NET FARM INCOME AND FARMLAND VALUE TRENDS

It has been well-documented that one of the best indicators of agricultural land values is net farm income (NFI). If you think about it, it makes perfect sense. One of the most important investments a farmer can make is in additional agricultural land, especially if his goal is to expand his operation and increase future revenues. High levels of net farm income make those investments much more manageable. High NFI also attracts interest in agricultural land from outside investors because it suggests that adding farmland to one’s investment portfolio will prove to be a profitable venture. When demand for agricultural land rises, land prices invariably rise with it.

Kansas has seen the greatest increases in agricultural land values over the past several years out of any other state in the union. Kansas crop ground prices, on average, rose 16.6% from 2022 to 2023, which is four times more than the annualized rate of inflation. In large part, this is owed to the historically high levels of net farm income that have been observed in Kansas over the past several years.

However, all has not been sunshine and roses in the farming world recently, as many local producers can confirm. North-central Kansas has suffered through three years of La Nina and multiple years of drought, leaving subsurface soil parched and incapable of delivering historically proven yields. Fertilizer, seed, and chemical prices have risen dramatically. Average yields declined continuously from 2020-2022 for all major row crops in the region. Nevertheless, net farm income remained elevated during these past few years. What’s the story?

Until just recently, crop prices have been at historic highs. It has only been in the last several months that prices have slid down to what one might consider “typical”. Even so, the harvest lows that were hit in late September and early October of this year pale in comparison to the bottoms hit during the coronavirus pandemic, when global supply chains were effectively shut down, and $3.00/bu. corn was showing up on the regular. Most row crop commodities are still trading close to 40% higher than they were just 30 years ago.

Furthermore, a large portion of row crop farmers in the area also have cattle in their operation. Drought has forced extra culls, national herd size has trended cyclically lower, and demand has remained steady, so those who have been able to retain optimal herd size have been pocketing a respectable profit margin. In many cases, crops grown in tandem with a cattle enterprise are often incorporated into cattle rations, so even lower commodity prices can be absorbed into higher cattle margins by limit-feeding corn into rations.

The other side of the story is government payments and crop insurance. As with crops, livestock prices will likely someday take a downturn, but government involvement in net farm income is here to stay for the foreseeable future. In fact, government payments and crop insurance have an inverse effect on net farm income when compared to farms’ actual agricultural productivity. When drought or disaster strikes, or when yields are low, government payments and crop insurance pay out well, and in bumper crop seasons, insurance premiums often outweigh indemnities.

An easy example of this can be shown from 2022. In 2022, the Kansas Farm Management Association, North Central (KFMA-NC) reported an average net farm income among its clients of $146,000. Of that figure, however, $62,000 was from crop insurance payments, $10,000 was from crop government payments, and $2,000 was from livestock government payments. Subtracting out the average crop insurance expense of $20,000, nearly $55,000 of net farm income did not come from farms’ actual productivity. That means that of the average $146,000 NFI, 37% of it was attributable to government payments or crop insurance, while only 63% was attributable to what farms actually produced in that year.

2021 tells a different story. According to the KFMA-NC, in 2021, crop insurance premiums far outweighed indemnities on average in North-central Kansas, $15,000 to $4,000. However, average government payments were all the way up at $65,000, well above the $12,000 seen in 2022. Net farm income attributable to government payments and crop insurance likewise came out to almost $55,000, or 20% of total NFI. In 2020, net government payments and crop insurance indemnities totaled almost $90,000, over 50% of average total NFI in north-central Kansas.

Regardless of whether the actual value of farm production was higher or lower, NFI was significantly boosted by government payments and crop insurance indemnities over the past several years. However, this discrepancy is not necessarily considered when it comes to agricultural land values, because whoever acquires land will be participating in the same kinds of government and insurance payouts on that new land. Nevertheless, the value of the land is not a pure reflection of what kind of productivity you can expect from that land, but a reflection of what buyers are willing and able to pay for it, which is inflated by government involvement.

