It's Financial Literacy Month!
We will also celebrate Earth Day in April!

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2018 is CCE-Steuben's 100th birthday!

Join us as our Centennial Lecture Series continues!

Our second presentation in the Series ties in with our roots - agriculture!

From Wheat to Grapes: The Steuben Farming Story
As a celebration and showcase of 100 years of Steuben County and Cornell University expertise, Cornell Cooperative Extension of Steuben County is offering a Centennial Lecture series about some of the hot topics of our region. The second presentation will be Thursday, April 12 from 6:00-8:00 p.m. at the Glenn H. Curtiss Museum, 8419 State Route 54, Hammondsport.

Our presenter will be Kirk House, Director of the Steuben County Historical Society. Farming in Steuben County goes back centuries before the Europeans arrived in the New World. Early producers harvested timber and floated it downstream. They raised cattle and grew wheat and the grain was shipped to Naples for milling. Once the railroads arrived, dairying thrived. Cooperative creameries and cheeseries dotted the county.

Kirk's presentation, From Wheat to Grapes: The Steuben Farming Story will show how big events such as war, Prohibition and the 1950's shift from family farms to commercial scale farms affected the local agricultural landscape.

The historical presentation is free, but please reserve your seat by calling 607-664-2300.

Cornell Cooperative Extension of Steuben County began in Steuben County on February 1, 1918 as part of the Steuben County Farm Bureau. The two groups parted ways in 1956 so CCE-Steuben could pursue a strictly educational direction. The Cooperative Extension system in Steuben County continues today to build strong communities with educational resources and local partners in the areas of Agriculture and Natural Resources, Financial Management, Nutrition Education, and 4-H/Youth Development. We envision a county in which residents sustain health competence and success for another 100 years.

Save the Date for Future Presentations, including:

- **June 14:** What Does the Earth Ask of Us? Dr. Robin Kimmerer, author of *Braiding Sweetgrass: Indigenous Wisdom, Scientific Knowledge, and the Teachings of Plants*
- **August 9:** Honeybee Democracy: How a colony of bees conducts a debate to choose its home Dr. Thomas Seeley, Horace White Professor in Biology, Cornell University
- **Oct 11:** Topic to be announced: Jutta Dotterweich, Director of Training and Technical Assistance, ACT for Youth Project
- **Nov. 8:** Topic to be announced: Hans L Walter-Peterson, Vitaculture Extension Specialist

Become part of our Centennial Campaign

$100 gifts given by 100 people will help us reach our goal! You can give a one time gift of $100 or pledge $8.33 per month for one year. We have plenty of other campaign levels available as well. check it out [on our website or call us at 607-664-2301](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84).

Share Your Memories!

If you have Agriculture, Homemaking or 4-H materials from the past, would you share them with us? We are collecting for a display, or you can share pictures or fond memories of your experiences by email, on social media, or by calling our office!

More historical facts can be found [on our website](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84)

Follow us on [Facebook](http://www.facebook.com) and [Instagram](http://www.instagram.com) for more information on our celebration throughout the year!
April is Financial Literacy Month
We are sharing resources on the most common consumer complaints that we receive.

Each day consumers come to the CFPB looking for answers to their questions about consumer financial products and services and to submit complaints when they encounter problems with those products and services. Debt collection, credit reporting and mortgage complaints have been the most common types of complaints submitted by consumers in each of the last three years. The CFPB has resources for consumers on each of these topics.

1. Resources on debt collection.
The CFPB has tools on debt collection that you can share with the people you serve, including:

- **Know Your Rights When a Debt Collector Calls**: This handout provides information to consumers about their rights related to debt collection, along with strategies on how to handle calls from debt collectors.

- CFPB has **sample letters on debt collection** that can help consumers who:
  - Need more information
  - Do not owe the debt
  - Want the debt collector to stop contacting them while they dispute the debt
  - Want the debt collector to only contact them through their lawyer
  - Want to specify how the debt collector can contact them

2. Resources on credit reporting.
The CFPB has tools on credit reports and scores that you can share with the people you serve, including:

- **Understand your credit score**: An overview of credit scores and tips on how to build and improve credit scores.

- **How to rebuild your credit**: Steps and tips on how to rebuild credit.

- **Sample letter to dispute information on a credit report**: Letter and instructions to help consumers dispute errors on their credit reports.

- **Where to find free access to a credit score**: Handout providing information on obtaining free credit scores, and listing companies that said they offer existing credit card customers free access to one of their credit scores.

