

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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and Health



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Take the challenge: Prepare Kansas starts Sept. 1

Are you ready to take the challenge – the challenge to organize your financial life? Having records organized and up to date, including health, insurance and bank information, can help in your day-to-day life, but is especially important in emergencies.

Prepare Kansas 2017, an online challenge to all Kansans and others available through the Central Kansas District K-State Research and Extension Facebook page (<https://www.facebook.com/CentralKansasDistrict/>), will provide guidance through steps to be more prepared to handle disasters. That can make recovery from many difficult situations smoother and faster.

Prepare Kansas will run through September to coincide with National Preparedness Month, coordinated by the Federal Emergency Management Agency.

Disasters can be widespread, like the wildfires Kansas experienced earlier this year, but a flooded basement where important paperwork is stored, or not knowing how to reach family members in case of an emergency can also be disastrous and can make for a more difficult recovery for individuals or families.

This September's Prepare Kansas Facebook Challenge will be interactive, with information and resources to help individuals and families be better prepared, and providing the opportunity for participants to comment and share their own information on what they're doing in regard to personal and community preparedness.

Weekly topics to be covered include Prepare a Household Inventory; Review Your Insurance Coverage; Create a Grab-and-Go Box; and Family Communication.

Did You Receive a Letter from Social Security?

Every year in May and June, the Social Security Administration (SSA) sends letters to people with Medicare who may be eligible for two money-saving programs that can help them afford their prescriptions and health care costs.



What are these two money-saving programs? The Medicare Part D Extra Help program (also known as the Low Income Subsidy or LIS) helps pay your Part D drug plan premium and saves you money on medications at the pharmacy. The Medicare Savings program (MSP) pays your Part B premium. It also may help pay other costs in Medicare, such as your Part B deductible, copays and coinsurance.

If you received one of these letters, it is because you are enrolled in Medicare, and based on your monthly Social Security benefit, you appear to have an income that qualifies you for these programs. Social Security does not have access to information about other income or resources, so you will need to fill out an application to see if you actually do qualify.

Those already participating in these two programs should be on the lookout in September for Notice to Review Eligibility and Loss of Deemed Status Notice mailings. The former is sent to people selected for review to see if they continue to qualify for Extra Help. If you get this notice, you must return the enclosed form in the enclosed postage-paid envelope within 30 days or your Extra Help may end. The latter is sent to those who no

longer automatically qualify for Extra Help. An application to continue assistance may be submitted through Social Security.

For assistance with either of these programs, or for more information, contact Deb at 785-309-5850.

Manage Your Finances as a Caregiver

An estimated 43.5 million adults in the United States provide unpaid care to an adult or child, and about 34.2 million of those Americans provide unpaid care to someone age 50 and older.

If you are starting your caregiving journey, it is essential that you remember to take care of yourself both emotionally and financially.

Your financial stability comes first. Try to identify how this new arrangement will impact your finances. Will you be driving more frequently? Will you be purchasing more food? Create a budget for yourself and your loved one to make sure your financial needs are met.

Consider the pros/cons before cutting or changing work hours. Before leaving a full-time position, explore ways of working reduced hours or part-time hours with your employer.

Don't take on unmanageable debt for yourself. With your earning power cut as a caregiver, it may be very tempting to put expenses for a loved one or yourself on a credit card. If you do so, keep balances low and take advantage of low-interest offers. Before taking on debt, plan how this debt will be paid.

PowerPay Debt Elimination

Are you having trouble paying off debts? Utah State University Extension provides the PowerPay debt management tool to consumers free of charge.



Consumers can enter their balances, payment amounts and interest rates for each debt, and PowerPay will calculate the best repayment schedule to save time and money. The app is unique in that it also provides users the option to simultaneously build-up an emergency fund as they continue to follow their debt payment plan and avoid additional debt.

PowerPay will give you the tools to develop a personalized, self-directed debt elimination plan. Discover how quickly you can become debt free, and how much you can save in interest costs by following your debt reduction plan. Utah State University Extension provides this debt management tool to consumers free of charge. Below are a few features of PowerPay, which is located at <https://powerpay.org/>.

PowerPay: How soon can I be out of debt?

Eliminate debt faster by making power payments.

Spending Plan: How much am I spending?

Compare what you spend to that recommended by financial experts.

PowerSave: How much am I saving?

Project savings using the different PowerSave options.

Calculators: How can I look at my finances quickly?

Calculate house and transportation costs, emergency savings and more.

Education Center: How can I learn more?

