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District Extension Agent, Crops & Soils

### **Transition Planning: Step Seven – Do We Have What We Need?**

There's nothing quite as frustrating as getting geared up to get something accomplished – then having to put everything aside because you don't have everything you need. It doesn't matter if it's an equipment repair or home improvement project or your operation's transition plan, getting the ball rolling then having to stop because you don't have the right resources to get it to completion can cause significant setbacks. Particularly when it comes to a farm transition plan, there can be a lot of resource assessment needed to help make it successful.

While the more tangible resources like land, machinery, and buildings might be difficult to place an accurate value on, we *can* see them and list them and know what they are because they're typically in front of us every day. Less tangible to track are other things like alternative financial resources or community support services or even people. Whether the resource is easy to define or a little less clear, how you evaluate *and* value it is important as well.

For example: can the building we already have function only in its current capacity or could it be used in other ways, or even have dual-purpose usage? Is there a resource on hand but not currently being used that better helps us reach our operational mission or the goals we've set for the enterprise? Don't hesitate to think outside the box a bit as you do this evaluation.

Your people resources are a large part of this evaluation process. Do any of our current team members have skillsets currently unutilized to their full extent? Maybe they can provide expertise or value in a completely different way. It might take some 'digging' but determining whether current resources can help us reach our end goal is a big part in keeping the transition planning process from getting completely overwhelming.

It's difficult enough to get started, let alone catalog all the resources you have – or need. If you are interested in a three page 'starter' document to help you start doing your resource inventory, Oklahoma State University has a nice form fillable option. Drop me a line for a link to it or contact any District Office to request a hard copy.

Ross Mosteller  
District Extension Agent, Livestock & Natural Resources

## **Gas Powered Ruminants**

The power of the ruminant animal is truly an amazing design. No other creature can convert the solar energy of photosynthesis found in plants into a nutrient dense food source, simply by eating those plants. Obviously, it isn't exactly that simple, as rumination and digestion is a complex process happening within the animal. It should come as no surprise that ruminant animals produce and expel gas in this process, methane in particular is creating attention in lots of circles around the world.

Why the emphasis on methane? Methane is a powerful greenhouse gas that impacts our climate and is one reason there are groups that do not like beef and dairy production. Methane is a short-lived gas, meaning it lasts and warms the atmosphere for about a decade before being broken down into carbon dioxide and water vapor. This carbon is then available to be utilized by plants for photosynthesis to grow and produce oxygen, as part of the stockpile of CO<sub>2</sub> in the atmosphere.

Promising research shows that it's possible to reduce methane production with minimal impact on animal health and production. This is being accomplished in two main ways: 1) changing the diets fed to ruminants and 2) through genetic selection for reduced methane production in the rumen. Feeding higher starch, grain-based diets, pound for pound produces less methane than forage-based diets. Additionally, various feed additives have been found to reduce methane. However, most ruminants worldwide do not consume a controlled diet and are primarily forage grazers. While work in nutrition is positive and continues, the genetic side of the equation is important as well.

Research on methane is happening across the globe. There has been lots of buzz in all media channels about this topic from inside and outside of agriculture production, which makes it difficult to sort out at times. Methane was well covered at the 2025 Beef Improvement Federation Symposium by many people much smarter than me! Work done in New Zealand on sheep and cattle was highlighted by Dr. Jason Archer, here's the quick summary.

His key message was using genetic selection can 1) improve production efficiency and simultaneously lower methane intensity, using currently available tools and 2) reduce methane yield. Both contribute towards sustainability, but different people want different things! Breeding to reduce methane is one of the best long-term strategies, but measuring both methane and feed intake is important. The challenge is how much animal performance can be sacrificed to reduce methane and is the industry ready to collectively work together to make meaningful impact?

Research shows that even with low to moderate heritability, breeding and selecting animals with lower methane production can have a net positive effect. The work in New Zealand measured actual gas emissions of sheep and cattle in research collection chambers. Genetic markers in genomic testing are being worked on as well. To see this full presentation and others related to the topic, visit: <https://beefimprovement.org> and look up the 2025 Symposium Presentation archives.

This is an ongoing topic that is important for everyone to stay informed about. While it is true that greenhouse gas emissions are produced by many different sources and it is not fair to point the finger at belching cows alone, it is also true that ruminants do belch methane. I'd encourage everyone to do their homework and stay informed. You don't have to travel to New Zealand to find research being done. Kansas State University has ongoing projects, including work with cattle: <https://ksufoundation.org/impact/global-impact/less-gas-more-money/>

Laura Phillips  
District Extension Agent, Horticulture

### **Emerald Ash Borer Continues to Spread**

Last October we confirmed that the highly invasive and destructive Emerald Ash Borer (EAB) is in Nemaha County Kansas. Within the last two months, EAB was confirmed present in two more Kansas Counties – Linn County and Pottawatomie County. These discoveries mean 17 counties have confirmed EAB presence. EAB is most likely already spread to other surrounding counties.

Once infected, the Emerald Ash Borer is a death sentence for ash trees unless you treat the tree for the rest of its life. To determine if the EAB is in your tree, look for symptoms on the bark and in the canopy. Woodpeckers eat EAB larvae, so look for light patches of bark and woodpecker holes. The larvae tunnel under the bark and feast on the cambium, the layer just below the bark responsible for water and nutrient movement in the tree. Their feeding can cause splits in the bark with S-shaped tunnels underneath. When the larvae exit the tree, they leave behind small, D-shaped holes about 1/8 of an inch in diameter.

