In this issue:

Page 2  Kansas Net Farm Income Slipped Further in 2014

Page 3  Kansas Net Farm cont’d.
   Chiggers: The Maddening Mites of Summer

Page 4  Potato Plant Flowering: My Potato Blossoms Turned Into Tomatoes
   Do Not Over-Fertilize Tomatoes
   Pulling Onions
   Grub Control
   Bark Shedding

Page 5  Post Emergent Control of Goosegrass
   Gardening with Annuals—After Planting Care

Page 6  Wheat Weaving
   It’s Fair Season

Page 7  Cooking Basics with the Create Series
   How Clean is Your Desk?
   Make a Healthy Splash!

Page 8  Windows News
   A Search Engine...for Antennas?
   Money Management Apps to Help Your Finances

Page 9  Money Management Apps cont’d
   TweetDeck for Twitter
   Excel 2013 Tip—Splitting Columns

Gardening Programs

<table>
<thead>
<tr>
<th>Tea in the Garden</th>
<th>Join the Reno County Master Gardeners in the demo garden and sample some teas made from herbs and flowers growing in the garden. You’ll learn about growing plants for tea and get some great recipes!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuesday, August 25</td>
<td>Master Gardener Demo Garden on the HCC Campus</td>
</tr>
<tr>
<td>6:00pm</td>
<td></td>
</tr>
<tr>
<td>Ornamental Grasses in the Demo Garden</td>
<td>Ornamental grasses are at their peak bloom this time of year. Tour the grasses in the demo garden and learn all about these great low maintenance additions to the landscape.</td>
</tr>
<tr>
<td>Monday, October 12</td>
<td>Master Gardener Demo Garden on the HCC Campus</td>
</tr>
<tr>
<td>6:00pm</td>
<td></td>
</tr>
</tbody>
</table>

Please pre-register for each class by calling The Reno County Extension Office at 620-662-2371

COME TO THE RENO COUNTY FAIR!

For a fun family outing, plan to attend the Reno County Fair in July. 4-Hers and community patrons will be displaying a variety of projects. There will be lots of livestock shows, an antique tractor show, inflatables for the kids, the Blue Ribbon Barbeque (tickets available at the Extension office) and much more. Following are the dates for the Reno County Fair.

July 11 – County 4-H Shooting Sports Match, Sunflower North Bldg., KSF
July 18 – Dog Show (4-H and Open Class), Sunflower North Bldg., KSF
July 19 – 4-H Horse Show, Expo Center, KSF
July 21 – 4-H Fashion Review, Stringer Fine Arts Center, HCC
July 22-27 – Reno County Fair 4-H/FFA and Open Class, Kansas State Fairgrounds

There will be something entertaining for everyone! Contact the Extension office for more information.
Kansas Net Farm Income Slipped Further in 2014

Lower crop prices weighed on farmers’ bottom line

MANHATTAN, Kan. – Lower prices paid to farmers for their crops in 2014 pulled average net farm income in Kansas below previous year levels and well below the five-year average, according to the Kansas Farm Management Association. Net farm income across 1,175 KFMA member farms averaged $122,190, down from $140,356 the previous year and below the five-year average of $149,114, KFMA’s annual PROFITLINK Analysis showed. An executive summary of the report is available online. “Average net farm income for the state was down about $18,000 in 2014 compared with 2013,” said Kevin Herbel, KFMA program administrator, adding that most of the pressure came from lower crop prices.

KFMA divides the state into six regions. Net income last year was down in four of the six regions while southeast Kansas and northwest Kansas farms had higher income than the previous year. South central Kansas farms had the lowest at $52,996, a sharp drop from $151,464 a year earlier. Southeast Kansas farms had the highest net income last year at $183,899.

Not all Kansas farms are KFMA members, but the annual report is a barometer of financial conditions for producers, especially when comparing one year to the next, Herbel said.

While crop prices were down in 2014, livestock prices were higher, which aided producers who raise cattle, particularly.

