

David Hallauer
District Extension Agent, Crops & Soils

Sifting Through Research

If the end of the year has you making cropping system decisions for next year, evaluating research conducted this past summer – or even summer's past – could be part of the process. Each season, a ton of great information comes from lots of sources, including company field plots, University research trials, and maybe even your own strip plots. All of them have value, so long as you understand what the data you're looking at is really telling you.

Take your own side by side comparisons for example. They include products or practices *you* want to see and are conducted on *your* farms under *your* management. The results are therefore of value to *your* decision-making process, even as they may not always include multiple strips to see how replicable the data might be.

On the other end of the spectrum might be University research trials. Admittedly smaller in size, they gain power (and statistical significance) from their design. Treatments are typically replicated multiple times in random orders, providing multiple observations while removing as much bias from external factors as possible. In some cases, they may even be replicated across multiple sites/states/geographies. When all that data is compiled together, it provides the opportunity for statistical analysis and a way to provide even more confidence that what the data finds is legitimate and will be replicated similarly on your farm as well.

In between are lots of other research methods: large or field scale comparisons, smaller two or three replicated strip trials, yield monitor comparisons, etc... Even without statistical analysis, they can provide a first-hand view of a practice to see if additional research is needed – or confirmation that replicated research trials will perform similarly on your own farm.

Take soil fertility research as an example. A single side by side comparison may not provide the same level of confidence one repeated multiple times might. Add multiple sites and multiple treatments conducted under the same management, and you can start to build response curves allowing us to provide some level of prediction of how a practice will work. We can then test those predictions on larger plots and further fine tune the data to our own farms.

A regular evaluation of management practices is seldom a bad thing and can be a great way to affirm what you are already doing or point you in an even better direction. As you evaluated, make sure to double check how data was collected and the value it can have when it can be replicated in some manner. No decision can be made with 100 percent confidence, but good data can get us a lot closer, and that's a good thing when it comes to making some of the large management decisions we may be facing.

Ross Mosteller
District Extension Agent, Livestock & Natural Resources

Debt on Heifers

Looking at bred cow sales, the values of bred females and pairs are at levels of historic nature. It seems like that has been a recurring theme for the past several years and demand continues to be strong. In looking for inspiration on what to write about this week, I came across an article from Eric A. DeVuyst, Professor and Rainbolt Chair of Agricultural Economics, Oklahoma State University from a couple years ago discussing the financial ramifications of debt on operations. He was referencing values on bred heifers, nearly \$1,000 less than today, when cautioning about debt on female purchases. That is likely even more of a concern today. I'm not an economist, so I'm using the article as it was printed.

Record high prices make financing of replacements risky for many producers. First, let's consider financial position as measured by current ratio, debt-to-equity (D./E), and debt-to-assets (D/A). These measures help measure a farm's ability to withstand financial shocks. Current ratio is the ratio of current assets to current liabilities. When buying replacement heifers, the producer increases longer-term assets (more breeding stock) while decreasing current assets (cash) and increasing current and longer-term debt. The means the current ratio drops. The producer is less able to generate cash in a timely manner. So, unanticipated expenses (e.g., equipment breakdowns or higher feed bills) or decreased revenues (e.g., disease outbreaks or breeding failure) can put the business in increased financial risk.

The D/E ratio is relative proportion of debt financing to owner financing. The D/A ratio is the percent of the farm's assets "owned" by creditors. Both are important measures of credit reserve. Healthy D/E and D/A ratios (lower values are better) indicate the business can replace longer-term assets (equipment, building, breeding stock) as needed. And healthy ratios indicate the business has a buffer to withstand lower revenue and higher expenses as the firm can borrow against their asset base if necessary. What this means for cow-calf producers is that borrowing to buy replacement heifers increases D/E and D/A, reducing the firm's credit reserve. This reduces the firm's ability to replace other longer-term assets as needed and the firm's ability to withstand shocks.

Second, let's consider cash flow demands. Debt financing increases cash outflows for debt service. Current replacement heifer notes will not self-liquidate unless a large downpayment is applied, maybe as high 75% down depending on loan terms. So, most producers will need other sources of unencumbered cash inflows to make principal and interest payments. Before committing to buying high-priced replacements, those sources need to be identified.

What the current conditions mean for financially struggling producers is that waiting to rebuild herds may be the best financial option. If excess forage is available by delaying replacement purchases, the producer has options. Calves can be weaned onto grass to add pounds and revenue. Forage can be stockpiled to reduce feeding hay to cows in the fall and winter. Pastures can be leased to neighbors until needed. Hay can be baled and sold. Each of these options may result in healthier (i.e., less risky) financial positions and better cash flow balances.

Laura Phillips
District Extension Agent, Horticulture

Sun Scald and Frost Cracks: How to Protect your trees

Have you ever noticed cracking on the bark of your young trees? Sun scald or frost cracks may be the culprit.

Sun scald, at its core, is an issue the tree's dormancy cycle. Trees know when to be dormant and when to wake up partly from temperatures. During the winter, when the sun beats down on a tree trunk and heats up the bark, the tissues under the bark can start to wake up from dormancy. These tissues begin to allow water back into their cells as they break out of dormancy. When the night comes and brings freezing temperatures and darkness, the water in the cells freezes, and the cells rupture.

The damaged tissue can then develop frost cracks, which are long vertical splits in the bark on the trunk of the tree. Frost cracks often co-occur with sun scald as the inner and outer layers of the tree begin to heat and cool at different rates, causing them to expand and contract at different rates. However, frost cracks can develop on any open wound a tree may have.

