



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

December 2021 Volume 16 # 12

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Extension District



Risk Management Skills for Kansas Women in Agriculture

A statewide program to teach skills of determining cost of production, utilizing crop insurance, crop marketing plans, and government farm programs.

KANSAS STATE UNIVERSITY Agricultural Economics

PrairieLand Partners

1181 18th Rd, Clay Center, KS 67432

K-STATE Research and Extension

Program Schedule

All Sessions begin with dinner at 5:30 pm and conclude by 8:30 pm.

January 12th, 2022:
Enterprise Budgeting

January 19th, 2022:
**Crop Insurance
Stress and Resiliency**

January 26th, 2022:
**Crop Marketing
Family Communication**

February 2nd, 2022:
Farm Bill Programs

Optional Session #5
Beef Cow/Calf Risk Management

February 23rd, 2022:
**Enterprise Budgeting
Cattle Marketing
Insurance Options**

Program Description:

This workshop series will teach principles of determining cost of production, developing a marketing plan, purchasing crop insurance, and participating in farm programs (ARC/PLC). Participants will work with a case farm to apply these topics to a real-world farming operation. An optional 5th session will cover similar risk management principles for beef cow/calf operations.

The program will be a combination of broadcasted keynote speakers, local speakers, and facilitators to assist in completing the hands-on activities. The goal is for participants to acquire risk management skills they can apply directly to their farming or ranching operations.

Registration Information:

\$50 registration fee will cover all meals and program materials if registered before Dec. 31st
(\$75 late registration fee)
Add \$10.00 registration fee for optional 5th session

Register for the series by visiting:
www.AgManager.info under "Events"
or contact the River Valley Extension Office
785-325-2121

K-STATE
Research and Extension

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This material is based upon work supported by USDA/NIFA under
Award Number 2018-70027-28586.



United States Department of Agriculture
National Institute of Food and Agriculture

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THANK YOU SHICK COUNSELORS

Big thanks to these SHICK Counselors who helped Medicare beneficiaries shop and enroll in Medicare Part D Prescription Plans during Part D Open Enrollment this fall. The River Valley Extension District appreciates all these counselors helping with open enrollment each year. If you see one of these counselors in town, please thank them. The counselors are awesome to volunteer their time and expertise! They are very much appreciated!

Jim Beck, Audrey Carlson, Janet Elliot, Sonya Garwood, Beverly Lang, Deanna Turner, Belinda Robison, and Nola Unruh.

BECOME A SHICK COUNSELOR

Do you enjoy helping people in your community? Become a Senior Health Insurance Counseling for Kansas (SHICK) Counselor. SHICK is a program of the Kansas Department for Aging and Disability Services. The rewards are numerous helping Medicare beneficiaries in your county enroll in Medicare Part D Plans during Open Enrollment, October 15th – December 7th every year.

Senior Health Insurance Counseling for Kansas provides free, unbiased, and confidential assistance to Kansans who have questions about Medicare and related insurance issues. Beginning counselors self-study at home with one day training in-person. Returning counselors attend a one-day update training every year. The training helps to answer questions of Medicare beneficiaries.

During this Open Enrollment time, Jordan Schuette, Adult Development and Aging Agent, and Monica Thayer, Family Resource Management Agent, coordinate the Medicare Part D appointments at the District Extension Offices. We often have one or more counselors available to take appointments.

If you are interested in becoming a SHICK Counselor and helping members of your community contact Jordan Schuette at 785-325-2121 or jschuette@ksu.edu or contact Monica Thayer at 785-527-5084 or mthayer@ksu.edu. They will be happy to answer any questions and provide more information.

**River Valley District Extension Offices
Will be Closed on Thursday,
December 16, 2021 for Staff Training**

MEDICARE 2022

The Social Security Administration announced the cost of living adjustment (COLA) for Social Security benefits will be 5.9%, so there will be an increase in 2022.

If you are on Medicare and receiving Social Security benefits, the premium for Medicare Part B is deducted from your benefits. Medicare Part B mainly covers physician services, outpatient hospital services, lab, durable medical equipment, and ambulance.

The majority of Medicare beneficiaries who had Medicare Part B in 2021 had the standard Part B Premium of \$148.50 deducted from their Social Security check. Some beneficiaries paid less than this amount. The majority of Medicare beneficiaries who have Medicare Part B in 2021 will pay \$170.10 per month in 2022. Social Security will tell you the exact amount you will pay for Part B in 2022 as some beneficiaries pay less or more than this amount.

