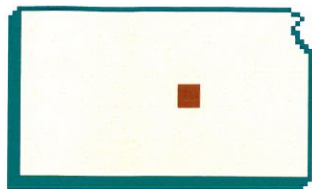


McPherson County



K-State Research & Extension
600 West Woodside, McPherson KS 67460
620-241-1523 FAX 620-241-3407
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FEBRUARY 2019



Ag News

Shad Marston
County Extension Agent
Agriculture and Natural Resources

Line Clearance Tree Pruning Workshop

February 19, 2019

- Location: McPherson County Extension Office,
600 W. Woodside, McPherson Kansas
- Time: 7:00 PM
- RSVP: Call the office at 620-241-1523 or email
Terra at tregehr@ksu.edu
- Topics covered: Line Clearance Tree Pruning in
McPherson
- Who should attend: Homeowners and Landowners in
the City, Tree Care Companies,
City Staff, Groundskeepers and
the General Public

2019 Farm Forum

The McPherson Chamber of Commerce Agriculture Committee will host the 2019 Farm Forum on Wednesday, February 20 at the First United Methodist Church, 1200 E. Kansas Avenue beginning at 6:30 a.m. The key note speaker is Dr. Daniel Thomson, Jones Professor of Production Medicine and Epidemiology at Kansas State University. The morning program will also include the recognition of the 2018 Farm Family of the Year and the 2018 Friend of Agriculture Award.

The Chamber Agriculture Committee is very involved with keeping the importance of agriculture in the forefront. Since 2000 over 22 scholarships Agriculture Future of America scholarships have been awarded to McPherson County students valued at over \$55,000. The committee hosts several events throughout the year – Rural Appreciation, Mac County 5K Run, Farm Forum and is a partner in the Ag in the Classroom.



Sponsored By: BPU,
McPherson County
Extension, City of
McPherson and the
McPherson Tree Board

If you are interested in attending the breakfast presentation on February 20 the catered breakfast by Knackies will be \$12.00 per person. Tickets are required to attend and can be purchased at the McPherson Chamber of Commerce, 306 N. Main. If you have any questions about the event or would like to be involved, please call the Chamber at 241-3303, or stop by 306 N. Main.

Bull Selection Principles - Be An Educated Consumer

For many cattle producers in our area, this is the time of year when bull purchasing decisions occur. Before you go looking and traveling many miles to buy a bull, consider what you need to improve in your next calf crop.

The key questions that every rancher needs to answer are:

- 1) What are my breeding/marketing goals?
- 2) What traits directly impact the profitability of my enterprise?
- 3) Are there environmental constraints that dictate the level of performance that is acceptable for a given trait in my enterprise?

Once these three questions are answered, sire selection becomes much simpler. The answers to these questions inherently lead a producer to the traits that are economically relevant to their enterprise. We call these traits Economically Relevant Traits (ERT).

Fundamentally these are traits that are directly associated with a revenue stream or a cost. All traits that are not ERTs are indicator traits, or a trait that is genetically correlated to an ERT but not an ERT itself.

A classic example of an indicator trait is birth weight. Selection to decrease birth weight in an attempt to reduce the prevalence of dystocia is practiced by numerous commercial bull buyers. However, birth weight does not have a direct revenue source or cost associated with it. The trait that does have a cost associated with it is calving ease (or difficulty). Calving ease is related to the level of assistance needed during a calving event. Although the two are related, the genetic correlation between calving ease and birth weight is only between -0.6 and -0.8, suggesting that birth weight only explains 36-64% of the genetic differences between animals for calving difficulty. Consequently, to reduce calving difficulty, bulls should be selected based on calving ease EPD and birth weight EPD should be ignored.



Selecting to improve multiple traits simultaneously can be cumbersome, but is necessary given multiple traits act together to inform the profitability of cow-calf enterprises. Just open up any sale catalog and it is easy to become confused immediately. Economic indices can help alleviate this confusion. An economic index is a collection of EPDs weighted by their economic value such that traits with greater impacts on production goals have a larger economic weight associated with them. These tools allow producers to select bulls based on their genetic potential to improve net profit.

