April 2019 | Vol. 11 Issue 4

$$$$ It's Financial Literacy Month! $$$$

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Dear Friends of Extension,

This month we are sharing some bittersweet news, as I will be stepping down as CCE Steuben Executive Director after 3 years, effective March 31, to serve as Chief Program Officer for United Way of Central NY in Syracuse.

As some of you may know, I am originally from Central New York, so this is an opportunity to return to my roots and raise our young family close to grandparents and work to build community in the place I consider home - which I know many in our community can appreciate. I have so enjoyed my time in Cooperative Extension and in Steuben County. Developing relationships with our farmers, youth, families, and collaborators has been a bright spot in my career, and I will always have a connection & loyalty to Steuben County.

CCE Steuben is in great hands. Our Deputy Director, Robert Shirley will be serving as Interim Director, and you can reach him at 607-664-2575 or rws25@cornell.edu. Our staff will continue providing the stellar outreach & programs you know and trust.
CCE’s Board of Directors has formed a search committee and will begin the Executive search soon. The Association is poised to continue doing the great work that we have been doing over the past few years to provide high-quality educational programming for all. I will miss many things about this organization and this community!

Thank you all for your support of CCE, your friendship and partnership, and for being a part of my career.

Warmly,
Larkin Podsiedlik

The CCE-Steuben Team, above, gave Larkin a luncheon send-off.

**Agriculture Education**

**Farm Food Safety Training with GAPS**

April 10-11  
Civil Defense Center, Bath, NY  
Open to all fresh produce farms

This course is intended to improve your understanding of GAPs to guide assessment of risks and implementation of practices to reduce risks on fresh produce farms. -Taking this course will not result in your farm being "GAPs Certified". GAPs certification is done by a third party (e.g. USDA, Primus, Global GAP) and involves the successful completion of an on-farm audit.

Read more here...
Your Land as Your Legacy
April 10 Portageville, NY
A special invitation for women landowners

Join women landowners, like yourself for a learning circle to find solutions for the legacy of your land. Hear how you can get started planning.

- Clarify your goals for your land for the future.
- Understand the basic terminology that goes along with legacy planning.
- Learn about the planning tools to preserve your land for future generations.
- Explore opportunities for protecting your land for agriculture and conservation.
- Discover ways to protect your land from the high costs of long-term care.
- Find out how other women are planning for the future of their land.
- Meet professionals who can help you with your plan.

Read more here...

What Does Watershed implementation Mean to You?
Come share your thoughts at one of five meetings April 8-12

Watershed Implementation Plans (WIP) are required to be developed for each state within the Chesapeake Bay Watershed, to serve as a guide for meeting the pollution reduction targets to improve water quality. The Department of Environmental Conservation (DEC), your local Soil and Water Conservation District through the Upper Susquehanna Coalition, along with other partners are the leads for the development of the WIP in New York.

Please join us for a brief overview of the Watershed Implementation Plan (WIP) with a chance to provide feedback and ask questions about what the WIP means for you. We will be holding a number of events across the watershed for your convenience. Each event will cover the same information.

Read more here...

Exploring Agritourism Series
Are you an existing farm or business looking to expand in a new direction? If so, have you ever considered agritourism as an option? We would love to help you explore this further and invite you to join us April 25 in Penn Yan. The workshop will feature a panel of successful farms, businesses, and professionals from the region involved in agritourism.
Save the Date:

- Master Gardener Training coming this fall!

Financial Education this month

Take advantage of these free classes offered by local professionals

Clear the Clutter
...and simplify your life and finances!

Do you feel like you are drowning in clutter? Overwhelmed by the sheer volume of stuff? Having trouble finding the item you need? Clear the Clutter and Simplify Your Life and Finances may be the workshop that helps you address these questions. Cornell Cooperative Extension of Steuben County is offering this free workshop on Tuesday, April 16 from 1:00-3:00 p.m. at the Hornell YMCA, 18 Center Street, Hornell.

Nancy Reigelsperger, CCE-Steuben Financial Educator, will help you discover the strategies for taking a positive approach to controlling the clutter you might have. She will touch on ways to eliminate paper accumulation and provide alternate ways to keep sentimental items.

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 Tuesday, April 23 from 1:00 - 3:00 p.m. at the Hornell YMCA, 18 Center Street, Hornell.
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.

