READY, SET, ENTER EXHIBITS AT THE COUNTY FAIR

Time is ticking to get your exhibits ready for the County Fair. Walking through the fair buildings sometimes a comment is heard that the person has a better entry at home. Now is your golden opportunity to prepare and enter one or more exhibits.

The four District Fairs are in July and August. Plan to attend one or more of the District Fairs. There is something for every person to enjoy. Check at your local District Extension Office for a fair book listing all the exhibits for 4-H and Open Class. Watch several of the exhibits being judged. Visit with family and friends. Participate in the many events at the Fair. There is something for everyone at the County Fair!

The District Fair dates are:

Washington County Fair
Clay County Free Fair
Cloud County Fair
North Central Kansas Free Fair

The Kansas State Fair is September 11-20, 2015 in Hutchinson.

MAGICIAN TO PERFORM

Watch Magic and Enjoy Comedy! Invite Your Young Friends and Older Friends, Children & Grandchildren!

Come to the Adam White Magical Performance

Intergenerational Program

Friday, July 31

1:30-3:00 pm

Apollo Towers Dining Hall

330 West Court Street

Clay Center

No Cost

Snacks Provided

Young and older members of the audience will have a short sharing time during the program. Parking is available on the west and north side of the building.

Sponsored by the River Valley Extension District, K-State Research & Extension, and Clay County Wellness Council through a grant by the Clay County Task Force.

<u>July 2015</u> Volume 10 #7

BELLEVILLE OFFICE

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

CLAY CENTER OFFICE

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

CONCORDIA OFFICE

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

WASHINGTON OFFICE

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

Check us out on the Web at: www.rivervalley.ksu.edu

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WORKSHOPS FOR INDIVIDUALS NEW TO MEDICARE

Do you have questions about Medicare? All men and women in the area who are nearing age 65 or soon to qualify due to a disability or who are helping family members with insurance and financial matters will find this program beneficial. Medicare eligibility, how and when to apply, what is covered in Medicare and how to fill the gaps will be discussed. Programs will be explained that are available to assist low income individuals and how to watch for Medicare fraud.

Discover answers to your questions at two upcoming Medicare Basics Workshop in the District:

Washington

Thursday, August 6 6:00—8:00 pm Good Shepherd Lutheran Church 200 W. 4th St.

SHICK Instructors: Judy Uphoff, Belleville Deanna Turner, Clay Center

Pre-register by Friday, July 31st to River Valley District—Washington Office at 785-325-2121

Judy and Deanna are Senior Health Insurance Counseling for Kansas Counselors or SHICK Counselors and help people throughout the year with their Medicare and health insurance needs so they can make informed decisions. Please pre-register so we have enough materials. The program is sponsored by River Valley District K-State Research and Extension.

Belleville

Tuesday, September 1 6:00—8:00 pm Belleville Public Library Meeting Room 1327 19th St. SHICK Instructors:

> Judy Uphoff, Belleville Deanna Turner, Clay Center Marsha Rogers, Manhattan

Marsha Rogers, from the Manhattan North Central-Flint Hills Area Agency on Aging, Judy Uphoff, and Deanna Turner will present the Belleville program. The library is in the same block as the courthouse located in the southeast corner.

Please pre-register if you are interested in attending this program by calling 800-432-2703 at the Area Agency on Aging or call the River Valley District—Belleville Office at 785-527-5084. Participants can e-mail Marsha at <u>marshar@ncfhaaa.com</u> to register or Deanna Turner at <u>dturner@ksu.edu</u> Parking is available in the front of the library.

Bring a friend or family member with you. Everyone is invited!

MEDICARE APPOINTMENTS

Medicare appointment dates at the River Valley District-Washington Office will be on these upcoming Wednesdays: August 5, September 9, and October 7. Call the Washington Office at 785-325-2121 to schedule an appointment.

MEDICARE CELBRATES 50 YEARS

Medicare will celebrate 50 years on July 30, 2015. Since it was signed into law, Medicare has provided guaranteed health benefits to millions of older adults and people with disabilities. Today, 54 million Americans and their families rely on Medicare for basic health and economic security. This landmark anniversary represents an important opportunity to celebrate the undeniable successes of the Medicare program. It is also an excellent chance to look forward and explore how policymakers can make the Medicare program even better over the next 50 years.

SUMMER MONEY SAVING TIPS

*Lower your cost & improve cooling by changing the filter and vacuuming the coils on your air conditioner.

