

2019

YEAR *in* REVIEW

Dear Friends of Extension...



It has been a few months since I have been appointed the new Executive Director for Cornell Cooperative Extension of Steuben County. The staff, board, Cornell University, CCE Administration, the Farm Bureau and the public have been very warm and welcoming during my onboarding and have been getting me up to speed very quickly. I have been brought in to lead and support an excellent team of staff who are working hard to put knowledge to work for the Steuben community. Some initiatives that we have been focusing on include: learning community needs and how we can better support them, growing our name recognition, and fostering more partnerships with local farmers, community organizations, funders and Cornell University.



I am pleased to announce that our regional Southwest New York Agriculture Team is in place. We have bought into a team of four specialists that serve multiple counties within the region. This means that we have staff that have knowledge in very specific things such as dairy, farm management, livestock and crop management in order to better support our agriculture community. While we are very excited about this new team, please know we have specialists from other teams as well who can serve Steuben County – including our Cornell Vegetable Program and our Finger Lakes Grape Program.

I'd like to extend a very big thank you to the community for all of the well wishes. I also appreciate all that the CCE board, administration, staff and our Interim Executive Director, Robert Shirley, did to keep the organization running smoothly before I was appointed. I'm excited to be a part of an already wonderful team and am looking forward to what lies ahead at CCE! Please feel free to reach out to me with any questions or ideas at 607-664-2301 or at tsm223@cornell.edu.

Yours in service,

Tess McKinley, Executive Director

Pamela L. Colomaio, CCE-Steuben Board President

2019 Board of Directors

President: Pamela Colomaio

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Secretary: Nicole Luckenbach

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Agriculture/Natural Resources Advisory Committee Rep:

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4-H/Youth Development Advisory Committee Rep:

Nicole Luckenbach

Cornell Cooperative Extension of Steuben County builds strong communities through education and collaboration in the areas of Agriculture and Natural Resources, Financial Literacy, Nutrition Education and 4-H Youth Development.

Cornell Cooperative Extension | Steuben County

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PutKnowledgeToWork.org



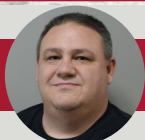
Community Partner

2019 CCE Steuben Staff



Executive Director

Tess McKinley



*Deputy Director/
Director
Finance/Operations*

Robert W. Shirley III



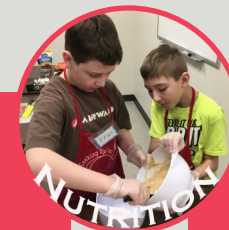
*Communications
Coordinator*

Carla Dawejko



*Administrative
Assistant*

Bambi Caron



Ariel Kirk
Agriculture Educator



Katelyn Walley-Stoll
*Business Management
SWNY Dairy
Livestock & Field Crops*



Jenny Groen
*4-H Youth
Development Program
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Nancy Reigelsperger
Financial/Energy Educator



Justine Cobb
*SNAP-Ed Project
Director
So. Finger Lakes
Eat Smart New York*



Sarah Hess
*Environmental
Nutritionist
So. Finger Lakes
Eat Smart New York*



Margaret Lund
*Cornell Vegetable
Team*



Joshua Putman
*Field Crops & Forage
SWNY Dairy
Livestock & Field Crops*



Loree Symonds
*4-H Youth
Development Educator*



Jonathan Sterlace
*Nutrition Educator
So. Finger Lakes
Eat Smart New York*



Patricia Lamphier
*Nutrition Educator
Expanded Food &
Nutrition Education
Program*



Hans Walter-Peterson
*Viticulture
Finger Lakes
Grape Program*



Alycia Drwencke
*Dairy Management
SWNY Dairy
Livestock & Field*



Kim Randall
*4-H Youth
Development Educator*



Austin Nichols
*Nutrition Educator
So. Finger Lakes
Eat Smart New York*

CCE Steuben Sources of Financial Support in 2019

Where does Cooperative Extension get money to operate in Steuben County?

