Farm Financial Skills for KS Women in Agriculture

We are excited about the program and hope it will fit your needs as well. Here are a few more details.

The Goals of the program are:
1. Participants will understand the structure of a balance sheet, income statement and cash flow
2. Participants will perform hands-on financial activities with a case farm where they will have the opportunity to do performance analysis and benchmarking to understand how financial statements can assist in management decision-making
3. After exposure to the role of financial statements in making informed management decisions, participants will decide to increase their use of financial management techniques on their own operations
4. Participants will develop a financial management plan for their own operation including key dates of when financial statements will be developed and analyzed
5. Participants implement their financial management plan to strengthen their operations for long-term sustainability

The Dates for the program: Wednesday evening, January 15, 22, 29 and Feb 5 and please save the next Wednesday in case of weather issues.

Dinner will be provided as part of the program. It starts at 5:30 p.m. and finishes by 8:30 p.m.
Keynote speaker will be broadcast via Zoom.

There will be a facilitator at each location to lead group through a hands-on case farm activity; case farms will be crops/livestock and a CSA/vegetable sales example will also be provided.

The keynote speaker will come back to go over activity and answer any questions. Participants will receive a farm financial management book

Registration: $40 per participant; scholarships may be available. Registration will open in late October, early November. Be watching for more information. McPherson County will be a host location at our meeting room. Please feel free to share and invite others to participate. Can’t make them all; we understand, but hope you can.
Cranberries and the Holidays

Cranberries are a common side dish at many holiday tables. The deep-red gelatinous mass is often a “love it or hate it” item, with not much middle ground. If your opinion is based on the commercially canned version of cranberry sauces, perhaps it’s time to broaden your perspective on this tart, vitamin C-rich fruit.

Because of the tartness of cranberries, a large amount of sugar is used in commercially prepared cranberry sauce. You can avoid that sugar intake by buying fresh cranberries to make your own cranberry salsa or other sauce.

The cranberry salsa recipe in this newsletter makes a great accompaniment to chicken or turkey. It also is tasty mixed with cream cheese for a festive dip to serve with crackers or vegetables.

Cranberry Salsa

Ingredients:

6 cups chopped red onion
4 finely chopped large serrano peppers
1½ cups water
1½ cups cider vinegar (5% acidity)
1 tablespoon canning salt
1 ⅔ cups sugar
6 tablespoons clover honey
12 cups (2½ pounds) fresh whole cranberries, rinsed

Note: Wear gloves or wash hands thoroughly with soap and water before touching your face or eyes while handling and cutting hot peppers.

Instructions:

Wash canning jars and rings; keep hot until ready to use. Prepare lids according to manufacturer’s directions. Combine all ingredients, except cranberries, in a large Dutch oven. Bring to a boil over high heat; reduce heat slightly and boil gently for 5 minutes. Add cranberries, reduce heat slightly and simmer mixture for 20 minutes, stirring occasionally to prevent scorching.

Add the hot mixture to clean, hot pint jars, leaving ¼ inch of headspace. Remove air bubbles and adjust headspace if necessary. Wipe rims of jars with damp paper towel and apply two-piece metal canning lids. Process in a boiling water canner for 10 minutes, or for 15 minutes at altitudes of 1,000 – 6,000 feet. Let cool undisturbed for 12 to 24 hours, and check seals.

Nutrition information per serving (¼ cup) Calories: 43; Fat: 0g; Fiber: 1g; Carbohydrates: 10g; Sugar: 8.5g

It’s here once again! The Holiday Season is gearing up to help family and friends celebrate. Make your holiday meals safe with good food handling practices. Making a plan ahead of time can reduce the stress that typically accompanies the season.

Many resources for food safety information can be found on the KSRE Food Safety web site at http://bit.ly/bkeobk.

To help survive multiple holiday parties, here are some tips:

• Think first – “Do I really like this?” “Is this on my list of favorites?”
• Taste next – Ask yourself, “Is it as good as I thought it would be?” If not, don’t eat it.
• Eat a small meal before the party to curb hunger.
• Don’t forget to exercise to reduce stress and burn calories.
• Practice moderation, not deprivation.
• Concentrate on the non-food features of the party, like music and conversation.
• Be realistic and work to maintain weight, not weight loss.
Kansas Tobacco Quitline
www.QuitNow.net/Kansas
1-800-QUIT-NOW (784-8669)
7 days a week, 24 hours a day

Quitting tobacco use is one of the best things you can do for your health. And, it’s never too late! The Great American Smoke Out is in November.