**Long Term Care Planning**

It is an aging society, so there are some important facts everyone should know to begin planning for long term care for your loved ones. Cornell Cooperative Extension of Steuben County is offering a free workshop, Long Term Care Planning, to help sort through the options from 1:00-3:00 p.m. on **Tuesday, April 30** at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza, Corning. The workshop will be led by Patrick J. Roth, Elder Law Attorney, CPA from Corning. He will explain what Medicare covers, veteran options, Medicaid eligibility for a nursing home, long term care insurances, and planning options for you and your family. The session will include:

- Discover the four parts of Medicare and what is covered by each part.
- Learn about financial benefits that you may be eligible for if you (or your spouse) are a veteran.
- Discover the Medicaid eligibility rules surrounding long term care.
- Learn how to plan for your future long term care costs.

**NEW!!**

**Student Loans -**

**Part 1: How to Borrow Smart**

**Part 2: How to Repay Smart**

How do you cover the remaining cost of college after scholarships, grants and other financial aid options? Come learn the process in Student Loans, Part 1: How to Borrow Smart on **Tuesday, April 30 from 6:00-7:45 p.m.** at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza.

Our presenter from John G. Ullman & Associates will show us where to look for loans (private vs federal), what types of
loans are available, help us understand the obligation, know the players and determine the real cost of the loan.

Once you have graduated, student loan debt can make you feel as if you’re a slave to your lenders, but it doesn’t have to be a life sentence. Come learn how in Student Loans, Part 2: How to Borrow Smart on **Tuesday, May 7 from 6:00-7:45 p.m.** at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza.

Our presenter from John G. Ullman & Associates will show us what happens upon graduation, how to know your repayment options, understanding consolidation, dealing with lenders, budgeting tips for students with debt and details about deferment forgiveness, forbearance, default and delinquency.

**All of the above workshops are free, but please call 607-664-2300 to reserve your space!**

**FTC's top tips for Financial Literacy Month**
by Colleen Tressler
Consumer Education Specialist, FTC

April is Financial Literacy Month, and a great time to get your personal finances on track. Here are a few tips to help you get started.

- **Create a budget.** The first step toward taking control of your financial life is to find out how much money you take in and how much you spend.

- **Pay yourself first.** Consider using a payroll savings plan to automatically deposit a certain amount of money into your savings account each payday.

- **Keep credit card use under control.** Got a credit card? Remember, incidental purchases add up. Paying only the minimum amount due each month can result in finance charges that quickly make small purchases very costly. Your credit also can take a hit. If possible, pay your full balance every month.

- **Protect your personal information.** Reduce your risk of identity theft. Here’s how: Ask questions before sharing your personal information and know who you’re sharing the information with; store and dispose of your personal information securely; and maintain appropriate security on your computers and other electronic devices.

- **Order your credit report from annualcreditreport.com.** Make sure the information is accurate, complete, and up-to-date before you apply for a mortgage or other loan, buy insurance, or apply for a job. If you find errors, dispute them.
• Learn about your options, and what to expect at the dealership, before you lease or finance a new or used vehicle.

• Comparison shop for home loans and mortgages. A mortgage is a product, just like a car, so the price and terms may be negotiable. You'll want to compare all the costs involved in obtaining a mortgage. Shopping, comparing, and negotiating can save you thousands of dollars.

Nutrition Education: Eat Smart New York!

Cooking Matters for Families
New Opportunity for a 4-H Foods Project!
Wednesdays starting April 3
Saturdays starting April 6

Cooking Matters for families partners a school-aged child and a parent together to learn about healthy eating, planning meals as a family, and working together in the kitchen. Courses meet for two hours, once a week for six weeks and are taught by Nutrition Educators from Cornell Cooperative Extension of Steuben County.

Lessons cover meal preparation, grocery shopping, food budgeting, and nutrition. Participants practice fundamental food skills, including proper knife techniques, reading ingredient labels, and making a healthy meal for a family of four on a $10 budget. Teams will also take home a bag of groceries after each class so they can practice the recipes taught that day.

4-H members 8 years old and up plus a parent are invited to participate!. For more information contact Loree Symonds at 607-664-2571.

Read more here...

Cooking Matters for Adults
A 6-week series of workshops
May 3, 10, 17, 24, 31 and June 7 from 9:30-11:30 a.m.
Corning Salvation Army Food Pantry in Corning

Adult attendees will prepare healthy recipes together each week, participate in hands-on nutrition activities, and receive take-home groceries each time to make the recipe at home.

