



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

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Alzheimer's Resource Fair

This Alzheimer's Resource Fair is for caregivers, those living with Alzheimer's or another dementia, and/or anyone interested in learning more about dementia. Join us to learn about available resources, gather educational information, and connect with others.

Date: Tuesday September 14, 2021

Time: 4:30 p.m. – 6:00 p.m.

Location: Clay Center Extension Office
322 Grant Avenue Clay Center, KS 67432

*For questions, contact Jordan Schuette at 785-325-2121
or Hayley Young at hdyoung@alz.org or 785-379-3067*

alzheimer's  association®

Heart of America Chapter

K-STATE
Research and Extension

River Valley
District

2022 MEDICARE PART D PRESCRIPTION DRUG PLAN

OPEN ENROLLMENT OCTOBER 15 THRU DECEMBER 7, 2021

Open Enrollment for 2022 Medicare Part D Prescription Drug Plans is October 15 through December 7. Call after September 6 to schedule an appointment with a Senior Health Insurance Counseling for Kansas (SHICK) Counselor to review your prescription drug plan. There are limited counselors, so please do not delay in making your appointment. **PLEASE DO NOT DELAY!**

When you schedule an appointment, you will receive a Medicare Part D Prescription Drug Coverage Worksheet that must be completed and returned to your local RVED Office before your appointment.

Medicare Part D Prescription Drug Coverage Worksheet

Regardless of who assists you, Medicare beneficiaries will need to list all prescription drugs taken, dosage, and 30-day quantity on the worksheet. Call your pharmacy or where you purchase your medications to find out the specific Prescription Drug Plans they will handle.

Return the worksheet to the Extension Office **at least a 10 days** prior to your appointment to speed up your appointment. Also, bring any recent letters you have received from Social Security or Medicare to your appointment and bring your Medicare card.

Dates Available for SHICK Appointments

Below you will see dates which SHICK Counselors are available at the different offices in the River Valley Extension District. There may be additional SHICK Counselors in your area that you can schedule with directly for an appointment.

October				
Monday	Tuesday	Wednesday	Thursday	Friday
4.	5.	6.	7.	8.
11.	12.	13.	14.	15. Washington
18. Clay Center	19. Clay Center	20. Clay Center Washington	21. Clay Center	22. Washington
25. Clay Center Washington	26. Clay Center	27. Clay Center Washington	28. Clay Center	29.

November				
Monday	Tuesday	Wednesday	Thursday	Friday
1. Clay Center Washington	2. Clay Center Concordia	3. Belleville Clay Center Washington	4. Clay Center Concordia	5.
8. Belleville Clay Center Washington	9. Clay Center Concordia	10. Belleville Clay Center Washington	11. OFFICE CLOSED VETERANS DAY	12. Clay Center Concordia
15. Belleville Clay Center Washington	16. Clay Center Concordia	17. Belleville Clay Center Washington	18. Clay Center Concordia	19.
22. Clay Center Concordia Washington	23. Clay Center	24. Concordia Clay Center Washington	25. OFFICE CLOSED THANKSGIVING	26. OFFICE CLOSED THANKSGIVING
29. Belleville Clay Center Washington	30. Clay Center Concordia			

December				
Monday	Tuesday	Wednesday	Thursday	Friday
		1. Belleville Clay Center Washington	2. Clay Center Concordia	3.
6. Belleville Clay Center Washington	7. Clay Center Concordia			

Please call to set up your appointment at your local K-State Research and Extension Office:

Belleville Office: 785-527-5084

Clay Center Office: 785-632-5335

Concordia Office: 785-243-8185

Washington Office: 785-325-2121

THANK YOU DISTRICT SHICK COUNSELORS

SHICK stands for Senior Health Insurance Counseling for Kansas. The counselors receive training annually on Medicare, Medicare Supplement Insurance, Part D Prescription Drug Coverage, and other health insurance subjects that concern Medicare-eligible Kansans.

Counselors are available to meet with consumers for personalized free counseling sessions, assist with problems and questions, and provide support during the decision-making process. SHICK Counselors will not recommend policies, companies, or agents, but will provide free unbiased answers to the questions of consumers, their family members, and other caregivers.

Thank you to the SHICK Counselors who will be counseling Medicare beneficiaries with Part D at locations across the River Valley Extension District. They are very dedicated to share their expertise and time!