When making selection decisions based on economic indices, it's important to consider your particular breeding objective and the traits that will achieve desired production goals. For instance, if your production goals included retaining replacements and selling cull heifers and steer progeny at weaning, then an index that assumes all offspring are sold on a grid-based system is inappropriate for your operation.

It is also important to know the breed average values for particular indexes and to use percentile ranks to determine how far above or below average a particular animal is compared to the rest of a breed.

A current research project at University of Nebraska-Lincoln with collaborators from Kansas State University, the US Meat Animal Research Center, and Theta Solutions, LLC, is working to develop a web-based tool for producers to develop their own customizable index based on their herd level economics and production levels. This tool would enable indices to be developed by bull buyers and applied, across breeds, to bulls on offer that a commercial bull buyer is interested in. For more information relative to EPDs and selection indices, go to www.eBeef.org

Shad Marston with help by Matt Spangler, UNL Associate Professor and Beef Genetics Extension Specialist.

Preparing for the Calving Season

by Shad Marston

A lot of us might be starting or preparing to start, for the spring calving season. It's always good to prepare your operation for this exciting time by putting together a plan, checking the forecast each night, along with gathering the supplies and equipment, that will be needed at calving time. Having all the essential items ready, in a "Calving Kit" to grab at any time of the day, can help the cattlemen deliver calves in a timely matter. It's easy to be excited about this time of year, but this can lead to disaster if one's operation is not prepared.

Before the calving season starts, do a "Walk-through of your pens, chutes and calving stalls. Make sure that all are clean, dry, strong, safe and functioning correctly. Lighting can be very helpful in this area. Having to fix, repair or make up a pen at the last minute could cost you precious time when helping cattle calve. Use clean bedding to bed the calving area prior to calving time and maintain this throughout the calving season. It is a lot easier to do this on a sunny day rather than at dark, some night just before you have to get in a cow that is needing assistance.

Develop a plan of what to do, when to do it and who to call for help if there is an abnormal presentation of the calf, along with phone numbers. Make sure all family members or hired hands are familiar with the plan. It may help to write it out and post copies in the right places of the house or barn.

Calving Plan:

1. Watch closely and be ready to assist on 1st calf heifers, one hour after water bag or feet appear.
2. On mature cows, monitor for 30 minutes after water bag or feet appear.
3. Always check presentation of calf if you think there might be a problem by palpating the cow or heifer.

Who to call:

1. Veterinarian office and cell number
2. Family members and hired hands cell numbers
3. Neighbors phone numbers that you can always count on.

A stockman should put together a calving kit that has everything in it that might be needed. The calving kit is effective for making sure you are prepared without the stress of looking for all the items one might need to help pull a calf. Items and equipment for a basic kit are: long plastic gloves, disinfectant, lubricant, obstetrical chains or straps, two O.B. handles, mechanical calf pullers and warm water. Plus, an old plastic cup from the convenience store – use this to dip water from the bucket to clean up the cow. Also have a bottle of iodine solution and string that can be used to treat navels of newborns shortly after birth. This helps protect the calf from outside pathogens by sealing and drying out the umbilical cord. Many different lubricants can be used but one of the best lubricants is probably the simplest: non-detergent soap and warm water. Also, don't forget the simple things like a good flashlight and extra batteries and some old towels or a roll of paper towels. Other items that might be included are a calf feeding tube, notebook and pencil along with calf tags, markers, buttons and a tagger. Don't forget a bristle brush for cleaning up your equipment so everything is ready the next time you need it.

It will be helpful for you to have all these items packed into a 5-gallon bucket or stainless steel pale to make up the "calving kit" so you can grab everything at once. Place this bucket in a location that can be found and reached by everyone in the operation. Even the little ones enjoy running to the house or ranch office to grab the calving kit.

It's best to be prepared for all situations and having everything planned out, and knowing what to do and when to do it helps everyone stay calm in what could be a heated time. Animals know when their handlers are nervous, so staying calm can be very beneficial. There are a wide variety of additional products available to make life easier for cow-calf producers at calving time. Perhaps the best information source regarding what works best for your situation is your local veterinarian. A vet might have a list of additional items to add to your "Calving Kit." Don't put off now what needs to be done before calving season starts. This will help to insure you as cattlemen, to have everything ready and in place when assisting a heifer or cow during the calving process.



