MANAGING MONEY: A Caregiver’s Guide to Finances

Tuesday, October 17th
7 p.m.
FNB Bank Basement, Washington

As a caregiver, how much do you know about managing money?

This free program through the Alzheimer’s Association will help you learn about the costs of caregiving, the benefits of early planning, teach you how to avoid financial abuse and fraud, start a conversation about finances, assess financial and legal needs, and find support.

RVSP to RVD-Washington at 785-325-2121.
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 receive a Medicare Part D Prescription Drug Coverage Worksheet that must be completed and returned to your local RVED Office before your appointment. Regardless of who assists you, Medicare beneficiaries will need to list all prescription drugs taken, dosage, and 30-day quantity on the worksheet. Return the worksheet to the Extension Office at least 10 days prior to your appointment to speed up your meeting. Also, bring any recent letters you have received from Social Security or Medicare to your appointment and bring your Medicare card.

Please call to set up 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

JOIN US FOR FALL FLING

The Clay County Homemaker extension Unit Fall Fling is scheduled for Monday, October 9th at the Clay Center 4-H Conference Center at the Clay County Fairgrounds. All interested men and women in the area are encouraged to attend.

Registration for door prizes will begin at 10:30am and coffee and tea will be served. Everyone is asked to bring a salad for the noon luncheon. Refrigeration is available upon arrival at the meeting and tableware and beverages will be provided.

The morning program will begin at 11am and feature LewAnn Schneider, a Federal Veterinarian. The 1pm program will be presented by Andrea DeJesus from A&H Farms, Manhattan.

The Clay County Homemaker Extension Unit Members and K-State Research and Extension are sponsoring this program.

LIVING WELL WEDNESDAY SERIES

Living well Wednesday is a virtual learning series hosted by K-State Research and Extension, Family and Consumer Sciences (FCS) professionals from across the state of Kansas. We invite you to join us on the following Wednesdays. The webinars will be held from 12:10 to 1:00pm.

It’s not so Kool to JUUL – October 4th

Vaping is the new epidemic among youth. Twenty five percent of Kansas High School students currently vape or have vaped. What do we know about Vaping? What does it look like and who is behind this epidemic and why? So, how can we help educate the public and youth?

We have learned many things about vaping in the past few years, it causes depression, is very addictive, and hard to quit. Kansas has several programs that are available to help combat this vaping problem among our youth. These topics will be discussed as well as the work going on in prevention.

Presenter: Donna Gerstner, LiveWell Finney County CDRR Grant Coordinator and the E-Cig Prevention Grant Coordinator

Wednesday, October 4th at 12:10 – 1:00pm CST via Zoom
Register online at bit.ly/LWWFall23

Teen Stress & Anxiety – November 1st

This program will examine the current state of teen mental health and decipher for parents what is normal teen stress versus when professional help may be needed. Parents want to say the right thing when their child talks about their stresses, but sometimes it is hard to find the words. This will give parents scripts and strategies to talk about these tricky topics. Christy Perez, a licensed clinical counselor, will be available to answer any of those hard questions parents may have.

Presenters: Christine D. Perez, EdS, LCPC; Licensed Clinical Professional Counselor, Director of Crisis Services @ Crawford County Mental Health Center
Erin Tynon, M.S in Family Life Education and Consultation; Family Consumer Science Agent, Pottawatomie County

Wednesday, November 1st at 12:10 – 1:00pm CST via Zoom
Register online at bit.ly/LWWFall23
NOW THAT’S RURAL: BRYCE DOLAN, KSDS ASSISTANCE DOGS

By Ron Wilson, director of the Huck Boyd National Institute for Rural Development at Kansas State University

On a transatlantic flight to Europe, Éclair is arriving in Ireland. But this isn’t just another jet-lagged tourist: This is a four-legged traveler.

Éclair is a black lab puppy. She went to Europe as part of an exchange to help enhance the service dogs that assist people across the nation, and she was sent by an assistance dog service in rural Kansas.