*Vacuum the coils on your refrigerator too, for better running efficiency. It is amazing how much dirt and pet hair can get on the coils over a period of time.

SENIORS NEED TO DRINK **PLENTY OF WATER**

Dehydration is a common reason that older Americans end up in the hospital. Seniors have less of a natural quench for thirst and have to make an effort to drink enough water. It does not take much to become dehydrated.

Follow these ways to get enough water.

- 1. Freeze 100% juice in ice cube trays. Add it to plain water for a kick of fruit juice flavor for less sugar and calories than a full glass of juice.
- 2. Put cut up fruit in a large pitcher of / water in the refrigerator – it only takes a small amount of fruit (think one sliced lemon or lime) to flavor a large container of water. Drink



the pitcher by the end of the day. Drinking the water in a clear glass where you can see the fruit may make it more appealing.

3. Make water as easy to grab as a juice box by keeping reusable bottles in the fridge where they are easy to grab. Drinking a bottle of water while walking will quench your thirst while exercising on a warm day.



EXTENSION FLOWER TRIAL OPEN HOUSES

The River Valley Extension District participates in the K-State Research and Extension Flower Trials with plots planted at many locations throughout the district. Join us for an educational event as we rate the flowers and discuss uses of a variety of flowers in the home landscape.

Wednesday, August 26

6:00—7:00 pm 7:30—8:30 pm	Dettmer Park, Green Extension Office, Clay Center
Thursday, August 27	
6·00—7·00 nm	Courthouse Concordia

6:00—7:00 pm

7:30—8:30 pm

Courthouse, Concordia Community Garden, Belleville

For more information contact John Forshee.

2015 SUNFLOWER FAIR

Celebrate at This Premier Health & Wellness Day

Tuesday, September 22 8:00 am to 4:00 pm **Salina Bicentennial Center Pre-Registration: \$20** Call 1-800-432-2703

Put this event on your fall calendar. Enjoy this educational and fun day. Hear interesting speakers who provide helpful information to assist you. Gain knowledge of programs and services available from vendors. Meet friends new and old. The Sunflower Fair will celebrate the 50th Anniversaries of the older American Act and Medicare.

The North Central-Flint Hills Area Agency on Aging planned the Sunflower Fair open to all interested men and women. It is always an inspiring day. Formerly this was called The Senior Fair. More information will be available at a later date. Plan to attend! Lunch and snacks are provided.

FUN FAMILY COOKING

Parents, grandparents, and caregivers play a big role in what kids think and do. If your child sees you making healthy food choices then they are more likely to do the same. Working with your child in the kitchen helps them learn important food preparation skills and also teaches them healthy eating.

If you are looking for some good, healthy, and quick meal ideas to make with your family you may want to check out the National Institutes of Health website. Here you can download free recipes for more then 60 healthy family meal ideas. Recipes include foods like oatmeal pecan waffles, pita pizza, barbeque chicken, and oven French fries. For more food ideas go to www.nhlbi.nih.gov/health/educational/wecan/eat-right/

3 fun-family-recipes.htm

CHANGES COULD HELP BOOST CREDIT SCORES

Your credit score, which is mainly based on your history of repaying loans, can determine your ability to borrow money and how much you will pay for it. Here is good news for some consumers: Your score may improve as a result of changes in how credit reports and scores are compiled.

In one development, FICO, a company that provides software used to produce many consumer credit scores, announced in August 2014 that unpaid medical debt will not have as big an impact on the new version of its most popular credit score.

The Consumer Financial Protection Bureau (CFPB) announced in December 2014, that it will require the major consumer reporting agencies to provide regular accuracy reports to the Bureau on how disputes from consumers are being handled. The CFPB said medical debt in particular is a source of numerous complaints because the billing process can be complicated and confusing to consumers. The CFPB noted that the accuracy reports will help it hold credit reporting companies accountable for ensuring that erroneous information does not damage a consumer's credit score.

Separately, the nation's three major credit reporting agencies — Equifax, Experian, and TransUnion — are taking steps that could help some consumers raise their scores. For example, they committed to conduct a more thorough review of documents provided by a consumer who is disputing information in a credit report. Also, they are clarifying how consumers can appeal the decision that the credit reporting company makes. In addition, medical debts will not appear on credit reports until they are at least 180 days past due.

