CARTER COUNTY AGRICULTURE & NATURAL RESOURCES NEWSLETTER

October 2025

Cooperative Extension Service
Carter County
94 Fairground Drive Grayson, KY 41143
Phone: (606) 474-6686 Fax: (606) 474-8542
extension.ca.uky.edu
facebook.com/CCESAG
Rebecca.k@uky.edu

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Highlights:

⇒ **CAIP Cost Share** applications are due to the Soil Conservation Office by October 24th. Courtney will be available at the Extension Office during the federal government shutdown.

⇒ If you have **Senior Farmer's Market Vouchers** left please use those funds by the end of the month!

⇒ Thanks to the Flaugher Family and everyone who made the 2025 **Farm & Family Field Day** a success!

Enjoy your newsletter,

Rebecca Konopka

Rebecca Konopka,
Carter County Extension Agent for
Agriculture & Natural Resources Education

Upcoming Events

Denotes events where preregistration is required. Call 474-6686 or email Rebecca.k@uky.edu to register.

Visit https://carter.mgcafe.uky.edu/anr for more information.

Small Ruminant Workshop

Thu, Oct 9, 5:00 – 8:00pm Lawrence County Extension Office

Hike & Learn

Fri, Oct 17 Menifee County

Call 474-6686 to register to ride in the van.

Northeast Area Livestock Association

Tue, Oct 28, 6:00pm Carter County Extension Office

Speaker: Matt Dixon, UK Ag Meteorologist

Little Sandy Beekeepers Association

Tue, Nov 4, 6:30pm Carter County Extension Office

Speaker: Samantha Anderson, KDA Topic: Pesticides & Bees

Emergency Calf Care

Tue, Nov 18, 6:00pm MSU Farm Arena Classroom

Little Sandy Beekeepers Association

Tue, Dec 2, 6:30pm Carter County Extension Office

Speaker: Mallory Hagardorn Topic: Bee Brains

Northeast Area Livestock Association

Tue, Dec 9, 6:00pm Carter County Extension Office

Topic: Selling Your Farm Products Direct—Tips and Tools
Speaker: Brett Wolfe

Cooperative Extension Service

Emergency Calf Care

Tuesday, Nov. 18 at 6:00 PM

Morehead State University Farm Classroom
25 MSU Farm Drive
Morehead, KY 40351

For more information call your local Extension Office at 474-6686.

Highlights:

- Guest Speaker – Dr. Phil Prater, Retired MSU DVM
- How to Tube Feed a Calf

Farm & Family Field

Hike & Learn

Escape the Ordinary and Embrace the Extraordinary

Join us on a journey where the trails whisper tales and every step is an adventure waiting to unfold. We invites you to explore the great outdoors with our Hike and Learn program.
Please wear closed-toe shoes and bring your own snacks & drinks.
Hikes cancelled due to inclement weather will not be rescheduled.

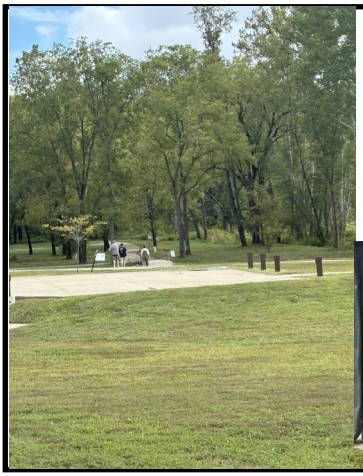
MENIFEE COUNTY
October 17
10:00 AM

Preregister & meet at the Carter County Extension Office at 8:15 to ride in the van.

Donathan Rock & Devils Market House Arch Trails
~ 3.5 miles total

Bring a sack lunch. We'll eat lunch in between trails.

For More Details: (606)474-6686 https://carter.ca.uky.edu/anr Facebook. @CarterCoKYAg



Hike & Learn

Mindfulness Walk

Crop Protection Webinars Begin October 30

By Jason Travis, Plant and Soil Sciences Extension Associate

Register now for multiple webinars focusing on agronomic crops and Integrated Pest Management. The University of Kentucky Martin-Gatton College of Agriculture, Food and Environment will present the 2025 Fall Crop Protection Webinar Series, hosted through the Southern Integrated Pest Management Center. The series will begin at 10 a.m. ET/9 a.m. CT on Thursday, Oct. 30, 2025, and will continue consecutive Thursday mornings through Nov. 20 at the same time. Each webinar will be one hour in length. Continuing Education Units for certified crop advisors will include 1 CEU in Integrated Pest Management per webinar or 4 CEUs total for participation in all four webinars; Kentucky pesticide applicators will receive 1 CEU in Category 1A (Ag Plant) for each webinar attended.