Bryce Dolan is director of marketing and fundraising for KSDS Assistance Dogs Inc., which sent the puppy Éclair to Ireland as part of an international exchange.

KSDS had its beginnings through 4-H. In 1987, 4-H dog project members from Cloud, Riley and Washington counties began serving as puppy raisers for assistance dog organizations in Ohio and California.

When they realized that very few of these assistance dogs were being placed in the Midwest, they wanted an assistance dog training facility for people in the central U.S.

In 1990, the Kansas Specialty Dog Service (now known as KSDS) opened its doors in Washington, Kansas. KSDS is a non-profit organization that provides professionally trained guide and service dogs for people in need of a canine partner. KSDS is led by CEO Duane Toews and a board of volunteers.

“We began in one old converted steakhouse and now we have a ten-building campus,” Dolan said. That includes canine housing units, agility and training centers, and duplex apartments for human clients who come to get their assistance dogs.

KSDS works with a network of puppy raisers across the nation who care for puppies from age eight weeks to 18 months. Then the puppies come to KSDS for training and vetting before being paired with their human partner.

Clients come to Washington for one or two weeks to train with their assistance dog. “Our clients are so grateful, they come to tears when they are united with their canine partner,” Dolan said.

These dogs change lives. Guide dogs provide independence by helping people who are visually impaired. Service dogs assist those with mobility issues by doing such things as retrieving dropped items, opening handicap accessible doors, or pulling manual wheelchairs.

Remarkably, KSDS assistance dogs are given to clients free of charge. “This is only possible thanks to the generosity of our private donors across the country,” Dolan said. “We don’t accept tax dollars or government funding.”

Hill’s Pet Food is the official dog food sponsor of KSDS. “Hill’s has been huge,” Dolan said. For every client, Hill’s ships free pet food monthly for the life of the dog, and provides free dog food to puppy raisers.

KSDS has many other partnerships providing free or discounted benefits, including the Veterinary Health Center at Kansas State University.

KSDS has a long-standing partnership with the Topeka Correctional Facility for a program called Pooches and Pals, where prison inmates are responsible for the dog’s care.

KSDS is accredited through Assistance Dogs International. ADI is affiliated with the International Breeding Cooperative, which helps produce assistance dogs.

In 2021, KSDS was selected as one of only seven North American assistance dog facilities to send a puppy to Europe. In exchange, KSDS received a puppy credit that will be used to diversify KSDS canine bloodlines and improve the genetic disposition of future assistance dog placements.

Through this program, KSDS has shared breeding stock or specimens with four countries on three continents.

In the U.S., KSDS has placed 630 service dogs in 36 states. It’s a remarkable record for an organization in the rural community of Washington, population 1,071 people. Now, that’s rural.

“We’re going back to our roots,” Dolan said. “We want to engage more 4-Hers and FFA members to be puppy raisers in order to help meet the growing demand for assistance dogs.”

For more information or to donate, go to www.ksds.org.

Éclair made her transatlantic flight – not as a tourist, but as a puppy that was part of an international exchange to benefit future assistance dogs. We commend Duane Toews, Bryce Dolan, KSDS Board members, and all those involved for making a difference and transforming lives through canine assistance.

As with Éclair, they provide puppies with a purpose.
**ENHANCING LOCAL FOOD SYSTEMS**

You might recall reading last fall about the $750,000 grant awarded to Kansas State University to spur local food systems. This article explains how you can stay up-to-date on, or get involved in, these endeavors.

**What Is the Food System?**
The food system is everything that is part of ensuring people have the food they need to survive and thrive - from production to processing, distribution, consumption, and food waste management - if it involves food in some way, it is part of the food system. A functioning local food system integrates the five sectors to serve the values of enhancing the environmental, economic, social, and nutritional health of a particular place and its inhabitants.

**Kansas Local and Regional Food Systems**
Many communities, counties, and regions in Kansas have already started conversations around supporting and developing their local and regional food systems. Some communities have formed councils or groups to discuss local food and farm opportunities. Other communities have completed food system assessments or plans.

