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E-News  Cornell Cooperative Extension of Steuben County

January 2014- Vol 6, Issue 1

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Financial Planning for Busy People...

Financial Planning...now there's a scary thought! That's something wealthy people use, isn't it? The very thought of it makes you squirm. Well, guess what? No one is born knowing how to save or to invest. Every successful investor starts with the basics.

And the basics is what Cornell Cooperative Extension of Steuben County is offering...in a workshop on Thursday, January 16 from 6:00-8:00 p.m. at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza, Corning.
The workshop, "Financial Planning for Busy People" will be led by Amy Irvine, CFP®. You do not have to be a genius to secure your financial well-being. You simply have to educate yourself about your choices. She will show you how to get started.

Come learn about

- the tools that will help you stay on budget including websites and apps,
- the plan types and basic rules for retirement plans,
- the types of investment basics and where to learn more,
- the types and uses of life insurance, long term care and disability,
- how to create a family financial plan, and
- what to ask when hiring a financial advisor.

The $10 fee per person (or $15 per couple) includes a planning notebook to keep. Seating is limited. Reserve your space now by calling 607-664-2300.

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**January 21 - Factors Affecting Feeder Cattle Prices**

Mike Baker, Cornell Beef Cattle Extension Specialist and Matthew LeRoux, CCE-Tompkins Ag market specialist, will discuss a three year project during which time they collected data on feeder cattle at special feeder calf sales held at Finger Lakes Livestock Exchange.

Through the spring of 2013 data was collected on nearly 10,000 head and 3,900 lots. They found that preconditioned feeder cattle only brought a $2.80/cwt. Premium. Compared to prices reported on 550 lb. by CattleFax, NY steers, weighing 500-600 lbs. were priced $29/cwt. less. Obviously there is still work to do in increasing the price of NY feeder cattle.
If you are considering raising cattle for the feeder cattle market you should attend this meeting where Mike and Matt will share all how various factors affect feeder cattle sale prices.

**January 21, 2014**

**6:00-8:00 p.m.**

**Steuben County Civil Defense Center,**

**7220 State Route 54, Bath**

RSVP's appreciated; contact CCE-Steuben at 607-664-2300 or email ksb29@cornell.edu.

This event is sponsored by the Tri-County Graziers, with support from Cornell Cooperative Extension of Steuben and Schuyler Counties, the Upper Susquehanna Coalition, and the NYS NRCS Grazing Lands Conservation Initiative.

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**What's Your New Year's Resolution?**

If you are considering a health-related New Year's resolution instead of looking at the food you eat, take a look your favorite coffee shop beverage. Coffee, tea, and fruit smoothies sound harmless but what's in them might surprise you. The three ingredients we are most concerned about with beverages are caffeine, sugar and fat.

**Caffeine** For most people, 200 to 300 milligrams of caffeine per day (the amount in 1 ½ to 3 cups of coffee, 4-6 cups of tea or 4-8 cups of soft drink) won't cause negative effects. The exceptions are pregnant women who should use caffeine sparingly and breast-feeding women who should avoid caffeine, as it can pass into breast milk.

If you feel you are consuming too much caffeine and are experiencing anxiety, nervousness and digestive problems, try these ideas to cut back your consumption:

- Mix half regular and half decaf coffee.
Choose herbal teas.
Cut back on caffeinated sodas.

**Sugar** The American Heart Association recommends that women consume no more than six teaspoons of added sugars a day and that men consume no more than nine.
To put that into context...

- A twelve-ounce vanilla latte can have 33 grams (about 8 teaspoons) of sugar.
- A medium chai tea latte can have 50 grams (about 13 teaspoons) of sugar.
- A mango pineapple smoothie has 47 grams (about 12 teaspoons) of sugar.
- Plain coffee and tea have no sugar.

**Fat** Plain coffee and tea do not contain fat, but many coffee beverages have a great deal of fat added. Here is some info to help you make the best decision for you:

- If you choose a latte that includes one cup of whole milk you will be drinking 8 grams of fat. If your coffee shop adds whipped cream that will likely add another 8 grams of fat (based on an approximate coffee shop serving).
- Choosing non-fat (skim) milk for your beverages adds high quality protein and calcium, which we need for bone health, without the added fat of whole milk and cream.

