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Livestock and Natural Resources

Validation!

When son #3 moved to western Kansas, a conversation ensued about the changes in humidity. He would call back complaining about how hot it was, and I would mention the lack of humidity. He thought I was crazy! Now that he has moved back to Eastern Kansas, even though the temperature is not in the 100's, the humidity is getting to him!

I'm not sure if the increased temperatures and humidity can be blamed on climate warming or not, but one thing is sure, we are seeing more and more Blue/Green algae in ponds. The literature says, this is a result of climate warming.

Blue-green algae are not algae at all, but types of bacteria called cyanobacteria that are normally present in many lakes. This type of bacteria thrives in warm, nutrient-rich water. When conditions are right, the bacteria can grow quickly forming "blooms."

Blue-green alga blooms are often described as looking like pea soup or spilled green paint.

However, blooms aren't always large and dense and can sometimes cover small portions of the lake with little visible algae present. Blooms can also produce a swampy odor when the cells break down. When blue-green algal blooms produce cyanotoxins (toxins produced by cyanobacteria) that can make humans and animals sick, they are considered harmful. In general, algae are not harmful.

Blue-green algae prefer warm, calm, sunny weather and water temperatures higher than 75 °F. Blooms usually occur during summer and early fall, but can occur other times of the year, if conditions are right. Harmful algae can be found everywhere in Kansas, but thrive in warm, shallow, nutrient-rich lakes. They will often be found on the downwind side of a pond or in a secluded bay or shoreline. You can become sick if you swallow, have skin contact with, or breathe in airborne water droplets while swimming, boating, waterskiing, tubing, bathing, or showering in water that has harmful algae or if you drink water that contains algal toxins. If you become sick, symptoms you might experience include vomiting, diarrhea, rash, eye irritation, cough, sore throat, and headache. Symptoms generally begin hours to 2 days after exposure.

Pets, especially dogs, are susceptible to harmful algae because they swallow more water while swimming and doing activities like retrieving a ball from the water. They are also less deterred by green, smelly water that may contain harmful algae. Animals can experience symptoms within minutes of exposure to the toxins. Symptoms they might experience include vomiting, diarrhea, weakness, difficulty breathing, and seizures. In the worst cases, animals have died. If your pet experiences these symptoms after exposure to algae, contact your veterinarian. This can also be toxic to cattle and other livestock.

If you suspect your pond has Blue/Green algae, you can try the Jar and Stick test, provided by KDHE, for your convenience this can be found on our website: www.meadowlark.ksu.edu. If you conduct the test and you think it is positive, the Kansas Veterinary Diagnostics Lab, can also conduct a test, the charge is \$21.

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Bagworm Treatment Time?

It's time to check evergreens for bagworms – but is it time to treat?

The bagworm hatch began in early June across much of northeast Kansas. Began is the key word in that sentence, however, since treatment too early could miss those that are still to emerge. Treating too early can result in additional feeding damage from later emerging larvae, potentially requiring a second insecticide application as a 'clean up'. With that in mind, approach bagworm treatment using a three tiered sort of approach.

First, make sure you even have bagworms! Infestation in the past doesn't guarantee bagworm pressure now. Natural predators and parasites can provide good levels of control, resulting in no need for an insecticide application. What you are actually looking for is a miniature version of the mature bagworm. The pencil lead sized bags will typically be difficult to find without close inspection of the tree's foliage. Their small size is one problem, but they will also likely be the same color as the foliage as well. Look for the small wiggling bags to make sure that feeding larvae are present.

Second, determine the level of infestation and stress being caused by newly hatched larvae. If levels are light and the tree is healthy, waiting until later in June might allow you to get by with a single insecticide application. If levels are high or the trees are under stress, go ahead and pull the trigger on an insecticide application. Just be prepared to continue to watch the tree to determine if later hatches are causing damage as well.

Third, apply insecticides appropriately. Insecticide active ingredients commonly used for controlling bagworms include spinosad, *Bacillus thuringiensis*, acephate, cyfluthrin, and permethrin. Spinosad and *Bacillus thuringiensis* (BT) are organic products. BT is only effective when used against small bagworm larvae. Spinosad is a more effective product, especially on larger larvae. The product label is the law, so make sure you are getting a product labeled for the pest you are after (bagworms!) and the species of tree you will be spraying! For a list of some common products, feel free to contact your District Extension Office.

