

Extension News

Agriculture*Family & Consumer Science*4-H Youth Development

Spring is the time to organize, clean up your financial apps

Source: Kelly May, senior extension associate for Family Finance and Resource Management

This year, there's a new item to incorporate into your spring-cleaning ritual: thoroughly examining your financial applications.

Right now is an opportune moment to sift through your financial apps, checking for any lingering balances. If you discover surplus funds sitting idly, consider moving this money to a high-yield savings account. Such accounts often offer more favorable interest rates and increased safety, allowing your money to grow. Additionally, extend this routine to include any rebate or coupon applications you regularly use. It's easy to accumulate rewards and forget, but periodically checking these apps can reveal significant redeemable value. Converting these rewards into cash or depositing them into a savings account provides security and potentially earns you interest. This practice tidies up your digital financial footprint, enhancing your financial security and growth.

The decline in cash usage underscores a broader shift in consumer payment preferences. According to a 2022 study by the Pew Research Center, 41% of Americans reported not using cash for any purchases within a typical week. This trend highlights a pivot towards alternative payment methods, including debit and credit cards, digital wallets and money transfer applications. Such statistics reflect a changing landscape where digital transactions are becoming the norm, underscoring the importance of managing digital finances wisely.

Digital payment platforms like Venmo, PayPal and Cash App are on the rise. These apps offer convenience and flexibility, making them popular choices for a wide range of transactions.

A survey conducted by NerdWallet, in partnership with the Harris Poll, found that about two-thirds of mobile payment app users keep funds in their accounts. Notably, nearly half of these users have more than \$100 in their account at any given time, suggesting a significant level of trust and reliance on these platforms for financial management.

However, this trust may be somewhat misplaced regarding the security of stored funds. While these apps excel at facilitating quick transfers, they are not designed with the same protective measures as traditional banking institutions. Banks and credit unions provide insurance through organizations like the Federal Deposit Insurance Corporation – more commonly known as the FDIC – ensuring that customers' deposits are protected up to certain limits. Unfortunately, many mobile payment apps do not offer this level of security, leaving users' balances potentially exposed.

This distinction is crucial for users to understand, as it affects the safety and security of their funds. In the digital age, being vigilant about where and how money is stored is more important than ever, prompting a need for greater awareness and careful financial management.

This issue:

FCS Program Highlights

Homemaker Happenings

Program Flyers

4-H Camp

Ag update

Recipe

March Calendar



Family and Consumer Science Program Highlights



Painting for Two

Bingocize



Laugh & Learn Playdate

Join our 12-month Laugh and Learn program that targets school readiness. Each month offers learning activities that are relevant to children's development and will coincide to help celebrate holidays or seasonal festivities. Lessons include a healthy snack, book, craft, music activity, fine motor and large motor activities and free play. *All children must be accompanied by an adult.

DATE: MARCH 20TH **TIME:** 3:30 P.M.

FOR: AGES 5 & UNDER



Homemaker HAPPENINGS



COST: FREE

TIME: 1 P.M.

WHERE: LEE COUNTY EXTENSION OFFICE

Upcoming dates:

March 5th and March 7th

Reminder!!!!

Log those volunteer hours!



Do you often feel you are preparing the same meals and snacks? Do you wish it were easier to come up with meal ideas? Join us for a fun and interactive lesson on ways to add creativity and variety into your meals and snacks. We will cover several practical strategies that make meal planning and preparation easier for you and your family and help you break out of that common mealtime rut!

Date: March 21st, 2025

Location: Lee County Extension Office

Time: 10:00 Am



Create Your Own

SHAKER BOX



March 25th and 27th

(must attend both to complete)



9:30 a.m. start time



\$45 per person

UK WOOD UTILIZATION CENTER

311 Wood Center Dr.
Jackson, KY 41339

Space limited to the first 30 people.

REGISTER NOW!



