Jody Holthaus, Agent Meadowlark Extension District Livestock and Natural Resources

## Ag is the Bread and Butter

Sometimes it seems like Agriculture is overlooked in its overall importance to the economy. We are only 2% of the population, just a small piece of the pie, we aren't all that glamourous. All the dictionaries define "bread and butter" as something that provides you with regular income, essential or a sustaining element.

I was reading some recent statistics from the State of Kansas. These were estimated economic impact of Agriculture, Food and Food Processing.

For Jackson County, 14 sectors had a direct output of approximately \$167.4 million and supported 1340 jobs in Jackson County, Jefferson County had 17 contributing sectors for direct output of \$149.9 million and supported 1228 jobs, and Nemaha County has 21 sectors of approximately \$1 billion and supports 1931 jobs. If you add in the food and food processing sectors then the numbers expand to Jackson 1553 jobs, Jefferson 1337 and Nemaha county jobs to 2988.

Those jobs are very significant with county populations of Jackson county 13,366, Jefferson County at 18,813 and Nemaha County at 10,161. Ag jobs are 16.5% of all jobs in Jackson County, 21.1% in Jefferson County and 37.46% in Nemaha County.

More interesting yet is the top 3 sectors of each county. In Jackson County the top three are beef cattle ranching and farming, animal harvesting, oilseed farming in dollars of output, the top 3 Ag employers were for beef ranching, landscape and horticulture services and all other crop farming. Jefferson county top 3 sectors for output were: beef cattle ranching, animal harvesting and dairy cattle and milk production. For employment the top three were: beef cattle ranching, all other crop farming and landscape and horticulture services.

Nemaha county top 3 sectors for output were: dog and cat food manufacturing, other animal food manufacturing and farm machinery and equipment manufacturing. The top three for employment were: beef cattle ranching, animal production (dairy, hogs) and dog and cat food manufacturing.

All 105 counties in Kansas have this sort of data on agriculture, food and food processing contribution summaries. These values do not factor in the retail environment of food sales. Food retail is important, but in order to get a clearer picture of production agriculture and processing contributes the retail sector was left out.

The beef cattle ranching and farming, included feedlots and dual-purpose ranching and farming sector.

Agriculture is the Bread and Butter in our three counties!

David Hallauer, Agent Meadowlark Extension District Crop and Soils, Horticulture

## **Managing Costs – N Fertilizer**

A recent Kansas State University analysis compared farms based on returns over total costs, separating the returns in to the high one third, medium one third and low one third categories. What they found helps give a picture of where our focus needs to be if we are trying to manage costs when returns are reduced. One of those areas where differences were noted was in the fertilizer/lime budget line. Those producers in the top one third for returns have fertilizer/lime costs that were just two thirds that of the low one third of producers – an almost \$40 difference! How can that be?! Two facets of a 'simple' nitrogen recommendation might help explain how some of those savings can be achieved.

Profile nitrogen samples – 0-24" deep, typically – are not easy to take. Their value, however, can be high! According to observations by KSU Professor Emeritus Dr. Dave Mengel, some profile N samples showed that as much as 60, and maybe even 90 pounds of N could be supplied from the profile. Have you accounted for that? KSU soil test recommendations assume a 30 pound N credit from the profile (in the absence of a test), but that may still be giving up N that could be used to meet the crop's nitrogen need. Is a 30 pound per acre N savings worth the time, effort, and cost of a profile N sample? It might be something to consider! There are other factors of a soil test recommendation that a soil sample could provide information on that might save you money as well. Bottom line: a soil test is a great investment!

A second facet of a nitrogen recommendation has to do with what we call Nitrogen Use Efficiency, or NUE. Worldwide, NUE is about 35%. In the U.S., it's about 45%. In Kansas, we assume 50% for recommendations, and have routinely measured NUE ranges of 40-70% in corn. If you assume a 50% NUE on a 130 pound per acre N recommendation, that's 65 pounds of N uptake. If you drop NUE to 40%, that same N recommendation increases to 163 pounds/acre to get the same 65 pounds of uptake the crop needs. Increase NUE to 60% and you drop the N recommendation to 108 pounds for the same 65 pounds of uptake. In other words, Nitrogen Use Efficiency is a big deal, and your management thereof can result in economic returns.

NUE can be accomplished in a number of different ways. Essentially, it means applying the right source of nitrogen at the right rate in the right place at the right time. The key to this 4R concept is to identify your likely loss problem (if one exists) and apply the right tool to fix it.

Similar efficiencies are more difficult to attain for phosphorous or potassium or any of the secondary or micronutrients. Lime, however, is another building block of the nutrient management foundation that should NOT be overlooked! If nutrient management is a place you were considering making adjustments, now is a great time to research how you can fine tune things. Always be cautious, however, to base changes on sound nutrient management principles. To request KSU research on those principles, feel free to drop me a line at <a href="mailto:dhallaue@ksu.edu">dhallaue@ksu.edu</a> or by contacting your District Office.

