



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

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Extension District

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FROM BULB TO BLOOM



KANSAS STATE
UNIVERSITY | Extension
River Valley District



**Learn how flower bulbs grow, which varieties perform well,
and how to design plantings in your own garden.**

Please register by calling 785-632-5335 or emailing brooke6@ksu.edu.

Tuesday, October 6th

3:00 p.m.

Washington

Public Library

116 East 2nd Street

Washington, KS 66968

Monday, October 19th

3:00 p.m.

Clay Center

Carnegie Library

706 6th Street

Clay Center, KS 67432

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, Brooke Ohlde, four weeks prior to the start of the event (September 5, 2026) at 785-632-5335 or brooke6@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. Kansas State University is an equal opportunity provider and employer.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

FORESTRY IN KANSAS

National Forest Products Week, observed during the third week of October, recognizes the many benefits forests provide, from wildlife habitat and clean water, to lumber, paper products, windbreaks, and recreational opportunities. While Kansas is often known for its prairies and agricultural landscapes, trees and woodlands play an important role in the state's natural resources and rural communities.

This fall, we have a great opportunity to learn more about trees, and it happens to be taking place right here in the River Valley District! Join the Kansas Forestry Association for the **2026 Fall Field Day on October 22 at the Historic Woodland Ranch, 180 Hickory Road, Courtland, Kansas**. Spend the day exploring the past, present, and future of Kansas woodlands while connecting with fellow landowners, forestry professionals, conservationists, and outdoor enthusiasts. Whether you're a woodland owner, conservation advocate, or simply interested in learning more about Kansas forests, this event offers valuable insights and real-world tools to help steward our natural resources.

What to Expect:

- Educational breakout sessions led by forestry and natural resource professionals
- Demonstrations showcasing practical woodland management techniques
- Raffle drawings and special giveaways throughout the day

Topics & Speakers Include:

- Oak Forest Management – Nebraska Game & Parks
- Songbird ID – Chuck Otte, retired KSU Extension Agent
- Deer & Turkey Habitat – KS Dept of Wildlife & Parks
- Streambank Stabilization – KS Dept of Ag & KS Forest Service
- Young Tree Management – Kansas Forest Service
- Sawmill Demo & Uses – Will Baugh, Wood-Mizer Missouri

National Forest Products Week is a great reminder of the value of Kansas forests and the importance of caring for them for future generations. We hope you'll join our friends from the Kansas Forest Service at this valuable educational event. The day is scheduled to run from 8:30 am to 3pm. For more information, contact the Kansas Forestry Association at 785-532-3300 or at www.ksforestryassociation.org



RETHINKING FALL CLEANUP

As leaves begin to fall and gardens wind down for the season, many homeowners feel pressured to leave their landscapes spotless. However, some of the materials we rake, bag, and haul away each fall can provide valuable benefits for our gardens, pollinators, birds, and wildlife.

Fallen leaves are one of nature's best soil builders. Instead of sending them to the curb, consider shredding leaves and using them as mulch around trees, shrubs, and flower beds. Leaves can also be added to compost piles or mowed into lawns where they break down and return nutrients to the soil.

A little garden debris can also provide important winter habitat. Seed heads from coneflowers, black-eyed Susans, sunflowers, and ornamental grasses offer food for birds throughout the winter. Left-behind stems and leaf litter can serve as a shelter for beneficial insects, including many native bees and butterflies that overwinter in protected spaces.

This doesn't mean abandoning fall cleanup entirely—it is important to remove diseased plant material and tidy high-traffic areas as needed and to your personal preference. After that, consider leaving some leaves beneath trees and shrubs, keeping seed heads standing through winter, and delaying perennial cleanup until spring.

By making better use of natural materials already in our landscapes, we can reduce waste, improve soil health, support wildlife, and save a little work along the way. Sometimes a garden that looks slightly less tidy in the fall becomes a healthier, more vibrant landscape in the seasons that follow. Think of fall leaves and plant debris as a resource rather than a mess. They can insulate soil, enrich garden beds, provide food for birds, and create shelter for pollinators waiting for warmer days to return.

