



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

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Ladies Night Out!

Presents:
**Jackie
McClaskey**



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River Valley
District



Dr. McClaskey will be
sharing her agriculture story
and how that shaped her
current position as Kansas
Secretary of Agriculture

**November 6th at
6:00PM**

**Cloud County
Fairgrounds
Concordia, KS
RSVP to Washington
Extension Office
785-325-2121**

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HOLIDAY FOOD SAFETY

Another Holiday Season is just around the corner. From Thanksgiving until the Super Bowl friends and families will be gathering and most of these gatherings will have food. They may be something as simple as finger foods or as elaborate as multiple course meals. No matter how big or small, food safety is always important. Here are some simple things to think about when you are preparing foods for your holiday festivities:

1. Wash your hands frequently. This is the number one way to prevent the spread of germs and bacteria.
2. Use a meat thermometer and cook all meats to the proper temperatures.
3. Keep hot foods hot and cold foods cold. Cold foods should be kept at 40 degrees or lower and hot foods should be kept at 140 degrees or above.



4. The food danger zone is between 40 and 140 degrees. Obviously room temperature is right in the middle of this zone. Foods should not be in this zone for longer than 2 hours. This includes transporting time, so keep that in mind when traveling with food. That also means that left overs should be stored properly immediately after serving.

5. Do not hold leftovers longer than 4 days.

For more detailed information on holiday food safety or food safety in general check out the Foods and Nutrition link on the River Valley Website at <http://www.rivervalley.k-state.edu/foods-health-nutrition/>

FREEZING BREAD DOUGH FOR THE HOLIDAYS

To save time during the busy Holiday Season you may want to consider preparing your bread dough ahead of time and freezing into dough balls to be baked later. The key to doing this is to use a dough with extra yeast because freezing damages yeast.

According to Fleischmann's Yeast, it is best to use dough recipes developed for freezing. These recipes are high in yeast and sugar and low in salt. It is recommended to use bread flour to help maintain the bread's structure. After preparing and kneading the dough, shape and form into rolls or flatten into a disk and wrap airtight. The dough can be frozen for up to four weeks. When ready to use, thaw at room temperature or slowly in the refrigerator. Once thawed, shape, let rise, and bake as directed. You can find more information at: <http://www.breadworld.com/recipes/master-bread-dough> or <http://www.breadworld.com/freezer-Pizza-dough>

WASH YOUR BAGS

While reusable grocery bags are great for the environment, they can be harmful to you if you don't handle them properly. Bacteria including E.coli and other coliform from raw-meat juices can grow in unwashed bags. Laundering can reduce the bacteria level by more than 99%, but unfortunately research shows that few people bother to wash their bags.



The Centers for Disease Control and Prevention recommends machine-washing cloth grocery bags with detergent and scrubbing plastic lined bags with hot soapy water. You can also cut your contamination risk by reserving a bag for raw meat, poultry, and fish and by placing those items into plastic bags first to contain any leaks. Do not keep the dirty bags in your car where the bacteria levels can multiply quickly in the heat.

Consumer Reports On Health Nov. 17, Vol 29, Issue 11

DIET AND EXERCISE LOWER COLORECTAL CANCER RISK

A report released in September 2017 by the American Institute of Cancer Research and the World Cancer Research Fund says that what you eat and how much you move can offer powerful protection against colorectal cancer. The report is based on findings from an analysis of 99 studies that include data on 29 million people.

The report showed that including whole grains in your daily diet reduces your risk of colorectal cancer. Eating approximately three servings of whole grains daily reduced the risk of colorectal cancer by 17 percent.

The report also says that being physically active has a protective effect against colon cancer. Common forms of exercise like using a treadmill or elliptical machine, walking, yard work and even household chores are effective.

Dietary habits that seemed to INCREASE the risk of colorectal cancer included eating processed meats like hot dogs, bacon, and lunch meats, and having two or more alcoholic drinks per day. Being overweight or obese also increases the risk.

