



# 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:  
[www.rivervalley.ksu.edu](http://www.rivervalley.ksu.edu)  
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Extension District

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## REGISTER TODAY FOR THE UPCOMING CHRONIC DISEASE SELF-MANAGEMENT PROGRAM

The Chronic Disease Self-Management Program (CDSMP) was originally developed at Stanford University Patient Education Research Center. In a five-year research project, the CDSMP was evaluated in a randomized study involving more than 1000 subjects. This study found that people who took the program, when compared to people who did not take the program, improved their healthful behaviors (exercise, coping skills, and communications with physicians), improved their health status (fatigue, disability, social activities), and decreased their days in the hospital. Studies by others had similar results.

**This is so important because** millions of adults live with one or more chronic health conditions. I'm thinking arthritis, heart disease, diabetes, Parkinson's Disease, and others.

How these people manage their conditions on a day to day basis greatly determines their symptoms and quality of life.

Even if we have long term conditions we want to continue doing the things we need and want to do. At the same time there are challenges such as pain, depression, fatigue, disability, anxiety. Relationships with friends and family change. We may not know how to use our limited time with health care providers.

This is where CDSMP comes in. CDSMP helps people and their caregivers manage their symptoms, improve quality of life, and reduce healthcare costs. **During CDSMP we discuss a variety of tools that can better manage one's symptoms.**

**It is hoped that each person will leave the program with new ideas and a commitment to try a new tool to better manage their long-term condition.**

The CDSMP is a workshop for adults with at least one chronic health condition. That might be a chronic lung disease, bipolar disorder, high blood pressure, IBS, chronic pain, chronic heartburn, HIV, diabetes, or other conditions.

This interactive program aims to increase confidence, physical and psychological well-being, knowledge of ways to manage chronic conditions, and motivation to manage challenges associated with chronic diseases.

There will be interactive educational activities like discussions, brain storming sessions, and action-planning. There will also be symptom management activities like breathing exercises and relaxation activities.

If you would like to learn more about the program, its history, maybe some of the research behind it, I highly encourage you to check out the website [selfmanagementresource.com](http://selfmanagementresource.com).

**The program is FREE. Participants will also receive a free copy of a wonderful book titled *Living a Healthy Life with Chronic Conditions*.**

**We will meet a total of six times. The meetings will be at the Republic County Hospital in Belleville. The meetings will be on Thursdays from 10am to Noon, starting on Thursday, March 14. Light refreshments will be provided.**

**Jordan and I are capping this program at 18 participants, so please register. You can do so by calling your local Extension Office.**

**Questions can be directed to Kaitlin Moore, Concordia office, at 785-243-8185, or Jordan Schuette, Washington Office, at 785-325-2121.**

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

## UPCOMING ALZHEIMER'S EDUCATIONAL SERIES

Are you caring for a loved one with Alzheimer's Disease or would like more information on Alzheimer's and Dementia? If so, plan to attend one or both programs in the upcoming Alzheimer's Educational Series in Clay Center.

The program series begins with the *10 Warning Signs of Alzheimer's*, presented by Jordan Schuette, Adult Development and Aging Agent and Alzheimer's Association Community Educator. You will learn about the common warning signs, the importance of early detection, tips for approaching someone about memory concerns, and more. This program is scheduled for Monday, March 25<sup>th</sup> at 6:00 pm at the Clay Center Extension Office Meeting Room, 322 Grant Street, Clay Center.

The second program, *A Caregiver's Guide to Finances* will be presented by Monica Thayer, Family Resource Management Agent and Alzheimer's Association Community Educator. Alzheimer's affects more than just a person's memory. It also affects their thinking and behavior which includes their ability to manage money. You will learn about the costs of caregiving, benefits of planning early, learn how to start conversations about finances and more. This program is scheduled for Monday, April 8<sup>th</sup> at 6:00 pm at the Clay Center Extension Office Meeting Room.

