

# River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

[rivervalley.ksu.edu](http://rivervalley.ksu.edu)

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## BELLEVILLE OFFICE

1815 M Street  
Belleville, KS  
66935-2242  
Phone: (785) 527-5084  
[rp@listserv.ksu.edu](mailto:rp@listserv.ksu.edu)

## CLAY CENTER OFFICE

322 Grant Avenue  
Clay Center, KS  
67432-2804  
Phone (785) 632-5335  
[cy@listserv.ksu.edu](mailto:cy@listserv.ksu.edu)

## CONCORDIA OFFICE

811 Washington—Suite E  
Concordia, KS  
66901-3415  
Phone: (785) 243-8185  
[cd@listserv.ksu.edu](mailto:cd@listserv.ksu.edu)

## WASHINGTON OFFICE

214 C Street—Courthouse  
Washington, KS  
66968-1928  
Phone: (785) 325-2121  
[ws@listserv.ksu.edu](mailto:ws@listserv.ksu.edu)

Check us out on the Web at:  
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Extension District

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## EXTENSION RESPONSE TO COVID-19

In alignment with K-State Research and Extension recommendations, local and District programs, meetings, events, and activities regardless of group size **cannot** meet face-to-face between now and May 16, 2020. This includes, but is not limited to, 4-H Club meetings, council meetings, and committee correspondence. This also includes project-based learning, shows, events, and activities directed toward 4-H youth development and other extension audiences.

Our team is committed to effectively conducting business through technology-based platforms or to reschedule programs to future dates. Until further notice our River Valley Offices are closed to the public to help protect our staff and our customers. We are still working and so we recommend calling the office and we will make arrangements to meet the needs within protocols and best practices from K-State and our health professionals.

If your local organization needs to meet via distance technology, but you do not have the means to conduct such a meeting, then please do not hesitate to contact our team for assistance to make those happen.

We appreciate your help with protecting the health, wellness and safety of our communities and families. Please follow us on Facebook (@RVED4) or refer to our website at <https://www.rivervalley.k-state.edu/> for future and current updates. Find information and activities to help individuals, businesses, and families during this difficult time. Everyone please observe the best practices we know to date to prevent the spread of this virus.

John Forshee, District Extension Director.

## FACTORS TO CONSIDER IN WINTER SURVIVAL OF WHEAT

In the first month, wheat seedlings spend their time developing leaves, crown, and a secondary root system. They are also building and storing energy to get through winter. Normally seedlings need four to five leaves and one to two tillers to survive through the winter. If the ground is not frozen, winter wheat is still growing roots. It is not unusual to find more development of crown roots in early February compared to December. Some of the leaves may be green while others are straw colored or pale during the winter. This doesn't mean the green is more winter-hardy than the other. Good top growth of wheat does not indicate good root growth. It takes about 4-6 weeks of the soil temperature below 50 degrees at the crown for winter wheat to fully cold harden. The colder the soil is at crown level, the quicker it becomes winter-hardy.

Even though the plant is ready for winter, wheat can still be injured or killed by cold temperatures. It depends on the temperature at the crown. If the temperature at the crown reaches single digits and/or has stayed at the lower temperature for a long time you will likely experience winter kill. The moisture of the soil going into winter can also affect the temperature of the soil. If the soil has good moisture the soil may never reach the critical level even without snow. However, if the soil is dry and no snow, there is potential for winterkill. Dry soils and loose seedbeds warm up and cool down faster than moist or firm beds. Snow can help insulate and protect the soil temperatures from dropping below that critical level. Winter survival is affected not only by how cold, but how long it is cold. As temperatures at the crown rise above 50 degrees the wheat will slowly lose its winterhardiness.

When the leaves switch from being prostrate to upright the plant has completely lost its hardiness. Symptoms of winterkill will be more apparent when it warms up and plants start getting green. If they are killed by the cold, they will not green up. Some may only be damaged and will take a while to die. In some cases, the plant will green up then slowly start to go backwards and die. This happens because the vascular is damaged and can't get the nutrients through the plant.

This slow death is probably the most common result of winter injury on wheat. For more information contact Rebecca Zach in the Concordia Extension Office by calling 785-243-8185 or by emailing [zrebecca@ksu.edu](mailto:zrebecca@ksu.edu). Sign up for e-updates from K-State's Agronomy Department and receive updates on First Hollow Stem in different varieties.