Tractor Safety Course

Saturday, March 16, 2019
8:30 a.m. - 4:30 p.m.
Prairieland Partners
2401 E. Northview Rd
McPherson KS 67460

RSVP by March 11, email Terra tregehr@ksu.edu
Cost: \$15.00; Free Lunch

Central Kansas Corn Pre-Plant School

February 13 – 8:30 a.m.
Hesston Kansas
Free to attend, but register at
KSCORN.com/CornSchool
Sponsored by Kansas Corn Association



K-State's Winter Ranch Management Series Set for February

The seminar series will focus on management and profit strategies for beef producers and allow producers to ask questions of their local, district and state extension specialists.

Strategies to mitigate environmental factors impacting reproduction is the theme of the 2019 Kansas State University Winter Ranch Management Seminar Series. This meeting will also feature a popular 'town-hall' style question and answer session between Kansas' cattle producers and extension specialists. The series has a history of being a successful stretch of meetings, which are hosted throughout the state of Kansas, said Bob Weaber, K-State Research and Extension cow-calf specialist. Weaber, along with other state, district and local extension staff, will take part in the series to help answer producers' questions. The specialists will answer a wide range of questions on beef cattle issues including animal health, nutrition, management, genetics and reproduction.

"The previous year's variable weather across Kansas presented many challenges for farmers and ranchers. Our extension team continues to field questions from beef producers related to environmental effects and their impact on cow-herd reproduction," Weaber said. "The Winter Ranch Management series provides another great opportunity for state and local specialists to take our expertise out in the country for a series of impactful face-to-face meetings. Our extension team has a breadth of experience in beef cattle management, reproduction, genetics, animal health and nutrition. We're here to help solve and prevent production problems with reliable information."

Topics to be discussed are environmental factors affecting conception rates and forage quality and availability impacts on beef cow nutrition during late gestation and pre-breeding.

"Early in the year is a great time for producers to think and plan for the coming year," he said. "Many producers have a number of experiences in 2018 to reflect upon. As producers approach the calving season it is a good time of year to consider opportunities to improve management to reduce costs and enhance revenue streams."

Date: Tuesday, February 26, 2019; 12:30– 3:45 PM
Location: McPherson County Extension Office
600 W. Woodside, McPherson, KS 67460

RSVP by February 19, 2019 to: Terra Regehr, McPherson Co. Extension Office Professional 620-241-1523; tregehr@ksu.edu We will be having lunch (\$10 cost) at 12:30 with the program to follow.

For more information: Shad Marston, McPherson Co. Extension Agriculture Agent 620-241-1523; smarston@ksu.edu Participants should contact their local host contact for registration and RSVP details. More information about the K-State Winter Ranch Management Seminar Series is available at KSUBeef.org.

K-State Sorghum Production Schools scheduled for early February

Three locations across Kansas offer comprehensive programs for producers

Three K-State Sorghum Production Schools will be offered in early February to provide in-depth training for sorghum producers and key stakeholders. The schools are sponsored by the Kansas Grain Sorghum Commission. The half-day schools will cover a number of issues facing sorghum producers in eastern, central and western Kansas including risk management, marketing opportunities, weed control, crop production practices, nutrient management and soil fertility, and insect management.

"These schools are being offered with the concept that producers can attend one location to get all the updates ranging from issues that arose this past growing season to looking ahead to future growing seasons," said Ignacio Ciampitti, K-State crop production and cropping systems specialist.

Registration for each school is at 8:30 a.m. Each program begins at 9 a.m. and concludes at 1:30 p.m.

Lunch will be provided courtesy of the Kansas Grain Sorghum Commission. There is no cost to attend, but participants are asked to pre-register by Jan. 29. Online registration is available at K-State Sorghum Schools or by emailing/calling the local K-State Research and Extension office nearest the location participants plan to attend.