Laken.campbell@uky.edu



606-464-2759



QUICKSAND AREA FCS AGENTS

PRESENTS

AREA HOMEMAKER

Training

QUICKSAND COMMUNITY
CENTER
JACKSON, KY

APRIL 15TH AT 10 A.M.
REGISTER AT YOUR LOCAL
OFFICE BY





WALK YOUR WAY CHALLENGE

Come and Join Us!

Have you decided it is time to get off the couch, but are not sure how to start? Start slow, Start smart, Start with us!

This 12 week challenge is based on the National Heart, Lung, and Blood Institute's walking plan and allows you to start at a pace that is comfortable for YOU.

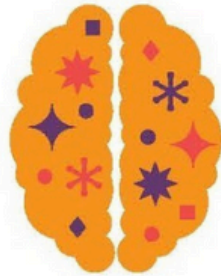


DATES AND TIMES

March 13th @ 5 PM	April 23rd @ 5 PM
March 19th @ 11:30 AM	April 30th @ 11:30 AM
March 26th @ 5 PM	May 7th @ 5 PM
April 2nd @ 11:30	May 14th @ 11 AM
April 9th @ 5 PM	May 21st @ 5 PM
April 16th @ 11:30	June 5th @ 5 PM

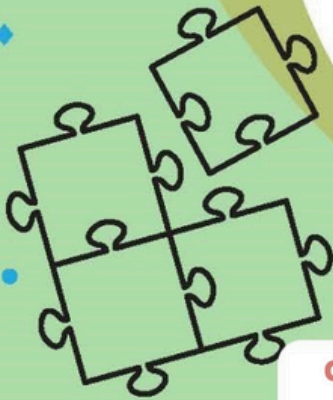
Call to register at
606-464-2759





WITS WORKOUT

An engaging, interactive,
and educational
brain health program



Our brains control essential executive functions, such as speaking, thinking, learning, making sound decisions, and remembering. In addition to physical exercise, getting at least seven to eight hours of quality sleep and eating a heart-healthy diet improves brain fitness for maintaining long-term cognitive health in older adults.

DATES AND TIMES

March 13th @ 5:30 PM

March 19th @ 12 PM

March 26th @ 5:30 PM

April 2nd @ 11:30 AM

April 9th @ 5:30 PM

April 16th @ 12 PM

April 23rd @ 5:30 PM

April 30th @ 12 PM

May 7th @ 5:30 PM

May 14th @ 11:30 AM

May 21st @ 5:30 PM

June 5th @ 5:30 PM

**CALL TO REGISTER
606-464-2759**



**COLLEGE OF AGRICULTURAL, CONSUMER
& ENVIRONMENTAL SCIENCES**

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.



4-H CAMP

Hold the date: May 27 – 30, 2025

For More Information Call Lee County Extension Office: 606-464-2759

Cooperative Extension Services operates four 4-H Camps in Kentucky, serving all 120 counties. Registration materials, fees, and application deadlines for each county are set by local Extension offices. **For summer camp info, scan the QR CODE to connect to your county 4-H Agent.**

J.M. Feltner 4-H Camp:

- Meet New Friends
- Try New Activities
- Gain New Skills
- Learn About the Outdoors
- Swim Every Day
- Fun & Games
- Cabin Life

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities accommodated with prior notification.

Frost Seeding Clover: A Recipe for Success

Chris D. Teutsch, S. Ray Smith, and Jimmy Henning, Plant and Soil Sciences



Figure 1. Clover and other legumes are an important part of sustainable grassland ecosystems. They form a symbiotic relationship with *Rhizobium* bacteria in which nitrogen from the air is fixed into a plant available form, improve nutritive value, and help to alleviate tall fescue toxicosis.

Frost Seeding at-a-Glance

- Legumes are an essential part of sustainable grassland ecosystems.
- Overseeding may be required to maintain and thicken stands.
- Frost seeding is the simplest method for reintroducing clover back into pastures.
- Control broadleaf weeds prior to frost seeding.
- Soil test and apply any needed lime or fertilizer before frost seeding.
- Suppress the existing sod and reduce residue with hard grazing in the fall and winter.
- Choose well-adapted varieties of red and white clover using the UK forage variety testing data.
- Calibrate seeder and check spread pattern.
- Broadcast 6-8 lb/A of red clover and 1-2 lb/A of white clover that has been inoculated in February or early March.
- Control post seeding competition by grazing pastures until clover seedlings become tall enough to be grazed off.
- Put pasture back into rotation once seedlings reach a height of 6-8 inches.