[https://webapp.agron.ksu.edu/agr\\_social/index\\_new\\_rep.php](https://webapp.agron.ksu.edu/agr_social/index_new_rep.php)

## MARESTAIL CONTROL IN SOYBEANS

Controlling marestail in soybeans continues to be a big challenge for Kansas no-till producers. Application timing and weed size are critical factors for successful control of this weed that germinates in the fall or early spring. Research has shown that up to 80% of marestail can die over the winter as a result of cold temperatures and/or lack of adequate moisture. In addition, a well-established cover crop in the fall can further reduce marestail establishment and survival and often is quite effective for marestail control. However, the marestail that do survive are often robust and can be difficult to control with herbicides, especially later in the spring. Herbicide options are also limited by widespread resistance to glyphosate and/or ALS-inhibiting (group 2) herbicides in marestail.

### Early spring options

In the early spring, using a growth regulator herbicide such as 2,4-D and/or dicamba is an inexpensive and effective option to control rosette marestail. Dicamba has provided better marestail control than 2,4-D and will also provide some residual control, especially at higher use rates. Recent observations suggest marestail in Kansas will bolt in April throughout most of the state, so timing control before the end of March is recommended. Application of dicamba and 2,4-D in March also generally allows adequate time ahead of planting soybeans to meet required pre-plant intervals.

Using herbicides with longer residual helps control weeds that germinate between treatment and soybean planting. Products that include Canopy EX, Autumn Super, Classic, FirstRate, Sharpen, metribuzin, or Valor can help provide residual control against several broadleaf species, including marestail. However, it is very important to consult and follow the herbicide label guidelines for the required pre-plant intervals prior to planting soybeans.

### Pre-plant options

As soybean planting nears, existing marestail plants can become difficult to control because plants will have bolted and be considerably larger. Herbicides to apply as a burndown prior to planting include tank mixes of glyphosate with FirstRate, Classic, Sharpen, Optill, or 2,4-D. Be very careful to follow label directions when using 2,4-D prior to soybean planting. The plant-back restriction ahead of soybean can range from 7-30 days depending on rate and formulation. Sharpen generally provides good marestail control and can be applied any time before soybean emergence. However, it is still most effective if applied before marestail starts to bolt, in a tank-mix with other herbicides, when used with methylated seed oil, and at spray volumes of 15 gallons per acre or more. Elevore is a newer herbicide that has provided similar marestail control to dicamba but needs to be applied at least

14 days prior to planting.

Pre-plant restrictions for dicamba products such as Clarity, Banvel, and others range from 14 to 30 days depending on product, application rate, rainfall amounts, and geography. However, with the introduction of Roundup Ready 2 Xtend soybeans, the new dicamba products Xtendimax, FeXapan, and Engenia have no pre-plant interval restrictions applied ahead of Xtend soybeans and should be some of the more effective treatments for marestail control in that scenario. Xtendimax, FeXapan, and Engenia are still most effective on marestail prior to bolting.

One additional herbicide to consider as a rescue burndown application to control bolting marestail prior to soybean planting is glufosinate (Liberty and others). Although, it would be better to control marestail at an earlier stage of growth, glufosinate has been one of the most effective herbicides to control bolting marestail. Glufosinate also has broad spectrum non-selective activity on other broadleaf and grass species if treated at a young growth stage. Glufosinate is primarily a contact herbicide, so a spray volume of 15 gallons per acre or greater generally provides the most consistent weed control. Glufosinate tends to work best under higher humidity and warm, sunny conditions at application.

### Post-emergence options

Control in marestail in the growing soybean crop can be the biggest challenge for producers, especially in soybeans without herbicide resistant traits or in Roundup Ready soybeans (if marestail is glyphosate resistant). The most successful treatments for large marestail in Roundup Ready soybeans have been tank-mixes of glyphosate + FirstRate, glyphosate + Classic, or glyphosate + Synchrony. However, some marestail may also be ALS-resistant, and thus not controlled by those herbicides either.

If Roundup Ready 2 Xtend soybeans are planted, Xtendimax, FeXapan, and Engenia should be some of the most effective herbicides for post-emergence control of marestail in soybeans. Remember that Xtendimax, FeXapan, and Engenia can only be applied to Xtend soybeans.

Another post-emergence option to control marestail in soybeans is to plant Liberty Link soybeans and use glufosinate herbicide. It is important to remember that glufosinate can only be applied post-emergence on Liberty Link soybeans.

For more detailed information, see the "2020 Chemical Weed Control for Field Crops, Pastures, and Noncropland" guide available online at <https://www.bookstore.ksre.ksu.edu/pubs/SRP1155.pdf> or check with your local K-State Research and Extension office for a paper copy.

