

David Hallauer
District Extension Agent, Crops & Soils

Transition Planning: Step Nine – Evaluating Financial Feasibility

Multiple steps included in the Transition Planning: 12 Steps to Keep the Family Farming publication series has been built upon reference finances – and with good reason. As much as any/all parties might *want* to see something work, the financial feasibility of the operation is often what *makes* it work.

Working with a trusted financial team is one of the best things you can do to get good information on what has been working and what might not be. They can be one of your best sources of information about what the possibilities might be going forward.

Maybe you don't have a team or simply want to explore some other resources to help you in the decision-making process. If so, that's where the K-State Ag Economics Department might be of help.

Budgets for just about any enterprise you can think of are available under the AgManager.info site at <https://www.agmanager.info/farm-budgets>. Budgets are updated annually, with historical budgets available for you to look at as well. Want to build your own? An Excel version, complete with how to video, is available as well.

If you're looking for a little deeper analysis or consultation on a one-on-one basis, check out the AgKansitions Department: <https://www.agkansitions.org/one-on-one-consultation>. Multiple consultation options are available to help families through the transition planning process. Facilitators have years of family discussion and financial experience to help navigate a discussion of transition planning options.

Maybe you're looking at financial feasibility longer term or during and after the transition planning process. Consider membership in the Kansas Farm Management Association (KFMA). With 80 plus years serving Kansas producers, KFMA (<https://agmanager.info/kfma>) is made up of economists working cooperatively with farm families to provide production and financial management information for use in decision making.

Interested in any/all of the above, check them out at AgManager.info or reach out to any of our District Extension Offices for further assistance.

Fall Armyworm Scouting

It's been almost a month since Fall Armyworms commenced feeding across much of Northeast Kansas, and that means it's time to start monitoring again. Moth trap numbers are on the increase again, and while that doesn't necessarily mean we'll see the same issues we saw last time, it does signify that moths are still present with the potential for another round of larval feeding again soon. Keep an eye on fields over the next few weeks just in case another generation starts to cause injury.

Ross Mosteller
District Extension Agent, Livestock & Natural Resources

Parasite Resistance

There are some topics that shouldn't be held over a meal, they just aren't the things to discuss as you are eating. Religion and politics are a couple of those mealtime topics to avoid, but what I'm referring to today is internal parasites. Oklahoma State University has a long running history of offering the "Rancher's Thursday Lunchtime Series" which has addressed a plethora of timely topics. Today's presentation from Dr. Rosslyn Biggs was extremely interesting and provided motivation to write about it.

Internal parasites are a reality to address for anyone involved in livestock production. These are mostly nematodes that spend part of their lifecycle, typically the time from egg hatch to adulthood, inside the digestive tract of the animal. These parasites rob nutrients from the animal, reducing performance and health of the animal if their numbers reach high enough levels. In extreme situations animal death can even occur. Small ruminant producers tend to be acutely in touch with this issue as sheep and goats seem to be especially susceptible to the ill effects of internal parasites.

Fortunately, there are some very good animal health products available to producers to control these parasites, called anthelmintic treatments. These products come in the form of injectables, pour-on, and oral products. There are three major classes of these products: Benzimidazoles (oral/white), Macrocyclic lactones (ivermectins) and Imidazothiazoles. While these are all good products, researchers are finding that populations of internal parasites are becoming resistant to some or all the chemistries.

Factors that are leading to this resistance include: treating animals regardless of parasite loads, treating when environmental larval numbers are low, estimating or averaging animal weights therefore not dosing appropriately, lack of fecal egg monitoring and long-term single product usage, to name a few. The mindset of treating animals on a set schedule, whenever they are caught/handled and working to kill every parasite is changing. Discussion within the industry is now shifting to doing Fecal Egg Count Reduction Testing (FECRT) to establish if there is an issue in the flock/herd, targeting specific livestock with specific products, using a planned rotation given the known parasite load and offering refugia – a planned isolation of susceptible parasite genetics.