Below is a link to a report that shares goals, needs, challenges, and opportunities for the food system specific to north central Kansas:

https://www.ncrpc.org/nckfoodcouncil/

**Kansas Local Food Community Roundtables**
If you are interested in improving local food resources in your community, please join us!
The Kansas Local Foods program is planning 10+ roundtable sessions around Kansas to share experiences and provide feedback on your community’s goals and needs. So, if you are involved with local grocery stores, restaurants, food distribution, school food service, etc., please join the conversation.

The River Valley District will be hosting one of these roundtables in Clay Center on November 6th from 6:00 to 7:30PM at the Fairgrounds. Dinner will be provided.
RSVP by calling the Clay County Extension Office at 785-632-5335.

Another Way to Get Involved: Quarterly Virtual Town Halls
Quarterly local food town halls are held virtually on Zoom and are open to anyone across the state of Kansas that is interested in learning more about local food projects, organizations, and opportunities across the state. The town halls are held at 11 a.m. on the fourth Wednesday of January, April, July, and October. The town halls are also recorded and archived. Our next town hall will be October 18, 2023. Register (and/or watch the archived videos) here: https://www.ksre.k-state.edu/kansaslocalfoods/get-involved/town-halls.html
Questions can be directed to Kaitlin Moore, Nutrition, Food Safety & Health Agent at 785-243-8185 or Wade Reh, Director & Community Vitality Agent at 785-632-5335.

**LAND LEASING STRATEGY PROGRAM**

Most agriculture producers (tenants) lease ground from multiple landowners (landlords). K-State Research and Extension recognizes that roughly 50% of farms and rangeland in Kansas is operated on a leased-basis. In Kansas, the average number of landlords that tenants have is approximately seven. You can imagine the struggles that tenants and landlords can experience in trying to communicate effectively with each other. Especially, given the fact that many families are generations removed from the farm or ranch and could live hours away or even out of state but still own the land and thus lease it to others. One of the best ways to create a better understanding between tenant and landlord in most cases is to have a written lease. Having a written lease can lead to many topics for discussion that otherwise might not be considered. Creating a good relationship between tenant and landlord, being able to negotiate an equitable lease arrangement, and reviewing issues are all critical to long-term sustainability of Kansas agriculture.

The power of negotiation and communication is key when building a lease agreement. Are you struggling to communicate as a tenant with your landlord? Or are you a landlord struggling to communicate with your tenant? Did you just inherit some land and want to make changes to fit your needs better? Maybe you are a first-time tenant or leasee and just want to start off on the right foot with good communication. Is your landlord an absentee landowner and you need new skills to be able to communicate with them better. Or are you just looking to expand your knowledge on land leasing. Then join livestock production agent Kaitlyn Hildebrand as well as agriculture and natural resources agent Luke Byers as they discuss lease agreement basics, landlord/tenant relations, and negotiation/communication skills. This program will cover the importance of having a written lease and the items that should be included in it to ensure an equitable agreement for all parties. Participants will also learn negotiations strategies as well as best practices to improve relationship between landlords and tenants. The program will be held on Tuesday November 28th starting at 6:00 pm at the 4-H building on the NCK free fair fairgrounds in Belleville. Please RSVP by Monday November 20th by calling the Concordia office at 785-243-8185 or the Belleville office at 785-527-5084 to be included in the meal count. Can’t make this date but want to learn more about land leasing strategies. Be on the lookout for other dates around the district through the end of 2023 to the beginning of 2024.
Scholarships now available for certification in remote work

By Pat Melgares, K-State Research and Extension news service

Kansas State University and the North Central Regional Planning Commission are launching a project in four north central Kansas counties that officials say could boost income for participants while providing an economic boost for rural communities.

This Remote Online Initiative project is funded by a NetWorked Community Solutions Grant from NetWork Kansas. Project coordinator Ron Wilson said residents in Clay, Dickinson, Marshall and Washington counties are eligible for scholarships to pay for month-long online classes that will provide certification as a remote work professional or remote work leader.