The locations and dates for the three schools are:

- Feb. 5 – Garden City
The Golf Club at Southwind
77 Grandview Dr.
Garden City, KS 67846
Contact: Jennifer Stoss, jstoss@ksu.edu
- Feb. 6 – Hays
K-State Agricultural Research Center
1232 240th Ave.
Hays, KS 67601
Contact: Stacy Campbell, scampbel@ksu.edu
- Feb. 7 – Salina
Saline County Expo Center
4-H Building
900 Greeley
Salina, KS 67401
Contact: Carl Garten, cgarten@ksu.edu

For more information, contact Kathy Gehl, Extension Agronomy Program coordinator, kgehl@ksu.edu, 785-532-3354; Ignacio Ciampitti, K-State crop production and cropping systems specialist, ciampitti@ksu.edu, 785-532-6940; or Pat Damman at the Kansas Grain Sorghum Commission, pat@ksgrainsorghum.org



Clover Corner

Lindsey Muetting
County Extension Agent
4-H Youth Development



K-STATE
Research and Extension



Happy February! More than 1/3 done with the 4-H year? Wow...hard to believe. Do you feel like you are well into your way of exploring and learning about your projects? Hopefully project meetings have begun within your club! If you are interested in hosting a county-wide project experience, let me know! Please don't forget to re-enroll at ks.4honline.com. Remember, projects can be dropped or added until May 1! There are a lot of important dates in this newsletter, so read carefully!

~Lindsey

February Dates

- 1 Development Fund Drive begins
- 5 Record Book Workshop (CKD & MP)
- 7 4-H Council
- 17-18 Citizenship In Action
- 18 Office Closed

4-H Club Day

4-H Club Day registration is due by March 8. Please visit the following link to register for individual events! <https://tinyurl.com/MultiCoClubDayInd>. <https://tinyurl.com/MultiCoClubDayGroup> for any club or group events.

Guidelines for categories can be found at: <https://www.mcpherson.k-state.edu/4-h/events>
There will also be Pickle Power and Horticulture Judging at this event! Come participate and also support your fellow 4-H members! Each club will also be asked to provide Room Monitors for morning events.

MULTI COUNTY 4-H HARVEY | MCPHERSON | MARION CLUB DAYS

MARCH 23RD, 2019 | EVENT STARTS AT 8:45
CHISHOLM MIDDLE SCHOOL
900 E 1ST | NEWTON, KS 67114

4-H CLUB DAY IS AN EVENT WHICH GIVES PARTICIPANTS AN OPPORTUNITY TO TELL OTHERS ABOUT THEIR 4-H PROJECTS AND DEMONSTRATE THEIR TALENTS AND ABILITIES. PRESENTATIONS SUCH AS TALKS, DEMONSTRATIONS, SPEECHES, SKITS, MUSIC AND DANCE ARE JUDGED AND AWARDED RIBBONS. THE PUBLIC IS INVITED TO COME, WATCH AND LEARN MORE ABOUT OUR 4-H/YOUTH DEVELOPMENT PROGRAM.

Registration Opens: January 21st
Registration Closes: March 8th

Individual Link: <https://tinyurl.com/MultiCoClubDayInd>
Group Link: <https://tinyurl.com/MultiCoClubDayGroup>

4-H Council

Council Representatives- Don't forget about the meeting on February 7 at 7 PM! Please make sure you have representation from your club! (2 youth, 2 adults) Find an alternate if you cannot make it! Remember we will be voting on 4-H Fair Themes! Make sure your club has submitted their top choice!

