



# K-STATE

## Research and Extension

### Walnut Creek District

District Newsletter

December, 2018

### *Message of the Month*

It is hard to believe that as we turn the calendar a new year awaits us. As a District, we strive to serve you. One of those ways is letting you know of opportunities to take part in. We will continue to print and mail a quarterly newsletter. However, there are a lot of things that go on in-between, and we want to make sure that your informed. Every month, Erin puts out an electronic newsletter, if you would like these and are not currently getting it, please email or call Donnis in the Lane County office at [dmaughli@ksu.edu](mailto:dmaughli@ksu.edu). Robyn handles all things 4-H, and if you are not getting emails from her, please call or email her at [rdeines@ksu.edu](mailto:rdeines@ksu.edu). Jared and Chris do some post-cards, if you are not getting information, please let Kathryn in the Rush County office know. Please call or email her at [kathryng1@ksu.edu](mailto:kathryng1@ksu.edu). We also put things on the community electronic boards, Golden Belt, and Facebook. We are now also on Twitter. @WCED\_KSRE



### **Water Woes:**

Fall harvest is **STILL** dragging on...nothing new there, but as we get finished up and cows are moving to stalks then many will start hauling water. Either use a water tank (that has always hauled water) or get a new tank, but at any rate **DON'T** use the nurse trailer or other tank that has hauled fertilizers or herbicides. Each year we hear horror stories of the first load of water that has killed livestock due to poisoning. The chemicals will leach into the plastic fibers and there is no way to scrub, steam, rinse, or otherwise clean it out. Many producers “get by” with it each year, whether it is by dilution, alternate water sources, or cold weather reducing intake, but it is not worth the gamble.

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Ag & Livestock

## **Christmas Plant Ideas**

If you have been living under a rock lately, and haven't noticed, we are smack dab in the middle of the holiday season. I say this as a helping hand to the rest of the guys out there who have yet to start their Christmas shopping. For those that have family members that enjoy plants and gardening, poinsettias and Christmas Cacti might be on the list of go to items.



For those that enjoy that red and green colored foliage, the poinsettia is very popular this time of year. Modern poinsettia varieties stay attractive for a long time if given proper care. To help, place your poinsettia in a sunny window or the brightest area of the room, but don't let it touch cold windowpanes. The day temperature should be 65 to 75 degrees, and 60 to 65 degrees at night. Temperatures above 75 degrees will shorten bloom life, and below 60 degrees may cause root rot. Also, move plants away from windows at night or draw drapes between them to avoid damage from the cold.

Poinsettias are somewhat finicky in regard to soil moisture. Avoid overwatering because poinsettias do not like wet feet. On the other hand, if the plant is allowed to wilt, it will drop leaves. So the magic question is, how do you maintain proper moisture? Examine the potting soil daily by sticking your finger about one inch deep into the soil. If it is dry, the plant needs water. When it gets to this level, water the plant with lukewarm water until some water runs out of the drainage holes, then discard the drained water.

Now at times, there is an old rumor pops up that poinsettias are poisonous. This is NOT true. Though there may be an allergic reaction to the milky sap, there has never been a recorded case of poisoning. This rumor has been so persistent that members of the Society of American Florists have sought to dispel it by eating poinsettia leaves for the press.

For another gift idea, Christmas and Thanksgiving Cacti are plants native to the jungles of South America. Though these cacti are different species, they will hybridize and produce varying stem shapes. Christmas cactus normally has smooth stem segments, and Thanksgiving cactus has hook-like appendages on each segment. Both of these cacti prefer bright indirect light. Too much sun can result in the leaves turning yellow. Common household temperatures are fine. The soil should be kept constantly moist but not waterlogged. Give them a light fertilization every other week. Blooming will normally cease in late winter to early spring, but continue to keep them moist and fertilized until fall. During the fall, stop fertilizing, and give the plants only enough water so the stems do not shrivel, in order to encourage flower bud formation.