NATIONAL GRANDPARENTS DAY

Mark your calendars for Sunday, September 12, 2021 to celebrate this year's National Grandparents Day. How do you plan to celebrate your grandparents this year?

The purpose of this day is to honor our grandparents. It is also a great opportunity for grandparents to show appreciation for their grandchildren and to educate grandchildren and younger generations about the knowledge, strength, and life experience the older generation has to offer (legacyproject.org)

Think about ways you can celebrate your grandparents. You can write them a letter, color a picture, call them, connect via technology, or visit them. Happy Grandparents Day to all those celebrating in the River Valley Extension District!

BE AWARE OF SCAM PHONE CALLS

Many of us have experienced some type of scam phone call. It is important to be aware of a recent phone call scam which is targeting older Americans, specifically grandparents. The scam caller impersonates a grandchild who has been in an accident or is experiencing some type of crisis. The scam caller is requesting monetary help. They may also have you talk to a "lawyer" or another scam caller.

The Federal Communications Commission has a helpful article about these "Grandparent" scams and can be viewed at the following link <https://www.fcc.gov/watch-out-grandparent-scams>. Please be aware of who are speaking with on the phone. As always do not share sensitive information over the phone with people whom you do not know.

Lastly, if you receive one of these calls report it your local sheriff's department.

CONSIDERATIONS ON PROPER STORAGE OF ROUND BALES

By Dale Blasi, Stocker, Forages, Nutrition and Management specialist and Jaymelynn Farney, Beef Systems Specialist, Parsons

Harvesting forages for future use during the winter feeding period or during periods of drought represents a significant cost outlay for cattle operations. Previous research conducted at KSU suggests that large round bales composed of Wheat or Sudan hay can incur feed waste of up to 25% of a bale's weight when unrolled. Much of this loss can be attributed to factors associated with delayed harvest (reduced forage quality) and/or improper storage techniques prior to feeding.

Many producers do not recognize that with a 6-foot diameter large round bale, more than 1/3 the weight of a bale can be found in the outer 6 inches and 50% of the volume is in the outer 12 inches. Weathering losses in round bales stored outside unprotected are commonly found to occur up to 4 inches although hay type also influences the degree of loss due to weather exposure. For example, stemmy hays such as alfalfa, sudan, and mature small grains have a greater loss than grass hay. Moreover, areas that have higher rainfall also have a greater weathering loss than low rainfall areas. Unprotected hay that is stored outside has the greatest weathering loss, followed by covered hay stored outside, with the least amount of loss occurring with barn stored hay; however, there is still some storage loss found with storing hay in the barn, especially with an extended storage period.

Management practices for large round bales

- Make a dense bale. A dense bale will sag less, have less surface area in contact with the ground, shed more precipitation and protect the inner bale from weathering, and make more efficient use of the bale wrap deployed. Bale density is affected by the baler, the experience of the operator, and the type of hay. Finer stemmed hays form denser bales. As a rule of thumb, the density of round bales should be a minimum of 10 pounds of hay per cubic foot.
- Store bales end-to-end to reduce storage loss. Tightly stacking bales end to end better utilizes the storage area and protects the ends of bales from weathering. If bales are not stacked tightly against each other, rain will penetrate the ends and increase damage. Be mindful of positioning the hay bales on a well-drained site. A gently sloping site with a southern or southeastern exposure is ideal to maximize solar drying and encourage drainage away from the bales. To further reduce wastage on the bottom of the bales, some producers have elevated their bales using old tires, shipping pallets or stored on a base layer of 3 to 4 inches of crushed rock. When more than one row of bales is needed, be mindful to space adjacent rows at least 3 feet apart. This simple action will increase air flow and allow the sun to reach the back row.
- Avoid stacking large round bales. Many producers will stack their large round bales in a pyramid formation with the thought of maximizing their utilization of space. However, this strategy will usually increase dry matter losses in the stack as a result of the trapped moisture and reduced air movement.

- DO NOT cover bales. Aside from adding cost, covering bales will potentially trap moisture the same as wrapping them in plastic. If high moisture hay (over 18 percent) is sealed under plastic, quality losses may result from excessive heating and mold development.