- **My credit report rule to live by**: Help your clients create their own "rule to live by" on when and how to check their credit report.

3. Resources on mortgages.
The CFPB has tools on mortgages that you can share with the people you serve, including:
• **Buying a House:** An online suite of tools and resources to help consumers navigate the home-buying process. The tools included in Buying a House are:

  - **Loan Estimate explainer** helps consumers review their Loan Estimate and get definitions for unfamiliar terms.
  - **Closing Disclosure explainer** helps consumers double-check that all the details in a Closing Disclosure are correct.
  - **Explore interest rates** allows consumers to explore lending data from real lenders, updated every business day in the evening.
  - **Closing checklist** helps consumers prepare for closing, one of the most important parts of the home-buying process.
  - **Guide to closing forms** provides descriptions of four important closing forms: the Promissory Note, the Mortgage/Security Instrument, the Initial Escrow Disclosure, and the Right to Cancel form.

• **Your Home Loan Toolkit:** that can help homebuyers get the best mortgage for their situation, understand the closing costs and what it takes to buy a home, and a few ways to be a successful homeowner.

### Agriculture Education

**You still have time to respond to the 2017 Ag Census!**

Farmers and ranchers still have time to be counted in the [2017 Census of Agriculture](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84), according to the U.S. Department of Agriculture’s (USDA) National Agricultural Statistics Service (NASS). Although the first deadline has just passed, NASS will continue to accept Census information through the spring to get a complete and accurate picture of American agriculture that represents all farmers and ranchers.

Conducted once every five years, the census of agriculture is a complete count of all U.S. farms, ranches, and those who operate them; it is the only source of uniform, comprehensive, and impartial agriculture data for every state and county in the nation. Farmers and ranchers, trade associations, government, extension educators, researchers, and many others rely on census of agriculture data when making decisions that shape American agriculture - from creating and funding farm programs to boosting services for communities and the industry.

The census of agriculture is a produce's voice, future, and opportunity. For more information about the 2017 Census of Agriculture, visit [www.agcensus.usda.gov](http://www.agcensus.usda.gov) or call (888) 424-7828.

**Save the Date: Fruit Grower Workshop**

Cornell Cooperative Extension of Schuyler County offers an IPM Workshop **Saturday, May 5, 2018, 6:00 PM - 8:00 PM.** Learn about deer protection, rodent control. IPM.
(Integrated Pest Management), pollination, new tree planting.

You will receive a copy of the Apple IPM booklet ($15 value). The workshop is held at Reisingers Apple Country 2750 Apple Lane in Watkins Glen.

The workshop is $25 and pre-registration (by May 2nd) is required. Register here: https://reg.cce.cornell.edu/IPM2018_244. For more information please contact Roger Ort at rlo28@cornell.edu

Learn Empower Achieve Farm Workshops

LEAF (Learn. Empower. Achieve. Farm.) Season is dwindling down, but we've still got some great workshops coming up! Where else can you learn about gardening, running a farm, and chickens! If you haven't yet registered, or have any questions, please don't hesitate to contact me or visit our website at www.cce.cornell.edu/chautauqua/leaf1718.

- **Interpreting Soil Sample Reports**: Saturday, April 7th, 10am - 12noon, $5/family. In this workshop, led by Katelyn Walley-Stoll, Farm Business Management Educator with Cornell Cooperative Extension of Chautauqua County, participants will have the opportunity to learn more about soil sampling. Topics to be covered include why it's important to sample soils, how to take a soil sample, the difference between a pH test and a full analysis soil sample, and how to read a soil sample report.

- **FAMACHA Certification**: Wednesday, April 4th, 6pm to 9pm and Saturday, April 7th, 8am - 10am, $15/participant. Have you ever wanted to achieve your FAMACHA Certification? Want to learn more about parasite control for small ruminants? The FAMACHA system is a unique and easily accessible system for small ruminant producers to make deworming decisions based on an estimate of the level of anemia in sheep and goats associated with barber pole worm (Haemonchus contortus) infection.