By Sarah Lancaster, Weed Management Specialist,  
[slancaster@ksu.edu](mailto:slancaster@ksu.edu)

### **Rural Stress Resources**

[www.kansasagstress.org](http://www.kansasagstress.org)

**Kansas Suicide Prevention Line**  
1-785-841-2345

**Crisis Text Line 24/7 Support**  
Text "HOME" to 741741

**Kansas Agricultural Mediation Services**  
1-800-321-FARM (3276)

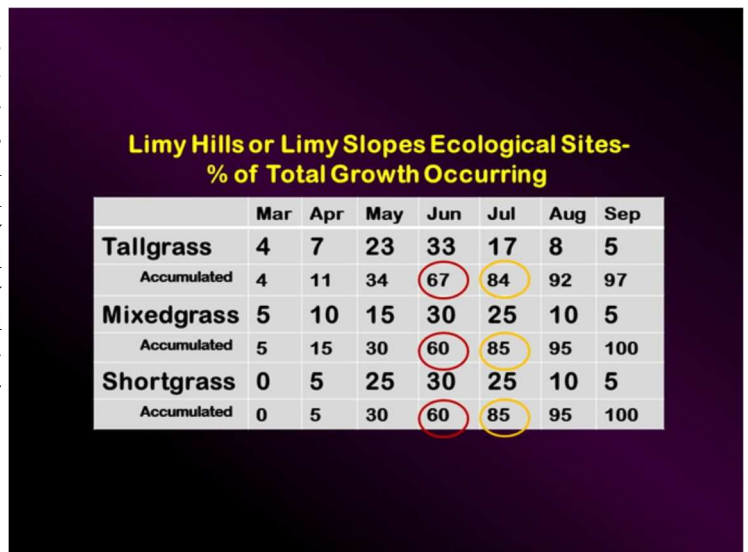
## EVALUATING RULES OF THUMB FOR GRAZING MANAGEMENT, PART 2

Over the years, I've heard rangeland managers develop rules of thumb, or short phrases, to try to help them simplify decisions that need to be made to manage their pastures. Some of these rules of thumb have merit and scientific or economic data to support the rules of thumb; however, some rules of thumb may be unfounded and lack informational support. Previously, I listed some common rules of thumb, along with an explanation of whether or not the rule of thumb has any merit or basis of support. You can go back and read the first four rules of thumb in the February River Valley District Newsletter. This month, another four Rules of Thumb are listed, and a Thumbs Up means it's a rule of thumb with merit, and a Thumbs Down indicates the rule of thumb lacks support and has room for improvement. A Thumbs Up and a Thumbs Down means that arguments may be made for and against the rule of thumb.

5. **Don't be overgrazed and understocked.** Thumbs Up. This rule mainly addresses livestock distribution and pasture usage. Pastures may develop some locations that receive heavy usage and low forage availability, yet in the same pasture some locations may have little or no forage usage with abundant available forage. Three main reasons allow for pastures to develop this condition. First, watering locations may inhibit animals from traveling to the farthest reaches of a pasture and restricts them to spend more time grazing near the water source. Large pastures where animals have to walk more than one-half to one mile to water, depending on terrain, will limit how far animals can travel to graze. Water is a greater necessity, so animals will spend most of their time within a mile of the watering source with level topography, and even closer in rough topography. Second, pastures with odd features, such as an unconventional pasture shape or odd landscape features, may restrict where animals travel. Changing the shape of a pasture to be more square will help to promote more even use. Third, pastures with a history of continuous stocking with no change in management, such as altered season of use, growing season rest period, or prescribed fire, may allow animals to construct grazing lawns of greater use and high quality regrowth, and at the same time form patches of avoided wolf plants that change little from year to year. Adding watering locations to remote pasture areas, changing fence boundaries to force animals to stay in particular sections of a pasture, and prescribed burning underused areas are three of the most assured ways to change where animals graze. Other practices can attract animals to less used portions of a pasture, such as salt and mineral or supplement and protein tub placement, mowing low use sections of a pasture, and spraying certain herbicides or molasses to enhance quality or taste. However, it is important to note that managers with a heavy focus on wildlife habitat may appreciate the diverse plant structure of uneven grazing animal distribution as it may attract a diverse population of grassland birds that have preferences for either short vegetation or tall and dense vegetation.