So what's the bottom line? Plain tea and coffee have very few calories. If you want to keep your beverage calorie intake very low, add non-fat (skim) milk and non-calorie sweetener to it yourself. If you prefer to have the coffee shop dress up your coffee for you, make sure you let them know your preferences. You can request skim milk and lower-sugar flavorings.

For more tips check out the suggestions at eXtension's Ordering Healthy Drinks at the Coffee Shop.

**Free Workshop on Long Term Care Planning - coming Feb. 3**

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 Monday, February 3, 2014 at the Dormann Library, 101 West Morris St., Bath.
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.

Registration is requested by calling 607-664-2300. For more information visit PutKnowledgeToWork.com.

**2014 Vegetable Trials: Design Challenge and Demonstration Gardens**

Statewide Cornell Garden-Based Learning Vegetable Variety Trial (VVT) enters its third year in 2014. This project aims to gather data to help us create our recommended list of vegetable and herb varieties for New York State gardeners. Trial participants rate vegetable and herb varieties via the VegetableVarieties for Gardeners citizen science online forum.

Some elements from 2012 & 2013 trials will remain the same including the garden design, planting a variety of vegetables and incorporating ecological gardening practices. What's New for 2014? A Design Challenge! We challenge you to design the 3x3-raised beds - design just one or design them all!

**2014 Design Criteria and Submission Requirements:**

1. Plant choices must be appropriate for the
New York State growing regions/Zones
4-7

2. Consider the whole growing season with preference given to year-round ideas
3. Include ecological gardening practices
4. Replicable designs - remember, these will be implemented state-wide
5. Designs must be submitted by January 13th, 2014 and include (1) a plant list of your chosen species and varietals (if applicable) (2) a JPG. design image/s (drawing, map, or similar) for each 3x3-raised bed you are designing.

Designs will be gathered into an online photo gallery for all to view, share feedback and vote on favorites. A panel of CCE Master Gardener Volunteers and educators will review and choose the designs for the 9, 3x3 raised bed garden implemented in the Vegetable Variety Demo Garden (VVdG) on the Cornell campus.

Timeline:
December 18, 2013 - submission opens at: www.gardening.cornell.edu/vegvarietytrial
January 13, 2014 - submission deadline, no submission accepted after this date
January 20, 2014 - gallery of submissions opens for feedback and voting for favorites
February 3, 2014 - your designs selected for 2014 VVdG on the Cornell campus.
March - April, 2014 - signage and plant production takes place.
May - June, 2014 - some plant material available to participating CCE county programs

Don't want to design a bed? Enroll your county as a participating county! As before, your county can join the VVT as a Full or Partial participant. See more info on our web site.

Questions or more info, please visit our web site or contact Liz Falk efalk@cornell.edu.

What is Eat Smart New York?

Would you like to eat healthier or shed a few pounds? Do you need help with planning a new diet because of high blood pressure, diabetes, high cholesterol?

Did you know that Cornell Cooperative Extension offers
a free nutrition program for families called **Eat Smart New York (ESNY)**? Through this program you can learn about stretching your food dollars while making healthy food choices, low cost meal planning to save money, learn new ways to make healthy, quick easy and tasty meals, and practice safe food handling skills.

How can you get this program for you or a group?

ESNY nutrition educators are available to work with your family, a community agency, church, school, or other community group that would be interested in learning more about healthy eating. The sessions are very interactive and fun. This can be a series of classes or a one-time event. The length of sessions vary according the wants of the group.

If you want to know more about ESNY contact Loree Symonds, Nutrition Community Educator/team leader, at 607-664-2300, or las65@cornell.edu

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**Are you letting the DEEP FREEZE steal your paycheck?**

Cornell Cooperative Extension of Steuben County wants to help you save some of those dollars you're spending on heating your home! Spend a couple hours with Energy Educator Nancy Reiglesperger in our **FREE Save Energy Save Dollars** class in several upcoming locations.