These programs are free to attend, and a meal will be provided by our sponsor, Clay County Medical Center. We do ask that you register beforehand for one or both sessions. To register or if have any questions, please call the Clay Center Extension Office at 785-632-5335.

## WHO GETS GRANDMA'S YELLOW PIE PLATE?

*Who Gets Grandma's Yellow Pie Plate?*, provides research-informed practical strategies to help pass on personal possessions. Determining if or how to transfer personal possessions is inevitable when a family member declutters, downsizes, moves, or passes away. This programs resources will help families:

- Understand sensitivity of the issues
- Determine what they want to accomplish
- Decide what's "fair" for their family
- Understand belongings have different meanings to different individuals
- Consider distribution options and consequences
- Agree to manage conflicts if they arise

Join Jordan Schuette, Adult Development and Aging Agent for this program on Thursday, April 4<sup>th</sup> at 1:45 pm at the Belleville Public Library. You will receive a free workbook

when you attend the class. We ask that you register for the class early so everyone can get a workbook. Please RSVP to the Washington County Office at 785-325-2121.

## WALK KANSAS REGISTRATION BEGINS MARCH 4, 2024

Walk Kansas promotes personal health and well-being by helping participants adopt healthy lifestyle habits. Walk Kansas registration is \$10 per person and includes a weekly newsletter and access to the online system to track physical activity. Walk Kansas begins March 31 and runs through May 25. Registration will close on April 5. People who qualify for assistance such as SNAP, TANF, WIC, TEFAP, etc., can participate in Walk Kansas for free.

- Join as part of a team or solo
- Teams can be family, coworkers, friends, community organization members, neighbors, or part of a faith-based community
- Groups of six form a team, one serving as the captain
- Team members do not have to live in the same town, county, state or country
- No team no problem, you can join solo!
- Report minutes of moderate to vigorous physical activity or strengthening exercises
- Optional: report amount of fruits and veggies eaten
- Weekly newsletters include articles on exercise, chronic disease prevention, healthy eating, stress management and a healthy recipe
- T-shirts available for an extra charge

Questions? Contact your local Extension Office!

## MEDICARE BASICS IN CONCORDIA

Medicare, its parts, options, and plans can be confusing. Whether you are starting Medicare soon or just want to learn more, consider attending Medicare Basics with a certified Senior Health Insurance Counselor for Kansans (SHICK).

River Valley Extension District Agent Monica Thayer will be presenting Medicare Basics on Tuesday, March 12<sup>th</sup> at 5:30pm at the Cloud County Co-op Conference Room at 1401 East 6th Street, Concordia.

Medicare Basics is free to attend, but registration is requested. Please call the River Valley Extension District – Concordia at 785-243-8185 to RSVP.

If you would rather schedule a personal appointment or have questions regarding Medicare, please call either Monica Thayer at 785-527-5084 or Jordan Schuette at 785-325-2121.

## FARMERS MARKET PARTICIPANTS AND VENDORS

**INFORMATION FOR OUR FRIENDS 60 AND UP:** Kansas seniors 60+ who meet income guidelines will receive a booklet of 10, \$5 coupons for a one-time annual benefit of \$50 to purchase eligible foods from authorized farmers market vendors. Benefits are distributed individually, meaning any others in your household also meeting the eligibility guidelines may apply for and receive their own benefits. Benefits are given out on a first-come, first-serve basis. To complete an application, contact the Local Distribution Agency in your area. Benefits are distributed to eligible applicants between June 1 and September 15, 2024 or until benefits are gone, whichever happens first.