Though these plants seem to flower best if kept a little pot bound, flowers will diminish if they are too crowded. If you haven't repotted in several years, or if you notice a decrease in flowering from the previous year, move the plant to a larger pot in the spring. If possible, move the plants outside for the summer. Choose a shady spot because these plants will not tolerate full sun. Leave the plants outside until frost threatens. Normally, the plants will have received enough cool nights in the 50 to 55 degree range that flower buds will have formed.

## **What to do with that Tree after Christmas**

Now you might have read a few of these tips from me in the past from my news column, but I'm sure a refresher won't hurt, after all, there are always trees to dispose of after Christmas. If, you are lucky enough to have one that will help, after the holidays, many municipalities allow old Christmas trees to be placed curbside. Trees are then collected and ground up for mulch or burned. If you miss the designated date, or your trash collector doesn't accept trees, there are several options to prolong the useful life of the tree.

An old Christmas tree can be used to benefit birds, fish, and the landscape by placing it in a corner of your deck, and spreading some birdseed nearby, or tying it to a deciduous tree or post near a bird feeder. The birds benefit from having escape cover nearby when hawks or cats threaten, and the dense boughs reduce the wind chill on a cold night.

If you enjoy fishing, and have a place to do it, sinking your Christmas tree in a pond is an easy way to improve fish habitat and fishing. The tree serves as little coral reef, in that the branches provide substrate for water plants to grow, and cover for minnows and other forms of small aquatic life. Larger fish are drawn by the shade and the presence of prey. How do you sink a tree? Tie the base to a cinder block with a short, stout rope, and toss it in. Just be sure to get permission from the pond owner first!

Using the little tree around the landscape requires clipping off all of the branches. Use the boughs to add extra insulation around semi-hardy perennials or to trees and shrubs that were recently planted. You can also cut it and let dry for a few weeks, giving you some easy lighting firewood. Just beware that most conifer species tend to spark and pop more than hardwoods, as resin pockets in the wood make tiny explosions. This can delight the youngsters, but for safety's sake, keep an eye on the fire when burning Christmas tree logs!



## Financial Ratios:

As we come to the end of the year most will be meeting with a loan officer, an accountant, a tax preparer, and a spouse and usually it is a combination of all. At any rate, while we become bombarded with lower crop AND livestock prices, it means that making the end of year payments is challenging. Now to the tricky subject of what the loan officer is looking at and what the bank examiners are looking for...not necessarily the same things.

First, a Balance sheet: a financial position of a business at a specific point in time. It will show what is owned, what is owed, the net worth and in more detailed sheets, what is current, intermediate, and long term. However; a balance sheet might show great equity, but it could be based on the land value and not on short term assets to cover an operating note.

In many cases there is no sharp distinction between farm business and nonfarm assets and liabilities on the family farm. If the family is using the same account to pay bills for the household as well as the farm then the funds are flowing back and forth. While this is common, it is not recommended. Keeping separate accounts is a good first step in this situation and it will keep a balance sheet for the farm from having the drag of family living expenses.

So we move on to Cash Flow: a record of dollars coming in and going out of the business. A cash flow can be set up for either the entire farm business (including owner draw/living expenses) or it can be set up to study only a segment of the business (i.e. crops vs. livestock; corn vs. milo; etc.). To look at the cash flow in a short term basis we refer to liquidity. Liquidity measures the current assets and current liabilities from the balance sheet to see how much of a buffer there is against a bad year. There are three liquidity measures: Current Ratio, Working Capital, and Working Capital/Gross Revenue Ratio.

The current ratio measures the extent to which the current farm assets cover the current farm liabilities. Current assets are all cash and other assets converted to cash within a year (stored grain, crop insurance guarantee on growing crops, marketable calves, retail inventory, feed inventory etc.). Current liabilities include debts due within one year (operating loans, current interest payable, current portions of land and equipment loans, etc.). To get the ratio simply divide the current assets by the current liabilities. Now the gauge: anything above "2" is a strong position and anything under "1.25" is vulnerable. The middle ground is at risk.

Working capital is the money available to purchase crop and livestock inputs and equipment. Current assets minus current liabilities. The next step is to take the Working Capital and divide by the Gross Revenue. Always look at the whole picture when using ratios...this is the discrepancy between loan officers and bank examiners. A loan of-

ficer will know you, the farm, the history, etc. An examiner can only see what's on the paper in front of him or her. Again a barometer would show that 30% and over is strong and our farm management data will show an average of about 40%. Red flags appear when we are below 25%.