- **Thursday, January 16, 2014** from 2:00-4:00 p.m.
  at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza, Corning.
- **Tuesday, January 21, 2014** from 5:30-7:30 p.m.
  at the Wayland Library, West Naples Street, Wayland.
- **Tuesday, February 4, 2014** from 6:00-8:00 p.m.
  at the Southeast Steuben County Library, 300 Nasser Civic Center Plaza, Corning.
- **Tuesday, February 10, 2014**
The best way to save money is to pay less in your energy bills. So we are going to concentrate on reducing those winter energy bills by discussing a few no-cost or low-cost conservation ideas. Those who have attended previous workshops have raved about how important and timely this information is. Don't miss out on these money-saving tips!

Each participant will receive a FREE energy saving item. Please help us plan for the number of attendees by calling to register your space at 607-664-2300.

Empower New York Workshops are sponsored by the New York State Energy Research and Development Authority (NYSERDA) and developed by Cornell University Cooperative Extension and NYSERDA. Cornell Cooperative Extension of Steuben County provides equal program and employment opportunities.

Need help filing your taxes?

With MyFreeTaxes, consumers who earn $57,000 or less can files their taxes for free:
Visit the United Way of the Southern Tier to find out more!

SAVE THE DATE: Good Agricultural Practices (GAPS) workshop

The date for the two-day Good Agricultural Practices (GAPs) workshop scheduled for this winter is:

**February 27 & 28, 2014:**
Location: Steuben County, TBA Bath
Time: 8:30 am-3 pm both days

For more information and updates, Registration info will be up
approximately 4-6 weeks before the workshop. For more info, contact Craig Kahlke at cjk37@cornell.edu or (585) 735-5448.

**4-H News**

**NY Ag Literacy Week - Volunteers, Donors and Classroom Requests Needed**

New York Agriculture in the Classroom is pleased to announce Ag Literacy Week March 17 - 21, 2014 in support of its mission of fostering awareness, understanding, and appreciation of agriculture and the food and fiber system. During that week, volunteers through the state will go into 1st - 3rd grade classrooms to read a book with an agricultural theme and talk to students about agriculture.

The signature book for 2014 is *Who Grew My Soup?* written by Tom Darbyshire and illustrated by C.F. Payne. In this delightful book, Phineas Quinn questions the vegetable soup his mom serves for lunch. He refuses to slurp a single spoonful until he knows who grew each of the vegetables. Much to his surprise, a man in a flying tomato balloon shows up to answer his questions. Phineas joins the magical Mr. Mattoo as they fly from farm to farm, learning about the amazing vegetables, and meeting the farmers who grow them.

*Who Grew My Soup?* as the Agricultural Literacy Week book for 2014 will allow students an opportunity to meet and connect students to the farmers in their backyard. As the nation's conversation is focused on healthy living and eating nutritious foods, it is the perfect time to help our students build the knowledge that nutrition starts on the farm. After listening to the story, the
students will participate in an activity featuring MyPlate, eating at least 5 servings of vegetables, and introducing actual farmers that grow their favorite vegetables. All lessons, activities, and extensions are aligned to New York State and Common Core Learning Standards.

The book will be donated to the school library with a special bookplate recognizing the donor and NY Ag Literacy Day. Volunteers are needed to be readers for this event and donors are needed as sponsors at $8 a book. If you are interested in being a volunteer, a donor, or having a volunteer come to read to your classroom contact Kim at ksb3@cornell.edu or at 607-664-2306.

For more information about NY Ag Literacy week visit http://www.agclassroom.org/ny/programs/literacy.htm

For more information about the New York Agriculture in the Classroom Program, Ag Literacy Resources, and Lessons visit http://www.agclassroom.org/ny/index.htm

Ag Day Essay Contest deadline is January 31
The Agriculture Council of America (ACA) calls on ninth- to 12th-grade students to submit an original, 450-word essay or a two-minute video essay about the importance of agriculture. This year's theme is "Agriculture: 365 Sunrises and 7 Billion Mouths to Feed" and the deadline is January 31, 2014. The ACA asks teachers and parents to encourage student participation.