Income Guidelines:

Household Size	Annual Income	Monthly Income	Weekly Income
1	\$26,973	\$2,248	\$519
2	\$36,482	\$3,041	\$702
3	\$45,991	\$3,833	\$885
Each additional	Plus \$9,509	Plus \$793	Plus \$183

Local Distribution Agency:

Clay County: North Central Flint Hills Area Agency on Aging 785-776-9294

Cloud County: North Central Flint Hills Area Agency on Aging 785-776-9294

Republic County: Republic County Hospital 785-527-2254

Washington County: Northeast Kansas Area Agency on Aging 785-742-7152

**INFORMATION FOR OUR FARMERS MARKET VENDORS:** Do you sell fresh and unprocessed fruits, vegetables, herbs, or honey at a farmers market, roadside stand or farm store? If so, you have an opportunity to redeem coupons from participants in the Kansas Senior Farmers Market Program (KSFMNP). The first step in the authorization process is to attend an interactive training online, it is just one hour long and there are several dates and times to choose from! *Please consider becoming authorized to accept these coupons to assist in providing community members with locally sourced produce.*

**Online Training Dates:**

March 8, 2024, 9am

March 18, 2024, 5pm

April 3, 2024, 1pm

April 16, 2024, 6pm

May 10, 2024, 12pm

May 15, 2024, 1pm

May 27, 2024, 6pm



You can find the registration link at [kdhe.ks.gov/1048/Farmers-Growers](https://kdhe.ks.gov/1048/Farmers-Growers) or you can scan the QR code above.

Questions? Contact Kaitlin Moore, Nutrition, Food Safety & Health Agent, at 785-243-8185 or [kaitlinmoore@ksu.edu](mailto:kaitlinmoore@ksu.edu).

## ADDING PURCHASED BRED HEIFERS TO THE HERD

*Select heifers that are likely to calve early, say K-State cattle experts*

As families and friends gather around the holiday table, sometimes they part ways taking home more than leftovers; they also bring home germs that lead to sickness. In much the same way, sickness can spread when cattle originating from different operations co-mingle too soon, said Kansas State University Beef Cattle experts. “Whenever a new animal is added to the herd, even if it is coming from a reputable operation, it is important to isolate them from the rest of the herd for at least a couple of weeks,” said K-State veterinarian Brian Lubbers, adding that isolating means no nose-to-nose contact with other animals in the herd.

He said that this isolation period also allows the new herd additions to get comfortable in their surroundings and learn where the feed and water are located. “It is important to get them acclimated to the new location as well as monitor them for disease,” Lubbers said. While these principles apply to all new cattle, the focus of the experts’ discussion was about adding purchased bred heifers to the herd. To keep the disease risk to a minimum, K-State veterinarian Bob Larson said it is important to learn the seller’s vaccination protocols to see how they align with the purchaser’s herd health plan.

“It is important to make sure bred heifers are well protected with vaccinations for diseases that can cause abortions,” Larson said. “And sometimes it is worthwhile to vaccinate them one more time as they approach calving to make sure the health protocols fit with the herd they’ve been added to.” Larson also stressed that purchasers pay close attention to the expected calving date of the female they are considering.

“It is important to select bred heifers that are due to calve before the rest of the cowherd starts calving or at least in the first couple of weeks of the calving season,” Larson said. “If they calve late compared to the cows, they will not fit into the herd long term regardless of the other criteria.” K-State veterinarian Brad White agreed, adding: “Heifers will have a longer postpartum interval, calving them early gives them a greater opportunity to breed back and calve at the right time in the next calving season.”

Additionally, it is important to assess the body condition of the bred heifers and manage them accordingly because their nutritional needs are often different from the cows, said K-State beef cattle nutritionist Phillip Lancaster. “Bred heifers are at a different growth stage than cows, so in the last trimester of the pregnancy when the fetus is gaining weight, she should also be adding about half a pound per day to meet her own growth needs,” Lancaster said. “We don’t want her to be thin going into the calving season, so the goal is to maintain

her at a body condition score of six.”

To hear the full discussion, listen to the [Cattle Chat](#) podcast online or through your preferred streaming platform.

