

Change in Rules – Unwinding an Early Social Security Retirement Election

The Social Security Administration published final rules, effective immediately (December 8, 2010), that limit the time period for beneficiaries to withdraw an application for retirement benefits to within 12 months of the first month of entitlement and to one withdrawal per lifetime. In addition, beneficiaries entitled to retirement benefits may voluntarily suspend benefits only for the months beginning after the month in which the request is made.

AG Calendar

Oct 28-29-**MO State Beekeepers Association Meeting**, Lake of the Ozarks, MO. Call 573-626-4493.

Nov 3-5-**19th National Small Farm Today Trade Show and Conference**, Columbia, MO. Call 800-633-2535.

Dec 2-3-**Missouri Livestock Symposium**, Kirksville, MO. Call 660-665-9866 or go to <http://missourilivestock.com>

Dec 7-10-**MO Young Farmers/Young Farm Wives NYFEA National Institute**, Kansas City, MO. Call 573-751-8467 or go to <http://www.2011NYFEAShowMeMo.com>

Jan 5-7-**Great Plains Growers Conference**, St. Joseph, MO. Go to <http://www.greatplainsgrowers.org/> for more information.

Jan 18-21-**21st Annual Southern SAWG Conference** - Practical Tools and Solutions for Sustaining Family Farms, Little Rock, AR. Go to <http://www.ssawg.org/jan12-conf/>

Jan 28-**Missouri Farmers' Market Association Annual Meeting**, DeSoto, MO. Contact eileennichols@sbcglobal.net

Feb 3-4-**MO Nut Growers Association Annual Meeting**, Nevada, MO. Go to www.missourinutgrowers.org

March 2-3-**Minority Landowner's Conference**, Jefferson City, MO.

March 9-10-**MO State Beekeepers Association Meeting**, St. Louis, MO. Call 573-626-4493.

March 15-**Elderberry Mentoring Workshop**, Hartsburg, MO. Call 573-999-3034.

June 7-8-**Elderberry Comprehensive Workshop**, Hartsburg, MO. Go to www.riverhillsharvest.org or call 573-999-3034 or 573-424-9693.

Jan 19-21-**Missouri Governor's Conference on Agriculture**, Kansas City, MO

Feb 3-4-**Missouri Nut Growers Association Annual nut evaluation and business meeting**, Nevada, MO. Go to www.missourinutgrowers.org

Feb 24-26-**2012 Western Farm Show**, Kansas City, MO. Call 800-762-5616.

November Gardening Calendar

Ornamentals

- Weeks 1-4: Continue watering evergreens until the ground freezes. Soils must not be dry when winter arrives.
- Weeks 1-4: Now is the ideal time to plant trees and shrubs. Before digging the hole, prepare the site by loosening the soil well beyond the drip line of each plant. Plant trees and shrubs at the depth they grew in the nursery and not deeper. Remove all wires, ropes and non-biodegradable materials from roots before back filling. Apply a 2-3 inch mulch layer, but stay several inches away from the trunk. Keep the soil moist, not wet, to the depth of the roots.
- Weeks 1-4: Remove the spent flowers and foliage of perennials after they are damaged by frost.
- Weeks 1-3: Newly planted broad-leaf evergreens such as azaleas, boxwood and hollies benefit from a burlap screen for winter wind protection. Set screen stakes in place before the ground freezes.

- Week 1: Now is a good time to observe and choose nursery stock based on fall foliage interest.
- Week 1: Plant tulips now.
- Weeks 3-4: Mums can be cut back to within several inches of the ground once flowering ends. After the ground freezes, apply a 2 to 3 inch layer of loose mulch such as pine needles, straw or leaves.
- Weeks 3-4: Mulch flower and bulb beds after the ground freezes, to prevent injury to plants from frost heaving.
- Weeks 3-4: Roses should be winterized after a heavy frost. Place a 6 to 10-inch deep layer of mulch over each plant. Top soil works best. Prune sparingly, just enough to shorten overly long canes. Climbers should not be pruned at this time.
- Weeks 3-4: Take steps to prevent garden pools from freezing solid in winter. Covering pools with an insulating material, or floating a stock tank water heater in the pond, will lessen the chance of ice damage.
- Weeks 3-4: Covering garden pools with bird netting will prevent leaves from fouling the water. Oxygen depletion from rotting organic matter can cause winter kill of pond fish.

Vegetables

- Weeks 1-4: Fall tilling the vegetable garden exposes many insect pests to winter cold, reducing their numbers in next year's garden.
- Weeks 1-4: Any unused, finished compost is best tilled under to improve garden soils.
- Weeks 1-4: To prevent insects or diseases from over-wintering in the garden, remove and compost all plant debris.
- Weeks 1-3: Overcrowded or unproductive rhubarb plants can be divided now.
- Weeks 3-4: Root crops such as carrots, radishes, turnips and Jerusalem artichokes store well outdoors in the ground. Just before the ground freezes, bury these crops under a deep layer of leaves or straw. Harvest as needed during winter by pulling back this protective mulch.
- Week 4: Thanksgiving - Weave a holiday wreath of garlic, onions, chili peppers and herbs. It will make a gourmet gift for a lucky friend.

Fruits

- Weeks 1-4: Keep mulches pulled back several inches from the base of fruit trees to prevent bark injury from hungry mice and other rodents.
- Week 1: Harvest pecans when they start to drop from trees. Shake nuts onto tarps laid on the ground.
- Week 1: Fallen, spoiled or mummified fruits should be cleaned up from the garden and destroyed by burying.
- Weeks 3-4: A dilute whitewash made from equal parts interior white latex paints and water, applied to the southwest side of young fruit trees will prevent winter sun scald injury.
- Weeks 3-4: Commercial tree guards or protective collars made of 18-inch high hardware cloth will prevent trunk injury to fruit trees from gnawing rabbits and rodents.
- Weeks 3-4: Mulch strawberries for winter with straw. This should be done after several nights near 20 degrees, but before temperatures drop into the teens. Apply straw loosely, but thick enough to hide plants from view.

Miscellaneous

- Weeks 1-4: Now is a good time to collect soil samples to test for pH and nutritional levels.
- Weeks 1-4: Roll up and store garden hoses on a warm, sunny day. It's hard to get a cold hose to coil into a tight loop.
- Weeks 1-4: To prevent injury to turf grasses, keep leaves raked up off of the lawn.
- Weeks 1-4: Continue mowing lawn grasses as long as they keep growing.
- Weeks 1-4: A final fall application of fertilizer can be applied to bluegrass and fescue lawns now.
- Weeks 2-4: Clean house gutters of leaves and fallen debris before cold wet weather sets in.
- Weeks 2-4: Set up bird feeders. Birds appreciate a source of unfrozen drinking water during the winter.
- Weeks 2-4: Be sure to shut off and drain any outdoor water pipes or irrigation systems that may freeze during cold weather.
- Weeks 3-4: For Cyclamen to bloom well indoors, they need cool temperatures in the 50-60 degree range, bright light, evenly moist soils, and regular fertilization.
- Weeks 3-4: Winter house plants basics: - reduce or eliminate fertilizer until spring. - shorter days mean slower growth. - slower growth means less frequent watering. - plants in plastic pots need less water than those in clay pots. - plants in cooler rooms need less water and grow slower than those in warm rooms.