



Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

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Stay Strong, Stay Healthy



Stay Strong, Stay Healthy

Exciting news is coming to the Central Kansas Extension District! If you've been anxiously awaiting the return of the "Strong People" exercise class, it's time to mark your calendars! This popular strength training program will begin again this spring in Salina, with a new name and new exercises! The new program is "**Stay Strong, Stay Healthy**".

The Stay Strong, Stay Healthy is still an evidence based health program. It is modeled after the traditional Strong People curriculum designed by Tuft's University, but includes new research conducted by the University of Missouri. Through these new research findings, the Stay Strong, Stay Healthy will be similar to Strong People, but will incorporate new exercises and new techniques. This truly is an exciting new program!

Stay Strong, Stay Healthy is a strength training program designed to improve flexibility, balance, strength and overall well-being. During each session, a prescribed set of 8 upper and lower body strengthening exercises are done along with



warm-up and cool-down stretches. As always, this is a very comfortable and inviting class. Participants of all fitness levels are welcome as this is a program designed to build strength in a gradual method. This class will be adapted on a more individual basis compared to Strong People and those who've

(Stay Strong Stay Healthy continued)...

participated in the past might enjoy the extra challenge this new class may offer. Once again, we will be using hand and ankle weights, which will be provided.

Classes will again be held at the Salina Senior Center on Tuesday's and Thursday's, 9:30-10:30 a.m., March 1 – May 11, on the 3rd floor. Leah Robinson, Family and Consumer Sciences Extension Agent, will be the instructor for the program. Registration materials will be available beginning February 1st at the Central Kansas Extension District Office located on the first floor in the City County Building. Cost of the class will be \$20.00 per person. In order to provide more personalized instruction, **class size will be limited to 15 participants**. Completed registration forms and payment are due to the Salina Extension Office by March 7 on a first-come-first-serve basis. The first 15 individuals with completed forms and payment will be enrolled.

Stay Strong, Stay Healthy will be a fun, updated version of Strong People. It's a great way to meet new people and do something wonderful for your health.

For more information, contact Leah Robinson with Central Kansas Extension District at 785-392-2147.



DATES: March 19 – May 13

COST: \$8 per person. T-shirts available for extra charge.

One team check payable to: Central Kansas District. **New** t-shirt colors available for purchase. Color choices will be sapphire (blue), gravel (medium gray) or purple.

REGISTRATION: Deadline is March 9 at 5 p.m.

Walk Kansas is Central Kansas Extension District's most popular fitness program! It's an 8 week, team-based fitness challenge. You'll be motivated to increase physical activity, try new exercises, and make better nutrition choices.

Did you know?

- Less than ½ of Kansas adults meet minimum recommendations for physical activity
- Just 19% of Kansans eat enough fruits and vegetables.
- Chronic disease, including obesity, is responsible for more than 70% of health care costs.

By practicing healthy lifestyle choices you can delay or prevent chronic disease, and symptoms of illness can be managed better. According to the Partnership to Fight chronic disease: If Americans were to stop smoking, exercise regularly, and eat well, they could prevent up to 80% of heart disease and stroke, 80% of type 2 diabetes, and 40% of cancers.

Walk Kansas is a simple and affordable program to be a part of. Organizing and registering your team is very easy. Here's what you need to do:

- First, recruit a team of up to six people motivated to exercise. If you can't find six people for a team, that's ok! Teams can be any size as long as there are not more than six people.
- Choose a team captain and pick a name for your team.
- Pick up registration materials for your team from the extension office, in Salina or Minneapolis **OR** print team and individual registration forms off the Central Kansas Extension District Website, www.centrankansas.ksu.edu. Forms will be available February 20th.

- Have your team captain turn in registration materials and payment to either extension office by March 9.
- Keep track of the minutes you walk, any strength training activities, and servings of fruit, and vegetable consumption. You can report all totals to your captain, who can enter the entire team's totals online or by calling extension offices. Or individuals can report their own totals online. More reporting details will be available in team packets.
- Make sure you have shoes that are good for many miles of walking or exercising.
- Plan to have lots of fun!

