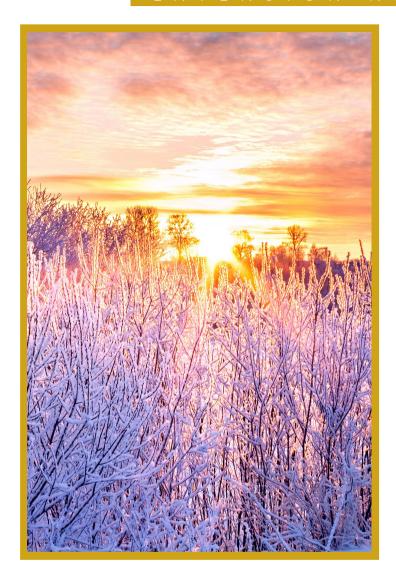
## West Plains District

FXTENSION NEWSIFTTER



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West Plains District Office Hours Monday - Friday 8 AM - 5 PM

LUNCH HOURS EXCLUDED AND SUBJECT TO CHANGE

#### FINNEY

620-272-3692
ANTHONY REARDON
JENNIFER LASALLE
RENEE TUTTLE
TABITHA WHITTEN

#### SCOTT

CAROL ANN CROUCH
JANET HARKNESS
COZETTA O'DEA
KAY HARKNESS





## West Plains District

## Dates to Know: January 2022

- January 1st: Offices Closed for New Year's Day
- January 5th: K-State Garden Hour Webinar: Vegetable Varieties for Bountiful Harvests. 12:00pm.
- January 6th: Calving School. Kearny County Fairgrounds, Lakin. 6:00 PM.
- January 6th: Scott County Public Presentations Training. 6:30pm-8:00pm.
- January 9th: Scott County Dog Obedience Training. Carpenter Building. 2:00pm.
- January 12th: Risk Management Skills for Ks Women in Ag: Enterprise Budgeting, Finney Fairgrounds, 5:30pm.
- January 14th: County-winning 4-H Record Books Due to 4-H Offices
- January 17th: Offices Closed for Martin Luther King Jr. Day
- January 19th: Risk Management Skills for Ks Women in Ag: Crop Insurance/Stress Resilience. FiCo Fairgrounds. 5:30pm.
- **January 20th:** Regional Record Book Review. Gray County.
- **January 23rd:** Finney County 4-H Ambassadors Meeting. 4:30pm.
- January 24th: Finney County 4-H Cloverbud Club. 4-H Building. 6:00-7:00pm.
- **January 24th:** Finney County 4-H Council Meeting. 4-H Building. 7:00-8:00pm.
- January 25th: Scott County Cloverbud Club. William Carpenter Building. 6:00-7:00pm.
- January 26th: Risk Management Skills for Ks Women in Ag: Crop Mktg./Family Communication. FiCo Fairgrounds. 5:30pm.
- January 31st: Scott County Photography Club. William Carpenter Building. 7:00pm.

## DATES TO KNOW: FEBRUARY 2022

- February 2nd: Risk Management Skills for Ks Women in Ag: Farm Bill Programs. FiCo Fairgrounds. 5:30pm.
- **February 2nd:** K-State Garden Hour Webinar: Starting Seeds Indoors. 12:00pm.
- February 12th: 4-H County and District Club Days for Scott & Finney. In Scott City. United Methodist Church. 9:00am.
- **February 21st: Offices Closed for President's Day**
- February 23rd: Risk Management Skills for Ks Women in Ag: Beef Cow/Calf Risk Mgmt. FiCo Fairgrounds. 5:30pm.
- February 28th: Photography Club. William Carpenter Building. 7:00pm.





CAROL ANN CROUCH DISTRICT DIRECTOR FAMILY & CONSUMER SCIENCE CCROUCH@KSU.EDU



## FROM THE DESK OF THE Director

**Happy New Year** from all of us at the West Plains Extension District. It's hard to believe that we are starting 2022 already. 2021 was a year many of waited for with eagerness and many of us are just as eager to see it leave. I think 2022 will be the best year yet of the 20's! We have some **exciting events and programs coming up** with Extension and we can't wait to bring them all to our district for you.