Registration required, please call 607-664-2300 to sign up, limited to 10 attendees. Attendance for all six weeks is
requested. No childcare is available, sorry.

Download the flyer here...

Master Food Preserver Workshops
Classes begin May 21

We have all of our Cornell Cooperative Extension Master Food Preserver workshops planned for 2019, so hopefully you can find a date and location that works for you! Taking the workshop is the first step to becoming a certified Master Food Preserver, however many people just take the workshop for their own interest and knowledge.

Taking this training can give you the confidence you need to teach home food preservation classes yourself. This workshop is designed as a train-the-trainer program, so you'll leave with guidance on how to teach. We have seen a resurgence in interest in home food preservation by groups of people who are interested in local foods, gardening, sustainability, and self-sufficiency, so this is an opportunity for CCE to educate the public in the correct, science-based and research tested methods of home food preservation.

Read here for list of dates and locations....

Finger Lakes Eat Smart New York's "What's Your Move?" campaign aims to help families find more ways to be active.

Finger Lakes Eat Smart New York is joining the national Move Your Way campaign to provide you and your family with ideas for being active throughout the day. According to the new edition of the Physical Activity Guidelines for Americans, no matter where you are or what you do, every minute you are active counts!

- Keeping up with your kids? That's a move!
- Going for a walk with the family after dinner? That's a move!

Every week Finger Lakes Eat Smart New York will share 9 new ideas on WhatsYourMoveNY.org.

We are also launching an Instagram challenge that encourage people to post 10-15 sec videos to show their
move with the hashtag #whatsyourmoveny.

Some things to remember during this campaign:

- Being active as a family can benefit everyone. Physical activity is important for children and adults of all ages. Adults need 2 ½ hours a week of physical activity, and children need 60 minutes a day.

- Physical activity can help you feel better right away! Physical activity boosts your mood, sharpens your focus, reduces stress, and improves sleep and grades.

- Use what is available. Plan activities that require little or no equipment or facilities. Examples include walking, jogging, jumping rope, playing tag, and dancing. Find out what programs your community recreation center offers for free or minimal charge.

- Include work around the house. Involve the kids in yard work and other active chores around the house. Have them help you with raking, weeding, planting, or vacuuming.

- Get active together! Make your morning walks a race, dance while dinner's in the oven, and show the kids your favorite ways to move. [vii] Gather your family and go for a hike at your local park. For more ideas like these, visit our website: What'sYourMoveNY.org

Finger Lakes Eat Smart NY is funded by the USDA's Supplemental Nutrition Assistance Program - SNAP. SNAP provides nutrition assistance to people with low income. To find out more, go to www.myBenefits.ny.gov or contact 1-800-342-3009. This institution is an equal opportunity provider.

**FLESNY April Recipes:**

- Roasted Root Vegetables
- Fish Taco Salad
- Chicken Broccoli Pasta Bake
- Asian Coleslaw

For more information about healthy eating and active living in the Finger Lakes, check out Finger Lakes Eat Smart New York and like us on Facebook!
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 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.

Go Lean with Protein - Choose Eggs This Month!

Eggs are not only for breakfast! Eggs are a healthy and less expensive protein source, averaging $1 per pound. In addition to breakfast, try hard boiling eggs to keep in the refrigerator for a quick snack or as an addition to a packed lunch. Consider making an egg dish for dinner. Afraid eggs are not part of health diet? Think again - research shows that most Americans can enjoy an egg a day without increasing their risk for heart disease. One large egg only has 70 calories, is a good source of protein and contains a variety of vitamins and minerals.

View the latest EFNEP Newsletter here

4-H changes lives, helping youth to become confident, mature adults ready to succeed in today's challenging world.
Spring 4-H Paper Clover Fundraiser
Buy a clover this week at Tractor Supply and support 4-H!!!
March 27 - April 7, 2019

Visit your local Tractor Supply this spring and purchase a paper clover to help Steuben County 4-H members attend 4-H camps and leadership events.

Every year, 4-Her's in Steuben County participate in a number of 4-H programs to help improve their knowledge and leadership skills. This fall, local Steuben County Tractor Supply stores are continuing their long-standing partnership with 4-H for the 2019 Spring Paper Clover Campaign to make it possible for more youth in the community to experience 4-H's youth-led, hands-on programming.

Read more here...

Cooking Matters for Families
New opportunity for a 4-H Foods Project!
Class series starts Wednesdays on April 3 and Saturdays on April 6

Read more here...

