

# 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)

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Extension District

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## GET MOVING WITH WALK KANSAS 2019

Want to feel better and have more energy? Sign up to participate in Walk Kansas 2019. This health and wellness program begins March 17th and continues through May 11th. Registration begins February 19<sup>th</sup> and will continue through March 11 in the River Valley District. It has been a COLD and snowy winter. Time to get up from the couch and get moving! Recruit a team of four to six people including yourself. Your team might be family members, coworkers, friends, neighbors, members of a club you gather with, or part of a faith-based community. Appoint one person to serve as a captain.

Teams log minutes of activity online or by reporting to the Extension Office for 8 weeks. A variety of activities count toward Walk Kansas goals. Anything you do at a moderate or a vigorous intensity can count, such as stretching and aerobic exercises. Your exercise time is converted to miles.

- ◆ Challenge 1. Explore the 8 Wonders of Kansas. This will encourage each person to log 2 ½ hours of moderate/vigorous activity per week.
- ◆ Challenge 2. Go Cross Country. Begin in the northeast corner of Kansas at Troy and trek diagonally to Elkhart in the southwest corner of Kansas. Each person logs 4 hours a week.
- ◆ Challenge 3. Explore the Little Balkans in southeast Kansas and then head to Nicodemus! This requires each person to log 6 hours a week.

Participants receive weekly newsletters containing health and wellness tips, recipes, and motivational messages. The team captain can register all members online or you can contact your local River Valley District Office to get a paper enrollment packet if you prefer. Individuals can register and the Extension Office can connect you with a team. An \$8 registration fee helps pay for the weekly newsletters and online program. The cost is very minimal compared to joining a gym.

- ◆ Challenge Only - \$8 registration cost.
- ◆ A choice of shirts is available at an additional charge plus applicable sales tax (Information is available in captain's packet and online)

Heart disease is the leading cause of death for men and women. Regular exercise strengthens your heart muscle, helps your lungs function, and reduces your risk for coronary heart disease. It also reduces your chances of having a heart attack. Participating in Walk Kansas is heart healthy.

Joining Walk Kansas will help you and others lead a healthier life. Participants become more active with family and friends, make better nutrition choices, and learn positive ways to deal with stress.

Are you seeking State of Kansas Health Quest credits? Participants can earn four credits by completing Walk Kansas. During Walk Kansas, the River Valley Extension District will be encouraging our staff to take morning and afternoon breaks to walk or do stretching exercises. If you see a note on our door and our office is closed for a short exercise break, understand that we are trying to walk the talk. Instead of a smoke break, take an exercise break!

Contact your local River Valley District Extension Office in Belleville 785-527-5084, Clay Center 785-632-5335, Concordia 785-243-8185 or Washington 785-325-2121 for more information about Walk Kansas. Sign up for Walk Kansas today!

## CHOOSE WISELY: YOUR HEALTH DEPENDS ON IT

The good news is that healthy eating is not about strict rules and diets, but more about changing ways of thinking about food and learning to make informed choices that promote health and disease resistance. After all, healthcare decisions are not just made at the doctor's office or hospital. True healthcare decisions are made wherever food and physical activity choices are made. You are invited to come and listen to ideas to become better informed when making health choices that really make a difference.

Sonia Cooper, RVED, Nutrition, Food Safety and Health agent will present this program in the following locations:

March 12	10am	Concordia-Courthouse Meeting Rm.
March 12	2pm	Belleville-Public Library
March 13	10am	Washington-Extension Meeting Rm.
March 13	2pm	Clay Center-Extension Meeting Rm.

Please RSVP to the Washington Office by May 8th to attend any of these programs.

## ALZHEIMER'S PROGRAMS FOR CAREGIVERS

Are you caring for a loved one with Alzheimer's Disease? Plan to attend one or both of these upcoming programs on dementia. Individuals in Clay Center have expressed interest in starting a caregiver support group.

### **Thur., March 7-Understanding Alzheimer's & Dementia**

Learn about the impact of Alzheimer's, differences between Alzheimer's and dementia, Alzheimer's disease stages and risk factors, current research and treatments available to address some symptoms, and resources available.