“Remote work creates opportunity for rural residents and expands the talent pool available to rural businesses,” Wilson said. “These month-long courses will equip participants to work remotely and receive certification…thus demonstrating proven skills to potential clients or employers.”

The online class scholarships begin Oct. 2 for professional and remote work leader options. The professional course also will be held in November and January. “October is the only opportunity for the remote work leader class scholarship, so we encourage those interested to act quickly,” Wilson said.

The first deadline to apply for a scholarship is Sept. 27.

Registration is available online at www.kansasremotework.com. The online classes are already available to anyone in Kansas, but these scholarships are only offered in the target counties. The cost for the course, if not covered by scholarship, is $199 for the remote professional course and $249 for the remote work leader course.

Earlier this year, Wilson – in his role as director of the Huck Boyd National Institute for Rural Development – released results of a survey on remote work indicating that nearly one-half of respondent organizations currently employ remote workers.

In addition, more than 80% believe remote work will continue, and more than 90% indicated the number of remote and hybrid workers will remain the same or increase.

“These courses should help position Kansas to succeed in that setting,” Wilson said.

“Ultimately, my hope is that we can make rural Kansas the location of choice for people of all ages,” Wilson said. “Rural Kansas has many quality-of-life assets: safe neighborhoods, good schools, open spaces, recreational opportunities and more. Modern technology makes it possible for a person to choose a rural lifestyle and connect digitally with customers, clients and employers anywhere in the world.”

Debra Carlson Ohlde recently completed the certification, which was developed and is currently offered by Utah State University. Ohlde is the strategic development advisor with the North Central Regional Planning Commission.

“Even though I’ve worked in a hybrid environment for almost 30 years, several modules (in the class) brought to light things I hadn’t considered, and broadened my thinking about best practices for managing remote teams,” Ohlde said. “If you work remotely or are considering moving to a hybrid or a remote work environment, invest in yourself and learn how to do it well.”


**TIME TO PLANT SPRING FLOWERING BULBS**

With fall quickly approaching it’s hard to think about next spring, but now is the time to plant those spring flowering bulbs we all love. The best time to plant spring flowering bulbs is in late September through October. It is an excellent time to plant bulbs such as crocus, tulips, and daffodils. These plants need to develop roots in the fall and must meet a chilling requirement over the winter in order to bloom in the spring.

Choosing the right planting location can make a difference on how well your bulbs do in the spring. You need to pick a planting site that has full sun to partial shade. The ideal soil should be a sandy loam mix, but even if you don’t have that you can add organic material such as peat moss, compost, or aged bark to improve your current soil. For example, a heavy clay can be amended by mixing in one-third to one-half organic material.

The planting depths of bulbs will vary depending on the type and size of the bulb. For example, tulips and hyacinths are set about 6 inches deep, and daffodils are put 6 to 8 inches deep. As a rule of thumb, bulbs are planted two to three times as deep as they are wide. The planting depth is the distance from the bottom of the bulb to the top of the soil. Large bulbs are normally spaced 4 to 6 inches apart, and small bulbs about 1 to 2 inches. You can plant bulbs in clumps or irregular masses produce a better display, or you can line the edge of your flower beds by planting single bulbs in a row.

After placing the bulbs at the proper depth, you want to slowly replace the soil so you can be sure to have good bulb to soil contact. First replace half the soil back into the hole and add water. Wait until the water as soaked in and then add the remaining soil and water the area again. This process will settle the soil around the bulbs, and will create good aeration as well as good drainage for proper root development. Although there will be no top growth in the fall, the roots are developing, so soil needs to be kept moist but not wet. Mulch can be added after the soil has frozen to prevent small bulbs from being affected by the alternating freeze and thaw of the soil throughout the winter.