Medicare beneficiaries with a Plan D, G, K, L, M, or N Supplement Insurance paid \$203 for their Part B deductible in 2021. There will be an increase of the Part B deductible in 2022. The Part B annual deductible will be \$220 in 2022.

REACH OUT THIS HOLIDAY SEASON

We are in the middle of the holiday season! Much of this season is spent with friends and family. Last year, celebrating the holidays may have looked different. It is important to remember to still reach out to those family members and friends who we may not get to celebrate with in person. Specifically reaching out to those who may be homebound, in nursing homes, or in assisted living facilities. What are some ways you can still reach out to family and friends during this holiday season if you cannot meet in-person?

One way to reach out to family and friends could be to send them a seasonal or holiday card. You can send a card(s) you have purchased, or you can create your own card(s) to send. Along with a card you could draw or color a picture, or send an updated family photo. Lastly, you can send a letter to your family or friends.

A second way to reach out to friends and family during this time is through technology. You can make time to call your friends and family and check-in. You may want to utilize technology with video abilities such as Zoom, Skype, FaceTime, or another form to connect with family and friends. This form of technology could also be a great way to host or share a meal with your family and friends during this holiday season.

MEDICARE BASICS

Medicare, all its parts, and the advertisements can be confusing. If you are on Medicare or will be starting soon, extension agents Monica Thayer and Jordan Schuette are available to assist you with the process or answer your questions.

Starting in 2022, Monica and Jordan will be hosting a monthly meeting around the District on Medicare Basics. The first meeting is scheduled for:

Monday, January 10th at 6pm in the 4-H Building at Belleville RSVP to 785-527-5084

Interested in a one-on-one appointment? Contact Monica at 785-527-5084 or Jordan at 785-325-2121.

MEMORIES OVER MATERIALS

As a mother of young children, we have toys everywhere. While toys serve an important purpose in child development, the amount of toys can be overwhelming. This holiday season, consider adding to the memories instead of the materials.

Everywhere you look and listen, there are commercials and advertisements of the hottest toy, electronic, and even vehicle to purchase for a loved one. Even though retailers want us to believe that the holidays are all about materials, give the gift of time and memories to those you love.

Consider giving an experience that is tailored to that individual or family and will create memories. Purchase admission to a local zoo, amusement park, movie theater, or museum. Find lessons to further a person's skills, such as horseback riding, a musical instrument, or painting. For those real adventurous people in your life, send them skydiving or ziplining. The possibilities are endless.

Being a parent of young children, I understand that having something to open may be important, so I am not saying to scrap every gift. Consider following the adage of "Something they want, something they need, something they wear, and something they read." Did I mention that reading is also important to a child's development? Find more on emergent literacy here: <https://www.bookstore.ksre.ksu.edu/pubs/MF3161.pdf>.

Iowa State Extension's "Science of Parenting" Blog has lots of great information, including this post about gift-giving to children: <https://blogs.extension.iastate.edu/scienceofparenting/2016/12/21/consider-giving-kids-less-stuff-more-time-during-holidays/>.

For educational information on family resources, including budgeting, child development, relationships, and more, contact Monica Thayer, River Valley Extension District Family Resource Extension Agent, at [785-527-5084](tel:785-527-5084) and mthayer@ksu.edu.

DON'T LET HOLIDAY SPENDING CREATE FINANCIAL HAVOC

Holidays can be stressful. Your plans may include hosting, traveling, giving gifts, preparing meals, and more. Consider a few of these tips to not let finances add to your stress during this upcoming holiday season and eventually the new year.

Set a budget. Budget can be a scary word, but ultimately you need to know how much money is coming in and how much is going out so you can pay the necessities, like housing, utilities, groceries, etc. Once you know your income and expenses, you can plan how much you would have for holiday spending. It is critical that you stick to that amount, so be realistic.

Make a list. This is especially important when shopping for food or gifts. Know exactly what you are buying, who you are shopping for, and even a dollar amount of what you'd like to spend within your budget. This will help minimize impulse or duplicate purchases that put a dent into your finances.

