

### **Farm financial skills for women in agriculture**

According to the United States Department of Agriculture, there are 25,611 women producers in Kansas that farm over 14 million acres. K-State Research & Extension recognizes the importance of this demographic to the vitality of agriculture and rural communities across our state. The downturn in the farm economy in recent years has highlighted a need for more education in farm financial management, specifically focusing on debt/asset relationships, cash flow management, financial analysis and benchmarking.

Deb Wood, CKD Family Resource Management Agent, and Cade Rensink, CKD Director, held a four-part evening series to assist women managing the farm with the role of financial statements in making informed management decisions. All participants greatly increased their knowledge of keeping quality farm records as well as putting together and assessing balance sheets, income statements and cash flows projections.

After participating in the program, participants indicated they planned to:

- Make it a priority to develop a balance sheet every year and analyze the financial position of their operation (89%)
- Make it a priority to annually develop and evaluate the profitability of their operation using an income statement (89%)
- Make it a priority to develop a projected cash flow statement annually and monitor it throughout the year (78%)
- Make a family living budget and stick to it (93%)

### **Salina Food Bank Community Garden Renovation Project**



Keeping community gardens sustainable and identifying and exploring new opportunities is important. CKD has continued to help lead a Strategic Doing Committee that focuses on local food and community gardens. This committee has been ongoing and is made up of various citizens and professionals that take time to explore opportunities to expand community gardening in Salina. The committee identified an opportunity for collaboration and a new and unique community garden opportunity at the Salina Emergency Aid Food Bank. In 2020, CKD Horticulture Agent Jason Graves wrote grants and led fundraising efforts that resulted in over \$81,000 in support. Construction on this new community garden began last fall and is expected to be completed and ready for use by late

spring. The garden will feature handicap accessible raised beds. This collaboration involves K-State Research & Extension Master Gardeners, the food bank, the City of Salina Community Gardens and other local volunteers.

### **Ready or not, here comes retirement**

Though everyone looks forward to it for decades, retirement seems to sneak up on many Americans. If not adequately prepared, that long-awaited celebration may get pushed back. To assist those nearing that magic age, CKD offered a retirement series that focused on Crunching the Numbers: How Much Will I Need?, Saving for Retirement, Understanding Social Security, Planning for Healthcare in Retirement, Retirement Checklist and Creating Your Retirement Paycheck, and Managing Life After Retirement.

As a result of the seminars, all participants said they had a better understanding of how to determine the income they will need in retirement. Three-quarters better understood different ways to save for retirement and to catch-up in contributions. 100% had a better grasp on Social Security and nine out of 10 gained much more insight into health care costs and Medicare. Nearly all attendees stated that they better understand steps they need to take in preparation for retirement and now have a better understanding of where their paycheck will come from in retirement.



### Staying fed and fit during COVID-19

Whether or not they had the virus, everyone's nutrition and health seemed to be dramatically affected this past year due to the COVID - 19 pandemic. Leah Robinson, CKD Nutrition, Food Safety & Health Agent, provided programming and technical assistance on a variety of topics requested by citizens of the district who suddenly had to adjust to new ways of life.

Garden to Plate, Eat Smart / Move Smart, and Meals & Manners were just a few of the educational programs offered to individuals and families throughout the year. The annual two-month-long Walk Kansas program had 125 participants that walked a total of 15,482 miles, drank 20,019 glasses of water and consumed 7,219 cups of fruits and vegetables.

In addition, hundreds of calls and emails were fielded on topics ranging from food preparation to health and wellness. Pressure cooking, canning, smart shopping, how to read food labels and ways to incorporate physical activity into every day tasks were all on the minds of people who followed stay-at-home orders, some for extended periods of time.

### Annual 4-H Club Day hones communication skills

Each year, the district hosts 4-H Club Day where youth learn how to plan and organize public presentations, develop communication skills, and build a sense of self-responsibility. In 2020, over 130 talks and presentations were given by 4-H club members from throughout the district.

As a result of their experience at the event, 82% of the youth feel more comfortable sharing their thoughts with others and have confidence to speak in front of groups. Additionally, 85% agree that they can tailor a message depending on their situation and ensure that others understand the message.

Through participation in events like club day, nearly nine out of ten 4-H youth say they will use the communication skills they have learned in a leadership role and almost all believe they have improved their communication skills overall.

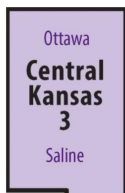


### Farm Bill education key to navigating volatile times

USDA farm programs have been essential to managing risk on farming operations since they were created. They address both yield and price risk, two primary sources of farm risk. The current government farm programs can be terribly confusing to a producer who simply wants to manage risk in order to survive in these volatile times. Each farm is unique in its crop enterprise mix, historical yields, and risk preferences, which makes selecting farm programs an individual decision.

To assist with enrolling in the new Farm Bill, CKD Crop Production Agent Jay Wisbey and District Director Cade Rensink partnered with the local USDA-FSA offices to cover updates in the 2018 Farm Bill. Overall, 89% of the respondents found the information presented to be valuable or very valuable. On a scale of 1 (low) to 5 (high), awareness of new farm bill programs was increased from 2.4 to 3.7 and their understanding of selecting the best program for their operation went from 2.3 to 3.8. Overall, the most common thing the attendees reported that they planned to do as a result of the meeting was to attempt to update their program yields at their local FSA office and to utilize the KSU Ag Economics website, [agmanager.info](http://agmanager.info), more.

Following the producer meetings, numerous individual consultations were completed in order to evaluate specific situations. These one-on-one assessments influenced the farm program decisions made on nearly 40,000 acres in Saline and Ottawa Counties.



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