

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

March 2017

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Agents:*

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Nutrition, Food Safety
and Health



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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
heather sapphire (blue), gravel
(medium gray) or purple.

REGISTRATION: Deadline is
March 16 at 5 p.m.

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

Did you know?

- Less than 1/2 of Kansas adults meet minimum recommendations for physical activity
- Just 19% of Kansans eat enough fruits and vegetables.
- Chronic disease, including bes-
ty, 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. Ac-
cording 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 af-
fordable 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 exten-
sion office, in Salina or Minne-
apolis **OR** print team and indi-
vidual registration forms off the
Central Kansas Extension Dis-
trict Website,
www.centralkansas.ksu.edu.

- Have your team captain turn in registration materials and payment to either extension office by March 16.
- 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.

‘All About Trees’ Horticulture Training

Tuesday March 21st at 6:30pm, Horticulture Extension agent Jason Graves will present a free ‘All About Trees’ horticulture training that will be held at the Minneapolis Extension office at 307 N. Concord Minneapolis, Kansas. Trees are an essential part of our home landscapes and provide many benefits. This training will cover tree selection and varieties for Kansas, tree planting, pruning, care, and other tips to help you avoid mistakes and grow great trees that can be enjoyed for years to come. Call the Extension office in Minneapolis at 785-392-2147 to reserve a chair.

Go Green!

Spring is almost here! So it's time to think green for your menu. Green produce can help reduce some cancer risks, build bone and teeth health, and improve vision health.

Challenge yourself to eat more green foods. Here are some ideas to get you started:

- All leafy greens including lettuce, spinach, kale and more.
- Edamame adds protein to snacks and meals.
- Avocados can be added to sandwiches, salads and dips.
- Green fruits such as kiwi, honeydew melon and apples add sweetness and crunch.
- Asparagus just screams spring!

‘Extra Help’ with Medicare Part D

Income and asset guidelines for the Extra Help program were updated in February with the release of the 2017 Federal Poverty Limit. Some people with limited resources and income may be able to get Extra Help to pay for the costs – monthly premiums, annual deductibles, and prescription co-payments – related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,000 per year.

Many people qualify for these important savings and don’t even know it.

To qualify for Extra Help:

- You must reside in one of the 50 States or the District of Columbia.
- Your resources must be limited to \$13,820 for an individual or \$27,600 for a married couple living together. Resources include such things as bank accounts, stocks, and

bonds. They do not count your home you live in, a car, or any life insurance policy as resources; and

- Your annual income must be limited to \$18,090 for an individual (\$1,508/month) or \$24,360 (\$2,030/month) for a married couple living together. Even if your annual income is higher, you still may be able to get some help. Some examples where you may have higher income and still qualify for Extra Help include if you or your spouse support other family members who live with you or have earnings from work.

You must be under both the income and asset limits. If you think you might qualify, contact Deb at the 785-309-5850 for screening, and assistance with the application process.

A Tax Guide for Life Events

Getting married, buying a house, and other important stages in your life can affect your taxes. But it can be hard figuring out how each piece – credits and deductions, filing requirements, and more – fit together.

Check out resources to manage your taxes after a life event at <http://bit.ly/TaxesLifeEvent>. Get tools and information for filing your federal taxes, frequently requested tax benefits, and more at USA.gov.

‘Grow It, Eat It’ Workshop

Tuesday April 4th, at 6:30pm a ‘Grow It, Eat It’ workshop will be held at the Salina Extension office 300 W. Ash in Salina, Kansas. This collaborative workshop will be led by Horticulture agent Jason Graves and FCS agent Leah Robinson. The workshop will focus on tomatoes. Participants will receive a refresher on essential tomato growing tips, as well as a primer on new developments in tomato varieties and how to grow tomatoes with great fla-

vor. Participants will also learn about getting the most out of tomatoes in the kitchen as they taste some delicious recipes and learn to put tomatoes to use in unique ways after harvest. You won’t want to miss this unique learning opportunity. Class size is limited and there is a \$7 fee to attend, so make a reservation now. Call the Salina Extension office at 785-309-5850 to reserve your chair.

Savings Needed For Health Care In Retirement

New research from Employee Benefits Research Institute updates previous estimates of how much money Medicare beneficiaries are projected to need to cover health expenses in retirement, including premiums for Medicare Parts B and D, premiums for Medigap Plan F, and out-of-pocket spending for outpatient prescription drugs.

