



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

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Extension District

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NATIONAL MAKE-A-WILL MONTH

Estimates suggest that about 56% of American adults lack any estate planning documents, including a will or trust. National Make-A-Will Month, which is held every August, is a great opportunity for anyone aged 18 or older to begin estate planning.

Often, estate planning is associated with wealthy and/or elderly people, but the truth is that anyone aged 18 or older should have an estate plan, which can include a variety of documents that address both possessions and the person. A will is just one tool that may be a part of an estate plan.

A Last Will and Testament, commonly known as a will, is a legal document that states how you want your property and assets to be distributed after your death and the person you want to handle that process. It allows you to name specific people to care for minor children and dependents.

There are other tools that a person can use to distribute property, such as titling, beneficiary designations, and trusts. Without any estate planning, state intestacy laws decide what happens to your estate, which can be a time-consuming, expensive, and public process.

If you need a will, creating one does not have to be complicated or expensive. Whether you use an attorney, online tools, or community legal services, the most important step is simply getting started.

Make-A-Will Month encourages people to take control of their future because tomorrow isn't guaranteed. This August, set aside time to understand your need for estate planning and begin the process. K-State Extension offers educational materials, including a series of "Beginning the Estate Planning Process" publications. For more information, check out https://www.rivervalley.k-state.edu/program-areas/family-resources/financial_management/ or contact Extension Agent, Monica Thayer, at 785-527-5084 or mthayer@ksu.edu.

BACK TO SCHOOL SHOPPING

I love summer. I'd much rather have 100° weather than a snowy day, so this article always pains me to write, as I must admit that summer will soon be ending and school starting back up. Here are a few financial management tips to keep in mind as you start the back-to-school shopping!

- **Get the list.** Almost every budgeting recommendation will start with knowing exactly what you need. A list helps sway you from unnecessary purchases.
- **Take inventory.** If you haven't done so already, check those backpacks that came home at the end of the school year in May to see what is reusable. Look through desk drawers or storage bins at home. Reusing items like scissors, backpacks, and other essentials can make a big difference.
- **Check area resources.** Local organizations may be able to provide needed items through school supply or backpack drives.
- **Set a budget.** Now that you know what you need and what you have, you can tailor that list to exactly what is left. Set a budget for the remaining school supplies that you

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

can realistically afford. A great teaching moment for children is to allow them to work within that budget to get their supplies.

- **Compare prices.** Technology has made this much easier by being able to check pricing online without even stepping into a store. It may take a little more time, but especially when buying larger ticket items, it can be a big savings.

Back-to-school shopping does not have to strain the family budget. By planning ahead, shopping strategically, and focusing on needs rather than impulse purchases, families can make the most of their resources while preparing students for a productive and rewarding school year.

MEDICARE ENROLLMENT

If you're approaching age 65, it's time to start thinking about Medicare enrollment—and sooner is better than later. Medicare offers health coverage for older adults and some younger people with disabilities, but signing up at the right time is critical. Missing key deadlines can result in lifetime penalties and gaps in coverage.

Most people are eligible to enroll during their Initial Enrollment Period (IEP), which begins three months before the month you turn 65, includes your birthday month, and continues for three months after—a total of seven months. Enrolling early ensures your coverage starts on time.

If you're still working and have employer coverage with a certain employee count, you may qualify for a Special Enrollment Period (SEP) once you retire. If you delay without proper coverage, Part B (medical insurance) and Part D (prescription drug coverage) penalties may apply.

Choosing the right coverage can be confusing, so it's important to compare plans and costs based on your health needs and budget. Don't wait until the last minute—planning ahead can protect both your health and your wallet.

River Valley Extension District Agents Monica Thayer and Jordan Schuette are available for private appointments to assist with learning about Medicare and its options. Contact Monica at 785-527-5084 and Jordan at 785-325-2121 to schedule an appointment.

**RIVER VALLEY EXTENSION OFFICES
WILL BE CLOSED ON
MONDAY, SEPTEMBER 7, 2026
IN OBSERVANCE OF LABOR DAY**

WITS WORKOUT

Many factors contribute to brain health throughout life. Two of these factors include intellectual challenge and social connectedness. WITS Workout provides a purposeful opportunity to engage intellectually and socially. The WITS Workout was created by Illinois Extension and consists of 24 different themed programs.