### **Thur., March 14-Understanding & Responding to Dementia-Related Behavior**

Behavior is a powerful form of communication and is one of the primary ways for people with dementia to communicate their need and feelings as the ability to use language is lost. However, some behaviors can present real challenges for caregivers to manage. Join us to learn to decode behavioral messages, identify common behavior triggers, and learn strategies to help intervene with some of the most common behavioral challenges of Alzheimer's disease.

Both programs will be presented from 5:30-7pm in the Clay County Medical Center Education Center, 617 Liberty St.

Please RSVP to Meadowlark Hospice 785-632-2225

Presented by Cindy Miller, LPN, Dementia Care Specialist, Kansas Alzheimer's Association

River Valley District is a Community Partner along with Meadowlark Hospice to bring these programs to you. For more information, contact Deanna Turner, River Valley District Agent—Aging at the Clay Center office at 785-632-5335 or email at [dturner@ksu.edu](mailto:dturner@ksu.edu).

## SAVE FOR EMERGENCIES

The recent government shut down makes everyone ask themselves if they have enough in their savings account if their paycheck or Social Security check is delayed a month. Most Americans don't have enough savings to cover an unexpected emergency.

**What is an emergency savings fund?** An emergency savings fund consists of at least \$500, usually in a savings account that you do not have easy access to. Saving for this fund starts with small, regularly scheduled automatic contributions that build up over time.

**Why should you start saving for emergencies?** Maintaining an emergency savings account may be the most important difference between those who manage to stay afloat and those who sink in debt. It also gives you peace of mind knowing that you can afford to pay unexpected expenses. That's because keeping \$500 to \$1,000 of savings for emergencies can allow you to easily meet unexpected financial challenges such as repairing the brakes on your car or replacing a broken window in your house.

Not having emergency savings is one of the reasons many individuals borrow too much money, resort to high-cost loans, or increase their credit card balances to high levels.

**How should you build your emergency savings?** The easiest and most effective way to save is automatically. This is how millions of Americans save. Your bank or credit union can help you set up automatic savings by transferring a fixed amount from your checking account to a savings account. Keeping your money in a savings account makes it much less likely that you will use these savings to pay for every day, non-emergency expenses.

Out of sight, out of mind. That's why it is usually a mistake to keep your emergency fund in a checking account.

**How can you get started?** People with a savings plan are twice as likely to save successfully. This includes setting a goal to build an emergency fund and deciding how much you want to save each month.

### **What if I don't have enough money to save?**

Is \$25 too much to save a month? Save your loose change. If every day you just put some or all of the loose change from your pocket or purse into a jar, and don't spend it, you will find that in a year you will probably accumulate over \$100.

Just saving loose change has persuaded many Americans that they are able to save. When they become convinced that they can save, they find other ways to build an emergency fund or save for other goals.

Everyone has the ability to save. "Start Small, Think Big." You can start with only \$10 a week or month. Over time, your deposits will add up. Even small amounts of savings can help you in the future. Save automatically. As millions of savers have learned, what you don't see you won't miss.

Source: **America Saves**



## APPLY FOR MEDICARE EXTRA HELP

Are you eligible to save on your Medicare Part D premiums, co-payments, and deductibles?

The 2019 qualification guidelines were just released. The following guidelines will help you determine your eligibility.

Gross Monthly Income for an Individual- \$1,581 or less  
Resources in Checking or Savings- \$12,890 or less

Gross Monthly Income for Married Couple- \$2,134 or less  
Resources in Checking or Savings- \$25,720 or less

An individual or married couple has to meet both the gross monthly income guidelines and the resource qualifications to be eligible for Extra Help.

Contact Deanna Turner, SHICK Counselor, if you qualify and you can apply for Extra Help. Call her at 785-632-5335.

## ENJOYING LIFE IN RETIREMENT

Thinking about retiring or already retired? When people think about retiring, the first thoughts generally revolve around their financial capability to do so. However, retirement can bring more challenges and opportunities than finances. This program will discuss the social implications of retirement and things to consider before and after you retire, as well as tips on how to stay active and engaged after your paid work duties have ended. Participants will share retirement ideas that are working for them. Even if you have been retired for many years, the group will explore ways to enrich your retirement. District Agent, Deanna Turner will present this program in all four counties.