6. **What you see aboveground is what you get belowground.** Thumbs Up. Rangeland grasses prioritize leaf growth to perform their main function, capturing sunlight for photosynthesis and manufacturing carbohydrates. Once plants have achieved vigorous leaf growth for photosynthesis and produced excess sugars not used for producing more leaves, plants will continually use those excess sugars as carbohydrate building blocks for developing and growing more roots. Grasses with abundant aboveground biomass or yield will also have an abundant root system. More than half of a grass plants total biomass is actually belowground in the root system. Grasses that are constantly defoliated and produce little aboveground biomass will have shorter root systems that extract water and nutrients from a smaller volume of soil. Grasses that are utilized heavily with little aboveground growth also offer less protection for the soil and allow greater water runoff and less water infiltration. In a study that compared heavy pasture utilization to light pasture utilization, water infiltration rates were nearly two times greater in the lightly utilized pasture with greater aboveground biomass and soil cover. Because of these two characteristics, extracting water from less soil volume and capturing less precipitation, pastures with heavy utilization can create their own drought occurrence even in the midst of an average year of precipitation.

7. **60% of pasture growth occurs by July 1.** Thumbs Up. Rangelands across Kansas are dominated by native, warm-season grasses. Basically, this means that these grasses and pastures grow best under warm conditions. When air temperatures climb and soil temperatures reach above 55° F, warm-season grasses will begin to break their winter dormancy and will begin rapid growth at soil temperatures over 65° F. This will usually occur close to mid-April in the eastern portion of the state and the first of May in the western part of the state. Growth is slow until air temperatures climb into the 70's and 80's. By the end of May, about 30% of the total growth for the year has developed (Figure 1, growth summaries from the USDA Natural Resources Conservation Service Ecological Site Descriptions)



**Figure 1. Monthly and cumulative projected forage growth from  
USDA NRCS ecological site descriptions**

Continually warming temperatures combined with ample soil moisture produce continued rapid warm-season grass growth. Another 30% of the total pasture growth for the year typically occurs in June, so as much growth usually occurs in June as during the months of April and May combined. This is especially true in June for grass species that have started elongated stem growth in preparation for producing seed heads. Cool-season grasses begin rapid growth approximately one month prior to warm-season grasses, so rangelands that have any native cool-season grass species also present will have an even greater percentage of the year's grass growth produced by July 1. By the end of July, many grasses have fully developed leaf canopies and have fully developed seed heads, so nearly 85% of the year's total forage has been produced.

8. **Wet winters produce more grass.** Thumbs Down. At the start of each grazing season, producers are usually trying to predict how much forage will be produced during the year so that they can set proper stocking rates for pasture. Many use the amount of winter precipitation received as the basis for predicting yield at the end of the growing season. However, forty years of weather data and pasture yield data in western Kansas show that winter precipitation has no relationship with pasture yield and is a poor predictor of end of year total forage production. The best early predictor for end of year pasture yield is the total accumulation of May and June precipitation. This makes sense because the two months with the greatest amount of grass growth are also May and June. A recent summary of several central and northern Great Plains research locations also showed that May and June precipitation combined is the best early predictor of annual pasture yield. This is especially true when rainfall is below average in western Kansas. For example, average long-term May-June precipitation at Hays is 6.2 inches, and average long-term pasture yield at this research site is just under 3400 lb/acre. When precipitation is below average, pasture yields have a direct linear relationship with May-June rainfall (Figure 2). So, in dry springs, the amount of forage produced for this site can be predicted by precipitation received.

