

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

May 2017

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Agents:*

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Family Resource
Management

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Nutrition, Food Safety
and Health



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Master Gardeners Garden Fair

Join Central Kansas District Master Gardeners on May 13th, 2017 for the Master Gardeners Garden Fair. This new event has lots to offer everyone! Horticulture education, vendors, exhibitors, kids activities, music, food, plants for sale, and a garden garage sale! The Bluestem Daylily Society will be selling unique daylilies! Bring your mom and celebrate Mother's Day early at the 2017 Garden Fair Event!

The event will be held at the 4-H building and Kenwood Hall at the fairgrounds in Salina, Kansas. The flyer can be downloaded from our website at www.centralkansas.k-state.edu.



Presentation Schedule...Come and Learn!

- 10 a.m. **Pollinators and Pesticides** Dr. Raymond Cloyd, KSU Research and Extension Horticultural Entomology Specialist
- 11 a.m. **Succulents** Mary Shaffer, Saline County Horticulture Club
- 1 p.m. **Prairie Star plants and plants for pollinators** Dr. Cheryl Boyer, KSU Research and Extension Nursery Crop Specialist
- 2 p.m. **Tree Selection and Proper Planting** Lloyd Davidson, CKED Master Gardener and owner, Davidson Tree Farm
- 3 p.m. **Growing Tomatoes with Great Flavor** Jason Graves, CKED Horticulture Agent

Kids Activities

Kids will have the opportunity to do a small garden craft at 11 am, 1pm, and 3pm. Bring them along!



Sorghum: An Old Player in a New World

Sorghum is a staple food in African, Asian, and South American diets. In the U.S. it is typically found in animal feed or made into ethanol.



But sorghum is becoming a popular food item in American diets. It contains 10 grams of protein per half cup serving. It is also a good source of fiber, antioxidants and is gluten-free. It is the latter that has landed sorghum into many American diets.

Using sorghum in gluten-free foods has helped those with Celiac disease or other medically diagnosed reasons to avoid gluten. It helps increase whole grain consumption in gluten-free diets.

Sorghum also decreases insulin and glycemic responses compared to corn and rice. While sorghum has a lower glycemic index than wheat, sorghum syrup does not.

Antioxidants in sorghum help prevent cell and DNA damage. Many studies have shown the potential of sorghum to decrease certain cancer risks. While it may not be the cure to cancer, it certainly is a healthy addition to the diet.

Toss cooked sorghum into soups or salads, use in place of oatmeal for breakfast, or pop it like popcorn!

National Women's Health Week



May 14-20, 2017

is designated as National Women's Health Week led by the U.S. Department of Health and Human Services Office on Women's Health. The purpose of this celebration is to

empower women to make their health a priority and take steps to improve their health.

The theme for this event is "Your health at every age." At any age, the basics to improve your health include well-woman checkups; preventive health screenings; being physically active; eating a healthful diet; being mindful of mental health; and avoiding unhealthy behaviors.

Learn how to participate in national Women's Health Week at www.womenshealth.gov/nwhw

Mental Health First Aid Course



Someone you know could be experiencing a mental illness or crisis. You can help them.

You are more likely to encounter someone — friend, family member, coworker, neighbor, or member of the community — in an emotional or mental crisis than someone having a heart attack. Mental Health First Aid teaches a 5-step action plan to offer initial help to people with the signs and symptoms of a mental illness or in a crisis and connect them with the appropriate professional, peer, social, or self help care. Anyone can take the 8-hour Mental Health First Aid course — first responders, students, teachers, leaders of faith communities, human resources professionals, and caring citizens.

Classes will be held June 8 & 15, 8:00 a.m.—noon each day at the Central Kansas Mental Health Center Auditorium. To register, contact Pat Kinnaird at 823-6322 or email pkinnaird@ckmhc.org. Cost to attend is \$30.00 per person.

The Raw Food Diet Craze

The belief in the benefits of raw foods—sometimes called “living foods”—is nothing new. Sylvester Graham, for whom the cracker is named, promoted raw foods 150 years ago, just as some chefs, cookbooks, celebrities, and websites promote them today. Among other claims, raw food diets are said to eliminate headaches and allergies, improve memory and immunity, ease arthritis, and reverse diabetes. Proponents say that cooking destroys nutrients, enzymes, and the “life force” of the food itself.

The basics

A raw food diet is based mostly or exclusively on uncooked and unprocessed plant foods (often organic), including fruits, vegetables, nuts, seeds, and sprouted grains. Most followers are strict vegetarians, though some eat unpasteurized dairy foods and sometimes even raw eggs, meat, and fish. Foods are prepared using blenders, processors, and dehydrators, and can be served either cold or warm, but not hot enough to cook them. Truly dedicated raw foodists shun refined sugar, vinegar, coffee, tea, soy products, most vegetable oils, dried herbs, and alcohol.