MEDICARE OPEN ENROLLMENT

Medicare Open Enrollment is October 15 through December 7. Free, unbiased, and confidential assistance is available through the four River Valley Extension District Offices. Call now to schedule an appointment with a Senior Health Insurance Counseling for Kansas (SHICK) Counselor to review your options during Open Enrollment.

When you schedule an appointment, you will be mailed an informative letter, Medicare Part D Prescription Drug Coverage Worksheet, and a reminder card. The worksheet must be completed and returned to your local RVED Office at least 10 days before your appointment. Please bring your cell phone, any recent letters you have received from Social Security or Medicare that you have questions on, your Medicare

card, and any alternative medication lists to your appointment.

Please call to schedule your appointment at your local River Valley Extension District Office: Belleville Office: 785-527-5084; Clay Center Office: 785-632-5335; Concordia Office: 785-243-8185; Washington Office: 785-325-2121.

If you have questions regarding Medicare, please contact Monica Thayer at 785-541-1027 or Jordan Schuette at 785-325-2121.

PART D LATE ENROLLMENT PENALTY

Did you delay signing up for a Part D Plan? Your opportunity to enroll is coming up during the Medicare Open Enrollment Period, but you may be subject to a Part D Late Enrollment Penalty.

If you delayed signing up for a Part D Plan during your Initial Enrollment Period or Special Enrollment Period without other creditable prescription drug coverage, then you may have a lifetime penalty.

The Part D penalty is calculated by multiplying 1% for each month you went without a creditable drug plan by the national average base premium (\$41.33 in 2027). For example, if you went 15 months without coverage, you will multiply 15% by \$41.33 in 2027. ($.15 \times 41.33 = \$6.1995$) This number is then rounded to the nearest .10 (\$6.20), and the Medicare beneficiary would pay that amount monthly, in addition to their monthly Part D premium for their chosen plan. This is a lifetime penalty, so it will be recalculated every calendar year with the new national average base premium.

If you have questions about a Part D Late Enrollment Penalty, call Jordan Schuette at 785-325-2121 or Monica Thayer at 785-527-5084.

QUESTIONS AND ANSWERS CONCERNING YOUR 2027 PART D PRESCRIPTION DRUG PLANS IN KANSAS

1. I had a Part D Prescription Plan in 2026. Does my deductible start over in 2027?
A: Yes, the Part D drug deductible starts over every January. Your drug deductible in 2027 may be up to \$700, depending on your prescription drug plan. When you have met your deductible, your prescription plan will start paying its share toward your prescriptions. Some plans waive the deductible for generics.
2. I met my 2026 out-of-pocket spending limit. Does that start over, too?

A: Yes, the Part D out-of-pocket cap starts over every January as well. The 2027 annual out-of-pocket cap is \$2,400, up \$300 from \$2,100 in 2026. The out-of-pocket cap is the total amount a Medicare beneficiary can pay on covered medications, including deductibles, copays, and coinsurance. Premiums, uncovered medications, and GLP-1 Bridge costs do not count toward your out-of-pocket cap.

3. 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 your prescription drug plan company, so that you know what your premium, deductible, co-payments, and formulary (drug coverage) are for 2027, and are still pleased with your plan, you do not need to do anything.

Occasionally, plans will no longer be offered, so you will have to actively enroll, or you may be cross-walked into a plan without any consideration of your prescriptions and pharmacy choice.

Even if you don't feel the need to do anything, we highly recommend reviewing your plan, as the aforementioned factors can change, and a plan that worked well in 2026 may not be your best option for 2027.

4. When will my coverage start?

A: If you enroll between October 15 and December 7, 2026, your coverage will begin January 1, 2027. This is an open enrollment period and the only time of the year that a Medicare beneficiary can change to a different prescription drug plan unless they qualify for a special enrollment period.

