

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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April 2019

*District Extension
Agents:*

Debra Wood

Family Resource
Management

Leah Robinson

Nutrition, Food Safety
and Health

Retirement Seminars

The Central Kansas District will offer a series of retirement planning seminars beginning in May. Participants will learn how to determine how much they might need in retirement, how to save for this goal, steps to take when it is time to retire, planning for health care expenses, and more.

Topics scheduled for 2019 are listed below. You may register for one program or the entire series by calling the extension office in Salina at 785-309-5850, or by emailing dwood@ksu.edu. Cost is \$5 each or \$30 for the series, payable by cash or check made payable to Central Kansas Extension District.

May 9	Crunching the Numbers: How Much Will I Need?
June 13	Saving for Retirement
July 11	Understanding Social Security
August 8	Creating Your Retirement Paycheck
Sept. 12	Planning for Health Care in Retirement
October 10	So Now What? Managing Life After Retirement

These programs will be held at 6:30 p.m. in the Welcome Center on the K-State Polytechnic campus, building #11 on the campus map at <https://polytechnic.k-state.edu/documents/about/CampusMap.pdf>



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Women in Agriculture: Landscaping with Native Plants

Landscaping with Native Plants is the topic of this spring's Saline County Women in Ag meeting scheduled for Tuesday, April 30. The speaker will be Jason Graves, K-State Research and Extension Horticulture Agent.

Native plants are growing in interest for reasons that may surprise you. In this meeting we will explore different features of Kansas native plants and prepare you to use them in your own home landscape. Following Jason's presentation, there will be an interactive planting session where you will plant your own succulent to take home. (Please bring a small coffee cup size container for your plant.)

If you are a woman involved in agriculture, whether producer, spouse, landlord, or are interested in learning more, plan to attend this free Women in Ag program. The session will be at American Ag Credit at 925 W. Magnolia, Salina, KS. Registration begins at 6 p.m. followed by the meeting at 6:30 p.m. Drinks and dessert will be served. Pre-registration is required to ensure enough plants are available. Call the K-State Research & Extension office in Salina, at 785-309-5850 by April 23 to register.

This Women in Ag meeting is sponsored by K-State Research & Extension-Central Kansas District, Farm Service Agency, Natural Resources Conservation Service, American Ag Credit, Saline County Conservation District, and Saline County Farm Bureau



Prioritizing Options to Pay for College

College-bound seniors will begin receiving their financial aid award letters in March. While exciting, it also can be an overwhelming process for students and families. How students finance their education can have long-term impacts on their personal finances.

As students review their financial aid award letters they will be deciding what and how much financial aid to accept. When prioritizing their options to pay for school, remember this simple rule of thumb: Free money first, your money second and borrowed money last.

When considering more than one potential school, it is important to compare the financial costs and the aid. The 'net cost of attendance' is the total estimated cost to go to school (including tuition, housing, meals, books, supplies, transportation, and other education costs), and not including financial aid that does not need to be paid back such as grants or scholarships.

Some grants or scholarships have conditions that the student must meet, such as maintaining a certain GPA to continue receiving aid. It is important the student understands the requirements and potential cost if they do not meet the conditions.

After free money, students should next look to money they have saved, or money they can earn, to pay the remaining costs. The student's award letters will let them know if they qualify for work-study.

Student loan debt has surpassed credit cards as the number one source of nonmortgage U.S. household debt. Students should use all federal loan options before considering a private loan.

Federal loans have many benefits and protections that private loans do not offer, such as low fixed interest rates, flexible repayment plans, loan cancellation for certain employees, forbearance and deferment options.

Private student loans can have high variable interest rates and are not required to offer the same repayment benefits as federal student loans. Private loans generally cost more and typically require a credit check. Private loans should only be considered as a last resort.

Financial Spring Cleaning: 5 Things You Should Do Now

Spring is almost here. Here are five easy tips to get your financial house in order.

1. **Get rid of old paperwork.** Nowadays there is no need to keep filing cabinets full of old papers. Colorado State University's *'Your Important Papers: What, Why, and How Long to Keep'*, which can be downloaded at <https://extension.colostate.edu/docs/pubs/consumer/09165.pdf> tells you how long you should keep important paperwork. Shred everything you do not need. You can also elect to go paperless for many financial statements, and view them online.
2. **Check your credit report.** Every consumer can check their credit report for free once a year at annualcreditreport.com. That means you can get a total of three free reports a year if you space them out over the year so that you always have a clear picture of your credit situation.
3. **Assess your withholdings.** Did you get a huge tax refund? If so, you just gave Uncle Sam an interest-free loan. Did you have to pay a lot in taxes this year (including a penalty)? Then you under-withheld. Experts suggest you should periodically check your

W4, your withholding allowances, especially if you have had a life change like a marriage or birth of a child. With the new tax laws, if you received a larger refund or owed more, you may want to make adjustments so that doesn't happen again this filing year.