View PowerPoint presentations, articles and fact sheets about various financial topics.

Most Efficient Appliances for 2017

Everyone looks for ways to save money. Shopping for appliances can be daunting and confusing. To help you choose the best appliance for your home, the ENERGY STAR Program helps sort out the details.

The Environmental Protection Agency now has the ENERGY STAR Most Efficient 2017 list of products that list energy efficiency and technological innovation information. Products rated include clothes washers and dryers, refrigerators, dishwashers, ventilation fans, heating & cooling units, ceiling fans, computer monitors, and a variety of windows.

Besides annual energy use figures, the information includes cost of the item from low to high and online stores options for shopping. Appliances that use water show annual water usage.

For the complete list of products, go to www.energystar.gov/products/most_efficient.



According to **Manjula Waldron**, Stanford Prevention Research Center, there is an often-overlooked positive side of aging and having a plan for healthy aging can make a real difference.

It took a major health crisis for Waldron to realize that her 24/7 sedentary, stressful professor's lifestyle was not a healthy sustaining way to live. Being more mindful of what your own needs are helps at any age. However, if we live mindlessly up to 50, we may encounter a medical issue that suddenly makes us pay attention.

Relax: Meditate and learn to be present

Exercise: Move your body

Wisdom: Benefit from your knowledge and life experiences

Attitude: Be positive and grateful

Resilient: Accept and adapt to change

Diet: Healthy eating for what your body needs now

Social: Have spiritual, meaningful, purposeful connections

“New research and technology have made it possible for us to challenge the old aging myths and work toward improving our quality of life. When people have the tools that help them to understand the process of aging and know how to stay healthy, they will

K-State Research and Extension has many tools available to help. A select few are on our publication racks in the office, but many more are available online in our bookstore at <https://www.bookstore.ksre.ksu.edu>. Search under Home and Family, and Health and Safety>Aging.



How Old are Your Spices?

Do you ever buy a jar of herbs and only use it once? It happens to all of us. Then we have a cabinet full of herbs and spices that get old go out of date.

Here's a general guide for how long to store herbs and spices:

- Dry herbs—= 1-3 years
- Ground spices — 2-3 years
- Whole spices — 3-4 years
- Seasoning/Herb blends — 1-2 years
- Extracts (except vanilla extract) - 4 years



Retirement Isn't Free—But Your 401(k) Match Is

Retirement savers, are you making the most of your company's 401(k) match? Even though half of the year has gone by, you can take steps to make the most of your company's 401(k) match. Each year, Americans leave billions of dollars in 401(k) company matches on the table. Avoid becoming one of the estimated one-of-four employees who misses out on free money.



Understand the Value of an Employer Match

A 401(k) or similar employer-sponsored retirement plan can be a powerful resource for building a secure retirement—and an employer match can add a substantial amount to an employee's nest egg. Let's assume you are 30 years old, make \$40,000 and contribute 3 percent of your salary (\$1,200) to your 401(k). And, only for the sake of this example, let's also assume you continue to make the same salary and same contribution each year until you are 65. After 35 years, you will have contributed \$42,000 to your 401(k).

Now let's assume you get a match from your employer. One of the most common matches is a dollar-for-dollar match up to 3 percent of the employee's salary. Taking full advantage of the match literally doubles your savings, even assuming no increase in the value of your investments: Instead of having set aside \$42,000 by the time you retire, you will have set aside \$84,000.

That's \$42,000 in free money. Looked at another way, it's a no-cost way for you to increase your contributions by 100 percent.

The Story Behind the Fruit Cobbler

As summer marches on, fresh fruit becomes more abundant and inviting. One popular dish to prepare with fresh fruit is a cobbler. So where did this dish originate?

There are a couple stories about the cobbler. The fruit layer is usually topped with biscuits. Some say this was “cobbled together.” When baked, the biscuits puff up and the finished product looks like cobblestones on a street.

Another story from New England says it was called a “bird’s nest pudding” or “crow’s-nest pudding.” It is served with custard, but no topping in Connecticut, with maple sugar in Massachusetts, and a sour cream sauce in Vermont.

However you make and eat your summer fruit cobbler, enjoy!



