Did you know every year you can request one free credit report from each of the three credit reporting bureaus? Register for K-State Research and Extension’s Check Your Credit email program.

We’ll send you emails to remind you to check your credit report three times during the year on February 2, June 6, and October 10 (2/2, 6/6, 10/10). We will also send you periodic emails with information about how to understand your credit report, correct errors, and use your credit report to your advantage.

There is no cost to participate and registration is easy! Take a step towards financial well-being today by signing up for K-State Research and Extension’s Check Your Credit email program at http://bit.ly/ksrecheckyourcredit.

Contact Monica Thayer, Family Resource Management Extension Agent for the River Valley Extension District, at 785-527-5084 or mthayer@ksu.edu for more information on credit reports or the Check Your Credit program.

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### BECOME A SHICK COUNSELOR

Do you enjoy helping people and are looking for an opportunity to volunteer? Consider becoming a Senior Health Insurance Counseling for Kansas (SHICK) Counselor.

Senior Health Insurance Counseling for Kansas (SHICK) provides free, unbiased, and confidential assistance to Kansans who have questions about Medicare and related insurance issues. SHICK is a program of the Kansas Department for Aging and Disability Services. Counselors help Medicare beneficiaries in their area enroll in Medicare Part D Plans during the Open Enrollment Period from October 15th – December 7th.

Interested individuals must complete training to be able to assist and answer questions for Medicare beneficiaries. Beginning counselors prepare with self-study on their own time with a training manual plus one day of initial training. Returning counselors participate in a one-day update training every year.

This year, the initial and update trainings are available either in-person or virtually. The trainings being held in-person may have limited seating due to social distancing and masks encouraged per CDC guidelines. A group video conferencing date may be available within the River Valley District. Watch for more details about training dates or contact one of the coordinating agents.

During the Open Enrollment Period for Medicare Part D Plans (October 15th – December 7th), Medicare beneficiaries can schedule an appointment through our District Extension Offices to meet with a SHICK Counselor.

If you are interested in becoming a SHICK Counselor, contact Jordan Schuette at 785-325-2121 or jschuette@ksu.edu or contact Monica Thayer at 785-527-5084 or mthayer@ksu.edu. They will be happy to answer any questions and provide more information.
K-State Research and Extension held a six-session webinar series called Wallet Wisdom in April and May over a variety of money management topics. If you would like to watch or review any of the sessions, you can find the recordings and all the resources online at: http://bit.ly/WalletWisdomSeries

Topics covered include:

- A Financial Checkup
- Emotions and Money
- Spending Plans
- Increasing Savings
- Debt Management
- All About Credit

If you have any questions regarding this series or any money management topic, please contact Monica Thayer, Family Resource Management Extension Agent, at 785-527-5084 or mthayer@ksu.edu.

**TAKING CHARGE OF WHAT YOU EAT**

Take charge of your health by watching what you eat.

*Watch Refined Carbohydrates.* Skip dishes made with lots of refined carbohydrates (like white rice and pasta-based dishes) and avoid common double servings like potatoes and a dinner roll or pizza and breadsticks. Request and choose whole grain in place of refined grain dishes.

*Minimize Sodium.* Processed foods and restaurant food can be very high in sodium. Read nutrition facts labels and ingredient lists to find out the amount of sodium in a product. Look for canned vegetables in less sodium or purchase frozen vegetables or fruits instead of canned. At a restaurant ask for high sodium items like sauces and dressings on the side, so that you can control the amount you consume. Eat smaller portions of soup and breads.

*Eat half.* When eating out avoid eating more than you need by saving some for another time, choosing smaller options, splitting with a friend or ordering an appetizer as a meal. Ask for a “to go” box when you place your order.

*Choose healthier preparations.* Grilled or baked is preferable to breaded and fried.

*Plan ahead.* Check menus and when available nutrient information in advance, so you can make healthy choices without temptation.

*Ask.* Many restaurants are willing to make healthy swaps and preparations upon request. Be a wise consumer. Make the healthy choice.

Tufts University Health & Nutrition Letter.

**AN APPLE A DAY KEEPS THE DOCTOR AWAY**

Many of us when growing up heard the phrase; “An apple a day, keeps the doctor away.” However, did we really know why? I want to share information with you that I recently read from Kansas State University food scientist Karen Blakeslee.