Use cash. Swiping a card is convenient but can cause you to spend too much money. By utilizing an envelope system with cash, once you've used up your money, you are done shopping.

Watch for sales. Remember that list I mentioned earlier? If you know what you are wanting to purchase for meals, gifts, or even travel accommodations, make it a regular habit to check for sales throughout the year if possible.

Consider alternatives. If certain gifts, foods, or even travel plans are too expensive, seek out other options. Can you make a gift? Can you get a cheaper cut of meat? Can you stay home and utilize a videoconferencing service to spend time with loved ones?

Don't let holiday spending lead to debt and added stress. The holidays are about spending time with family and friends. Take the time to make smart financial decisions so you can enjoy your holidays rather than worrying about how you will afford them.

If you need assistance with financial management, contact Monica Thayer, Family Resource Management Extension Agent, at [785-527-5084](tel:785-527-5084) or mthayer@ksu.edu for free resources on budgeting, paying off debt, increasing savings, and more.

Ladies Night Out is BACK!!

We are bringing a favorite event back to the district. We will be hosting a *Ladies Night Out* event on Tuesday, January 11th 2022 at 7pm. We will be meeting at the Cloud County Fairgrounds- Commercial Building. More information will be coming out in the next couple of weeks, so be sure to check your local newspaper and next month's newsletter for more details. Save the date!

KANSAS PROFILE-NOW THAT'S RURAL: MATTHEW JAMES, REMOTE WORKER

By Ron Wilson, director of the Huck Boyd National Institute for Rural Development at Kansas State University

How long is your commute to work? Ten minutes? Twenty? Half an hour? I remember living in a city back east where it took more than an hour in stop-and-go traffic to get to work.

Today we'll meet a young man whose commute lasts however long it takes for him to get to his computer in his house. He is part of the current wave of remote workers, and he is choosing to live in rural Kansas.

Matthew James is this young remote worker. He is a native of Concordia who went on to study computer science at K-State. "I was always interested in technology," Matthew said.

In the summer after his freshman year, someone at Matthew's church told him about an opportunity to work remotely. The county economic development director at the time was the wife of Matt's high school baseball coach, so Matt was comfortable talking to her.

"She told me about a program in northwest Kansas called Rural & Remote," Matthew said. She put Matthew in contact with Kade Wilcox and he got Matthew into the program.

Rural & Remote is one of the projects initiated by the Northwest Kansas Economic Innovation Center Inc., supported by the Dane G. Hansen Foundation in the northwest part of the state. The program is customized to fit each individual based on their experience and unique needs. It involves application, training, work experience, and job placement support.

Matthew participated in the Rural & Remote Coding Academy, which trains people for work as web developers or software engineers. Coding is essentially the process of creating the electronic operating instructions for modern digital devices.

"With the way technology and society are changing, coders are becoming a bigger need," Matthew said. "And since Covid, remote work has picked up."

Matthew put in a 500-hour apprenticeship that turned into a full-time coding job by the time he finished college. After graduating, he moved back to Concordia. In fall 2021, he married his high school sweetheart, who had graduated from K-State as well.

Today, Matthew is a web developer who is working remotely for a digital solutions company headquartered in Lubbock, Texas. "We create solutions for businesses looking to grow," he said. The company offers custom software, search engine optimization, websites, help with digital marketing and more. As projects are identified, Matt can accomplish them remotely.

"I have a sprint – that's what we call a week's worth of work," he said. "It's all custom, everything from helping an agribusiness company market seed, to creating a database of residential apartments for a management company."

What does Matthew value about remote work? "I can set my own hours," he said. "I usually work 8 to 5, but if I need to take time off to go to a doctor or dentist appointment, I can do that and make up the hours later."

"There's a bunch of guys I play noon basketball with at Cloud County Community College, so I like to go do that," he said. His new bride is student-teaching nearby.

Matthew is thankful for the remote work opportunity. "It got me back to my hometown," he said. "My family and friends are here and my wife's family is nearby. I'm glad to be able to work in my field and do it from home. And this can be done in other fields too."

"This is a win-win situation for businesses and employees. Both are seeing benefits," Matthew said. "People like having the flexibility and companies save a lot on expenses by not having to pay for buildings."

It's great to see that remote work has made it possible for this young man to return to his hometown, the rural community of Concordia, population 5,111 people. Now, that's rural.