Plan to attend in one of these locations:

Wednesday	April 3 10am	Washington Ext. Office
Wednesday	April 3 2pm	Belleville Ext. Office
Friday	April 5 10am	Concordia Ext. Office
Friday	April 5 2pm	Clay Center Ext. Office

## REPLACEMENT MEDICARE CARDS SHOULD BE HERE

The Centers for Medicare & Medicaid Services has said it has finished issuing new Medicare cards without Social Security numbers, an effort to better protect personal identity and reduce fraud and abuse as ordered by a 2015 law.

New Medicare cards without Social Security numbers have been sent to more than 61 million people with Medicare across all U.S. states and territories. These new cards will not only be easier for beneficiaries, but also provide the Medicare program with essential protections due to the new unique identifier on the cards.

Instead of Social Security numbers, each card includes a unique, randomly assigned combination of letters and numbers called a Medicare Beneficiary Identifier.

The CMS advises that any Medicare enrollees who did not receive a new card should call (800)-MEDICARE or create their personal account at [mymedicare.gov](http://mymedicare.gov). Check your bill-fold or wallet to make sure you did receive a new Medicare card within the last nine months.

Give the new Medicare number to doctors, pharmacists, other healthcare providers, insurers, or people you trust to work with Medicare on your behalf. Medicare will never call uninvited for your Medicare number or other personal information.

## DEFENSIVE DRIVING CLASS

Sharpen your driving skills! Prevent an accident from happening. Lower your auto insurance premium too. Enroll in the upcoming Defensive Driving Course offered at the K-State Research and Extension River Valley District Office in Clay Center. The class will be Monday, March 25, 9am-3pm. There is a \$20 registration fee per person to pay for materials. Registration and payment are due by March 18th. In order to have a class, a minimum of 15 people are required to sign up.

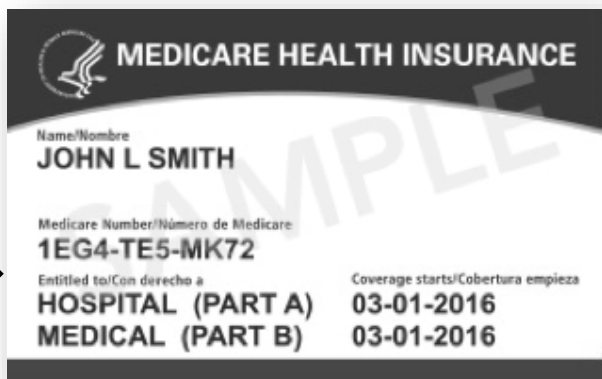
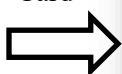
Many defensive driving tips will be presented by Trooper Ben Gardner from the Kansas Highway Patrol. The class is completed in one day. Participants can bring their lunch with refrigeration available or go out for an hour lunch. Snacks will be provided at breaks. Participants do not drive or take a test. Insurance companies recognize the benefits of defensive driving classes and many provide a 5-10% premium discount to graduates of this course. The certificate received is effective for three years.

## IS YOUR RURAL HOME WILDFIRE PREPARED?

With surplus soil moisture and snow cover for much of the winter many of us with rural homes may incorrectly think we are out of danger from late winter and spring-time wildfires. The fact remains that with adequate dry fuel (grass and trees) and the right conditions of humidity and wind speed, wildfires can still rapidly burn across pastures and fields.

Every rural home should have a Wildland Fire Action Plan. A **Ready, Set, Go** Personal Wildland Fire Action Guide is available at your River Valley Extension Office. This 16-page, full-color planning guide is packed full of information to help you prepare your home and family for the upcoming fire season.

Sample  
Card





## HAZARDOUS OCCUPATIONS TRAINING FOR YOUTH 14-15 YEARS-OF-AGE

Federal Law requires youth ages 14 and 15 to participate in a Hazardous Occupations Training and become certified in order to work for hire for anyone other than their parents.

Youth **must pass** a safe tractor and machinery operation program to be certified.

To meet this requirement, the River Valley District will be conducting the Hazardous Occupations Training/ tractor and machinery safety training. 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.