While we wait with eager anticipation, let's take a few moments to **set** some goals to make the best of the coming year. You might consider making the goals that you set a **S.M.A.R.T. goal**. The letters of a S.M.A.R.T. goal stand for **Specific, Measurable, Action, Realistic** and Time frame. To break that down a bit more, on the Specific, what is you want to **achieve**? Don't say "just to lose weight", state a number. Make it measurable, if you don't make is measurable, how will you know if you have reached you goal? Make an action plan, what will it take to make you goal? Be **realistic**, is your goal really achievable, what is the why behind it? And set a **time frame** to make your goal. If you don't make your goal, that's ok, set it again and move forward. Whether it is weight, relationship, work or finances, a S.M.A.R.T. goal is a great way to get started.

## "Delectable Mountain" Adult Quilting Class

- February 3, 10, 17 & 24. 6-8pm
- West Plains Extension District, Scott Co. Office 210 W. 4th street, Scott City
- · Cost is \$10.00 per-person, you provide your own materials.
- Please register with payment by January 14, 2022 at the Scott County Office, located at 210 W. 4th Street or calling 620-872-2930.
- Class is limited to 7 individuals. Once registered, you will be given a supply list to bring.
- The first date we will begin your quilt, the next two will be come and go working dates. More times can be added if needed.



CarolAnn

Quilts shown made by Scott Co. 4-Hers. June 2021

## FEDERAL STUDENT LOAN PAYMENTS SET TO RESTART

Federal student loan payments are **set to restart after January 31, 2022** after being on pause during the pandemic. If you are a student loan borrower, you can prepare by doing the following:

**Update your contact info** with your loan servicer and at StudentAid.gov.

**Review your auto-debit enrollment or sign up** for auto-debit for the first time. If you use auto-debit, you could get a 0.25% interest rate reduction on your loans.

Use Loan Simulator at StudentAid.gov to **make sure you are on the best repayment plan**, especially if your financial situation has changed.

Consider applying for an **income-driven repayment (IDR) plan**. An IDR plan can make your monthly payment more affordable. Plus, if all your loans are Direct Loans, you can now self-report your income when applying for or recertifying an IDR plan.

**Review the requirements for loan forgiveness programs**, including the recent big changes to Public Service Loan Forgiveness (PSLF). While many changes will be automatic, some borrowers will need to take steps. Learn more about these **PSLF changes** at StudentAid.gov/pslfwaiver.

There are also some temporary changes to the Public Student Loan Forgiveness program that are time sensitive. If you consolidated previously and had the clock start over, or if you were in the wrong type of loan for your payments to count, you may have an opportunity to count those payments, but the deadline to act is October 31, 2022.

#### PUBLIC SERVICE LOAN FORGIVENESS

On October 6, 2021 the U.S. Department of Education announced a change to Public Service Loan Forgiveness (PSLF) program rules for a limited time as a result of the COVID-19 national emergency. For a limited time, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. Many borrowers found after years of payment that they were in the wrong type of loan program or may have consolidated loans only to find out that started the clock over when counting months toward the PSLF program. This waiver will allow them to get credit for those payments and move closer to loan forgiveness. If you have FFEL, Perkins, or other federal student loans, you will need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general and under the waiver. Before consolidating make sure to check to see if you work for a qualifying employer.

### Requirements to receive additional qualifying payments in PSLF include:

You must work full time for a qualifying employer during the calendar month you were also in repayment on your loan.

If you have a Federal Family Education Loan (FFEL), Federal Perkins Loan, or other types of federal student loans that are not Direct Loans (these loans are from older programs), you must consolidate the loans into the Direct Loan program by October 31, 2022.

You can log into Aid Summary at https://studentaid.gov/aid-summary to find out how many and what types of loans you have.

Periods of repayment on parent PLUS loans are not eligible under the limited PSLF waiver, but Graduate Plus loans are. For more information, to see if you qualify and what steps to take, visit StudentAid.gov/pslfwaiver.