There are probably a lot of reasons why apples and other non-acidic fruits, in particular, are good for human bodies. One especially strong reason is to reduce the effects of Gastroesophageal reflux disease or GERD, a condition thought to affect up to 27% of consumers in North America. Over time, research has found that for some people, changes in one’s diet are beneficial to reduce the symptoms of GERD.

Common symptoms include heartburn – usually after eating and sometimes worse at night. Other symptoms may include chest pain, difficulty swallowing, regurgitation of food or a sensation of a lump in your throat.

Karen points out apples are not as acidic as citrus fruits like grapefruit and oranges. Apples allow the muscles at the bottom of the esophagus to relax so that food digests more easily. Citrus fruit, fatty and fried foods, caffeinated beverages, alcohol and spices cause the stomach to create more acid, which can wash up the esophagus and cause heartburn.

In addition to apples there are other fruits that Karen recommends that are less troublesome to the esophagus which include; grapes, cranberries, bananas, and pears.

Another way to make good food choices to reduce gastroesophageal reflux includes reading the Nutrition Facts labels on foods to look at the fat content of food. “High” fat foods can aggravate gastroesophageal reflux. Read the ingredient statements to look at types of fat, caffeine and alcohol. Karen suggests consumers can also steam, roast or stir fry vegetables instead of frying them in fat or adding a cream sauce.

Another suggestion, know how a restaurant prepares certain foods. For example, choose steamed or roasted vegetables instead of fried. Choose smaller portions of food to avoid overeating and to help with weight control.

Gastroesophageal reflux can affect people of all ages, including infants, children, and pregnant women. Food and lifestyle choices can help to manage the condition without the help of medication. Always discuss symptoms with your health care provider to determine the best treatment options.

Karen Blakeslee addresses many food science and food safety related issues. Information taken from: Rapid Response Center for food science, www.rrc.ksu.edu
COOLING OFF IN THE HOT WEATHER

Temperatures are beginning to warm up outside and with the warmer weather I think of various ways to help me cool off. One thing that comes to mind is frozen fruit or frozen fruit bars.

Fruit is a healthy part of a daily diet, and frozen fruit or fruit products can be a good complement to that. Be a wise consumer and be aware there are a lot of unhealthy, processed products that try to pass for healthy frozen fruit bars with misleading marketing information. You may see the words on the front of a box in bold print that say “organic” or “whole fruit” that entice a consumer to purchase that item. Always take time and read the ingredient list and the nutrition facts label on the choices of fruit bars. Remember to look at the added sugar in the product on the nutrition facts label and go for fewer ingredients on the ingredient list.

I recommend that you make your own frozen fruit bars at home. All that is needed is a mold (such as for popsicles) or even an ice cube tray. Puree some fruit made in a blender, add yogurt, and blend again, add some chunks of fruit for additional flavor and fiber. Insert a holding stick and freeze overnight or for a least six hours. Vary the fruit combinations and use vanilla yogurt. Vanilla yogurt has less sugar than the various flavors of yogurt. By making your own fruit popsicles you can control the amount of sugar in the product you make. When making popsicles with juice remember to use a product that is 100% fruit juice.

If you have any questions call Sonia Cooper 785-632-5335 or email me at srcooper@ksu.edu.

SQUASH BUGS

Have you ever had bugs eating your squash and pumpkin plants? If so, you probably have had squash bugs. Squash bugs are the grey, shield-shaped bugs that feed on your plants. If you have had problems with this insect in the past, you know that they are almost impossible to control when mature. This is because squash bugs have a hard body that an insecticide has difficulty penetrating. Thus, spraying when the insects are small is important. We will soon be seeing the nymphs of the first generation. These nymphs will eventually become adults, which will lay eggs that will become the second generation. The second generation is often huge and devastating. Therefore, it is important to control as many squash bugs in the first generation as possible.