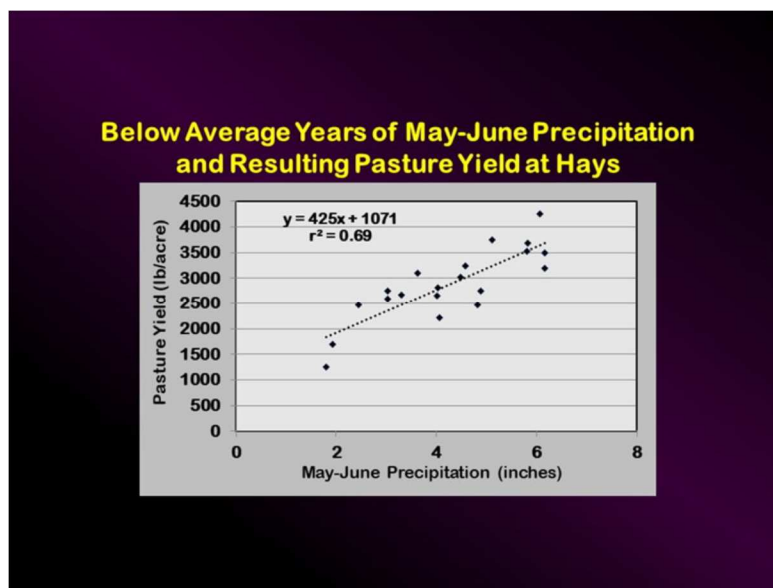


Figure 2. Relationship of May-June precipitation and pasture yield at Hays, KS

A similar reduction in the percentage of average production is likely present for other western Kansas sites. For drought planning, predicting end of season forage production by the end of June is important to plan for stocking rate reductions. Because the growing season tends to be longer in eastern Kansas, precipitation in May, June, and July are the key months for determining end of season yield. Winter precipitation helps set the stage for pastures to begin spring growth, but precipitation that falls later in May and June (and July in eastern Kansas) actually has the greatest impact on how much forage is eventually produced.

## Tractor Safety 2020

**River Valley Extension District** will be conducting the Hazardous Occupations Training/ tractor and machinery safety training **online**. The Training provides trainees with knowledge of tractor, machinery, and other farm hazards to reduce the farm accident rate. It also provides sufficient information to pass a written examination and an opportunity to demonstrate their ability to pass a safe tractor driving examination. **Participants must be 14 or older to receive certification, though 12 and 13 year olds may take the course for education purposes only.**

Federal Law requires youth to participate in a Hazardous Occupations Training and become certified in order to work for hire for anyone other than their parents

Go to [https://www.rivervalley.k-state.edu/tractor\\_safety.html](https://www.rivervalley.k-state.edu/tractor_safety.html) to look over the material. Then once comfortable with the information, email [zrebecca@ksu.edu](mailto:zrebecca@ksu.edu) for the test.

**The farm that the participant will be working for must also give a driving test within 90 days and send that into Rebecca as well before the participant may get their certification.** **Rebecca Zach, 785-243-8185, zrebecca@ksu.edu**

## PLANTING TOMATOES TOO EARLY

Spring might feel like it's here, but when planting your garden you need to be sure the soil has warmed up enough to plant. Gardeners often try to get a jump on the season by planting tomatoes as early as possible. Though this can be successful at times, there are certain precautions that should be taken, especially with the up and down temperatures we have been having this year.

The first precaution that should be taken is checking to make sure the soil is at an adequate temperature. Tomato roots do not do well until soil temperatures reach a consistent 55°F. Use a soil thermometer to check the temperature at 2 inches deep during the late morning to get a good average temperature for the day. This should be done for three or four days to get an average temperature for the week. To warm your soil up quicker try putting down black plastic mulch. This plastic mulch should warm up your soil enough for you to get that early jump on planting your tomatoes.

The second precaution that should be taken is to harden off plants that you are transplanting into your garden. Plants moved directly from a warm, moist greenhouse to the more exposed and cooler conditions outside may undergo transplant shock. Transplant shock causes plants to stop growing until they are acclimated to the weather. Plants can be acclimated to outside conditions by placing them outdoors in a location protected from wind and full sunlight for a few days before transplanting. The best conditions for transplanting is an overcast, windless day; well as close to a windless day as we can get in Kansas.

The third precaution that should be taken is to protect your tomatoes from frost. Tomatoes cannot tolerate frost. Watch the weather and cover the plants if frost is predicted. A floating row cover or light sheets can be used for protection. A floating row cover can be left on the plants for two to three weeks to increase the rate of growth and establishment of your tomato plants.

Here are a few other tips for getting your tomato plants off to a fast start. Use smaller stockier plants rather than tall spindly ones. The smaller plants tend to form roots and become established faster than the tall overgrown plants. Don't mulch your plants as soon as you plant them; give them time to start growing well, then mulch. By mulching too early, it will prevent the soil from warming up, and slowing down the growth of the tomato plants. I hope these tips will help you have a successful tomato crop. If you have any questions feel free to stop by or contact me in the in the Washington office, 785-325-2121 or [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu).

## PROPER TIMING FOR CRABGRASS PREVENTERS

As the weather starts to warm up, it is time to think about preparing your lawn for the summer months. Did you have a problem with crabgrass last year? If so, it's time to put down a crabgrass preventer. Crabgrass preventer is another name for preemergence herbicides that prevent crabgrass seeds from developing into mature plants. Preemergence herbicides do not kill the weed seed. However, they do kill the young

plant after it germinates. Therefore, they do not prevent germination but prevent the plant from emerging. Crabgrass preventers are just that-preventers. With a few exceptions, they have no effect on existing crabgrass plants. Therefore, preventers must be applied before germination.