FEDERAL - 21%

Smith-Lever	\$ 12,492
FLESNY SNAP Ed Program	\$214,605
EFNEP Nutrition Program	\$ 48,791
TOTAL FEDERAL SUPPORT	\$275,888

STATE - 34%

County Law 224 Formula	\$ 61,355
NYS Farm to School Grant	\$ 20,499
State Fringe Benefits	\$374,692
TOTAL STATE SUPPORT	\$456,546

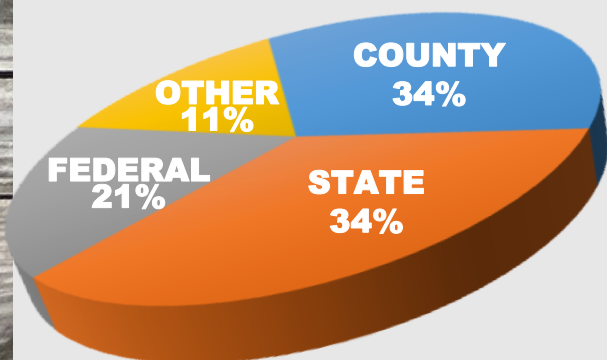
COUNTY - 34%

Appropriation	
And Space Allocation	
TOTAL COUNTY SUPPORT	\$446,000

OTHER SOURCES OF SUPPORT - 11%

Enrollment and Program Fees	\$ 18,786
Sale of Equip, Printing Reimbursement, Rental Income, Sale of Publications, Fundraising and Dividend/Interest Income	\$ 49,265
Contributions	\$ 31,980
Special projects (funded by other funds through Cornell University)	\$ 6,128
Special projects (funded by local agencies or other sources)	\$ 42,033
TOTAL OTHER SOURCES OF SUPPORT	\$148,192

TOTAL SUPPORT - 100%
\$1,326,626



Providing research knowledge to maximize our agriculture output

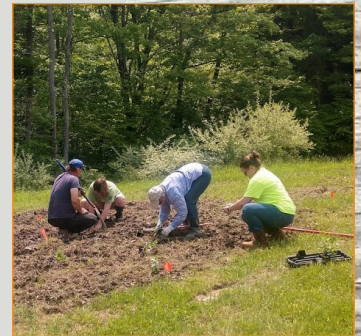
Our second annual **Taste FLXpo** event was presented by Finger Lakes Farm Country in February. This local food and beverage festival is open to the public and includes samples of locally grown food, wine, and craft beverages; food trucks; and a farmer’s market where guests can purchase locally sourced products. The 2019 event featured local farmers, chef stations featuring prepared samples, and beverage producers inside the Corning Community College Commons Building. Of the attendees at this year’s event that were surveyed, 98% purchased local products during the event, and 69% were new attendees from last year. The 2020 event is already scheduled for Friday, February 21, and will add a Business to Business networking component before the consumer event to allow businesses and producers time to network.



As part of a regional ARC grant, CCE Steuben continues to work with our local coalition of Extension & Tourism partners to promote agritourism and educate farmers with potential interest in agritourism. We held agritourism panel discussion workshops within the Steuben and Yates/Schuyler regions and explored topics of being visitor ready, marketing, and liability. The **Finger Lakes Farm Country** website had a soft launch during the fall with a grand unveiling and promotion scheduled to begin in the spring of 2020. The site has already surpassed our original goal of producer and agribusiness participation by threefold (over 240 farmers compiled as an aggregate for businesses to showcase), and continues to grow.



CCE Steuben Master Gardeners established a new **Monarch Butterfly Pollinator Garden** by partnering with Hakes C&D Landfill in Painted Post, NY. The garden focused on a Monarch butterfly habitat, with 15 plots planted including various species of 300 native milkweed plants. Monarch butterflies lay their eggs only on milkweed plants, and larvae feed exclusively on this plant after hatching. Monarch butterflies are a great showcase species for pollinators, because they are well known all over the world and are eye-catching insects. This garden and similar projects bring attention to the importance of pollinators and their vital role in the productions of our local fruits and vegetables. Many thanks to the staff at Hakes Landfill for the on-site help and planning, and we look forward to collaborating again on future projects at this site.