These changes may help raise some consumers' credit scores and reduce their borrowing costs. In general, though, to build or maintain a good credit score, consumers need to manage their money carefully, and that includes using caution when taking on additional debt.

Here are reminders from FDIC Consumer News about how to achieve and maintain good credit scores:

Be cautious with how much you borrow: Credit scores are generally higher for consumers who do not "max out" or otherwise use a large share of their available credit. Being careless about borrowing money can lead to debt overload. Filing for bankrupt-cy harms your credit score and can remain on your credit report for 10 years.

Always make your payments on time: Whether it's your phone bill, utility bill, car loan, or credit card, pay at least the minimum due, and pay it on time. Payments that are 30 days late may start lowering your credit score. Set up automatic payments to help you make the due dates.

Check your credit report regularly: Erroneous or outdated information on your report or fraudulent information can hurt your credit score. The Fair Credit Reporting Act gives you the right to dispute information on your credit report and have corrections made. Many people don't check their credit reports. It's better to find errors and get them corrected, since your credit report is used for many decisions, such as when an employer is making hiring decisions or when you are applying to rent an apartment.

By law, consumers are entitled to receive a free credit report every 12 months. Take advantage of getting your free credit reports. To request your free credit reports from each of the three major credit reporting agencies, go to <u>AnnualCreditReport.com</u> or call toll-free 1-877-322-8228. If you have not been on the web site lately, it has changed. Some people prefer to space out their credit reports requesting a report from a different credit reporting company every four months.

Reference to any specific commercial products, process, service, manufacturer, or company does not constitute its endorsement or recommendation. Paid for by Kansas State University.

FDIC Consumer News Spring 2015

CAN THE FOOD CHANNEL MAKE YOU FAT?

Do you love to watch the Food Network or other cooking shows? Do you like to try to recreate their recipes at home? If so, there is a chance that your waistline may be expanding. A recent study published in the journal Appetite showed that women who got their recipes from TV cooking programs and cooked from scratch weighed an average 11 pounds more than those who watched the show but did not try to make the foods from the show. Cornell University surveyed 500 women (ages 20 to 35) about where they learned about food and recipes and how often they cooked from scratch. Those who watched cooking shows and frequently cooked from scratch weighed about 12 more pounds on average than those who did not watch cooking shows. Those who cooked after watching the shows also had a higher BMI (Body Mass Index) than those who didn't watch. This finding is somewhat unusual as most of the time research shows that people who cook from scratch are healthier and less likely to be overweight. Researchers think that maybe watching the celebrity chefs create indulgent dishes makes people feel that these foods are the "norm" for most people when really they are not. Next time you turn on the Food Channel you may want to think twice before recreating that dish in your own kitchen.

SURPRISING SOURCES OF SUGAR

There has been a lot of talk in the news lately about trying to limit added sugar in our diets. Experts recommend not having more than 10% of your daily calories come from sugar. In a typical 2000 calorie /day diet that means only 51 grams of sugar a day. Currently, the average American consumes 475 calories a day from sugar alone which is 123 grams. As you can see most Americans consume much more sugar than they should. Nutrition experts focus on reducing sugar intake because most of the time the sugar comes with no added nutrients, just extra calories. Most people recognize foods like pop, desserts, and candy but sometimes you can find high amounts of added sugar in foods you would least expect it. Here is a list of foods to be leery of if you are trying to limit sugar in your diet. Tomato sauces such as spaghetti sauce, barbecue sauces, and ketchup. You may want to consider making your own even if you start with canned tomato paste or sauces you will still be making a product with much lower sugar content. Salad dressings even the reduced fat kinds are high in sugar. Making your own vinaigrette with healthy oils, vinegar and spices is a better alternative. Cereals even the ones you typically think of as healthy like oat bran or granola can be very high in added sugar. Make sure you check nutrition labels closely and make sure the other nutrients are worth the sugar. Granola bars and trail mix bars can contain lots of hidden sugar. Once again by making your own you can control the sugar that goes into them. As you can see, processed and ready to eat foods tend to be much higher in sugar than those foods cooked from scratch. By making your own you are in charge of what goes into vour foods.

WHAT DO THE TERMS ON THE LABEL REALLY MEAN?

Going to the grocery store can be overwhelming when you start trying to decipher the words and phrases on the packages. What do they mean? Are they accurate? Can you trust them? Some packaging terms are regulated by the government while others aren't. It's important to know that there are two different government agencies that are involved with food labeling. The FDA oversees labeling of packaged foods and seafood, while the USDA oversees fresh produce, meat, poultry and dairy foods. However, any product that is labeled "organic" must meet standards set by the USDA.

