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Livestock and Natural Resources

No One Wants to Talk About This

Recently, we've been updating our Will. It was time since most of the people named as Guardians or Executors have passed away! My sons are past needing guardians now anyway. Why don't people talk about this stuff? I think, besides the obvious of it being morbid, it's difficult because there are so many things to think about. How do you split up things fairly? What if they don't want your precious belongings?

We're also working on our Final Wishes notebook, trying to make things easier for all involved. And of course, we have a running discussion of where to be buried? This has been going on for several years and to no avail. I guess this will motivate us to live longer as the survivor gets to pick!

Years ago, I heard a speaker say that you should have your estate planning/farm transition planned when you hit 45. Most of the participants moaned. There were some in the crowd that were pushing 60 and still didn't have control of the family farm. They called this the "neutral zone" spending 5, six, 11 years on the farm and nothing has been planned or put into the agreement. So how do you bring this up to your mom and dad, so you don't sound like a vulture circling?

Sign your family up for any and all chances to hear about Succession or Farm Transition presentations. This gets the mind going and can open up chances for a conversation with parents or grandparents. I've seen the same family attend three or four presentations before they take the plunge and start making their own plan. Even if your family is not ready to start planning, you can begin learning about it yourself.

You can check out the 12 steps to Keep the Family Farming at our KSU Ag Econ webpage, www.agmanager.info. There are a lot of resources out there, from other Universities. Iowa State has a whole series on Farm Transition planning. Montana State has a Discovering Expectations quiz that can help you start thinking:

1. Which child intends to operate the farm/ranch?
2. Will non-farm or ranch children have ownership of the land or assets?
3. What do all of the family members think about land ownership?
4. What happens if the farm transfers to the designated child, and then they die prematurely?
5. Do parents or grandparents need full income, partial income or no income from the farm/ranch?
6. When do the parents intend to give up control over the land?
7. Do parents want to own assets separately from or jointly with their children?
8. Who has control over major decisions in the farm/ranch such as purchases, mortgages, etc?
9. What consideration has been given to the "in-laws" in the ownership of the business property?

This list should start your thinking process.

David G. Hallauer
District Extension Agent
Crops & Soils/Horticulture

High Speed Planting Research from Ohio

Somewhere in the corn belt each year, it seems, someone will experience planting delays. At that point, all kinds of options are considered, including switching crops and/or maturities, renting/purchasing additional planting equipment, running longer hours or even planting faster. Ohio State University recently published their 2019 eFields report, with one of their studies looking at one of those options: planting faster.

The potential to purchase planters equipped with high-speed capable seeding systems is greater than ever before. In this central Ohio study, researchers used a planter equipped with a heavy downforce package to evaluate the effect of four planting speeds (5, 7.5, 10, and 12.5 miles per hour) on emergence and yield.

Their conclusion? While spacing was not perfect, depth remained consistent. This critical facet of emergence was an important observation in the study due to the effect it can have on delaying emergence during the growing season. Stand counts ranged from a low of just under 26,000 plants per acre at the lowest speed to 28,000 plants per acre at 10 mph. Yields were also very consistent for the 5, 7.5, and 10 mile per hour treatments, varying only one bushel per acre. The highest speed treatment yield dropped by four bushels per acre.

We're certainly not Ohio. We have plenty of restrictions from the standpoint of field size/shape and even equipment, too. These studies help us to see, however, that a properly set up planting system can result in good stands and yields – even at higher speeds.

Soil Testing

One of the more common concerns about gardens, when plants aren't producing, is nutrient deficiencies. While it's possible that nutrients *are* the cause of your garden's 'growing' problem, data out of our KSU Soil Testing Lab would suggest that most lawn and garden soil tests have more than adequate levels of Phosphorous and Potassium. Does that mean a soil test is worthless? Quite the contrary.

Over-application of nutrients can result in problems just like under application. They are not only a waste of money but can be a source of pollution or algae blooms. Excess nutrients can even result in nutrient tie-up. Determine whether nutrients are the issue, with a soil test. Soil sampling isn't complicated. Start by checking with your District Extension Office to see if there is a soil probe available for checkout. If so, use it – it will make your sampling job much easier.

Make sure when sampling that you are getting representative samples from multiple locations in the garden or lawn. From the area in question, collect eight to twelve sub-samples to a depth of six to eight inches. Mix the sub-samples together in a clean container and select about one pint of soil. You can take that sample to your District Extension office for testing via the KSU Soil Testing Lab. An individual sample costs \$14.