Sun scald occurs primarily in late winter but could happen at any time. Frost cracks only happen in the winter. This damage is usually seen on the southwest side of the trunk and is most common in younger trees, especially those with thin bark such as maples, oaks, honey locusts, fruit trees, ashes, lindens, and willows. While this is not usually fatal for a tree, it creates an opening for infection and can disrupt the flow of water and nutrients in the tree. To prevent sun scald, you can wrap the tree to protect it from heating up in the sun. Choose a wrap that is light-colored with some elasticity. Black or dark colored wraps can increase heat by absorbing light from the sun. Start wrapping at the base and continue upwards stopping below the lowest branches. Remember to take the wrap off in the spring and never staple the wrap onto the trunk.

Teresa Hatfield
District Extension Agent, Family and Community Wellness

What is the Medicare Prescription Payment Plan?

Recently, I've received several questions at the Extension Office about the Medicare Prescription Payment Plan (MPP). Since this topic continues to come up, I wanted to share some key details.

Some Medicare beneficiaries may have received information in the mail from their prescription drug plan or Medicare Advantage Plan about this program, often including an application to enroll. **Participation in MPP is completely optional.**

What is the Medicare Prescription Payment Plan?

The MPP was launched in 2025 to help Medicare beneficiaries spread out the cost of their prescription medications over the year. Beginning in 2026, people with Medicare prescription drug coverage will not pay more than **\$2,100 annually for covered medications**—this cap does **not** include monthly premiums.

For individuals who face high medication costs early in the year, MPP can be helpful. For example, if you must pay a deductible before your plan begins covering medications, the MPP allows you to spread those costs across the remaining months of the year. Those with higher upfront costs are more likely to benefit than those whose costs are more evenly distributed throughout the year.

How Does Enrollment Work?

- **Enrollment is optional** and can be done at any time.
- You can also opt out at any time.
- Apply directly through your prescription drug plan.

It's important to note that **MPP does not reduce the total amount you owe for medications**. Instead, it changes how you pay:

- You will pay your plan directly—not the pharmacy.
- Your monthly bill will vary because it's based on your current prescription costs and any previous balance.

Is MPP Right for You?

This program is best suited for people who have **high drug costs at the beginning of the year**, as it helps spread those expenses over time. If you're interested, contact your prescription drug plan for details.

Other Assistance Programs

If you're struggling to afford medications, there are additional programs that may help:

- **Extra Help Program:** Reduces costs at the pharmacy.
- **Medicare Savings Program:** Helps with Part B premiums and may assist with co-payments and coinsurance.

Both programs have income and asset eligibility requirements.

For more information about the Medicare Prescription Payment Plan or other assistance programs, contact: **Teresa Hatfield**, email: thatfield@ksu.edu, phone: **785-364-4125**.

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

Looking for Ways to Save Money and Energy?

Saving money and energy seems to go hand in hand, so the Consumer Federation of America (CFA) has identified simple ways consumers can save both. The CFA is a nonprofit association of more than 250 consumer groups, founded in 1968 to advance consumer interest through research, advocacy and education. The CFA supports nationwide efforts to become energy independent, improve the environment, and save households hundreds of dollars in unnecessary energy costs.

Energy takes a huge bite out of household budgets, with the typical family spending at least \$2,200 each year on utility bills. Here are some simple ways to put some of the money back into consumers' pockets. Consider using these energy saving tools to also save money and help the environment.

- Air dry. Air dry dishes instead of using your dishwasher's drying cycle. Most newer dishwashers have a setting for "air dry" instead of "heat dry". Use this setting to save automatically.
- Turn it off. Use timers and motion detectors to turn off lights. Be sure to unplug TV entertainment systems when traveling (use power strips for easy on/off switching). Don't leave your computer and monitor on needlessly.
- Don't get burned with hot water. Lower the thermostat on your water heater to 120F. Water heaters are the second highest source of energy use in the home.
- Keep 'em clean. Check furnace, heat pump, and AC filters once a month and clean or replace them regularly. A dirty air filter can increase your energy costs and cause problems with your equipment.
- Fill it up, please. Wash and dry only full loads of dishes and clothes.
- Get a checkup. Get your heating and air conditioning systems checked once a year. A licensed professional will make sure that your systems are operating efficiently and safely. Checkups can identify problems early.
- Stop the breeze. Caulk and weather-strip around drafty doors and windows. Consider replacing windows for even more energy efficiency.
- Get an audit. Your utility company may offer free energy audits that can identify expensive energy losses in your basement, unfinished rooms, attics and leaky duct work. Sealing your ducts can give big savings on men bills and help keep you from turning up the thermostat because of one cold room.
- Take a walk. Circle your home with an easy-to-use spray foam insulation and look for openings and gaps around pipes, chimneys, lights, windows and basement brick and cement work.
- Get with the program. Install a programmable thermostat, which automatically adjusts the temperature during the day or at night, keeping you from forgetting as you dash off to work. A programmable thermostat can save up to \$100 a year.
- Stay bright. As "old-school" incandescent light bulbs burn out, replace them with new, light emitting diode bulbs (LEDs) and save around \$90 a year in electricity costs. You pay more up-front, but shop around, prices are dropping. They use up to 25% less energy, can last up to twelve times longer and light like the old-fashioned ones do.
- Be a star. Look for products and appliances that have earned the ENERGY STAR label. They meet strict new energy efficiency criteria that will reduce your utility bills and help the environment. ENERGY STAR clothes washers, for example, use approximately 40% less water and 25% less energy for washing than standard models.

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When you use these money saving tools, consider actually saving the money you saved to boost your emergency savings fund, or to make an extra payment on a credit card or student loan debt. Money ‘saved’ by not purchasing something—in this case, energy—isn’t actually saved unless it is moved to a savings instrument, such as an emergency fund, or to pay down debt.