Legumes are an essential part of a strong and healthy grassland ecosystems (Figure 1). They form a symbiotic relationship with *Rhizobium* bacteria in which the bacteria fix nitrogen from the air into a plant-available form and share it with the legume. Clover also increases forage quality and quantity and helps to manage tall fescue toxicosis. In the past, the positive impact of clover on tall fescue toxicosis has always been thought to simply be a dilution effect, but [new research from the USDA's Forage Animal Production Unit in Lexington](#) shows that compounds found in red clover can reverse vasoconstriction that is caused by the ergot alkaloids in toxic tall fescue. The primary compound found in red clover is a vasodilator called "Biochanin A."

Clover stands in pastures thin over time due to various factors and require reseeding every two to four years. Several techniques for reintroducing clover into pastures include no-till seeding, minimum tillage, and frost seeding. Of these techniques, frost seeding requires the least amount of equipment and is the simplest to implement. Frost seeding is accomplished by broadcasting clover seed onto existing pastures or hayfields in late winter and allowing the freezing and thawing cycles to incorporate the seed into the soil (Figure 2 and Figure 3). This method works best with red and white clover and annual lespedeza. It is *not* recommended for seeding grasses or alfalfa. This publication covers the important factors for successful frost seeding.



Figure 2. Frost seeding is accomplished by broadcasting clover seed onto closely grazed pastures in late winter or early spring. Using GPS guidance helps operators maintain equal spacing between passes and consistent speed (inset photo).

Frost Seeding Tips

Control broadleaf weeds

Ideally, broadleaf weeds should be controlled prior to seeding legumes since most herbicides will damage clover seedlings. This is best accomplished by controlling weeds the season prior to renovation. More information on controlling weeds in pastures and hayfields can be obtained contacting your local [Extension office](#) or consulting [AGR-207: Broadleaf Weeds of Kentucky Pastures](#).

Soil test and adjust fertility

For clover and other improved legumes to persist and thrive in pastures, an environment conducive for their growth must be created. This starts with proper soil fertility. Prior to frost seeding clover, soil test pastures and hayfields then lime and fertilize pastures according to the soil test recommendations. More information on soil testing can be found in [AGR-252: Soil Sampling Pastures and Hayfields](#).

Suppress sod and decrease residue

The existing sod must be suppressed and plant residue reduced prior to seeding. The reduction in plant residue allows seed to reach the soil surface where it can be incorporated by freezing and thawing events. Sod suppression and residue reduction is best accomplished by hard grazing in late fall and early winter.

Ensure good soil-seed contact

Good soil-seed contact is required for seed germination and emergence. In frost seedings, this occurs when freeze and thaw cycles form cracks in the soil surface, often referred to as a honeycomb (Figure 1).

Seed on proper date

Frost seeding is best accomplished in late winter or very early spring (February and early March). Frost seeding is accomplished by simply broadcasting the seed on the soil surface and allowing the freeze and thaw cycles to incorporate the seed into the soil. Success with frost seeding can be enhanced by dragging the pasture as the seed is being broadcast or immediately after. Rolling the field with a corrugated roller after seeding will also improve success.

Use high-quality seed and adapted varieties

Choose clover varieties that have been tested in Kentucky. The most current variety testing results can be found on the [UK Forage Extension](#) website or by visiting your local [county Extension office](#). Using the [Long-Term Summary of Kentucky Forage Variety Trials](#), choose varieties that have performed above average (>100%) for multiple site-years. This indicates that they are well adapted to conditions found in Kentucky. Use either a certified or proprietary seed to ensure high germination, good seed genetics, and low noxious weed content. Do *not* use common or VNS (variety not stated) seed since there is no way to tell how it will perform in Kentucky.