While a soil test determines fertility issues, it will not tell you that you have poor drainage, poor soil structure, soil borne diseases, insects, chemical contaminants, etc... All of these will take additional evaluations, but a soil test is a great place to get started. Contact a Meadowlark Extension District Office or myself for further information on testing.

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

Check Your Credit: Program helps Kansans stay on top of their credit reports.

We know that it's a good idea to check what credit reporting bureaus have on file about us to make sure it's accurate, but it's easy to forget.

To help Kansans stay on top of what credit reporting agencies have on file, a new program launched by K-State Research and Extension will send email reminders about every four months, remind participants to check their credit report with one of the credit reporting bureaus. Sign up any time for this ongoing extension program. Sign up is free, ongoing and can be done at any time.

With the exception of Equifax, credit reporting bureaus are only obligated to provide us one free credit report a year. And in all cases, we have to ask for them.

Rather than request them all at once from each of the three major bureaus, TransUnion, Equifax and Experian, another way to handle that is to request a report from one agency now, from another in a few months and the third a few months after that. The process repeats every year so that you have an annual view across all three agencies of what others see about you. And others do see it.

Unlike Experian and TransUnion, U.S. consumers may request up to six free copies of their Equifax credit report during any 12-month period, as a result of a 2019 settlement.

Credit is the ability to borrow money and repay it later. When people talk about having "good" or "bad" credit they're usually talking about their credit history or scores. Knowing how credit histories, reports, scores work can help you take steps to build a positive record. That positive record can help you reach your goals by potentially lowering costs for borrowing money and paying deposits on utilities and cell phones. It can also reduce barriers to housing and employment.

Your credit report is a record of some of your bill-paying history, public record information, and inquiries by lenders into your credit history. The report does not tell your credit score.

Requesting your free credit report each year will not cause your credit score to drop. Staggering your requests for them can help you see if anything is changing throughout the year or if any fraud has occurred.

There's a lot at stake. Credit reports are often used by credit card and other credit providers, banks, insurance companies, and landlords to assess someone's creditworthiness. That means if you apply for a loan or to rent an apartment and there's an unfavorable error on your credit report, it can result in higher interest rates on loans or the denial of credit altogether.

One in five people has an error on at least one of their credit reports according to a study conducted by the Federal Trade Commission. Companies that look at credit reports believe that how you've handled credit in the past is a good predictor of how you'll handle it in the future. That's why it's important to check your report for errors. If you find errors, get them corrected. It may take some time to get the problems solved or require some outside help. When is the last time you checked your free credit report?

Credit reports affect many aspects of your life. Sign up today for K-State Research and Extensions' "Check Your Credit" email program. It's easy and it's free! You will not have to share any information with anyone and your email will be kept secure.

We'll remind you to check your credit report three times a year on February 2, June 6 and October 10. Use this link to sign up bit.ly/ksrecheckyourcredit. We will send you periodic emails with information about how to understand your credit report, correct errors, and use your credit report to your advantage.

Empower yourself to make better financial decisions by signing up for this "Check Your Credit" program. Contact Cindy Williams at 785-863-2212/csw@ksu.edu or your local K-State Research and Extension Office if you have questions or need more information.

Nancy Nelson
Meadowlark Extension District
Family Life

Walk Kansas 2020 starts March 15

Walk Kansas, the popular K-State Research and Extension program that encourages physical activity and healthy eating will run March 15 through May 9.

Participants can sign up online at www.walkkansas.org starting Feb. 24 or through their local K-State Research and Extension office. The cost to participate is \$10 per person, which includes access to the online tracker, a weekly newsletter with tips and recipes, and program resources. Walk Kansas t-shirts are available for an additional fee.

With spring getting closer by the day, this is a great way to make a promise to yourself to be more active and to make lifestyle choices that support healthy living. Plus, it's fun to support friends, family, neighbors or co-workers – anyone who makes up your team.

Participants form teams of six, with one serving as a team captain. Team members record their own activities online each week. Participants do not have to walk or participate in other types of activity together. Many teams form with family members or friends in other parts of the state or country. Teams connect through technology.

While physical activity is at the heart of Walk Kansas, the program will have a couple of new twists this year. One focuses on the Mediterranean style of eating.

Eating the Med way is not about flavors. It is about eating lots of fruits and vegetables, choosing whole grains, eating more beans and legumes, reducing added sugars, using olive and canola oil, and more.

The second twist centers on introducing participants to nine shared lifestyle traits of the Blue Zones places around the world where people are known to live measurably longer and healthier lives. These traits, and ways to incorporate them into your life, will be introduced during the eight-week program.