The webinars are open to agriculture and natural resource county extension agents, crop consultants, farmers, industry professionals, and others, whether they reside or work in Kentucky or outside the state. Preregistration is required by clicking on the links below. For more information contact jason.travis@uky.edu.

Webinar #1: Oct. 30, 2025; 10 a.m. ET — Dr. Carl Bradley, Extension Plant Pathologist
Title: **Research Update on Red Crown Rot of Soybean**

Webinar #2: Nov. 6, 2025; 10 a.m. ET — Dr. Raul Villanueva, Extension Entomologist
Title: **Delayed Appearance or Declining Insect Pest Numbers in Field Crops in Recent Years**

Webinar #3: Nov. 13, 2025; 10 a.m. ET — Dr. Kiersten Wise, Extension Plant Pathologist
Title: **Stopping Southern Rust: Scouting, Spraying, and Staying Ahead**

Webinar #4: Nov. 20, 2025; 10 a.m. ET — Dr. Travis Legleiter, Extension Weed Specialist
Title: **Defense Wins the Ryegrass Battle**

To register visit https://weedscience.mgcafe.uky.edu/events/2025-crop-protection-webinar-series.

Avoiding Lodged Corn

Article & Photo By: Kiersten Wise, Plant Pathology Extension Specialist

Corn harvest is well underway in western Kentucky, but as the rest of the state begins to harvest, farmers need to be aware of potential lodging issues. Pockets of fields scouted across the state show pre-harvest lodging and/or stalk strength tests have indicated a high potential for lodging to occur (Figure 1). It is important to identify fields that may have stalk rot issues or lodging potential to ensure timely harvest and minimize the impact of downed corn.

Possible Causes of Lodging—While stalk rot diseases can cause lodging, abiotic factors such as drought stress, nutrient deficiencies, and other stresses experienced in 2025 have greatly contributed to this year's lodging issues. Drought stress can cause the plant to divert carbohydrates from the lower stalk tissue up to the corn ear to finish grain fill, which in turn weakens the stalk. Secondary organisms can colonize weakened stalks giving the appearance of a disease problem even when abiotic factors are the primary cause of the weakened stalks.

Lodging Severity Test—Determine if lodging is a concern by scouting fields prior to harvest.

Figure 1. Lodged corn

Drought-prone areas of fields or fields that experienced drought and heat stress will often exhibit lodging earlier than areas with heavier soils that hold moisture. Within these areas and across a field, consider using a lodging severity test, such as the push test, to measure the degree of lodging concern. To conduct the push test, use your arm to push the corn stalk 30-degrees from vertical at face level, using moderate pressure. If the stalk does not return to upright after the push, it is considered lodged and has failed the push test. If 10 out of 100 stalks tested in a field fail the push test (10%), consider prioritizing the field for harvest to prevent lodging and yield loss. Late-season storms or high winds can exacerbate lodging issues in fields with weak stalks, and timely harvest can prevent additional damage from occurring.

Preventive Management—Stalk rots and lodging can be preventively managed by planting hybrids resistant to stalk and foliar diseases, using crop rotation, ensuring adequate soil fertility, minimizing in-season stresses, and harvesting corn as soon as it is feasible.

Risk Management

By: Amanda R. Smith, Senior Public Service Associate University of Georgia Extension,
Published in Southern Ag Today

I was at a field day showcasing research conducted at one of our university's research and education centers a couple of weeks ago. Land grant universities across the U.S. have similar research and education centers, where field research is conducted and results are shared with producers and industry stakeholders. These centers enable experts to conduct unbiased, scientific research that gets disseminated to future adopters of the production practices or technologies being studied. If you have a chance to attend a field day at a local university research and education center, you won't regret the experience. At the end of this field day, we gathered in the air-conditioned conference room for a debrief. We asked producers and stakeholders about their thoughts and needs for future research and education. When the topic of agricultural economics came up, one producer mentioned the continued need for risk management education.