Let's compare a couple farm examples:

	<b>Farm A</b>	<b>Farm B</b>
Current Assets	\$75,000	\$200,000
Current Debt	25,000	100,000
Current Ratio	3:1	2:1
Working Capital	50,000	100,000
Gross Income	500,000	500,000
Working Cap/Gross Revenue	10%	20%

Based on working capital, Farm B is more liquid, but Farm A has a higher current ratio. Both businesses are generating \$500,000 income, but with the greater size of Farm B, it is in a more liquid position having 20% of the year's income in working capital.

**Solvency:** the overall financial position of the business. The solvency ratios measure the risk position by comparing total debt to total value of assets. Solvency ratios show how much money would be left if the business is liquidated and all debts repaid. They are Debt to Asset Ratio, Equity to Asset Ratio, and Debt to Equity Ratio. Debt to Asset is measuring the portion of assets with debt against them, Equity to Asset measures financing to owner equity. When you add these two ratios together they should equal 100%. For perspective the Farm Financial Scorecard states that operations with less than 30% debt are low risk, 30-60% are moderate, and over 60% is high risk.

Debt to Equity measures the amount of borrowed capital used for every dollar of capital. If there is no debt the ratio would be '0' and the numbers can escalate from there. So if the ratio is '200,' then it could be stated that the business has 2 times as much debt as equity.

Keep in mind that there are 21 financial measures ranging from Interest Expense ratios to Rates of Return to Asset Turnover. All can be useful, but I hope to make the basics more understandable. Regardless of accounting principals taken, it is important to measure at the same point each year. This is a lot to absorb in a short blurb, but more information can be found on line at the KSU Ag Manager site or by contacting your local extension office. All can be useful, but I hope to make the basics more understandable.

# 12 Tools for Your Wellness Toolbox in Times of Farm Stress

<p><b>1</b></p> <p>Exercise 20 minutes or more daily (walk, swim, ride a bike, etc.). Physical activity enhances feeling good.</p>	<p>Physical</p>	<p><b>2</b></p> <p>Get a medical checkup with a local health-care provider. Stress can cause or add to physical challenges.</p>	<p><b>3</b></p> <p>Spend 10 minutes to plan your day and priorities. A few minutes of planning reduces stress and helps you stay focused.</p>	<p>Mental</p>	<p><b>4</b></p> <p>Take regular five- to 10-minute breaks in your day to relax and recharge. Doing this multiple times a day renews your energy.</p>
<p><b>5</b></p> <p>Write down three things that you are grateful for daily. Conscious gratitude calms your mood.</p>	<p>Emotional/Spiritual</p>	<p><b>6</b></p> <p>Share concerns with a counselor or other professional. A listening ear helps lift your burdens.</p>	<p><b>7</b></p> <p>Take 15 minutes each day for uninterrupted conversation with a spouse or family member. A few minutes of planning reduces stress and helps you stay focused.</p>	<p>Personal/Relational</p>	<p><b>8</b></p> <p>Get involved or stay connected with a friend or group of friends. Doing this multiple times a day renews your energy.</p>
<p><b>9</b></p> <p>Discuss needs of the farm operation but do not let them occupy all other aspects of life. Plan other daily work tasks to shift your focus.</p>	<p>Work/Professional</p>	<p><b>10</b></p> <p>Seek constructive feedback on your farm operation and ways to grow or improve. Others can share ideas or assist in new ways.</p>	<p><b>11</b></p> <p>Create a family budget and seek to live within your means. This helps give you a sense of financial control.</p>	<p>Financial/Practical</p>	<p><b>12</b></p> <p>Select three healthy habits you will try to practice daily. <b>Start today!</b></p>

## My Wellness Commitment

Circle or list at least three wellness tools you can begin doing today and post this in your home, office or vehicle as a reminder.