The training will be held on Saturday, May 11, 2019 from 8:30 am to 4:30 pm at CTI in Concordia. Youth must pre-register beforehand: to preregister for the May 11, 2019 training at CTI in Concordia, contact any River Valley District Extension office by Monday, April 29, 2019. Cost of the course is \$20 and includes materials and refreshments.

You **must** provide *name, address, date of birth, and contact information*; as well as pay the fee at registration time.

Youth **must** complete assignments before coming to class, attend the entire day, and then complete a driving requirement in order to receive certification.

Alternative tractor safety trainings in Kansas can be found listed on this site: <http://www.bae.ksu.edu/extension/fs/khot/> Contact Tyler Husa at 785-243-8185 or by email at [thu-sa@ksu.edu](mailto:thu-sa@ksu.edu) with any questions.

## Stay Strong, Stay Healthy



Improve your health and quality of life – plus have fun. Sign up for this strength building program designed for older men and women age 60 and over. Participants meet on Tuesday and Thursday mornings for 8 weeks from 10:00 am – 11:00 am, March 26-May 16 at the handicapped accessible Good Shepherd Lutheran Church Parish Hall, 401 D Street in Washington.

Our bodies are made to move. Physical inactivity can place our health at risk for many chronic diseases. Here's the good news! The Stay Strong, Stay Healthy program is built on simple, strength-building exercises that will improve your balance, health, and state of mind. The classes build muscle strength which, in turn, improves balance, reduces fractures, decreases arthritis pain, heart disease, and depression. Other benefits may include better stress management and improved sleep quality.

Activities in the classes include warm-up, strengthening exercises with and without weights, and a cool-down period. There is a \$20 cost to participate. Inquire about a scholarship, if you have limited income. Weights will be furnished. Participants only need to bring a heavy bath towel and a bottle of water. No special clothes or equipment are needed.

The classes will be led by District Agents, Sonia Cooper and Deanna Turner. Call the Washington Extension Office at 785-325-2121 to pre-register and to pick-up a packet. Registration begins March 1<sup>st</sup>. Class size is limited to 14. First come, first serve! You can also stop by the Extension Office in the basement of the Washington County Courthouse for more details. Some of the forms need to be returned before the first class on March 26th. For more information, please contact Sonia Cooper at [srcooper@ksu.edu](mailto:srcooper@ksu.edu), 785-325-2121 or Deanna Turner at [dturner@ksu.edu](mailto:dturner@ksu.edu), 785-632-5335. Sign up today!

## THAYER TO TRANSITION TO FAMILY RESOURCE MANAGEMENT AGENT

I am excited to be the new Family Resource Management Extension Agent for the River Valley District. My name is Monica Thayer. Some of you may know me as I have been the 4-H Youth Development Extension Agent for the River Valley District for almost four years but will be transitioning positions and becoming a Family and Consumer Sciences Agent at the end of March 2019.



I graduated from Kansas State University in May 2011 with a bachelor's degree in Family Studies and Human Services. Many of the classes I took will be beneficial to this position, including Working with Parents, Family and Consumer Economics, and Human Development. Before I worked in Extension, I worked for a property management company in Wichita as a property manager and then as an auditor at the corporate office in Tulsa, OK, so I am knowledgeable in budgeting and finances.

I was raised on a farm outside of Mound City, KS, which is about an hour south of the Kansas City area. My husband, Jordan, is from Republic and was also raised on a farm. He currently works for Central Valley Ag in Courtland. We have lived in Republic County since April 2015 and now live in Courtland with our two children. Quinton is 3 and Whitney is 1. We are expecting our 3<sup>rd</sup> child at the end of March so I will be on maternity leave from the end of March until around mid-May.

I'm looking forward to the programming and opportunities that lie ahead of me in this new position. I am excited to meet more families and agencies around the River Valley District to help strengthen our families and services. If you would like to contact me, please feel free to stop by the Belleville office, call me at 785-527-5084, or e-mail me at [mthayer@ksu.edu](mailto:mthayer@ksu.edu).