## KANSAS AGRICULTURE MONTH

Kansas has a history deeply rooted in farming and ranching. That tradition lives strong today as agriculture remains our state’s largest economic driver. Even though farming and ranching is such a crucial part of our lives and economy, only 2% of the U.S. population is involved in production agriculture. There are roughly about 2.1 million farms across America, and the average U.S. farm feeds 165 people annually both in the United States and internationally. There are 45 plus million acres of farmland throughout the state. In 2020, Kansas ranked 1<sup>st</sup> in wheat and sorghum production and was 3<sup>rd</sup> in cattle production and beef processing in 2020. Farmers and ranchers in your community go to work each day to grow the food, fiber, and energy that sustains each of us. In honor of Kansas’ largest industry, agriculture, the month of March will be proclaimed Kansas Agriculture Month.

On Tuesday, March 19<sup>th</sup> the nation will celebrate National Ag Day. The role of American agriculture is greater than the food on our tables. It runs deep in our communities, large and small. Just about every product we touch involves a farmer. From the clothes on our backs to the fuel in our cars and the medicines we take, agriculture grows our economy and keeps us healthy. Agriculture provides jobs from field to store and beyond. In every area of agriculture, innovation is happening every day. And it's been that way since the first farmer decided to plant a seed in the ground.

Throughout Ag Month we celebrate the hard-working men and women in agriculture and recognize that the crops and animals grown on farms and ranches in Kansas are feeding Kansas families as well as families around the world. During the month of March say an extra thank you to a farmer or rancher each time you get dressed for the day, stop at the gas station to fuel up your vehicle or as you sit down around the table with family and friends enjoying a delicious meal to eat. Agriculture is all around you and we should be thankful each and every day for the countless hours that farmers and ranchers put in to provide so much to keep our world thriving and prospering. If you have any questions about livestock, please call livestock agent Kaitlyn Hildebrand at the Concordia office 785-243-8185 or by email at [khildebrand@ksu.edu](mailto:khildebrand@ksu.edu).

**River Valley District Offices  
Will be Closed March 26 and April 2, 2024  
For Staff Training**

## 2023 and 2024 ARC and PLC OUTLOOK PREDICTS MINIMAL PAYMENTS

The deadline to enroll your land in either the Price Loss Coverage (PLC) or Agricultural Risk Coverage (ARC-CO) is approaching! All new enrollments, renewals, or election changes to ARC-CO/PLC are due March 15<sup>th</sup>, 2024, for the 2024 crop year. K-State Research and Extension recently released reference price and payment estimates for the 2022, 2023, and 2024 crop years. Several of the estimates highlighted here may be useful to helping you make ARC-CO and PLC election decisions.

ARC-CO/PLC payments are distributed after the close of a crop's marketing year, not after the crop year. This means that crops harvested in fall of 2023 are given until September 30<sup>th</sup>, 2024 to be marketed before the Farm Service Agency (FSA) makes payments against that crop.

ARC-CO/PLC payments are delayed a year because FSA uses the crop's marketing year's price data to calculate the Marketing Year Average (MYA) price. The 2023-24 marketing year for corn, soybeans, and milo runs from September 1<sup>st</sup>, 2023 to August 31<sup>st</sup>, 2024. Winter wheat follows a different schedule; its 2023-24 marketing year runs from June 1<sup>st</sup>, 2023 to May 31<sup>st</sup>, 2024. For the wheat crop planted last fall, the marketing year is June 1<sup>st</sup>, 2024 to May 31<sup>st</sup>, 2025. It is important to remember that the March 15<sup>th</sup> deadline for ARC-CO/PLC elections is for the 2024 crop. Payments will not be made until 2025, based on MYA prices from September 1<sup>st</sup>, 2024 to August 31<sup>st</sup>, 2025 (or June 1<sup>st</sup>, 2024 to May 31<sup>st</sup>, 2025 for wheat).