How long is your commute? For Matthew James, his commute to work consists of a keystroke on his computer. We commend him for making a difference with his online entrepreneurship and his commitment to his community. I hope his computer never runs into a traffic jam.

GRAZING CROP RESIDUES

By John Holman, Cropping Systems Agronomist and Sandy Johnson, Extension Beef Specialist

The five-year average of corn acres harvested reported by NASS leads to an estimate of approximately 5.5 million acres of corn and 200,000 tons of residue produced annually in Kansas. In addition, 2.8 million acres of grain sorghum and 70,000 tons of residue were produced. While not all acres are suitable for grazing, this represents a tremendous resource for the state. Residue yield and nutrient contents are dependent on grain yield, fertility, harvest date, and conditions at harvest. Nutrient content of residues is additionally impacted by duration and timing of grazing initiation.

The amount of grain left in the field has been reduced considerably compared to historical levels through varietal and harvest equipment improvements. However, weather conditions can result in significant ear drop or plant lodging. Before grazing, scout fields to look for piles of grain on the ground and determine if there is over 8-10 bushels of grain on the ground. If so, management steps should be taken to remove these piles prior to turning out cattle on the residue. While sorghum grain is always processed prior to feeding to crack its tough shell coat, cattle can still founder on downed grain sorghum heads.

Nutritive value of corn and sorghum residues: A nutritional evaluation of grazed Kansas corn and sorghum crop residues was conducted with the help of numerous producers and county agents across the state. Table 1 summarizes values from that survey.

Table 1. Range of crude protein (CP), acid detergent fiber (ADF; higher values reflect lower digestibility), neutral detergent fiber (NDF; higher values reflect animal intake), and total digestible nutrients (TDN) in corn and sorghum residue from Kansas samples.

	Leaves				Stem			
	CP	ADF	NDF	TDN	CP	ADF	NDF	TDN
Corn Nov.	4.6 – 6.0	46.7 – 48.2	75.6 - 81	51- 52	3.3 - 4.4	55.9 – 60.6	79.0 – 79.7	41 - 45
Corn Dec.	4.9 – 5.7	48.4 – 53.5	75.2 - 77.3	47 - 51	3.9 - 4.6	55.3 – 59.1	78.7 – 80.3	42 - 45
Sorghum	8.3 – 11.7	40.3 – 46.1	58.5 – 65.7	53 - 57	5.3 - 4.9	46.3 – 50.4	66.2 -73.5	49 - 52

A more detailed look at plant components indicate any grain available would have the highest CP content followed by the leaves. The cob has the lowest protein and energy value. The stalk and husks have similar crude protein content, but more energy is available from the husks than the stalks due to the lower lignin content. In general, leaves from sorghum residue have higher CP content than corn leaves. The stalks of corn and sorghum are similar in CP, but digestibility is somewhat higher in sorghum than corn. More details on nutrient concentrations of crop residues can be viewed in this UNL publication (<http://extensionpublications.unl.edu/assets/pdf/ec278.pdf>).

Duration of grazing: To ensure adequate residue remains on the field after grazing, we can use animal weight and grain yield to determine the amount of grazing available. Cattle will readily remove approximately 15% of the residue (leaves and husk), but can be forced to remove more if desired. The goal should be to leave at least ½ of the total amount of residue on the field.

If an irrigated corn yield is 180 bu/acre, a rule of thumb is to divide by 3.5 to get grazing days for a 1200-pound cow. In this case, 180 bu/acre corn residue should provide approximately 51 days of grazing ($180/3.5 = 51$) for a 1200 lb cow. The harvest index (grain production/total biomass) is similar for both corn and grain sorghum (1.6%). A lactating cow or a heavier cow will consume more dry matter and the days of grazing would be adjusted downward.

Selective grazing: Cattle will selectively graze the crop residue, eating the highest quality portions first, grain then leaves and husks. Depending on the staking rate, amount of grain available, and nutrient demands of the cows, no energy or protein supplementation may be needed early in the grazing period for dry cows with a body condition score of 5 or more and grazing as described above. Weathering and trampling will decrease quality over time and this loss is greater with moisture and high humidity.

CONTROLLING VOLUNTEER TREES

Trees are a vital part of our landscape, but there are situations where trees need to be controlled. Volunteer trees often come up in the wrong place, whether that is in a pasture or in your flowerbed. Sometimes control measures are needed to combat the spread of volunteer trees.