#### **Normal PSLF Requirements**

Receive credit only on Direct Loans

Repay under the Standard Plan or an IDR plan

Make on-time payments

Need to be employed full-time for a qualifying employer in order to receive credit

Can only receive forgiveness if working for a qualifying employer at the time of application and forgiveness

Changes Until Oct. 31, 2022

Receive credit for periods of repayment made on Direct, FFEL, or Perkins Loans. Past payments under any plan count for non-consolidation loans through Sept 30, 2021. Past payments made on loans before consolidation count, even if on the wrong repayment plan. Past payments that were made late or for less than the amount due count for non-consolidation loans through Sept 30, 2021. Past payments made on loans before consolidation count, even if paid late, or for less than the amount due.

Need to be employed full-time for a qualifying employer in order to receive credit. Can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness.

#### Who might qualify as a Qualifying employer

A government organization; Any U.S. federal, state, local, or tribal government agency, or the Peace Corps or Americorps is considered a government employer for PSLF and TEPSLF. Federal service includes military service. 501(c)(3) not-for-profit or other not-for-profit organization that provides a qualifying service ents/pslf-limited-waiver

Eligible not-for-profit organizations include an organization that is taxexempt under section 501(c)(3) of the Internal Revenue Code, and an organization that is not tax-exempt under section 501(c)(3) of the Internal Revenue Code, but that provides a qualifying service.

However, if the organization is a labor union or a partisan political organization, it isn't an eligible PSLF employer.

A not-for-profit organization that is not exempt under section 501(c)(3) of the Internal Revenue Code must provide one of the following public services:

Emergency management

Military service: service on behalf of the U.S. armed forces or the National Guard

Public safety

Law enforcement: crime prevention, control or reduction of crime, or the enforcement of criminal law

Public interest law services: legal services provided by an organization that is funded in whole or in part by a U.S. federal, state, local, or tribal government Early childhood education: includes licensed or regulated childcare, Head Start, and state-funded prekindergarten

Public service for individuals with disabilities and the elderly

Public health: includes nurses, nurse practitioners, nurses in a clinical setting, and other full-time professionals engaged in health care practitioner occupations (Bureau of Labor Statistics SOC Code Series 29-1000), health support occupations (Bureau of Labor Statistics SOC Code Series 31-0000), and certain community and social service occupations (Bureau of Labor Statistics SOC Code Series 21-1000)

Public education

Public library services

School library services

Other school-based services

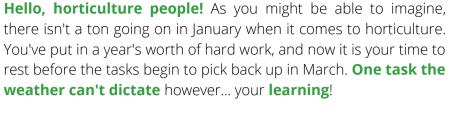
For more information, this website should help.

https://studentaid.gov/announcements-events/pslf-limited-waiver

## THE FUN CONTINUES: K-STATE GARDEN HOUR



ANTHONY REARDON AGENT HORTICULTURE ANTHON3@KSU.EDU



From the onset of the COVID-19 pandemic, horticulture extension agents from across the state have banded together to put on the noon webinar series the "K-State Garden Hour." This series has been a massive success for K-State Extension horticulture, with broadcasts averaging near 500 viewers live from across the country. These broadcasts have then gone on to accumulate hundreds of additional YouTube views

Topics that were **covered in 2021** alone included: Vegetable Gardening, Beginning Gardener Plants, Pruning, Container Gardening, Shade Gardening, Herbs, Xeriscaping, Irrigation, Native Plants, Vermicomposting, Berries, Beneficial Insects, Organic Gardening, Backyard Birds, and Winter Interest Plants.

And the fun is set to continue! Webinars for 2022 will take place on the first Wednesday of every month, bringing even more individualized horticulture topics to your table. Be sure to check out the KSRE YouTube channel for previous recordings and register to get in on the content for 2022!







Register Here!

ksre-learn.com/KStateGardenHour





JENNIFER LASALLE
AGENT
FAMILY AND COMMUNITY
WELLNESS
JLASALLE@KSU.EDU

## EXERCISING DURING THE WINTER MONTHS

When colder temperatures start to creep in and with the shorter days, it becomes difficult to enjoy those outside walks and to **stay physically active**. Colder weather tends to keep us inside and from staying active. We like to curl up in a blanket and watch our favorite TV show or read a good book or just stay cozy. **Don't let those elements keep you from exercising**. You can stay physically active during these winter months.

Many people look at exercising as a dreaded task, instead, **look at how it** makes you feel after you have been physically active. Exercise increases brain chemicals associated with feeling happy, feeling **less** anxiety and stress, and even less physical pain. Getting more movement can also help some people relieve feelings of depression.