Even though you don’t see immediate effects of planting bulbs, they will provide you with that pop of spring color, and will add different dimensions to your flower beds.
**KEEPING OR SELLING HEIFIERS: K-STATE CATTLE EXPERTS OFFER TIPS ON HOW TO MAKE THIS CHOICE**

When making a big life decision, many people turn to making a pros and cons list to help them logically work through the process. In agriculture, that often leads to creating a spreadsheet to calculate costs, depreciation, and potential for a return on the investment, say cattle experts at Kansas State University.

One of the decisions that many cow-calf producers face at fall weaning is determining which heifers to keep and which ones to sell. This was the topic of a recent Cattle Chat podcast, produced through the Beef Cattle Institute at K-State. “Every operation is going to be a little different, but when deciding whether to keep or sell replacement heifers, producers need to assess if they have the labor and resources available to raise them,” said Dustin Pendell, K-State agricultural economist.

Along with that, K-State veterinarian Brian Lubbers said the current market price is also a factor worth considering. “Calf prices are high right now and that makes the opportunity cost really high,” Lubbers said. “If you are thinking about contracting the herd a little bit, now might be a good time to sell a few extra calves.” For those who prefer to raise their replacement heifers, K-State veterinarian Bob Larson said he prioritizes keeping heifers that give him the best odds of success.

“The best bet heifers that have the highest likelihood of being a long-term cow are ones that were born early in the calving season to a dam that has a good disposition and high genetic quality and are daughters of a quality sire,” Larson said. “I need her to be born early because she will be the most likely to get pregnant early and stay in the herd a long time.”

Even if the heifer meets the genetic and temperament criteria, Larson said if she was born late in the calving season she falls to his sell-list. When thinking about resources, the experts agree that it is important to think about the amount of weight the heifers need to gain between weaning and breeding. “Depending on the mature size of the cow herd, most heifers will need to gain 300 pounds between weaning and breeding,” said K-State beef cattle nutritionist Phillip Lancaster.

He recommends producers calculate the expected daily gain and compare that to what feed resources are available. “In some parts of the country, there aren’t ample feed supplies to carry cattle through the winter. In that case, producers may need to sell the heifers and look to buy bred heifers and cows in the spring and summer after this time of limited feed resources has passed,” Lancaster said. K-State veterinarian Brad White encouraged producers to start thinking now about their management plan for the fall.

“You need to pencil it out because keeping this year’s heifers is going to make them be more expensive cows as compared to other years,” White said. “Producers need to dive into their spreadsheets now to calculate the right number of heifers to keep before running the cattle through the chutes at weaning.” To hear the full discussion, listen to the Cattle Chat podcast online or through your preferred streaming platform.

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**MANAGE PRICE RISK AND PROTECT YOUR BALANCE SHEET THIS MARKETING YEAR**

Remember the summer of 2022, when local cash corn quotes got up to $7.00/bu.? Yeah, don’t remind me. As many of us know too well, agricultural commodity markets have taken a turn for the worse over the past nine months. As of the back half of September, corn futures traded around $4.75/bu., soybeans around $13.40/bu., HRW wheat around $7.35/bu., and cash milo bids tumbled to about $4.60/bu. Suffice it to say that grain markets are lacking the luster they had this time last year.

At the same time, many of us can recall vividly just a few short years ago when we were talking about soybean prices in the single digits. Indeed, soybean prices have retained some strength that our other major crops have not, and wheat has attempted to hold a 35-cent rally as of mid-September. With harvest lows, some would argue that things can only go up from here. Nevertheless, there are many things that can happen between now and the end of the marketing year that could still send the markets sideways to lower. It behooves us to look at some of the major factors that have affected prices lately.

The bottom line behind the dramatic price declines this year is simply this: the market factors that kept prices high for so long just aren’t there anymore. For example, in the most recent Crop Production Report from the U.S. Department of Agriculture, national corn yield estimates were trimmed, but estimated planted acres to corn were adjusted higher by a whopping 750,000. This brings U.S. corn acres to almost 95 million, up 7% from last year with national production estimates up 10% from last year. This year’s drought ought to render that figure a headscratcher, but compared with last year’s drought, corn yields are still projected roughly 12 bu./ac. higher year-over-year in Kansas.