## TIME TO PLANT POTATOES

St. Patrick's Day will be here before we know it, so it's time to get seed potatoes in the ground. Actually, any time from mid-to-late March is fine for planting potatoes. Be sure to buy seed potatoes, not the ones used for cooking. Seed potatoes are certified disease free and have plenty of starch to sprout quickly as the soil temperature gets warm enough. Most seed potatoes can be cut into four pieces; though large potatoes may yield more. Each seed piece should be between 1.5 and 2 ounces to insure there is enough energy for germination. A pound of potatoes should yield 8 to 10 seed pieces. Cut the seed potatoes 2 to 3 days before planting so the freshly cut surfaces have a chance to suberize, or toughen, and form a protective coating. Storing seed in a warm location during suberization will speed up the process. Plant each seed piece about 1 to 2 inches deep and 8 to 12 inches apart in rows. Though it is important to plant potatoes in March, emergence is slow. It is often mid to late April before new plants poke their way through the soil. As the potatoes grow, pull soil up to the base of the plants. New potatoes are borne above the planted seed piece, and we don't want sunlight hitting the new potatoes. Potatoes exposed to sunlight will turn green and produce a poisonous substance called solanine. Keeping the potatoes covered with soil will prevent this from happening. These are just a few tips to help your potato crop be more successful. If you have any questions contact Kelsey Hatesohl at 785-325-2121.

## CUTTING BACK ORNAMENTAL GRASSES

March is a good time to remove dead foliage from ornamental grasses. Ornamental grasses will green up earlier if the old foliage is removed. They are also more attractive without a mixture of dead and live leaves. A number of tools can be used to cut back the previous years' growth. You could use hand clippers, weed whips (if the foliage is of a small enough diameter), weed whips with a circular blade attachment, or even a chain saw. If you are going to use a chain saw, you will want to use the top of the chainsaw bar to cut so the saw doesn't pull in debris and clog.

In addition, it is often helpful to tie foliage together before cutting so it doesn't interfere and is easier to dispose of. Another option to removing the previous years' growth is to burn it. You only want to burn the grass if it is safe and legal to do so. Burning works well on smaller ornamental grasses, as if it is too large, it could be hard to control the fire. Another tip is that these grasses may not burn for long, but they will burn extremely hot. So, you will want to check the surroundings of your grasses before you burn to make sure burning is a safe option.

After you have cut back your grasses, look at the center of your plant. If the center of the plant has started to die out, the plant would benefit from a division. The outer edge of the plant is the newest growth. As the plant gets larger, the middle will die out and the outer edges continue to grow causing the plant to expand out and get larger.

If the grass is getting too large for the space it is in, you can dig up the entire clump and separate the plant. Then replant the vigorous growth found on the outer edge of the clump. By dividing the grass, you can plant the rest in other parts of your landscape or share the others with a friend!

## INAUGURAL LIVESTOCK FIELD DAY TO BE HELD IN NC KANSAS

Make plans to attend the first ever Stock Growers Field Day on Tuesday, March 26<sup>th</sup>, 2019. The event will be highlighted by a market outlook from CattleFax and by a presentation on increasing production efficiency from the well-known reproductive physiologist, Dr. Rick Funston. The field day, held at the Mitchell County Fairgrounds in Beloit, Kansas, will be a collaboration from K-State Research and Extension, the Kansas Livestock Association, and the Kansas Bull Test. Registration will be at 1pm.

Barrett Simon, Livestock Agent for K-State Research and Extension, believes this will give producers a better chance to not only hear from industry leaders, but to also take part in conversation with one another. Simon says that the field day is an effort to bring industry experts to North Central Kansas, noting that often times events of this caliber are held in places like Wichita, Manhattan, or Dodge City.

In addition to the speakers, the program will offer breakout sessions where attendees can pick and choose which topics apply to them. Topics discussed may include a producer panel on cover crop grazing, a session on livestock watering considerations for the upcoming summer grazing season, and more. More than thirty agricultural businesses will be on hand in the trade show and bulls from the Kansas Bull Test will be available for viewing throughout the afternoon. Cost to attend the meeting is \$15 which includes an evening meal and a copy of the field day proceedings. This event has been generously sponsored by Merck Animal Health, Anipro / Xtraformance Feeds, and the Guaranty State Bank. Further questions can be directed to Barrett Simon at 785-378-3174 or [barrett8@ksu.edu](mailto:barrett8@ksu.edu). Reserve your spot today! Registrations can be mailed to: Post Rock Extension District, 307 N Commercial, Mankato, KS 66956. Please write "Stock Growers Field Day - Registration" in the memo line.