#### DO YOU HAVE EXTRA HOLIDAY POUNDS?

#### DO YOU NEED THE ACCOUNTABILITY?

Join this 6 week class to help you lose those extra pounds and gain the knowledge needed to help reach the "New You"

When: Thursday's

Jan. 20-Feb. 24, 2022

Time: 6:30 pm-7:30 pm

Where: Zoom or Finney County

**Extension Office** 

Register at

https://forms.gle/y8YjwgJAQRYCkyAA6

or call

620-272-3670 or 620-872-2930

K-STATE West Plains
Research and Extension District

This 6 week program is designed to assist you in losing those extra pounds. It will provide helpful tips and strategies to incorporate nutrition and physical activity into your lifestyle. Also, motivation and challenges will be addressed. To help with accountability, there will be optional weekly weigh ins at the Finney County and Scott County K-State

mass State University is committed to making its services, activities and programs cresible to all participants. If you have special requirements due to a physical, vision, or eving disability, connacts West Planis Extension Butsiris, ESO-272-3810 eSO-887-2870, or mass State University Agricultural Experiment Station and Cooperative Extension Service State Beneziro has Estatedia in a west approximative practice and entangles. During moderate or vigorous activity, your body and brain produce hormones and neurotransmitters that **improve your mood**, **enhance your memory**, **increase energy levels**, **and elevate your sense of wellbeing**. These are the body's "feel-good" chemicals at work. While your muscles will feel tired after activity, you will probably feel **more relaxed**. You may also feel a sense of accomplishment, which gives you a boost of self-confidence. Feeling better as result of movement can be a powerful motivator.

If it is not possible to exercise outside you can still exercise indoors. Try walking up and down your stairs several times or lift hand weights while you are watching TV or working at your desk. There are many fitness YouTube videos that meet all levels of fitness. Best of all join "Walk with Ease". This program is aimed at people who are sedentary, are experiencing problems due to arthritis or just want the accountability of exercising.

Walk with Ease begins January 31 at 12:30 pm. We meet three days a week (Monday, Wednesday and Thursday) at the West Pavilion Building on the Finney County Fairgrounds. This provides a safe and warm walking environment. If you are interested please contact the West Plains District Finney County office at 620-272-3670 or jlasalle@ksu.edu.

Start moving to a healthier lifestyle.

## SOUP: THE IDEAL MEAL

"Baby it's cold outside" and what better way to warm you up than a hot bowl of your favorite soup. Yes. soup is a great way to warm you body up during those cold winter days. Soup is nutritious, easy to prepare, and inexpensive. It can be served hot or cold, is a meal in one, and can be catered to a variety of palettes; spicy, savory, or sweet. Did you know that January is national soup month? What a great time to think about how soup can fit into a healthy eating plan. Keep the following helpful tips in mind when making soups delicious and nutritious.

Soup for every season: Soups can be served as an appetizer, side dish or main dish. Soups can be hearty, smooth and creamy, or savory. They can be served hot, such as minestrone, or cold, such as cucumber soup.

**Soup is filling:** Most soups are high in water and fiber; therefore, they help you feel fuller longer. For this reason, soup helps people maintain a healthy weight. But, be aware of the creamy and cheesy soups. They are delicious but provide excess calories. Moderation is the key.

Be sodium savvy: To keep soups healthy, use low sodium broth, stock, or soup base for the foundation. Incorporate flavorful herbs and spices in place of salt. Try using garlic powder, curry powder, cumin, basil, coriander and onion.

**Soup is convenient:** Buying canned soups can make a meal easy to prepare and can be healthy. When buying canned soup read the Nutrition Facts Label to help choose low sodium levels. Foods with 140 milligrams of sodium or less per serving can be labeled as low-sodium foods. Again, jazz up the low sodium canned soup with herbs and spices.

**Soups are soothing:** The "old wives' tale" of having chicken noodle soup when sick has merit. Light soups, such as chicken noodle soup, provide liquid for hydration, is a good balance of electrolytes, provides protein and antioxidants, is easily digested and helps clear mucus from nasal passages.

