

David Hallauer
District Extension Agent, Crops & Soils

The Effects of Late Season Usage on Cool Season Grasses

What a nice change of pace this fall has (thus far...) been as compared to the last few. Moisture across at least *parts* of the area has resulted in decent late summer forage growth from pastures and many hay fields have recovered nicely following harvest. While we've seemingly gained at least a little ground over years past, our challenge now is maintaining that gain. There are a lot of variables we'll face over the next 60 days, but keeping in mind some basic management principals can help us start 2024 off on the right foot.

First of all, perennial forages will more often than not benefit from a period of rest and regrowth prior to fall dormancy. The combination of adequate moisture and moderate temperatures have provided for some excellent regrowth thus far with many stands not only increasing forage biomass, but likely building root systems as well. That combination of root and shoot growth is an oft overlooked, but very important part of the plant's growth and development. It helps the plant go in to the dormant season in good shape while increasing winter hardiness and providing the opportunity for rapid greenup and growth next spring.

If you're still grazing, keep in mind that four to six inches of green growth is the *minimum* suggested height prior to entering dormancy. Plants with less regrowth often don't have the photosynthetic capacity to simultaneously produce top *and* root growth, meaning root systems may be weakened going in to dormancy. A weakened root system now may result in slower green up – and potential yield reductions – in the future.

If regrowth is so plentiful that you're considering a second cutting, it might work – but it's risky. As mentioned above, failure to leave adequate plant height going into dormancy can result in slower greenup next spring and a loss of winterhardiness. Any harvest now should be done with an eye on the future. In the near future, will the stand have enough time to recover with adequate regrowth before dormancy? In the distant future, can you stand forage production losses that may occur if adequate regrowth levels are not attained? If you can't answer in the affirmative to both of those questions, it may be best to leave stands as they are.

It won't be fun this week, but take some time as the weather cools this fall to take a second look at grass stands. Hopefully, this will be the fall we can get some of these stands back on track and headed in a productive direction.

Ross Mosteller
District Extension Agent, Livestock & Natural Resources

Thinking Versus Reacting

As promised last week, I'd like to dive into a bit deeper the message that Curt Pate provided on stockmanship and animal handling. I'll be upfront that these are my summary notes of talking points and all the credit goes to the Mr. Pate on his ideas and presentation information. I'll apologize in advance to Mr. Pate if I grossly misrepresented his concepts. To learn more, visit: curtpatestockmanship.com He is one of many who advocate for low stress animal handling.

The animal handling demonstration on a nice set of Red Angus bred heifers, went a bit rough, but was very much a teachable moment. These heifers were conditioned to a feed truck and being called in with a feed bucket as "bait". Applying pressure and trying to drive them proved a learning lesson. Mr. Pate described this as having cattle that are used to being "pulled" versus "pushed". He pointed out that neither is right or wrong, but that livestock should be able to be handled by both methods and that his preference is to create animal movement by "pushing" and creating a chain effect to pull the remainder of the herd along behind.

Two important concepts in animal handling are point of balance and flight zone. The point of balance is the place on an animal (usually near the shoulder) where they respond to pressure and create movement. Pressure behind this point creates forward movement, pressure ahead of it creates movement backwards. Direct pressure at the point, can create sideways movement. Flight zone is the "comfort bubble" around an animal where they respond to external pressure. Pressure can come in the form of sight, sound and physical proximity to the animal.

When handling livestock in a "pushing" approach, this can be accomplished via horseback, on foot or with ATVs or other motorized vehicles. ATVs are generally the least responsive to applying specific pressure within the flight zone/point of balance, to create precision movement. As a horseman, he believes the most effective way to create precision movement is horseback. Much like the push/pull concept, his advice was to have cattle conditioned to multiple handling methods. By the end of the demonstration, the cattle were responding positively to the ATV pressure, so you can teach a cow!

Another point he made is that "more is less" many times when it comes to helpers handling livestock. Livestock are prey animals and can see handlers as predators. They want to focus eye contact on one point of pressure and multiple people, giving multiple signals can often only cause confusion and work against low stress movement. Having animals turn their bodies to look at you, like often happens when you push/drive from behind, is counterproductive to forward movement. One reason Mr. Pate advocates working animals from the side at more perpendicular angles within their line of sight. Another good nugget was "the fastest way to work livestock is SLOW". Take your time and keep your cool!

All of this was summarized and visualized very well by Mr. Pate, as he explained that there are two sides to the brain. One is the resting/thinking/content side and one is the moving/reacting/scared side. Animals who are thinking are comfortable and at ease. When functioning in this side of the brain, they are eating, growing and producing. This is where we want animals all the time, including at handling events. Reacting animals are stressed, scared, not gaining or producing. The longer an animal functions in the reacting side, the less content and less profitable they become to the operation. The goal is to keep the animals thinking!

Anyone who truly wants to become a better stockman should seek out the wisdom of Curt Pate and other low stress animal handlers. Having worked with many types of operations and handling techniques, I believe first hand in the benefits Mr. Pate shared and encourage everyone to keep your livestock thinking versus reacting.

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Laura Phillips
District Extension Agent, Horticulture

No article this week.

Teresa Hatfield
District Extension Agent, Family and Community Wellness

Does Medicare Pay for an Annual Physical?

The short answer to this question is "No" Medicare doesn't pay for an annual physical exam. Medicare, however, does cover many preventative services. The best way to stay healthy is by taking good care of your body and talking with your healthcare provider about covered Medicare preventive services.