Join Jordan Schuette, Adult Development and Aging Agent, for any of the following WITs Workout Programs at the Washington Public Library. The first program, "Take a Test Drive," will be held on Wednesday, August 19th at 11:00 am. This session's activities will utilize the word, "car" or the letters "c, a, r." It will concentrate on the importance of focus and tips to help pay better attention.

The second program, "Slumber Party," will be held on Thursday, September 17th at 11:00 am. The activities in this session will on focus on sleep, covering how restful sleep impacts brain health.

The third program, "Two Heads are Better than One," focuses on socialization and how social connections impact brain health. It will beheld on Thursday, October 15th at 11am.

These programs are free to attend, and you can attend one, two, or all three. If you have any questions or would like to RSVP for this program contact Jordan Schuette at RVED-Washington Office at 785- 325-2121.

"Take a Test Drive"

Wednesday, August 19th

11:00 am

Washington Public Library

116 E 2nd St., Washington, KS 66968

"Slumber Party"

Thursday, September 17th

11:00 am

Washington Public Library

116 E 2nd St., Washington, KS 66968

"Two Heads are Better than One"

Thursday, October 15th

11:00 am

Washington Public Library

116 E 2nd St., Washington, KS 66968

ARE OLD CANNING RECIPES SAFE?

Many people have canning recipes that are passed down from generation to generation. However, with current research, many of those recipes may be unsafe. This may be because of improper acidity, improper processing method for the type of food, too short processing time, no processing, etc.

Always use updated, tested recipes to ensure the safety of the food. Recommended sources for recipes include:

- The National Center for Home Food Preservation
- The most recent edition of the Ball Blue Book
- The USDA's Complete Guide to Home Canning
- K-State Extension food preservation resources or resources from other state extension systems
- Any recipe that comes with a canning ingredient or piece of canning equipment, for example, any recipes that might accompany a box of pectin or a new canner

Please do not hesitate to swing by your local Extension Office if you need help locating recipes from a tested source! Questions can be directed to Kaitlin Moore, Nutrition, Food Safety & Health Agent at 785-243-8185 or kaitlinmoore@ksu.edu

OLD PRESSURE CANNERS- ARE THEY SAFE TO USE?

Old canning equipment can be found at garage sales and auctions. Even though they may appear to be in good shape, many may need replacement parts to make them usable.

Another problem is, some old brands of pressure canners are no longer manufactured. Therefore, finding replacement parts can be impossible.

If buying a used canner, here are some items to consider:

- Is the gauge attached or with canner?
- Is the petcock safety valve complete?
- Are the threads of the opening undamaged?
- Does the seal require a gasket?
- Is the canner in "round"? When looking directly into the canner, does it appear to be exactly round and not oblong or bulged in one place? If so, do not use.
- Is the bottom of the canner flat and level? Canners with recessed or rounded bottoms should not be used.
- On wing-screw type canners, check to be sure each screw and corresponding space on lid is in good condition.

Many replacement parts are available online directly from the manufacturer, and sometimes available at a variety of hardware stores. Sometimes new, replacement parts may not look

exactly like the old part but will serve the same function.

Questions can be directed to Kaitlin Moore, Nutrition, Food Safety & Health Agent at 785-243-8185 or kaitlinmoore@ksu.edu.

BUILDING BETTER COWS

K-State beef cattle experts discuss how genetics, health and management decisions shape a heifer's lifetime productivity

Building a productive cow herd does not begin when a heifer is bred for the first time. According to experts on Kansas State University's Beef Cattle Institute Cattle Chat podcast, the foundation for long-term success is established much earlier through genetics, health management and nutrition decisions made from the first days of life.

On a recent episode of Cattle Chat, K-State experts were joined by veterinarian Lee Jones to discuss strategies for developing replacement heifers that remain productive and profitable throughout their lives. The conversation focused on defining herd goals, protecting animal health and ensuring heifers reach key reproductive milestones.

