

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

Plant Nutrient Analysis - Corn

Without fail, there will be one corn or soybean field we thought was planted in perfect conditions that looks less than stellar when scouted during the growing season. If you suspect a nutrient deficiency (particularly of a secondary or micronutrient we don't always have good soil tests for), plant analysis is a great option to consider.

Plant analysis for monitoring of nutrient levels is typically done at the onset of reproductive growth. If sampling for diagnostic purposes, however, don't wait - pull samples now while corrective action might still be possible. For either purpose, if collecting plants less than 12 inches tall, collect the whole plant at ground level. For larger plants, collect the top fully developed leaves (those with leaf collars). After reproductive growth starts, collect the ear leaves (below the uppermost developing ear).

While nutrient *monitoring* samples are best taken randomly throughout the field, *diagnostic* samples should focus on plants in normal areas of the field as compared to problem spots. Plants/leaves should be collected from both areas for comparative purposes. If a nutrient deficiency is suspected, soil samples from each area can be helpful as well. Tissue samples should be allowed to wilt overnight and placed in a paper bag/mailing envelope then shipped to a lab for analysis. Avoid the use of plastic bags or tightly sealed containers.

In Kansas, N, P, K, S, Zn, Cl, and Fe (iron) are the most commonly deficient nutrients. The KSU Soil Testing Lab and many others offer testing packages to provide options for testing of multiple nutrients. Results will be returned as either a percent value or in parts per million for comparison to averages to help in the diagnostic process.

Tissue testing may not give you the 'final answer', but when used appropriately, it can help diagnose issues during the growing season as well aid in monitoring of a nutrient management program, both of which can help you fine tune management for future growing seasons. For additional information on tissue testing through the KSU Soil Testing Lab or tissue test result averages, contact any of our District Offices or e-mail me at dhallaue@ksu.edu.

Cumulative Stresses to Trees and Shrubs

Sometimes it's not the big events that most damage trees, but smaller ones. For example, sharp drops in temperature occurred in the fall of 2019 and again in 2020 before trees were fully hardened off. The fall of 2021 was warm and dry – a trend that continued in to early spring. Other stresses like too much water from heavy spring showers, disease pressure, insect defoliation, or even physical injuries can affect trees as well. Individually, none of the aforementioned likely harms the tree all that much. Cumulatively, it can mean decline or death.

Not all trees will respond to stressors the same. Some are just better adapted. Still, it's good to evaluate all trees in the landscape to ensure they are growing as they should. Start with a look at branch tips. If less than four inches of growth is found on the majority of branches, it could suggest a tree under stress.

Once deemed a tree under stress, find out why – and water again if we return to hot/dry. Look first for environmental issues and physical damage. For disease possibilities, check out this KSU reference: <https://www.bookstore.ksre.ksu.edu/pubs/mf3132.pdf>. If none of them quite fit, drop me a line and we'll see if we can figure it out.

Teresa Hatfield
District Extension Agent
Family & Community Wellness

Need Help with Medicare? The SHICK Program Can Help

Medicare can be difficult and confusing to understand, but it is often hard to know who to turn to for unbiased information. The SHICK program can be a resource for unanswered questions. SHICK stands for Senior Health Insurance Counseling for Kansas, part of the State Health Insurance Assistance Programs (SHIPs) across the U.S. SHICK provides free, unbiased, confidential counseling from trained community counselors. SHICK provides the information you need to make informed decisions about your Medicare options. SHICK counselors are not licensed insurance agents, they do not offer legal advice, and will not recommend any insurance product.

As your Family and Community Wellness Agent, I am a trained SHICK counselor and have been working with Medicare since 2006. I'm here to help you. If you are new to Medicare and don't understand the array of options, the difference between original Medicare and Medicare Advantage, or just need to know the basics, we can work together to give you the understanding you need. If you are currently on Medicare and have questions about claims, or billing, and need help filing an appeal SHICK can help. Please feel free to contact me about your Medicare questions.

You Might Qualify for Help in Paying for Your Medicare Costs

Many people don't realize that there is help available to pay for some or all of your Medicare premiums, co-pays, and co-insurance. There are two programs that help pay for these costs.