K-State Research and Extension's (KSRE) outlook on ARC-CO/PLC payments for the 2022, 2023, and 2024 crop years do not predict high payouts for participants in either program, if any. It is almost certain that PLC will not issue any payments for the 2023 crop in 2024. KSRE predicts final MYA prices to be as follows:

Wheat:	\$7.11/bu.
Corn:	\$4.73/bu.
Milo:	\$4.91/bu.
Soybeans:	\$12.62/bu.

Although these final MYA price predictions are anywhere from \$0.72/bu. - \$2.12/bu. below KSRE projections from last year, they are still well above existing PLC reference prices, which are as follows:

Wheat:	\$5.50/bu.
Corn:	\$4.01/bu.
Milo:	\$4.06/bu.
Soybeans:	\$9.26/bu.

This year is unique because the effective **reference prices** for corn, milo, and soybeans are above statutory reference prices \*\$3.70, \$3.95, and \$8.40, respectively) because recent years of high prices are now being factored into 5-Year Olympic Average (OA) prices, which determines effective reference prices. These increases are **still well below MYA price projections**, though. Final MYA prices for each commodity would need to drop below reference prices for PLC payments to be triggered.

KSRE also predicts that ARC-CO will likely not issue any payments to farmers in the River Valley District either. To review, ARC-CO payments are calculated by a comparison of county Actual Revenue and county Benchmark Revenue. Actual Revenue is calculated as MYA price times MYA Yield. 5-Year OA Price and OA Yield, which drop the highest and lowest values of each variable, are used to calculate Benchmark Revenue, against which Actual Revenue is measured. However, ARC-CO rules stipulate that the level of per acre revenue that an enrollee is guaranteed cannot be above 86% of the Benchmark Revenue (i.e., Guaranteed Revenue); also, the Maximum Allowable Amount that ARC-CO can pay producers is 10% of the Benchmark Revenue value.

The amount that **ARC-CO** actually pays out is the smaller of two options: (1) the difference between Guaranteed Revenue and Actual Revenue [ $86\% * \text{Benchmark Revenue} - (\text{MYA Price} * \text{MYA Yield})$ ], OR (2) the Maximum Allowable Amount [ $10\% * \text{Benchmark Revenue}$ ]. **Prices** have been so **much higher than reference prices** lately that **yields would have to dramatically decline before any payments are issued**. Nevertheless, ARC-CO payments were made for Cloud County's soybean base acres in October 2023 despite high MYA prices because MYA yields in 2022 were 27 bushels below benchmark yields. Based on the USDA Risk Management Agency's (RMA) current projections of 2023 yields, however, ARC-CO payments are much less likely to occur this fall.

The 2024 crop year is already underway for wheat and will begin soon for corn, soybeans, and milo, but the finalized MYA prices for each commodity will not be posted until well into 2025. Unless commodity prices dramatically plummet between now and the end of the 2024-25 marketing year, PLC is unlikely to issue any payments for the 2023 crop year.

Also, remember that a new Farm Bill is scheduled to be negotiated and proposed this year, as the 1-year extension of the 2018 Farm Bill is set to expire on September 30<sup>th</sup>, 2024. A new Farm Bill will provide new guidance on future elections of PLC and ARC-CO in 2025 and beyond. If you have any questions about the PLC or ARC-CO programs, please contact Luke Byers, River Valley District Agriculture and Natural Resources Extension Agent, at (785) 632-5335, or by email at [lbyers@ksu.edu](mailto:lbyers@ksu.edu).

## TIME TO PLANT POTATOES

If you listen to the old wives tale about planting your potatoes on St. Patrick's Day, you better start planning now! St. Patrick's Day will be here before we know it. Actually, any time from mid-to-late March is fine for planting potatoes.

Before you purchase your potatoes, make sure you 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. Each pound of potatoes should yield 8 to 10 seed pieces.

Cutting 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 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 develop above the planted seed piece, and you 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. I hope these tips help your potato crop be successful. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu).