Legume mixture for Kentucky

In Kentucky, a good mixture for renovating pastures with is 6-8 lb/A of red clover, 1-2 lb/A of ladino or intermediate white clover. On rented farms or where soil fertility is marginal, adding 10-15 lb/A of annual lespedeza can be beneficial. Annual lespedeza is a warm-season annual legume that was used extensively in the past before producers had ready access to lime and fertilizer. In general, cool-season legumes (red and white clover) will be more productive under good growing conditions.

Use correct seeding rate

Make sure to maintain and calibrate broadcast seeding equipment prior to planting (see video on [KY Forages YouTube Channel on seeder calibration](#)). Seeding at too high of a rate needlessly results in higher seed costs. On the other hand, seeding at too low a rate results in weak stands and lower productivity.

Inoculate legume seed

Most improved clover seed comes with a lime-based seed coating that contains inoculant. Make sure that the seed is fresh and has not been stored under adverse conditions. If the seed is not pre-inoculated, inoculate it with the proper strain of nitrogen-fixing bacteria prior to seeding. This is relatively inexpensive insurance that optimum nitrogen fixation will take place.

Check seed distribution pattern

When using a spinner type spreader/seeder make sure and check your spreading pattern. In many cases, small-seeded forages are not thrown as far as you think. This can result in strips of clover in your pastures rather than a uniform stand. Also check your seed distribution pattern. Single-disk spinners often throw more seed to one side if not correctly adjusted.

Use GPS guidance to maintain a consistent distance between passes and speed.

It is often difficult to see where seed has already been broadcast and many ATV/UTVs do not have a functioning speedometer. Using a portable GPS unit can reduce misses and overlaps and help the operator maintain a consistent speed (Figure 2).

Control post-seeding competition.

Not controlling post-seeding competition is one of the most common causes of stand failures. One of the best management practices is to leave cattle on pastures that have been overseeded with clover until the clover seedlings have germinated and are tall enough that the cattle start to graze them. Remove animals from the pasture, and allow the clover to reach a height of 6-8 inches. At that time, the paddock can be placed back into the rotation. If the existing vegetation is not controlled, the new clover seedlings will be shaded out.

For more information on frost seeding contact your local extension agent or visit the [UK Forage Extension Website](#).



Figure 3. Freeze and thaw cycles during late winter result in the formation of cracks in the soil surface often referred to as a “honey-comb.” This heaving incorporates clover seeds into the soil and is commonly referred to as “frost seeding.”

Join the Movement! Come learn about Novel!



March
6
2025

Novel Endophyte Tall Fescue Renovation Workshop Grayson County Ext. Office | 64 Quarry Rd, Leitchfield, KY 42754



Martin-Gatton

College of Agriculture,
Food and Environment
University of Kentucky.



ALLIANCE *for*
GRASSLAND
RENEWAL

Topics Covered:

- Toxicosis Management
- Seed Quality
- Establishment
- Novel Endophyte Tall Fescue Products

Register online at <https://NETFWorkshopKY25.eventbrite.com> | QR code on back

Novel Endophyte Tall Fescue Renovation Workshop



 **Martin-Gatton**
College of Agriculture,
Food and Environment
University of Kentucky.



ALL TIMES CENTRAL TIME ZONE

- 8:45 **Welcome** Dr. Ray Smith, Kentucky
9:00 **Tall Fescue Toxicosis: Symptoms and Causes** Dr. Leanne Dillard, Alabama
9:20 **Toxicosis Management** Dr. Katie Mason, Tennessee
10:20 **Understanding Endophytes** Dr. Joe Bouton, Georgia
10:45 Break
11:00 Seed drill calibration - Dr. Chris Teutsch, Kentucky
11:25 **Establishment and First Year Management** Dr. Ray Smith, Kentucky
12:00 Lunch
12:50 **Novel Endophyte Products**, Company representatives
1:15 **Seed Quality and Testing** Dr. Carolyn Young, North Carolina
1:45 **Economics** Dr. Matt Poore, North Carolina
2:30 **Cost Share and Incentive Programs** Krista Lea, Kentucky
3:00 Survey
3:15 **Producer Panel** Moderated by Dr. Chris Teutsch, Kentucky
4:45 Adjourn

Alliance Partners and Contributors includes university extension and research, seed companies and agribusiness, non-profit organizations and government institutions and forage and livestock producers. For more information, visit www.GrasslandRenewal.org.