## SPRING PRE-PLANT WORKSHOP

On Tuesday, March 19, at 10:30 AM, the RVED will host a Spring Pre-plant Workshop at the 4-H building on the Clay County Fairgrounds, 205 S. 12<sup>th</sup> Street. Topics for the meeting include: soil fertility, weed management, and other general topics to optimize the production of spring planted crops in the River Valley District.

Guest specialists include: Soil Fertility and Management Specialist, Dr. Dorivar Ruiz Diaz, Northeast Regional Agronomist for KSRE, Dr. Stewart Duncan, and Extension Weed Management Specialist, Dr. Dallas Peterson. To RSVP for the meeting, and the meal, please register online at <https://www.rivervalley.k-state.edu/>, by phone at 785-243-8185, or by email at [thusa@ksu.edu](mailto:thusa@ksu.edu). RSVP's are required to ensure we will have enough food for the event.



# Fruit Tree Workshops

Come learn how to care for your fruit trees and help them succeed in our unpredictable Kansas climate!

## Featured Speaker: Ward Upham

K-State Research and Extension Specialist  
and Master Gardener Coordinator



**SAME DATE... but offering two different locations and times!**

**March 23 at 9:00 am**

**Mankato Christian Church  
102 E. South Street  
Mankato, Ks 66956**

**Hands-on Pruning to  
follow at Mike and Phyllis  
Liggett's Garden**

**March 23 at 2:00 pm**

**St. Mary Catholic Church  
301 E 1st Street  
Glasco, Ks 67445**

**Hands-on Pruning to  
follow at Paul and  
Marolyn Willden's Garden**

New and experienced gardeners are welcome, free to participate but please **RSVP** to Post Rock Extension, 785-738-3597 by March 18.

For more information contact Horticulture Agents: Cassie Homan at [choman@ksu.edu](mailto:choman@ksu.edu) or Kelsey Hatesohl at [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu)

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Kansas State University is committed to making its services, activities and programs accessible to all participants. If you have special requirements due to a physical, vision, or hearing disability, contact Cassie Homan, 785-738-3597.

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## FARM FINANCIAL CRISIS AFFECTS ON MENTAL HEALTH

Stress is made apparent in a variety of ways as a person responds physically, mentally, emotionally, or socially to existing pressures or concerns. Each person is affected differently and each person responds in various ways.

**How do you know you are feeling stressed?** Here are some examples:

**Physical** – tension in your neck, unhealthy eating habits, teeth grinding, insomnia, low energy

**Mental** – continuous negative thinking, mind racing because it is overloaded, challenges in making decisions, confusion

**Emotional** – panic, anxious, feeling of hopelessness, discouraged, continually angry

**Social** – become withdrawn so you avoid others, short temper, sudden outbursts, conflict with family members, lack of time with spouse, children and others

Any of these stress signs are warning signals to slow down and focus on wellness.

- Identify and manage stress. Having a process that you can use to manage the pressures that impact you, your family, and your life in general is helpful.
- Identify and access resources. For example, identify the resources that will be of most help to you in managing a specific need or stress. You face making good quality decisions.
- Identify others you trust to discuss a decision with (family members, professionals). Connect with sources of support.
- Identify individuals or agencies of support that can help you access resources, and explore options.
- Finally use effective coping strategies. For example:

**Physical** – build in a daily “rest” break

**Mental** – during the “rest” break reflect on what is positive in your life

**Emotional** – volunteer to help with a cause that is important to you

**Social** – spend time daily having uninterrupted conversation with a family member

The River Valley Extension District is gearing up to offer assistance in Farm Stress, Mental Health First Aid, and the development of a Culture of Health in our district. In the meantime, don't feel alone! Please call any River Valley District office and ask for an Extension Agent. Call Pawnee Mental Health at 1-800-609-2002 or call the National Suicide Prevention Lifeline at 1-800-273-8255(TALK). Help is just a phone call away!