Additionally, preventers do not last forever once they are applied. Microorganisms and natural processes begin to gradually break down the herbicide soon after it is applied. If some products are applied too early, they may have lost their strength by the time they are needed. Most crabgrass preventers are ineffective after about 60 days, but there is considerable variation among products.

For most of Kansas, crabgrass typically begins to germinate around May 1 or a little later depending on the spring weather patterns. April 15 is normally a good target date for applying preventer because it gives active ingredients time to disperse in the soil before crabgrass germination starts. An even better way to tell when it's time to apply your preventer is with the bloom of ornamental plants. The Eastern Redbud tree is a good choice for this purpose. When the trees in your area approach full bloom, apply crabgrass preventer. Depending on what chemical you decide to put down you may have to do a follow-up application. Products that do require a follow-up application about 8 weeks later include Pendimethalin (Scotts Halts) and Team (Hi-Yield Crabgrass Control). If you are using Dimension or Barricade, a follow-up will not be needed.

Dimension and Barricade are the only two products that give season-long control of crabgrass from a single application. In fact, they can be applied much earlier than April 15 and still have sufficient residual strength to last the season. Barricade can even be applied in the fall for crabgrass control the next season.

Dimension can be applied as early as March 1. Because of the added flexibility in timing, these products are favorites of lawn care companies who have many customers to service in the spring. Though Dimension is usually not applied as early as Barricade, it is the best choice if



it must be applied later than recommended. It is the exception to the rule that preemergence herbicides do not kill existing weeds. Dimension can kill crabgrass as long as it is young (two-to-three-leaf stage). Dimension is also the best choice if treating a lawn that was planted late last fall. Normally a preemergence herbicide is not recommended unless the lawn has been mowed two to four times, but Dimension is kind to young tall fescue, perennial ryegrass, and Kentucky bluegrass seedlings. However, read the label of the specific product you wish to use to ensure you are applying it correctly.

Note that products containing Dimension and Barricade may use the common name rather than the trade name. The common chemical name for Dimension is dithiopyr and for Barricade is prodiamine. Remember, when using any pesticide, read the label and follow instructions carefully. It is recommended to apply crabgrass preventers before fertilizer so that the grass isn't encouraged to put on too much growth too early. If you have any questions feel free to stop by or contact me in the in the Washington office, 785-325-2121 or [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu).

## BREEDING SOUNDNESS EXAMS

Many cattle producers are in the midst of their spring calving season. Something you may have on the to-do list is Breeding Soundness Exams (BSE) for bulls. It may seem early since bull turn out won't be until May 20<sup>th</sup>, if we are targeting a March 1<sup>st</sup> calving date. However, if we have an issue with a bull and it doesn't pass, we want to have time to make the required adjustments. In some cases, a veterinarian will defer a bull and have it get retested in 30 or 60 days depending on the issue. We may need to allow for extra time – if we have to wait several weeks for a retest. Also, keep in mind some bulls will not pass their BSE. This could leave little time to find a replacement for those bulls. Which means, we may rush a decision on a bull or get one that doesn't reflect the direction we want to go in terms of genetics.

Now we've covered the importance of timely BSEs, let's discussed what a veterinarian will be looking for when they are observing a bull. The first thing is something the producer has already been doing, which is Body Condition Scoring to make sure the bull hasn't been deprived of the proper nutrition. Other visual things would be structural defects on feet, legs, eyes, and teeth. Everything I've listed so far has nothing to do with reproduction directly, but is very important when it comes to getting the job done.

The next step is to observe internal and external reproductive organs. Internal organs will be palpated rectally. External organs will be observed visually, palpated, and a scrotal circumference measurement is taken. The last step is the collection of semen to observe for motility and morphology. Another, optional, test done at this time is for Trichomoniasis. However, this is a conversation to have with your veterinarian.

After completion of the BSE, if the bull is approved, then we can vaccinate, fly tag, or whatever your veterinarian recommends for your herd. But, after going through all these steps, it doesn't mean your bull will perform his job. We should observe the bull(s) for the first few weeks of the breeding season to make sure they are mating females. BSEs are generally thorough procedures, but they don't take into consideration libido and other environmental factors.

## CONGRATULATIONS CLIFTON AND WAKEFIELD PRIDE

Congratulations to Clifton Beautification PRIDE Committee as the recipient of a \$1,000 Community of Action Kansas PRIDE Grant. The Clifton PRIDE grant will be to assist with the development and installation of the Clifton Pocket Park. For more information about the project or to donate to the Clifton Beautification PRIDE Pocket Park please contact Amy LeClair.