Cold-Weather Sealant Suggestions
The colder weather is coming. Do you have some areas that need to have a temporary seal on them? Here are some suggestions.

Caulk intended to provide an effective seal but last only one season is available in several forms. This kind of product is commonly used inside where weather stripping may be difficult or impossible to apply.

The lowest cost temporary caulk is rope caulk, an old product which comes in a roll and is pressed into the joint or crack. Rope caulk is gray and will dry and crack over the course of a winter. The next group of products is usually clear caulks or gels.

Surfaces to be caulked must be clean, dry and warmer than 40 degrees Fahrenheit. Setting time for these materials is 24 to 48 hours. Once set, the products can be removed from the joint by peeling the strip.

The least desirable, choice for temporary sealing is tape. Clear, duct or masking tape can be used. It is very economical, but will probably remove paint or varnish when peeled off, and shrink from heat and dryness over the course of the winter.

A word of caution: Do not seal any windows that may be needed for escape in the event of a fire.

Renters Insurance
When disaster strikes, it doesn’t differentiate between rented buildings and owned homes. Renters face the same risk as homeowners. Your landlord may have insurance, but it only protects the building structure, not the personal items inside. Renters insurance can protect your belongings in case of disaster.

There are several types of residential insurance policies. The policy is designed for renters covers losses to your personal property from 16 types of perils: Fire or lightning, Windstorm or hail, Explosion, Damage caused by aircraft, vehicles; Smoke, Vandalism, Theft, Weight of ice, snow or sleet; Water damage – basically almost anything. Except, Floods and Earthquakes which require a separate rider.

Actual cash value vs. replacement cost: Always tell your agent about the valuable items you own. One thing to consider is whether the insurance company will offer "actual cash value" (ACV) or "replacement cost coverage" for your belongings. As the name implies, ACV coverage will pay only for what your property was worth at the time it was damaged or stolen. So, if you bought a television five years ago for $500, it would be worth significantly less today. While you'd still need to spend about $500 for a new TV, your insurance company will pay only for what the old one is worth, minus your deductible.

Replacement cost coverage, on the other hand, will pay what it actually costs to replace the items you lost (minus the deductible). In some regions, most insurers write ACV coverage. In others, they'll quote you replacement cost coverage by default. Replacement cost coverage will cost you more in premiums, but it will also pay out more if you ever need to file a claim. Let your agent know about any particularly valuable items you have. Jewelry, antiques and electronics might be covered only up to an amount that won't pay for their replacement.

Keeping your premium low. Just like any other type of homeowners insurance policy, your renters insurance premium depends on a number of factors: where you live, your deductible, your insurance company and whether you need any additional coverage. But, it is very affordable! Please, if you rent, purchase Renter's Insurance so you are covered.
Join us for

*The Silent Epidemic*

*A Real Story of Victory Over Severe Depression*

*Bring a friend and be inspired and challenged by their story! Groups Welcome!*

**Monday, November 11**

*at 7:00 p.m.*

McPherson High School Theater
Use First Street Parking area

Please take note that K-State Research & Extension - McPherson County is putting together a series of programs to help those with needs of mental illness. Our 1st program will be November 11 at 7:00 p.m. at the McPherson High School Theater where Mark Potter and his wife will provide a real, relevant and raw story of his personal experience with severe depression. This is a free program open to all ages. Perhaps you don’t need this information, but maybe you have a neighbor or friend or co-worker that does. Please plan to come and listen to Mr. Potter’s powerful message on November 11, here in McPherson at the High School.

*The Silent Epidemic* is sponsored by a Culture of Health Grant and K-State Research & Extension - McPherson County.

**Probes Available for Soil and Forage Testing**

The Extension office here in McPherson County has probes available that producers can use to better sample soils and forages for lab testing. Many operators don’t want to purchase these items as they can be very expensive, can be easily misplaced or broken and sometimes used only a couple of times during the year. To purchase a forage probe, you’d be looking at around $150 for a Penn State model. On the soil side, a decent probe will run you also around $150, for a standard design model and go over $500 for a mechanical one. Here at the office we have a couple of probes that work very well and all we require is your name and phone number when checking them out. Of course in a case of damaging one of them, a payment would then be required for a replacement.