"If we want productive cows five or six years from now, we have to start making those decisions when those heifers are young," Jones said. "Every management decision builds on the next one." The experts emphasized that successful heifer development begins with selecting genetics that fit the operation's goals. Whether producers prioritize maternal traits, growth performance or longevity, understanding those objectives can help guide replacement heifer selection and future breeding decisions.

They also emphasized that health management plays a significant role in setting heifers up for success. "One-size-fits-all health programs rarely fit every operation," Jones said. "The most effective plans are designed around the specific risks and management practices of that herd." The experts noted that heifers must receive adequate nutrition throughout development to support growth while also reaching puberty early enough to be successfully bred. "The goal is not just getting a heifer bred," Jones said. "The goal is developing a female that breeds early, calves successfully, and stays in the herd for years."

The conversation also explored whether heifers should calve for the first time at 24 or 30 months of age. While calving at 24 months is common and can improve economic efficiency, the beef cattle experts noted that each operation must evaluate its available resources, labor and management capabilities before deciding which approach best fits their system. Ultimately, the experts agreed that developing replacement heifers requires a long-term mindset. "Good cows do not happen by accident," Jones said. "They are the result of intentional planning, consistent management and making

decisions today that will pay off for years to come."

The full discussion is available on the <https://ksubci.org/2026/06/08/building-better-cows/>. For additional questions, send email to bci@ksu.edu.

UNDERSTANDING FEED LABELS: A SIMPLE STEP TOWARD BETTER LIVESTOCK NUTRITION

Whether you raise a few backyard chickens or manage a large beef cattle operation, feed is one of the biggest investments in livestock production. Every bag or bulk delivery comes with a feed label, but many producers give it little more than a glance. Understanding the information on a feed label can help ensure animals receive proper nutrition, improve production efficiency, and prevent costly feeding mistakes.

A feed label is regulated information provided by the manufacturer that identifies what the feed is intended for, the nutrients it contains, and how it should be fed. While feed tags may vary slightly among manufacturers, they all include several important components.

The product name identifies the feed and often indicates the species or class of livestock it is designed for. Selecting a feed formulated for the correct animal and stage of production is essential because nutrient requirements differ between growing, breeding, gestating, lactating, and finishing animals. The purpose statement provides additional information about the intended use of the feed. This section helps producers confirm they have selected the appropriate product before feeding it to their livestock.

One of the most valuable sections is the guaranteed analysis. This portion lists minimum or maximum amounts of key nutrients, such as crude protein, crude fat, crude fiber, calcium, phosphorus, salt, and moisture. Some feeds also include guarantees for amino acids, vitamins, or trace minerals. These values allow producers to compare feeds based on nutrient content rather than relying solely on product names or marketing claims.

The ingredient statement lists feed ingredients in descending order by weight. While many producers look closely at ingredient lists, the guaranteed nutrient levels are generally more important than the specific ingredients used. Feed manufacturers may adjust ingredient combinations throughout the year while still meeting the nutrient guarantees printed on the label.

The feeding directions explain how the product should be used, including recommended feeding rates, whether additional forage or supplements are needed, and any management considerations. Following these directions helps ensure livestock receives a balanced diet and supports optimal performance.

Equally important are the caution statements. Some feeds contain medications or feed additives, while others include mineral concentrations that are appropriate for one species but potentially harmful to another. For example, feeds formulated for cattle may contain levels of copper that are toxic to sheep. Reading and following all caution statements helps protect animal health and ensures feeds are used safely.

Finally, every feed label includes the manufacturer's name and address, along with a lot or batch number. This information is valuable if questions arise about feed quality or if a product recall occurs.

Taking a few minutes to read a feed label can help producers make informed purchasing decisions, compare products accurately, and feed livestock safely and effectively. Because feed represents a significant portion of production costs, understanding what is in the feed and how it should be used is an important part of good livestock management.

The next time you open a bag of feed or receive a bulk delivery, don't overlook the label. It is more than just a tag—it is a valuable management tool that supports animal health, performance, and the success of your operation.