One state, different regions

“Historically, whatever the wheat crop does, that’s how the KFMA numbers move,” said Bryan Manny, KFMA economist in south central Kansas, where the average farm income was the lowest. “Last year the average wheat yield (in south central) was about 26 bushels per acre, whereas in 2013, the average yield was 47 bushels per acre. Last year’s yield was the lowest since 2007 when there was a late freeze and the average yield was 14.6 bushels per acre.”

Despite the slide, most producers are weathering the storm well, Manny said of farmers in his area. Over the last few years, some producers have shifted some of their acres to crops other than wheat and the rains in June and July last year helped those spring-planted crops. “Farmers are also not spending a lot on equipment right now,” he added.

Average net farm income in northeast Kansas last year tallied $149,476, not much change from the previous year of $160,350, said Clay Simons, a KFMA economist in that area. “Primarily, producers had tremendous yields in the face of lower prices which helped,” Simons said, adding that some cattle producers in northeast Kansas received Livestock Forage Disaster payments because of drought conditions. Those payments, along with historically high cattle prices provided a boost last year. “The average (cattle) farm in northeast Kansas received $29,010 in forage loss payments,” Simons said. “That was a nice economic shot in the arm for them.”

Despite the relatively strong net farm income last year in northeast Kansas, however, producers know things can change and are being cautious, he said. “Corn with a $3 (price) in front of it is certainly different than with a $6 or $7 in front of it,” he added, noting that fertilizer and other input prices, as well as rent and land prices, have not dropped in tandem with crop prices.

The average price paid to U.S. farmers for their corn in the 2013-2014 marketing year was $4.46 per bushel, down from $6.89 the previous year. USDA projects the 2014-2015 average price to dip even further, to $3.55 to $3.75 per bushel. “We (northeast Kansas) had a nice buffer with yields and livestock prices last year but we can’t count on that forever,” Simons said, adding that most producers have been prudent with their finances and that balance sheets are generally in good shape.

Dave Rempe, KFMA economist in north central Kansas said that area did not have a great wheat crop in 2014, where average net farm income slipped to $102,508 from $137,633 the previous year. “That, along with feedgrain commodity prices were the reasons we were down. We would have been down more if not for the livestock prices. Fortunately that helped our income.”
Despite lower income in 2014, $102,508 was a good year considering the size farms in that part of the state, Rempe said.

“Our farms are in really good shape to weather this storm financially,” he said. “We’ve seen this coming. People are cautious. A lot of economic activity, such as equipment purchases, has slowed as people are anticipating a drop in income. There’s a chance we’ll see deterioration of our balance sheets, but we’re going into it in a very strong position.”

**Net income by operation**

The KFMA member data for 2014 also showed:

- The value of production across Kansas farms came in at an average of $613,243, down from both $631,437 a year earlier and $639,282 two years earlier. The 2014 number was, however, above the five-year average of $606,792.

- Net income for dryland crop producers averaged $91,811, down from $161,069 in 2013.

- Net income for producers who irrigate averaged $118,608, down from $125,628 in 2013.

- Average net income for 36 producers whose operations are primarily cow herds jumped to $177,047 from $92,612 a year earlier.

- Net income for producers who grow crops and have a cow herd averaged $155,677 compared with $73,005 the previous year.

- Net income for the 19 KFMA member producers who grow crops and background calves averaged $321,206, sharply higher than a year earlier at $71,719.

---

**Chiggers: The Maddening Mites of Summer**

Blood-sucking mosquitoes and ticks can make humans sick. Chiggers just drive people crazy. A simple mention of the tiny mites can make listeners itchy.

This summer’s heat and humidity help chigger populations thrive. Ironically, the mites prefer the shade where people linger, to escape from direct sunlight. The pests hang out on grass, weeds and twigs, just waiting for a potential meal ticket to pass by.

That’s why limiting home landscape populations can include clearing weeds and other debris from shady areas. According to university researchers, it also should include maintaining lawns at the short end of their recommended mowing-height range.

