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## Soybean Seed Treatments

As the popularity of early planted soybeans has increased, so, should our knowledge of soybean seed treatments. A soybean that emerges quickly and gets growing generally tolerates disease/insect pressure better than one sitting in cold, damp soils (if it survives – will it thrive?). Soybean seed treatments may help in those cooler, damper conditions, but there are limits.

Annual losses to soybean seedling diseases or seed rots is estimated at around two bushels per acre. Pythium, Rhizoctonia, and Fusarium are the primary culprits (field history and post planting conditions can be *huge* factors...). A look at a seed tag can give you the treatment, but you may have to dig a little to determine whether the treatment fits the disease you're facing. (example: metalaxyl and mefenoxam are active against Pythium/Phytophthora, but not Fusarium or Rhizoctonia). While you're looking, check out product rates. Fields with a history of Phytophthora, for example, may require higher rates of a seed treatment to be effective. Seed treatments typically provide *some* level of protection against disease for approximately three weeks after planting, with contact fungicides having shorter residuals than systemic products.

Make plans for scouting as well. Plant stand issues aren't always disease related (compaction, excess residue, and planting depth issues come to mind...). To help delineate between disease issues – or something else, check out this helpful reference from the Crop Protection Network: <https://cropprotectionnetwork.org/resources/publications/seedling-diseases> . With luck, maybe it will help reduce that two bushel per acre average seedling disease loss.

## Disease/Insect Management Ideas for Apple Trees

Apples are one of the most popular fruit crops in Kansas – and one of the most likely to see disease or insect damage. Consider these practices if 'damage free' apples are your desire.

A great first step is disease resistance. When planting new trees, consider species with resistance to cedar apple rust and scab. See a list here: <https://extension.missouri.edu/g6022> .

If growing susceptible varieties, fungicide sprays in April/May are critical starting when leaves appear. One widely available active ingredient to consider for early diseases in April/May is myclobutanil. It comes in numerous formulations (make sure they are labeled for fruit trees) and needs applied every week to 10 days to get the protective chemical layer needed to 'cover' newly developed leaves/fruit. Later in the summer, mix things up with other active ingredients.

Insecticides after petal drop (do NOT use insecticides during bloom) are important as well to prevent wormy apples from codling moth. Multiple homeowner products are available, but read the label to ensure you know how many times they can be applied during any one year.

An organic insecticide with trade name Cyd-X is also labeled but will control only codling moth.

Add a spreader-sticker to improve pest control product retention on leaves/fruit. Hard, driving rains of an inch or more can wash chemicals from plants, requiring another application. Feel free to e-mail me for a full spray schedule. *Always* read and follow label directions.

Want an alternative pest control option? Try bagging. Commercial bags can be purchased or you can make your own. Either is a good option if you're willing to spend a little time to protect individual fruit from insect/disease pressure. Check out the steps for bagging apples at:

<https://www.youtube.com/watch?v=sbbmgJ5F1wc> .

## Ross Mosteller

District Extension Agent  
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### **Bull Breeding Soundness Exam**

Six are tested, one gets the opportunity to try again and another one fails. I'm not talking about high school geometry, although that could have a familiar ring for some, but rather herd bull breeding soundness exams. As the breeding season approaches, one of the most important decisions a cow/calf producer can make is deciding to have the herd bull battery fertility tested before the start of the breeding season.

There are a few basics that breeding herd managers should keep in mind about the bull before turning out with cows, they include passing a breeding soundness exam, maintaining appropriate body condition, and good physical shape. Remember that just because the bull has tested satisfactory in the past, he should not be considered sound year after year. This is a very economical expense, compared to the problems that can come from missed conception.

The importance of the bull in a cattle breeding program often is underestimated. A cow is responsible for half the genetic material in only one calf each year, while the bull is responsible for half the genetic material in 20 to 50 calves. The bull's ability to locate cows in estrus and breed them is vital to reproductive success. An unsound or infertile bull going into the breeding pasture undetected can cause economic hardship down the road due to open or late calving cows.

Breeding soundness exams can be done by your local veterinarian and should be performed 30 to 60 days before the bull is exposed to females. This is important to allow sufficient time to replace questionable bulls. These exams will typically include a physical examination of feet, legs, body condition, eyes and teeth, external exam of reproductive organs, scrotal circumference measurement (which correlates to daily sperm production & reproductive maturity), and proper semen evaluation for concentration, motility, and morphology.

The general health of the bull is critical since sick, aged and injured bulls are less likely to mate and usually have lower semen quality. It can be important to check the hooves of animals and take the proper measures to trim them. Sound feet and legs are very important because if found unsound, this can result in the inability to travel and mount for mating. Don't forget that it could take some time, three to six weeks, to fully recover from a trimming.

Make sure that a proper health program is followed with bulls, the same is true for the entire herd. Some of the key items are immunization and parasite control, but a complete health program should be discussed with your veterinarian. Hand in hand with health is nutrition. Body condition can be affected by length of the breeding season, grazing and supplemental feedings, number of cows expected to be serviced and distance required to travel. Ideally, bulls should have enough fat cover at the start of breeding so their ribs appear smooth across their sides, this would be a target body condition score of 6.

Any bull meeting all minimum standards for the physical exam will be classed as a "satisfactory" potential breeder. Bulls that fail any minimum standard will be given a rating of "classification deferred." This rating indicates that the bull will need another test to confirm status. Mature bulls should be retested after six weeks, and will be classified as unsatisfactory potential breeders if they fail subsequent tests. Young bulls that are just reaching puberty may be rated as "classification deferred", and then later meet all of the minimum standards. Therefore, caution should be exercised when culling based on just one breeding soundness exam.