Because squash bugs feed by sucking juice from the plant, only insecticides that directly contact the insect will work. General use insecticides such as permethrin (Bug-B-Gon Multi- Purpose Garden Dust, Green Thumb Multipurpose Garden and Pet Dust, Bug-No-More Yard and Garden Insect Spray, Eight Vegetable, Fruit and Flower Concentrate, Garden, Pet and Livestock Insect Control, Lawn & Garden Insect Killer), malathion, and methoxychlor provide control if a direct application is made to young, soft-bodied squash bugs. This means that you MUST spray or dust the underside of the leaves because this is where the insects live.

The easiest way to make sure you can control squash bugs is to scout for them. You will want to scout for them often, so while you are watering or weeding your garden, lift up the leaves of your squash plants and see what you find. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or khatsohl@ksu.edu.

DEADHEADING ANNUAL AND PERENNIAL FLOWERS

Are you looking for a way to increase the amount of flowers you get on your plants? Are you tired of the one and done flowers? Have you ever tried deadheading your plants? Some plants will bloom more profusely if the old, spent flowers are removed. This is a process called deadheading. Annual plants especially, will focus their energy on seed production after they have flowered once instead of on producing more flowers. If you remove old flowers, the energy normally used to produce seeds will be used to produce more flowers.

Perennial flowers can also benefit from deadheading and it will increase the length of the blooming season. However, some gardeners enjoy the look of spent flowers of perennials such as sedum or purple coneflower. The seed produced is a good food source for birds.

Deadheading will not help all plants produce another round of flowers. Some plants that don’t produce flowers again are ‘Autumn Joy’ sedum, impatiens, most flowering vines and periwinkle. These plants only produce one round of flowers whether you deadhead them or not. It’s totally up to you as the gardener on whether you like the look of the spent blooms or if you’d rather take them off. Plants that do increase bloom production in response to deadheading include geraniums, petunias, marigolds, snapdragons, roses, blanket flowers, and zinnias. These are just a few in a long list of annual and perennial flowers that will bloom repeatedly if you deadhead them.

Deadheading is easily accomplished and doesn’t take much time to complete. With some plants, pinching the bloom between a thumb and finger will pop off the spent blooms. Others will be a bit tougher and will need pruning shears to remove the blooms. Deadheading can increase the length of the gardening season, but it is up to you the gardener on whether you choose to deadhead your plants.

RIVER VALLEY DISTRICT OFFICES
WILL BE CLOSED ON:
WEDNESDAY, JUNE 9TH
FOR STAFF TRAINING
AND
MONDAY, JULY 5TH
IN HONOR OF INDEPENDENCE DAY
Have a Safe & Happy Holiday!
CONTROLLING BAGWORMS

The time has come to start looking and treating for bagworms. If you noticed the bags on your trees last fall, you will want to spray this spring. Although the cool weather we have experienced this spring might slow the hatching from eggs, bagworm caterpillars will eventually be present throughout Kansas feeding on broadleaf and evergreen trees and shrubs. Therefore, be prepared to act against bagworms once they are observed on trees and shrubs.

Young bagworms normally hatch in May and initially are about 1/25 of an inch long. The young larvae begin to spin silken bags around themselves which they carry as they feed. Larvae usually feed on the original plant or those nearby. Young larvae may be transported to other hosts via a long silken thread that can be carried by the wind. As the larvae grow, leaf fragments are added to the bag providing a natural camouflage. The visual appearance of the bag will vary depending on the type of foliage the larvae is feeding on. Bagworms are primarily a pest of evergreens; however, they feed on a wide-range of host plants including a number of broadleaf plants, such as; rose, honey locust, hackberry, and flowering plum.

Often the bags are not noticed until the larvae are nearing maturation and the bags approach 1 to 2 inches in length. Mature bags hang off the tree or shrub like Christmas ornaments. Bagworms reach maturity in August. The now mature larvae attach their bags to branches or other objects and change into a winged moth. The female is wingless and legless and never leaves the bag. Males emerge in September and resemble a wasp. The female is egg laying and the eggs are deposited in the bag. After the eggs hatch, the young larvae begin to spin long silken bags around themselves which they carry as they feed. Young larvae may be transported to other hosts via a long silken thread that can be carried by the wind. As the larvae grow, leaf fragments are added to the bag providing a natural camouflage. The visual appearance of the bag will vary depending on the type of foliage the larvae is feeding on. Bagworms are primarily a pest of evergreens; however, they feed on a wide-range of host plants including a number of broadleaf plants, such as; rose, honey locust, hackberry, and flowering plum.