Congratulations also to the Wakefield PRIDE Committee as the recipient of a \$1,000 Community of Action Kansas PRIDE Grant. The Wakefield PRIDE grant will be to assist Wakefield Veteran Memorial Project. For more information about the project or to donate to the Wakefield Veteran Memorial Project please contact Amanda Nichols.

The Kansas PRIDE Program is a partnership of K-State Research and Extension, the Kansas Department of Commerce, Kansas Masons and Kansas PRIDE, Inc.

Kansas PRIDE is dedicated to serving communities across

Kansas PRIDE is dedicated to serving communities across the state to encourage and assist local government and volunteers in making their community a better place to live and work.

For more information on starting a PRIDE program contact John Forshee or any of our Kansas PRIDE staff at [PRIDE@ksu.edu](mailto:PRIDE@ksu.edu).

## COPING WITH THE STRESS OF CORONA VIRUS

At this time we are all experiencing various effects of the Coronavirus. The effects could be concerns going to the grocery store, pharmacy, cancelled or postponed meetings, changes in travel plans, anxieties about cold symptoms, or major impacts to life plans.

Be true to your healthiest self and remember your emotional wellness. Brighten your outlook. People who are emotionally well, have fewer negative emotions and are able to bounce back from difficulties faster. This quality is called resilience. Another sign of emotional wellness is being able to hold on to positive emotions longer and appreciate the good times. To develop a more positive mindset:

\*Remember your good deeds. Give yourself credit for the good things you do for others each day.

\*Forgive yourself. Everyone makes mistakes. Learn from what went wrong, but don't dwell on it.

\*Spend more time with your friends. In this time of distancing and close contact with individuals this is difficult. Call someone and talk, be positive. Pass on encouragement.

\*Explore your beliefs about the meaning and purpose of life. Think about how to guide your life by the principles that are important to you.

\*Address stress. Look for ways to cut down on exposure to stressful situations. Try stress-reducing techniques such as meditation/relaxation and exercise to cut down on stress eating.

\*Develop healthy physical habits. Healthy habits include the following:

Healthy eating. Are you aware of the five food groups, grains, fruits, vegetables, dairy, protein, and do you include foods from each group on your plate? Consume at least half of your grains as whole grains. Add more fruits and vegetables to your plate. Reduce sodium in the foods you eat, and limit added sugars.

Get enough sleep. Ensure you get at least seven hours a night. Regular sleep can improve your physical and mental health.

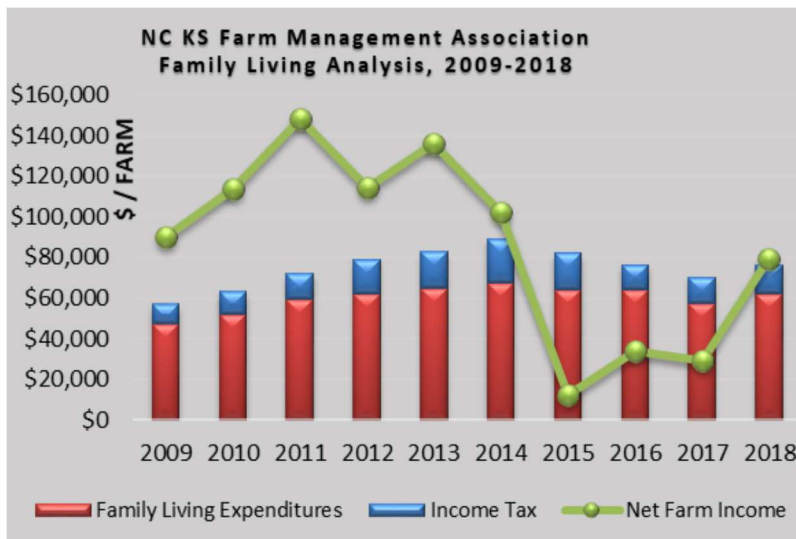
Increase your physical activity. Move more. Being physically active, can improve your health – today, tomorrow, and in the future. However, most people do not do enough physical activity. People of all types, shapes, sizes, and abilities can benefit from being physically active. The more you do the greater the health benefits and the better you'll feel. Again, I encourage you to remain positive, encourage others and brighten someone's day. This will truly reflect on yourself to brighten your day.