Good producers work hard to manage their cows for high fertility, many may assume that the bulls will do their expected duties. However, it's important to pay close attention to bulls to establish successful breeding. I encourage everyone to evaluate your herd bull management program, and establish management plans to assure a successful outcome this breeding season.

**Teresa Hatfield**  
District Extension Agent  
Family and Community Wellness

### **Extended Auto Warranties**

Have you been getting constant text messages and calls about an extended auto warranty you didn't even know you had? Maybe they claim this is your "final" notice, but the calls keep coming. By now, most know these calls and messages are from a less than reputable source. The Federal Trade Commission states that these companies cold-called individuals and lied about their connection to auto manufacturers and authorized dealers. They misrepresented the product they were selling as "full vehicle" protection and promised people if they were unhappy within thirty days, they would be reimbursed. Unfortunately, most people only saw the written contract after sending a down payment, and it was a challenge to get the thirty-day refund.

Understanding the difference between auto warranties and service contracts and the details is essential before you commit. An auto warranty is a contract to repair specific defects and breakdowns for a period after you have purchased your car. The manufacturer's warranty is usually included in the new car's purchase price; sometimes, used vehicles will also come with a manufacturer's warranty. Service contracts are sometimes referred to as an "extended warranty"; they are not a warranty in the legal sense. They are a contract sold by manufacturers, dealers, and independent companies. They can be bought anytime, and the cost varies from hundreds to thousands of dollars. If you are thinking about purchasing one of these products, keep these things in mind:

- Know the length and coverage before you put any money down.
- Ensure you are not duplicating coverage you already have in your car's manufacturer's warranty.
- Does the contract have a "depreciation factor"? The company may only pay for partial repairs based on the age of the part.
- Keep records and receipts to prove you have properly maintained your automobile. You may need to follow the manufacturer's recommendations for scheduled maintenance, such as oil changes and the like. You could void the contract if you don't maintain your vehicle.
- Make sure you are familiar with how claims are processed. Some contracts let you decide who will make repairs; others require using the dealer where you bought the car.
- It is rare for a service contract to cover all maintenance and repairs. Make you understand the limitations of your contract.

Keep in mind that most of the calls and notifications you receive about extended auto warranties will be scams. These callers usually have nothing to do with the dealership where you bought your car. They may also attempt to gain personal financial information from you. Your response will likely result in continued calls and pressure to purchase their product. If you suspect you have been a scam or identity theft victim, contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).

Resources: Federal Trade Commission

## Cindy Williams

District Extension Agent  
Family & Community Wellness

### **Windfall or Money Owed: Financial Expert Urges Taxpayers to Make a Plan**

For some taxpayers, income tax season is a time to look forward to an anticipated windfall. For others, it's the sign of a big bill coming due. But whether you are expecting a refund from the IRS or will owe money, Kansas State University family resource management specialist Elizabeth Kiss says you should have a plan well ahead of this year's April 18 filing deadline.

"If you're getting a tax refund, there are a couple things to think about," Kiss said "One is what to do with the money, in which case you can think of that as windfall income. But the other thing to think about is that if you're getting a refund, that's essentially a loan that you've given to the government to use until you get it back."

Kiss said consumers should plan for how to use the extra boost of cash, which may include paying off outstanding debt, catching up on bills, or boosting savings accounts. But she also said it's okay to think about having a little fun.

As an example, she suggests portioning the money between several goals.

"Let's say you're getting \$1000 back, if you put 30% toward paying your outstanding debt or bills, that \$300. And if you put 40% toward your needs and wants—having some fun—that's another \$400. And then you can put 30% to establish or build your savings, that would be \$300."

Kiss adds "I'm a big proponent of thinking about your plan once you've filed your taxes and you know how much you're going to get back. While it's great to have it come back by direct deposit to a savings or checking account, having a plan is even more important. Otherwise, it can just get frittered away if you don't have a plan for it."

Kiss said taxpayers who receive a large refund may want to re-think their income withholding options. Rather than letting the government keep your money for most of the year, consider keeping a little more of that money to yourself on each paycheck.

"That way, you'll have a little more on which to live on a regular basis." She said. "If you have the money upfront, you can plan for how to use it. Even if you're saving it, you may not be saving the same 30% of a lump sum all at once, but you may be saving smaller amounts on a regular basis, which in the end you are saving the same amount over 12 months....and taking advantage of the time value of money in the form of interest."

For those who anticipate owing money to the IRS, Kiss suggests completing your return early.

"The earlier that you can know how much you actually owe, the sooner you can figure out what your situation is," she said. "Then, you can make plans for paying back that money. You don't need to file or pay the money until the deadline, so you will have some time to plan ahead."

Kiss said the IRS offers payment plans for those who can't pay their tax debt right away. The web address for the more information is [irs.gov/payments](https://irs.gov/payments). This year's deadline is April 18 because of the weekend and the District of Columbia's Emancipation Day holiday, which falls on April 17.

Also, free tax help is available across Kansas and the U.S. through the Volunteer Income Tax Assistance program. From the IRS website, search for free tax help and enter your zip code to find free help in your area.

Whether getting a refund or paying now, "we all have to pay our tax obligation," Kiss said. "So, the earlier you can complete your return, the better so that you can begin to plan for how you will use the return on how you will accumulate the funds to pay for what you owe."