Dressing appropriately can slow chiggers down, but people probably should use a repellent when spending time outdoors. The most effective repellents contain DEET (for skin and clothing) or permethrin (clothing only).

For all practical purposes, chiggers are invisible. They only need a meal of liquefied skin when they’re newly hatched, six-legged larvae. At 1/150th of an inch long, these larvae can go through the woven threads in clothing. Typically, people won’t feel larvae moving around or even inserting their mouthparts. (Eight-legged chigger adults are about the size of the dot in an Internet URL address.)

Larvae only bite once. They’re noticed hours later when the skin-liquefying “juice” they inject starts causing a localized allergic reaction. Unless dislodged, they’ll feed for up to four days. So, dislodging larvae quickly can limit their impact.

Chigger larvae are so small that rubbing down with a towel can break their connection. Taking a hot shower with a washcloth and soap is even more effective. Since exposed clothing can carry loose chiggers indoors, it should go in the washing machine ASAP.

---

I would like to remind everyone about the Wheat contest at the County and State fair this year. You can get the bags and cards that you will need here at the office or by contacting me. There are prizes awarded to winners in each division at the Kansas State Fair. You can turn your sample and card back in to me or drop it off at the office.

Thanks, Darren
Potato Plant Flowering: My Potato Blossoms Turned Into Tomatoes

Occasionally gardeners are surprised to find small, round, green, tomato-like fruit on their potato plants. These fruit are not the result of cross-pollination with tomatoes. They are the true fruit of the potato plant. However, potatoes and tomatoes are in the same family so they produce fruit that looks similar. Normally, most potato flowers dry up and fall off the plants without setting fruit. A few flowers do produce fruit when conditions are favorable. Plants that experience cold nighttime temperatures will set fruit. Also, high amounts of fertilizer can encourage the formation of tomato looking things on potato plants. The variety ‘Yukon Gold’ produces fruit more heavily than most varieties.

The potato fruit are of no value to the gardener. Potato fruit, as well as the plant itself, contain relatively large amounts of solanine. Solanine is a poisonous alkaloid. The small fruit should not be eaten. Since potatoes don't come true from seed, no effort should be made to save the seed.

Do Not Over-Fertilize Tomatoes

Though tomatoes need to be fertilized to yield well, too much nitrogen can result in large plants with little to no fruit. Tomatoes should be fertilized before planting and sidedressed with a nitrogen fertilizer three times during the season.

The first sidedressing should go down one to two weeks before the first tomato ripens. The second should be applied two weeks after the first tomato ripens and the third one month after the second. Common sources of nitrogen-only fertilizers include nitrate of soda, urea, and ammonium sulfate. Blood meal is an organic fertilizer that contains primarily, but not exclusively, nitrogen. Use only one of the listed fertilizers and apply at the rate given below.

Nitrate of soda (16-0-0): Apply 2/3 pound (1.5 cups) fertilizer per 30 feet of row.
Blood Meal (12-1.5-.6): Apply 14 ounces (1.75 cups) fertilizer per 30 feet of row.
Urea (46-0-0): Apply 4 ounces (½ cup) fertilizer per 30 feet of row.
Ammonium Sulfate (21-0-0): Apply 0.5 pounds (1 cup) fertilizer per 30 feet of row.

If you cannot find the above materials, you can use a lawn fertilizer that is about 30 percent nitrogen (nitrogen is the first number in the set of three) and apply it at the rate of 1/3 pound (3/4 cup) per 30 feet of row. Do not use a fertilizer that contains a weed killer or weed preventer.

Pulling Onions

Onions are ready to harvest when about half the plants have tops that have fallen over. This is a sign that the onions are mature and need to be pulled out of the ground. Bulbs may sunburn without the foliage to protect them. The secret to onions keeping well is to allow the tops to dry completely before storage. Move onions to a shaded, well-ventilated area after harvest.

After tops are completely dry, store in a cool, dry location. Large-necked onions take more time to dry than small-necked onions such as Bermuda types. Avoid storage in plastic bags because the lack of air circulation will shorten storage life. Use an open, mesh bag instead.