Registration Information

Advanced Registration required

\$40, includes lunch and educational materials

Register online at <https://NETFWorkshopKY25.eventbrite.com> or scan the QR code.



wildlife control tips for KY specialty crop growers

FIND YOUR LOCAL PRIVATE LANDS BIOLOGIST (PLB) AND LOCAL CONSERVATION OFFICER (CO) CONTACTS USING THE ONLINE TOOL SEARCHABLE BY COUNTY:
[HTTPS://APP.FW.KY.GOV/WEBCONTACT/DEFAULT.ASPX](https://app.fw.ky.gov/webcontact/default.aspx)



GENERAL NUISANCE WILDLIFE CONTROL INFO
[HTTPS://FW.KY.GOV/WILDLIFE/PAGES/NUISANCE-WILDLIFE.ASPX](https://fw.ky.gov/wildlife/pages/nuisance-wildlife.aspx)
DEER CONTROL PERMIT INFO
301 KAR 2:176
OUT-OF-SEASON DEER CONTROL INFO
KRS 150.170

IF YOU ANTICIPATE CROP DAMAGE OR HAVE OBSERVED ANIMAL DAMAGE CAUSING ECONOMIC IMPACT, DEVELOP A

FARM WILDLIFE MANAGEMENT PLAN



KY FISH & WILDLIFE PERSONNEL CAN HELP YOU NAVIGATE LAWS & REGULATIONS AND REQUIRED LICENSES AS WELL AS REVIEWING CONTROL MEASURES APPROPRIATE FOR THE ANIMAL PEST CAUSING DAMAGE, INCLUDING:

- EXCLUSION
- REPELLANTS
- HUNTING
 - IN-SEASON CONTROL PERMITS
 - OUT-OF-SEASON PERMITS

BE SURE TO DISCUSS YOUR FARM FOOD SAFETY PLAN AND STRATEGIES FOR TIMELY ANIMAL REMOVAL



Elderberry is a crop that fits in well on a small-scale farming operation. It is a perennial plant that grows to be a large shrub each year. Harvesting occurs over a 2-month period in mid-to late-summer. Budgets indicate that a grower could be in the black by year 3 or 4 (University of Missouri).

There is renewed interest in this crop since it is very nutrient dense and shows promise medicinally as an anti-viral.

To learn more about this crop, visit the Midwest Elderberry Cooperative, the University of Missouri, or the UK Center for Crop Diversification Elderberry Profile.

If this is a crop you'd like to know more about and receive notifications of upcoming educational events, please fill out the information using the link below.

https://uky.az1.qualtrics.com/jfe/form/SV_3L5ohwPd8wLcsB0



Cooperative Extension Service

Perry County Bee School



WHEN: SATURDAY, MARCH 8, 2025
TIME: REGISTRATION BEGINS AT 8:00 A.M.
WHERE: PERRY COUNTY COOPERATIVE EXTENSION OFFICE
933 PERRY PARK RD, HAZARD KY 41701
COST: **FREE**
100 SEAT AVAILIABLE

***Deadline to register is February 28, 2025
Call 606-436-2044 to pre-register***

New/Beginner Track:

- Hive Components and Beekeeping tools
- What to expect during your first year.
- What am I looking for in my hive?
- Q&A

Intermediate/Advanced Track:

- Methods of splitting hives
- Pest Control Management
- Increasing Honey Production
- Swarm Control



MOBILE PROCESSING UNIT TRAINING

Training Date: May 7th, *or* May 16th (please mark one)