4. **Look over your earnings record.** You may be years away from retirement, but have you glanced at your earnings record at socialsecurity.gov? It is worthwhile to log in at least once a year to make sure that employers have correctly reported your earnings. Errors could mean less money for you when you retire. While on the site you can also view your Social Security statement, which shows an estimated retirement benefit.
5. **Reevaluate your expenses.** Now is a great time to take a fresh look at your recurring expenses. Did your cell phone bill go up in January? Do you have subscriptions that have been auto-renewing because you hadn't had a chance to cancel them? Call your service providers to see if you are getting the best deal out there, and if you aren't, see if you are eligible to switch.



Medicare and Ambulance Service

Medicare Part B covers emergency ambulance services, and in very limited cases, non-emergency ambulance service.



Medicare considers an emergency to be any situation when your health is in serious danger and you cannot be transported safely by any other means. If your trip is scheduled when your health is not in immediate danger, it is not considered an emergency.

Part B covers emergency ambulance services if:

- An ambulance is medically necessary, meaning it is the only safe way to transport you;
- The reason for your trip is to receive a Medicare-covered service or to return from receiving care;
- You are transported to and from certain locations, following Medicare's coverage guidelines;
- And, the transportation supplier meets Medicare's ambulance requirements.

To be eligible for coverage of non-emergency ambulance services, you must:

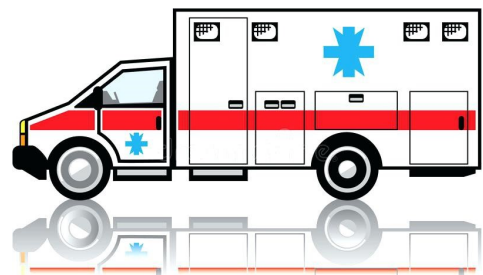
- Be confined to your bed (unable to get up from bed without help, unable to walk, and unable to sit in a chair or wheelchair);
- Or, need essential medical services during your trip that are only available in an ambulance, such as administration of medications or monitoring of vital functions.

Medicare does not cover ambulance transportation just because you lack access to alternative transportation. Note also, that if you are receiving skilled nursing facility (SNF) care

under Part A, most ambulance transportation should be paid for by the SNF. The SNF should not bill Medicare for this service. All ambulance companies that receive Medicare payments must be participating providers who accept assignment in all cases.

Mindfulness Resources

- **Breathe2Relax App** – Breathe2Relax is a portable stress-management tool and breathing exercise. Breathe2Relax can be used as a stand-alone stress-reduction tool. App available to download in Google Play and the Apple App Store.
- **StopBreatheandThink App** – A useful app to help you stop, breathe and think every day, practicing emotional wellness. Available at: <https://www.stopbreathethink.com/>.
- **Call 2-1-1** – Statewide 24-hour helpline, health and human services information and referral.
- **Refer to a local health-care provider or mental health professional.** If you or someone you know needs help, contact and connect with a local professional such as a clergy member, medical professional, law enforcement, school counselor or social worker.
- **National Suicide Prevention Lifeline:** 1-800-273-8255 (TALK)



Diabetes Self-Management Program to be Offered in Minneapolis

Nearly one-third of persons 65 years and older have diabetes. Diabetes is the most common cause of blindness, kidney failure and amputations in adults, as well as a leading cause of heart disease and stroke. People with diabetes spend 2.3 times more on healthcare costs than others without the disease. To help individuals, and their caregivers, Central Kansas Extension District and the Ottawa County Health Department will be offering the Diabetes Self-Management Program.

The Diabetes Self-Management Program (DSMP) was developed by Stanford University and has proven to be highly successful in helping those living with diabetes gain valuable knowledge to manage their condition. Through this workshop, individuals will develop the skills and self-confidence needed for day-to-day management of the disease and its impact on their lives.

Classes during this workshop are very interactive. Participants will meet others with diabetes and experience a mutual support system. Participants make weekly action plans, share experiences, and help each other solve problems they face creating and carrying out their self-management program.

Subjects that will be covered include: 1) techniques to deal with the symptoms of diabetes, fatigue, pain, hyper/hypoglycemia, stress and emotional problems such as depression, anger, fear and frustration; 2) appropriate exercise for maintaining and improving strength and endurance; 3) healthy eating, meal planning, label reading; 4) appropriate use of

medications; and 5) working more effectively with health care providers.