- DO NOT store bales under trees. During harvest, many producers will move the large round bales to the field perimeter with good intentions of moving bales to a central location when it is convenient. However, locating bales under trees will encourage degradation of their bales because of trapped moisture and the inability to dry from sunlight. Forage production for future use as a consequence of dry weather conditions or winter feeding is an important element for all cattle producers who wish to insure the nutritional needs of their cowherd are being met. Proper attention throughout the entire hay harvesting process, including proper storage will pay future dividends towards this effort.

MANAGING FEED COSTS THIS FALL

by Justin Waggoner, Beef Systems Specialist, Garden City

The increased commodity prices we are currently experiencing have many cattle producers considering the costs associated with their feeding and management programs for weaning calves this fall. Here are a few tips that might aid cost conscientious producers.

- Evaluate commodities on a cost per unit of energy or crude protein basis. These calculations should be done on a dry matter basis, to facilitate an appropriate comparison between dry commodities such as corn, and wet commodities such as silage or wet distiller's grains. Additional cost such as freight, grain processing, and shrink may also be included.
- Maximize use of commodities or ration ingredients produced on-farm. I am sure there are many different versions of the old saying "the best way to make a profit with land and livestock is to walk the crops off the farm". On-farm commodities, especially forages are usually more cost-effective than purchased commodities. Increasing the inclusion of on-farm produced commodities in the diet or even including a small amount of lower-cost ingredients like straw may reduce ration costs. However, the impacts of these changes must be weighed against cattle performance.
- Reduce commodity shrink and feed waste. How much of the commodities you purchase are lost in storage and handling before they make it into the bunk? On most operations, these losses range from 2-10% depending on the commodity. Although these losses are minimal, they do add up (1% of a ton = 20 lbs; 1% of 20 tons = 400 lbs). The cost associated with minimal losses may add substantial cost to a commodity (400 lbs at \$250/ton = \$50 or \$2.50/ton). These losses often occur when commodities are handled or being loaded into feed mixers. The key to reducing commodity loss comes down to increased awareness.
- Focus on efficiency. Feed to gain is always important, period. It is the benchmark by which feeding programs can most easily be evaluated on. Newly weaned calves are relatively efficient and can post feed conversions of 5:1 or less in confinement situations. Feeding technologies like ionophores or

feeding management strategies such as limit-feeding should also be considered to further improve feed conversions.

- Seek the counsel of a nutritionist or other professionals. Nutritionists, not only balance rations but also assist producers with evaluating commodities and estimating the effects of any ration changes on animal performance. Most Extension professionals can also assist producers with evaluating commodities or put them in contact with Extension specialists with training in nutrition.

OPTIMUM SOWING DATES AND SEEDING RATES FOR KS WHEAT

By Romulo Lollato, Extension wheat and forage specialist, lolato@ksu.edu and John Holman, Cropping Systems Agronomist, Southwest Research-Extension Center, jholman@ksu.edu

Ensuring optimum sowing date and seeding rate are two steps needed to help achieve the maximum wheat yield potential in a given growing season. Sowing date affects yield potential not only due to stand establishment and tiller formation, but especially as it changes the environment to which the crop is exposed at different phases of the cycle, affecting temperature and moisture regimes as well as disease pressure. Optimum seeding rate depends on sowing date and its adjustment is crucial to ensure the crop will maximize its yield potential.

Sowing date

A) K-State recommendations

Optimum sowing date for winter wheat is quickly approaching for a large portion of Kansas. Depending on geographical location, optimum sowing window can start as early as September 10 and last until the end of September (northwest Kansas), or it can start as late as October 5 and last until October 20 (southeast Kansas). This gradient in sowing dates, with earlier dates in the northwest, is a function of temperature. Northwestern regions with higher elevations will have cooler air and soil temperatures earlier in the year as compared to southeastern regions.

B) Actual Kansas wheat sowing dates

According to historical data released by the USDA-NASS crop progress reports, on average, producers in Kansas planted approximately 50% of the crop prior to October 4 and about 90% of the crop prior to October 25 during the 1994-2015 period.

Although 50% of the fields are, on average, planted by October 4, there is large year-to-year variability in percent planted area within the aforementioned date range. This year-to-year variability is led by sowing conditions, as extremely moist or dry soils, may keep producers from sowing at the optimum planting date.