So how do producers manage their risk? What follows are a few thoughts on the five main areas of risk in agriculture: production, marketing, financial, legal, and human.

Production risk impacts the ability to produce livestock, poultry, or crops. The weather is unpredictable and impossible to control, but producers can diversify by growing a variety of crops or meat animals throughout the year. Appropriate crop rotations and nutrient management plans can ensure fertilizers are used efficiently. Integrated pest management programs can help reduce the risk of damage from insects, diseases, and weeds. The use of irrigation management systems can improve water use efficiency. Another way to manage production risk is with insurance, which can help cover losses that may occur from an unpredictable event that impacts production.

Marketing risk impacts the sale of products and the prices at which they are sold. Producers who know their cost of production can forward contract their products at prices above their costs to lock in their potential for profit. Creating a marketing plan takes out the indecision and emotional component that may occur when prices are changing. Producers may also use futures or options to hedge the cash price of the livestock or crops in production. Futures and options can help establish price floors or ceilings for products. Another way to manage marketing risk is through selling directly to consumers or joining a marketing cooperative to sell products with other

producers. Crop insurance, with revenue protection, is also a tool that can be used to manage marketing risk.

Financial risk impacts the business side of the farm or ranch. First and foremost, producers can manage financial risk through excellent recordkeeping and up-to-date financial statements. The use of financial recordkeeping software enables producers to monitor and manage financial performance measures like working capital, liquidity, return on investment, and profitability. Financial software can also be used to look at cash flow and see what times of year operating capital will be needed and when it can be paid off. Keeping an eye on family living withdrawals from the farm business is also important, as well as determining if off-farm income is needed to support the family.

Legal risk impacts the farm business in terms of liabilities and compliance with regulations. The organizational structure of the farm business can be an important strategy to protect farm business owners from personal liability. Sole proprietorships, although easy to form, leave the owner personally liable for any debt of the farm business. Other forms of legal organizational structures include partnerships, limited partnerships, corporations, and limited liability companies. States may vary in the licensing and paperwork required to form different organizational structures, so producers are encouraged to seek advice from their accountant or an attorney. Managing legal risk also means being aware of laws and regulations that impact the farm business and complying with them at the local, state, and federal levels.

Human risk impacts the people in the farm business, from owners and managers to heirs and employees. One way to manage risk between owners and heirs is to have an estate plan in place to help ease the transition of the farm business to heirs. Open communication is important within the family to ensure all members know their role in the farm business. Communication is also important with employees. There should be clearly written job descriptions with clear expectations on performance, and employees should receive appropriate training for their jobs. Managing human risk includes knowing and following all local, state, and federal labor laws that govern occupational safety and agricultural worker protections.

When risks are managed well, producers can minimize loss and increase their probability of profit. When you get a chance, attend the next field day at your local research and education center so you can learn how best to manage risk.

Farm Financial Stress and Suicide Risk: Red Flags Every Community Should Know

From Southern Ag Today—By: Erica Barnes Fields, Associate Center Director, Southern Risk Management Education Center; Ryan Loy, Assistant Professor; Ronald Rainey, Professor and Center Director, Southern Risk Management Education Center, University of Arkansas

Farming is more than a job; it's an identity, a calling, and a generational promise. Yet, American Farm Bureau Federation (AFBF) reports that many farmers are reaching their breaking point due to many stressors.

Farmers face risk through rising input costs, low commodity prices, new tariffs, shrinking margins, labor shortages, and unpredictable weather. For the 12-month period ending June 30, 2025, there were 282 Chapter 12 farm bankruptcy filings in the U.S. The Southern region alone accounted for 101, or 35.8% of those filings. Compared to the prior 12-month period (July 2023 to June 2024), this is a 55.8% increase nationally and a 68.3% increase in the South. These statistics reflect more than financial struggles; they reveal livelihood, farming legacies, and farmland at the risk of a loss. When the future of the farm feels threatened, stress can sink into despair and take a serious toll on mental health. Too often, farmers cope in silence, pushing through the work while avoiding honest conversations with family, friends, or professionals about the financial stress they're carrying.