Cindy Williams, Agent Meadowlark Extension District Food and Nutrition, FNP

# Avoiding the Post-holiday Blues for Next Year

Whether holiday spending went overboard or stayed in budget, it's time to start preparing for next December, according to financial planning faculty at Kansas State University.

"We've just finished all our holiday spending, so this is the perfect time to think about setting up the plan for next year," said Kristy Archuleta, associate professor at the university's institute of Personal Financial Planning and director of the financial planning program. "What can we do now to be prepared for December?"

Archuleta and Sonya Britt, an associate professor and certified financial planner at the Institute of Personal Financial Planning, offer tips for starting now to ensure financially merrier holidays in 2017.

\*Write a plan. Archuleta and Britt said it's important to bang out a budget early and keep it handy—ideally in a wallet—to keep a handle on how much is being spent even while browsing among eye-catching gifts.

"Don't be afraid to markup that sheet of paper, because it's a great place to keep track of what's been spend on each person and how much is left before hitting the spending limit," Britt said. "That way, no one is tempted to start arguments on overspending for gifts."

Archuleta said frequently reviewing purchases and being careful to stay within the budget could help limit conflict and make holiday shopping as stress-free as possible.

\*Opt in to savings. Archuleta and Britt advise opening a separate savings account for holiday purchases. Most employers are willing to send money to multiple bank accounts. Britt said making the deposits automatic is the key.

"People are not likely to start saving each month unless they make it automatic," she said. "Once people opt in to automated savings, they usually continue because it makes savings so simple." This method is especially helpful when using online savings accounts because people tend to forget about them or at least find them less accessible, Britt said. Another way to keep holiday funds out of sight and out of mind is to send a percentage of the paycheck to a different bank, Archuleta said.

\*Create conversations. Unspoken expectations between couples and between members of extended family can brew conflict, so Archuleta and Britt said it's important to discuss differences and any annual arrangements that have become difficult.

"If a person accuses their spouse with statements like, "you always spend way too much on your family,' their spouse shuts down," Archuleta said. "Instead, if a person says, 'I'd like to talk about our plans for holiday spending; could we talk tomorrow after work?' Then they are setting a positive framework for how the conversation will go."

Britt recommends having money-related conversations among relatives as well because financing the holidays becomes more challenging as a family grows. To keep the holiday spirit without the expense, Archuleta and Britt suggest a gift drawing, secret Santa, or a white elephant gift exchange. These activities can become new traditions to help everyone feel loved and come home with a gift.

"Families are usually open to do different things to accommodate people, but they may not consider making changes until someone starts the conversation, "Archuleta said. "So, a person could say, "I don't know that it's doable for everyone in our family to bring a gift for everyone, but what if we tried something new?"

The financial planners said it is likely others are thinking the same thing, so the discussion may help everyone breathe a little easier as they envision next year's holidays.

\*Think thrifty. Holidays are a special time to celebrate, but Britt said the joy can turn to frustration when people let the season's excitement lead them to overspend.

"Going into debt for a single day just seems ridiculous, because then people are stressing themselves out trying to pay it off for the first several months of the year," she said. "By the time it's paid off, some people don't even remember what they received."

To give affordably, Archuleta and Britt advise giving crafts made by children or writing sincere letters to loved ones. Alternatively, the financial planning pair suggest hitting the stores while post-holiday prices are low. Re-gifting also is an option if it's not returned to the original giver or presented at the same party. Also, used gifts are an option as long as they are not broken and are still fully functional, Britt said.

\*Move toward meaning. The financial planners said people often spend money on gifts more than activities, but research shows people remember more strongly what they did, who they were with and the traditions they participated in than the items they received.

Nancy Nelson, Agent Meadowlark Extension District Family Life

### A Cough or a Sneeze Can Spread Disease

A cough or a sneeze can spread disease so protect yourself and others from the flu. At the peak of cold and flu season, the number of reports has increased in the Midwest.

According to the Centers for Disease Control and Prevention, flu symptoms include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, fatigue and sometimes diarrhea and vomiting. Flu viruses are spread mainly by droplets made when people with flu cough, sneeze or talk. It is important to know that even if you don't have a fever, you may have the flu and be contagious if you get flu symptoms.

What should you do if you get sick or have symptoms? The CDC recommends that you stay home and avoid contact for at least 24 hours after your fever is gone except to get medical care or for other necessities. Stay away from others as much as possible to prevent making others sick. Continue to cover your coughs and sneezes, and wash hands frequently even after you return to class or work. The easiest way to prevent the flu is to get vaccinated.

#### Kansas Radon Action Month

January is radon action month in Kansas to call attention to the fact that elevated radon levels have been found in every Kansas county.

The Kansas Radon Program produces, on a semi-annual basis, updated maps documenting radon measurement activity across the state and at the county level for all counties. Current maps with data through June 2016 are available at <a href="https://www.kansasradonprogram.org">www.kansasradonprogram.org</a>.

The intent and design on the maps is a reporting tool to the radon industry and the Kansas public on radon measurement activity. The maps are not designed or able to tell a homeowner in Kansas what their radon value will be upon testing. The only way to determine the radon level is to test.

Test kits are available for a small fee at Meadowlark Extension District offices.