The largest variability of area planted in Kansas in the period 1994-2015 occurred between September 20 and October 15. During this period the difference in area planted between the earliest and the latest years on record was above 40%. In other words, while 50% of the wheat area was sown by September 21 in the earliest year on record, only 7% of the area

was sown by the same date for the latest year on record. In the latest year, 50% wheat area sown was only achieved October 11. The variability in planted area was lower at earlier planting dates (before September 20), probably because most producers tend to wait until the optimum planting window with a smaller acreage planted early. Year-to-year variability in planted area also decreased towards the late planting window (after October 15), as most of the acreage had been planted by that time in most years.

C) Considerations of wheat growth affected by sowing date

Sowing wheat early: Sowing wheat at an earlier-than-optimal date can result in lush vegetative growth, which will require more water to maintain the canopy later in the growing season. For that reason, producers who graze their wheat are encouraged to plant wheat two or three weeks earlier than the optimal sowing date for grain. Early sowing can also lead to an increased incidence of fall pest infestation, such as Hessian fly, and diseases transmitted by certain vectors are more active in warmer temperatures, such as wheat streak mosaic (transmitted by wheat curl mites) and barley yellow dwarf (transmitted by aphids).

Sowing wheat at the optimal time stimulates the right amount of fall tiller formation, as well as root development, to optimize yields while avoiding a lush vegetative growth. Fall-formed tillers contribute more to yield potential than spring-formed tillers, therefore it is crucial that about 3 to 5 tillers are well established before winter. Additionally, this tiller formation, combined with good crown root system development prior to winter dormancy, increases the winter hardiness of the crop, and the chances of winter survival.

Sowing wheat late: Many reasons may lead producers to plant wheat late. Double-cropping wheat following a late-harvested summer crop, such as soybean or sorghum, is common in many regions of Kansas. Delayed planting date due to environmental conditions, such as low or high soil moisture levels, may also occur. When wheat is sown past the optimal window, it is generally sown into colder soils and the crop is exposed to cooler air temperatures during the fall. Sowing into colder soils will delay wheat emergence, so the importance of a seed fungicide treatment increases as planting date is delayed.

Seeding rate

Optimum seeding rate varies with geographical location in Kansas, following the existing east-to-west precipitation gradient. If sown at the optimal date, optimum seeding rate should be about 1,125,000 – 1,350,000 seeds per acre in the eastern portion of the state, where annual precipitation is above 30 inches, or under irrigated conditions. Seeding rate should be decreased to 900,000 – 1,250,000 seeds/acre in the central region, where annual precipitation ranges between 20 and 30 inches. A further decrease in seeding rate should occur in the western third of the state where annual precipitation is less than 20 inches, for a final seeding rate between 750,000 and 900,000 seeds per acre in that region.

Seeding rate should always be discussed along with planting date, and in many times with soil fertility status as well. As mentioned above, later planting dates will decrease the potential number of fall tillers formed and grain yield will be more dependent on the main stem and maybe one or two

tillers formed during the fall. Thus, seeding rate should be increased as planting date is delayed.

WEED MANAGEMENT PRACTICES: FALL SCOUTING FOR WEEDS

Weeds that escape control by in-season management practices can cause several problems, including the possibility of reduced harvest efficiency and crop yield. Even if these factors do not justify an herbicide application, it is important to consider the future costs of seeds produced by those escapes – particularly if those escaped weeds produce a lot of seed and/or are herbicide resistant.

Just a few escapes of species such as waterhemp or Palmer amaranth can have a big impact. For example, research conducted in Georgia showed that one female plant in five acres added about two million seeds per acre to the soil. Those seeds can have impacts for many years. It took six years of total Palmer amaranth control to deplete the seedbank by 98% in Texas. In some situations, scouting during the weeks leading up to harvest may provide an opportunity to remove these plants by hand to reduce the number of seeds in the soil.

Fall scouting can help plan for future control

Scouting for weeds at harvest, even if you simply make notes from the combine, is important for planning future weed management.

When scouting, make notes about:

which weed species are present, where weed escapes are present, and any changes in the size or location of weed escapes. Some observations might be the result of soil or environmental conditions, while others might suggest problems with the herbicide selection or application equipment. However, some of these escapes might indicate the presence of herbicide-resistant weeds in your field – especially if the same herbicide program has been used for a number of years. Two examples of observations that might indicate herbicide resistance are 1) a growing patch of a particular species, or 2) herbicide failure on a few plants of a single species that is normally controlled.