Each Walk Kansas team will set a team goal (challenge) that requires each person to log 2½, 4, or 6 hours of exercise per week. Think about your personal goal and what you can realistically accomplish each week as you discuss the team goal with your teammates.

Challenge 1 – Each participant reaches the minimum goal for physical activity – 2½ hours of moderate/vigorous (and strengthening) exercise per week. Collectively, the team would walk 423 miles during the 8-week program, which is the distance across the state of Kansas.

Challenge 2 – Take a winding trek diagonally across the state from Troy to Elkhart. Each person logs 4 hours of activity per week, which would take the team 750 miles.

Challenge 3 – Walk the perimeter of Kansas – 1200 miles – with each person logging 6 hours of moderate/vigorous activity per week.

What activities count toward Walk Kansas minutes?

You can report all activity you do at a moderate and vigorous level, as long as the activity is performed for at least 10 consecutive minutes. You can also

include minutes you spend doing strengthening exercises.

If you wear an activity tracker (wrist tracker or pedometer) you can start counting steps after you reach 6,000 steps in a day. Report 15 minutes of activity for every 2,000 steps you take above 6,000.

The Cost of Raising a Child

Middle-income parents who welcomed a new child last year can expect to spend nearly \$233,610 over the next 17 years, according to a new report.



The U.S. Department of Agriculture prepares an annual report about families' expenditures on children for use in developing state child-support and foster-care guidelines. Annual child-rearing expense estimates ranged between \$12,350 and \$13,900 for a child in a two-child, married-couple family in the middle-income group, which is defined as a before-tax income between \$59,200 and \$107,400.

The amount spent on a child by families in the highest income group, on average, was more than twice the amount spent by families in the lowest income group. A child born last year to someone in the lowest income group would cost \$212,300 over 17 years, compared to \$454,770 for highest earners.

The biggest share of the expense in raising a child, according to the report, is housing at 29%, followed by food at 18%, child-care and education at 16%, transportation at 15% and health care at 9%. For all income groups, food, transportation, clothing, and health care expenses generally increased as the child grew older.

The report has been compiled since 1960, when adjusted for inflation, a middle-income two parent household would have spent around \$202,020 over 17 years in 2015 dollars to raise a child. The biggest change over 50 years is the share of expenses going to child-care and education, which was just 2% in 1960.

On a regional basis, it cost the most to raise a child in the urban northeast of the U.S. and least in rural areas of the country.

If you are already balking at the quarter-million dollar price tag, consider this: the report stops at age 17. Parents who send their children to college can add a significant sum to the total. The report notes estimates by the College Board that in 2016-2017, annual average tuition and fees were \$9,650 at 4-year public colleges (in-State tuition) and \$33,480 at 4-year private (non-profit) colleges, while annual room and board was \$10,440 at 4-year public colleges and \$11,890 at 4-year private colleges. Other expenses not included are prenatal care, childbirth and adoption expenses, or any other costs made on children after age 17.

To read the full report, which came out in January, search online for USDA Expenditures on Children by Families, 2015.

Tax Preparation

VITA, a program of the Internal Revenue Service, provides free tax return preparation and filing for low to moderate-income households. Most households with up to \$54,000 in annual income qualify for the service. All the volunteer tax-preparers are trained and certified by the IRS and provide friendly, qualified assistance. VITA volunteers will prepare both state and federal tax returns, as well as helping



filers claim any tax credits they're entitled to, including the Earned Income Tax Credit, and the Homestead Tax Credit.

This year's location for VITA services is 145B S. Santa Fe Avenue in Salina. The location will open for business at 10:00 a.m. on Monday, January 30, and continue to provide services through Tuesday, April 18 on the following schedule:

Mondays: 10:00 am - 4:00 pm

Tuesdays: 1:00 pm - 6:00 pm

Thursdays: 1:00 pm - 6:00 pm

Saturdays: 9:00 am - 2:00 pm

Services are provided on a walk-in basis. Remember to bring:

- Government-issued photo ID
- Social Security Cards or Social Security Number Verification Letters or Individual Taxpayer Identification Number letters for you, your spouse and any dependents born on or before Dec. 31, 2016
- Birth dates for all individuals listed on the tax return
- All 2016 wage and earning statements (Forms W-2, W-2G, 1099-R, 1099-Misc) from all employers
- All 2016 interest and dividend statements (Forms 1099)
- Forms 1095 -A, B or C (Health insurance verification statements)
- A copy of last year's federal and state returns, if available
- Total paid for daycare, and provider's tax identifying number, i.e. Social Security or Employer ID number
- 2016 Property Tax bills if claiming the Homestead Tax Credit
- Bank account routing and account numbers for direct deposit of your refund (a blank check or bank card)

Got Plans for Your Tax Refund?

Use the 30-40-30 plan to pay for your past, present and future.



- PAST: Designate 30% of your refund to paying off debt and catching up on outstanding bills.
- PRESENT: Earmark 40% for current use.
- FUTURE: Use 30% to jump start an emergency fund or longer term savings.

Become a saver today and take advantage of free tools to help you save and manage money at www.kansassaves.org.

Winter Insurance Coverage Checklist

Ice, winds, blowing snow and cold temperatures have hit most of Kansas this winter. Kansans need to check their



homeowners and vehicle insurance policies to be sure they are familiar with potential winter weather situations.

According to Ken Selzer, Kansas Commissioner of Insurance, consumers should check with their local insurance agents about what's covered in their policies. Overall, homeowners and vehicle policies provide basic protection, but some policies provide a broader range of coverages than others. It is best to know what your individual policy contains.

Consumers should review these points about their winter insurance coverage:

- Most homeowners policies include coverage for wind, blowing snow and the weight of ice, snow and sleet on the structure.
- Damage to homes caused by falling objects such as trees is covered under most policies. However, the cost to remove limbs is usually not covered unless the tree first damages the structure.
- Water damage to a structure or its contents is usually excluded under most property insurance contracts. Check with your local insurance agent to be sure.
- Some policies may provide coverage from frozen pipes, as long as the damage is not a result of the homeowner's failure to keep the home adequately heated.
- Many policies don't include coverage for water that backs up from drains or sewers. That protection can be added to a policy by purchasing additional coverage or a rider.
- Flood damage from snow and ice melt is almost always excluded by homeowners' policies. Flood-related policies can be obtained through the National Flood Insurance Program. Your local agent can provide details and make recommendations on what's right for you.
- Vehicle coverage for winter-related accidents involving snow removal could be covered through collision coverage. Check with your agent for details.
- There are a couple of things to know if you lose power. First, if a fallen tree is to blame for the power outage, you may be covered by your homeowners policy. Second, regarding food spoiling in your refrigerator or freezer, a homeowners or renters policy often allows for compensation for food losses, but only up to a certain (usually fairly low dollar) amount. If your deductible is equal to or greater than this amount, unless you have other losses, you probably can't claim just the loss of the food.

- Finally, hail damage can often occur during the winter months. Talk to your agent about vehicle and homeowners policy coverage for hail. When you contact your agent, you should have a copy of your policy or insurance card handy. If you have put together a vehicle or household winter storm preparation kit, you might want to keep a copy there, too.

The 7 Ages That Matter Most in Retirement Planning



50, 59 ½, 62, 65, 66, 70, 70 ½: *The birthdays (and half-birthdays) that matter most*

- **50: Start of Eligibility for Catchup Contributions to Your 401(k) or IRA** – Catch-up contribution rules in your tax-deferred retirement plan allow you to contribute in excess of the IRS limits starting at age 50.
- **59 ½: Early Withdrawal Penalty Goes Away** – the age when most tax-advantaged savings plans (think IRA, 401(k)) allow withdrawals to be made without having to pay a 10 percent “early withdrawal” penalty on investments, and their associated earnings.
- **62: Earliest You Can Start Social Security** – The Social Security Administration allows Americans to begin taking old-age benefits as early as age 62, but your monthly benefit will be permanently reduced if you start them this early.
- **65: Medicare Eligibility** – you can enroll in Medicare as early as three months before your 65th birthday.
- **66: Full Retirement Age (FRA) for Social Security** – for those born before 1954. Those born after 1954 will have to wait a bit longer. Full retirement age for those born 1960 and later is 67.
- **70: Latest You Should Claim Social Security Benefits** – delaying claiming beyond this age won’t get you a bigger monthly check.

