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Transition Planning: Step Six – Where Do We Stand Financially?

On the surface, determining an operation's financial status might seem to be a fairly straightforward aspect of the farm succession planning process. With good records and accounting measures in place, determining if a business is profitable or liquid, or simply efficient might be pretty straightforward. If so, then the harder questions are a lot easier to answer.

For example: do the financial numbers support adding another family member to the organization if that's the plan in place? Can the farming operation be handed to another generation while providing an ample retirement to the preceding generation? Steps two and three in *Transition Planning: 12 Steps to Keep the Family Farming* (available online at https://bookstore.ksre.ksu.edu/item/transition-planning-12-steps-to-keep-the-family-farming_MF3074 or from any District Office) were all about identification of wants/needs and goals/missions/objectives. A financial analysis builds upon those steps even further as the planning process requires us to ask: can we financially reach/support the goals and objectives we've outlined for the operation. If not, are there changes we can make to do so?

This is also where vulnerability to the financial hazards often termed the 'Three D's' – Death, Disability, and Divorce – have to be addressed. Financial discussions require a lot of transparency, so the successor has a full understanding of the financial realities of the business. Hard discussions about these realities are important ahead of the succession to ensure that harder realities don't hinder success down the road.

Basic financial statements tend to be relatively common documents most operations can get together, but that doesn't understate their importance when it comes to making succession decisions. They can be the first look at whether the transition plan will be a success or whether more work needs to be done before the plan can be implemented. A frank discussion with your accountant, lenders, financiers, etc... is an important first step towards getting the necessary information together for bigger discussions to occur.

Ross Mosteller
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Biting Flies on Horses

Have you ever driven the countryside in summer, seen horses wearing masks, socks and blankets and wondered why? As the weather warms up, insect activity outdoors picks up, most notably pesky and painful biting flies. Last summer I spent some time discussing various types of flies in cattle operations, today the focus shifts to horses. Many of the pests are the same, but physical prevention is often different for a horse versus cow herd.

Biting flies (horn, stable, horse and deer flies) are a common problem encountered by horses. Animals with high fly pressure exhibit a number of fly anxiety behaviors including skin twitching, leg stamping, tail swishing and general agitation. Horses trying to escape from flies can stampede and injure themselves, so effective fly control is essential! Although pyrethroid based sprays can kill flies on horses, research studies have determined that repellent effects wear off rather quickly, as soon as within 4 hours.

In contrast, physical barrier protection through a full body fly sheet, fly boots and fly mask, reduced fly worry behavior by 80-90% and can be sustained throughout the day. Physical barriers inhibit the ability of the fly to reach the host skin and take a blood meal, not only does this reduce fly concern but also reduces the risk of pathogen transmission.

Horse flies and deer flies both have brightly colored eyes although, the larger black horse fly can also often be seen. Horn flies are commonly found on cattle although horses can also be a suitable host. These flies feed 20-30 times a day causing significant fly worry. Horses can often be observed with saliva patches on their back around horn flies indicating repeated attempts to get rid of flies. Horn flies tend to feed together as a group on the neck, withers and belly. Scarring can commonly be seen under the belly in horses with large numbers of flies sustained over a long period. Fly sheets with belly coverings are most effective against horn flies.

Stable flies have a strong preference for horse legs, especially front legs. Covering legs through the use of fly boots reduces stamping which can cause stress on the leg and hoof. Best fly protection can be achieved by selecting a well-fitted sheet that covers as much of the body as possible. Fly boots come in a variety of types, and it is best to select one which can cover as much of the lower leg as possible. Face masks are especially useful in late summer when flies attempt to feed around the horse eye, nose and mouth which can cause irritation and sores. As with all horse gear, check daily for correct fit or signs of rubbing or discomfort.

Flies are not the only insect pest that can create issues; ticks, midges and mosquitos can also cause issue and discomfort. An Integrated Pest Management (IPM) approach to all these insects is often the best preventative solution. Oklahoma State University has a good publication called [Fly Control for Suburban or Small Acreage Horse Owners](#) that serves as a good resource for horse owners on this topic if you'd like to learn more.

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Laura Phillips
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No article this week

Teresa Hatfield
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Easy Choices for A Healthier Brain

In a previous article, I talked about the importance of knowing the warning signs of dementia. The sooner a problem is diagnosed, the sooner healthcare professionals can help you treat the problem. Many often wonder what healthy choices we can make to sustain brain health. The Alzheimer's Association suggests the following ten habits to help lower the risk of developing cognitive decline and possible dementia.

1. **Protect Your Head:** Seek to protect your head from injury. Traumatic brain injury can disrupt normal brain function. Wear a helmet for biking and sports activities and always wear your seatbelt in an automobile. If you do experience a head injury, see a physician to rule out a concussion.
2. **Don't smoke and Limit Alcohol Consumption:** Smoking tobacco increases the risk of dementia. By quitting smoking, you can lower the risk to levels similar to those who have not smoked. Alcohol is associated with damage to the brain and an increased risk of dementia.
3. **Eat Right:** Consuming a diet rich in vegetables and lean meats while limiting processed foods can help reduce cognitive decline.
4. **Get Moving:** Try to exercise regularly with a goal of 150 minutes per day of moderate activity. Activities could include walking, gardening, swimming, dancing, or doing whatever you enjoy.
5. **Challenge Your Mind:** Your brain and your body need exercise. Try something new, take up a new hobby. Socializing with others is also a great way to stay engaged. Your brain needs challenges.
6. **Manage Your Blood Pressure:** Your blood pressure is essential for overall health. Not only will it reduce the risk of dementia, but it is good for your heart as well and can help to prevent stroke.
7. **Protect Your Hearing:** Wear ear protection around loud noises to reduce hearing loss. If you are diagnosed with hearing loss, getting a hearing aid can lower your risk of dementia.
8. **Get a Good Night's Rest:** Sleep allows your brain to make memories and enhances your ability to learn new things. Getting enough quality sleep can help reduce your risk of dementia.
9. **Maintain a Healthy Weight:** Talk to your health care provider about your healthy weight. Maintaining a healthy weight is beneficial for brain health.
10. **Manage Your Diabetes:** If you have Type 2 Diabetes, managing it is essential to your health. Diabetes affects all body organs, including the brain, so eating a healthy diet, exercising, taking your medication as directed, and monitoring your glucose levels are important.

While there is no guaranteed way to prevent dementia, living a healthy lifestyle is a great start. Following these tips can help you enhance both your physical and mental health, ultimately leading to an excellent quality of life. For more information about Alzheimer's and other dementia, check out the Alzheimer's Association website at www.alz.org

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No article this week