5. Which plan should I choose?

A: Choosing a plan is a very individual decision that will need to be based on a few factors, including prescribed medications, pharmacy choice, cost, and convenience. Assistance is available to help you understand your options.

6. Where is help available?

A: Unbiased assistance is available from a SHICK, Senior Health Insurance Counseling for Kansas, counselor in your area. Counseling is available at K-State Extension's River Valley District Offices. Call your local extension office to schedule an appointment.

**River Valley Extension Offices
Will be closed on
November 11th for Veteran's Day and
November 26th and 27th for Thanksgiving**

MEDICARE SUPPLEMENTS 101

Whether you are new to Medicare or reviewing your current coverage, Medicare Supplements 101 is designed to help participants understand Medicare Supplement coverage options, enrollment opportunities, and important factors to consider when choosing a plan.

Gain unbiased, educational information to help you make informed and confident healthcare coverage decisions.



OCT 8

THURSDAY / 2 PM

WASHINGTON
PUBLIC LIBRARY

116 E 2nd St
Washington, KS 66968

RSVP to 785-325-2121

OCT 13

TUESDAY / 2PM

CLOUD COUNTY COOP
MEETING ROOM

1401 E 6th St
Concordia, KS 66901

RSVP to 785-243-8185

**KANSAS STATE
UNIVERSITY**

Extension
River Valley District



OCT 14

WEDNESDAY / 10 AM

BELLEVILLE PUBLIC
LIBRARY

1327 19th St
Belleville, KS 66935

RSVP to 785-527-5084

OCT 14

WEDNESDAY / 10 AM

CLAY COUNTY 4-H
CONFERENCE CENTER

213 S. 12th St
Clay Center, KS 67432

RSVP to 785-632-5335

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Fall Fling

Monday,
October 12, 2026
11 a.m. to 2 p.m.

Zoo Conference Room
Clay Center Utility Park and Zoo
South 4th Street and Pomeroy Street



"Independence Changes Everything"

At 11 am, join KSDS CEO, Duane Toews, to learn how guide, service, and facility dogs are expertly trained to build life-changing partnerships that open doors to greater confidence, connection, and independence.

For lunch, enjoy a salad buffet! Bring a salad to share. A kitchen will be available to keep your dish warm or cool.



"Stop and See the Bees"

At 1 pm, join us as Staff Sgt. Jacob Higgins shares about Valor Honey and how beekeeping has helped him find calm and connections.

Please RSVP to RVD – Clay Center for this free program at 785-632-5335.

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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 around the River Valley Extension District.

Meet at the Washington Public Library for the program, “Two Heads are Better than One,” which focuses on socialization and how social connections impact brain health. It will be held on Thursday, October 15th at 11:00 am. In the afternoon, the WITs Workout Program, “Game Day,” will be held at the Clay Center Carnegie Library. This program’s themes focus on games, while the training component focuses on sensory memory. The program will be held on Thursday, October 15th at 2:00 pm.

These programs are free to attend, and you can attend either one or both. If you have any questions or would like to RSVP for this program, contact the River Valley Washington Office at 785- 325-2121.

UNDERSTANDING HEALTH INSURANCE

For many, the fall brings enrollment opportunities for health insurance. One of the most important points to remember about health insurance plans is that they can vary widely. Two plans from the same health insurance company may not provide the same benefits and coverage.

A plan’s evidence of coverage is the detailed, legal document that explains your benefits, coverage, and rights. A plan’s summary of benefits and coverage (SBC) is created to be an easy-to-read, standardized document for consumers. The SBC is a great tool for comparing plans when choosing your next health insurance plan.

It is important to understand a few terms to help you compare your options.