Now for the question everyone asks, how do I kill bagworms? The key to managing bagworms with insecticides is to apply insecticides early and frequently enough to kill the highly susceptible young caterpillars feeding on plant foliage. It is important to apply insecticides when bagworms are less than 1/4-inch-long to maximize effectiveness of insecticide applications and subsequently reduce plant damage. When spraying your trees, you will want to thoroughly cover all of the plant parts, especially the tops of the trees and shrubs, where bagworms commonly start feeding.

Insecticides commonly used for controlling bagworms include cyfluthrin (Tempo, BioAdvanced Vegetable & Garden Insect Spray), permethrin (Eight Vegetable, Fruit & Flower Concentrate; Lawn, Garden, Pet, & Livestock Insect Spray), and acephate (Acephate, Orthene, Bonide Systemic Insect Control). Also, products containing Bacillus thuringiensis are effective when used against bagworm larvae while they are still small. Products containing Bacillus thuringiensis and spinosad are organic controls. The best time to spray for bagworms is a couple weeks after the larvae have hatched. Typically, in Kansas June is the best time to apply insecticides. Frequent applications are essential in achieving sufficient suppression of the population. The reason multiple applications are needed is that bagworm larvae do not hatch from eggs simultaneously, but hatch over time depending on temperature.

If left unchecked, bagworms can cause significant damage and ruin the aesthetic quality of plants. In addition, bagworms may kill plants, especially newly transplanted small evergreens, since evergreens do not usually produce another flush of growth after being fed upon or defoliated by bagworms. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or khatesohl@ksu.edu.

PULLORUM-TYPHOID TESTING REQUIRED FOR 2021 EXHIBITS

Pullorum-Typhoid (P-T) is a disease caused by a Salmonella species that infects chickens, turkeys, and other types of poultry. It is egg-transmitted and can produce high death loss in hatchlings and young birds. Birds that survive a P-T infection are usually carriers for life and a source of the disease for other birds.

P-T has been nearly eliminated from poultry flocks in the United States because of the National Poultry Improvement Plan (NPIP). Blood-testing potential breeding birds and culling infected birds are required to eradicate this disease. Breeders that test negative produce non-infected hatching eggs, chicks, and poults.

Kansas has a pullorum/typhoid-free status and the State must conduct a surveillance testing program to maintain that status. At exhibitions, all chickens, turkeys, and game birds, regardless of age, must be accompanied by a certificate or test chart approved to show compliance with the following requirement: originate from a hatchery or breeding flock that is classified U.S. Pullorum-Typhoid Clean under the National Poultry Improvement Plan (NPIP); or be negative to a pullorum-typhoid test within 90 days prior to the opening date of exhibition.

For the last two years, the Kansas Department of Agriculture has waived the testing for P-T due to a nationwide shortage of the antigen needed to conduct P-T testing. That stock has been replenished and we are required to test birds prior to our county fairs for 2021. We will be conducting two different days of testing in the River Valley District. Those dates and times are:
If you plan to bring any chickens, turkeys, or game birds to any of the county fairs in the River Valley District, the birds will need to be compliant with the Kansas Department of Agriculture requirements. If you have any questions regarding testing, please contact Livestock Agent, Brett Melton at 785-243-8185.

**KFMA 2020 EXECUTIVE SUMMARY**

The Kansas Farm Management Association 2020 Executive Summary is available online and will provide a glimpse at the 2020 KFMA summary information. The executive summary can be found at [https://www.agmanager.info/kfma/whole-farm-analysis](https://www.agmanager.info/kfma/whole-farm-analysis).

Below are a few comments from Kevin Herbel, Executive Director for KFMA, additional comments are included in the last two pages of the Executive Summary.

In the spring of 2020, as projections were made to assess what the KFMA net farm income would look like for the year, a substantial decrease was expected— as much as an 80 to 90 percent decrease. While the year turned out much differently than those projections, we experienced many unknowns, and much volatility and uncertainty, as we rode the wild ride of 2020. Strong crop yields in many areas of the state (especially for fall harvested crops), government payments that resulted from Coronavirus related legislation, and dramatically higher grain prices, were contributors to the improved situation at the end of the year. Working against these were market and supply chain disruptions, shutdowns of livestock processing plants, dry weather resulting in poor yields in some areas, increasing feed costs, and many other factors.