During the spring CCE Steuben and the Cornell Vegetable Team offered a two-day **Farm Food Safety Training with GAPS** (Good Agricultural Practices) open to all fresh produce farms. Extension Vegetable Specialist Robert Hadad led the presentation and training of the two-day workshop. The initial day focused on assessing the risks and implementation of practices to reduce food safety risk on fresh produce farms. The second day focused on farm-specific GAPS plans with experts in the room to assist with questions along the way.



Steuben and Allegany County CCE educators, along with Steuben County Soil & Water Conservation District and Pennsylvania Conservation districts teamed up to present a **Project Grass Field Day** (grazing workshop and soil health presentation) in October. We were pleased to feature Fay Benson, Small Dairy Support staff from Cornell’s South Central New York Regional Dairy & Field Crops Team. He utilized the New York Soil Health Trailer, a traveling display and education unit to demonstrate how prescribed grazing impacts pasture and range productivity, conservation, and soil health.



This year’s Master Gardener Volunteer trainees learned about soil characteristics.



NYS Agriculture Educators from all over the state roasted corn for spectators at Empire Farm Days.



In July a collaboration between Cornell University and the Cornell Cooperative Extension Associations of the five county region including Allegany, Cattaraugus, Chautauqua, Erie, and Steuben Counties formed the **Southwest New York Dairy, Livestock, and Field Crops Program** (SWNYDLFC). The new team offers educational programming and research based information to agricultural producers, growers, and agribusinesses. Regional specialists work with Cornell faculty and Extension educators statewide to address the issues that impact the dairy, livestock, and field crops industries in New York through workshops and trainings, consultations, and on-farm research. The SWNYDLFC team consists of four specialists, covering the topic areas of business management (Katelyn Walley-Stoll), field crops (Joshua Putman), dairy management (Alycia Drwencke), and livestock production (Amy Barkley).

Several early successes by the team have directly impacted Steuben County agricultural producers. One early program offered resources and training to farm owners and HR managers for sexual harassment prevention. The series of informal discussions and presentations across the region helped raise awareness. Discussions on labor regulations will become even more important when new Farm Labor Laws go into effect in 2020.

Palmer amaranth, one of the most troublesome weeds in the United States, was recently found in dry bean and soybean fields in Southwest New York, the first confirmed case in a field setting in New York. This weed can significantly impact yields and have devastating economic impacts on our area's farms. Specialists are getting prepared to locate and identify this issue so growers can control this problematic pest.



Introducing our new Agriculture teams



The Cornell Cooperative Extension Cornell Vegetable Program (CVP) is a regional agriculture program currently working in 14 counties across western New York, with 2019 being the first year the program has been active in Steuben County. A new potato, dry bean, and vegetable storage specialist, Margie Lund, was housed in Steuben in May. The CVP specialists built relationships with many Steuben County potato, dry bean, and snap bean growers this year. This work consisted of regular field scouting trips to help potato and dry bean farmers identify pest and disease problems present in their crops and determine the best course of treatment, as well as collecting white mold samples found in snap bean and dry bean fields in order to help continue research by Cornell Plant Pathologist Sarah Pethybridge on white mold management. Additionally, we talked with Steuben County vegetable growers about what difficulties they are facing that CVP may be able to assist with moving forward.

In August, CVP and CCE Steuben teamed up to co-host a dry bean and potato twilight meeting at Cory Mark Farms, which allowed us to connect local growers and provide educational material. The dry bean portion of the meeting was held in the field, where growers had the opportunity to learn about white mold management in beans, western bean cutworm identification and trapping methods, and leaf hopper control. The second half of the meeting was focused on potatoes, and was more discussion based between potato growers and Cornell faculty. Growers and faculty had the chance to talk about new potato varieties being tested and available for NYS growers, provide feedback on late blight monitoring and tracking systems, and discuss management options for Colorado potato beetle. Overall, 20 registrants attended, the majority of which were Steuben County farmers.

Demonstrating the potential for digital technologies in the vineyard

There has been a significant advancement in the use of technology in many parts of agriculture. For the most part, however, those advancements have not impacted the work of vineyard managers in the Finger Lakes and much of the viticulture industry. However, with the adaptation of new types of sensors and data processing tools for vineyards, that is starting to change.