Grub Control

If you plan on using a grub preventative on your lawn, the first half of July is a good target date for most products. Preventatives are normally used on areas that have had a history of grub problems.

Traditional grub insecticides such as Dylox orcarbaryl (Sevin) are normally applied in late July after grubs are present or as a rescue treatment once damage is seen. Products that contain Merit (imidacloprid) are considered grub preventers. Actually, neither product prevents grubs, but rather they kill grubs when they are quite small, and long before they cause damage. Merit is safer to use around pets and humans than traditional grub killers. Merit can be found in Bayer’s Season-Long Grub Control, Grub No-More, and Grub Free Zone.

Another grub preventer with the trade name GrubEx contains chlorantraniliprole. Though this product is very effective, it is less water soluble than imidacloprid. It should be applied earlier, preferably April or May, but applications through June should still be effective. Remember, all grub products should be watered in soon after application.

Bark Shedding

Trees naturally shed bark as they grow. The amount of bark shed varies significantly from one year to the next and is usually not noticeable. But some trees, such as sycamore, London Planetree and silver maple, shed bark in large patches or strips. During a year with heavy shedding homeowners may become concerned that the tree is sick or dying. Such usually is not the case. Sycamore and London Planetree normally show a bright green color on the branches when the bark first falls off but soon return to normal. Maple reveals an orange color after shedding but it, too, soon returns to normal. Eastern redbud tends to shed bark on older trees revealing an orangish-brown inner bark. There is nothing wrong with the tree as long as the shedding bark simply reveals underlying bark rather than bare wood.
Fertilization

Deep, infrequent watering is preferred over frequent, light watering. That is about when the soil temperatures consistently reach approximately 60° F. Like crabgrass, goosegrass is best controlled with a preemergence herbicide. Herbicides that contain the active ingredient oxadiazon work very well. Other preemergence herbicide efficacy can vary.

But as it seems like everyone has already put down preemergence herbicide so, you have nothing to worry about. Well what if you didn’t? There are some post application control options.

To determine what herbicide you want to use this summer to control goosegrass, that might have escaped your PRE treatment or maybe you have the ‘itch’ to go kill some goosegrass, it all depends on the turfgrass you have. If you have cool-season turfgrass then you can use fenoxaprop (Acclaim Extra), fluazifop (Fusilade II), or troparimizone (Pylex). You will probably have to do more than one application if the goosegrass is tillered out. Sulfentrazone (Dismiss) is also effective on goosegrass if it has not tillered out yet.

Now if you have bermudagrass or zoysiagrass then you can use Tribute TOTAL (thiencarbazone + foramsulfuron + halosulfuron). Fusilade II and Acclaim Extra that works in cool-season grass can also be used on zoysiagrass. If you mix these products with triclopyr (Turfon Ester Ultra or Triclopyr 4) then you will get better results.

Always remember to READ THE LABEL for the correct rate, turfgrass tolerance, and specific instructions before application!!

Post Emergent Control of Goosegrass
By Jared Hoyle; KSU Turfgrass Research and Extension

Goosegrass (Eleusine indica) is a summer annual weed that typically germinates after crabgrass in the spring. That is about when the soil temperatures consistently reach approximately 60° F. Like crabgrass, goosegrass is best controlled with a preemergence herbicide. Herbicides that contain the active ingredient oxadiazon work very well. Other preemergence herbicide efficacy can vary.

But as it seems like everyone has already put down preemergence herbicide so, you have nothing to worry about. Well what if you didn’t? There are some post application control options.

To determine what herbicide you want to use this summer to control goosegrass, that might have escaped your PRE treatment or maybe you have the ‘itch’ to go kill some goosegrass, it all depends on the turfgrass you have. If you have cool-season turfgrass then you can use fenoxaprop (Acclaim Extra), fluazifop (Fusilade II), or troparimizone (Pylex). You will probably have to do more than one application if the goosegrass is tillered out. Sulfentrazone (Dismiss) is also effective on goosegrass if it has not tillered out yet.