One could argue that a large portion of the government payments seen in 2020 and 2021, which greatly contributed to average NFI, were a result of emergency measures put in place to mitigate the economic effects of the coronavirus pandemic and its related issues. Even so, there appear to be downstream consequences to saturating net farm income with government payments, resulting in high land prices years removed from the fact. The hardship this presents to farmers is more than just creating a barrier to future investment in land, but is realized when currently-owned land is reappraised and creates a larger property tax liability.
What can we expect in the future? It is important to note that just because net farm income may decrease in the future, that does not mean that land prices will go down. Government payments will likely be lower going forward than they were in 2020 and 2021, higher interest rates may frustrate demand for land, and average crop insurance payments may be lower this year than last year for select row crops. As long as inflation is high, interest in agricultural land is strong, and farming proves to remain a profitable endeavor in the short-to-medium term, land values will continue to rise, albeit likely at a much slower rate than the cumulative 15-20% increases observed in the past few years.

If you would like to learn more about how you can monitor agricultural land markets, manage your farm assets, or invest in your operation’s future, please reach out to Luke Byers, your River Valley Extension District Agriculture & Natural Resources Agent, at 785-632-5335 or by email at lsbyers@ksu.edu.

North-Central Kansas Average Agricultural Land Values (2017-2022)

Kansas Average Net Farm Income Projections (2020-2024)

**NAVIGATING OPPORTUNITIES AND RISKS: PRODUCTION AND FORAGE CONSIDERATIONS**

Make plans to join River Valley District Livestock Production agent Kaitlyn Hildebrand and K-State Research and Extension specialists on December 14th in the FNB basement in Washington from 10 am to 2:30 pm as they discuss current topics in the beef industry. Registration will be from 10:00-10:30 am with coffee and snacks provided. The day will kick off with introductions and an interactive poll asking producers what keeps them up at night. Other topics include making dollars and cents of our risk management tools, forage sampling in a drought year and cowherd nutrition coming off drought. Wrapping up the day will be an open discussion with a questions and answers period. There will be a $10 registration fee that can be paid at the door the day of. Lunch will be provided. An RSVP is requested by December 11th by calling 785-243-8185 or by registering online at [https://kstate.qualtrics.com/jfe/form/SV_8C8U4iVvIb95aDQ](https://kstate.qualtrics.com/jfe/form/SV_8C8U4iVvIb95aDQ)
STAMPING OUT SUPERBUGS:
A CLEAR AND PRESENT DANGER

This article is from the October 2023 News in Health Newsletter, a free monthly newsletter from the National Institutes of Health

Bacteria are found nearly everywhere. They’re in your food, recreational waters, and even the air. Some bacteria help keep you healthy. Some can make you very sick.

If you’re healthy, your body may fight off harmful bacteria on its own, but sometimes you need antibiotics. These are drugs that kill bacteria or stop them from growing. They can be critical for preventing or fighting a life-threatening disease. Over time, bacteria can become resistant to drugs that are misused or overused. That means that the drug will no longer stop them.

In the U.S., drug-resistant bacteria infect nearly 3 million people and kill more than 35,000 every year. These “superbugs” have evolved to protect themselves against drugs. This can happen through changes in their genes. Sometimes antibiotics don’t stop all the bacteria in an infection. Any bacteria that survive will continue to multiply. They may gain further drug resistance. This makes it even more difficult to control them with antibiotics.

Drug-resistant infections pose many dangers. Bacteria that are resistant to one drug may still be treatable with stronger drugs. These backup drugs can have more serious side effects. Bacteria that become resistant to too many drugs may be untreatable. Some medical procedures that carry a high risk of infection, like organ transplants, may become more dangerous without effective antibiotics.

Researchers are studying new ways to fight superbugs. Some are working on novel antibiotics. Another strategy uses phages, which are viruses that attack bacteria.

A team led by Dr. Vance Fowler, an infectious disease expert at Duke University, is leading a study of a phage mixture that attacks Pseudomonas aeruginosa bacteria. These bacteria tend to spread in hospitals and other health care settings. They’re often resistant to many antibiotics. Fowler’s team is testing whether phages can be used to treat people with the infection.

They’re also working on a rapid test that can tell the difference between infections caused by bacteria and those caused by viruses. Doctors could use the test to decide how to treat the infection. That could help avoid unnecessary antibiotic prescriptions. Antibiotics don’t work against viruses. Viruses cause common colds and the flu, but some bacteria can cause similar symptoms.