Cook once, eat twice: Homemade soups can be made ahead of time and in large quantities. Eat refrigerated soup within three to four days or freeze it. Soup should not be left at room temperature for more than two hours. To speed cooling of soup store soup in shallow containers and reheat leftover soup to boiling temperature.

Gather up your favorite soup recipes and fixings and start cooking some soup. Experiment with different recipes and ingredient substitutions for healthier soups. It doesn't have to be cold outside or January to enjoy a great bowl of soup.

These websites have some easy and delicious soup recipes.

https://wayne.osu.edu/program-areas/snap-ed/budgetfriendly-healthy-recipes/soups

https://extension.umaine.edu/food-health/recipes/makeyour-own/soup/

https://www.snap4ct.org/soups-and-stews.html

Source: University of Nebraska-Lincoln UNL Food



K-STATE

KDHE and the Kansas Arthritis Program

Walk with Ease was created for adults with arthritis who want to be more physically active. The class may also help you if you have diabetes, heart disease or other chronic conditions. Each class includes:

Walking

#### Health Education

#### Stretching and Strengthening

#### Motivational Tips











After six weeks you will:

- · Understand the basics about arthritis.
- Learn about the link between arthritis, exercise and pain.
- Learn how to spot and overcome barriers to staying physically active.
- Develop walking plan that will meet your needs
- Improve your flexibility, strength and stamina.

To Register Contact Live Well Finney County at 620-765-1183 or Finney County Extension at 620-272-3670



#### CHRONIC DISEASE SELF MANAGEMENT (CDSME)

CDSMP is an interactive, evidencebased program developed by Stanford University. People with different chronic health problems attend the workshop once a week for six weeks. Workshops are led by two trained leaders, one or both of whom are living with a chronic







January 25th (English)



Nearly 6 in 10 US adults lives with at least one CHRONIC DISEASE.

Chronic disease are the LEADING **CAUSE OF DEATH** in the United States.

The following subjects are covered:

- Techniques to deal with problems such as frustration, fatigue, pain and isolation

  Exercise for maintaining and
- improving strength, flexibility and endurance Appropriate use of medicatio
- · Communicating better with family, friends and health
- professionals about your condition(s) Nutrition
- Decision making
- · How to evaluate new treatments

**Contact Donna Gerstner** at 620-765-1183 to secure your registration!



K-STATE

Sponsored



## CALVING SCHOOL

JANUARY 6 6 PM



**SPONSORED BY:** 







KEARNY COUNTY FAIRGROUNDS 1482 ROAD R - LAKIN, KS



SCAN OR CODE TO REGISTER ONLINE AND TO LEARN MORE ABOUT THE PROGRAM!

# WINNING THE GAME CORN MARKETING WORKSHOP

FEBRUARY 1, 2022 - LEOTI, KS



Co-Hosted By: West Plains District & Wichita County Extension

## **TOPICS INCLUDE:**

- Using corn cost of production for price strategy targets
- Seasonal price trend-based pre-harvest strategies
- Using <u>seasonal flexibility</u> in 2021 Corn Marketing Plans
- Pre-Harvest Marketing Tools

### SPONSORED BY:





## Risk Management Skills for Kansas Women in Agriculture

A statewide program to teach skills of determining cost of production, utilizing crop insurance, crop marketing plans, and government farm programs,



**Finney County Fairgrounds** 209 Lake Ave. - Garden City, KS



### **Program Schedule**

All sessions begin with dinner at 5:30pm and will conclude by 8:30pm.

Session #1:

January 12, 2022 Enterprise Budgeting

Session #2:

January 19, 2022 Crop Insurance Stress & Resiliency

Session #3:

January 26, 2022 Crop Marketing Family Communication Sponsored By: 1st National Bank of Scott City

Session #4:

February 2, 2022 Farm Bill Programs

**Optional Session #5:** Beef Cow/Calf Risk Management

> February 23, 2022 Enterprise Budgeting Cattle Marketing Insurance Options

Kansas State University is committed to makings its services, activities and programs accessible to all participants. If you have special requirements due to physical, vision, or hearing disability, contact Rich Llewelyn, (785) 532-1504 or the Director of Affirmative Action, Kansas State University, (TTY) (785) 532-4807.