Women's Nutrition Connection, Nov 17, Vol. 20, No. 11



Upcoming River Valley Holiday Closings

Friday, November 10 - Veteran's Day

Thursday & Friday, November 23 & 24 - Thanksgiving

GETTING THE MOST FOR YOUR \$\$\$'s

It seems like every time I buy groceries, I spend a little more than the time before and come home with a little less. Although it's most obvious when buying groceries (probably because I buy those so frequently) it's true for many other consumer goods also. In this day and age when consumers want to get the very most out of every dollar, it makes sense to 'shop smart'.

Unit pricing (which is available on many grocery items and states the cost per serving) is very helpful. When unit pricing isn't available, though, determining the best buy is a little more difficult. At first glance it would seem a \$25 coffee maker would be a better buy than one that costs \$40. However, the savvy shopper would want to divide the purchase price by the number of times the item would be used and also consider the features and conveniences of each product. If the coffee maker is going to be used frequently and has "frills" that make life easier, it might be worth the extra dollars. However, if you're purchasing the coffee maker to use only when company stops by, the less expensive pot would probably do.

Obviously, the more an item is used or worn, the lower the cost per use. For a \$500 winter coat you wear 100-150 times per year over five years, the cost is \$.67 to \$1.00 each time it's worn. If you buy a trendy top for \$20 and wear it only three times, the cost per wear is \$6.67. This makes the \$20 trendy top six times more expensive than the \$500 coat!



Items that are used daily do well in cost-per-use analyses. Mattresses, coffee makers, and computer monitors are examples. If you buy a bigger, better computer monitor that costs \$100 more and use it daily for four years, your additional cost per day is 7 cents. However, infrequently used items can get expensive. Figuring cost per use is also a good idea when evaluating entertainment options. How much will that new larger-than-life television set get used? Consider the total cost of using the television. Will you need (want?) access to more channels? Will it entice family members to passively watch it rather than pursuing healthier physical activities? What will be its influence on family communication? What will be its effect on family meals? While today's consumer wants to get the most from each dollar, there are many other factors to consider than just the price.

However, 'cost per use' isn't always a factor to consider. Occasionally, it's okay to splurge. Examples might be special clothing for a once-in-a-lifetime cruise, a wedding gown, a special gift for a special occasion, etc. The key words, though, are 'occasionally' and 'special'. Even special times need to be planned and budgeted for so that there are no surprises down the road.

CHRISTMAS SHOPPING???

ALREADY?

It really isn't too early to begin your Christmas shopping. If that seems too extreme for you, take the first step by making a list of who you will be buying gifts for this year. Next, estimate how much you will be spending on each person.

Once you've totaled your estimates you may be shocked. How will you pay for these gifts? Savings? Current income? Put on a credit card to pay 'later'? Take on extra work so you have extra money?

Take heart. It's not too late to save for the holidays. If you can save \$20-\$25 from each weekly paycheck, or about \$100 a month, you would have more than \$300 'extra' to spend on gifts.

To save \$20-\$25 a week, make some changes in your everyday spending habits. Eliminate running through the drive-through on your way to work for a cup of coffee and breakfast sandwich. Check out your freezer. What foods do you have stashed in the back that you could defrost and prepare for your family? Are there leftovers that are being tossed instead of reheated and eaten? Enlist the help of family members to cut discretionary costs to help stay within your budget.

If Christmas spending looks to be rather bleak this year, let family members know. This might be the year that everyone receives just one gift. Discuss with them what traditions are most important to them and then capitalize on fulfilling what means the most.

By starting to plan now, you can make sure both your family and your budget have a merry Christmas.

WANT IT, NEED IT, GET IT - SLEEP!

Sleep is something we all need....but at times it can be very elusive to achieve!

On Thursday, December 7, River Valley District Extension Agent Patricia Gerhardt will be sharing tips and tricks to get to sleep and stay asleep naturally. Pat will also be discussing what happens in the brain while sleeping, how much sleep most people need, what foods to eat or avoid, and other topics related to sleep.



This free program will be held in the *River Valley District Washington Office meeting room* beginning at 2:00 p.m. Pre-registration is requested by calling either the RVD Extension office in Concordia (785) 243-8185 or Washington (785) 325-2121 by Tuesday, December 5.

MOMS AND THEIR NEEDS

Mom's needs are often the last to be met---after the kids, their dad, grandparents, pets, work, etc. There's just not enough time in the day to get everything done. The running shoes, novel, bath salts, and pedicures just get pushed aside. But now, with the holidays over, it's a good time to stop and check. How can mom's needs be better met?