Sometimes, doctors must prescribe antibiotics before they have the test results that confirm a bacterial infection. “When you have a critically ill patient in front of you, and you are not going to know what you’re treating for several days, you have to make a decision,” Fowler explains. Not starting treatment immediately can lead to life-threatening infections, but giving antibiotics to a patient who doesn’t need them can also cause problems. They can cause side effects and lead to superbugs.

There are ways people can help guard against superbugs. Use antibiotics only when they’re needed. If a doctor doesn’t prescribe antibiotics, don’t pressure them to change their mind. When you do get antibiotics, take them exactly as instructed by your doctor.

The best way to protect yourself and your family against harmful bacteria is to avoid infection in the first place.

Guard Against Bacteria

- Maintain a healthy lifestyle, including proper diet and exercise. This can help prevent illnesses.
- Get all recommended vaccinations. To learn more, visit the CDC’s vaccine schedules webpage: https://www.cdc.gov/vaccines/schedules/
- Another informative website is the Immunize Kansas Coalition: https://www.immunizekansascoalition.org/. They offer free webinars, educational modules, videos, and publications.
- Wash your hands with soap and water regularly.
- Cover your mouth when you cough or sneeze. Stay home when you’re sick.
- If you’re prescribed an antibiotic, take it exactly as instructed by your doctor. Don’t share your antibiotics with others or save them for future use.
- Don’t pressure your doctor to prescribe an antibiotic or take antibiotics prescribed for someone else. Overuse and misuse of antibiotics can create drug-resistant bacteria.

Questions can be directed to Kaitlin Moore, Nutrition, Food Safety & Health Agent, at 785-243-8185 or kaitlinmoore@ksu.edu.
Each year, Medicare Part D Prescription Drug Plans change. Some new plans start while others may be discontinued. Premiums, deductibles, and co-payment amounts can fluctuate up or down. Drug and pharmacy tiers change, which affects coverage.

It is important for all Medicare beneficiaries to check their Part D Prescription Drug Plan during Open Enrollment, which is October 15th through December 7th. Limited appointments are still available at the four River Valley Extension District Offices with a certified SHICK counselor.

Receive this free, unbiased, and confidential counseling by calling any of our offices to schedule an appointment today with Monica Thayer, Deanna Turner, Bev Lang, Janet Elliott, Sonya Garwood, Wann Sharp, and Aimee Sharp.

- RVD-Belleville – 785-527-5084
- RVD-Clay Center – 785-632-5335
- RVD-Concordia – 785-243-8185
- RVD-Washington – 785-325-2121

**SOCIAL SECURITY COST OF LIVING ADJUSTMENT (COLA)**

The Cost-of-Living Adjustment (COLA) for individuals receiving Social Security benefits and Supplemental Security Income (SSI) payments will be an increase of 3.2% for 2024. This is the 3rd highest COLA for SSA and SSI beneficiaries since 2012.

COLA notices will be mailed to individuals throughout the month of December to inform recipients of their amounts for 2024. Your family member or friend may receive their notice before or after you. SSA asks that you wait until January to contact them if you haven’t received your COLA notification letter. Most beneficiaries with a mysocialsecurity.gov account before November 14, 2023 may be able to see their COLA notification letter online in early December.

The increase will take effect in payments received in January 2024 for Social Security beneficiaries. Increased SSI payments will begin with the December 29, 2023 payment.

**2024 MEDICARE PREMIUMS, DEDUCTIBLES, & COINSURANCE AMOUNTS**

In mid-October, the Centers for Medicare and Medicaid Services (CMS) released the 2024 premiums, deductibles, and coinsurance amounts for the Medicare Part A & B programs. The Medicare Part B monthly premium will be $174.70, which is a $9.80 increase from 2023. If a Medicare beneficiary is receiving Social Security benefits, this amount is directly withheld from their monthly benefit payment.

The Medicare Part B 2024 annual deductible will be $240, which is a $14 increase from 2023. For Medicare beneficiaries with a Plan F Supplemental Insurance, you will not be responsible for this annual deductible.

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital for the first 60 days of Medicare-covered inpatient hospital care in a benefit period will be $1,632 in 2024, which is an increase of $32 in 2023. In 2024, beneficiaries must pay a coinsurance amount of $408 per day for the 61st through 90th day of a hospitalization in a benefit period and $816 per day for lifetime reserve days. For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be $204.00 in 2024. Your supplemental (Medigap) or secondary insurance may assist or fully cover these amounts.