Here are some primary guidelines set by the FDA for some nutrients that you may be looking for on the labels.

Calories: A product must have 5 calories or less to claim to be "calorie free" or "zero calorie". It cannot contain more than 40 calories to be labeled "low calorie". The term "reduced" can only be used if the food contains 25% fewer calories per serving then the ordinary version of the food. "Light" or "Lite" foods must also contain fewer calories then the original version but there is not a set percentage of how much fewer.

Total Fat: "Fat Free" products cannot have any ingredient that is a fat and no more than 0.5 grams of fat per serving. "Low Fat" foods can only have a maximum of 3 grams per serving. "Reduced Fat" means at least 25% less fat than in similar non-reduced fat products.

Sodium: "Sodium or Salt Free" means less than 5 milligrams per serving. "Lower" means 140 milligrams or less per serving. "Very Low Sodium" means 35 milligrams or less per serving. "Reduced" means 25% less than the regular similar product.

Sugars: "Sugar Free" products contain less than 0.5 gram of sugars per serving and no ingredient that is generally considered a sugar, like honey, high fructose corn syrup, or dextrose can be added. The term "low sugar" is not defined and cannot legally be used. "Reduced" means 25% less sugar than in the regular product. "No Added Sugars" or "Without Added Sugars" can be used if no sugar was added in the processing but they do not mean that the product is sugar free.

Meat: "Lean" meat has less than 10 grams of total fat, 4.5 grams or less of saturated fat and fewer than 95 milligrams of cholesterol in a 3.5 ounce portion. "Extra Lean" means no more than 5 grams of total fat, 2 grams of saturated fat and 95 milligrams of cholesterol.

Some other terms you may have wondered about include:

High or **Rich In** or **Excellent Source Of :** Must contain at least 20% of the Daily Value (DV) of the nutrient per serving. **Good Source** or **Contains** or **Provides:** Must deliver at least 10% of the Daily Value per serving.

The term **Healthy** is even defined. The food must be low in total fat, low in saturated fat, low in sodium, and contain at least 10% of the Daily Value per serving for Vitamin A, Vitamin C, calcium, iron, protein, or dietary fiber.

Food manufacturers want to sell their products so being aware of what the terms on the label mean can help you make a more informed choice when purchasing food to feed your family.

⁵ Tufts University Health and Nutrition Letter June 2015

CEDAR-APPLE RUST SHOWING UP ON TREES

The cool, wet weather that we have experienced this spring has created prime conditions for many fungal diseases. Cedar -Apple Rust is a common fungal disease that spends part of its life on a host such as apple, flowering crab, or hawthorn trees and the other part on species of Juniperus such as eastern red cedar. These fungi can be identified easily in late spring by bright orange spots 1/8 to 1/4 inch in diameter appearing on the tops of apple, crab apple, and hawthorn leaves. Trees infected with rust may drop their leaves during the summer and can produce deformed fruit, or even abort all of its fruit before harvest. This will weaken the tree for the following growing season and make it more susceptible to other diseases. The rust over winters in reddish-brown, $\frac{1}{2}$ "-2" diameter woody galls on junipers, its alternate host. In April through May, the galls produce orange gelatinous tendrils about one inch long that are easy to spot during rainy weather. This fungus may be unsightly on junipers but generally doesn't cause any serious damage, and fungicide controls are not recommended.

There are a few actions that can be taken to control cedarapple rust on your trees. Initially, when planting susceptible trees avoid placement next to junipers. Secondly, fungicides can be applied in early April to prevent and control rust infection, with follow-up applications occurring every seven to ten days until the end of May. Chemicals that are effective in controlling this disease are triforine (Funginex, labeled for apples only), propiconazole (Banner, Funginol RTS, Infuse Systemic Disease Control, Fertilome Liquid Systemic Fungicide), chlorothalonil (Daconil 2787, crabapple only), myclobutanil (Immunox, Eagle, Systhane, Rally) and triadimefon (Bayleton, Green Light Fung-Away). Be sure to read and follow all label application and safety instructions for best results and your own safety.

One last way to avoid fighting this disease each spring is to plant varieties of trees that are resistant to Cedar-Apple Rust.