## CUTTING BACK ORNAMENTAL GRASSES

March is a good time to remove dead foliage from the ornamental grasses in your landscapes. 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.

It is often helpful to tie the foliage together before cutting, so it doesn't interfere and it's 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. Another tip is 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 extras with a friend! If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu).

## CHECKING SOIL TEMPERATURE

How do you decide when is the right time to plant your garden? Do you go by what the calendar says? Or do you go by the weather/air temperature? How about going by the soil temperature? Soil temperature is a better way to measure when it is time to plant rather than using air temperature or the calendar. Just because the calendar says it's time to plant and you think it's warm enough outside, doesn't mean the soil is warm enough. Planting when the soil is too cold can cause seeds to rot and transplants to refuse to grow. One of the most neglected tools for vegetable gardeners is a soil thermometer.

A number of vegetables can germinate and grow at cool temperatures. For example, peas will germinate and grow well at a soil temperature of 40°F. Although lettuce, parsnips, and spinach can sprout at a soil temperature of 35°F, they prefer at least 45°F for best germination and growth. Radishes also do well at a soil temperature of 45°F. Warm-season crops such as tomatoes, sweet corn and beans prefer at least 55°F for germination, but others such as peppers, cucumbers, melons and sweet potatoes need it even warmer, about 60°F.

Taking a soil temperature accurately is a bit of a science. First, you want to measure the temperature at the right depth for the vegetables you are planting. If you are planting seeds or new plants, take your measurement at the recommended planting depth for the specific vegetables. If you are planting a mixed garden, where everything has a different planting depth, check the soil temperature at least 5-6 inches deep. Use a metal soil thermometer, which is sold in many garden and hardware stores.

Temperature variations throughout the day and night affecting the soil temperature, with the lowest readings after dawn and warmest around mid-afternoon. Late-morning readings give a good average temperature. If taking the soil temperature in the middle of the morning isn't practical, take a reading before you leave for work and a second when you return home and take an average temperature from the two readings. Be sure to get a consistent reading for four to five days in a row before planting. You want to make sure the soil temperature is staying at a consistent warm temperature. Once your soil has warmed up you are ready to start planting your garden, just don't forget to check the weather to make sure they aren't predicting any cold snaps in the near future. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or [khatesohl@ksu.edu](mailto:khatesohl@ksu.edu).

## AGING AND SLEEP

It is important for all adults to get a good night's sleep. According to the National Institute on Aging (<https://www.nia.nih.gov>), older adults need around 7-9 hours of sleep per night.

Many reasons exist why older adults may not get a good night sleep. They could be experiencing pain, feeling sick, or their medication may be keeping them awake. Either way a lack of sleep can impact you the next day by experiencing forgetfulness, causing irritability, experiencing feelings of depression, or having more falls/accidents.

Below are some helpful tips to get a good night's sleep:

- Follow a Sleep Schedule – Have bedtime and awake time the same each day.
- Avoid Napping – Be aware of when you are taking naps and avoid taking them in the late afternoon or evening since this can keep you up at night.
- Bedtime Routine – Take time to relax before bedtime (i.e. read a book, soak in a tub, listen to music).
- Limit Screen Time – The lights from a television, computer, cell phone, etc., can make it difficult to fall asleep.
- Comfortable Temperature – Keep your bedroom set at a comfortable temperature and keep it quiet.
- Low Lighting – Utilize low lighting at night and as you get ready for bed.
- Regular Exercise – Exercising at regular times each day is helpful, but try not to exercise within 3 hours of bedtime.
- Avoid Large Meals at Bedtime – Large meals close to bedtime can keep you awake.
- Watch Your Caffeine – Be aware that having caffeine late in the day can keep you awake.

- Limit Alcohol – Even a small amount of alcohol can make it more difficult to stay asleep.

You can find out more about aging and sleep by visiting the National Institute on Aging's website.