The Kansas Veterinary Diagnostic Laboratory <https://ksvdl.org> has a good article discussing the FECRT test. This does involve some labor, animal handling and financial contribution. The first step for producers wishing to make changes to current deworming protocols is to visit with your veterinarian. Making changes to the way animal deworming occurs may not only make headway in preventing resistant populations but may also have economic benefits to the operation. One producer on the webinar shared that through planned grazing management and strategic deworming, their mature cows had not been dewormed in eight years. Of course, every situation is different, so working with your herd health veterinarian is the place to start.

There is a growing wealth of information on this subject available. To access the OSU webinar that prompted this article visit: <https://extension.okstate.edu/programs/beef-extension/ranchers-thursday-lunchtime-series/> and look for "Grazing Management Practices at Work Around Oklahoma". I encourage everyone to give some thought to deworming protocols, especially as fall weaning and grazing is just around the corner.

Laura Phillips
District Extension Agent, Horticulture

Cover Crops in the Garden

After your garden is done producing for the summer, you do not have to let the soil stay bare for the winter. Cover crops are grown for many benefits including improving soil quality, reducing weeds and erosion and sometimes promoting the garden ecosystem by providing food sources for pollinators. They are typically not grown for their harvest as the primary benefit. The best cover crop for your garden depends on the purpose, planting time and planned method of terminating the crop. Small grains such as wheat should be seeded from mid- September to late October at a rate of 3/4 to 1 pound of seed per 1,000 square feet. Spring oats can also be seeded until mid-September, but the rate should be 2 to 4 pounds per 1,000 square feet. Spring oats will die back in the winter and can be tilled under in the spring. Daikon radishes are another good cover crop because the large taproot penetrates the hardpan. After the radishes die back in the winter, the loosened soil is better able to retain water.

Hairy vetch, alfalfa and sweet clover are legumes which means they fix nitrogen. Seed these cover crops at a rate of ¼ to ½ pound of seed per 1,000 square feet of garden. Hairy vetch and alfalfa can be seeded from mid-August to late September while sweet clover should be seeded only until early September. Visit the [Kansas Garden Guide](#) for more cover crop recommendations for home gardeners.

Teresa Hatfield
District Extension Agent, Family and Community Wellness

Medicare News

What is the Medicare Drug Price Negotiation Program?

In 2022, Congress passed the Inflation Reduction Act (IRA), which authorized the Medicare Drug Price Negotiation Program. This program allows the federal government to negotiate Medicare's prices for certain drugs. Under this program, the U.S. Department of Health and Human Services secretary works with pharmaceutical manufacturers to negotiate prices of drugs that account for a large portion of Medicare's spending.

In 2023, the Centers for Medicare and Medicaid Services (CMS) initiated the first round of negotiations that will go into effect in 2026; ten drugs were selected. Those drugs included: Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, and Novolog/Fiasp. Negotiated prices will take effect in January 2026. The reduction in costs is expected to save \$1.5 billion in out-of-pocket costs to beneficiaries and \$6 billion in costs directly to Medicare, according to the Medicare Rights Center.

Medicare Out-of-Pocket Spending Cap for Medicare Part D

The lowered Medicare out-of-pocket spending cap for Medicare Part D was implemented in 2025, under the Inflation Reduction Act passed into law in 2022. The spending cap limits the amount you will pay for covered prescription drugs under your Medicare Part D plan. Drugs must be covered by your plan's formulary to count toward the out-of-pocket threshold. If your medication is not included in the list of covered medications, it will not count toward the threshold amount.

In 2026, after you have spent \$2,100, your medications will be covered at 100% if you are enrolled in a Medicare prescription drug plan. This amount is up from \$2,000 in 2025. This cap pertains to standalone Part D and Medicare Advantage (Part C) plans with prescription drug coverage.

This is a significant change from previous years. In the past, Medicare beneficiaries still had to pay a co-insurance or co-pay for medications after reaching the catastrophic cap. In 2024, the catastrophic cap was \$7,400, and beneficiaries then continued to pay 5% on covered drugs for the rest of the year.

Your plan will keep track of how much money you have spent on covered drugs as you progress through the year. This information should be listed in your monthly statements.

Remember: Medicare Open Enrollment begins October 15. If you need help understanding changes to Medicare or help shopping for a new Part D plan, contact Teresa Hatfield at 785-364-4125 or thatfield@ksu.edu. Medicare counseling sessions are offered free through K-State Extension-Meadowlark District.