For more information on Cedar Apple Rust, go to <u>http://</u><u>www.hfrr.ksu.edu/doc1603.ashx</u> to find a publication entitled "Cedar-Apple Rust And Related Rust Diseases".

CONTROL WHITE GRUBS IN LAWNS

One of the most common grub pests of turf-grass in Kansas is the larval form of the chafer beetle, also known as the annual white grub. Adult chafer beetles emerge from the soil for mating in June and then the female returns to the soil to deposit her eggs. In a few weeks, larvae hatch and develop rapidly, feeding on grass roots until temperatures decline in the fall. By this time the grubs are full size and burrow deep into the soil to over-winter, only to re-emerge as adults the following spring. Larval feeding may go unnoticed until September or October when ravenous grubs feed heavily on grass roots. Lawns that are dry, under fertilized, or competing with weeds may show more distress from white grub damage than an otherwise healthy lawn. Check your lawn often looking for grass that is dry or wilted, slowly thinning, or abnormally colored patches near dark, healthy turf. If grubs are the culprit of damage in the lawn, then grass can easily be rolled back to expose the larva. Another clue to the presence of white grubs is holes made by foraging skunks and raccoons appearing in the lawn. If any of these symptoms occur, apply insecticides for grub control to the affected area.

If a lush, pristine lawn is your goal then preventative measures must be taken. Take note that if grub populations are low in your lawn, systemic insecticides may be unnecessary. Instead, apply short-acting contact insecticides in Kansas between August 10th and August 20th such as products containing active ingredients carbaryl and trichlorfon. Other insecticides that are systemic and have more lasting effects and flexibility in application dates have active ingredients imidacloprid , chlorantraniliprole, clothianidin, thiamethoxam, and halofenozide. These systemic insecticides should be applied between mid June and late July on Kansas lawns for maximum effectiveness. Allow ten days to assess the effectiveness of the insecticidal treatment.

In addition to timing, insecticide application is most effective when the lawn is watered before and after treatment and when any organic material on the surface of the lawn is raked up or pierced with a verti-slicer or core/plug aerator to allow full insecticidal penetration into the grub's feeding zone. Study product labels for maximum grub control and safety. To find more information go to KSRE bulletin #MF2635 entitled "Annual White Grubs in Turf".

TREE CARE AFTER THE STORM PUBLIC INFORMATIONAL MEETING & FOLLOW-UP VISITS

North Central Kansas experienced a number of strong storms this spring that resulted in damage to homes and trees.

Families are often overwhelmed at times like these and so unless safety concerns dictate otherwise it is best to just clean up the debris and then assess damage to trees at a later date. That later date has arrived and so the River Valley Extension District will be hosting a:

Tree Care After the Storm: Public Informational Meeting Thursday, August 20, 7:00 pm — 8:30 pm NESIKA Energy LLC Meeting Room Scandia, KS

Kim Bomberger, District Community Forester, Kansas Forest Service will be in the River Valley District that day working with a number of communities on tree issues and will be on hand to present the program.

John Forshee, River Valley District Director/Horticulture has set aside Friday, August 21 for individual home visits in the storm-damaged area. To set up a individual visit call the RVED-CY Office, 785-632-5335 or email jforshee@ksu.edu.

6 No registration is required to attend the meeting in Scandia.

GARDENER'S GOLD: COMPOST!

Compost is comprised of both decomposing organic material and the microscopic organisms that break down these materials. This gradual breakdown releases nutrients at a rate that plants can use over a period of time.

There are huge benefits to adding compost to your gardens! Compost contains all the nutrients that your plants need for healthy growth since it is made up of decomposed plant matter and herbivore waste. It will improve your garden's soil structure and ability to hold water, making it a more hospitable environment for your plants to flourish. One very important benefit of compost, and perhaps most underappreciated, is its provision of food for legions of soil organisms whose presence is necessary for a living and thriving soil life. These organisms help aerate the soil and improve the soil structure.

Composting is a natural process that occurs in nature and can be sped up with proper practices and conditions. Making a suitable environment for microbial growth is imperative when composting. A healthy compost pile needs nitrogen rich ingredients, carbon rich ingredients, moisture, and air circulation in order to function properly.