The other side of the coin has been the supply and demand dynamics from grain markets around the world. While Argentina suffered a devastating growing season this past year, Brazil had a bumper crop, and both countries are poised this coming year to smash their old records in national corn and soybean production. Australia and Russia have both had very large wheat crops, and the logistical nightmare that not-too-long ago plagued Ukrainian ports in the Black Sea region has become yesterday’s news in the grain markets. On top of all that, China, the world’s largest importer of corn and soybeans by a country mile, has softened its grain imports schedule and has substituted away from U.S. grains towards Brazil. The United States’ book of exports compared to last marketing year is down 5% in
wheat, down 8% in soybeans, down 33% in corn, and down 47% in our already small book of milo exports per the USDA’s World Agricultural Supply and Demand Report from September 12th. All of these factors are applying steady downward price pressure on an already vulnerable portfolio of crops grown in the River Valley District.

Considering the grand scale at which prices for our Kansagrown crops are often affected, it can be hard to see what we can do to manage for what seems like an endless cavalcade of negative news. On the one hand, it’s important that we investigate all the marketing tools at our disposal to manage our risk and lock in price ranges that will carry us over into next year. This could include establishing forward contracts with local elevators that follow seasonality trends to capture price upside, utilizing the futures market to hedge against downside risk, or offsetting basis risk with out-of-the-money bull call options during harvest lows.

On the other hand, it’s essential during this harvest and post-harvest time of year to revisit your enterprise balance sheets to manage production practices and input costs. It may be beneficial to prepay expenses at a discount to shave the edge off of next year’s costs or to test your soils for N, P, & K levels to see if there are fertilizer applications you can cut back on without precipitously decreasing expected yields. If you raise both crops and livestock, another strategy could be to sell cheaper corn to limit-feed your livestock and offset the loss in corn sales with more hay sales.

These tactics illustrate just a handful of options that growers in the River Valley District can use to help make sure they’re positioning themselves for financial success in the upcoming marketing year. If you are interested in learning more about how you can follow grain markets, manage price risk, or develop financial strategies for your farm’s profitability, 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.

**KEEPING YOUR PUMPKINS LONGER**

With fall approaching you might be looking to start getting your fall decorations ready. The first decoration that comes to mind for me is pumpkins! They come in all different shapes, sizes, and colors!

If you are wanting to buy your pumpkins early, I have a helpful tip for you. When selecting which pumpkins you are going to purchase you want to make sure the pumpkin wasn’t harvested too early. Pumpkin rinds develop a hard, waxy layer to keep it from drying out and shriveling up. An easy way to test the rind is to use your thumbnail. If it pierces the fruit easily, it was harvested too early and won’t last as long as others with a stronger rind. Pumpkins will also keep longer in cooler weather. If the weather starts to get hot again, you might want to pull your pumpkins into a cooler area to help them last.

If you enjoy carving your pumpkins for Halloween, have you considered saving the seeds and roasting them? When you scoop the seeds out, rinse them well to remove any strands of tissue that might remain and spread them out so they can dry completely. Once dry, roast them on a cookie sheet for 10-15 minutes at 350°F. Just remember if you are carving your pumpkins the longevity of your pumpkins will be reduced. Once carved they will last about a week. So don’t carve them to soon before Halloween! If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or khatesohl@ksu.edu.

**SAVE THE DATE FOR-LADIES NIGHT OUT FALL FLORAL ARRANGING ACTIVITY NOVEMBER 16, 2023 AT KSDS IN WASHINGTON AT 6PM MORE INFORMATION TO COME**

**CONTROLLING BROADLEAF WEEDS IN LAWNS**

Late October to early November is the most effective time to control broadleaf weeds in your lawn. A few of the major broadleaf weeds that we tend to see are dandelions, henbit, and chickweed. These plants are winter annuals and start to grow in the fall. They spend the winter as small plants and most people don’t notice them until they start to flower in the spring. Trying to kill them in the spring, once they are flowering, usually is a waste of time and money.