**References: Bagavathiannan and Norsworthy, 2012
Sarah Lancaster, Extension Weed Science Specialist
slancaster@ksu.edu**

WORK GARDEN SOIL IN THE FALL

Fall is right around the corner; with vegetable gardens starting to slow down and coming to a stop; it's time to start thinking about what needs to be done for next year's garden. Fall is the preferred time to prepare garden soil for next spring. Spring is often wet making it difficult to work soil without forming clods that will remain for the rest of the season. Fall usually is drier allowing more time to work the soil. Even if you work soil wet in the fall and form clods, the freezing and thawing that takes place in the winter will break down the clods, leaving a smoother soil for the following spring.

Another reason to work the soil in the fall is to get rid of any insects and diseases you might have had from the previous year. Insects often hide in garden debris. If that debris is worked into the soil, insects will be less likely to survive the

winter. Diseases are also less likely to overwinter if old plants are worked under. Garden debris will also increase the organic matter content of the soil.

Fall is an excellent time to add organic matter. Not only are organic materials (leaves, rotten hay or silage, grass clippings) usually more available in the fall but fresher materials can be added in the fall than in the spring because there is more time for them to break down before planting. As a general rule, add 2 inches of organic material to the surface of the soil and till it in. Be careful not to over till the soil. You should end up with particles the size of grape nuts or larger. By working the organic material into the soil you are allowing it to sit there all winter and break down into nutrients that your vegetable plants will need next summer.

By working your garden in the fall you are allowing the soil to rest over the winter and be ready for vegetable plants in the spring. If you have any questions please contact Kelsey Hatesohl at the Washington Office at 785-325-2121 or at khatesohl@ksu.edu.

ROTATION OF VEGETABLE CROPS

Rotating vegetable crops is a standard way of helping prevent diseases from being carried over from one year to the next. Rotation means that crops are moved to different areas of the garden each year. Planting the same crop, or a related crop, in the same area each year can lead to a build-up of disease. Also, different crops vary in the depth and density of the root system as well as extract different levels of nutrients. As a rule, cool-season crops such as cabbage, peas, lettuce, and onions have relatively sparse shallow root systems and warm-season crops such as tomatoes, peppers, and melons have deeper better-developed root systems. Therefore, it can be helpful to rotate warm-season and cool-season crops.

As mentioned earlier, it is also a good idea to avoid planting closely related crops in the same area as diseases may be shared among them. Tomatoes, potatoes, peppers, and eggplant are closely related. Also, broccoli, cauliflower, cabbage, and brussels sprouts share many characteristics. For example, do not plant cabbage where broccoli was the previous year or tomatoes where the peppers were.

So, why is this important to bring this up now going into fall? Now is the time to make a sketch of your garden so that the layout is not forgotten when it is time to plant next year. If you have any questions please contact Kelsey Hatesohl at the Washington Office at 785-325-2121 or at khatesohl@ksu.edu.

River Valley District Extension Offices

Will be closed on Monday, September 6th

In observance of the Labor Day holiday.

**Be safe as you travel and enjoy visits with family
and friends!**

PLANTING TREES IN THE FALL

Fall can be an excellent time to plant trees. During the spring, soils are cold and may be so wet that low oxygen levels inhibit root growth. The warm and moist soils normally associated with fall encourage root growth. Fall root growth means the tree becomes established months before a spring-planted tree and is better able to withstand summer stresses. The best time to plant trees in the fall is early September to late October. This is early enough that roots can become established before the ground freezes.

Unfortunately, certain trees do not produce significant root growth during the fall and are better planted in the spring. These include beech, birch, redbud, magnolia, tulip poplar, willow oak, scarlet oak, black oak, willows, and dogwood.

Fall-planted trees require some special care. Remember, that roots are actively growing even though the top is dormant. Make sure the soil stays moist but not soggy. This may require watering not only in the fall but also during the winter months if we experience warm spells that dry the soil. Mulching is helpful because it minimizes moisture loss and slows the cooling of the soil so root growth continues as long as possible. If you have any questions please contact Kelsey Hatesohl at the Washington Office at 785-325-2121 or at khatesohl@ksu.edu.