For more information on health and wellness contact Sonia Cooper, River Valley Extension District. [www.NIH.gov/Wellnesstoolkits](http://www.NIH.gov/Wellnesstoolkits)

## FAMILY LIVING EXPENSES AND FARM STRESS

In recent editions of the River Valley District Newsletter, there have been a variety of articles relating to farm and rural stress, depression, and suicide. In many of those articles, the sources of farm stress have been outlined. In this edition, the River Valley District Farm Stress and Mental Health team would like to focus on family living expenses as a part of that Farm Stress. Most people get uncomfortable when the “F” word is mentioned, but finances should be discussed, says Monica Thayer, RVED Financial and Family Resource Management Agent. Farm households need to be communicating about their family living expenses to mitigate stresses related to finances.

The North Central District of the Kansas Extension Farm Management Association tracks family living in relation to net farm income for all the association members. The following chart very graphically shows the stress that farm families are facing. The bars represent the family living expenditures and income taxes combined while the line shows the net farm income. Since 2014, family living and income taxes have ranged from \$70,000 to \$90,000 while net farm income dipped to as low as about \$13,000 in 2015. The MFP payments have bolstered net farm income in 2018 and 2019. We received the final MFP payment in 2020 but we are on track for net farm income to fall short of family living and taxes.



Farm living expenses are becoming more and more similar to nonfarm families. Living standards are becoming more comparable but there are a few variances to note. Farm family income can be irregular and uncertain. Prices and costs can vary widely from what is projected as income. There can be competition of how to use farm income. There may be a disagreement of whether profits are invested back into the farm or if something is purchased for the family or household.

Homegrown meat and produce may trim grocery bills but farm families may also have a higher cost for food eaten away from the home to attend activities and events in nearby towns. Health insurance can be an extremely high cost if someone doesn't work off the farm to have an employer paying for part of the insurance plan. It is also important to note that agricultural producers have a greater risk of injury, disability, or death.

Knowing your farm's cash flow is an important piece of figuring out your farm family living expenses. More information on how to create your farm's cash flow can be found online at: <https://www.agmanager.info/ksu-integrated-financial-statements>.

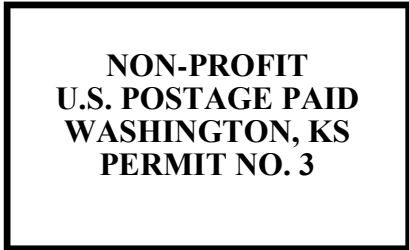
A spending plan is the next important step. A spending plan, more commonly known as a budget, help you assess where and how much you are spending on each area. Simply put, a spending plan is savings plus expenses equal income. If your figures aren't adding up, you will either need to decrease expenditures or increase income.

Spending plans can cause an increased feeling of control, help save money through avoiding late fees and interest, determine needs and wants, and free up money to pay off debt or add to savings.

Figuring up fixed expenses can be easy. Each month, you probably pay your rent/mortgage, utility bills, and more. But knowing your flexible expenses, like dining out, entertainment, and more, can be harder to pinpoint. Did you know it takes only \$27.40 a day in miscellaneous spending to add up to \$10,000 a year? That's a lot of money so know what you are spending your money. Take a piece of paper and fold it in half three times. Unfold it and you will have 8 sections on your piece of paper. In each of those sections, write one day of the week and on the eighth section, write "Totals". Carry this piece of paper with you in your wallet, bifold, purse, etc., and list every purchase you make that week. Do this for four weeks and you will know your expenses for a month. This can be extremely beneficial in creating your spending plan and seeing where you can cut expenses if needed.

Ultimately, communication is the key. Set goals and priorities for your money. Have that spending plan in hand so you know what a need or want is and develop a system for allocating farm income. Resources to help you create a spending plan, track expenses, and more can be found online at: [https://www.rivervalley.k-state.edu/family\\_resources/FinancialManagement.html](https://www.rivervalley.k-state.edu/family_resources/FinancialManagement.html). If you have any questions, please contact Monica Thayer, Financial and Family Resource Management Agent, at 785-527-5084 or [mthayer@ksu.edu](mailto:mthayer@ksu.edu).

**River Valley Extension District**  
Washington Office  
214 C. Street, Courthouse  
Washington, KS 66968-1928



**Address Service Requested**

RIVER VALLEY DISTRICT

“2020 UP-COMING MEETINGS & EVENTS”

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DATE	TIME	PROGRAM	LOCATION
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**River Valley District:**

programs and meetings are postponed/cancelled until further notice;  
offices are closed to public access at this time.

Please contact us by phone with questions or to make special arrangements.

Check us out on the Web at: [www.rivervalley.ksu.edu](http://www.rivervalley.ksu.edu)

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**Check our webpage for COVID-19 Information and Resources for:**

- \*Financial Management
- \*Parenting Resources
- \*Work from Home
- \*Youth Activities
- \*Preventative Measures