**Preparing for Winter**

**Control Broadleaf Weeds in Lawns in early November**

Early November is the most effective time to control broadleaf weeds in our lawns. Unwanted planted are always easier to kill when plants are small. Dandelions usually produce a flush of new plants in late September, and the winter annual weeds henbit and chickweed should have germinated in October. Since these young plants are small, they can be 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 all plants are now taking starch made from the leaves down to the roots this time of year. Herbicides will translocate to the roots as well and will kill the plant from the roots up. It is best to choose a day that is 50 degrees or higher. When the weed is still growing, the more weed killer will be moved down from the leaves to the roots. Cold temperatures will slow or stop this process.
Cowherd Management and Nutritional Tips for Fall and Winter Season

Dr. Twig Marston, PhD PAS & Shad Marston, KSRE Ag Agent

With seasonal changes, cowherds will transition through a series of production phases. Spring-calving herds that have weaned are adjusting from the greater nutritional demands of lactation to subsequent production phases that begin with minimal nutritional requirements for protein and energy and end with dramatic increases of nutrients during late gestation. Many producers take advantage of the non-lactation production phase to maximize the use of inexpensive ranch resources like low quality, yet abundant forage sources.

Great beef cowherd managers will use the following concepts when developing successful post-weaning cowherd feeding program:

- Use a sharp pencil. Cattlemen understand that a good deal is calculated by dividing the benefit by the cost of a decision. Growing and finishing cattle operations have long used “Value of Gain” to make profitable decision. Cow/calf operations need to adapt this this management tool when they make management decisions.

- Utilize forage inventories appropriately. Exploring the non-traditional opportunities can expand profitability. Forage availability is key to most cowherds. Being flexible allows cowherds to take advantage of changes in forage supplied from season by season. Examples would be grazing crop residues, stock-piled winter pastures, cover crops and winter annuals.

- Let cows be cows. Great managers realize cows have four legs and a large appetite. Any time a cow can graze she is implementing the most efficient feed delivery system available to cattle producers.

- Constantly observing, measuring and analyzing. They know cows and their environments narrate stories. Examples? Body condition score is a true reflection of a cowherd’s energy status and predicts future reproduction. Production records indicate areas that need to be improved, simply maintained or have been over emphasized. Plant maturity and manure consistency are predictors of dietary protein intake.

Sharp Pencils. A watchful eye on feed expenses continues to be a major money-maker. Paying attention to key areas, like cost per unit of nutrient, has been preached for years and will often be shown as advantages when comparing low, medium and high profit operations. However, combining cost, benefits and value together generates efficiencies that can dramatically increase a ledger sheet’s black ink. Decades of research show protein supplementation increased both the digestibility and intake of abundant, low-quality forage resources (by as much as 15 to 20%). Supplementation protein increases the ability of poor-quality forages to satisfy both protein and energy requirements of the cow. Now that’s a two’fer! Additionally, under certain conditions protein supplementation of low-quality, range grasses during late gestation it has been shown to have positive fetal programming effects that carry on through the life of the next calf crop. WOWZER a three’fer! Another example is mineral, vitamin and feed additive supplementation. Applications of old and new technologies can optimize a nutritional program for cowherd longevity, reproduction, weight gain as well as preventive health programs. The key is to not focus only on the expense, but on value.

As season changes so does forage availability and its nutrient concentrations. Traditional grazing/feeding systems need to be respected but they should not go unquestioned. I once heard “the only difference between and rut and a grave is the depth”, Don’t get in a rut! Crop residues, cover crops and winter annuals can complement traditional cool and warm season forage supplies. Understanding both forage availability and nutritional content will benefit both lactating and dry beef cow diets. The smorgasbord of available forages dramatically increases flexibility in other management decisions like - calving season dates, supplement considerations and marketing windows.

Cows can work for a living. Grazing is unquestionably the most economical feed delivery system, PERIOD. When grazing is not feasible, other alternative feeding systems may need to be utilized. Great managers will zero in on key control points to improve efficiency.

