http://www.ready.gov/winter-weather

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### CHANGES COULD HELP BOOST CREDIT SCORES

Your credit score, which is mainly based on your history of repaying loans,

can determine your ability to borrow money and how much you will pay for it. Here is good news for some consumers: Your score may improve as a result of changes in how credit reports and scores are compiled.

In one development, FICO, a company that provides software used to produce many consumer credit scores, announced in August 2014 that unpaid medical debt will not have as big an impact on the new version of its most popular credit score.

The Consumer Financial Protection Bureau (CFPB) announced in December 2014, that it will require the major consumer reporting agencies to provide regular accuracy reports to the Bureau on how disputes from consumers are being handled. The CFPB said medical debt in particular is a source of numerous complaints because the billing process can be complicated and confusing to consumers. The CFPB noted that the accuracy reports will help it hold credit reporting companies accountable for ensuring that erroneous information does not damage a consumer's credit score.

Separately, the nation's three major credit reporting agencies — Equifax, Experian, and TransUnion — are taking steps that could help some consumers raise their scores. For example, they committed to conduct a more thorough review of documents provided by a consumer who is disputing information in a credit report. Also, they are clarifying how consumers can appeal the decision that the credit reporting company makes. In addition, medical debts will not appear on credit reports until they are at least 180 days past due.

These changes may help raise some consumers' credit scores and reduce their borrowing costs. In general, though, to build or maintain a good credit score, consumers need to manage their money carefully, and that includes using caution when taking on additional debt.

Here are reminders from FDIC Consumer News about how to achieve and maintain good credit scores:

### Be cautious with how much you borrow:

Credit scores are generally higher for consumers who do not "max out" or otherwise use a large share of their available credit. Being careless about borrowing money can lead to debt overload. Filing for bankruptcy harms your credit score and can remain on your credit report for 10 years.

### Always make your payments on time:

Whether it's your phone bill, utility bill, car loan, or credit card, pay at least the minimum due, and pay it on time. Payments that are 30 days late may start lowering your credit score. Set up automatic payments to help you make the due dates.

### Check your credit report regularly:

Erroneous or outdated information on your report or fraudulent information can hurt your credit score. The Fair Credit Reporting Act gives you the right to dispute information on your credit report and have corrections made. Many people don't check their credit reports. It's better to find errors and get them corrected, since your credit report is used for many decisions, such as when an employer is making hiring decisions or when you are applying to rent an apartment. By law, consumers are entitled to receive a free credit report every 12 months. Take advantage of getting your free credit reports.

To request your free credit reports from each of the three major credit reporting agencies, go to www.AnnualCreditReport.com or call toll-free 1-877-322-8228. If you have not been on the web site lately, it has changed. Some people prefer to space out their credit reports requesting a report from a different credit reporting company every four months. Reference to any specific commercial products, process, service, manufacturer, or company does not constitute its endorsement or recommendation. Paid for by Kansas State University.

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# "Mix It Up...Food & Beverage Mixes in a Jar" Tuesday, October 13<sup>th</sup> @ 7 pm Wednesday, October 14<sup>th</sup> @ Noon Extension Building

When the holiday season rolls around, many family budgets become strained. With a long list of family and friends, finding enough money to go around may be challenging. To help reduce the stress of your next holiday season, try making gifts instead of purchasing them. We will discuss various fun, nutritional and economical gift giving ideas. To ensure enough handouts are made, reserve your copy by calling the Extension Office at 620-257-5131 before October 1<sup>st</sup>.



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"Volunteer Quantity Cooking Safety"
Wednesday, November 11<sup>th</sup>
Noon & 7 pm
Extension Building

Food is a great way to bring people together, and selling food is often a key way for nonprofit groups such as 4-H clubs, churches, schools, and others to raise funds for their activities. However, cooking the large quantities of food required for events such as fund raising dinners, concession stands, community meals, family reunions, or funeral meals is different than cooking for your family.

Because volunteers for these organizations may not be accustomed to cooking in such large quantities and may not necessarily have the proper equipment, serious food safety problems can occur if proper practices are not followed. Unfortunately, numerous cases of foodborne illness have been linked to such events. In addition to the great remorse that an organization's members would feel for making someone sick, such an occurrence also could lead to a tarnished reputation or even legal repercussions for the organization.

Adults who may be organizing or assisting with a volunteer occasional quantity cooking operation, such as: fund raising meals for school parent-teacher organizations, community clubs, 4-H clubs, volunteer concession stands, Church suppers or funeral dinners, meals at family reunions are encouraged to attend this program.

To ensure enough handouts are made, reserve your copy by calling the Extension Office at 620-257-5131 before November 1<sup>st</sup>.

### **Medicare Open Season - Part D Prescription Drug Plans**

### October 15 - December 7

Medicare beneficiaries should be receiving letters from their current prescription drug plan (PDP) providers explaining the changes for their PDP plan. It is important to open your mail and read through the information. Last year when I began, I counseled around 19 beneficiaries as they shopped their Part D plans and collectively, they saved around \$21,811.08 by shopping.

Please call 620-257-5131 to schedule an appointment with Lori, who is a SHICK (Sr. Health Insurance Counselor of Kansas) to review your current PDP, comparing it to the new plans being offered in 2016. You might be just right with the plan you have, or you may be able to save some money . We won't know until we go shopping! It only takes a few minutes and could save you money.

To help save you time, stop by the Extension Office to pick up a Medicare Prescription Drug Worksheet.

Medicare beneficiaries need to know the prescription drugs taken, dosage & 30 Day Quantity. You will need to put this information on the worksheet before seeking help. Call your pharmacy or where you purchase your medications to discover the specific Prescription Drug Plans your pharmacy will handle.

Drop off the worksheet to the Extension Office a week prior to your appointment, and it will speed up your appointment. Also bring any recent letters you have received from Social Security or Medicare to your appointment and <u>bring your Medicare card.</u>

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Dear Friends.

School has started. So that means that busy families will once again be on a schedule to attend meetings, programs, ball games, church events etc. Several Extension programs have been planned to assist busy individuals with daily living activities. Take a moment now to scan the letter for items of interest. Please have a safe and healthy Fall season!

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### ADDRESS SERVICE REQUESTED



### **UPCOMING EVENTS....**

October 8

Midway District Fall Milo Tours, 11:00am @ Dorrance, 5:30pm @ Holyrood.

October 13-14

"Mix It Up...Food & Beverage Mixes in a Jar" Extension Building, Reservation by Oct. 1.

October 12-16

2015 Extension Council Elections, 8-12 & 1-5, Extension Building.

October 15 - December 7

Medicare Open Season—Part D Prescription Drug Plans. Make an appointment.

November 11

Volunteer Quantity Cooking Safety, Extension Building 12 & 7 pm, Reservation by Nov. 1.