These three weeds tend to be the hardest to control and the most noticed in lawns in the spring. Dandelions usually produce a flush of new plants in the fall, so they are more easily controlled now because they are actively moving materials from the top portion of the plant to the roots. Henbit and chickweed start germinating in the fall, and are controlled easier when they are young. Herbicides will translocate to the roots and will kill the plant from the roots up.

So what should you do? Spraying herbicides such as 2,4-D, Weed-B-Gon, Weed Free Zone, Weed Out, or Trimec in the fall, October to early November. Spraying can go a long way toward eliminating these plants. Choose a day that is at least 50°F so the young plants are actively growing and will take up the chemical. The better the weed is growing, the more the weed killer will move through the plant.

Spot treating will probably be needed early in the spring before they have put on much growth (March) to catch the few plants that germinate late. Use Weed Free Zone, Speed Zone, Weed Out, Weed-B-Gon, Trimec, or any other herbicide that controls broadleaf weeds. If you have any questions feel free to stop by or contact me in the Washington office, 785-325-2121 or khatesohl@ksu.edu.
Join Us!

Date: Tuesday, October 10, 2023
Time: 6:00 p.m. - 7:00 p.m.
Where: Clay County Medical Center Dining Room
Speaker: Monica Thayer, Clay County Extension Office

Medicare Open Enrollment period is October 15, 2023 through December 7, 2023.

Pre-existing condition?
You may be subject to delays and denials.

Location matters.
Your local provider may not be in-network with Medicare.

Budget concerns?
Denials and inconvenience may offset what savings you gain.
Tree Planting Workshop

Come join Kim Bomberger, a district community forester with the Kansas Forest Service, and Kelsey Hatesohl, River Valley Horticulture Agent, for an afternoon learning how to plant and care for trees.

There will be hands-on demonstrations. We will be showing the correct way to plant a new tree as well as showing how to correctly prune established trees.

Please RSVP to the Washington Extension Office or by using the QR Code. Free to participate. Questions? Contact Kelsey Hatesohl, 785-325-2121 or khatesohl@ksu.edu

Tuesday-October 17th
1:00pm

Berner Memorial Park
503 West Parallel Street
Clifton, KS 66937

Participants should dress for working outside. Please bring gloves and eye protection. Tools will be provided, but attendees may bring their own.

Register Here
# RIVER VALLEY DISTRICT

## “2023 UP-COMING MEETINGS & EVENTS”

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<td>12:10pm</td>
<td>It’s Not So Kool to JUUL</td>
<td>Living Well Wednesday Zoom— See page 2</td>
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<td>Oct. 9</td>
<td>10:30am</td>
<td>Fall Fling</td>
<td>Clay Center-4-H Conference Center at the Fairgrounds</td>
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<td>Oct. 10</td>
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<td>Medicare Basics</td>
<td>Clay Center– Clay County Medical Center Dining Room</td>
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<td>Oct. 15-Dec. 7</td>
<td>1pm</td>
<td>Part D Prescription Drug Open Enrollment</td>
<td>Call RVED Offices to make an appointment</td>
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<tr>
<td>Oct. 17</td>
<td>1pm</td>
<td>Tree Planting Workshop</td>
<td>Clifton– Berner Memorial Park, 503 West Parallel Street</td>
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<td>Nov. 1</td>
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<td>Nov. 6</td>
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<td>Kansas Local Food Community Roundtables</td>
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<td>Nov. 16</td>
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<td>Ladies Night Out –Fall Floral Arranging Activity</td>
<td>Washington– KSDS, 124 West 7th St., East Building</td>
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<td>Nov. 28</td>
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<td>Land Leasing Strategies Program</td>
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<td>Dec. 6</td>
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<td>Rapid Development of Baby Brains &amp; Why It Matters</td>
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