Now if you have bermudagrass or zoysiagrass then you can use Tribute TOTAL (thiencarbazone + foramsulfuron + halosulfuron). Fusilade II and Acclaim Extra that works in cool-season grass can also be used on zoysiagrass. If you mix these products with triclopyr (Turfon Ester Ultra or Triclopyr 4) then you will get better results.

Always remember to READ THE LABEL for the correct rate, turfgrass tolerance, and specific instructions before application!!

Post Emergent Control of Goosegrass
By Jared Hoyle; KSU Turfgrass Research and Extension

Goosegrass (Eleusine indica) is a summer annual weed that typically germinates after crabgrass in the spring. That is about when the soil temperatures consistently reach approximately 60° F. Like crabgrass, goosegrass is best controlled with a preemergence herbicide. Herbicides that contain the active ingredient oxadiazon work very well. Other preemergence herbicide efficacy can vary.

But as it seems like everyone has already put down preemergence herbicide so, you have nothing to worry about. Well what if you didn’t? There are some post application control options.

To determine what herbicide you want to use this summer to control goosegrass, that might have escaped your PRE treatment or maybe you have the ‘itch’ to go kill some goosegrass, it all depends on the turfgrass you have. If you have cool-season turfgrass then you can use fenoxaprop (Acclaim Extra), fluazifop (Fusilade II), or troparimizone (Pylex). You will probably have to do more than one application if the goosegrass is tillered out. Sulfentrazone (Dismiss) is also effective on goosegrass if it has not tillered out yet.

Now if you have bermudagrass or zoysiagrass then you can use Tribute TOTAL (thiencarbazone + foramsulfuron + halosulfuron). Fusilade II and Acclaim Extra that works in cool-season grass can also be used on zoysiagrass. If you mix these products with triclopyr (Turfon Ester Ultra or Triclopyr 4) then you will get better results.

Always remember to READ THE LABEL for the correct rate, turfgrass tolerance, and specific instructions before application!!

Mulching

After annuals are planted, a 2-3 inch layer of organic mulch may be applied. Not only is it attractive but it also helps to conserve soil moisture, retard weed growth and helps keep soil cool. Mulch materials such as dry grass clippings, hulls, pine needles, compost or shredded leaves are acceptable. In the fall, these materials can then be worked into the soil to help add organic matter and improve the soil structure.

Weeding

It is essential that weeds be controlled while small and as they appear. Weeds will compete for space, moisture, and nutrients with the annuals. Remove them with shallow cultivation. Mulch added afterwards will help retard future weed growth. As annuals get larger and start to fill in and shade the soil surface this will also help to slow down the growth of weeds.

Grooming – Deadheading and Pinching

Many annuals require little additional care to keep them attractive and blooming all summer. However, some annuals benefit from deadheading or the removal of spent flowers to encourage a strong rebloom. Annuals such as geranium, marigold, salvia, cosmos, snapdragon and other spike type flowers benefit from the removal of old flowers. Deadheading will help the plants remain attractive, keep them from going to seed, help prevent disease and increase flower production. Deadheading can be done by either pinching out the old flowers as they fade with your fingers or cut them out with a pruning shears.

Most annuals need no deadheading as they are “self-cleaning” meaning the old blooms fall off naturally and do not require the manual removal of old flowers. Annuals such as begonia, petunia, impatiens and vinca are examples of “self-cleaning” annuals.

Pinching is the removal of the growing tip of a plant in order to encouraging more branching and a shorter, fuller plant. Pinching will encourage more branching at the base resulting in more bloom potential. It is a good technique to employ mid-way through the season to help restore plants to a more attractive shape. Petunias are a good candidate for this especially if they have gotten tall and floppy in the garden or baskets have started to lose their appeal. Pinching is good to do at any time you feel the need to groom a plant. The results will be a plant with a better shape and often a more youthful appearance.