Volunteer trees can be difficult to control because some species resprout after cutting and some species will not resprout. Of the species that do not resprout, cutting is an effective control method. For example, eastern redcedar is a very common species that will not resprout after cutting. Some of those species that do resprout after cutting are Siberian elm, hackberry, Osage orange (hedge tree), oak, ash, aspen, cottonwood, maple, and sycamore, but these are just a few of the trees that resprout. If you are trying to eliminate any of these trees, either they need to be dug out or the cut stump will need to be treated with an herbicide after cutting.

When I say volunteer trees, I mean those that come up from a seed, not suckers that originate from the roots of an existing tree. The recommendations given in the remainder of this article are designed to kill volunteer trees not suckers. Using herbicides on suckers will damage and possibly kill the original tree. Trees that commonly produce suckers include honeylocust, black locust, hackberry, crabapple, and cottonwood. It is also possible for larger trees of the same species to become root-grafted. Even though root-grafted trees are not suckers, they do share materials between the individual root systems and therefore herbicides used to treat one tree can be passed along to its neighbor.

Let's say you have a tree that you want to control that is a volunteer and there is no other tree of the same species close enough to be root-grafted, what should be done? Well, if the tree is too large to be dug out and moved, then you should cut the tree down and use an herbicide on the cut stump.

The next question is what herbicide should be used on the stumps. Triclopyr and glyphosate are the herbicides most commonly available to homeowners. Triclopyr is found in many brush killers and glyphosate is found in Roundup as well as numerous other products. Read the label before purchasing to make sure that a cut stump treatment is listed.

Most often the undiluted product is applied to the stump immediately after cutting. A paint brush is often used for the application if the stump is close to other plant material. It is important that the stump is treated immediately or at least within 5 minutes of being cut.

Trees do not need to be actively growing to be controlled. Actually, this time of year (winter) is a very

good time to treat as long as the applications are made when the temperature is above freezing. If you have any questions feel free to stop by or contact me in the in the Washington office by calling 785-325-2121.

POINSETTIA CARE

Poinsettia varieties will stay attractive long into the new year if given proper care. Here are some important tips to keeping your poinsettia thriving long after the holiday seasons. Place your poinsettia in a sunny window or the brightest area of the room, but be sure to not let it touch any cold window panes. The day temperature of the room should be 65 to 75°F with 60 to 65°F at night. When temperatures get above 75°F it will shorten the bloom life, and below 60°F may cause root rot. You will want to move plants away from drafty windows at night or close the drapes to avoid damage from the cold.



Poinsettias are somewhat finicky in regard to soil moisture. You want to avoid overwatering because poinsettias do not like "wet feet", which means they don't like to sit in water. On the other hand, if the plant is allowed to wilt, it will drop some leaves. So how do you maintain the proper moisture? You should examine the potting soil daily by sticking your finger about one-half inch deep into the soil. If it is dry to this depth, the plant needs to be watered. When it becomes dry to the touch, water the plant with lukewarm water until some water runs out of the drainage holes in the bottom of the pot, then discard the drainage water. I hope these tips will help keep your poinsettia thriving into the new year. If you have any questions feel free to stop by or contact me in the in the Washington office by calling 785-325-2121 or emailing khatesohl@ksu.edu.

SAVE THE DATE: WOMEN IN AG 2022

The 2022 Women in Agriculture Series will be held in Concordia. The series will be on Thursdays in February and March. We will start each night with dinner at 5:00pm and will conclude the educational portion of the evening at 9:00pm. The dates for the series are listed below:

February 3rd, 10th, 17th, 24th and March 3rd and 10th.

Come join us for six evenings of enjoyable learning and networking with other Women in Agriculture. Be on the lookout for more information in next month's newsletter!

CHOOSING A PLANT SAFE ICE MELT

Before winter hits might be the time to start thinking about buying ice melt. After an icy winter, have you ever noticed the plants around your walkways or driveways looking burnt or do you have patches dying out? If so, it's time to look at the deicer you are using and find a more plant safe material to use. Keep in mind deicers can damage concrete surfaces as well as the plants and grass. There are five main materials that are used as chemical deicers; calcium chloride, sodium chloride, potassium chloride, urea, and calcium magnesium acetate.