This spring, Dr. Terry Bates, director of the Cornell Lake Erie Research & Extension Laboratory in Portland NY, demonstrated how information from soil and canopy density sensors could be used to develop georeferenced vineyard management maps that highlight the variation in canopy size, yield potential, pest pressures, and other factors that influence vine growth and development. Until now, growers would often "eyeball" their vineyards to see where vines were weaker or stronger, and base important practices including yield sampling and pruning on these approximations. The maps developed for the demonstration this spring were used by a computer controlled shoot thinner to remove shoots at different rates within two Concord vineyards in Yates County. This demonstration was done in preparation for the Nelson J. Shaulis Symposium on Digital Agriculture, an international symposium that is being held in Geneva, New York this summer to highlight some of the advances of technology and how they can be used to improve vineyard efficiency and productivity.



Pictured: Concord vines before (top) and after (bottom) mechanical shoot thinning. Thinning rate in this block was determined based on data from an NDVI sensor scan earlier in the morning.



Southern
Finger Lakes
Eat Smart NY

Celebrating National Dairy Month

In June, Finger Lakes Eat Smart New York (FLESNY) Nutritionist Austin Nichols and Farm to School Coordinator Ainsley Robbins collaborated at Avoca Central School to commemorate National Dairy Month. To celebrate, they provided samples of overnight oats for the students to taste in the school cafeteria. The oats were soaked in low fat yogurt and 1% milk overnight to make a healthy dairy breakfast. To spice up the recipe, Austin added a slice of banana and apple along with granola for crunch, and a dash of cinnamon for flavor. While Austin prepared and handed out samplings, Ainsley talked about the benefits of calcium in our bodies and how it keeps our bones strong. The students were enamored with the human skeleton model on the table, and asked such questions as “How many bones does he have?” Once the students sampled the oats, Ainsley gave them a sticker so that they could vote on three poster boards labeled *Like It*, *I Don't Know*, and *No Thank You*. A total of 160 students sampled the recipe with 92 of them voting on the “*Like It*” poster. Many of the students came back for seconds with one student saying, “I can't wait to make this for breakfast tomorrow,” and another saying, “This is my favorite food ever!”



Teaching kids about healthy drinks & nutrition

Sarah Hess and Jon Sterlace attended Hammondsport Central School District's (CSD) Science and Literacy Night in March. The district hosts this event annually with a large family turnout every year. Parents, teachers, and students created science experiments to demonstrate in the gymnasium. A book fair was organized in the auditorium to tie in the literacy piece. The physical education teacher, Alan Perry, hosted CATCH games in the school gymnasium.

One of the CATCH games used the *Go, Slow, Whoa* parachute. The teacher stated, “Let's make the shape of the parachute a mushroom because that is a *Go* food, then we will run and sit under the parachute.” Then Jon and Sarah provided a *Rethink Your Drink* lesson and discussed *Go* and *Whoa* drinks. The students, parents, and teachers calculated the amount of sugar in their favorite beverage. They also spun the *Rethink Your Drink* wheel to answer a question and receive a reusable water bottle. Hammondsport CSD's Superintendent, Kyle Bower, stated “It is always a pleasure to have Finger Lakes Eat Smart New York represented at these events.”



Youth get hands on experience with nutrition

FLESNY Nutritionist Jon Sterlace worked with six youth over a series of several weeks in classes hosted in the kitchen at CCE Steuben. The youth, who were in 3rd-5th grades, used the *Cooking Matters for Kids* curriculum to learn safe cutting skills, how to use the oven safely, how to measure, and other helpful kitchen tips. During one class, attendees Isla and Darby carefully cut up their own sweet potatoes, tossed them in oil and spices, and baked them in the oven to make a healthier version of fries. The girls exclaimed, “The sweet potato fries tasted really good, and were so easy to make!”

We shared the nutritional benefits of fruits, vegetables, whole grains, low-fat dairy choices, and healthy protein options during the workshops. The kids also enjoyed participating in interesting educational activities such as a *Rethink Your Drink* scavenger hunt, a CATCH physical activity relay, and other fun interactive nutrition lessons. We met at the grocery store on the final day to find healthy choices where we shop for food, so the kids could select MyPlate foods to practice their cooking skills making healthy dishes on their own.