K-State Research and Extension is an equal opportunity provider and employer. Issued in furtherance of Cooperative Extension Work Acts of May 8 and June 30, 2914, as amended. Kansas State University, County Extension Councils, Extension Districts, and the United States Department of Agriculture Cooperating, J. Ernie Minton, Dean and Director.

### **Program Description**

This workshop series will teach principles of determining cost of production, developing a marketing plan, purchasing crop insurance, and participating in farm programs (ARC/PLC). Participants will work with a case farm to apply these topics to a real-world farming operation. An optional 5th session will cover similar risk management principles for beef cow/calf operations.

The program will be a combination of broadcasted keynote speakers, local speakers, and facilitators to assist in completing the hands-on activities. The goal is for participants to acquire risk management skills they can apply directly to their farming or ranching operations.

### **Registration Information**

- \$50 registration fee will cover all meals and program materials if registered before December 31st. (\$75 late registration fee.)
- Additional \$10 registration fee for optional 5th session.
- Register for the series by visiting www.AgManager.info under "Events" or by contacting the Kearny County Extension Office (620-355-6551) or the West Plains Extension District Office (620-272-3670).

This material is based upon work supported by USDA/NIFA under Award Number 2018-70027-28586.







JANET HARKNESS AGENT 4-H & YOUTH DEVELOPEMENT JLP27@KSU.EDU



### KEEPING AN EYE ON CLUB DAYS

Hello West Plains 4-H! As we rejoice and celebrate the holidays and our family traditions this winter, 4-H is preparing for one of our traditional programs - public speaking at Club Days! While highly dreaded by some members, this program has been shown to be one of the most highly valued 4-H projects and programs by 4-H Alumni across the country!

Growing up, I only participated in one club days event in my whole 4-H career! Boy, do I wish I knew then what I know now! How much public speaking and presentations I'd be giving over my lifetime, the need to engage lots of different people on a variety of different subjects and building the confidence early to impromptu speak when asked.

Have your 4-H'er begin early, as a cloverbud, with a show and tell project or have them recite the 4-H Pledge. Have your 4-H'er read their favorite passage out of their favorite book out loud! Move into the club talk, project talk or demonstration. Talking about yourself or something you're passionate about sure makes the process a lot easier! Have a club member who is talented in dance, song or instruments? Encourage them to participate in our performance division. Challenge your teens to begin creating power point presentations, memorize a speech for recitation. If you can think it, you can use it in the communications project!

Clubs are also encouraged to participate in club skits, parliamentary procedure and gavel games. These events allow all club members to participate together in a communications project. The sky's the limit with the creativity in these categories!

#### Types of presentations

Different types of presentations serve different purposes and are appropriate for different age groups and audiences.

#### **Project Talk**

- · Tells about a 4-H project.
- · Is for members 11 years old and younger.
  - · Does not require visuals.

The first project talk for a young member might be an interview with an older member. The project talk for younger members is a short talk about a project that **tells about the** member's experiences in the project. It gives some information relating to the project, and it promotes the project.

#### **Demonstration**

- · Is to teach by showing how.
- Involves making or doing something. (There often is a finished end product, such as a salad.)
  - · Is for all ages.

Anyone who has ever shown someone how to show an animal, bake a cake, sew on a button, or service an air cleaner on a small engine has given a demonstration. **Demonstrations may** be given individually or in a team of two

#### Illustrated Talk

- · Is to **teach by telling how**, instead of showing how.
- · Shows a finished product instead of making one.
- Uses pictures, charts, models, equipment, and other types of visual aids. · Is for all ages.

Some members choose to teach by using the illustrated talk rather than a demonstration. Illustrated talks may be given **individually or in a team of two**. The demonstration and the illustrated talk are both excellent teaching methods. One method is of no greater importance or value than the other. In deciding what type of presentation to give, the member needs to consider which method will be the most effective for teaching

#### **Public Speaking**

- · Is a speech that persuades, informs, entertains, or inspires.
  - Is for 4-H members 14 years and older.
- · Allows use of visuals that complement the speech. Visuals are not used in competition.
  - · Questions are optional.
  - Generally last 5 to 15 minutes.

Public speaking is the skill of promoting or presenting an issue through a persuasive, **entertaining, informational, or inspiring speech**. Effective speakers are not necessarily polished or perfect.