Studies confirm this reality of coping in silence. Fear of being judged and shame keep many farmers from reaching out for mental health support. Although the stigma around seeking help has eased slightly in recent years, it continues to prevent many from getting the care they need. A 2019-2021 AFBF study found an 11% drop in farmers and farm workers who see the stigma as a barrier, yet 61% still report it as an obstacle. Research also shows gender differences: women farmers report depressive symptoms up to four times higher than men, while male farmers face a suicide risk 50% greater than men in other occupations. In short, male farmers die by suicide at higher rates, while women farmers experience higher rates of ongoing depression, highlighting the elevated financial stress across agriculture.

A recent Center for Disease Control (CDC) study further underscores the risk. CDC reports that farmer suicide rates are 3.5 times higher than the national average. Rural isolation and the stigma of seeking help for mental health, combined with access to firearms and toxic farm chemicals,

makes a crisis especially dangerous. When financial stress runs this deep, it shows up in words, actions, and farm operations. Some of the common red flags to watch for:

Verbal cues: "I can't afford to feed my cows," "I am a failure."

Behavioral changes: Social withdrawal, uncharacteristic anger, neglecting bills or chores.

Farm operation clues: Missed planting or harvest windows, sudden downsizing without a plan, neglected livestock.

Emotional/physical changes: Persistent hopelessness, sleep or eating changes, unexplained aches.

Every farmer faces difficult choices. But nobody should shoulder these burdens alone. Support can start close to home with a trusted pastor, church member, Extension agent, or counselor/therapist. Community also plays a vital role: peer support, connection, and resources can save lives. By checking in, listening without judgment, and normalizing conversations about financial stress, we can recognize red flags early, save lives, and help farm families build a sustainable future. A recent University of Arkansas Division of Agriculture publication, *Identifying Financial Stress in Farmers and Ranchers: A Guide for Families, Friends, and Agricultural Community Stakeholders*, highlights practical ways communities can recognize red flags of distress before a crisis unfolds.

If red flags persist, seek support:

Suicide & Crisis Lifeline: 988

AgriStress Helpline: 1-833-897-2474

Farm Aid: 1-800-327-6243

Cooperative Extension Services across the United States provide suicide prevention training, often using evidence-based programs like QPR (Question, Persuade, Refer). Many Extension systems also offer mental health resources directly or can connect families to local providers. In addition, the Farm and Ranch Stress Assistance Network (FRSAN) is a national resource offering farm stress and mental health support, with tools designed specifically for agricultural communities. For more information, visit: https://www.usda.gov/about-usda/general-information/staff-offices/office-congressional-relations/office-external-and-intergovernmental-affairs/center-faith/farm-stress-and-mental-health-resources.

Three Considerations When Comparing the Cost of Buying Bred Heifers to the Cost of Developing Them

By: Kenny Burdine, UK Extension Professor of Livestock Economics

As we roll through fall, spring-born calves will be weaned and many of those heifer calves will be held for replacement purposes. At the same time, a large number of bred heifers will hit the market and be available for the same purpose. It is not uncommon for someone to comment on how expensive bred heifers are and assume that they can develop their own heifers for much less. While this is true in some cases, I also think it is easy to underestimate some of those costs. The purpose of this article is to briefly highlight three things that are crucial to consider when a cow-calf operator tries to make this comparison. And I would argue these are even more significant given the strength of the current cattle market.

The opportunity cost is the biggest cost—I hope this one is obvious, but the largest cost of developing a heifer is the opportunity cost of that heifer at weaning. High quality weaned heifers, in the 500-600 lb range, are bringing $2,000 and higher across most US markets. Whatever those heifer calves are worth in the marketplace is the first cost of heifer development. By not selling that heifer calf, one is forgoing that income. This cost is huge right now due to the strength of the calf market and higher interest rates, which makes forgoing that income even more significant. While the heifer herself is the easiest opportunity cost to quantify, this applies to all the costs of developing her (feed, pasture, breeding, facilities, labor, etc.).

They won't all make the cut—After the initial cost of not selling the heifer at weaning, another year of expenses will be incurred to get that heifer to the same stage as those bred heifers on the marketplace. She will be carried through a full winter and summer grazing season and be bred to calve the following year. There are significant costs in doing this, but it is also important to understand that not all those heifers are going to end up being kept for breeding. Some will fail to breed, and others will simply not meet the expectations of the farmer. Heifers not kept for breeding will end up being sold as feeders and likely won't cover all those expenses. The "loss" on these heifers becomes an additional cost of the heifers that do enter the cow herd as replacements.