If you notice the EAB in your ash tree, act quickly to save it. Once a tree has lost over 40% of its canopy, the odds of survival even with treatment are very low. Treatments for the EAB include trunk injection, soil drench, or bark spray. These treatments will need to be applied on a regular basis for the rest of the tree's life. We recommend talking to a licensed pesticide applicator. The treatments you can find over the counter will not be as effective as those provided by a licensed applicator.

Even if your ash trees currently do not have the EAB, anyone with an ash tree should make a treatment or replacement plan. It is only a matter of time before EAB targets your tree. If you are unsure whether your ash tree is infected, it is best to contact either the Kansas Forest Service, Kansas Department of Agriculture, or your local extension office to get more information and have your tree evaluated.

Teresa Hatfield  
District Extension Agent, Family and Community Wellness

## **Medicare and Medigaps**

If you are new to Medicare, you probably have questions about how to manage your Medicare. In this article, I will discuss a Medigap plan and when you can purchase one.

Medigap plans are standardized plans that help to cover some costs that traditional Medicare doesn't cover. Private insurance companies offer these plans. If you have traditional Medicare without a backup Medicare Supplement, you will have to pay co-pays and coinsurance for your health care with Part A (Hospital) and Part B (medical). Medigap plans only work with traditional Medicare; they do not work with Medicare Advantage plans.

Each lettered plan will offer the same benefits regardless of the annual premium amount. For example, all Plan A Medigaps will cover, Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up, Part B coinsurance or copayment, Blood (first three pints), Part A Hospice Care coinsurance or copayment. Other plan letters will cover more or less of the benefits.

Medigap policies will work with healthcare providers who accept Medicare. Medigap policies will not cover services or procedures that are not covered by Medicare or have been denied by Medicare. For example, a standardized Medigap policy will not cover routine dental care. If you want dental insurance, you will have to purchase a separate policy for dental coverage.

People who are starting Part B of Medicare have a guaranteed issue right to purchase a Medigap in Kansas. Companies cannot deny coverage or charge a higher premium if you have pre-existing health conditions. This is a good time to purchase your Medigap policy. Kansas also offers this guaranteed issue period to people eligible for Medicare due to disability. After the guaranteed issue period is over, you can apply for a policy at any time. However, the insurance company may ask you questions about your health and could determine whether they will not cover you or charge you more for your annual premium.

To enroll in a plan, you will need to reach out to the specific company that sells the plan. The Kansas Insurance Department is a good resource to explore plan options. Their website is [www.insurance.ks.gov](http://www.insurance.ks.gov). If you have questions about choosing a Medigap plan, please get in touch with Teresa Hatfield, Senior Health Insurance Counselor (SHICK) at 785-364-4125 or [thatfield@ksu.edu](mailto:thatfield@ksu.edu) for free Medicare counseling.

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

### **K-State Grilling Academy—July 19**

Do you enjoy grilling? Do you want to learn how to sharpen your grilling skills and explore the science behind meat cookery at the Grilling Academy on Saturday, July 19, at the Stanley Stout Center in Manhattan, Kansas. Throughout the day, participants will explore different cooking methods, doneness levels, and seasonings—all leading up to a friendly steak cooking contest. Multiple panels and sensory demonstrations will give you a hands-on look at what goes into a great grilling experience.

The cost to attend is \$75 per person and includes lunch, steaks, supplies, and K-State swag and gifts for attendees. Participants must be at least 18 years or older to attend. Pre-registration is required by July 7<sup>th</sup>. For more information or to register, visit, <https://bit.ly/ksu-grilling>. The day starts at 9:30 a.m. Hope you consider attending this event!

### **When is the Best Time to Buy Life Insurance?**

The best time to buy life insurance is before you need it. But it's an easy task to defer when you're healthy, young, and busy with life.

Whenever a significant life event occurs, it's time to evaluate your life insurance needs, even if you already have a policy in place. Here are some of the most common life events that occur throughout the year (and when they serve as a sign you need coverage):

- **A major purchase or when taking out debt:** Another good time to buy life insurance is when you make a major purchase, like a house. Many people opt for a policy covering the entire debt so their family doesn't have to sell the house (or another asset) should they pass away.
- **Marriage:** Getting married means that you and your spouse share financial responsibility. It also often means increasing expenses, such as two sets of auto loans, and a bigger mortgage. When you both contribute to the household, whether by earning income and/or by managing the home, you both need life insurance.
- **Birth or adoption:** Adding a child to your family also increases your financial obligations. Here's an opportunity to ensure you have enough life insurance to cover lost income, childcare expenses, and each child's future education costs.
- **Divorce:** Going through a divorce could also change your life insurance needs. You may want to change your beneficiary for an existing policy. It's also an excellent time to purchase a policy to cover your new set of financial responsibilities, whether they're lower or higher, after the divorce is settled.

The beginning of a new year often invites reflection and financial planning. It's one of the best times to get life insurance because you're already reviewing your finances, including the wealth you've accumulated through savings and investments and debts that you already have and are considering in the future.

Another best practice for buying life insurance is to purchase life insurance when you do your taxes. Life with your year-end financial planning, it's a moment in the year when you have an accurate, real-time sense of your actual financial situation. That makes it easy to quickly calculate how much coverage you need to protect your family.

Bottom line, when you're facing a significant life change, buying life insurance is an excellent move to make.