The analysis shows that retiree health savings targets increased from 2014 to 2016, but that 2016 savings targets continue to be lower than they were in 2012 almost across the board.

Specifically:

- In 2016, a 65-year-old man would need \$72,000 in savings and a 65 year-old woman would need \$93,000 if each had a goal of having a 50 percent chance of having enough savings to cover health care expenses in retirement. If they wanted a 90 percent chance of having enough savings, the man would need \$127,000 and the woman would need \$143,000.
- A couple with median prescription drug expenses would need \$165,000 if they had a goal of having a 50 percent

chance of having enough savings to cover health care expenses in retirement. If they wanted a 90 percent chance of having enough savings, they would need \$265,000.

- For a couple with drug expenses at the 90th percentile throughout retirement who wanted a 90 percent chance of having enough money saved for health care expenses in retirement by age 65, targeted savings would be \$349,000 in 2016.

It is important to note that many individuals are likely to need more than the amounts cited in the report. The report does not factor in the savings needed to cover long-term care expenses and other expenses not covered by Medicare, nor does it take into account the fact that many individuals retire prior to becoming eligible for Medicare. However, some workers will need to save less than what is reported if they choose to work past age 65, thereby postponing enrollment in Medicare Parts B and D if they receive health benefits as active workers.

Use the “Where’s My Refund?” Tool

Taxpayers who have not yet received their income tax refunds can use the “Where’s My Refund?” app to check the status. Find it on IRS.gov or the free IRS mobile app IRS2Go.

As a reminder, beginning in 2017, certain taxpayers will get their refunds later. By law, the IRS cannot issue refunds before February 15 for any tax return claiming the Earned Income Tax Credit (EITC) or Additional Child Tax Credit (ACTC). The IRS must hold the entire refund, not just the part related to the EITC or ACTC.

Information will normally be available within 24 hours after the IRS receives the taxpayer’s

e-filed return, or four weeks for a paper return. The system updates once every 24 hours, usually overnight, so there is no need to check more often.

Taxpayers should have their Social Security number, filing status and exact refund amount when using “Where’s My Refund?” Those without Internet access can call 800-829-1954 anytime, to access the audio version of this tool. “Where’s My Refund?” includes a tracker that displays progress through three stages: Return Received, Refund Approved, and Refund Sent.

How to Handle An Insurance Claim

Filing and getting a claim resolved with your insurance company does not have to be a frustrating, time-consuming process, according to Ken Selzer, Kansas Commissioner of Insurance.

“Being prepared with and keeping track of the information your insurance company needs to process the claim is critical,” said Commissioner Selzer. “Preparation will help in reducing the time between the insurance incident and the resolution of your problem.”

To help get your claims paid promptly, Commissioner Selzer said Kansans should consider the following ideas.

Know your policy. Understand what your policy says. Because it is a contract between you and your insurance company, you need to know what’s covered, what’s not and what your deductibles are.

File claims as soon as possible. Don’t let the bills or receipts pile up. Call your agent or your company’s claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

Provide complete, correct information. Be certain to give your insurance company all the necessary information. If your information is incorrect or incomplete, your claim could be delayed.

Keep copies of all communications. Whenever you communicate with your insurance company, be sure to document the communications. With phone calls, include the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

Ask questions. If there is a disagreement

about the claim settlement, ask the company for the specific language in your policy that is in question. Find out if the disagreement is because you interpret the policy differently. If your claim is denied, make sure you have a letter from the company explaining the reason for the denial — including the specific policy language which caused the denial.

Don’t rush into a settlement. If the first offer your insurance company makes does not meet your expectations, talk with your local insurance agent or seek other professional advice.

Document auto/homeowners temporary repairs. Auto and homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, document any damaged personal property for an adjuster to inspect. If possible, take photographs or videotape the damage before making the repairs.

Don’t make permanent repairs. A company might deny a claim if you make permanent repairs before the damage is inspected. If possible, determine what it will cost to repair your property before you meet with an adjuster. Provide the adjuster any records of improvements you made to the property, and ask him/her for an itemized explanation of the claim settlement offer.

Seek accident and health claims details. Ask your medical provider to give your insurance company details about your treatment, condition and prognosis. If you suspect your provider is overcharging, ask the insurance company to audit the bill, and verify whether the provider used the proper billing procedure.