Financial Education

**Five Critical Estate Planning Documents**
...and five more you may want to consider!

Is your estate plan a comprehensive estate plan which includes all of the five critical documents? Do you know what could happen if you don't have one or more of these documents in place? Cornell Cooperative Extension of Steuben County is offering a free workshop to answer these questions, Five Critical Estate Planning Documents ...and five more you may want to consider on **Monday, April 9 from 1:00 - 3:00 p.m.** at the Dormann Library, 101 West Morris Street, Bath.
Patrick Roth, Elder Law Attorney, CPA from Corning, will lead both workshops and discuss such topics as:

- What can happen if you never get around to completing your plan?
- What do each of these documents do and what happens if you don’t have them.
- Learn how to prevent disaster from striking you and your loved ones.

**The Great Debate: Wills versus Trusts**

Estate planning today is more complicated than it has ever been. Often, mistakes in a plan are not discovered until someone has passed on. Unfortunately, then it is too late. Join us for an informational look at planning with Revocable Living Trusts in a free workshop called Wills versus Trusts on **Monday, April 16 from 3:00 - 5:00 p.m.** at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza, Corning.

Cornell Cooperative Extension of Steuben County again partners with Patrick Roth, Elder Law Attorney, CPA from Corning, to lead this workshop. He will present such information as:

- How can a Revocable Living Trust based estate plan help protect you and secure your family's future?
- Do you know the unknown truths about planning with a Revocable Living Trust?
- Discover the 16 situations in which a Trust can have legal advantages over a Will.
- Learn the truth about the hidden costs of a Will based estate plan that no one talks about.

All of the above workshops are free, but please reserve your seat by calling Cornell Cooperative Extension at 607-664-2300.

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**Thousands of free financial education classes and seminars for consumers will be held throughout the U.S. during Money Smart Week, April 21-28.**

Created by the Federal Reserve Bank of Chicago in 2002, **Money Smart Week®** is a public awareness campaign designed to help consumers better manage their personal finances. This is achieved through the collaboration and coordinated effort of thousands of organizations across the country including businesses, financial institutions, schools, libraries, not-for-
April News from Cornell Cooperative Extension of Steuben County

Programming is offered to all demographics and income levels and covers all facets of personal finance. Partnering organizations will host their events April 21 - 28, 2018. For more information about events or becoming a partner, visit www.moneysmartweek.org.

Planning the next 100 years for CCE-Steuben

Support CCE-Steuben Programming!

Tickets

http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84
As we plan our Centennial Celebration in September, we have received a beautiful donated quilt for which we are selling tickets to raise money for our Centennial Campaign. Please stop by the office or contact one of our staff members to get your ticket today!

Auction Baskets
We are also looking for donations of items that can be used for our Silent Auction Baskets at the Centennial Celebration in September. Download our donation form and our donation letter to help!

Centennial Campaign
Please consider fundraising for Cornell Cooperative Extension of Steuben County on Facebook in honor of our Centennial to help us work towards our vision of a strong community! You can also support CCE by making an online donation, monthly pledge, or by sending us a check. Help us reach our Centennial Campaign goal of $10,000 in 2018!

Nutrition Education: Eat Smart New York!
How Much Sugar are You Drinking? Is It Time to Rethink Your Drink?

Here is an interesting and surprising fact - the average American consumes 270 calories of added sugars each day. That's about 17 teaspoons of sugar! Since we know consuming foods and beverages high in added sugars are linked to increased risk for heart disease, overweight, diabetes, as well as tooth decay, how can we cut back on added sugars and still enjoy our food and beverages?

Many of these added sugars are coming from consuming sugary beverages such as soda, fruit drinks, and sports drinks. In fact, almost 39% of added sugars in the US diet come from these sugary drinks. So, an easy way to reduce the amount of added sugars we consume is to rethink beverages. Try these tips to help you and your family make better beverage choices.

1) **Drink water instead of sugary drinks**
   a) Water is a thrifty option. Save money by drinking water from the tap at home or when eating out.
   b) Jazz up your water with slices of fruits or veggies! Try slices of lemon, lime, cucumber or any fruit or veggie you enjoy!
   c) How much water is enough? Let your thirst be your guide. A healthy body can balance water needs throughout the day. Drink plenty of water if you are very active, live or work in hot conditions, or are an older adult.

2) **Create a kid-friendly drink zone:** Make water, low-fat or fat-free milk, or 100% juice an easy option in your home.
   a) Have ready-to-go containers filled with water or healthy drinks available in the refrigerator. Place them in lunch boxes or backpacks for easy access when kids are away from home.
   b) Depending on age, children can drink ½ to 1 cup, and adults can drink up to 1 cup of 100% fruit or vegetable juice each day.