You can have a one-time "Welcome to Medicare" preventative visit when first eligible for Medicare. Your visit will need to occur within the first 12 months of your Part B enrollment. This is your time together with your doctor to talk about important screenings, immunizations and talk with them about your family history and staying healthy. During this visit, your doctor will:

- Record your medical and social history.
- Check your height, weight, and blood pressure.
- Calculate your body mass index (BMI)
- Give you a basic vision test.
- Assess your risk for depression.
- Offer to talk with you about creating an advance directive.
- Review your risk for substance abuse and refer you for treatment if needed.

If your healthcare provider accepts Medicare assignment, you will pay nothing for this visit. Medicare will only cover this visit once.

Medicare will pay for an annual "Wellness" visit after you have been on Medicare Part B for over 12 months or 12 months after your "Welcome to Medicare" visit. During your yearly wellness visit, you can update or develop a personalized prevention plan based on your current health and risk factors. This visit includes:

- Assessing your health risks (Your doctor or healthcare will ask you questions about your health, and your response to these questions will help you and your healthcare provider develop a strategy for your healthcare needs).
- Review your and your family's medical history.
- Update your list of providers and medications.
- Check your height, weight, blood pressure, and other routine measurements.
- Screen for cognitive impairment.
- Personalize health advice.
- Provide a list of risk factors and treatment options for you.
- Provide you with a screening schedule for appropriate services.

If during your Welcome to Medicare or your annual Wellness visit, your provider discovers the need to investigate or treat a new or existing problem; this is considered additional care to diagnose the issue. The cost of providing these other tests or treatments will no longer be considered preventative services, and therefore you may need to pay your deductible, co-pays, or co-insurance with Medicare.

Medicare Advantage plans are also required to cover preventative care as well. To learn more about Medicare preventative services, call Teresa Hatfield at 785-364-4125. The Medicare booklet "Your Guide to Medicare Preventative Services" is available through the Meadowlark Extension District.

Cindy Williams
District Extension Agent, Family & Community Wellness

Creating a Monthly Budget

With the beginning of college, school or even a “new” job, now would be a good time to consider or reconsider your monthly personal budget. Coming up short at the end of the month is not fun. If you have a new lifestyle, commit to a new budget. Budget’s don’t sound fun. They sound restrictive. Living on a budget can be one of the most freeing feelings in the world. Controlling your money and not letting the money, or even the lack of money, control you is a game changer.

The first step to creating a budget is to take a deep breath. Just commit to yourself that you want to create a change that will improve your life now and in the future. Living life on a budget does not mean sitting at home and doing nothing. Assure yourself that making room in the budget for fun is part of the process and it’s even recommended by experts. Some financial experts recommend the 50/30/20 budgeting rule which allows for setting aside 30% of your income to spend on things that make you happy. The key is to control the fun and choose strategically how to spend your resources and to avoid feeling the burn later when you open another large credit card.

Committing to a new lifestyle isn’t easy, but it’s a decision that will pay off in the long run. When you decide to work on your physical health, taking one little action step at a time can make a really big difference on your fitness journey. You may choose to cut out fast food for example and then add in exercise a little bit later. Your financial health is no different! Cut out a tiny expense that you can do without or decide to lessen the frequency of that expense. One dollar at a time, you can control your spending, live within a budget that you designed, and finally claim your financial health. Once you’ve lived with the peace of mind that comes when you know where your money is going, you’ll never turn back.

Getting into the frame of mind that prepares you for a major budgeting overhaul is the first step, but the next, equally important step is to assess your current spending. You can’t navigate to new territory if you don’t know where you are starting. Look at every transaction you’ve made over the course of two to three months and assessment of your monthly spending. Knowing how much you earn and how much you spend will help you fill in a budget worksheet which you can use to build and manage your budget.

Start your assessment by breaking down your past spending into categories to get a good picture of the categories that my need work. Some categories will remain the same as they are not flexible. Anything that is not a necessity can be assessed and potentially change. Your next step will be to identify which of your expenses are fixed and which are flexible. Understanding where you have room for improvement will help you stick to your plan after creating your personal budget.

A few examples of expenses you may see reflected on your budget are:

- **Examples of Fixed Expenses:** Rent or mortgage; Renter’s or Homeowner’s Insurance; Health/life insurance; prescriptions; car payments; car insurance; child/child support; tuition/fees; loan payments; cell phone; internet and cable/subscriptions and utilities (like electric, gas and water)
- **Examples of Flexible Expenses:** Groceries; restaurants/meals out; bank or credit card fees; savings; gas for car; public transportation/taxis; health/hygiene products; entertainment; clothing/shoes; and laundry. Now, it’s time to put your data to work and create your own personal budget.

You know how much money you make each month, and you’ve determined exactly how much you’ve been spending. It’s time for the fun part. Start plugging numbers into your budget. Create goals for yourself as you move numbers around by considering how much money you can allocate for your needs.

As mentioned before, many people turn to the 50/30/20 spending plan when creating a workable budget for their household. Using this method means allocating 50% of your monthly income to the things you need or your fixed expenses, 30% to the things in the budget that you want but are not vital to survival, and 20% should be allocated to building your savings account and paying off any debts you owe. This method allows for flexibility and makes it possible to reach your financial goals while still meeting your needs, many wants, and taking care of your future.