If you have any questions regarding Medicare, reach out to Monica Thayer at 785-527-5084 or mthayer@ksu.edu.
CULLING PRIORITIES

K-State cattle experts offer advice on what to do when it is time to downsize the herd.

On a recent Cattle Chat podcast hosted by several experts at the Kansas State University’s Beef Cattle Institute. They discussed culling priorities and what that means for your operation.

In a year of a drought or several years of drought culling cows in a herd becomes a must to maintain the operation. There are times in life when tough decisions must be made, and in the beef business that can come when feed resources are limited or a time of generational transition. Cows that are not bred are often the first ones to leave the ranch when making a culling decision. It’s much more profitable to cash her in and replace with one that will calve next year. Make this sort off the end of the chute at pregnancy check time. After that group has been eliminated, there are several factors that guide which group of cattle will be cut from the herd next.

According to the experts, some of these include the average age of the herd, pregnancy timing, long-term feed resource availability, and market conditions. The first thing you want to know in making a culling decision is it just for this year or if it is a situation where there is going to be a reduction in the herd size over multiple years. An example is “If I am planning to get out of the cattle business over the next several years versus having a plan to build back my herd size after the drought, there are very different strategies to achieve this.

Often these decisions are more complex than a yes or no answer regarding a specific group within the herd. The first ones to be sold might be a young heifer or a bred first-calf heifer that was bred late in the breeding season because she doesn’t fit with the calving season very well and the market potential right now is good. Sometimes the decisions depend on the average age of the herd. If it is an older herd, you don’t want to make the average age even greater by selling off the young females. The performance of the calves the cows raise might also influence the culling decision, agreed the experts.

Sometimes producers don’t cull a cow on her calf performance alone but in a year when reducing the herd is a must, moving a cow higher on the sell list might just happen if she raises a lower-performing calf. The other important factor to consider when culling cows is the temperament of the animal. If she has an attitude, she is the first to go down the road.

Culling parameters should remove cattle that do not help the farm or ranch meet its goals. A good question to ask before developing a culling plan is: “What are my goals, and what culling criteria will help my operation and cattle achieve them?” Every operation has different goals.

To hear the full discussion, listen to the Cattle chat podcast online How do I Prevent Pregnancy Loss, Culling Decisions at Preg Checking, Infertility vs. Pre-Loss (ksubei.org) or through your preferred streaming platform.

CLOUD COUNTY SOYBEAN GROWERS RECEIVE ARC-CO PAYMENTS

Recent commodity prices have been much higher than benchmark prices for Price Loss Coverage (PLC) and Agricultural Risk Coverage (ARC). This has meant that farmers in the River Valley District who enrolled their farms’ base acres in the PLC program did not receive any indemnities from the program this past marketing year, which ran from September 1st, 2022, through August 31st, 2023. However, there remained a slim chance that enrollees receive payment through the ARC County-Level (ARC-CO) program, which calculates payments by comparing actual revenues against benchmark revenues. Growers in Cloud County who had base acres in soybeans enrolled in ARC-CO received payment from the program for the 2022 crop.

To review, ARC-CO Actual Revenue is calculated as the Market Year Average (MYA) price multiplied by the MYA Yield. In Cloud County for 2022, MYA Price was listed at $14.20/bu. and MYA Yield was listed at 23.5 bu./ac., leading to an Actual Revenue of $334.13/ac. The Olympic Average (OA) Price and OA Yield, used to calculate Benchmark Revenue, came in at $9.12/bu. and 49 bu./ac., respectively. As you can see, while Actual MYA Price was much higher than the OA Price, Actual MYA Yield was much lower.

Benchmark Revenue, using the OA Price and OA Yield, came out to $449.89/ac. ($9.12/bu. * 49 bu./ac.) However, the ARC-CO rules stipulate that the level of per acre revenue that an enrollee is guaranteed cannot be above 86% of the Benchmark Revenue; this comes out to $386.91/ac. (86% * $449.89/ac.) Also, the maximum allowable amount that ARC-CO can pay producers is 10% of the Benchmark Revenue value, which is $44.99/ac. (10% * $449.89/ac.)