Publish Your News

If you have news, dates or activities to share with other 4-H'ers, get them in the 4-H Clover Corner! Articles or dates you would like in the March publication need to be to Lindsey by February 15. Email them to LMuetting@ksu.edu



4-H Development Fund



The annual 4-H Development Fund Drive for McPherson County gets underway in February! Each 4-H club has a list of possible donors to contact. There were several contacts last year that were never even made! It is vital that all contacts are made to help us reach our goals!! The Development Fund is an important part of the 4-H program. Contributions help in the following ways:

- Scholarships to 4-H Camp, Discovery Days, KYLF, National 4-H Congress, and High School Seniors
- Fair Premiums
- Educational materials and supplies
- Record Book Awards
- T-Shirts for all new members
- Donor Recognition
- Leader Trainings/Recognition
- Family Fun Events and other activities

4-H Camp

ATTENTION 3rd-7th GRADERS - Come join the fun at Rock Springs 4-H Center. Camp is June 14-17 for regular campers. Check-in will be approximately 4 PM at Rock Springs. Registration will begin in March so keep your eye open for website details. Cost of Camp will be \$223 for full time. There will also be an optional bus fee again this year. Because of extra Tractor Supply Paper Clover funds, the camp scholarship for any 4-H member attending regular camp will go up to \$73 this year! You must write a paragraph about why you want to attend camp and type it in during camp registration!

1st and 2nd GRADERS - We have a special opportunity just for you... Rookie Camp! We will again be offering two sessions for this amazing camp this year!! When you register online you will be asked if there are any sessions that you cannot make work with your summer schedule. No session is guaranteed, but we will do our best to try to accommodate schedule conflicts. Session 1 will be June 14 (afternoon) to June 15 (evening) and Session 2 will be June 16 (morning) to June 17 (afternoon). Rookie campers will be able to ride the bus to camp for session one or home from camp for session two. The other transportation will be up to parents or carpooling.



ATTENTION 8th-12th GRADERS - Counselors must be 8th grade and above (preference will be given to 9th grade and older). Applications will be available soon and due by April 26. Camp counselor training will be June 13-14 at Rock Springs. The counselor fee will be paid this year by the McPherson County 4-H Development Fund.

DISCOVERY DAY

Discovery Days will be held May 29- 31, 2019. Registration forms will be available in early March and due in April. Discovery Days is open to anyone 13 and older before January 1, 2019 and is held on the K-State Campus in Manhattan. Note the different, shorter schedule this year. More information including registration cost will be available soon at: www.kansas4-h.org.

Horticulture

Willie and the Beanstalk! Join this All University Open House Growing Contest! The challenge is to grow the largest soybean plant in a 47 day time span and document the effort! This contest is open to any 3 person teams of K-12 students in Kansas. McPherson Agriculture Agent, Shad Marston, is willing to help get you started in this event, contact him at smarston@ksu.edu. Growing would begin no earlier than Feb 25 in order to be ready for K-State Open House!

Dog

If you are enrolled in the dog project, watch your email soon for kick off times for practices!

Photography

February: Thursday February 28th at 7:00 p.m. at the Bethany Nursing Home, 321 N Chestnut St. Lindsborg, KS. Wildlife Photography with Lowell Nelson. He has shot photos from here to Alaska.

March: Saturday March 30th at 9:30 a.m. at the Small World Gallery, 127 N. Main St. Lindsborg, KS. Nation Geographic Photographer Jim Richardson will present the meeting.

Kansas Jr Producer Days

Specie producer days are held to provide educational material and hands-on experiences for youth, parents, leaders, and extension agents. Various speakers share information on topics such as selection, nutrition, showmanship, fitting, reproduction, feeding, and disease control. Talks, demonstrations, hands-on activities, and door prizes are present at all events.

Kansas Junior Swine Producer Day - Sat, March 9, 2019
Weber Arena, Kansas State University, Manhattan, KS
Early Registration Due – February 15, 2019
Early Registration Fee - \$15/person

Junior Meat Goat Producer Day – Sat, March 30, 2019
Weber Arena, Kansas State University, Manhattan, KS
Early Registration Due – March 11, 2019
Early Registration Fee - \$15/person

More information and registration can be found online at: (<http://www.asi.k-state.edu/research-and-extension/youth-programs/ks-jr-producer/index.html>)

Tagging and Weigh Days

Plans are being made for spring tagging. Please watch your email for up to date information as it is finalized!

Record Book Workshops

It's never too early to get a jump on your record keeping. Coming in 2019, a series of workshops for CKD and McPherson have been designed to help you overcome, not be overwhelmed by, those KAP's. These workshops are for parents and older teens looking for ways to make writing a KAP less complicated. Each workshop will break down a specific part of the awards portfolio and offer tips and suggestions for a successful experience. Workshops will be held from 7-8 p.m. in Salina.