Learning about adding vegetables to your diet

FLESNY Nutritionists Jon Sterlace and Austin Nichols, and CCE Steuben Farm to School Coordinator, Ainsley Robbins, provided joint educational workshops on adding more vegetables to your diet and how to start a container garden to grow your own vegetables and herbs at home. We offered 11 workshops for 68 people to a variety of audiences including food pantry clients and volunteers from Painted Post, Woodhull, Corning, and Hornell, members of the Steuben County DSS Mobile Work Unit in Bath, 4-H youth and their parents, and a group of developmentally challenged students and support staff in the Hornell Senior High School.

FLESNY offered a lesson from the *MyPlate for My Family* curriculum, sharing the “Fruits & Vegetables- Simple Solutions” lesson and demonstrating “How Much is a Cup?” of different types of vegetables. We used different “Parts of the Plant” in this exercise, then everyone enjoyed samples of an easy to prepare salad. Ainsley shared tips on how to start seeds or small plants in containers to grow fresh veggies and herbs at home. One attendee commented, “I already grow some vegetables, but I was looking for ways to plant even more. This workshop showed me how easy it is to do that.” Another class participant shared, “I learned to make my own salad dressing, healthier than what we get at the store, and it tasted better, too. The salad was really easy to prepare and I liked planting my own vegetables, too.”



A tour of the grocery store teaches saving

FLESNY Nutritionist Jon Sterlace and Austin Nichols helped individuals, high school students, families, and seniors stretch their food dollars while making healthy choices during a series of **America Saves Week** events in Steuben County. Using the *Cooking Matters at the Store Grocery Store Tour* activities, the educators gave tours to a total of 53 attendees. There were four events offered at both the Hornell and Bath Save-A-Lot grocery stores, Bath TOPS Friendly Markets, and Painted Post Walmart Supercenter. FLESNY shared information about how to better understand unit pricing, ingredient lists on food items, and nutrition facts labels. Attendees also learned more about the benefits of fruits and vegetables in all forms, how to identify whole grains, lower sodium, and low added sugar choices.

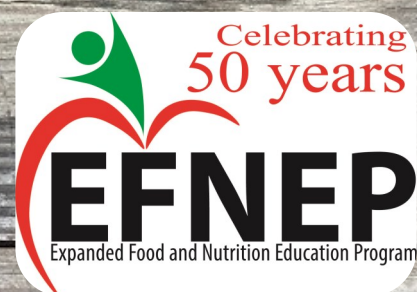
After looking at different milk options, attendee Lois Baker shared, “I learned low-fat milk is a better choice.” While comparing the ingredient lists from different bread options, tour participant Sharon Busch shared what she plans to do now, “I will look for whole grains first on the ingredient list now.” After the tour, attendees took the \$10 grocery tour challenge and could select a healthy fruit, vegetable, grain, protein, and dairy choice to take home to their families, which was provided by grants funds through the Community Foundation of Elmira-Corning.



Transforming nutrition habits for families

The Expanded Food and Nutrition Education Program at CCE Steuben works with adults that have small children to help create healthy nutritional habits. In 2019, Nutrition Educator Pat Lamphier worked with 111 adults and graduated 71 of those participants. She also taught five youth groups. Her biggest success of the year was a couple whose family were huge soda pop drinkers. Larry was not a breakfast eater before the program,

but afterward he said he now eats breakfast and has cut back on his Gatorade consumption. He has also cut back on fried and junk foods and walks 30 minutes or more per day. Katrina now chooses more low fat foods and more whole grains. Pat says another success for the family was seeing their two-year-old ask for water. Larry commented, “I can’t believe how full I feel after eating the parfait”



Horse facilities at the fairgrounds get a facelift through support



Starting in the spring, 4-H volunteers, parents and youth began work on revitalizing the 4-H horse facilities at the Steuben County Fairgrounds. The stalls, original to the fairgrounds, were in desperate need of repair for the safety of the horses and youth. With nearly 35 stalls and over 20 years of neglect, this was a huge project to take on. Problems that needed to be fixed ranged from the interior of the stalls – major work on the floors and dividing walls – as well as the exterior – new door frames and doors. While the construction of the doors and dividing walls was left to the adults, youth helped rake, fill holes, shove and move gravel, compact new footing, and pressure wash the old barn.



