

Jody G. Holthaus  
District Extension Agent  
Livestock and Natural Resources

## **Blue Zones for Cows**

I heard on the radio the National Geographic story of the Blue Zones. Blue Zones are places where there are more Centenarians (people living to be 100 years or more). They've identified 9 things about these zones that encourage long, healthy lives.

I've spent some time at the local sale barns lately. It's amazing what you'll see at the sale barn. Some of those cows have had long and productive lives, and then there are the others! I was contemplating the differences in the cows in these two groups. I think I've developed the "Blue Zone" for cows, how to live a long happy life!

Number 1- Breed back, even if that bull is disgusting! You need to attract his attention and get bred at the first available opportunity. Your life depends on it!

Number 2- From the minute you're selected to become a replacement heifer, you need to be docile and go wherever you're supposed to go. Even if the gate is left open, don't go there!

Number 3- When it's time to have your calf, pick a good location. Stay away from the creek or pond. Deposit your calf in the safest, warmest spot you can find.

Number 4- Protect your calf, just enough that you're a good mother, but not enough that you scare your owner! If you're too aggressive, you can get a one-way ticket to town.

Number 5- Be a leader! When you see your owner drive in the pasture, lead your herd mates to the truck.

Number 6- Keep your girlish figure! Keep yourself at a Body Condition Score 5 or 6. If you do all of these things and don't get sick, then you can have a long, happy life as a cow!

David G. Hallauer  
District Extension Agent  
Crops & Soils/Horticulture

### **Tailgate Talk I – May 28<sup>th</sup>**

Tuesday, May 28<sup>th</sup>, marks date one for our 2019 series of Tailgate Talks. These talks are all about forages and their management. This year's series will be held in various sites across Jefferson County in the Meadowlark Extension District.

Swearngin Angus Ranch will be the host for the first of our three dates. We'll meet at their headquarters located at 18481 21<sup>st</sup> (Lawrence) in southeastern Jefferson County at 5:30 p.m. for a light supper sponsored by the First State Bank and Trust. Following supper, we'll get a brief overview of the ranch from Craig Guffey and Tom Swearngin.

Wear appropriate shoes and clothing because our next stop is the field. There, we'll talk briefly about grass growth and development as we try to get a good understanding about how what we're grazing is going to respond to our management. District Livestock and Natural Resources Agent, Jody Holthaus will discuss strategies to overcome the challenges of meeting the nutritional needs of cows out on grass.

NRCS Range Conservationist Dustin Schwandt will also be on hand for the evening. He'll share information about the range/pasture site and walk participants through how to determine forage volume – both from the standpoint of what they might expect on a particular site, as well as what we might actually see there. All of the speakers will share information on how to measure what you have so it can be adequately managed to meet your needs.

As time allows, we'll do a brief plant identification and then answer any questions. Participants will also have the opportunity to discuss some of the work being done by Swearngin Angus Ranch from both the animal *and* the plant side.

We'll be outside and in the pasture. Feel free to bring a lawn chair and be sure to wear comfortable shoes and clothing.

An ***RSVP is requested by Friday, May 24<sup>th</sup>*** so we can make appropriate meal arrangements. Please do so by contacting the Oskaloosa Office of the Meadowlark Extension District at (785) 863-2212. You can also e-mail me at [dhallaue@ksu.edu](mailto:dhallaue@ksu.edu) or Jody Holthaus at [jholthau@ksu.edu](mailto:jholthau@ksu.edu). We owe a big thanks to First State Bank & Trust for their generous sponsorship of this event.

Cindy Williams  
Meadowlark Extension District  
Food, Nutrition, Health and Safety

Cindy Williams, Meadowlark Extension District Agent

### **As You Graduate....Paying for College**

May is the time of year when we think about all of the local high schools having graduation ceremonies for our area's best and brightest. We wish all of our graduates a sincere congratulations and a prosperous future, but now is the time when the financial and higher education decisions you make will impact you for the rest of your life, I said the rest of your life!

**Student loans and debt:** For many students their only option to pay for that higher education will be to take on debt through student loans. Currently it is estimated that student loans debt is over one trillion dollars and that figure is expected to continue to rise. That forecast seems pretty bleak, but it does not have to be. Be smart about what you want to achieve and how you go about getting it.