**Source: Managing Stress and Pursuing Wellness in Times of Tight Margins. Sean Brotherson, Ph. D., Extension Family Science Specialist, North Dakota State University Extension**

NATIONAL SUICIDE PREVENTION  
LIFELINE  
1-800-273-TALK (8255)

## IS YOUR FARM IN FINANCIAL CRISIS? CALL KS AG MEDIATION SERVICES

It is no secret that agriculture is in a very difficult financial environment. Following the drought of winter and early summer of 2018 and the extremely wet fall and adverse weather during the winter of 2019 many farm producers and their families are finding themselves under extreme financial, emotional, and physical duress.

If this is the case for you or your family, please consider contacting the Kansas Agriculture Mediation Services (KAMS) for assistance. KAMS answers agricultural legal and financial questions, plus much more. KAMS connects producers to the right resources for ag-related concerns. A network of farm financial analysts, agricultural law attorneys, and certified mediators helps producers explore their options. If needing to sell assets or suffering through depression, KAMS can help!

Call the KAMS hotline, 1-800-321-FARM (3276), for a free initial consultation. Visit with the KAMS staff attorney at no cost about legal and financial questions, clarification of confusing paperwork and credit issues for appeal options with USDA programs.

The call to KAMS is completely confidential, allowing for callers to speak very openly about their concerns, interests, and possible solutions.

We hear a great deal of discussion this winter of banks and producers restructuring loans to keep the producer operating. This is often a helpful step but may only be a temporary solution without a clear analysis of the current management of the operation. A KAMS Farm Analyst can conduct a FinPack analysis to help the producer and ag lender determine:

- What went wrong in the current management plan
- What are some restructuring alternatives
- What will be the financial impact of proposed changes
- Annual review of results of changes in the operation.

**KAMS: 1-800-321-FARM**

## FARM STRESS - IT AFFECTS FARM YOUTH TOO!

Parents operating the farm often don't want to look or feel like a failure to their children and so will hide the true financial picture of the farm from their kids. However, children are smart and intuitive and often have an inkling that something is wrong. If parents are not honest with them and do not allow them to be part of the solution, kids will often assume the worst and may begin to experience emotional, physical, and social symptoms of stress.

Make sure kids get the support they need through a school counselor, etc. Let youth be a part of the solution by helping with chores, assisting with siblings, taking responsibility for homework, or by organizing lunches the night before for school activities.

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Washington, KS 66968-1928**NON-PROFIT  
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PERMIT NO. 3****Address Service Requested****RIVER VALLEY DISTRICT****“2019 UP-COMING MEETINGS & EVENTS”**

<b>DATE</b>	<b>TIME</b>	<b>PROGRAM</b>	<b>LOCATION</b>
Mar. 19	10:30am	Spring Pre-plant Workshop	Clay Center-4-H Building, Fairgrounds
Mar. 12	10am	Choose Wisely for Health and Wealth	Concordia-Courthouse Mtg. Room
Mar. 12	2pm	Choose Wisely for Health and Wealth	Belleville-Extension Office Mtg. Room
Mar. 13	10am	Choose Wisely for Health and Wealth	Washington- Extension Office Mtg. Room
Mar. 13	2pm	Choose Wisely for Health and Wealth	Clay Center- Extension Office Mtg. Room
Mar. 17-May 11		Walk KS	State Wide Program
Mar. 23	8:00am	KSU Sheep Producer Day	KSU-Stanley Stout Center. 2117 Denison Avenue
Mar. 25	9-3pm	Defensive Driving	Clay Center-Extension Meeting Room
Mar. 26	1pm	Livestock Field Day	Beloit-Mitchell County Fairgrounds
Mar.26-May 16	10-11am	Stay Strong Stay Healthy (Tuesdays & Thursdays)	Washington-Good Shepherd Lutheran Parish Hall
Apr. 3	10am	Enjoying Life in Retirement	Washington-Extension Meeting Room
Apr. 3	2pm	Enjoying Life in Retirement	Belleville-Extension Meeting Room
Apr. 5	10am	Enjoying Life in Retirement	Concordia-Extension Meeting Room
Apr. 5	2pm	Enjoying Life in Retirement	Clay Center-Extension Meeting Room