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No news this week.

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Soybean Weed Control – Is It a Big Deal?

Ever wonder about the losses caused by weeds in soybeans? A 2016 Weed Science Society of America (WSSA) Weed Loss committee report summarized a couple of different studies on losses due to a lack of weed control. One report estimated a two to twenty percent loss of soybean yield due to weed pressure even when Best Management Practices with herbicides were used. A second study noted that yield losses can reach fifty percent when no herbicide is used at all. Bottom line? Soybean weed control matters.

We've definitely improved soybean weed control efforts over the years, but it hasn't come without challenges. New products are great. New resistances are not. While we've done a good job of controlling some species, others remain a challenge.

Labels have changed. Changes in the Xtendimax, Engenia, and FeXapan labels from 2018 to 2019 are one example. Changes include purchase and application only by certified applicators (no application under direct supervision), annual mandatory dicamba or auxin applicator training, treatment time frame restrictions, and updated postemergence treatment wording. These labels even include consultation of a website for the list of counties requiring additional protection measures along with guidance for specific areas that can be included in the buffer distance calculation for fields in affected counties. It's taken label reading to a whole new level, with the hope that good products can be retained over time and sensitive crops protected.

Fortunately, great resources are available to help you make the best weed control decision you can. One resource for any herbicide selection process is the K-State 2019 Chemical Weed Control Guide, available online at: <https://www.bookstore.ksre.ksu.edu/pubs/SRP1148.pdf>. In addition to soybeans, this publication provides herbicide suggestions for several major crops, pastures, and range. Hard copies of will be available from District Offices in late January.

Rather hear from someone first hand? Plan to attend the KSU Soybean School on Wednesday, January 16th at the NEKS Heritage Complex south of Holton. In addition to multiple speakers covering topics from markets to fertility, K-State Research & Extension Weed Specialist Dr. Dallas Peterson will be the keynote speaker during a sponsored supper by the Kansas Soybean Commission. He'll share information on the new dicamba labels as well as weeds to watch for and other soybean weed control options. Doors open for registration at 3:00 with the program from 3:30 to 7:00. There is no cost to attend, but RSVP's are requested by January 9th for meal arrangements. You can do so via any Meadowlark Extension District Office (Holton: 785-364-4125; Oskaloosa: 785-863-2212; Seneca: 785-336-2184) or e-mail me at dhallaue@ksu.edu. Register online at <http://bit.ly/KSUSoybean>. Hope to see you there!

Cindy Williams
District Extension Agent
FACS

Tips For A Strong Financial New Year

The holidays give you the chance to spend time with loved ones and friends, catch up on your favorite TV shows and make resolutions for the New Year. While it can be overwhelming thinking about what you'll do differently next year, focusing on your financial future is a great place to start. For a strong financial new year try these six tips:

1. Check your credit report. Because it affects your ability to get a loan or job, and can help you avoid identity theft, you should check your credit report at least once a year. Reviewing it can also help you understand your credit score, a system used by banks, credit card companies, and other businesses to figure out how likely you are to pay back money you borrow.
2. Manage your debt to rebuild your credit. It's never easy to face financial difficulties but ignoring your debt may cause bigger problems. Learn the things to do right away if you cannot pay your credit card bills. Recovering from a financial blow can take time.
3. Protect yourself from scams. When a product or opportunity sounds too good to be true, it usually is.
4. Know your mortgage rights. How to finance a home can be one of the biggest decisions you'll make? You can prepare for and manage this responsibility by knowing the rules that protect you when shopping for a mortgage and your rights once you have one.
5. Don't rush big financial decisions. When choosing between financial products and services, it's easy to feel pressured into making snap decisions. For example, before applying for a new credit card, think about how you plan to use it and shop around to find the best card for you.
6. Save for a new financial goal. If your financial situation changes your income goes up or down, or priorities switch you may need to set new objectives for yourself. To reach these new goals think outside of the box, like saving in creative ways. Try setting aside part of your next tax refund to reach that goal.

Nancy C. Nelson
Meadowlark Extension District
Family Life

No news this week.