The benefits

Raw food diets encourage people to eat lots of fresh produce, nuts, seeds, and other nutritious foods that contain little or no saturated fat, cholesterol, and sodium and are high in fiber. Though research comparing raw food diets to other eating patterns is limited, they have been linked to lower LDL (“bad”) cholesterol, triglycerides, and body weight. In one observational study from Roswell Park Cancer Institute in Buffalo, people who ate the most raw (as compared to

cooked) cruciferous vegetables had a reduced risk of bladder cancer, possibly because the raw vegetables retain more cancer-protective isothiocyanates. Cooking, after all, does reduce some phytochemicals, including isothiocyanates, as well as many vitamins.

The drawbacks

Some nutrients and potentially beneficial plant compounds are *less* available to the body in the raw state. Heat is needed to break down a plant’s cell walls and release the compounds. Cooking a carrot releases extra beta carotene, while cooking tomatoes releases more lycopene.

Of more concern, some uncooked and unpasteurized foods pose a risk of food poisoning, which is especially dangerous for pregnant women, young children, the elderly, people with compromised immunity, and those with chronic medical conditions, such as liver or kidney disease. Raw sprouts, raw oysters, and raw (unpasteurized) milk products have been the cause of many outbreaks of foodborne illness in recent years. Heat, in cooking and in pasteurization, kills pathogens. Depending on how strict the diet is, people on raw food diets may also need to take supplements to make up for potential shortfalls in calcium, iron, zinc, vitamin B12, and other nutrients.

What about the enzyme argument?

Raw foodists claim that the enzymes in raw foods (destroyed by cooking) aid digestion, prevent “toxicity” in the body, and have other curative effects. But these enzymes are there for the plants, not us. Moreover, they are largely inactivated by the highly acidic environment of the stomach and thus cannot aid digestion farther down in the intestines or have other benefits. And there’s no evidence

that the enzymes can become reactivated in the intestines, as some raw foodists say. In any case, even if some enzymes do survive, the body usually makes all the enzymes it needs to digest and absorb food. The claim by some raw foodists that our bodies have a limited lifetime supply of enzymes makes no sense, either, and is simply not true.

Cooking, the mother of inventions

The invention of cooking was a crucial factor in the evolution of humans. Cooking, which distinguishes us from other species, makes high-protein foods softer and easier to digest, and this enabled our early ancestors to devote more energy to other activities besides hunting, gathering, and chewing raw foods all day. Besides killing bacteria and releasing healthful compounds from cell walls, cooking also allows us to more easily consume pasta, rice, wheat, corn, and potatoes.

It's true that cooking at high temperature (as in grilling meat or frying potatoes) creates potentially cancer-causing substances, but most things in life carry some risk, along with benefit. If you eat a varied diet and refrain from eating a lot of charred food, this is not a problem. To retain the most nutrients, though, cook your vegetables for as short a time as possible.

A matter of balance

Raw fruits, vegetables, nuts, and seeds are certainly good for you. But you don't need to—and should not—restrict yourself to raw foods only. There's no conclusive evidence that a pure raw food diet will prevent or cure any condition or disease. Plus, it's an extreme diet that's hard to maintain over the long run, deprives you of some of the tastiest and most nutritious foods (like cooked beans, sweet potatoes, and most whole grains),

makes dining out difficult, and can be deficient in some nutrients.

Is it Safe to Use Raw Ground Beef that is Red on the Outside but Gray Inside?

It should be fine. Meat contains a pigment called myoglobin that turns bright red when exposed to oxygen. Grocery stores typically cover ground beef with a plastic wrap that allows some oxygen to penetrate, so that the surface of the meat turns this appealing red color, which consumers have come to associate with freshness. When ground beef is not exposed to oxygen, the myoglobin turns grayish-brown after a few days. It may look less appetizing but is safe.

If the ground meat is gray or brown throughout, however, that usually indicates that it has been in the package for a while and may be spoiling. If you just bought it, you may want to return it. "Spoilage bacteria," though generally harmless, can make meat smell bad and cause other signs of deterioration. If you still want to eat it, it's essential to cook it thoroughly.

Of more concern, ground beef is susceptible to contamination from Salmonella, E.coli, and other bacteria that do not affect the color or smell of meat but can make you sick—so it's essential that you handle and cook all ground beef properly. Use or freeze it within a day or two of purchase and cook it to 160°F (71°C); use a meat thermometer to check. Color is an unreliable indicator of doneness, as the meat can turn brown before it reaches a temperature that kills bacteria; conversely, some ground beef may remain pink after it's cooked to a safe temperature. Meat can also turn gray in the freezer. It's perfectly fine and safe to eat.