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

For more information on wellness tools and farm stress, visit our NDSU Extension website at [www.ag.ndsu.edu/drought/stress-resources](http://www.ag.ndsu.edu/drought/stress-resources)

SEPTEMBER 2017

Sean Brotherson, Ph.D., Family Science Specialist

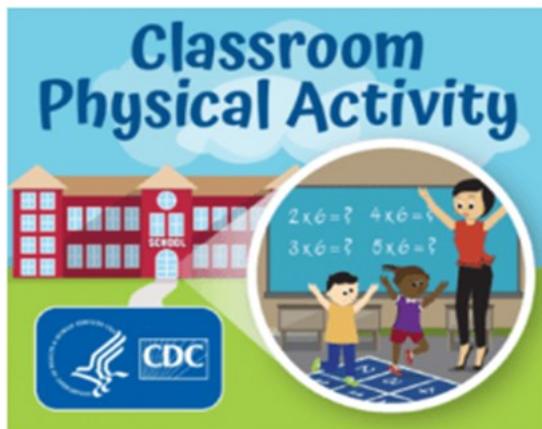
## Promoting Classroom Physical Activity

Posted on November 14, 2018 by Karen Blakeslee

Research has shown that students need physical activity to improve classroom concentration and attention, reduce classroom behavior issues, become more engaged in learning, and above all boost grades.

The Centers for Disease Control and Prevention (CDC) and Springboard to Active Schools has released new educator resources to add physical activity in the classroom each day.

Incorporate physical activity into academic instruction so that there are several activity breaks during the day. Physical activity can be added into all grade levels. These activities can also be used in other organizations such as 4-H and Scouts.



The program has many resources available at [www.cdc.gov/healthyschools/physicalactivity/classroom-pa.htm](http://www.cdc.gov/healthyschools/physicalactivity/classroom-pa.htm).

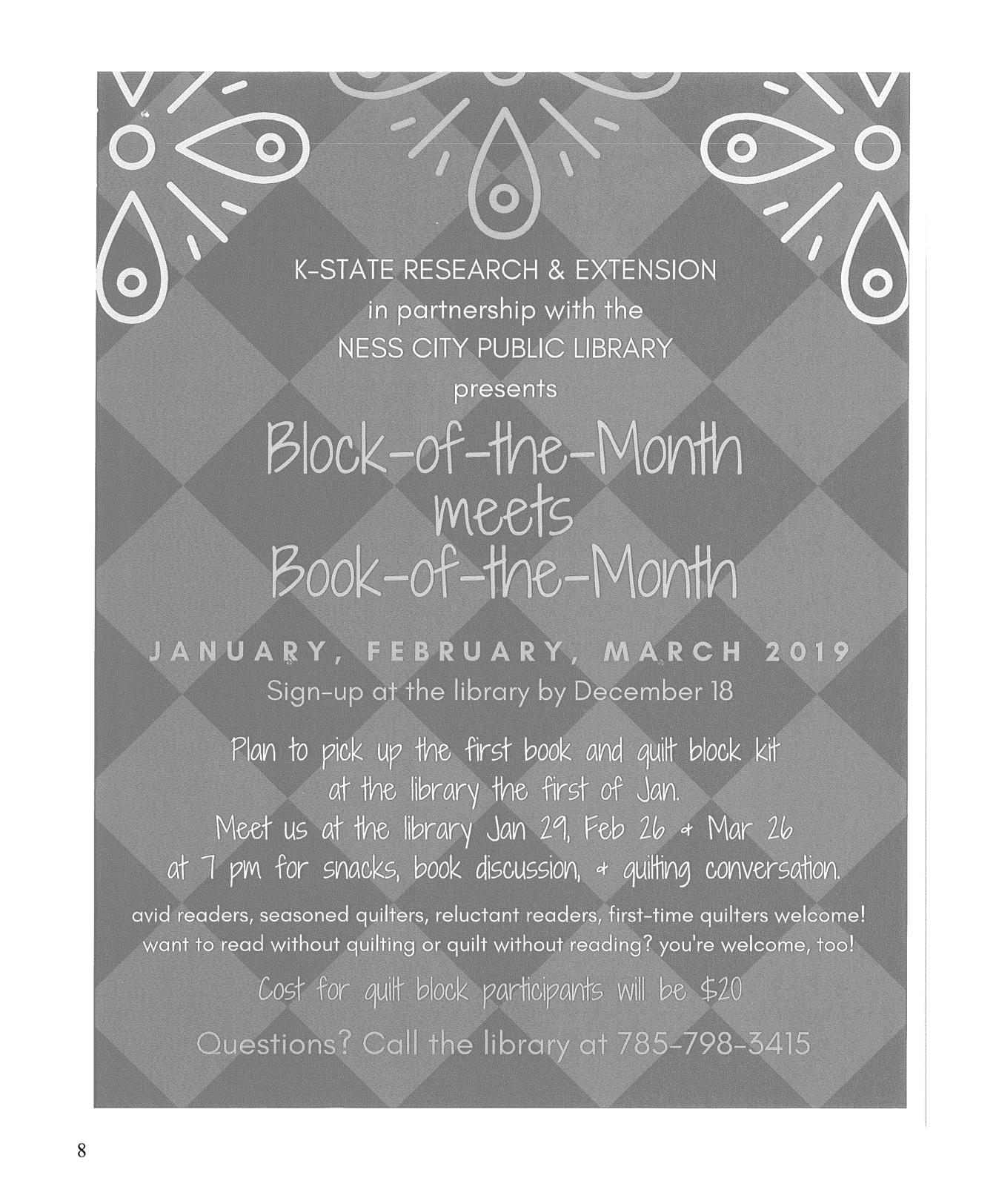
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### **Programming with the Rush County Hospital**