- **Deductible:** the amount you pay for covered health care services before your health insurance plan starts to pay. Typically, after you have met your deductible, you will be responsible for either a copayment and/or coinsurance for covered services. Some plans may have copayments for certain services before your deductible is met. Some plans may cover preventive care benefits before your deductible is met.
- **Copayment:** a fixed amount you pay for a covered health care service, such as an office visit for a doctor or

specialist, that is paid at the time of service. Depending on the plan, you may be subject to copayments before meeting your deductible. Also, depending on your plan, your copayments may not go towards your deductible, but do go towards your out-of-pocket maximum.

- **Coinsurance:** the percentage of costs of a covered health care service you pay after you’ve paid your deductible.
- **Out-of-Pocket Maximum:** the most you must pay for covered health care services in a plan year. After you have paid this amount in deductibles, copayments, and coinsurance for covered care and services, your health insurance plan will pay 100% of covered benefits.

If you need help navigating health insurance options or terms, please reach out to Monica Thayer, Family Resource Management Extension Agent, at 785-527-5084 or mthayer@ksu.edu. She has been trained in Medicaid and is a certified applications counselor with the Federal Marketplace (www.healthcare.gov) since 2019.

AVOID FALLING BEHIND THIS FALL

Fall is an important time for spring-calving beef herds. The decisions made now can have a major impact on cow health, winter feed costs, reproductive performance and the next calf crop. Three key management steps to consider this fall are pregnancy checking, vaccinations and body condition scoring.

Step 1: Pregnancy Check the Herd

Pregnancy checking the spring-calving herd allows producers to identify open cows before additional resources are invested in wintering them. Ultrasound, palpation and blood tests are common methods of determining pregnancy. Choose the method that works best for your operation and consult with your veterinarian. Identifying open cows early can help reduce unnecessary overwintering costs and provide an opportunity to make timely culling decisions. Pregnancy diagnosis can also help producers sort cows into management groups. Grouping cows with similar calving dates can make it easier to provide appropriate nutrition and monitor cows as they approach calving. Identifying reproductive problems early can prevent those issues from becoming more costly.

Step 2: Vaccinate Your Cattle

Fall vaccinations is another opportunity to prepare cattle for the upcoming production season. Vaccines can help protect the herd against diseases such as IBR and BVD. Follow all product label directions, including recommendations for timing, dosage, and vaccine storage. Work with your veterinarian to develop a vaccination protocol tailored to your herd and its specific disease risks.

Step 3: Check Body Condition Scores

Body condition scoring provides a useful tool for determining nutritional needs before winter. A target BCS of 5 for mature cows and 6 for first-calf heifers can help set the herd up for reproductive success. Thin cows require additional energy and may increase winter feeding costs. They can also rebreed later and wean lighter calves. Consider separating thin or older cows so they can receive targeted nutrition. On the other extreme, over-conditioned cows may experience increased calving difficulty, reduced fertility and higher feed costs.

Taking time this fall to pregnancy check, vaccinate and evaluate body condition can help producers enter winter with a healthier, more efficiently managed herd. If you have questions reach out to livestock production agent Kaitlyn Nelson at the Washington office by calling 785-325-2121 or emailing khildebrand@ksu.edu.

LAMBING AND KIDDING 101 PROGRAM COMING DECEMBER 1st

Are you preparing for lambing or kidding season? Join River Valley Extension District for a Lambing and Kidding 101 program designed to help producers prepare for a successful lambing or kidding season.

The program will be held Tuesday, December 1st from 12–2 pm at the Clay County Fairgrounds. This educational meeting will cover important management practices for both sheep and goat producers as they prepare for lambing and kidding.

Topics will include kidding-season nutrition and management, lambing-season nutrition and management, deworming management, vaccine protocols, and more. The program will focus on practical information producers can use to prepare their animals, improve herd health, and manage the challenges that come with lambing and kidding season.

Whether you are a new producer preparing for your first lambing or kidding season or an experienced producer looking for a refresher, this program will provide useful information to help you prepare for the months ahead.