Next year's calf should be very profitable—This is another one that doesn't get much attention but really matters in a time like the present. It's easier to think about this one applied to a specific timeline so I will frame it for a heifer born this spring. A heifer calf weaned in the fall 2025, kept for replacement purposes and bred in 2026, won't wean her first calf until fall of 2027. Conversely, those bred heifers on the market in fall of 2025 should wean their first calf in 2026. While nothing is guaranteed in the cattle markets, fundamentals suggest that 2026 should be a profitable year for cow-calf operations. The potential profit on that calf in 2026 becomes capitalized in the value of those bred heifers in 2025. For this reason, comparing the cost of a bred heifer in fall 2025 to the cost of developing a heifer weaned in fall of 2025, can be misleading.

The purpose of this article was not to suggest that either replacement strategy was best. There is merit in both approaches, and it largely comes down to the goals of the operator. While I am an economist, I also recognize there are a lot of non-economic considerations that come into play. But the economics of the decision is complex, and carefully thinking through all aspects of the decision is likely time well spent.

Navigating Carbon Markets: New Extension Resources for Producers

By Jordan Shockley, UK Associate Extension Professor; Published on September 28, 2025

The landscape of carbon markets continues to evolve, creating new challenges and opportunities for farmers and ranchers. While early interest in voluntary carbon programs was met with limited enrollment, recent shifts are reshaping the conversation. Companies are increasingly turning inward, working within their supply chains to achieve their greenhouse gas goals through "carbon insets."

To provide clarity in this rapidly changing space, the University of Kentucky Cooperative Extension, in partnership with Texas A&M AgriLife Extension and with support from the Southern Extension Risk Management Education Center, has developed a suite of resources tailored for agricultural producers.

Topics Covered—The materials cover a wide range of information, including:

⇒ Introduction to Carbon Markets – Learn the basics of how these markets work and what opportunities exist for farmers and ranchers.

⇒ Hot Topics – Stay current on emerging issues shaping carbon markets, from policy changes to industry trends.

⇒ Carbon Insets vs. Carbon Offsets – Understand the differences and why they matter for agriculture.

⇒ Frequently Asked Questions – Get straightforward answers to the questions most often asked by producers.

⇒ Risk Management Checklist – A practical tool to help evaluate whether participating in a carbon program is right for your operation.

⇒ How to Find an Agricultural Lawyer – Guidance on locating legal support to review contracts and protect your interests.

⇒ Recorded Webinar – Access an in-depth discussion led by Extension specialists with real-world insights.

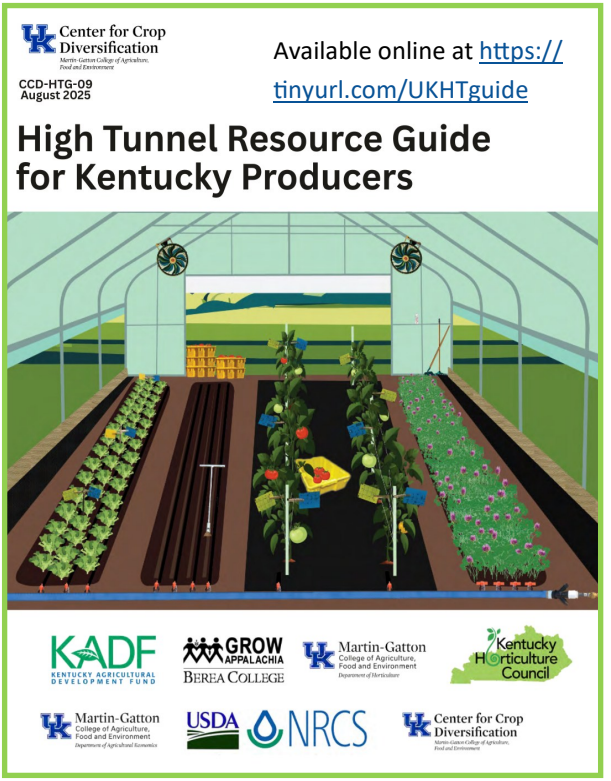
How to Access the Resources—The resources are available in two easy-to-use formats:

◊ Videos at https://tinyurl.com/4tbb3dcx

◊ Factsheets at https://tinyurl.com/4y24fksy

These resources give agricultural producers the tools they need to ask the right questions, weigh the risks, and make choices that work best for their operation today and into the future.

Little Sandy Beekeepers



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