THOUSANDS of community service hours were spent to reach the goal of completing all 25 sponsored stalls by the 2019 Steuben County Fair. To tackle this project, we needed the community's support. Community members and businesses had an opportunity to sponsor a stall for which that stall would be named – and the community quickly responded and covered 25 stalls! As a thank you, our sponsors were listed on a sponsor banner used as a photo backdrop and listed in our show programs for the summer show season.

This summer, there were new skills being learned, new friendships being made, and strong sense of accomplishment and pride having completed this project. Next year, the Horse Program will continue to work with the Fairgrounds to get electric to the building and explore options for an overhang to be added to the face of the barn. None of this would have been possible without the support from the community – near and far, and the dedication of volunteers – youth and adults, who have been working tirelessly on this massive project! This revitalization will serve not only the youth currently in the program, but youth for many years to come.

Steuben 4-H'ers practice leadership in Washington DC



Victoria Kelly, Country Critters 4-H Club, and Rachel Eckler, Country Bunch 4-H Club, attended the 2019 Citizenship-Washington Focus Trip (CWF) in July. Raven Foote, former Steuben County 4-H member from the Willing Workers 4-H Club, served as their Program Assistant while they were at CWF. CWF is a week-long 4-H citizenship program for youth ages 14-19 at the National 4-H Youth Conference Center just miles from Washington, DC. It provides 4-H youth with opportunities to explore, develop, and refine their community and civic engagement skills to be outstanding leaders in their communities. On Capitol Hill they met with staff from three offices: Senator Kirsten Gillibrand, Senator Charles Schumer, and Congressman Tom Reed. They toured the Capitol and White House.

Rachel reflects, "CWF was an educational time for me. Through writing mock bills, hosting a congressional session, and visiting some of our nation's most treasured artifacts and places, I can honestly say that I learned a lot! CWF strengthened my skills in civility (a topic we focused on); having a chance to practice it when discussing controversial topics with other 4-Hers and even some of New York State's representatives."

Victoria said, "CWF may be my favorite 4-H trip. I also greatly enjoyed our mock 4-H Congress. We practiced writing bills, debating, reviewing and rewriting, and holding a Congressional session. The memories of the history I experienced, the lessons I learned, and the people I met will definitely remain with me for years to come."

Laura shared, "It has been a fantastic week, watching our future leaders impact the world today!"





4-H GROWS HERE

4-Hers attend trip to learn about dairy health & management

Dairy Discovery is an opportunity for youth, 14-19 years old of various knowledge levels and interested in dairy, to come together and learn about many aspects of the dairy business and production management. It is held at Cornell University in Ithaca and is sponsored by the New York State 4-H Dairy Cattle Program.

The 2019 focus was on Dairy Herd Health and Management, which is critical in determining the production potential of dairy enterprises. Management of the dairy herd includes: fresh cow monitoring and treatment, foot care, disease control and management, reproduction, genetics, nutrition and records. All of these areas combined with cow comfort and animal handling make for good animal health stewards. Participating from Steuben County this year were 4-H members Kayla Atherton and Maeve Robarge of the Blue Ribbon Roundup 4-H Club. Robin Robarge served as chaperone for the trip.



Maeve says, "We learned everything from hoof trimming to how to properly give a shot. This is something I would love to do again!!" Kayla says, "I learned a ton about dairy herd management through this experience, and I am going to apply what I learned to my own cattle. I now know more about genetics and overall health evaluation, this being through actually reaching inside a cow for the first time! This experience was unforgettable."

Two Steuben 4-H members graduate as Junior Dairy Leaders



Bryce Warriner, Dairy Dreamers 4-H Club, and Jade Atherton, Blue Ribbon Roundup 4-H Club, were two of 31 youth to graduate in the 20th Anniversary Celebration of the Junior Dairy Leader (JDL) Program in August at the 2019 Empire Farm Days. This program is intended to reach youth between the ages of 16 - 19 who have an interest in exploring careers in the dairy industry through hands-on experiential learning.