## MEDICARE SUPPLEMENT OPTIONS

Medicare Supplements (sometimes referred to as Medigaps) are secondary insurance plans that help pay for Medicare-approved expenses not fully covered by Medicare Parts A & B. If any expense is not approved by Medicare, your Medicare Supplement will also not pay.

Medicare Supplements are standardized plans sold by insurance companies to individuals with Medicare. Standardized means that if 35 insurance companies sell the same plan (for example a Plan G) the coverage from all 35 companies will be the same.

Often, Medicare beneficiaries think that they can only shop around for a different Medicare Supplement during Open Enrollment in the fall, and this is not true! You can apply to a Medicare Supplement at any time that an insurance company will take your application.

The largest caveat to applying for a different Medicare Supplement is that you will most likely be subject to medical underwriting, which means the insurance company will ask you questions regarding your health history.

If you have been fortunate enough to be healthy, this may not be an issue. If you have had health concerns in recent years or have specific diagnoses, medical underwriting may be an issue. Typical medical underwriting can include questions regarding heart attacks, strokes, cancer, diabetes, and more. If you are subject to medical underwriting, insurance companies can choose to deny coverage, increase premiums, set limitations on benefits, and more based on your health history.

If you are shopping around for a Medicare Supplement, never cancel your current coverage until you have received your approval letter to a new Medicare Supplement.

If you are interested in learning more about Medicare, please reach out to Monica Thayer at 785-527-5084 or Jordan Schuette at 785-325-2121. While we can give you quotes on Medicare Supplements, we are not licensed insurance agents and cannot sell you a policy. You can also reach out to a specific company or insurance agent to learn more about the policies they sell.

**River Valley Extension District**Washington Office  
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Washington, KS 66968-1928**NON-PROFIT  
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<b>DATE</b>	<b>TIME</b>	<b>PROGRAM</b>	<b>LOCATION</b>
Mar. 1	8am	KSU Cattlemen’s Day	Manhattan-KSU-Weber Hall and Arena
Mar. 5	8am	River Valley Extension Hosting Chamber Coffee	Concordia- Chamber Office, 207 West 6th St.
Mar. 5	10-2pm	Winning the Game	Green- Community Center, 810 Dixon Avenue
Mar. 6,13, 20, 27	5:30-6:30pm	Med Instead of Meds	Concordia- Cloud Co. Courthouse, Lg. Meeting Rm. Basement of the Courthouse
Apr. 3,10			
Mar. 12	5:30pm	Medicare Basics	Concordia- Cloud County Coop Conference Room
Mar. 13	12:10pm	Navigating Diets, Supplements, & Women’s Health In a Confusing World	Webinar- Register @, <a href="https://bit.ly/47WAPoN">https://bit.ly/47WAPoN</a>
Mar. 14, 21, 28 & Apr. 4, 11, 18	10-12pm	Chronic Disease Self-Management Program	Belleville- Republic County Hospital, 2420 G Street
Mar. 15	10am	Air Fryer 101	Cuba- Cuba Community Center, 216 Baird Street
Mar. 25	6pm	10 Warning Signs of Alzheimer’s	Clay Center-Extension Meeting Room, 322 Grant St.
Mar. 26		RVED Offices Closed for Staff Training	
Apr. 2		RVED Offices Closed for Staff Training	
Apr. 4	1:45pm	Who Gets Grandma’s Yellow Pie Plate?	Belleville- Belleville Public Library,1327 19th Street
Apr. 6	7-10am	Washington County Health Fair	Hanover- Community Building, Fairgrounds
Apr. 8	6pm	A Caregiver’s Guide to Finances	Clay Center-Extension Meeting Room, 322 Grant St.
Mar. 15	12:10-12:50pm	Landscape Design Workshop	Washington-FNB Basement, 101 C Street
Mar.31-May 25		Walk Kansas 2024	Statewide Program