**Student loan options:** Federal—Students can choose from the U.S. Department of Education or other lenders to work with to pay for college. Federal loans tend to offer more favorable options and consumer protections for borrowers. Interest rates on Direct Student Loans are fixed for the life of the loan and are often tied to economy.

Private—Another option is private student loans whose rates are not known until the student applies for the loan and then the rate is calculated based on the market rate and the credit history of the borrower and/or cosigner. Private student loan interest rates can fluctuate over time and interest begins to accrue once the loan is dispersed.

**Other college funding sources:** Grants, scholarships and other sources of funding can help offset the cost of higher education. Don't be afraid to ask others if they know of any grants or scholarships. Local community groups offer small scholarships but they are often overlooked because no one knows about them! Many of these scholarships are only for a few hundred dollars, but every little bit can go a long way in helping you to reach your educational and career goals.

Make smart money decisions to avoid unnecessary debt. There are numerous resources to help graduates make smart money decisions before heading off to school this fall.

The National Extension personal finance community developed ten fact sheets for students and their parents to better understand what they are getting themselves into before they borrow money. This is the list of topics covered by these fact sheets.

\*College Savings Options—

([https://articles.extension.org/sites/default/files/Colleges\\_Savings\\_Options.T.Mountain.pdf](https://articles.extension.org/sites/default/files/Colleges_Savings_Options.T.Mountain.pdf))

\*Paying for Education and Training Beyond High School

([https://articles.extension.org/sites/default/files/Paying\\_for\\_Education\\_and\\_Training\\_Beyond\\_High\\_School](https://articles.extension.org/sites/default/files/Paying_for_Education_and_Training_Beyond_High_School))

\*Types of Student Loans

([https://articles.extension.org/sites/default/files/Types\\_of\\_Student\\_Loans\\_B.O'Neill.pdf](https://articles.extension.org/sites/default/files/Types_of_Student_Loans_B.O'Neill.pdf))

\*Student Loans: Responsible Borrowing

([https://articles.extension.org/sites/default/files/Student\\_Loans\\_Responsible\\_Borrowing\\_M.Welsh.pdf](https://articles.extension.org/sites/default/files/Student_Loans_Responsible_Borrowing_M.Welsh.pdf))

\*Determining Your Student Loan Services and Loan Balance

([https://articles.extension.org/sites/default/files/Determing\\_Loan\\_Balance\\_Servicer\\_C.Johnson.pdf](https://articles.extension.org/sites/default/files/Determing_Loan_Balance_Servicer_C.Johnson.pdf))

\*Choosing a Federal Student Loan Repayment Plan

([https://articles.extension.org/sites/default/files/Federal\\_Student\\_Loan\\_Consolidation\\_Forgiveness\\_M.Welsh.pdf](https://articles.extension.org/sites/default/files/Federal_Student_Loan_Consolidation_Forgiveness_M.Welsh.pdf))

\*Federal Student Loan Consolidation and Forgiveness

([https://articles.extension.org/sites/default/files/Federal\\_Student\\_Loan\\_Consolidation\\_Forgiveness\\_M.Welsh.pdf](https://articles.extension.org/sites/default/files/Federal_Student_Loan_Consolidation_Forgiveness_M.Welsh.pdf))

\*Recovering from Student Loan Default

([https://articles.extension.org/sites/default/files/Recovering\\_from\\_Student\\_Loan\\_Default\\_C.Johnson.pdf](https://articles.extension.org/sites/default/files/Recovering_from_Student_Loan_Default_C.Johnson.pdf))

\*Student Loans: Later Life Impacts

([https://articles.extension.org/sites/default/files/Student\\_Loans\\_Later\\_Life\\_Impacts\\_B.O'Neill.pdf](https://articles.extension.org/sites/default/files/Student_Loans_Later_Life_Impacts_B.O'Neill.pdf))

\*Student Loan Legislation: Changes You Need to Know

([https://articles.extension.org/sites/default/files/Student\\_Loan\\_Legislation\\_D.Evans\\_pdf](https://articles.extension.org/sites/default/files/Student_Loan_Legislation_D.Evans_pdf))

Source: <https://articles.extension.org/pages/72895/student-loans>

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My final piece of advice is to enjoy your graduation, but after the party is over, sit down and map out the best possible plan. You don't want poor or impulsive financial choices made now to cloud an otherwise bright future.

May 17, 2019

Nancy C. Nelson  
Meadowlark Extension District  
Family Life

No news from Nancy