The NYS Junior Dairy Leaders (JDL) Program is a one-year program that explores careers in the dairy industry along with hands-on experiential learning for a select group of youth. The future of the dairy industry depends on young people who are well trained and are excited about the range of opportunities that exist in the industry. The program presents youth with a realistic view and experience for the dairy industry as a viable, profitable and progressive business sector young people can look to for career opportunities while also building personal and professional skills. The mission is to give young people an opportunity to build enthusiasm for the dairy industry along with personal, professional, and leadership development in a networking environment while they discover the diversity of career choices in agriculture.

The objectives of NYS JDL are to expose young people to herd management, crop management, and farm business management techniques on farms in the Northeast and Wisconsin; to explore career opportunities through interaction with dairy industry leaders and professionals; enhance teamwork approaches to problem solving; develop and improve communication skills; and to develop the leadership skills to make positive changes and contributions to the dairy industry and NYS dairy youth programs.

Jade said, "JDL was a very eye opening experience with all the great adventures with the group and seeing all the different types of dairy farms in New York State and Wisconsin. It was also great to meet all different people in the dairy industry and making life-long friends along the way." Bryce added, "Coming from a small school, I was the only ag kid, and I almost felt out of place at times. During my time in JDL, I was able to connect with many kids my age that had the same passion as me, the dairy industry."

Financial program creates an online series to teach finance

For Steuben County residents experiencing financial stress, practical financial literacy and management skills are crucial. The Cornell Cooperative Extension Financial Management Education program consists of workshops presented to the public, working one-on-one with individuals or families, and utilizing trained financial volunteers to work with residents, all to assist with meeting basic financial needs and improving their strategies to reach their financial goals.



Money management can be hard to understand, and getting a handle on one's finances can seem overwhelming at times. Much of it can be complicated, and many people dislike talking or learning about it. Yet, money is one of the major causes of stress. One of the best investments anyone can make is in themselves and the level of financial knowledge they possess. It is the obvious solution to helping oneself become financially sound. Understanding basic economic concepts may sound easy as pie – but implementing these principles requires time and effort. With today's busy lives and time commitments, people are turning to a quick way of gaining the knowledge they need to learn the basics.



In 2019 CCE Steuben used an Innovation Grant to revamp a workshop program that can reach out to families who are often too busy to attend an in-person workshop. Now the CCE Steuben financial program can come to you. We have created a series of brief steps so you can obtain financial knowledge on a variety of subjects in your own home and your own timing. The series is entitled the **Pyramid Approach to Financial Health** and it can be found at bit.ly/financialhealthpyramid. The series is designed to help people understand the basic building blocks of sound financial management and the steps they need to consider to become financially secure. The bottom of the pyramid forms a strong, secure foundation and provides crucial stability for wealth

accumulation and then works its way to the top of wealth distribution. Each block relies upon the strength and stability of the personal finance strategies used in the blocks below it. We called upon several local professionals to share their expertise in each of the blocks.

We hope this series will allow people to learn the critical financial components within their own time availability and level of need. Today individuals are shouldering more of their own money issues such as retirement and investing options. This series allows them to learn the strategies necessary to be financially successful within their own schedules.



CCE Steuben promotes America Saves

Did you know? Savers with a plan are twice as likely to save successfully for things like retirement and their (or their children's) education! In February CCE Steuben joined forces with the **America Saves Week** campaign to promote healthy savings habits.

As part of the campaign we shared daily savings themes, promoted the **America Saves** pledge, and hosted a variety of workshops throughout the county including Lunch and Learn segments via Zoom meetings where people could attend through their computers. Steuben County Legislature Chairman, Joe Hauryski, proclaimed the week of Feb. 25 as "*Steuben Saves Week*" in recognition of the importance of personal and household savings to Steuben's stability and vitality.

The highlight of the campaign was the Pig Parade. Local organizations, businesses, and groups were provided a piggy bank to decorate which promoted both their business and the goal behind savings. The pigs were on parade in the county office building where the community could cast a vote for their favorite pig. Voting was also offered online as well. The pigs were cleverly decorated and brought a great response. The winning pig was submitted by the Country Bunch 4-H Club with second place going to the ServSTEUBEN Medical Reserve Corps Unit. ServU Credit Union collaborated by offering cash award prizes to the winners.