4-H Garden Meeting

This year's Garden Meeting will be held April 13 from 1:00-3:00 p.m. at the Civil Defense Center in Bath. All 4-H members, leaders, and parents are invited to attend the annual 4-H Spring Garden Meeting.

Read more here...

Steuben County 4-H Shooting Sports
Youth Archery and Air Rifles
Courses Offered

Youth ages 8-18 (Archery) or 9 & up (Air Rifle) are welcome to sign up! The cost for these courses is $10.00 for 4-H members to cover the cost of materials. Non-4-H
members are eligible to take these courses but will need to complete a 4-H enrollment form as an independent member found on our website putknowledgetowork.com and pay the $10.00 4-H enrollment fee.

Registration is due by Wednesday, May 1, 2019 (Archery) and Friday, May 10, 2019 (Air Rifle). Each course is limited to the first twelve paid participants who register.

Read more here...

Horse Club Fundraiser
Three opportunities to advertise and help us raise money!

The Steuben County 4-H Horse Clubs are fundraising to repair the stalls and replace necessary equipment at the Steuben County Fairgrounds. The stalls/housing facility for the horses is in desperate need of repair for cosmetic and safety reasons. This is a huge project that our volunteer leaders, parents and youth are preparing to take on.

Read more here...

Pork Barbecue Fundraiser
Sunday, June 9, 2019, 11:00 AM - 1:00 PM

To benefit the 4-H & FFA Market Animal Sale. LUNCH INCLUDES: Smoked pulled pork on kaiser roll, smoked beans, salt potatoes for $10. Pre-Purchase only by Friday, May 31st to CCE-Steuben. Pick-Up at the Steuben County Fairgrounds (Sheep and Swine Barn) 11 a.m. - 1 p.m.

Tickets are available from the CCE Office, 20 East Morris St., Bath.

4-H Camp and Scholarships

4-H camp provides a unique hand-on 4-H experience that has proven to grow life skills like confidence, independence, resilience and compassion through stages and developed
through experiences, not instruction. The result? Kids who are empowered with the skills to lead for a lifetime.

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.

Additional funding may be available this year to non-4-H Bath area youth. Please contact our office at 607-664-2300 for further information on 4-H Camp.

Applications are due to the CCE office by April 30th.

4-H/FFA Market Animal Sale
Saturday, August 17, 2019, 1:00 PM - 3:00 PM

Mark your calendars for the 47th annual Steuben County 4-H and FFA Market Animal Sale 4-H & FFA raised Chickens,, Turkeys, Rabbits, Lambs, Hogs, Steers and Goats will be available. Event will be held at the Steuben County Fairgrounds Livestock Pavilion (Directly behind the Sheep and Swine Barn)

For questions contact:
Robert Nadjadi
607-329-5718
Sabrina Elliott
607-329-7103
Jen Hammond
607-346-5492
Teresa Chapman
607-368-1674
David Patton
607-590-7566

SAVE THE DATE!

- Steuben County 4-H Robotic Challenge - April 27 - this event is now open to schools
- 4-H Equine Extravaganza - April 28
- 4-H Clothing Revue - May 3
- Animal Crackers 2019 will be held May 4th with the theme: Horse & Poultry! Register here

Community Events

Southern Tier Outdoor Show brings quality workshops to Bath
October 12-13, 2019
The show is bringing a four-hour course to this year's event to empower citizens with the knowledge and skills to develop crime prevention and personal safety strategies. NRA Instructor Clinton "C.J." Walters, who is the Bradford County (PA) sheriff, will be presenting the seminar. Watch here for upcoming details on how to register or email southerntieroutdoorshow@gmail.com to indicate your interest in the course. Learn more here...

Stay in touch with the show on Facebook at SouthernTierOutdoorShow and on Instagram at STOutdoorShow.

For more information visit SouthernTierOutdoorShow.com.

To contact the show call Carla Dawejko at 607-857-1977, email SouthernTierOutdoorShow@gmail.com, or write Southern Tier Outdoor Show, PO Box 134, Big Flats, New York 14814.

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

Cornell Cooperative Extension of Steuben County
20 East Morris Street | Bath, New York 14810
Administrative and Educator Phone Numbers
607-664-2300 | crd24@cornell.edu | http://www.PutKnowledgeToWork.org

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ecological sustainability and social well-being. We bring local experience and research based solutions together, helping New York State families and communities thrive in our rapidly changing world.

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