Insurance Claim Knowledge Important for Positive Outcome

According to the Kansas Insurance Department (KID), more than 50 percent of the consumer complaints received about insurance relate to claims handling.

Preparing and tracking the information the insurance company needs to process the claim is critical in reducing the time between the insurance incident and the resolution of your problem.

To help get claims paid promptly, KID staff members offer 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 correspondence. Whenever you communicate with your insurance company, be sure to keep copies of all correspondence. 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, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of the offer, talk with your local insurance agent, seek other professional advice or call the KID Consumer Assistance Hotline, (in Kansas) 800-432-2484.

Document temporary auto and homeowners 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.

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 800-432-2484, or go to www.ksinsurance.org, to file an online complaint, or to discuss the situation by using our online chat feature on the home page.

Source: Kansas Insurance Department

Verify Your Social Security Earnings



If you have not already done so this year, this would be a good month to verify your Social Security earnings. Your benefits (retirement, disability and survivors) are calculated using your employment record. Your employer reports your earnings to Social Security. It is important that you use your personal mySocialSecurity account to check these records annually to ensure that your earnings are recorded accurately. 40 work credits are needed for Retirement and Medicare benefits. \$1,300 in covered earnings equals one credit in 2017, with a maximum of four credits per year. Verify your earnings and eligibility at www.ssa.gov/myaccount.

Calculate Your Net Worth

One of the best ways to assess where you stand financially is to calculate your net worth. When you add up all of your assets and subtract your debts at least once a year, you can clearly see if you're progressing towards your goals or moving backwards. You may be investing more money in your retirement accounts each year, for example, but your net worth may actually be shrinking if you're also taking on more debt. Breaking down your

assets and your liabilities into categories also makes it easier to see where you can beef up your savings, and which liabilities are holding you back.

To calculate your net worth, you (and your spouse) will need to dig up your recent financial statements and do a little research. Follow these seven steps:

List the value of your bank

accounts. Look on your most recent bank statements for the current balances in your checking accounts, savings accounts, CDs and money-market accounts.

List the value of your personal

property. Research the current market value of your home and car, and add a ballpark figure for your home contents and other possessions.

List the value of your investments that

aren't in retirement accounts, such as stocks, bonds, mutual funds, ETFs, savings bonds, college savings plans, the cash surrender value of your life insurance, and other non-retirement investments.

List the value of your retirement

savings. List the current value of money in employer-sponsored retirement savings plans, including the Thrift Savings Plan, and any 401(k), 457, SEP, Keogh or other plan (plus any employer contribution if vested). Add the value of your IRAs and the cash surrender value of any annuities. Also add any value you have already vested in a defined-benefit pension plan (keep in mind that most people are generally not vested in a military pension until they have served for 20 years).

Add up the value of your assets. Total all of these categories, plus any other assets.

List the value of your liabilities. Add up how much you owe in total credit card debt, any personal loans, your mortgage, home-equity loans, student loans, car loans and other loans.

Subtract your liabilities from your assets to calculate your net worth. Do this calculation at least once a year to see how your wealth grows over time.

Discover Your LifeValues

Have you ever wondered why you feel good about spending money on vacations, but avoid saving for retirement? Or why you buy new golf clubs, but procrastinate when it comes to giving your kids an allowance? The answer may lie in your unique LifeValues and how they influence your financial decision making.

Most of us don't realize what's behind the thousands of financial decisions we make. And, if we are in a relationship, we are even less certain about why our partners make the decisions they do.

The first step to getting smart about money is to better understand how you feel about it.

Understanding your LifeValues — the Inner, Social, Physical and Financial drivers that impact your financial decisions — can help clarify your goals and priorities.

When completing the LifeValues quiz at <https://goo.gl/LvY1yB>, quickly choose only one answer to each question. Be honest with yourself and remember that there is no "wrong" answer, only your personal preference.

Then, take what you have learned about yourself to make your financial life work better for you.

Source: National Endowment for Financial Education (NEFE) smaraboutmoney.org

Medicare Corner



If you were without Part D or creditable drug coverage for more than 63 days while eligible for Medicare, you may face a Part D late enrollment penalty (LEP). The purpose of the LEP is to encourage Medicare beneficiaries to maintain adequate drug coverage. The penalty is 1% of the national base beneficiary premium (\$35.63 in 2017) for every month you did not have Part D or certain other types of drug coverage while eligible for Part D. This amount is added to your monthly Part D premium. If you are Medicare eligible and still working, ask your employer if the drug plan in your employer group health plan is considered creditable. The next opportunity to enroll in a Part D plan is during Open Enrollment, October 15-December 7, unless you qualify for a special enrollment period such as leaving employment and losing employer coverage.



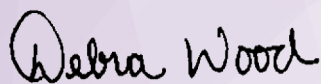
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Address Service Requested

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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