Slow Down, Eat Less

Research shows that eating at a slower pace can reduce the calories consumed in a meal. It may also increase your satisfaction with the food you consume. Slow down your eating by:

- Having respect for the meal — Find a place to sit without distractions such as a television, radio or reading material. Take a moment to calm yourself and notice the food you are about to eat.
- Pre-dishing food — Dish up a modest portion of food away from the dinner table and leave serving plates and bowls of the dinner table. This makes it harder to reach for seconds and provides a built-in pause to ask yourself if you're truly hungry.
- *Taking little bites and breaks* — Keep the amount of food on your fork modest. After a couple of bites, put your utensil down or pause to take a sip of water or pat your lips with napkin before resuming with additional bites or servings.
- *Eating crunchy* — Crunchy or chewy food items such as raw vegetables, nuts, some fruits and hearty, whole-grain breads take an above-average amount of chewing before swallowing.
- *Taking time to savor* — Appreciate the tastes and textures of food as you eat. Let savory aftertastes linger and play out before taking your next bite.
- Using gadgets — A number of smartphone apps and other gadgets may help you slow the pace of your eating. Even short term use of a timer can give you enough insight into your habits to make a change.

Making Jam & Jelly with Frozen Fruit

The following tips will help create successful jams and jellies from frozen fruit or juice:



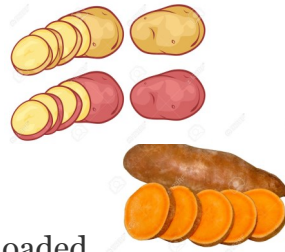
- The best frozen fruits for jams or jellies are blueberries, red and black currants, gooseberries and rhubarb.
- Before freezing fruit, measure the fruit and label the container. Many fruits collapse as they thaw and may create an inaccurate measure.
- Jams and jellies from frozen fruit and juice are better if no sugar is added before freezing.
- When freezing fruit for jelly or jams, use 1/4 under-ripe and 3/4 ripe fruit.
- Thaw frozen fruit in the refrigerator until only a few ice crystals remain. Follow directions for the type of jam you are making and follow the recommended proportions of fruit (measured before freezing), pectin and sugar.

When making jelly from frozen juice, thaw frozen juice in the refrigerator overnight. Measure juice and use it immediately in recommended proportions with sugar and pectin.



Potatoes Are Nutritious & Delicious

Potatoes sometimes get a bad reputation for not being a healthy vegetables.



To the contrary potatoes are loaded with nutrients such as potassium, vitamin C, vitamin B6, and fiber. It is what we often do to potatoes (fry them, load them, etc.) that steal from their nutrient profile. To get the most nutrient bang for your buck keep the potato peel on. By eating the entire potato you will be getting all the nutrients it has to offer.

There are over 100 varieties of potatoes sold in the United States. Some of the most common types are russet, red, white, yellow, blue/purple, fingerlings, and petite. White potatoes are a very versatile and inexpensive vegetable.

Sweet potatoes, although very similar in nutrient content to white potatoes, are in a class of their own. Sweet potatoes have drastically more vitamin A than white potatoes. It is interesting to note that sweet potatoes are not the same as yams. Yams are from a different plant family. Grocery store yams are probably not real yams but sweet potatoes. Real yams are typically white inside and not orange.

How To Grill Tasty Vegetables—5 Tips To Success

Grilling out this summer? Instead of piling on the meat, try filling half the grill with vegetables. It's a great way to make your summer meals healthier and help you save a

little money.

Most vegetables make good grill companions—peppers, onions, eggplant, zucchini, corn on the cob, broccoli...the list goes on and on. But here are a few simple tips to remember when you're grilling vegetables.

1. Toss vegetables with a small amount of oil before grilling—this prevents them from drying out and helps the seasonings stick a little better. Olive oil and canola oil both work well on the grill.
2. Cut your vegetables in a way that will allow more of their surface area to be exposed to the grill—this will speed up the cooking time and helps develop that nice roasted flavor that makes them taste great! Examples: cut vegetables into rounds and slices instead of chunks when possible.
3. The amount of time needed to grill vegetables depends on two things: how large you chop them and how dense the vegetables are. If you want them to cook more quickly, chop them into smaller pieces and choose non-starchy vegetables such as peppers or broccoli as opposed to potatoes or squash.
4. Keep it simple by using tools—grill baskets and skewers give you more freedom when it comes to grilling vegetables. By using these tools, you can chop your vegetables into any size you'd like, without having to worry about them falling through the cracks.
5. Fruits are great on the grill too! Try grilling fresh pineapple (cut into large pieces) or fresh peaches (cut in half and remove pit; place face down on the grill). Cook until they are lightly seared.

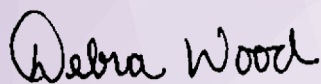
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Address Service Requested

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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