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



Marla Day from KSU.

Marla Day, from Kansas State University to be featured speaker on September 18th

The Jefferson County Educational Extension Council will host Marla Day of the Kansas Humanities “Waste Not, Want Not: Reimagining Fashion through Thrift Style” on Thursday, September 18, 2025, from 1:00 to 2:00 p.m., at the Grantville United Methodist Church, 3724 South Street, Grantville.

Marla is the curator of Kansas State University’s Historic Costume and Textile Museum in Manhattan. She also is a former KSU Extension specialist in clothing and textiles.

Thrifting and upcycling are not new concepts. The practice of reusing empty feed sacks, flour sacks, and sugar sacks---also known as commodity bags---as raw materials for clothing and other home goods was popular during the austere decades of the 1920s through the 1940s. This program highlights a collection of sacks from Kansas mills, thoughtfully selected to honor a family with deep roots in agricultural extension, 4-H, and a family-owned feed and farm supply store. This collection between commercial waste and homespun ingenuity provides a model for our modern emphasis on sustainability!

This program is open to the public and there is no charge to attend. Light refreshments will be served. For more information, contact Cindy Williams, at 785-863-2212.

Heather Roenne
District Extension Agent, 4-H Youth Development

Supporting Classroom Learning: A Community Approach with 4-H

As the school year kicks off, classrooms are buzzing with energy, curiosity, and the excitement of new beginnings. Helping students succeed takes a team effort—families, teachers, and the broader community all play a role. One powerful partner in this journey is 4-H, a youth development program that brings hands-on learning and leadership opportunities to life, both in and out of the classroom.

When teachers feel supported, they can focus on what they do best - teaching and inspiring. When students feel encouraged at home and at school, they're more confident, engaged, and ready to learn. That's where 4-H comes in. 4-H bridges this gap between classroom learning to real-world experiences, helping students build skills that last a lifetime. 4-H offers hands-on learning, leadership development, and community engagement that benefits everyone involved.

Community 4-H Clubs connect youth, educators, and volunteers in a wide range of hands-on projects that reinforce what kids are learning in school while building life skills. Here are just a few examples:

- **STEM Projects:** Robotics, rocketry, coding, and engineering challenges that help students apply math and science in creative, practical ways.
- **Agriculture & Animal Science:** Raising livestock, gardening, and learning about food systems—perfect for biology, animal science, and nutrition.
- **Environmental Education:** Water conservation, wildlife habitats, and recycling initiatives that introduce students to sustainability and connect them to the natural world around them.
- **Creative Arts:** Photography, sewing, painting, and performing arts that encourage self-expression and creativity.
- **Civic Engagement:** Community service projects, public speaking, and leadership roles that build confidence and responsibility. 4-Hers learn how to think on a larger scale and how they can work together to make a bigger positive impact.

These projects give students ownership of their learning and help them discover new interests and talents. Education is not confined to the classroom, it's a shared responsibility between families, communities, and organizations like 4-H. 4-H project exploration encourages students to engage in real-world projects in areas like science, agriculture, health, and technology. These experiences reinforce classroom concepts and promote critical thinking. Teachers are supported through 4-H with school enrichment lessons. These are designed to align with academic standards and can be easily integrated into the classroom. Lessons may involve chick embryology, water purification, hydraulic basics, agriculture appreciation, or food safety. There are as many ways to support classrooms as there are 4-H projects.

Other benefits include working with schools to provide leadership opportunities for youth. In 4-H youth may take on officer roles, lead meetings, organize community events all while learning responsibility, communication, and collaboration. In the education world this may look like being active in clubs, being a leader on the court, or being active in the student council. We want all our students to grow in decision-making, goal setting, and time management. Involvement in 4-H helps to teach these skills by providing a safe place to practice new skills and grow confidence.

4-H is more than just a club, it's a way to connect youth, educators, and volunteers in meaningful ways. It strengthens schools, builds community, and helps kids grow into capable, confident adults. Enrollment for the 2025-2026 4-H year begins on October 1. Contact your local Extension Office for more information and guidance with the enrollment process. When we invest in our kids, we invest in the future.