SCOUTING FOR FALL ARMYWORMS

Now is the time to be looking for Fall Armyworms. Armyworms get their name because they can invade fields or landscapes as large groups and turn lawns brown seemingly overnight. Armyworm damage can resemble drought damage but close inspection of the turf will reveal the armyworms.

Armyworms have a body color that may vary from green to almost black, but they have light stripes along the length of their body. Be sure to look for the whitish inverted "Y" on the top of the head. Young worms are ½ to ¾ inch long while the mature worms are 1½ inches long. Smaller larvae will do superficial feeding, while larger larvae cause more extensive damage.

Armyworms actively feed in the early mornings, in the evening as the sun goes down, or on cloudy days. Larvae feed on foliage and the resulting dehydration causes the turf to quickly turn brown and withered. Under large populations, the appearance of "browned areas" occurs in a very short amount of time, 24-hours or less. However, fall armyworms seldom kill grass. The larvae will eat the tender grass blades first, then move on down the plant. Once the food supply becomes scarce or "tough" the larvae will move "in masses" to other areas where there is new grass to feed on. After the worms move on, the plants will put on new growth and start looking better. Watering the brown spots will speed up the regrowth process.

If you have a large population of armyworms, an insecticide treatment may be necessary. Here are a few options for chemical treatment in lawns. Acephate (Orthene, Acephate), spinosad (Conserve; Natural Guard Spinosad, Captain Jack's Deadbug Brew; Monterey Garden Insect Spray), carbaryl

(Sevin), cyhalothrin (Spectracide Triazicide), permethrin (38 Plus Turf, Termite & Ornamental Insect Spray; Lawn, Garden, Pet, & Livestock Insect Spray; Eight Yard & Garden RTS). When deciding what chemical treatment to go with, remember granular treatments require irrigation or rain to activate the insecticide, while spray treatments have a greater and quicker contact effectiveness. Apply the insecticides in the late afternoon, when the armyworms are most likely to begin feeding. Be sure to not mow the treated area for three days after you apply the chemical. If you have any questions please contact Kelsey Hatesohl at the Washington Office at 785-325-2121 or khatesohl@ksu.edu.

POWERFUL TOOLS FOR CAREGIVERS VIRTUAL CLASS

Powerful Tools for Caregivers is an educational program designed to help family caregivers (no professional caregivers, please). This program will help you take of yourself while caring for a relative or friend. You will benefit from this class whether you are helping a parent, spouse, child, friend or someone who lives at home, in a nursing home, or across the country.

This virtual Class will be every Tuesday from September 7–October 12. Choice of times is 1:30-3pm **OR** 5:30-7pm. Cost is \$5 and class size is limited.

This class will give you, the caregiver tools to:

- * Help you reduce stress
- * Communicate effectively
- * Take care of yourself
- * Reduce guilt, anger, and depression
- * Help you relax
- * Make tough decisions
- * Set goals and problem solve

This online class includes the Caregiver help book which covers topics such as: hiring in-home help, helping memory impaired elders, making decisions about care facility placement, understanding depression, and making decisions about driving.

Register by calling: 620-544-4359

Deadline to register is September 3, 2021

This class is sponsored by K-State Research and Extension

**KANSAS STATE FAIR
SEPTEMBER 10-19, 2021 AT HUTCHINSON
BUY TICKETS AND CHECK OUT SCHEDULES
FOR ACTIVITIES AND EVENTS AT:
kansasstatefair.com**

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"2021 UP-COMING MEETINGS & EVENTS"**

DATE	TIME	PROGRAM	LOCATION
Sept. 6		River Valley Offices Closed for Labor Day	
Sept. 7-Oct. 12	1:30-3pm	Powerful Tools for Caregivers (Tuesdays)	Class Online-See pg.7
Sept. 7-Oct. 12	5:30-7pm	Powerful Tools for Caregivers (Tuesdays)	Class Online-See pg.7
Sept. 10-19	9:30am	Kansas State Fair	Hutchinson- Fairgrounds
Sept. 14	4:30-6pm	Alzheimer's Resource Fair	Clay Center- District Office
Sept. 30		KSU Beef Stocker Field Day	Manhattan- Beef Stocker Unit
Oct. 11	10:30am	Fall Fling	Clay Center- 4-H Conference Center
Oct. 15		ASI Family and Friends Reunion	
Oct. 15-Dec.7		Medicare Part D Open Enrollment	RVED Offices-Call for Appointment