Time: 9:00 AM

Location: 1525 Mills Lane Frankfort, KY 40601

Return Form By: March 15th, 2025

Name: _____

Farm/Business/Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

County: _____ Phone: _____

Email: _____

SPECIES: Poultry

Renewal \$50.00

New Training \$75.00

Please mail this form and your check payable to: **Kentucky State University**

c/o Megan Goins
1525 Mills Lane
Frankfort, KY 40601
megan.goins@kysu.edu
PHONE 502-597-6528

**MAKE SURE TO BRING RUBBER BOOTS TO THE TRAINING. First half of the training is indoor classroom style. The second half of the training will be hands on processing the in MPU

Additional Contact:
Steven Skelton
Steven.skelton@kysu.edu
502-597-6103



Ted John



Laker Campbell



Eric Collins



Help Us Update Our Mailing List!



We want to make sure you receive our newsletter in the way that works best for you! Whether you prefer to get it by email or through traditional mail, we'd love to hear from you.

As we update our mailing list, please let us know your preferred delivery method. If you'd like to switch to email for quicker access and fewer paper copies, or if you'd rather continue receiving a printed version, just reach out and let us know.

Contact us at 606-464-2759 or stop by our office to update your preferences. We appreciate your help in keeping our communications running smoothly!

Apple Sage Pork Chops

- 1 tablespoon flour
- 1 teaspoon dried sage
- 2 tablespoons garlic powder
- 1/2 teaspoon ground thyme
- 1 teaspoon salt
- 4 boneless center cut pork chops
- 2 tablespoons oil
- 1/2 large onion, thinly sliced
- 2 thinly sliced red apples
- 1 cup unsweetened apple juice
- 2 tablespoons brown sugar (optional)

Wash hands with soap and warm water, **scrubbing** for at least 20 seconds. **Gently clean** all produce under cool running water. **Mix** flour, sage, garlic, thyme, and salt together in a small bowl. **Sprinkle** 1 1/2 tablespoons of the mixture over both sides of the pork chops. Remember to **wash** hands after handling raw meat. **Heat** oil in a large skillet over medium-high heat. **Sear** pork chops for 2 to 3 minutes on each side. Pan will smoke a little. **Remove** pork chops from the pan and set aside. **Reduce** heat to medium. To the same skillet, **add** onion and **cook** for 2 minutes, or until soft. **Add** apples, and **continue cooking** until tender, about 2 minutes. **Add** apple juice, brown sugar, and remaining spice mixture and stir to dissolve. **Return** pork chops to the skillet by nestling them in the pan. **Bring** the liquid to a boil, **reduce** heat to low, and **simmer** for 5 minutes or until the pork is cooked through and reaches 145 degrees F on a food thermometer. **Refrigerate** leftovers within 2 hours.

Yield: 4 servings. **Nutrition Analysis:** 310 calories, 10g total fat, 1.5g saturated fat, 50mg cholesterol, 660mg sodium, 35g total carbohydrate, 3g fiber, 25g total sugars, 7g added sugars, 22g protein, 6% DV vitamin D, 2% DV calcium, 6% DV iron, 15% DV potassium.



BE SURE TO CHECK OUT OUR FACEBOOK PAGE AND GIVE US A "LIKE" SO YOU CAN BE UPDATED ON CURRENT PROGRAMS.



MARCH 2025

03

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Services

- Farm Planning
- Gardening
- Forge Evaluations
- Crop Evaluations
- Timber Stand Improvement
- Pest & Disease Diagnostics
- Lawn Care
- Landscape Evaluations
- Pond Management
- Hay & Soil testing
- Beef Quality & Care Assurance free on the KY
- Beef Network
- Pressure Gauge Testing

		Commodities	Bingocize @1	Community Baby Shower 4:00-6:00pm Beattyville Christian Church Activity Center	Bingocize @1	
				Walk This Way @5 Wits Workout @5:30		
			Entertaining Little Ones @10 Walk This Way @11:30 Wits Workout @12	Laugh & Learn @3:30PM ages 5 and under	Mealtime Rut @10 Homemaker Council Meeting @11	
		Diabetes Support Group @6 PM	Walk This Way @5 Wits Workout @5:30			