The following programs will be offered from 12-1 in the backroom of the Rush County Extension Office. These are brought to you as a partnership between K-State Research and Extension and the Rush County Hospital. Please bring a brown bag lunch and RSVP the day before.

January 15	What to do when kids are sick, Luann Horchem
February	Everyday Mindfulness, Donna Krug
March 19	Herbs





K-STATE RESEARCH & EXTENSION

in partnership with the  
NESS CITY PUBLIC LIBRARY

presents

Block-of-the-Month  
meets  
Book-of-the-Month

JANUARY, FEBRUARY, MARCH 2019

Sign-up at the library by December 18

Plan to pick up the first book and quilt block kit  
at the library the first of Jan.

Meet us at the library Jan 29, Feb 26 + Mar 26  
at 7 pm for snacks, book discussion, + quilting conversation.

avid readers, seasoned quilters, reluctant readers, first-time quilters welcome!  
want to read without quilting or quilt without reading? you're welcome, too!

Cost for quilt block participants will be \$20

Questions? Call the library at 785-798-3415

## Building Babies Brains – Prime Time for Learning

Our bodies are designed to have different needs at different times.

There's nothing like a cold glass of water when you are really thirsty or getting a full night of sleep when you are exhausted. We also know that people learn some skills more easily at certain ages. School-aged children can be experts at skateboarding after only a few minutes of practice, but grandfathers usually take a little longer. And some adults may never learn how to use a laptop or tablet computer as easily as their children do.



Different areas of the brain control different parts of our lives—the ability to throw a ball, to remain calm under stress, to figure out an algebra problem, or to play the piano. The different parts of the brain, like muscles, become stronger when we use them regularly. We can help (or hinder) the development of children's brains by giving them different kinds of experiences to “exercise” the brain. Children need many types of brain activity, just like they need many types of exercise. If they only run, their leg muscles will grow stronger than their arm muscles. If they only watch TV or play video games and never talk, their brain might prune connections in the part of the brain responsible for speaking.

Research in brain development shows there are certain windows of opportunity, known as sensitive periods, when certain parts of the brain develop most quickly. These windows are prime times for learning certain skills because the brain is ready to build networks of connections in response to what the five senses absorb. Here are some of those prime times and what to expect:

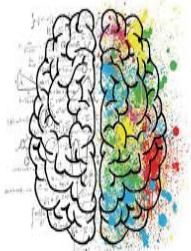
**Visual development: Birth to 12 months.** During this prime time, babies need to see shapes, colors, objects at varying distances, and movement. All of these images help the brain to recognize and organize visual information. Anything that interferes with clear vision, such as cataracts or near-sightedness, should be corrected early so the brain has the best opportunity to build connections for sight.