We all know 'if mama ain't happy, ain't nobody happy'. When mom's stressed, everyone in the home suffers. It's important for mom to take an hour or two for herself. Your family may miss you when you're out of commission for that hour or so---but they'll appreciate a more energetic and positive mom when you return to family life. Mothers usually keep a schedule of where everyone has to be and when. Moms need to include time for themselves on that schedule.

Sleep is another thing that mothers tend to not get enough of. There's no commandment that only mothers can do the laundry, vacuum the house, buy the groceries, cook the meals, etc. Teach others how to do household chores and then, if necessary, relax your standards. There's nothing wrong with kids (and dad) having to find their clean socks out of the laundry basket.

Moms need to have friends too. Can Dad or grandparents take care of the kids while mom has brunch or goes shopping with her girlfriends? When mom returns, the house may be a bit messier and louder, but no one really suffered. Besides, the kids and Dad probably had a really good time and that relationship is stronger.

HOPE WITH HOSPICE

Last month K-State Research & Extension River Valley District sponsored two informative programs on "Understanding Hospice: What You Need to Know" in Belleville and in Clay Center. The District Aging Program Development Committee plans to offer the program in Concordia and Washington next year. Meadowlark Hospice services the four counties in our District and Amy Burr, Director, shared some wisdom about hospice:

Hospice care is available to provide support for patients with life limiting conditions as well as their families. Emphasis is placed on the quality of the time a person may have left to ensure their last moments are spent with dignity, respect, and a degree of independence. For many families, making the choice to use Medicare hospice benefits gives patients the option of remaining at home during their final days. Patients and family are fully involved in the plan of care and making final



decisions. Research from the National Hospice and Palliative Care Organization shows that 25% of deaths occur in the home and that 80% of Americans would prefer to die at home. Hospice is a service that can help people make end of life decisions.

Hospice has social workers, nurses, chaplains, home health aides, and volunteers that make regular visits to support patients and families. Hospice nurses spend time with families in teaching them how to care for a loved one in the home and administer medications. Hospice nurses are available 24 hours a day, 7 days a week to answer questions or to make a visit to assess symptoms.

Hospice care is a holistic approach to providing end of life care. Patients are eligible for Hospice services in a home setting. That setting can be in a person's home, a nursing home, or assisted living. If you are facing a life limiting illness, Hospice encourages you to ask your local healthcare provider or local Hospice about options for end of life care.

WINTERIZING ROSES

Now that the temperatures have been getting colder, it's time to think about preparing your landscape for the winter months. Most shrub roses are hardy to our Kansas winters, but a few types of roses could have problems adjusting to our winters. For example, the hybrid tea roses have certain species in their ancestry that originated in the warm climate of southern China. These roses need protection to survive Kansas winters. One way to help protect your roses is by mounding the soil about eight to ten inches high around each plant. When using soil, bring it in from another location. You do not want to pull from a part that has disease problems. Do not pull it from in-between plants because this can damage the roots or make them more susceptible to the cold.

Mounding is normally done by Thanksgiving. After the ground has frozen, add a 4-inch layer of mulch. The mulch can be made up of straw, leaves or hay for further protection. A small amount of soil may be spread on top of the mulch to keep it in place. Do not add the mulch before the ground freezes or mice may invade and feed on the roses over the winter. The purpose of these coverings is not only to moderate the cold, but also to prevent warm days during the winter or early spring from stimulating growth that is tender to returning cold weather.

If your roses have excessively tall canes they can be pruned to a height of 36 inches or tied together to prevent them from being whipped by strong winter winds. Wind can cause major damage to the crown of the plant by loosening the surrounding soil. Next spring, remove coverings from the crown before new growth starts. Wait until after the ground thaws, as the temperatures are more consistent. If you remove the coverings too soon the tops may begin growing before the roots can provide water to the new growth. If you have any questions feel free to stop by or contact me in the in the Washington office, 785-325-2121 or katesohl@ksu.edu.