- **70 ½: When Required Minimum Distributions (RMD) Must Begin** – If you don’t take this IRS mandated minimum amount, you can be penalized by up to 50% of the amount you were supposed to have withdrawn.

Can I Home Can Creamed Soup?

Soup is a tasty winter meal. But not all types of soup can be safely canned at home. Here’s some cautions for creamed soup.

- Creamed soups are best preserved by freezing for safety.
- Creamed soups are thickened with flour or other thickeners. These slow the heat transfer through the jar. This could lead to botulism. The safest choice is to add thickening agents when preparing the soup to eat.
- All dairy products are low acid foods and should never be canned. Add these to soups just before serving.
- Noodles, pasta, rice, dumplings, barley, etc. should not be canned. These foods interfere with heat transfer through the jar. Add these just before serving.
- Thickened or creamed tomato soup should not be canned. Instead, can tomato juice, tomato vegetable juice blend, or crushed tomatoes (without added vegetables). When ready to make the tomato soup, add seasoning, vegetables, and thickeners, as desired.

For more information, see

<http://nchfp.uga.edu/publications/nchfp/factsheets/soups.html>

Home Canning Soup

So what soups are safe to can you ask? Vegetable soups with or without meat or meat broth may be safely canned using the process time that takes the longest time as an individual ingredient. Most soups will take 60 to 90 minutes to process in a pressure canner depending upon size (pints or quarts) and ingredients. **Never can soup in half-gallon containers.** Use caution to avoid packing ingredients into the jars. For vegetable soup, fill the jars half full of solids, add broth allowing 1 inch headspace and process in a pressure canner. Space is needed for the hot liquid to circulate between the food particles. Pieces of cooked beef or chicken can be added to the vegetables to make a vegetable meat soup.

Source:

<http://nchfp.uga.edu/publications/nchfp/factsheets/soups.html>



Reducing Curdling in Cream Soup

Lumpy cream soup may taste fine, but it doesn't look very appetizing. Dairy ingredients are challenging in these soups. Here's some tips to prevent curdling:

- Prepare a warm milk/flour mixture to add to hot soup.
- Stir some hot soup liquid into cold dairy product to temper it, then add to the soup.
- Do not boil the soup after adding any dairy product, especially cheese.
- Add acid to the milk instead of milk into the acid. This is especially important for tomato soup.

Dry Cream Soup Mix

Canned cream soups can be high in fat, sodium, and calories. If you use cream soup often, try this home-made soup mix instead. When using the soup mix, add some chopped celery, chopped mushroom, or substitute chicken broth for the water to flavor the cream soup.

Dry Cream Soup Mix

Equal to 7 cans cream soup

Ingredients:

- 2 cups instant nonfat dry milk
- $\frac{3}{4}$ cup cornstarch
- $\frac{1}{4}$ cup sodium free dry chicken bouillon
- 2 tablespoons dried minced onion flakes
- 1 teaspoon dried thyme leaves
- 1 teaspoon dried basil leaves
- $\frac{1}{2}$ teaspoon ground pepper

Directions:

Combine all ingredients and store in air tight container.

To use as a substitute for one can condensed soup: Mix $\frac{1}{3}$ cup dry mix and 1 $\frac{1}{4}$ cups water.

Stovetop: cook and stir with whisk until thickened.

Microwave: Using a large microwave safe bowl; cook on high for 2 or 3 minutes, stirring with whisk every 30 seconds until thick.

Nutrients per can-equivalent: 149 calories, 7g protein, 0 g fat, 0 g saturated fat, 111 mg sodium, 4 mg cholesterol, 28 g carbohydrate, 0.5 g fiber

Source: <https://blogs.extension.iastate.edu/spendsmart/tag/cream-soup/>

http://extension.usu.edu/sanpete/ou-files/ez-plug/Soup_or_Sauce_SOS_Mix.pdf

Central Kansas Extension District

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Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,

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