**Sensory development: birth to 18 months.** Sensory abilities develop early. Babies are born with basic sensory abilities such hearing, taste, and touch. With repeated experience, the brain connections that process sensory information become more complex. Most sensory abilities are completely developed within the first 12 to 18 months of life.

**Language development: birth to 12 years.** Listening to adults talk, sing, and read

increases the baby's vocabulary and teaches him syntax, which is the way that sentences are constructed to make sense.

So what can you do to help your child's brain to continue growing? Remember that early experiences matter. Expose children to new people, places, and things, beginning when they are very young. Talk, read, and sing with your children. These early experiences help strengthen language and build secure attachment. Offer a wide variety of experiences to your children, new experiences don't have to be expensive or difficult. A walk in the park or a chance to play with the pots and pans in the kitchen can be great sensory experiences. Encourage your kids to DO! Do Reading, Do Art, Do Exercise and Do Social Activities.



Experiences don't have to be expensive or difficult. A walk in the park or a chance to play with the pots and pans in the kitchen can be great sensory experiences. Encourage your kids to DO! Do Reading, Do Art, Do Exercise and Do Social Activities.

For more information how you can Build your child's Brain check with your local Extension Office.

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## December/January/February/March 4-H Events

### December

- 14 Lacrosse/Otis Bison 4-H Soup Supper Fundraiser at the Basketball game in Otis
- 15 Foods Cinnamon Roll Workshop
- 15 Horse Learning Event at Utica
- 18 Livestock Judging Workshop – Lacrosse

### January

- 2 Quilting in Lacrosse
- 5 Teen Leaders Workshop
- 21 Quilting in Ness City

### February

- 2 Fair Judges Training place TBD
- 16 4-H Club Days Contest in Lacrosse
- 18 Quilting in Ness

### March

- 2 4-H Regional Club Days in Dodge City
- 11 Quilting in Ness
- 12 Quilting in Rush
- 13 Fiber Arts Day in Great Bend
- 16 NW Area Space Tech Adventure Day
- 23 NW Area Super Saturday Judging, Volunteer Gathering and Project Experiences



## The 4-H Learning Experience

4-H recognizes that learning is something that you do with your whole self, for your whole life, with your family, schools and your community. Learning is not collecting ideas; it is about how you feel, how you see yourself, what you do and who you are with. Learning is an integrated process where the learner, the educator, the physical space and culture all are changed by each other. It's dynamic and complex and that's why it's important to pay attention to innovation in both research on how people learn and the practical wisdom gained from educators and learners creating learning experiences together.

4-H learning is an active process where young people gain understanding, skills, dispositions, identities and new habits of mind through hands on experiences. 4-H Learning is reflective and intentional . 4-H learning is also progressive, with experiences building on each other over time. 4-H learning is social and connected to a larger real world contexts. 4-H Learning provides opportunities for youth to use what they have learned to improve their lives and their communities.

The 4-H Career Pathway consist of allowing 4-H Learning to take place through Exploring, Learning, Practicing and Experiences.

What can you do to help provide 4-H Learning in Walnut Creek District 4-H members LEARN?



Some of the interests that our 4-H Members have are

Foods and Nutrition, Visual Arts, Photography and Livestock, just to mention a few of the top enrolled projects.

- ◆ Would you be willing to help WCD Staff with a hands-on workshop in Bread Baking? Homemade noodles or any other educational food activity
- ◆ Would you be willing to help 4-H Members learn a how to crochet, knit or learn how to embroidery?
- ◆ Do you have livestock that we might come out and look at so that kids, can master Livestock judging?
- ◆ Do you have an excellent environment that kids could practice their photography skills?
- ◆ Do you know of a need in our communities that the 4-H members could put their hands to work, and help make our community a better place?

If you would like to share a couple of hours of your time, or you have an idea that you believe would help our 4-H members grow, we are interested in working with you; to make this experience come to life for our 4-H members. Contact Robyn Deines at [rdeines@ksu.edu](mailto:rdeines@ksu.edu) or call her cell number 785-798-5020.

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