2018 MEDICARE PART D PRESCRIPTION PLANS

Time is running out to shop and enroll in a 2018 Medicare Part D Plan. The open enrollment period for Medicare 2018 Part D Prescription Plans began October 15th and will continue until December 7th. A limited number of counseling appointments are available. Lessen the stress in your life by shopping and enrolling now. A weight will be lifted if you get this decision made today.

2018 Part D Prescription Plans in Kansas

Q: How many plans are available?

A: 23 plans are available for prescription drug coverage in Kansas. Premiums for some plans have increased while others have decreased. The cost of plans vary from \$20.40 to \$155.60 a month.

Plans with Coverage in the Gap or Donut Hole

Q: Are there any plans that offer coverage in the gap or donut hole?

A: There are nine plans that offer some coverage for drugs in the gap in 2018. The gap or donut hole starts when the total money spent on your prescriptions from the insurance company and your part equals \$3,750. After reaching that \$3,750 amount, the Medicare beneficiary is responsible for paying **35%** of the cost of **brand name** prescriptions and **44%** of the cost of **generic** prescriptions until he or she pays a total out of pocket of \$5,000 for prescription drug costs. Once you've reached your plan's out-of-pocket limit, you will have "catastrophic coverage." This means that you only pay a 5% coinsurance amount or a small co-payment for each prescription for the rest of the calendar year.

Remember in 2020 there will be no donut hole or coverage gap. Medicare beneficiaries will have a 25% co-pay for brand name prescription and for generics.

Deductible Starts Over in 2018

Q: I had a Part D Prescription Plan in 2017. Does my deductible start over in 2018?

A: Yes. Your deductible will start over in 2018. Your deductible in 2018 may be up to \$405 depending on your prescription plan. When you have met your deductible, your prescription plan will start paying their share toward your prescriptions. Deductibles vary in 2018 from \$0 deductible to \$300 to \$350 to \$405.

Prescription Coverage with Same Company in 2018

Q: I am happy with my Part D Prescription Plan. Do I have to re-enroll?

A: If you are happy with your plan, have read all correspondence that has come from the company so you know what your premium, deductibles, co-payments and formulary is for 2018 and are still pleased with your plan, you do not need to do anything.

Coverage Period

Q: When will my coverage start?

A: If you enroll between October 15 and December 7, 2017, your coverage will begin January 1, 2018. This is the open enrollment time and the only time of the year that a Medicare beneficiary can change to a different plan unless there is a circumstance of a special enrollment period.

Selecting Plans

Q: Which plan should I choose?

A: Choosing a plan is very much an individual decision which will need to be based on a number of factors including cost, convenience, the medications that you take and which plans will be accepted at your preferred pharmacy. Now is the time to comparison shop.

Help Available

Q: Where is help available?

A: Unbiased assistance is available by a SHICK, Senior Health Insurance Counseling for Kansas, Counselors in your area. Counseling is available at River Valley District K-State Research Offices in Belleville, Clay Center, Concordia, and Washington. SHICK Counselors are helping at some libraries and Senior Centers too. A listing of area SHICK Counselors assisting Medicare beneficiaries during the enrollment period is available in the District Extension Offices located in the basements of the courthouses in Belleville, Concordia, and Washington. Come by 322 Grant Avenue in Clay Center, or call the Extension Offices, Belleville (785-527-5084), Clay Center (785-632-5335), Concordia (785-243-8185) or Washington (785-325-2121).

DISTRICT PART D PRESCRIPTION DRUG ENROLLMENT EVENTS

Belleville Public Library-November 13

Five SHICK Counselors are available for appointments. Call the Belleville District Extension Office at 785-527-5084 for an appointment.

Clay Center Office- November 16 & 30, and December 1

Five SHICK Counselors are available for appointments. Call the Clay Center Extension Office at 785-632-5335 for an appointment.

Concordia Extension Office- November 14

Three SHICK Counselors are available for appointments. Call the Concordia Extension Office at 785-243-8185 for an appointment.

Karen Mayse, SHICK Counselor from the North Central-Flint Hills Area Agency on Aging, will be one of the counselors at these enrollment events. Thanks to Karen for her coordination and assistance to District SHICK Counselors.

The September Extension Newsletter had a listing of all SHICK Counseling dates available in the River Valley District. Ready, set, shop and enroll in a Medicare Part D Plan now. Call for an appointment today!