The difference in control between most products is typically very small. A bigger difference in control is typically due to the level of insecticide coverage. Most control failures are due to the insecticide not penetrating deep enough in the tree rather than the insecticide not working. Make sure that you are getting trees covered with plenty of your insecticide mix from top to bottom and inside to outside as well.

Cindy Williams, Agent
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Family Checkbook: Important To Get Your Credit in Order

Have you checked your credit report lately? If you're not planning to borrow money, perhaps you think it's not important.

Well, your credit report can affect your finances even when you're not borrowing money! Insurance companies, perspective employers (for some types of jobs) and utility companies may be looking at your credit history to determine what to charge you or whether to offer you a job. When credit reports and scores first developed, mostly lenders used them. However today, consumer's financial lives are impacted by poor or non-existent credit histories in many ways. For example, a young adult who hasn't yet built a credit history, may pay a higher deposit when they set up electricity in their apartment than someone with a credit history.

Nearly one in five American consumers has no credit history, or so little data that a credit score cannot be calculated. People without credit history are "credit invisible", and it can make it difficult to build assets. The effect is not equally felt among U.S. consumers; Blacks and Hispanics are more likely than Whites or Asians to be credit invisible or to have unscored credit records.

The CFED's report, "The Importance of Credit Reports and Credit Scores for Building Financial security," argues, "in many ways, a credit report is the gateway to financial opportunity, determining who has the chance to build wealth and security and who does not." If someone chooses to not borrow money (or have debt), should they be penalized?

Researchers and policy makers are looking at ways to change this financial barrier. An experimental pilot study that includes rent payments in credit histories found that 79 percent of participants who were credit invisible increased their credit scores after rent reporting. Others are exploring whether to include phone and utility payments in credit reporting.

If you haven't checked your credit reports in the last year, now is the time to do it. We have three main credit bureaus that collect data. Because the credit bureaus are competitors, they don't share data. You want to be sure that all of your credit report are accurate. No one wants to spend more on auto insurance because there's a mistake in their credit report.

One of the best tools we have to check whether or not someone is using our identity is to check your credit reports. One of the reasons people steal and use other people's identity is so they can take out a loan—or some form of credit—in someone else's name. You'll never see any paperwork about this loan. However, if someone else starts credit accounts in your name, they will show up on your credit bureau. If you spot information on your credit report this is not accurate, follow the information listed on your report about how to correct it.

Check your credit reports for FREE at: <http://www.annualcreditreport.com>
(<http://www.annualcreditreport.com>) Or, you can call 877-322-8228 to request them.

Nancy Nelson, Agent
Meadowlark Extension District
Family Life

Plan Your Sun Protection

Skin cancer is the most common cancer in the United States. To lower your skin cancer risk, protect your skin from the sun and avoid indoor tanning.

Before you spend time outdoors, the Centers for Disease Control and Prevention (CDC) recommends that you plan your sun protection accordingly. Seek shade, especially during midday hours. Cover up with clothing to protect exposed skin. Wear a hat with a wide brim to shade the face, head, ears, and neck. Wear sunglasses that wrap around and block as close to 100% of both UVA and UVB rays as possible.

Use sunscreen with broad spectrum (UVA and UVB) protection and a sun protection factor (SPF) 15 or higher. Remember to reapply sunscreen at least every 2 hours and after swimming, sweating, or toweling off.

The National Council on Skin Cancer prevention shares these facts about skin cancer. Unprotected skin can be damaged by the sun's UV rays in as little as 15 minutes. Yet it can take as long as 12 hours for skin to show the full effect of sun exposure. Plan ahead so that when you're having fun outdoors, you won't forget to protect yourself from the sun.

Even if it's cool and cloudy, you still need protection. UV rays, not the temperature, do the damage.

A change in your skin is the most common sign of skin cancer. This could be a new growth, a sore that doesn't heal, or a change in a mole.