We all learned the lesson to “Stop, Look and Listen” before crossing a street. Managing mid and late-gestating cows needs to take advantage of what the animal is, needs and their expected production goals are; land and feedstuff resources and availability; supplemental strategies the maximize value of gain; as well as, labor, equipment and facility limitations.
Sampling Forages

Hay bales can be an effective and reliable feed source for livestock as the weather turns cold and dreary. When it comes to feeding or selling hay through the winter, one thing that should never be neglected is to get the hay properly tested. The information gained from forage sampling will help to better determine the hay’s market value and ration formulation for livestock.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service recommends the following forage sampling procedures:

* Sample by forage lot. A forage lot is hay or silage taken from the same location, field, or farm, the same cutting (within a 48-hour period) at the same plant maturity, with similar amounts of grass, weeds, rain damage, or preservative treatment. Every field and cutting is different, so do not combine hays of different qualities or cuttings into one composite sample.
* Sample at the optimum time. Collect hay or silage samples as close to the time of feeding or sale as possible. Sampling immediately before feeding accounts for any heating or weathering losses that may have occurred during storage.
* Select a sharp, well-designed coring device. It is important to get a representative sample of forages to be tested. This is most effectively achieved by using a probe that is 12 to 24 inches in length and has an inside diameter of 3/8 to 1 inch. A greater number of small samples are more representative than fewer large samples. To sample bales and stacks of hay, take at least 20 cores that are 12 to 15 inches deep.
* Keep good records. Record name, date the crop was harvested, date sampled, and an identifier code or number for the lot on the bag with a permanent marker. The information will be useful when test results are received to help identify lots for correct feeding or marketing.
* Ship samples immediately. Ship or deliver samples to the laboratory as soon as possible to prevent moisture loss and microbial deterioration of the sample. It is best to deliver samples early in the week to be sure the samples don’t sit in the lab over the weekend or through holidays.
* Hay – Obtain samples from about 10 percent of the bales in each lot of hay. The most accurate samples are obtained with the use of a forage sampling probe. For square bales, take one core from one end of each bale sampled. For round bales, take a sample from each side of the bale. If grab samples are taken, be sure to obtain a representative sample.
* Silage or haylage – If haylage is in round bales, follow the same procedures as those for round-baled hay. If haylage or silage is chopped, then obtain 2 to 3 gallons of material from 10 to 15 locations within the silo. For upright silos, run the unloader and collect one sample per minute for several minutes. In both situations, mix all the collected material together, then fill an airtight sample bag with this mixture. Be sure to seal bag to ensure correct moisture determination.
* Grain or farm-mixed feed – Obtain several small samples from different areas of the bin or storage area. Combine into one composite sample. Noble’s contract lab does not analyze commercially prepared feeds.
* Fresh clippings – In a haying situation, standing forage should be cut at a height equal to the height setting on the swather from several areas throughout the pasture unit for a good representative sample. In a grazing situation, take a “hand-plucked” sample by trying to select parts of the plants the grazing animal is or will be consuming. Package all fresh samples in a sealed plastic bag to ensure correct moisture determination.

Helpful definitions for forage samples

-- Dry Matter (%) – The percentage of the weight of your forage sample that is not water. Supplement requirements are calculated based on the dry matter percentage of your hay.
-- Moisture (%) – The percentage of moisture in the hay sample when it was tested.
-- Crude Protein (CP) (%) – The percentage of the hay that can supply nitrogen or amino acids to meet an animal's crude protein requirements.
-- Total Digestible Nutrients (TDN) (%) – A calculated value (estimated from ADF) that represents the overall digestibility or energy value of the forage.
-- A calculated value that represents the digestibility and intake potential of the forage. It is calculated from ADF and NDF and is only nutritionally applicable to alfalfa hay fed free choice to dairy cows. RFV is often used in marketing all types of hay.
-- Dry Matter Intake (DMI) – An estimate of the amount of forage the animal will voluntarily consume if given free access. It is expressed in pounds per day and is estimated from TDN of the forage. Actual DMI may vary considerably due to environmental and other effects.
Clover Corner

Lindsey Mueting
County Extension Agent
4-H Youth Development

It is hard to believe cold weather and a busy time full of Holidays will soon be here. Hopefully you have been able to spend some extra time this fall planning new 4-H projects and enjoying the outdoors. Now is a perfect time to invite a friend to see what 4-H is all about and to set goals (and write them down for your record books!) about 4-H projects! If you have ideas for the new 4-H year that you would like to see in the County, visit with Lindsey or your clubs Council Rep and have them bring it to the next meeting!

~Lindsey

4-H Enrollment

It's time to ENROLL!!! Please remember that all enrollment will be done online again this year. Please log in at http://ks.4honline.com to your family account. You will be able to re-enroll each 4-H member and adult volunteer as well as add youth to your account. Remember that the Kansas 4-H Program Fee payment is required. This must be paid by credit card immediately or a check sent to the State 4-H Office within 7 days of enrollment. If you are in need of a fee waiver please indicate upon enrollment. Let Lindsey know what questions you have and try to complete this process ASAP so we can update all of our 2019-20 lists! If you do not have access to the internet or need help with this process you are welcome to visit us in the Extension Office!