EXTRA HELP FOR MEDICARE PRESCRIPTION DRUGS

Do you qualify for Extra Help? If so, this means your drug plan premium will be zero or reduced. Co-payments for drugs will be small with the amount determined by the percentage of Extra Help you qualify for. Also, you will have no gap (donut hole) in drug coverage. You must be under both the income and asset limits for 2018 to qualify for extra help.

INCOME:

Single: Maximum Limit \$18,096 a year or \$1,508 a month.

Married: Maximum \$24,360 a year or \$2,030 a month.

Income includes Social Security before deductions, retirement, farm, rental, etc.

ASSETS:

Single: Under \$13,820

Married: Under \$27,600

Example of assets include money in the bank, IRAs, CDs, farm land, (not attached to home), rental property. Assets that do not count: Home, vehicle, and personal possessions.

Apply online at www.socialsecurity.gov, or at the Social Security office or ask for assistance from a SHICK Counselor. A Medicare beneficiary can apply for Extra Help at any time during the year. After applying for Extra Help, watch for your approval letter from Social Security. Once approved for Extra Help, you can change drug plans during the year to possibly get a plan with no premium.

PART D PLANS \$0 MONTHLY PREMIUM FULL EXTRA HELP

There are four Part D plans in 2018 that are a \$0 monthly premium if a person is classified as receiving full extra help. Even with partial extra help, a Medicare beneficiary will pay a lower premium when enrolled in one of these plans.

Plans with a \$0 monthly premium with full extra help are:

Aetna Medicare Rx Saver

Humana Preferred Rx Plan

SilverScript Choice

Wellcare Classic

A SHICK counselor can assist you in getting enrolled.

Reference to any specific commercial products, process, service, manufacturer, or company does not constitute its endorsement or recommendation.

MEDICARE ADVANTAGE PLANS PART C

A Medicare Advantage Plan, like an HMO or PPO, is another way to get your Medicare coverage. Often the Medicare beneficiary pays more out of pocket for health care services if they have an Advantage Plan. There is a maximum out of pocket limit that a member pays for medical services. A person is limited to certain network hospitals and doctors who accept the specific Plan. Health care providers can join or leave a Plan's provider network anytime during the year. Advantage Plans are not standardized so they vary among benefits with different companies.

Advantage Plans

Q: My local hospital does not accept my Advantage Plan anymore. When can I drop my Advantage Plan with a Drug Plan and go back to Original Medicare and enroll in a Supplement Plan?

A: You can drop your Advantage Plan and go back to Original Medicare from now through December 7th. Before you drop your Advantage Plan, shop for a Supplement Plan. In most cases you will have to complete a health survey and be approved before enrolling in a Supplement Plan. If one company does not accept you, try another Supplement Company. Wait to dis-enroll from your Advantage Plan till you have actually purchased a Supplement policy. Plus, you would want to shop and enroll in a Medicare Part D Plan by December 7th. The Supplement policy and Part D Plan will be effective January 1st.

FALL YARD CLEAN-UP

It's that time of year again when leaves are falling from deciduous trees. Now is a good time to stop and think about options for handling the leaf litter. Although a scattering of leaves won't harm the lawn, the excessive cover of leaves for an extended period will prevent sunlight from reaching the turfgrass causing the grass to be unable to make the carbohydrates needed to survive the winter.

There are other options for dealing with the fallen leaves rather than bagging them up and putting them out for the trash collector. Composting is a great way to handle the refuse. Compost can then be used in the vegetable garden and flowerbeds. If you do not compost, you can mow leaves with a mulching mower and let shredded leaves filter into the turf canopy. Mowing is often most effective when the leaves aren't too thick.

While you are working to keep the leaves from piling up on your turf, you can also decide what needs to be cleaned-up in your flowerbeds.

Fall is traditionally a time for cleaning up flowerbeds. Normally, we recommend cutting down dead stems to help control insect and disease problems. But, with herbaceous perennials that have been pest free, you might want to consider leaving some to provide winter interest to your garden. For example, ornamental grasses can be attractive even during the winter months. Those near structures like your house, or sheds should be cut to the ground because when they get dry they could be a fire hazard. Perennials with evergreen or semi-evergreen foliage can provide color and structure.