Contact the Kansas Insurance Department (KID). If you continue to have a dispute with your insurance company about the amount or terms of the claims settlement, contact the

KID Consumer Assistance Hotline at 1-800-432-2484, or go to the website, www.ksinsurance.org, to file an online complaint.

Condiments: good-to-know facts

The next time you grill, fry or broil your meat or chicken, consider using a marinade. Here's why: Cooking methods that expose meat to extremely high temperatures create potentially cancer-causing compounds called heterocyclic amines (HCAs). When fat drips on the heat source, the resulting plumes of smoke can coat meat with other dangerous chemicals, called polycyclic aromatic hydrocarbons (PAAHs). Marinating meat can reduce the risk. Researchers have found that it can decrease the formation of these compounds by up to 90 percent. Some store-bought products, including mari-

nade powders (you add oil and vinegar) and teriyaki sauces, can be particularly effective. Or use your own combinations of cider, citrus juices, vegetable oils. Mustard and herbs and spices—even beer, wine and other alcoholic beverages. On the other hand, while a small amount of sugar can play a bit part in a marinade, sugars, in general, tend to increase HCAs. So watch out for commercial tomato or BBQ sauces that have a lot of sugar added to them—they could end up contributing to, rather than inhibiting, HCA formation.



Healthy Grocery Shopping Tips For Condiments

- Buy reduced-sodium, low-sodium or no-salt-added versions of your favorite condiments. But even that is not always a guarantee of keeping a lid on sodium since some, like soy sauce, remain high no matter what.
- Choose “light” or low-fat versions of mayonnaise and tartar sauce to save on calories (still, the fat in these condiments does come in the form of healthful vegetable oils, such as soybean oil).
- Stock up on salsa, which tends to be nutrient-rich, yet fat-free and low in calories, and sugar—and lower in sodium than other condiments. It can sometimes substitute for ketchup.
- Pick up some hot sauce to up the flavor factor of your meal. It's often high in sodium, but a little goes a long way. At home, test your tolerance before you pour it on.

Peanut Allergy Prevention

Peanut allergy is the most common food allergy and the highest amongst children. There is no cure or treatment except to avoid the consumption of peanuts.

New research now shows that introducing high risk infants to peanut-containing foods could reduce the chance of developing a peanut allergy. There are three guidelines to consider:

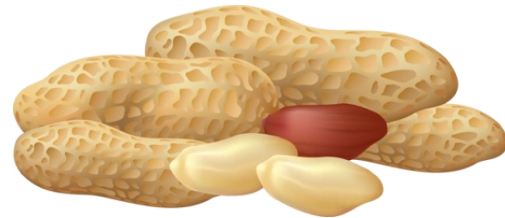
1. Infants deemed at high risk because they already have severe eczema, egg allergy or both. Experts recommend introducing peanut-containing foods as early as 4-6 months of age. Parents and caregivers should check with their infant's health care provider before feeding the infant peanut-containing foods.
2. Infants with mild to moderate eczema. Experts recommend introducing peanut-

containing foods around 6 months of age.

3. Infants without eczema or any other food allergy consume peanut-containing foods freely.

In all cases, infants should start other solid food before being introduced to peanut-containing foods

With these guidelines, the results suggest that peanut allergy can be prevented when peanut-containing foods are introduced in infancy through age 5. Infants in category one above had an 81 percent reduction developing peanut allergy.



Peanuts cause 90 percent of all food allergies

What Is Corned Beef?

St. Patrick's Day is the traditional holiday to serve corned beef. Originally, "corned beef" was salted or brined during the winter to preserve it. After the long meatless

Lent, this preserved meat was eaten.

Corning is a form of dry-curing meat with "corns" of salt. Today, beef brisket is cured in salt brine with spices but we

still maintain the name "corned beef." Corned beef is available as a sliced deli meat for sandwiches or whole corned beef briskets are available and often served with

cooked cabbage.

Cooked corned beef low and slow so it is "fork tender." It will retain a pink color from the nitrates used in the curing process.



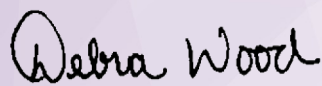
Central Kansas Extension District

300 W. Ash, Room 111
P.O. Box 5040
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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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