EXTENSION MASTER GARDENER PROGRAM

Do you love gardening, learning more about horticulture, and helping others? We are excited to share that our district plans to launch an **Extension Master Gardener program**, with training anticipated to begin in **Fall 2027**.

Extension Master Gardeners are trained volunteers who help share research-based gardening information and support local horticulture efforts through education, community projects, outreach, and more. Training consists of a 12-week training course. Participants will attend a weekly educational session (in-person or via zoom), as well as weekly hands-on learning activities to reinforce the material learned.

Whether you are an experienced gardener or just eager to learn, the program will offer opportunities to:

- Expand your gardening knowledge
- Connect with others who enjoy plants
- Give back through volunteer service
- Support horticulture education in our communities

Although training is about a year out, we are starting a waiting list early to help gauge interest and keep you informed as details develop.

If you would like more information about this program, please reach out to Brooke Ohlde at 785-632-5335 or brooke6@ksu.edu.

K-STATE HORTICULTURE NEWSLETTER

If you haven't already, now is a great time to get signed up for the KSU Horticulture Newsletter! This is a wonderful resource for all things horticulture— filled with information that is in-depth but also easy to understand. The newsletter is sent by email each week of the year, and it's full of relevant topics and issues. The content includes an educational video, announcements of upcoming horticultural events, a timely list of things to do in the garden, and articles about fruits & vegetables, flowers, turf, pests & diseases, and more.

To have the KSU Horticulture Newsletter emailed to you, subscribe by sending an email message to hortsupport@ksu.edu, and listing your e-mail address in the message. If you need assistance with this, you can contact your local extension office.

The KSU Horticulture Newsletter is also available online at <http://hnr.k-state.edu/extension/info-center/newsletters/>.

PROTECTING YOUR HOME FROM WASPS

K-State entomologist explains how to safely remove wasp nests

K-State Extension news service

MANHATTAN, Kan. — A common problem many homeowners encounter is wasps taking up residence outside their homes. Kansas State University entomologist Raymond Cloyd says, however, not all wasps are harmful.

“Wasps are beneficial insects and they are part of the ecosystem,” Cloyd said. “They are predators of many caterpillar pests and are docile overall. The females will usually only sting if disturbed or provoked

Mud daubers and paper wasps are commonly seen around homes and will generally not attack people. Yellow jackets, however, will actually attack people, Cloyd said.

Despite the beneficial role of wasps, many people may want to remove wasp nests to avoid the possibility of getting stung when outdoors. When considering removing wasp nests, Cloyd advises determining whether the nest is new or mature.

“If the home has a history of wasps building nests, such as in late spring or early summer, physically remove the nest when you see the nest being initially built,” Cloyd said

New nests can be removed with minimal risk of being stung because there are usually fewer wasps present inside the new nest. Wasps generally do not rebuild nests in the same location, so physically removing the nest will avoid

having to deal with nests in the future.

Spraying nests with an insecticide should be done at night when the wasps are inside the nest, Cloyd said.

If the nest is large, mature, and has been around for some time, Cloyd recommends contacting a pest management professional.

“To avoid getting stung, contact a pest management professional,” he said.

Cloyd said that it is important to correctly identify the wasp that is creating the nest. He recommends contacting your [local K-State Extension office](#) and either describing the insect over the phone or sending pictures via email.

JAPANESE BEETLE PREVENTION

As many of you have seen and heard by now, Japanese beetles are a common midsummer pest affecting nearly every type of plant possible. While the adults have been feeding above ground all summer, the best opportunity to reduce next year's population is targeting the grub stage in lawns.

Adult females lay eggs in turf during late June and July, preferring moist, irrigated lawns. The eggs hatch into white grubs that feed on grass roots through late summer and fall. To help reduce future infestations, avoid unnecessary irrigation during the peak egg-laying period in late summer. Excessively moist turf is more attractive to egg-laying females.

Late summer is also the best time to manage grubs. Preventive products containing **chlorantraniliprole** are commonly recommended for season-long control, while **trichlorfon** can provide curative control when grubs are already present. Young grubs are much easier to control than large grubs later in the season.