To learn the amount of calories in the beverages you drink, and the best eating pattern for you, [check out Supertracker!](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84)
FLESNY Recipes for April:

- Creamy Orange Smoothie
- Banana and Peanut Butter Smoothie
- Easy Eggplant Stir Fry
- Carrot Pancakes

Cooking Matters for Adults

A new class series starts Tuesday, April 3, 2018 at the Corning Community Food Pantry in Corning.

Each week we will have an interactive nutrition lesson and prepare a healthy recipe together for sampling, then send the attendees home with the ingredients to make the recipe again with their families. We'll provide all needed materials, cooking equipment and food. Participants must commit to attending all six classes.

These classes are intended for low income parents and grandparents raising grandchildren. If individuals or seniors are interested in classes, please call to be added to a list for a future Cooking Matters For Adults group that will meet separately (dates not yet planned). Sorry, no childcare available.

For questions or to register, call us at 607-664-2300.

EFNEP: Helping Families Eat Better for Less!

April is National Garden Month!

Tired of eating vegetables and fruit that are grown hundreds or thousands of miles away? Miss that 'just picked' flavor of summer ripe produce? Celebrate National Garden Month by planting lettuce in your yard or in containers on your porch. Lettuce is an easy to grow vegetable that grows best in the cool temperatures of spring time. You can use your EBT card to buy the seeds.

The five varieties of lettuce include loose-leaf, romaine, butter head, French and

EFNEP: Helping Families Eat Better for Less!
crisp head. Lettuce comes in many colors, textures and tastes so choose one (or more!) that your family enjoys.

Plant your lettuce seeds directly in the soil and plant only 1/8th inch deep. Lettuce seeds need light to germinate. Keep the soil moist while the plants are growing. At 50 degrees, your seeds should begin to grow in about 7 days. You can harvest individual leaves by cutting the leaves with scissors. If you plant a type of lettuce that forms a head, like romaine, butter head and crisp head, you can wait until the head is fully grown before harvesting or you can cut individual leaves. Consider planting a few seeds one week, then a few more seeds the next week and so on so you have lettuce to eat for many weeks.

Freshly grown lettuce is terrific in salads, on sandwiches or to roll up other ingredients in (lettuce wraps). Two cups of shredded lettuce only has 10 calories, so including lettuce in your daily meals is a great way increase nutrition without adding lots of calories.

**Horticulture News**

**Welcome Spring!**

**Celebrate Earth Day!**
Learn how to reduce, reuse, and recycle here: [https://www.epa.gov/recycle](https://www.epa.gov/recycle)

**Get a jump start on your spring garden.**
Use a cold frame to start seeds earlier than the weather typically allows. Learn how to use a cold frame and other season extension systems here: [http://cceschuyler.org/resources/cold-frames-hot-beds-chemung-county](http://cceschuyler.org/resources/cold-frames-hot-beds-chemung-county)

**Planning to grow a vegetable garden this growing season?** Proper planning helps ensure success. Get the know how here: [https://njaes.rutgers.edu/fs129/](https://njaes.rutgers.edu/fs129/)

**April showers bring....** Well, let's hope some flowers! Learn how and when to prune your flowering shrubs. Is spring really the right time for that? [https://extension.psu.edu/pruning-flowering-shrubs](https://extension.psu.edu/pruning-flowering-shrubs)
4-H changes lives, helping youth to become confident, mature adults ready to succeed in today's challenging world.
4-H Spring Garden Meeting
Saturday, April 7th
Time: 1:00 p.m. Seed Distribution: 1:30 - 2:30 p.m. Program
Civil Defense Building, Route 54, Bath (across from Kwik Fill)

All 4-H members, leaders, and parents are invited to attend the annual 4-H Spring Garden Meeting. Please plan to attend the annual spring 4-H garden meeting. Tips will be presented on both flower and vegetable gardening and how to exhibit them at the Steuben County Fair. In addition we will have some fun hands-on activities to get a jump start on your gardening. Free seeds will be available to 4-H members to use in their gardens. To register for the 4-H Spring Garden Meeting return the registration form or email Jenny at jmg422@cornell.edu or call 607-583-3245 by Friday, March 30th. Mark your calendars for an informative and fun filled afternoon on Saturday, April 7th!!

Clothing Revue and Evaluations

The annual 4-H Clothing Revue will be held May 4 in Avoca. The public is welcome to come enjoy the hard work our 4-H members have done to construct their clothing pieces and to showcase them. Evaluations will be held April 11 and 18 for 4-H members to put the final touches on their pieces.