While hard to do, pinching off the blooms of new transplants when setting them into the garden results in bushier plants with more flower potential as the season progresses. If your transplants are tight and compact to begin with there might not be any reason to pinch them. Many of the newer hybrids display a short compact growth habit. Use your judgment but remember to not be afraid to pinch.
Wheat Weaving

August 4th
1:00 pm

Reno County Extension Office
2 W. 10th Ave.
South Hutchinson, KS 67505

Join us for a fun afternoon of learning about the history of wheat weaving and construct your very own wheat weaving. Cost to attend is $3. Class is limited to 20. Please RSVP by July 30th.

To Sign Up Call (620) 662-2371

It’s Fair Season!

Fairs and petting zoos are a great way for adults and kids to interact with animals. Unfortunately, these events sometimes get linked to illness. Recently, a Whatcom County, WA dairy festival held in April sickened 45 people with Shiga toxin-producing E. coli O157:H7. This event hosted over 1,300 first-grade children. As county fair season approaches, here are some reminders for fairgoers:

- Before eating or drinking, always wash your hands!
- Know where to wash your hands.
- Provide portable handwashing stations.
- Use signs to remind people to wash their hands.
- Keep food stands away from animal areas.
- Supervise children around animals.
- Anyone working in food stands must wash their hands prior to working and handling food.

For more information:
www.cdc.gov/features/animalexhibits/
http://bit.ly/1RIMe5o
http://1.usa.gov/1bUrIYF
Cooking Basics with the Create Series

For some, cooking from scratch is an overwhelming task. For others, it is easy and rewarding. To help relieve the stress of cooking, try the Create Series from Food Sense at Utah State University.

The Create Series will teach consumers how to make easy casseroles, sandwiches, soups, omelets and more without a recipe, or having to make a trip to the grocery store. The lessons teach you how to cook with what you have on hand and without a recipe. Handouts are in English and Spanish.

To learn how to make meal time less of a stress and more of a success, check out http://extension.usu.edu/foodsense/htm/cook/cooking-basics. Shop your pantry first for easy meals.

How Clean is Your Desk?

Think about this. Your office desk may contain 400 times more germs than a toilet seat. And if you share work space, that number increases.

If you store food in a desk drawer, keep the quantity of food small. Clean it often to reduce the “bacteria cafeteria” with a disinfecting wipe. Clean your desktop regularly for the same reason.

Keep single serve, nutritious, options available and rotate often. Office temperatures will also affect storage life.

Source: http://food.unl.edu/emergency-office-munchies

Make a Healthy Splash!

Summer fun is almost here! But recreational water illnesses (RWIs) can ruin fun quickly. Take steps now to learn how to stay healthy around pools, lakes and other water sources.

RWI occurs when germs are spread by swallowing, breathing in mists, or having contact with contaminated water.

RWI can also be caused by chemicals in or from water. Diarrhea is the primary RWI from Cryptosporidium, Giardia, norovirus, Shigella, and E. coli O157:H7. Other illnesses include skin, ear, respiratory, eye, neurologic, and wound infections.

To help prevent RWI, remember to:

☐ Stay out of the water if you have diarrhea.
☐ Shower before getting in the water.
☐ Not pee or poop in the water.
☐ Not swallow the water!

Source: http://1.usa.gov/18hmvZ4

Using disinfectant wipes can reduce bacteria 25% in office environments.

Bring you canner by the Extension Office to be tested to insure it is in proper working order.
Windows News
If you use Windows 7 or 8.1, you may have noticed a new icon at the bottom of your screen recently. This icon (circled in the picture) is Microsoft's notification for users to reserve their free upgrade to Windows 10. Windows 10 is set for release on July 29 of this year. If you don’t see this icon and are sure you’re running Windows 7 or 8.1, you may need to install some updates, or your device may not be completely compatible just yet. Visit the Windows 10 FAQ page for more details: http://www.microsoft.com/en-us/windows/windows-10-faq
If you have questions on this upgrade, or any other computer, tablet, or smartphone issue, give the Extension office a call – 662-2371.