Feb 5 - Permanent Record & Goals
March 26 - Meetings, Committees, Leadership & Citizenship, Awards and Recognition
April 29 - 4-H Project Story & Project Experiences
May 7 - Photos, Score & Evaluation Sheets



Living Well

Jana McKinney
County Extension Agent
Family & Consumer Science



Good Month for Soup

What a great way to warm up on a cold winter day. It is an easy meal that can incorporate many healthy ingredients.

Homemade soups can be even healthier by reducing or eliminating sodium and adding more herbs and spices for flavor.

Leftovers from other meals can be frozen to make a soup later. Save bones from beef, pork, ham, chicken or turkey to cook in water and make a broth. Combine all these to make a tasty soup.

Freeze leftover soup for a quick lunch. Divide large amounts into small, shallow containers and chill in the refrigerator. Leave 1/2-inch space for expansion. Freeze and use within 2-3 months.

Leftover soup in the refrigerator should be used within 3-4 days.

Soup Mix

- 2 cups nonfat dry milk
- 2 Tbsp. dried minced onion
- 3/4 cup cornstarch
- 1 Tbsp. garlic powder (optional)
- 1/2 tsp. pepper
- 2 Tbsp. parsley flakes (optional)
- 1/4 cup instant chicken bouillon

Combine all ingredients and store in an airtight container.

To use as substitute for one can condensed soup mix 1/3 cup dry mix & 1 1/4 cups water in a saucepan. Cook and stir until thickened.



Did you know.... February is designated as **Bake for Family Fun Month** by the Home Baking Association. Build new traditions by sharing the goodness of baking with your family.



The Home Baking Association has developed lessons, recipes and videos to help teach skills of baking. Materials are divided up in to four weeks of classes. Recipes are for the beginner, intermediate and advanced baker.

Besides baking bread, making homemade pizza is a fun family activity. The bonus is the time and money savings of about half the time and cost when making it at home. Another bonus is the control of ingredients to make a healthier pizza. According to the USDA, Americans spend \$37 billion a year on pizza. Learn more at the benefits of making pizza at home at <http://www.homebaking.org/>.

Teen Money Expectations vs Reality

One of the many things I love about kids is their optimism. As parents, we don't want to crush that spirit! But we can help them by guiding their enthusiasm in a realistic direction.

Consider a recent Schwab Teens and Money Survey. A full 81 percent of teens aged 16 – 18 plan to choose a career either because they're passionate about the work or they feel it will help them do good for others. And that's great because we want our children to grow up and be happy in their professional lives. Besides, a happy workforce is a productive workforce!



But when it comes to the starting salary expectations of these teens, they're a little out of touch with reality. These teens expect to begin their careers earning \$73,000. This is interesting because these same teens believe their current family income to be \$70,000. If we do the math, we see that their optimism puts them \$3,000 ahead of what they think their parents are currently bringing in.

It would be interesting to ask them what they believe the median annual American household income is. Would they be surprised to find out that it's \$49,909? What makes them think that they can start off \$23,000 higher than the median for established households?

It's not about deflating their dreams. Rather, it's important that we encourage our kids to do and be what they want while setting reasonable expectations.

How do we do this? We talk to them about what they want to be when they grow up. From there, we can help them figure out the financial outcome of following their dreams. Search engines are an easy way to find out starting salaries of different professions. If they end up with sticker shock, reassure them that their dreams are not out of reach—they're just going to require a bit more up-front planning. Tell them that by creating a budget and setting up an automatic savings plan, they'll become better managers of their money, which will ultimately help them get more of the things they want in life. It's not so much the career they choose; it's the money management choices they make along the way that will lead them toward financial security.

Enthusiasm can go a long way. But at the end of the day, without a solid financial plan and some realistic expectations, enthusiasm doesn't pay the bills.



March 17, 2019 - May 11, 2019

Walk Kansas is a team-based program that will help you and others lead a healthier life. Join this program and be more active with friends and family, make better nutrition choices, and walk away your stress.