Visit the 4-H Scholarship Page for new opportunities
The following are due this month:

- Farm Credit East
- NYS Association of Ag Fairs
- National Dairy Shrine
- Dairy Leader and Junior Dairy Leader - due in June

Visit the Scholarship Page
4-H Camp Scholarship

The Steuben County 4-H Program sponsors 4-H camp scholarships for Steuben County 4-H members who will be attending either Hidden Valley 4-H Camp in Watkins Glen, 4-H Camp Bristol Hills, Canandaigua, or Camp Wyomoco, in Varyburg this summer. The scholarship application is due April 30.

Cornell Vet School Open House
April 7

The students, faculty, and staff of the Cornell University College of Veterinary Medicine invite you, your family and friends to our 52nd annual Open House.

Open House is our opportunity to share the joys of our profession with the community. Veterinary students and members of the faculty and staff host this annual event that provides a chance for those interested to get a closer look at veterinary medicine. We invite you to tour our college and learn more about our facilities, our equipment, and what we do everyday.

Small Animal Class

Join us April 8th 1-3 p.m. at Civil Defense Building, Rt 54, in Bath to learn more about your favorite small animals (Rabbits/Cavies & Poultry). We’ve been having loads of fun learning all about our favorite small animals! Warmer weather is coming, if you are considering purchasing a rabbit, guinea pig, or chicks, join us and learn all you need to know to raise them successfully! Contact Jenny for more information, to register or with questions. Jmg22@cornell.edu or 607-583-3245.

Livestock Clinics

Visit our webpage for details on a number of upcoming clinics.

Steuben County 4-H Robotics Program

4-H members ages 8-18 are welcome who are interested in learning how to build and program a robot to perform various tasks using a Lego Mindstorms EV3. 4-H members will also
have the opportunity to participate in the 2018 NYS 4-H Robotics Challenge at the NYS Fair.

Howard Community Building, Hopkins Road, The schedule for April - June are the following Tuesdays from 6:30 p.m. - 8:00 p.m.: April 10, May 8, May 22, June 12

If you have any questions or are interested please contact Marlaina Bennett: marlaina.bennett@gmail.com or 607-661-6383 or Kim Randall at ksb3@cornell.edu or at 607-664-2571.

Equine Opportunities

April 8 - NYS Equine Judges Conference/ NYS 4-H Horse Judging Competition- SUNY Morrisville, 80 Eaton St, Morrisville, NY 13408

April 8 - Cayuga county is offering a Spring 2018 4-H Horse Clinic, on Sunday, April 8th at Snook Training Stables in Weedsport. As space allows, we will allow enrolled 4-H youth members from other counties to participate in the clinic. For more information, please visit the flyer and registration materials here.
Save the Date:

June 10th & July 14th
Steuben County Fairgrounds
Pre-Order & Pick-Up Only
11 a.m. - 1 p.m.
More information & tickets available soon!

Southern Tier Outdoor Show
Don't miss the animal shows at the 2018 show!

Don't miss the 12th annual Southern Tier Outdoor Show on October 13-14, 2018 at the Steuben County Fairgrounds.

We are featuring Maxman Reptile Rescue as one of our animal shows this year! Bring the kids and learn a lot about those creepy crawly things.

Booth spaces are filling up! [Check out the website for complete details!](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84)

Our Community

**Mass Vaccination Drill**
Steuben County Public Health needs volunteer "patients" for their Emergency Preparedness Mass Vaccination Drill. They are also looking for volunteers. [More details...](http://campaign.r20.constantcontact.com/render?m=1102564308376&ca=fead87cc-2ed3-4f76-8ae6-4f7a46d05c84)

**Steuben County Dairy Festival**
This year’s event will be held Saturday, June 2.
Review the parade details here.
Also at the above event
Lucky Duck
PRICE: $10 per duck
Winners will be picked at the Spring Fundraiser
DATE: Saturday, May 5
TIME: 6PM-9PM
Contact the camp office for information regarding how to purchase ducks at (607) 535-7161. To register for the event, visit https://hv4hcarnival.eventbrite.com
Thank you for joining us this month!

We hope some of the programs and information we have offered above will be of service to you and your family. If we can help in any way, please call us at 607-664-2300.

Sincerely,

Carla Dawejko
Cornell Cooperative Extension of Steuben County