The amount that ARC-CO actually pays out is the smaller of two options: (1) the difference between Guaranteed Revenue ($386.92/ac.) and Actual Revenue ($334.13/ac.), which is $52.78/ac., or (2) the maximum allowable amount, which is $44.99/ac. Because the maximum allowable amount is smaller, that is the amount that Cloud County soybean growers enrolled in ARC-CO are scheduled to receive for 85% of their base acres registered to soybeans. So, if you had 100 base acres in Cloud County registered to soybeans with the Farm Service Agency, you would receive $44.99 against 85 of those acres, or $3,824.15 ($44.99/ac. * 85 ac.)

If you have any questions about enrollment in ARC/PLC, expected indemnities, or would like to learn more about what to expect from the ARC/PLC programs in the upcoming 2023 Farm Bill, please contact Luke Byers, your River Valley Extension District Agriculture & Natural Resources Agent at (785) 632-5335 or by email at lsbyers@ksu.edu.

FALL YARD CLEAN-UP

It’s that time of year again when leaves are falling from deciduous trees. Now is a good time to stop and think about options for handling the leaf litter. Although a scattering of leaves won’t harm the lawn, the excessive cover of leaves for
an extended period will prevent sunlight from reaching the turfgrass causing the grass to be unable to make the carbohydrates needed to survive the winter. There are other options for dealing with the fallen leaves rather than bagging them up and putting them out for the trash collector. The first option is composting. Composting is a great way to handle the refuse. The compost can then be added to your vegetable garden and/or flowerbeds, to increase the amount of organic material in your soil. Another option is to mow the leaves with a mulching mower and let shredded leaves filter into the turf canopy. (A side-discharge mower also will work, but it won’t shred the leaves as thoroughly). This method will be most effective if you do it often enough that leaf litter doesn’t become too thick. Be sure to mow while you can still see grass peeking through the leaves.

Fall is traditionally a time for cleaning up flowerbeds. Normally, we recommend cutting down dead stems to help control insect and disease problems. With herbaceous perennials that have been pest free, you might want to consider leaving some to provide winter interest to your garden. For example, ornamental grasses can be attractive even during the winter months, but those near structures like your house, or sheds should be cut to the ground because when they get dry they could be a fire hazard. Perennials with evergreen or semi-evergreen foliage can provide color and structure. Foliage can be left for a few other reasons as well. For instance, foliage left on semi-hardy plants will act as mulch to protect from harsh winter winds and help to ensure overwintering of the plant’s crowns. Another reason to leave some foliage in your beds is because of wildlife. Birds will eat seeds from the perennials, and others will use the plants as shelter. This fall take the time to look around your yard and see what you can do to prepare your landscape for the winter months.

WATERING LANDSCAPES BEFORE WINTER

We are having another dry fall. Watering now is important to prevent moisture stress through the winter months. A good, deep watering with moisture reaching at least a foot down into the soil is much better than several light sprinklings that just wet the top portions of the soil. A deep watering will help ensure that the majority of roots have access to water. Soil should be wet at least 12 inches deep. Although all perennial plants will benefit from moist soils before winter, it is especially important to water newly planted trees and shrubs due to limited root systems. Even trees and shrubs planted within the last 2 to 3 years are more sensitive to drought than a well-established plant. Evergreens are also more at risk because moisture is lost from the foliage during the winter months. Trees or shrubs planted within the last year can be watered inexpensively with a 5-gallon bucket. Drill a small hole (1/8") in the side of the bucket near the bottom. Fill the bucket and let the water dribble out slowly next to the tree. Be sure to keep the bucket a few feet back from the trunk of the tree. Refill the bucket once more, and you have applied 10 gallons. Very large transplanted trees and trees that were transplanted two to three years ago will require more water.

A perforated soaker hose is a good way to water a newly established bed or foundation plantings. However, soaker hoses are notorious for non-uniform watering. In other words, you often receive too much water from one part of the hose and not enough from another. Hooking both the beginning and the end of the soaker hose to a Y-adapter helps equalize the pressure and therefore provide a more uniform watering. It is also helpful if the Y-adapter has shut off valves so the volume of flow can be controlled. Too high a flow rate can allow water to run off rather than soak in. On larger trees, the soaker hose can circle the trunk at a distance within the dripline of the tree but at least ½ the distance to the dripline. The dripline of the tree is outermost reach of the branches. On smaller trees, you may circle the tree several times so that only soil which has tree roots will be watered.