A Search Engine… for Antennas?
I've always been fascinated with radio, whether it was listening to my dad’s shortwave set as a child, getting my ham license in high school, or taking broadcast operations courses in college. Even today I'm connected by radio with my smartphone, which is in constant contact with a giant antenna on a tower across town.

Who owns that tower across town, anyway? You can find out by typing in an address at http://www.antennasearch.com. A search will be conducted for an area within 3 miles of the address, and return results and contact information about any cell towers, radio towers, or antennas known to be nearby. This can be particularly useful if you don’t have great cell coverage and want to know where the closest tower for your carrier might be, or if they plan on building a new tower in the near future, as newly filed and pending construction applications are also displayed on the map.

Money Management Apps to Help Your Finances
Many millennials who experienced the recession in 2008 have become more money conscious than we might think. Today, as these millennials enter the workforce and have large debts to deal with, they are thinking of creative ways to save money and spend less. And we can learn from them.

Millennials are finding unique ways of keeping within their budget, practicing good spending habits and developing personal finances for the future. In a recent U.S. News and World Report - Money article, Kimberly Palmer reviews “12 Millennial-Inspired Ways to Spend Less”(http://goo.gl/jHHssG) and points out that this generation is comfortable using apps or their phone to make purchases and track their money. This a strategy you might try too.

First, identify what your needs and goals are and then select the app that best suits them. There are plenty of apps to choose from that can meet almost any need and many of these apps are free. If your goal is to save up for a vacation or a big ticket item, consider an app to help reach that goal. We all could use some guidance and real-time information regarding money and finance. Prism Bills (http://www.prismmoney.com) will help track your weekly, monthly and yearly bills that are due. This app reminds you to pay them on time, which can prevent late fees and keeps your money in the bank longer, thus earning more interest.

Apps might also be a good way for a teenager or young adult to get into the practice of saving money and planning for the future. For parents, this can allow a way to review with their children what they are earning and spending. Moven (http://www.moven.com) is a budget app that tracks your spending and gives you up-to-the-minute information on what you have spent and what is remaining in your budget. It also tracks your spending habits over time and puts
expenses into categories to show you where you spend your money, like entertainment, gas or dining out. It then gives guidance on whether a purchase will fit into that budget category. This is beneficial in gauging where your money is spent and what areas you might cut back on or try to save.

A third app you might want to consider is Level Money (http://levelmoney.com). It is similar to Moven in that it tracks your spending in real-time and in categories, but you can also set goals for yourself. For example, if you wanted to take a trip or buy a new car, you can allocate a percentage of your income to go toward that goal and the app will identify what your discretionary income is for that month, week or even that purchase. Do some research and find out what you want and try one or two. Tom’s Guide highlights the “10 Best Budgeting and Personal Finance Apps” (http://goo.gl/nQxzin) and is worth checking out before you make a choice. There may also be money management apps through your local bank. The key is to find out what is right, easy and convenient for you. The point is that you use the technology to help you become financially savvy.

Millennials grew up with technology. They don’t fear it; they embrace it and make it work for them. You can too. If you want to make smarter financial choices, working to become financially independent or need to get out from under debt, there is an app for that! Useful apps are only a button away; just tap into it!

Source: Thomas Long, University of Michigan Extension – msue.anr.msu.edu

Excel 2013 Tip – Splitting Columns

If you’ve ever needed to split one column into two (first and last names, for example), Excel can do this using the Text to Columns command. Here's how it works:

1. Open the spreadsheet you’d like to work with.
2. Select the column with names you want to split into two columns. See Image 1 with column A selected.
3. Click on Data in the file menu, then Text to Columns. See Image 2.
4. You can click on Next at this point, but on step 2, choose Space, or if your names are separated by a comma, tab, or semicolon, select one of those options instead.
5. Finishing with Step 3, you should now have two columns of data instead of just the one you started with.