The national written essay winner receives a $1,000 prize and round-trip ticket to Washington, D.C., for recognition during the Celebration of Ag Dinner held March 25 at Whitten Patio at the USDA. During dinner, the winner will have the opportunity to read the winning essay as well as join with industry representatives, members of Congress, federal agency representatives, media and other friends in a festive ag celebration. The video essay winner wins a $1,000 prize, and the winning video will play during the Celebration of Ag Dinner.

Visit our website for further details.

Scholarship/Contest Opportunities
There are number of contests, challenges, and scholarships listed on the Steuben County 4-
H Scholarship page. **Visit there to see if you would like to apply!**

**Upcoming 4-H Events** Check out the website for details on the following events:
January 18-Feb 22 [Sewing With Grace](http://campaign.r20.constantcontact.com/...6e3-a59b-49ed-a3b3-e79832cf1561&c=d5ba6e50-1f70-11e3-82f6-d4ae526edc76&ch=d5e6d580-1f70-11e3-834e-d4ae526edc76[1/7/2014 1:56:59 PM])

**The Animal Careers website** ([http://animalcareers.cornell.edu/](http://animalcareers.cornell.edu/))
is a resource for students, teachers, parents and others who have an interest in learning about career opportunities related to animals.

- By visiting the careers tab on the home page, guests will see an alphabetical list of careers that real people hold across the country and throughout the world.
- By searching key words such as "horse", "cattle" or "wildlife" students will see a short list of job titles along with skills or degrees required to enter each position.

Many more search options exist and often students are most curious about which positions have the highest paying salaries. Remember, job satisfaction is not always tied to a paycheck.

- For a glimpse of what real people have to say about their own jobs, visit the people tab.
- For secondary students, the experience tab offers students tips about how to gain experience.
- The Frequently Asked Questions (FAQs) link includes responses to student questions such as, where do I need to go to learn about advanced learning opportunities? Is college the right choice for me?

We welcome feedback from educators and students and have built in a "feedback" link at the bottom of the home page for just that purpose. We hope you will visit often and share your career exploration experiences with us.

**Now taking applications for exhibitors for the Southern Tier Outdoor Show...**

It's hard to believe we are preparing for our **8th annual Southern Tier Outdoor Show** this year! The show will be held **October 11-12, 2014** at Wilkins RV, Inc. in Bath, organized by Cornell Cooperative Extension of Steuben County.

Over the years we have grown from 2,000 visitors to well over 6,000, our community is now...
automatically expecting the show each fall, and we are getting recognition from larger sporting entities and celebrities.

The show is a success because it is located in the perfect spot. Steuben County, is a premier hunting destination for sportsmen. With more deer per square mile in Steuben than any other county in New York State, some of the best hunting for big and small game alike can be found throughout the Finger Lakes Region. New York Game & Fish Magazine names Steuben County the "perennial chart-topper," for its abundant big game habitats, including white-tailed deer and black bear. Each year, more hunters harvest a trophy buck in Steuben County than anywhere else in the state.

So, the audience is here, and we plan to deliver another great show to them in 2014! We recently received word that we have received a grant to help boost tourism to the Finger Lakes through the Southern Tier Outdoor Show, so some additional marketing methods will be aiming at new audiences to encourage them to attend the show in 2014. That's even more customers for our exhibitors!

So now is the time to reserve a booth space for what will be another record breaking show! Visit this link to download the contract, sponsorship and advertising opportunities, and a show map.

What's Going On Around the Community...

Corning Winter Farmer's Market continues!
The next Winter Market will be open on January 18 from 11:00 a.m.-3:00 p.m.!! Find many of your favorite vendors inside the Information Center on Market Street! Keep up to date on their Facebook page.
The Cornell Cooperative Extension educational system enables people to improve their lives and communities through partnerships that put experience and research knowledge to work.

Carla Dawejko
Public Affairs Coordinator
Cornell Cooperative Extension of Steuben County

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