The KFMA data allows looking at the agriculture sector in the state and assessing the impact of the factors influencing 2020. While there is optimism and positive expectations as we look forward in 2021, there is still much uncertainty and volatility. It is important for farm managers to assess their individual financial position, to know their numbers and use their numbers, in order to better understand the environment in which they are making decisions. A good set of records allows identifying production costs, provides a starting point for market planning, and can help a farm manager understand their farm business better than anyone else. An investment of time into this process is important to manage the volatility of today’s production and economic environment successfully.

More detailed information, including information by enterprise, is posted on the KFMA website: [www.AgManager.info/KFMA](http://www.AgManager.info/KFMA).

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**CLEAN WINTER FEEDING SITES TO REDUCE STABLE FLY PRESSURE**

To provide protection for cows and calves during the winter and early spring months, temporary feeding sites are often used. While these sites can be used effectively, manure accumulation occurs in the areas around where they are fed over those months. There are several reasons for cleaning the manure from these sites, but the most important is to lower the impact of nutrient and fecal bacteria runoff to surface water and reducing stable fly production.

Areas of manure accumulation over the winter months have substantial levels of fecal bacteria and nutrients accumulated. There are approximately 4.5 million fecal coliform bacteria per lb of manure/wasted feed material at a typical winter-feeding site. If we assume 50 square feet for a single hay feeder and a total of 10 tons of wasted hay and manure mixture from this site, this equals approximately 90 billion fecal bacteria. Fecal bacteria present on these sites can survive in the manure/wasted feed material; especially surrounding round bale feeders due to the moisture that is held in that material for numerous months.

From an environmental standpoint, research clearly shows increased fecal bacteria levels in surface water in Kansas during the spring and early summer months. One contributing factor to this is the runoff of fecal bacteria from the multitude of winter-feeding sites, which are generally located in lower, sheltered areas that also have drainage to open water surfaces. Since intense rainfalls begin to occur in spring and into the summer, runoff will occur if the manure is not properly cleaned and removed.

Along with the environmental concerns is the abundant production of stable flies that occurs at these sites. These sites serve as an ideal breeding ground for stable flies due to the combination of a food source (manure and wasted forage) as well as an ideal moisture level of the soil from the covering from both manure and wasted forage. Entomologists at Kansas State University that have trapped flies emerging from winter feeding sites estimate more than 1 million stable flies can emerge from a single hay ring feeding site. The economic threshold for a reduction in weight gain for cattle is five stable flies per leg. Thus, if these areas are not cleaned and cattle are grazed in areas surrounding these sites, it is likely there would be a loss of performance during the summer grazing period.

**Site cleaning options:**

**Spreading:**

By cleaning and spreading the material over a larger land area, the material will dry and be exposed to sunlight, thus killing the fecal bacteria and spreading out the manure so limited nutrient accumulation occurs. This is the ideal method of disposal, but limitations of producer’s access to a manure spreader may prevent its use in some situations.

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Piling and composting:

Composting generates heat and kills fecal bacteria and Prevents their use as a larvae food source. This may be a Practical alternative to complete removal of material.
The pile must be turned after a couple weeks of initial composting to incorporate the outside material.

by Joel DeRouchey, Environmental Management Specialist

TALLY TIME-THOUGHTS ON THE UP-COMING SPRING BREEDING SEASON

The timing and length of the breeding season are typically set and not reviewed on an annual basis. However, things can change over time and the range of weather conditions we have experienced in the past several months give us other reasons to re-visit those plans.

For operations calving during the extreme cold spell in February, the ability to manage was challenged even with the best of resources. A full discussion on the best time of year starting time still in order or would a short delay be advantageous?

