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No News from Jody

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A Post Thanksgiving To-Do List

By the time you read this, most Thanksgiving feasts will have concluded. That typically means that there will be a mad rush of things to do before Christmas arrives. Not to add anything more to your to-do list, but there are a few end of the season horticulture chores that might deserve some attention.

If you have strawberries, now is the time to winterize. Like the roses I referenced last week, Thanksgiving is the prime time for mulching strawberries to prevent damage from low temperatures as well as some protection from root damage that can occur when roots are exposed during alternating freeze/thaw cycles common during Kansas winters. If you can find a weed free wheat straw, it makes excellent mulch. Spread over the plants to a depth of three inches, making sure that there are no large, compressed chunks laying on plants. Remove the mulch gradually in spring to help provide some protection from late spring frosts.

Store power equipment by running it out of gas or treating existing gas with a stabilizer, running the engine long enough for untreated gas in the carburetor bowl to be burned and replaced. Change the oil and filter. Check and replace the spark plug if necessary. Clean filters that have become dirty with use and sharpen mower blades so you are ready for 2019. Check machines for wear and tear and repair accordingly to lengthen equipment life.

Moisture levels for landscape plants likely aren't too low this fall, but it's still a good time to check for sure. Plants should have moisture down to a twelve-inch depth. Use a metal rod, wooden dowel, electric fence post or similar tool to check depth (the tool will stop when it hits dry ground). Newly planted trees and shrubs with limited root systems are the plants of greatest concern. Watch evergreens as well since they lose moisture from foliage year around, and may require monthly watering in winter if temperatures are warm and moisture is lacking.

Soil testing can be done any time of the year, but fall (so long as ground isn't frozen...) allows more opportunity for fertility corrections prior to spring. For example, many people like to use wood ashes in the garden. They contain high amounts of potassium, but little phosphorous and no nitrogen. Since we don't typically see low soil potassium levels in our gardens, ashes are typically best utilized elsewhere. Unfortunately, you won't know that until you run a soil test. Contact any of our District Office for assistance with soil testing.

Cindy Williams
District Extension Agent
FACS

Tips for Taking Charge of Your Holiday Spending

The holiday season can be a financially challenging time. In addition to the cost of gifts for friends and family, many people have extra expenses for travel, entertainment, food, decorations, tipping, charitable gifting, and utilities. The holidays don't need to cause financial stress.

This year, while there is still time, take these steps to reduce your stress, expenses and regrets:

*Create a holiday spending plan—Include gifts, of course, but also hidden costs of gifts such as wrapping and shipping. Also factor in other expenses noted above. A great online *Holiday Spending Worksheet* is available at <http://www.bankrate.com/calculators/savings/holiday-spending-calculator.aspx>

*Match expenses to income--Determine how many paydays are left from early November through mid-January. Then match holiday spending to your income, including any year-end bonuses, so expenses are paid with current income. For example, if you have \$900 of holiday expenses and six paychecks, you'll need to set aside \$150 per paycheck.

*Play the float—Time charges on credit cards so bills can be paid in full when they arrive. For example, if your statement ending date is the 3rd of the month and you buy things on the 5th, you may have six or seven weeks before payment is due.

*Use credit cards wisely—Don't charge more than you can repay. A bargain isn't a bargain when interest is added to a purchase! Check your account statements to make sure all charges are correct and avoid unnecessary expenses such as late, over-the-limit, and cash advance fees and penalty APRs.

*Make a gift list—List the names of people/families receiving gifts and determine a monetary value for each gift so the cost of all gifts stay within your overall holiday plan. Then stick to the list. For a helpful worksheet, see <http://www.vertex42.com/ExcelTemplates/christmas-gifts-budget.html>

*Look for bargains—Specific strategies include deeply discounted online deals with free shipping, online and print coupons, “door buster” sales at certain hours, and high-end thrift shops.

*Set realistic expectations—if your budget is tight, have a conversation with family and friends about ways to cut back. For example, consider replacing individual gift-giving with drawing names and buy one nice gift rather than many gifts.

*Make a gift—Homemade gifts show thought, effort, and love. Consider baked goods, fancy pillowcases, photos, artwork, and embroidered, personalized items. “Gift certificates” for car washes, pet-sitting, house-cleaning, or baking are also appreciated and “White Elephant” exchanges are fun.

*PowerPay your debt—if you run up an outstanding balance, use the free online Powerpay program to pay it off quickly. Powerpay (www.powerpay.org/) generates a debt repayment calendar. As soon as you pay off a debt, you apply its monthly payment to another, generally starting with the highest-interest rate first.

*Start now for saving for 2019—Open a “Holiday Club” or similar savings plan with a financial institution or through an employer-related credit union. The make regular deposits throughout the year. Come Fall 2019, you'll have the money you need without the stress of having to cut spending or use credit for purchases.

Now is the time to take charge of your finances to get the most out of the upcoming holiday season without financial stress.

Nancy C. Nelson
Meadowlark Extension District
Family Life

No News from Nancy this week