TweetDeck for Twitter

eXtension.org has a free, pre-recorded webinar on how to use TweetDeck to manage Twitter. TweetDeck is the free tool provided by Twitter which makes tracking and managing your tweets and engaging with others easier. TweetDeck is available as a Windows, Mac, or Chrome app and can be used with multiple Twitter accounts.

This webinar will highlight how you can use TweetDeck to filter tweets by topic, hashtag, and list, post and schedule tweets, and interact with other users. This is great information for those who use social media in their career, or just to keep in touch with friends and family. The webinar is a collaboration between the Network Literacy group of extension.org, and eXtension Australia, and is open to anyone interested in learning more about TweetDeck and how to use it effectively. You can view the recorded webinar here: https://goo.gl/tHSP5H

No endorsement of products or companies is intended or implied. Articles are presented for information only. All website addresses are case sensitive.

TweetDeck for Twitter

eXtension.org has a free, pre-recorded webinar on how to use TweetDeck to manage Twitter. TweetDeck is the free tool provided by Twitter which makes tracking and managing your tweets and engaging with others easier. TweetDeck is available as a Windows, Mac, or Chrome app and can be used with multiple Twitter accounts.

This webinar will highlight how you can use TweetDeck to filter tweets by topic, hashtag, and list, post and schedule tweets, and interact with other users. This is great information for those who use social media in their career, or just to keep in touch with friends and family. The webinar is a collaboration between the Network Literacy group of extension.org, and eXtension Australia, and is open to anyone interested in learning more about TweetDeck and how to use it effectively. You can view the recorded webinar here: https://goo.gl/tHSP5H

No endorsement of products or companies is intended or implied. Articles are presented for information only. All website addresses are case sensitive.

Excel 2013 Tip – Splitting Columns

If you’ve ever needed to split one column into two (first and last names, for example), Excel can do this using the Text to Columns command. Here’s how it works:

1. Open the spreadsheet you’d like to work with.
2. Select the column with names you want to split into two columns. See Image 1 with column A selected.
3. Click on Data in the file menu, then Text to Columns. See Image 2.
4. You can click on Next at this point, but on step 2, choose Space, or if your names are separated by a comma, tab, or semicolon, select one of those options instead.
5. Finishing with Step 3, you should now have two columns of data instead of just the one you started with.

Excel 2013 Tip – Splitting Columns

If you’ve ever needed to split one column into two (first and last names, for example), Excel can do this using the Text to Columns command. Here’s how it works:

1. Open the spreadsheet you’d like to work with.
2. Select the column with names you want to split into two columns. See Image 1 with column A selected.
3. Click on Data in the file menu, then Text to Columns. See Image 2.
4. You can click on Next at this point, but on step 2, choose Space, or if your names are separated by a comma, tab, or semicolon, select one of those options instead.
5. Finishing with Step 3, you should now have two columns of data instead of just the one you started with.

Excel 2013 Tip – Splitting Columns

If you’ve ever needed to split one column into two (first and last names, for example), Excel can do this using the Text to Columns command. Here’s how it works:

1. Open the spreadsheet you’d like to work with.
2. Select the column with names you want to split into two columns. See Image 1 with column A selected.
3. Click on Data in the file menu, then Text to Columns. See Image 2.
4. You can click on Next at this point, but on step 2, choose Space, or if your names are separated by a comma, tab, or semicolon, select one of those options instead.
5. Finishing with Step 3, you should now have two columns of data instead of just the one you started with.

Excel 2013 Tip – Splitting Columns

If you’ve ever needed to split one column into two (first and last names, for example), Excel can do this using the Text to Columns command. Here’s how it works:

1. Open the spreadsheet you’d like to work with.
2. Select the column with names you want to split into two columns. See Image 1 with column A selected.
3. Click on Data in the file menu, then Text to Columns. See Image 2.
4. You can click on Next at this point, but on step 2, choose Space, or if your names are separated by a comma, tab, or semicolon, select one of those options instead.
5. Finishing with Step 3, you should now have two columns of data instead of just the one you started with.