Mark your calendar for December 1st from 12–2 pm at the Clay County Fairgrounds! Keep an eye on the River Valley Extension District website and social media pages in the coming weeks for more information about the Lambing and Kidding 101 program. If you would like to register please call the Washington office at 785-325-2121.



SELECTING REPLACEMENT HEIFERS: KEEP OR CULL

Selecting replacement heifers is one of the most important decisions a beef producer makes. The females retained today will influence the productivity, fertility and profitability of the herd for years to come.



Rather than waiting until breeding time to make selection decisions, producers should evaluate potential replacements at several points throughout their development. Selection can begin at birth. Producers should record birth date, birth weight, and calving ease. Heifers born early in the calving season and without assistance may have an advantage when it comes to reaching puberty and breeding early. The cow that raises the heifer should also be considered. Her history of fertility, calving ease, udder quality, and calf performance can provide valuable information.

At weaning, evaluate heifers for structural soundness, growth, temperament, and overall health. Good feet and legs are important because females must remain mobile and functional throughout their productive lives. Producers should also consider genetic information and performance records when available. As heifers approach breeding, body weight and body condition become increasingly important. Heifers should be developed to reach an appropriate percentage of their expected mature weight before breeding. Reproductive tract scoring and pelvic measurements may provide additional information when making selection decisions.

The breeding season is another important checkpoint. Producers should closely monitor heifer pregnancy rates and calving dates. Pregnancy checking can identify open females, while records can help determine which heifers became pregnant early in the breeding season. Early-bred heifers are often desirable because they have more opportunity to calve early and remain productive in the herd.

Replacement heifer selection is not a single decision but an ongoing process. By evaluating heifers at multiple checkpoints, producers can make more informed culling and retention decisions and increase the likelihood of developing females that are fertile, structurally sound, and capable of remaining productive in the herd for many years. If you have questions reach out to livestock production agent Kaitlyn Nelson in the Washington office by calling 785-325-2121 or emailing khildebrand@ksu.edu.

River Valley Extension DistrictWashington Office
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“2026 UP-COMING MEETINGS & EVENTS”**

DATE	TIME	PROGRAM	LOCATION
Oct. 1	6pm	“Debt & Credit”	Cloud Co. Community College Library
Oct. 6	3pm	“From Bulb to Bloom”	Washington– Library, 116 E. 2nd St.
Oct. 7	12-1pm	Garden Hour– “Groundcovers For Kansas”	*See the link below
Oct. 8	2pm	Medicare Supplements 101	Washington– Library, 116 E. 2nd St.
Oct. 12		2026 Fall Fling	Clay Center-Utility Zoo Conference Room
Oct. 13	2pm	Medicare Supplements 101	Concordia-Coop Mtg. Room, 1401 E. 6th St.
Oct. 14	10am	Medicare Supplements 101	Belleville– Library, 1327 19th St.
Oct. 14	10am	Medicare Supplements 101	Clay Center– Fairgrounds, 4-H Conf. Room
Oct. 15-Dec 7		Medicare Part D Enrollment	Schedule appointment at local Extension Office
Oct. 15	11am	WITs Workout-“Two Heads are Better than One”	Washington-Library, 116 East 2nd St.
Oct. 15	2pm	WITs Workout- “Game Day”	Clay Center-Library, 706 6th St.
Oct. 19	3pm	“From Bulb to Bloom”	Clay Center-Library, 706 6th St.
Oct. 22	8:30-3pm	Forestry Fall Field Day	Courtland-Woodland Ranch, 180 Hickory Road
Nov. 11		RVED Offices Closed for Veteran’s Day	
Nov. 18	4:30am	“Sheet Pan Meals”	Wakefield-Library, 206 Dogwood St.
Nov. 26 -27		RVED Offices Closed for the Thanksgiving Holiday	
Dec. 1	12-2pm	Lambing & Kidding 101	Clay Center-Fairgrounds

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