If using a soaker hose, note the time watering was started. Check frequently to determine the amount of time it takes for water to reach 12 inches. From then on, you can water "by the clock." Use a kitchen oven timer so you remember to move the hose or shut off the faucet. If you are seeing surface runoff, reduce the flow, or build a berm with at least a 4-foot diameter around the base of the tree to allow the water to percolate down through the soil, instead of spreading out.

If we have a normal winter, watering once before spring should be adequate. However, if the winter is warm and dry, watering once a month may be needed.

WINTERIZING ROSES

Most shrub roses are hardy to our Kansas winters, but a few types of roses could have problems adjusting. For example, the hybrid tea roses have certain species in their ancestry that originated in the warm climate of southern China. These roses need protection to survive Kansas winters. One way to help protect your roses is by mounding the soil about eight to ten inches high around each plant. When using soil, bring it in from another location. You do not want to pull it from a part that has disease problems. Do not pull it from in-between plants because this can damage the roots or make them more susceptible to the cold.

Mounding is normally done by Thanksgiving. After the ground has frozen, add a 4-inch layer of mulch. The mulch can be made up of straw, leaves or hay for further protection. A small amount of soil may be spread on top of the mulch to keep it in place. Do not add the mulch before the ground freezes or mice may invade and feed on the roses over the winter.

If your roses have excessively tall canes they can be pruned to a height of 36 inches or tied together to prevent them from being whipped by strong winter winds. Wind can cause major damage to the crown of the plant by loosening the surrounding soil. Next spring, remove coverings from the crown before new growth starts. Wait until after the ground thaws, as the temperatures are more consistent. If you remove the coverings too soon the tops may begin growing before the roots can provide water to the new growth. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or khatsohl@ksu.edu.
### RIVER VALLEY DISTRICT

**“2023 UP-COMING MEETINGS & EVENTS”**

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<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>PROGRAM</th>
<th>LOCATION</th>
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<tbody>
<tr>
<td>Nov. 1</td>
<td>12:10pm</td>
<td>Teen Stress and Anxiety</td>
<td>Living Well Wednesday Zoom– See page 2</td>
</tr>
<tr>
<td>Nov. 4</td>
<td>5:30pm</td>
<td>Clay County Achievement Celebration</td>
<td>Clay Center– Clay County Events Center</td>
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<tr>
<td>Nov. 5</td>
<td>5pm</td>
<td>Cloud County Achievement Celebration</td>
<td>Concordia– Cloud County Fairgrounds</td>
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<td>Nov. 6</td>
<td>6pm</td>
<td>Kansas Local Food Community Roundtables</td>
<td>Clay Center-Fairgrounds</td>
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<tr>
<td>Nov. 10</td>
<td>6pm</td>
<td>RVED Offices Closed for Veterans Day</td>
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<tr>
<td>Nov. 12</td>
<td>5:30pm</td>
<td>Republic County Achievement Celebration</td>
<td>Belleville- Republic County Fairgrounds</td>
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<tr>
<td>Nov. 14</td>
<td>9:3:30pm</td>
<td>Central Kansas Beef Summit</td>
<td>Beloit- Beloit Methodist Church, 801 N. Bell St.</td>
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<td>Nov. 16</td>
<td>6pm</td>
<td>Ladies Night Out – Fall Floral Fiesta</td>
<td>Washington– KSDS, 124 West 7th St., East Building</td>
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<td>Nov. 18</td>
<td>6pm</td>
<td>Washington County Achievement Celebration</td>
<td>Washington– Washington County High School</td>
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<td>Nov. 23 &amp; 24</td>
<td>6pm</td>
<td>RVED Offices Closed for Thanksgiving</td>
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<td>Nov. 28</td>
<td>6pm</td>
<td>Land Leasing Strategies Program</td>
<td>Belleville- NCK Fairgrounds- 4-H Building</td>
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<td>Dec. 6</td>
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<td>Rapid Development of Baby Brains &amp; Why It Matters</td>
<td>Living Well Wednesday Zoom</td>
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<td>Dec. 8</td>
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<td>RVED Offices Closed for Training</td>
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<tr>
<td>Dec. 14</td>
<td>10:2:30pm</td>
<td>Navigation Opportunities and Risks: Production &amp; Forage Considerations</td>
<td>Washington- FNB Basement, 101 C Street</td>
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