Hand-picking adult beetles can help protect prized plants, but long-term management starts below ground. If your lawn has a history of grub damage, check for the characteristic white, C-shaped grubs in August and consider treatment if populations are high.

KANSAS STATE FAIR HUTCHINSON

SEPTEMBER 11—SEPTEMBER 30

Tickets can be purchased at:

kansasstatefair.gov, or by calling the Ticket Office 620-669-3618 or in person at 2000 N. Poplar, Hutchinson



\$PEND, \$AVE, \$UCCEED



BUILD SMART MONEY HABITS

Sessions will be held for one hour starting at 6 pm
at the Cloud County Community College Library,
2221 Campus Drive, Concordia, KS 66901.

09/03/26

MONEY HABITUDES

09/10/26

INCOME & EXPENSES

09/24/26

SAVINGS

10/01/26

DEBT & CREDIT

All sessions are free, but please register by
scanning the QR code or by calling 785-243-8185.



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CLOUD COUNTY
Community College

This institution is committed to providing equal opportunity for participation in all programs, services, and activities. Program information may be available in languages other than English. Language access requests and reasonable accommodations for persons with disabilities, including alternative means of communication (e.g., Braille, large print, and American Sign Language), may be requested by contacting the event contact, Monica Thayer, four weeks prior to the start of the event (August 6, 2026) at 785-527-5084 or mthayer@ksu.edu. Requests received after this date will be honored when it is feasible to do so. Language access services, such as interpretation or translation of vital information, will be provided free of charge to limited English proficient individuals upon request.

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WATERBATH CANNING WITH CONFIDENCE



Learn current best practices for boiling water bath canning and practice the skill in a fun, supportive environment. We will be canning a salsa, a jam, and a pickled veggie.

- Space is limited, REGISTER IN ADVANCE. Call the Concordia Extension Office at 785-243-8185
- Class fee is \$10/participant
- Friday, September 11th 9AM-12PM
- United Methodist Church Belleville

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K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Program information may be available in languages other than English. Reasonable accommodations for persons with disabilities, including alternative means for communication (e.g., Braille, large print, audio tape, and American Sign Language) may be requested by contacting the event contact Kaitlin Moore two weeks prior to the start of the event (28 Aug 2026) at 785-243-8185 or kaitlinmoore@ksu.edu. Requests received after this date will be honored when it is feasible to do so. Language access services, such as interpretation or translation of vital information will be provided free of charge to limited English proficient individuals upon request.

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PERMIT NO. 3****Address Service Requested****RIVER VALLEY DISTRICT****"2026 UP-COMING MEETINGS & EVENTS"**

DATE	TIME	PROGRAM	LOCATION
Aug. 4	3:30pm	All About Hummingbirds	Washington-Public Library 116 E. 2nd
Aug. 4	6:30pm	All About Hummingbirds	Clay Center-4-H Conf. Center, Fairgrounds
Aug. 5	12-1pm	Garden Hour: "Local Food Gardening Projects in Kansas"	*See the link below
Aug. 19	11am	WITS Workout-"Take a Test Drive"	Washington Public Library-116 E. 2nd
Sept. 2	12-1pm	Garden Hour: "Divide & Transplant Like A Pro"	*See the link below
Sept. 3	6pm	"Money Habitudes"	Cloud Co. Community College Library
Sept. 7		Labor Day	All River Valley District Offices Closed
Sept. 10	6pm	"Income & Expenses"	Cloud Co. Community College Library
Sept. 17	11am	WITS Workout- "Slumber Party"	Washington Public Library-116 E. 2nd
Sept. 24	6pm	"Savings"	Cloud Co. Community College Library
Sept. 29	6pm	Tree Planting & Care	Clyde-303 Washington Street
Oct. 1	6pm	"Debt & Credit"	Cloud Co. Community College Library
Oct. 7	12-1pm	Garden Hour- "Groundcovers For Kansas"	*See the link below
Oct. 15	11am	WITS Workout-"Two Heads are Better than One"	Washington Public Library-116 E. 2nd

*Garden Hour link: <https://hnr.k-state.edu/extension/consumer-horticulture/garden-hour/>