Foliage can be left for a few other reasons as well. For instance, foliage left on semi-hardy plants will act as mulch to protect from harsh winter winds and help to ensure overwintering of the plant's crowns. Another reason to leave some foliage in your beds is because of wildlife. Birds will eat seeds from the perennials, and others will use the plants as shelter. This fall take the time to look around your yard and see what you can do to prepare your landscape for the winter months. 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

USDA RURAL DEVELOPMENT FINANCING COMMUNITIES & BUSINESSES

Jessica Bowser, USDA Rural Development Kansas provides the following information on what is available through the USDA Rural Development Program. The USDA Rural Development Mission is to help improve the economy and quality of life in rural America. They achieve this mission through the over forty loan and grant programs that are offered under four main categories: Business Programs, Community Programs, Housing Programs, and Utilities Programs.

We are not talking small change here, as over \$315 million was invested in Kansas in 2016. Did we get our share here in the River Valley District?

Value Added Producer Grants – USDA offers grants to producers that enable them to develop and market value-added products or local foods. These next rounds of grants are due at the end of January and producers wishing to apply should act quickly and take advantage of the grant writing assistance available through the USDA state offices. These grants can be used to develop new product lines from raw ag products or expand a market for an established product. Producers can apply for working capital grants up to \$250,000 or planning grants up to \$75,000. Those eligible are independent producers, ag producer groups, farm or ranch cooperatives, or majority-controlled producer-based business ventures.

Rural Energy for America – USDA offers loan guarantees and grants for businesses and ag producers to purchase, install or construct renewable energy systems or to make energy efficiency improvements. The projects could be solar, geothermal, or wind projects. The target is projects that are under \$20,000 for eligible ag producers or rural small businesses. The grant terms for renewable energy projects are \$2,500 minimum and \$500,000 maximum while the energy efficiency projects can range from \$1,500 to \$250,000.

Community Facilities – This program is designed to enhance or improve essential community services and/or facilities in communities of under 20,000 population. They offer direct loans, loan guarantees, and grants for vital community infrastructure; community facilities and services; or utilities, healthcare, emergency services and equipment, and daycare for example. Again, no grant-writer is needed as the USDA staff will assist communities in developing the grant application. Eligible entities are public bodies such as county, city, or special districts; Not-for-Profit Organizations; and Federally recognized Indian Tribes. Applications are accepted year-round and there is no application fee to submit an application.

Water and Environmental Programs – are available for communities under 10,000 population to provide loans, grants, and guarantees for water and environmental services. Borrowers are typically public bodies such as cities but could also be not-for-profit entities as well.

Housing Programs – are designed to help those living in rural areas with safe and affordable housing. The programs can be for single family housing purchase mortgages or home repairs or grants. These are generally for areas of under 35,000 population. The program is also available for multi-family housing. These may be housing preservation grants, farm labor housing grants, or rental assistance for families, the elderly, or disabled residents.

For more information or assistance contact the State office in Topeka at 785-271-2700 or area offices in Hays (785-628-3081, Ext 4), Iola (620-365-2901, Ext 4) or Newton (316-283-0370, Ext 4).

There are monies available so we should work to take advantage of those right here in NC Kansas.

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“2017-2018 UP-COMING MEETINGS & EVENTS”**

DATE	TIME	PROGRAM	LOCATION
Oct.15-Dec.7		Medicare Part D Enrollment	
Nov. 6	6pm	Ladies Night Out: Jackie McClaskey	Concordia-Fairgrounds
Nov. 10		RVD Offices Closed for Veteran’s Day	
Nov. 16	8:00-5pm	KSU Swine Day	Manhattan-KSU Alumni Center
Nov. 23 & 24		RVD Offices Closed for Thanksgiving	
Dec. 7	2pm	“Want It, Need It, Get It—Sleep!”	Washington-Extension Office Meeting Room
Dec. 19	8:30-3:30pm	Farming for the Future	Salina-Webster Conference Center-2601 N. Ohio
Jan. 9	7-9pm	RVED Lease Workshop	Washington
Jan. 30	9:30-3:30pm	Grant Writing Workshop	TBD
Feb. 6, 13, 20, 27	11-1pm	Board Leadership Series	TBD