All natural compost-able materials can be separated into two categories, green matter and brown matter. Green matter is high in nitrogen and would be considered any fresh or wilted plant material such as grass clippings and kitchen scraps. Brown matter is high in carbon content and would be any dried out plant material like straw, hay, chopped up corn stalks/ bean residue, and leaf litter (in moderation). For optimal decomposition, a ratio of 30 parts brown to one part green is recommended. Under ideal conditions the temperature inside of the pile should reach up to 150 to 160 degrees, killing weed seeds and harmful diseases and should be ready to add to the garden in 4-6 months. There are some items that should NOT be added to your compost pile such as, plants that have already gone to seed, diseased plants, manure that did not come from a herbivore, ashes, and meat/ dairy products.

To start your own compost pile, you will need to make an enclosure of some kind using wire fencing, pallets, straw bales, wood slat fencing, blocks/ bricks, or whatever else you are able to construct. A structure 5' by 5' is generally a large enough compost bin for most families. Layer brown materials with green materials at the 30:1 ratio and add moisture to the pile until it feels damp, but not soggy. If desired, add some rich soil or compost to your new pile to inoculate it with microorganisms giving it a jump-start. Over time as the pile shrinks, use a pitchfork to turn it and mix it up. This fluffs up the pile and allows air to reach all areas, allowing the microbes and bacteria to breathe.

If your compost pile has an unpleasant odor, then it may need to be turned in order to allow good aeration. If it is too wet, then add more brown materials and possibly a tarp if it has been an especially rainy season.

To find more information on composting go to KSRE bulletin #1053 entitled "Making and Using Compost At Home".

GET MORE OUT OF YOUR GARDEN: FALL GARDENING MEETING

Find out how to keep winter at bay and extend your growing season with a wide selection of garden crops and growing techniques! Join us for a fall gardening programs where we will talk briefly about when to start plants for fall and winter harvest, cold frames, hot beds, benefits of mulching, frost protection, and high tunnels.

Refreshments will be provided and the evening will end with door prizes.

The free events are open to the public and will be put on by the K-State Research g and Extension, River Valley District.



*Wednesday, July 8th, First National Bank, Washington *Wednesday, July 22, 4-H Conf. Center, Clay Center *Monday, July 27th, Courthouse Mtg. Room, Concordia All programs are 6:00 to 7:30 in the evening.

For more information, contact Aimee Wegescheide at <u>rvedhort@gmail.com</u> or call (785) 243-8185.

VINEGAR AS A HERBICIDE?

We often hear of home remedies for weed control that have not been scientifically tested. Vinegar has been suggested as an effective herbicide, but until recently it had not been studied for effectiveness. The USDA's Agricultural Research Service has recently published results of the use of 5, 10 and 20 percent vinegar solutions as a herbicide. For comparison, household vinegar is close to a 5% solution while vinegar sold as a herbicide is most often a 20% solution.

Weeds tested included lambs-quarters, giant foxtail, velvetleaf, smooth pigweed and Canada thistle. Weeds were hand -sprayed so that the leaves were uniformly coated with material. Young plants within the first two weeks of life were killed with the 5 and 10 percent solution. Higher concentrations provided 85 to 100 percent kill regardless of the size of the weed. Canada thistle proved to be exceptionally susceptible to vinegar. The 5 percent solution gave 100 percent kill of top growth.

Note that all weeds tested were annuals except the thistle. Vinegar is not translocated, so it would burn the top growth of perennials but would be unlikely to kill established plants. Vinegar is commonly made from wine, cider or malt, though a wide variety of materials can be used. This study included only vinegars made from fruits or grains, so it conforms to organic farming standards.

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RIVER VALLEY DISTRICT "2015 UP-COMING MEETINGS & EVENTS"

DATE	TIME	PROGRAM	LOCATION
August 10		Field Day/Horticulture Research Update	Olathe
August 20-21		Dealing With Drought	K-State Alumni Center
Sept. 24		Beef Stocker Field Day	Manhattan
Sept. 29		Agricultural Lenders Conference	Garden City
Sept. 30		Agricultural Lenders Conference	Manhattan
Oct. 3		Annual Pullet Sale	Manhattan
Oct. 28-29		Income Tax Institute	Wichita
Nov. 4-5		Income Tax Institute	Hays
Nov. 12		Crop Insurance Workshop	Salina
Dec. 1-2		Income Tax Institute	Topeka
Dec. 2-3		Income Tax Institute	Salina

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 John Forshee, Director, River Valley Extension District # 4, 322 Grant Avenue, Clay Center, KS 67432. Phone 785-632-5335.