Grazing resources – In parts of Kansas, grass growth has been slowed by cool temperatures and dry conditions. The start of the grazing season should be determined by plant growth so that there is sufficient plant leaf area to replenish carbohydrate stores lost over the winter and needed during green-up. Turning out too early can stress plants, allow weed encroachment, and reduce total production. It can also mean that cattle may not be able to find enough forage to meet nutrient requirements and grazing more hours of the day further increases energy requirements. A drop in nutrient intake from a calving diet (e.g., drylot ration meeting peak lactation requirements) to a marginal amount of grass could delay the resumption of normal estrous cycles. In yearling heifers, it could stop cyclicity until nutrient intake improves.

Cow condition. Several factors influence how soon cows resume normal estrous cycles after calving including body condition, age, and calving difficulty. Mature cows in adequate body condition should resume normal estrous cycles 45-60 days after calving. As cows are shedding winter hair coats, cows coming in heat may be obvious by a bald tail head. Depending on the past calving distribution it would be reasonable to see 2-3% of the group in heat per day the week before the planned start of the breeding season. If no sign of estrous behavior is evident and or cows are in poor body condition, few cows are likely to conceive early.

If only a small proportion of the herd calved in the first weeks of the calving season and grass and cow condition are marginal, delaying bull turnout will help tighten the next calving season.

The length of the breeding season may also be reconsidered if several conditions align to reduce numbers of cows conceiving early. Factors could be marginal cow condition, extended poor forage growth, or flash droughts. While a relatively short, front loaded calving season is optimal, if conditions result in poor early conception, leaving bulls in longer may increase final pregnancy rate. And even if late bred cows no longer fit your production system, a bred cow is worth more than an open cow. Monitor bull activity during the breeding season and expect it to start high and decline. Knowing when cows become pregnant during the breeding season can be valuable information for management decisions (drought de-stocking, routine culling). Discuss options and precision for staging pregnancies with your veterinarian and use the information to your advantage.

The start of the grazing season and breeding season should factor in current conditions. Growing conditions in some parts of the state have increased the situations where adjustments deserve consideration this year.

by Sandy Johnson, Extension Beef Specialist, Colby

KANSAS SENIOR FARMERS MARKET NUTRITION PROGRAM

Senior Farmers Market vouchers will be available at the River Valley Washington Office in the basement of the Courthouse. Must be 65 years or older and income guidelines apply. Stop by to fill out an application by June 1

Questions? Contact Kelsey Hatesohl at 785-325-2121 or email at khatesohl@ksu.edu

AGRICULTURE ASSISTANCE PROGRAM AVAILABLE

Pawnee Mental Health’s Agriculture Assistance Program (Ag -AP) is intended to assist self-employed farmers and ranchers, individuals employed by them, and their spouses or dependents with mental health services. This initiative arose out of the need for mental health services in our rural communities as evidenced by the alarming increased rate of suicide among farmers locally and nationally, as well as the unique stressors created from the financial and economic impact of COVID-19.

Those who qualify for the program would be able to access four free mental health therapy sessions with a licensed mental health provider through Pawnee Mental Health. All providers will have received specialized training related to the unique mental health aspects found in the agriculture field. Clients would be able to access services either in person or via telehealth (phone or Zoom).

Contact your local Pawnee Mental Health Office to inquire about their Agriculture Assistance Program.

- Clay County – (785) 632-2108
- Cloud County – (785) 243-8900
- Republic County – (785) 527-2549
- Washington County - (785) 325-3252
Join Us for an "Interactive Outdoor Classroom" at the KSU Belleville agronomy plots!

(West of Belleville 2 miles on 36)  
3 sessions:  
June 8th at 8:30 a.m.  
Crop growth and development  
Herbicide Mode of Action  

July 13th at 8:30 a.m.  
Fungicide, Stress, and Insects  

August 18th at 6:00 p.m.  
KSU Fall Field Day  

Collaboration with K-State Research and Extension Districts, Central KS, Post Rock and River Valley along with KSU NC Experiment Field.

Contact Rebecca Zach if you have any questions. 785-541-0283 or email at zrebecca@ksu.edu  
K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Accommodations for persons with disabilities may be requested by contacting the event contact Rebecca two weeks prior to the start of the event. Requests received after this date will be honored when it is feasible to do so. Kansas State University Agricultural Experiment Station and Cooperative Extension Service K-State Research and Extension is an equal opportunity provider and employer.
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