Financial experts partner with CCE Steuben to provide education

The CCE Financial & Consumer Education program consists of workshops presented to the public, working one-on-one with individuals or families, and utilizing trained financial volunteers to work with residents, all to assist with meeting basic financial needs and improving their strategies to reach their financial goals. For Steuben County residents who are experiencing financial stress, practical financial literacy and management skills and knowledge are crucial.

Collaboration with local professionals and agencies has provided CCE Steuben with expertise to share with county residents who attend our workshops. We are grateful to the experts who are willing to share their time and knowledge with attendees and to help promote CCE Workshops. We continue to partner with Attorney Patrick Roth on a variety of Estate Planning topics. Financial Advisor Amy Irvine has provided numerous workshops

both in person and through technology on student loans, investing and financial strategies. H & H Financial has provided workshops on Social Security and managing estate documents. We have also collaborated with the USDA and neighboring CCE Schuyler Executive Director Phil Cherry to host an "Affordable Ways to Mend Your Home" class. More recently we have collaborated with Ullman & Associates and their Medicare expert Lynda Tull who presents on "Unraveling the Alphabet Soup of Medicare." Feedback from attendees at these workshops have been extremely positive, and they indicate how grateful they are to have this information presented to them.

With the Financial Management Program, we are netting positive results in improving one's sense of financial security, something everyone strives for. Workshops are ongoing throughout the year and listed dates and locations can be found on our website at PutKnowledgeToWork.org.



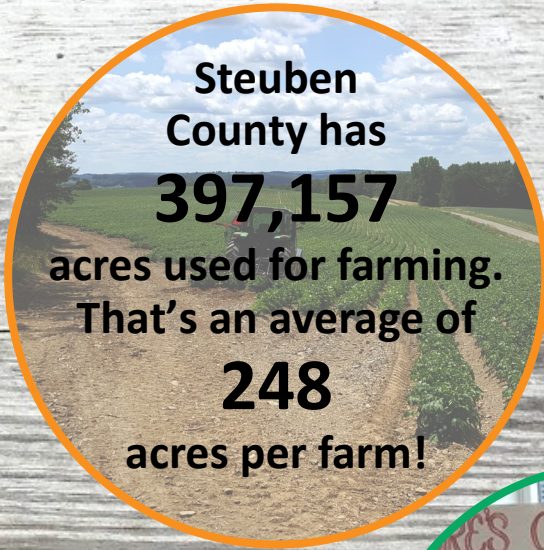
Annual women's financial conference enjoys record numbers

Watson Homestead Retreat Center was the location for the sixth annual Southern Tier Women's Financial Conference held in November. The conference was established to fit the need to empower and educate women in our area about financial matters. Statistically women are a powerful financial force. Many women serve as chief financial officers of their households, and 38% of married women earn more than their husbands. Women control 51% of the wealth in the United States today, and are reported to control two thirds by the year 2020. CCE Steuben wants to make sure these women are prepared for this position.

Each year a variety of financial and health topics are presented to attendees by several women speakers. This year the welcome presentation was given by Dr. Barbara O'Neil, Rutgers Cooperative Extension Specialist in Financial Resource Management. Dr. O'Neil has authored several books, and articles for professional publications. She discussed the Financial Action Steps for Different Stages of Life. The keynote speaker was Judith A Rowe who motivated the group with her talk about The Journey of Life: Destination-Your Best Self.



The conference had a record 108 women in attendance this year and continues to grow each year. Many evaluations listed action steps they will take as a result of attending.



Steuben County has **397,157** acres used for farming. That's an average of **248** acres per farm!

1,542
FARMS IN STEUBEN COUNTY



Our Regional Vegetable Program conducted **900+** farm visits and direct contacts, and **614** people attended presentations

2,500 Fair Entries
130 members completed a Community Service



A record breaking **108** women attended the 6th annual Women's Financial Conference in 2019!



15 4-H CLUBS
299 4-H MEMBERS
72 INDEPENDENT MEMBERS



EFNEP worked with **111** families with children and graduated **71**, and taught **5** 4-H youth groups



Finger Lakes Eat Smart New York offered **629** educational activities for **9,232** participants in 2019!