Calcium chloride is the traditional ice-melting product. Though it will melt ice to approximately -25 degrees F, it will form a slippery/slimy surface on concrete and other hard surfaces. Plants are not likely to be harmed unless excessive amounts are used.

Rock salt is sodium chloride and is the least expensive material available. It is effective to approximately 12 degrees F, but can damage soils, plants and metals.

Potassium chloride can cause serious plant injury when washed or splashed on foliage. It is effective to approximately 25 degrees F. Both calcium chloride and potassium chloride can damage roots of plants.

Urea is a fertilizer that is sometimes used to melt ice. Though it is only about 10% as corrosive as sodium chloride, it can contaminate ground and surface water with nitrates. Urea is effective to approximately 21 degrees F.

Calcium magnesium acetate (CMA), a newer product, is made from dolomitic limestone and acetic acid (the principal compound of vinegar). CMA works differently than the other materials in that it does not form a brine like salt, but rather helps prevent snow particles from sticking to each other or the road surface. It has little effect on plant growth or concrete surfaces, and is effective to approximately 20 degrees F.

Limiting amounts and usage of these products will decrease the chance of injury to plants. Problems can occur when they are used excessively and there isn't any rainfall to wash/leach the material away from the area. When applying deicers use them in moderation. Don't over apply to make sure all the ice and snow melts away. These products are meant to help break up the ice so it can be removed, not dissolve it completely. So when using chemical deicers remember to use them in moderation to protect your concrete and your plants. If you have any questions feel free to stop by or contact me in the in the Washington office by calling 785-325-2121 or emailing khatesohl@ksu.edu.

SELECTING AND CARING FOR YOUR CHRISTMAS TREE

Have you put up your Christmas decorations yet? Are you using an artificial tree or are you selecting a live tree? Here are some helpful tips and tricks to picking out the best, longest lasting live tree.

When choosing an already cut Christmas tree there are a few things you should check to make sure the tree isn't too far gone, before purchasing the tree. If the needles on the tree are a dull, grayish-green color or feel stiff and brittle you should not purchase that tree. The needles are telling you the tree has been cut for a while and has lost too much moisture. If the needles pull off the tree easily that is also a sign of too much moisture lost. You want to find a tree that is green and the needles hold strong when you try and pull them off. The needles on a freshly cut tree should ooze a little if you break them apart.

Once you have brought your tree home, you want to recut the trunk. Make a new cut about one inch above the original cut. Making this fresh cut will open up any clogged water-conducting tissues. Once you have made the cut, place the trunk immediately in warm water. This will make sure the tree is taking up water right away – to be nice and green throughout the season.

When deciding on where to place your tree, you want to place it in the coolest spot as possible. I know it can be hard to find the perfect place, that isn't in the middle of the room, but you want to keep it away from as much heat as possible. Avoid places near a fireplace, wood-burning stove, heat duct, and the television set. The heat put off from places like these will cause excess water loss from your tree, causing it to die quicker. To make sure your tree stays healthy you will want to make sure the water reservoir for your tree stays filled. If the reservoir loses enough water to expose the bottom of the trunk you will have to recut the trunk again to expose new tissue.

I hope these tips and tricks will help you keep your Christmas tree green and healthy for the holidays. If you have any questions feel free to stop by or contact me at 785-325-2121 or email to khatesohl@ksu.edu.



**River Valley District Offices
Will Be Closed from
December 24, 2021 through
January 2, 2022**

River Valley Extension DistrictWashington Office
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"2021 UP-COMING MEETINGS & EVENTS"**

DATE	TIME	PROGRAM	LOCATION
Oct. 15-Dec . 7		Medicare Part D Open Enrollment	RVED Offices- Call for Appointment
Dec. 16		RVED Offices Closed for Staff Training	
Dec. 24-31		RVED Offices Closed for Christmas	
Jan.10	6pm	Medicare Basics	Belleville- 4-H Building, Fairgrounds
Jan. 11	7pm	Ladies Night Out	Concordia Fairgrounds- Commercial Building
Jan. 12-Feb.2	5:30pm	Risk Management Skills for KS Women in Ag. (Wednesdays)	Clay Center- PrairieLand Partners
Feb. 3-Mar 10th	5pm	Women in Agriculture Series (Thursdays)	Concordia- Cloud County Coop Conference Room