4-H Council

The next 4-H Council meeting will be on December 5, 2019. Note that 4-H Council will be meeting on the 1st Thursday of December, February, April, June, August and October. Leaders - please turn in your council representatives ASAP if you haven't already! Congratulations to the 2020 Council Officers:

Rachel Yenni - President
Kylie Fox - Vice President
Keaton Littrell - Secretary
Mason Obrien - Treasurer
Tabitha Ellwood and Tanner Riley - Hosts

Thank you to your dedication to McPherson County 4-H!

County-Wide Events

Officer’s Training, 4-H Day, Fun Nights… the list goes on! McPherson County 4-H needs YOU to help plan these events! What do you want to see done, what would be an exciting activity to add? Each county activity has a committee to help plan and run the event. EVERYONE is invited to participate on at least one committee; you do not need to be a 4-H Council member. Please talk to your club leader or the Extension Office for more information.

November Dates

* November 11 - Office Closed
* November 16 - STEM Day Camp, 8-12 Year Olds (Register by Nov 8)
* November 23-24 - KYLF, Rock Springs
* November 28-29 - Office Closed

Happy Thanksgiving
4-H Fair Theme

Time to take ownership in our 4-H Fair Theme! There will again be a contest to determine the theme for 2020. Here are the details:

— Each club will submit one theme to the Extension Office by February 5.
--- 4-H Council will decide on the top 3 themes
--- Each 4-H member can vote on their favorite theme at 4-H Club Day!

Loaves and Fishes

February is the month that 4-H Club’s serve Loaves and Fishes. We still need clubs to sign up for the following dates:

February 2: CC  
February 9: 

February 16: LEB  
February 23: GO 

Please contact Lindsey with what date your club would like to volunteer! Clubs can work together and double up on weeks!

Newsletter Deadline

Please get Lindsey all of your information (happenings, news, project meeting opportunities) to be published in the December/January Clover Corner Newsletter no later than Nov. 20. Email information to LMueting@ksu.edu or bring to the office.

Multi-County 4-H Club Day

This event is for everyone!! It is a great way to get out to try new things, learn and meet others from the county and beyond! The event will again be held in Newton at Chisholm Middle School on March 7 with McPherson, Marion and Harvey counties. There will be local and area awards during this day! Plan on judging beginning at 8:45 with the goal of starting the Champion Run-Offs at 12:30 PM. This is a fantastic event that everyone can participate in! There are divisions for talks and demonstrations, public speaking, drama, music, readings and more! Maybe your club would even like to try their hand at Gavel Games! Look for registration info the first of the year which will be done at an online link!

4-H Day with the Wildcat Women’s Basketball

Let’s Jam the Gym!! The goal is to have more than 1000 4-H’ers to Jam the Gym at the Wildcat Women’s Basketball Game on March 8 against the University of Kansas. The annual 4-H with the Wildcat Women Basketball day is set for March 8, 2020 with a tip-off at 2:00 PM. We are very excited to attend this game as a 4-H group! Tickets to the event will be $22 which includes a game ticket, T-shirt, and $10 to use at an arena concession stand. Registration will be completed online and more information will soon be available at our website, www.mcpherson.ksu.edu. Consider this event with your family or entire club, it is always A LOT of fun!
More than 100 youth and adults participated in the 484H Tailgate Service Party following Officer Training and Family Event on October 12! Teen leaders from McPherson and CKD offered numerous collection and hands on projects to benefit others!

4-Hers at the Achievement Celebration were honored with a $4000 check from MKC to continue to develop leadership in McPherson County 4-H! What an exciting addition to the day!
Regular Office Hours Changes
Mondays.......... 8:00 - 12:00 and 1:00 - 5:00 closed 12:00- 1:00 effective immediately
Tuesday-Friday.......... 8:00 - 5:00

Holiday Office Hours
Thanksgiving: Closed Thursday, November 28 & Friday, November 29
Christmas & New Years: We will be closed Tuesday, December 24 through Wednesday, January 1

AGENT CONTACT INFORMATION

Jana McKinney  
County Extension Agent  
Family & Consumer Science  
jmckinney@ksu.edu  
Radio: Wednesday, 7:25 a.m.

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

Shad Marston  
County Extension Agent  
Agriculture and Natural Resources  
smarston@ksu.edu  
Radio: Friday, 7:25 a.m.