More information will be available soon! I hope you will consider getting a team together!!!

Did you know?

1. Less than 1/2 of Kansas adults meet minimum recommendations for physical activity.
2. Just 19% of Kansans eat enough fruits and vegetables.
3. Chronic disease, including obesity, is responsible for more than 70% of health care costs.



Credit Score



It's important to note that repairing bad credit is a bit like losing weight: It takes time and there is no quick way to fix a credit score. In fact, out of all of the ways to improve a credit score, quick-fix efforts are the most likely to backfire, so beware of any advice that claims to improve your credit score fast. The best advice for rebuilding credit is to manage it responsibly over time.

Setup payment reminders: Making your credit payments on time is one of the biggest contributing factors to your credit scores. Some banks offer payment reminders through their online banking portals that can send you an email or text message reminding you when a payment is due. You could also consider enrolling in automatic payments through your credit card and loan providers to have payments automatically debited from your bank account.

Reduce the amount of debt you owe: This is easier said than done, but reducing the amount that you owe is going to be a far more satisfying achievement than improving your credit score. The first thing you need to do is stop using your credit cards. Use your credit report to make a list of all of your accounts and then go online or check recent statements to determine how much you owe on each account and what interest rate they are charging you. Come up with a payment plan that puts most of your available budget for debt payments towards the highest interest cards first, while maintaining minimum payments on your other accounts.

Pay your bills on time: delinquent payments, even if only a few days late, and collections can have a major negative impact on your FICO Scores. If you have missed payments, get current and stay current: the longer you pay your bills on time after being late, the more your FICO Scores should increase. Older credit problems count for less, so poor credit performance won't haunt you forever. The impact of past credit problems on your FICO Scores fades as time passes and as recent good payment patterns show up on your credit report. And good FICO Scores weigh any credit problems against the positive information that says you're managing your credit well.

Be aware that paying off a collection account will not remove it from your credit report: it will stay on your report for seven years.

If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor: this won't rebuild your credit score immediately, but if you can begin to manage your credit and pay on time, your score should increase over time. And seeking assistance from a credit counseling service will not hurt your FICO Scores.

Types of credit use tips: Apply for and open new credit accounts only as needed: don't open accounts just to have a better credit mix - it probably won't raise your credit score. Have credit cards - but manage them responsibly: in general, having credit cards and installment loans (and paying timely payments) will rebuild your credit scores. Someone with no credit cards, for example, tends to be higher risk than someone who has managed credit cards responsibly. Note that closing an account doesn't make it go away: a closed account will still show up on your credit report, and may be considered by a score.

To summarize, "fixing" a credit score is more about fixing errors in your credit history (if they exist) and then following the guidelines above to maintain consistent, good credit history. Raising your scores after a poor mark on your report or building credit for the first time will take patience and discipline.

Sleep is Valuable!

We all know that getting enough sleep is vital to our well-being, including our interpersonal relationships.

Sleep impacts relationship quality: Sleep affects lots of different areas of function. One of them is emotional regulation. When we are sleep-deprived, we don't regulate our emotions well and can react to situations with less control. That reactivity without regulation can cause inappropriate responses to our intimate partners and work colleagues and put unnecessary strain on those relationships.

Relationship health impacts sleep quality: Healthy marriage provides partners with a sense of security. Among other positive impacts, healthy relationships improve sleep quality.



SLEEP. It's healthy for your relationship, and a healthy relationship helps you sleep. Pass it on!



K-State Research & Extension
McPherson County
600 West Woodside
McPherson KS 67460

RETURN SERVICE REQUESTED

AGENT CONTACT INFORMATION

Jana McKinney
County Extension Agent
Family & Consumer Science
jmckinne@ksu.edu

Radio: Wednesday, 7:25 a.m.

Lindsey M. Mueting
County Extension Agent
4-H Youth Development
lmuetting@ksu.edu

Radio: Thursday, 7:25 a.m.

Shad Marston
County Extension Agent
Agriculture and Natural Resources
smarston@ksu.edu

Radio: Friday, 7:25 a.m.



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