The first program is the Extra Help program through the Social Security Administration which can help reduce your prescription drug costs. You may be eligible if your income is less than 150% of the federal poverty level, have limited resources, such as money in bank accounts, stocks, bonds, or IRAs. If you qualify Medicare will pay for 75% or more of your prescription drug costs, and you will receive help paying for premiums, deductibles, co-pays, and co-insurance. The program will also eliminate the coverage gap and any late enrollment penalty. To apply visit the Social Security website at www.ssa.gov or contact the Meadowlark Extension District if you need help completing the application.

The second program is the Medicare Savings Program. The Medicare Savings Program also has income and asset guidelines. If you are eligible the Medicare Savings Program can help pay for the Part B premium and depending on your income and asset level may pay for co-pays, co-insurance, and deductibles. Medicare Savings Program applications can be made to KanCare.

To apply:

Visit the KanCare website at: <https://cssp.kees.ks.gov/apspssp/>

Mail paper application to: KanCare Clearinghouse
P.O. Box 3599
Topeka, KS 66601

FAX: 1-844-264-6285

If you have questions about either of these programs and their eligibility requirements, contact Teresa Hatfield with the Meadowlark Extension District at 785-364-4125 or email at thatfield@ksu.edu.

Cindy Williams
District Extension Agent
Family & Community Wellness

Packing Your Child Up for College? Teach Them Money 101 Before They Go

A generation ago, the only grave concern most parents had about their college-bound kids and numbers was how much they'd spend on pizza and beer. Today, it's the feat that their child could be headed to bankruptcy court by the time they're ready to graduate.

As the new school year approaches, it's a good time for parents to conduct a money class for their students, even if they've made their best effort to teach money lessons before. Why? Because money savvy for the average 18-year-old can evaporate against all that freedom.

Consider new student week on most campuses. Tables set up in the student union by the nation's credit card issuers stretch as far as the eye can see. It is estimated that 83% of all college students had at least one credit card. Late-night pizza runs add up. And there's an ATM on every corner waiting to dispense cash at warp speed for a fee.

While your child is making his or her list of stuff to cram into the back of the care, use this list as a last-minute money curriculum for your student.

- Talk about bank accounts. Students generally should set up a checking account on campus, but talk to your student about debt options and fees, particularly for overdrafts. Also ask your child to ask the bank about direct-deposits options if you're planning to deposit money for their tuition or agreed- to spending needs. Some universities also have their own credit unions. You may want to encourage your child to open an account and begin a relationship with their own credit union.
- Help them make a budget. Help your child develop a tentative budget for school. Use all the information you both currently have at your disposal—the amount of spending money your child has in his own accounts, any amount you supplement and any other source of funds. Work together to determine necessary realities about everyday expenses, tuition and financial aid. Buy them financial planning software if necessary (have them put a password in their computer or roommates and “guests” can't access the information.
- Explain that when he or she comes home at break, you will sit down again to review those figures and make reasonable adjustments. You obviously need to trust your children, but you might want to do this for as long as it takes them to develop solid and consistent money habits.
- Co-sign that credit card: Co-sign the credit card but keep it you'll be alerted to financial mishaps before they get too serious. Consider prepaid cards as well as lower-limit credit cards. Do whatever it takes to convince your child not to sign up for any credit cards on campus, no matter what the card company is giving away as incentives.
- Discuss your child's work plans: If your child is working part-time while going to school, you should always be on top of how that's affecting their schoolwork. If your child is planning to work during the summers only, you need to have a conversation about that at winter break so your child can start pitching for the highest-earning jobs and internships related to their field, which will help them get a leg up in the full-time working world.
- Talk about identity theft: Personal financial data left on laptop computers, cell phones and other electronic devices can be readily stolen on campus or in a dorm or roommate environment. Tell your student to keep all paper records in a safe place and introduce passwords to keep all their digital information safe.
- Start summer vacation with a financial checkup: Sit down with your child and review their budget. Let them petition for more funds for expenses they feel are necessary in the coming year. If you're not willing to foot the bill, talk about how they will earn their way towards those goals. And introduce a new summer tradition---the credit report check. For as long as you're supporting your child, you should ask them to request their annual free credit reports from the three agencies and the both of you should review them for possible errors. They can request those reports at www.annualcreditreport.com

Source: *Financial Planning Association*