This is a six week program that begins Tuesday, June 4th. Classes will be held in the Wampler Room at the Ottawa County Health Center, 9:30 a.m. – 11:30 a.m. every Tuesday, June 4th – July 9th. Cost of the course is \$20 per person/family. Each participant will receive a “Living a Healthy Life with Chronic Conditions” resource book.

Instructors for the class will be Leah Robinson, FCS Extension Agent and Sara Hodges, Ottawa County Health Department Director. Contact Central Kansas Extension District in Minneapolis, 785-392-2147, to register or for more information. Class size is limited, registration must be received by May 28th.

Say Goodbye to Unhealthy Cold Cuts

Replace them with these healthier meal choices.



The link between processed meat—which includes cold cuts—and cancer, heart disease, diabetes, and obesity is well known today. Researchers have been proving these connections for more than two decades. Much of the blame can be assigned to preservatives. Processed meats are altered to extend their shelf life by either salting, curing, fermenting, or smoking.

Cold cuts do have some nutrients, including protein, zinc, iron, and vitamin B12. But the health risk far outweighs the benefits. Also, in addition to preservatives, cold cuts are high in sugar, sodium, and saturated fat.

For example, one slice of ham contains 1 gram (g) of saturated fat, 360 milligrams (mg) of sodium, and 2 g of sugar. A sandwich made with three slices of ham brings the sodium up to 1,080 mg. Two slices of wheat bread adds 300 mg, one slice of cheddar cheese adds 180 mg (52 mg for swiss), and a tablespoon of full-fat mayonnaise adds 95 mg. That's 1,655 mg of sodium, or more than two-thirds of your 2,300 mg daily sodium allowance (1,500 mg for people with high blood pressure).

Here are a few substitutes that would make a healthier yet delectable meal.

Fish tacos. Loaded with omega-3 fatty acids, which may reduce the risk of heart disease, and nutrients including B vitamins, potassium, and magnesium, fish is one of the healthiest proteins you can consume (the American Heart Association suggests eating fish at least twice a week). Fish tacos pair well with Mexican food flavors, including avocado, red onion, cilantro, and lime juice. Cod, or any flaky fish, works well. Some recipes call for diced red cabbage and tomatoes. Drizzle sour cream, salsa, or a hot, spicy flavor on top.

Tuna wrap. Tuna packed in water has about half the sodium of tuna packed in oil. Boost your omega-3s by mixing tuna with a mayonnaise made from plant-based oils such as olive oil or avocado. Cut your bread calories in half by using a wrap. Top it off with a layer of heart-healthy vegetables, such as lettuce, cucumber, tomato, and bean sprouts.

Cook your protein at home. Cooking at home is healthier and more affordable than anything store-bought (3 ounces of chicken has just 65 mg of sodium). Pair it with a whole grain and vegetable, or mix it

into meat salads, tacos, potpies, healthier burgers, and Asian dishes. Make extra, and then use today's dinner leftovers as tomorrow's lunch.

Veggie Burger. Veggie burgers provide protein, fiber, and antioxidants (disease fighters) from ingredients such as tofu, beans, whole grains, and crushed nuts. Get even more nutrients from vegetables, including mushrooms, onions, lettuce, carrots, or broccoli. Sprinkle a pinch of low-fat cheese on top. Eat it open-faced on a plate or on a whole-grain bun.

Can Exercise Stop the Clock?

Aging is inevitable. There is really no way to stop the clock, but you can slow the march of time with regular exercise, better nutrition, and reducing or managing psychological stress.



Regular exercise is helpful in slowing down the aging process on the outside as well as the inside of your body. Muscles begin to change around age 35, when you start to lose muscle mass and gain fat. Exercise can slow down muscle loss and keep your metabolism high, which also prevents weight gain. With regular exercise, most people have less joint pain less bone loss, and they retain their mobility longer. All of these things change the way you look because your posture is better, and you are able to walk and move with less pain.

Exercise has a huge impact on the health of your body on the inside and is key to preventing many types of disease. In fact, it is hard to find a disease that exercise doesn't help with! Regular weight bearing activity strengthens bones, so enjoy walking, hiking,

tai chi, weight training, climbing stairs, playing tennis, and dancing. Even yoga can build bone health in your hips, spine, and wrists—bones that are most vulnerable to fracture.

Another benefit of an active life is a healthier heart. Your heart is a muscle and it gets stronger with exercise, just like any other muscle, and it is never too late to start exercising and reaping the benefits. Your chances of getting heart disease are almost double if you are not active.

Development of type 2 diabetes is influenced by genes you inherit, but they take a back seat to lifestyle and behaviors you choose in determining if you will develop the disease. For most people, type 2 disease can be prevented by losing weight, exercising regularly, making better nutrition choices, and avoiding smoking. For those who have diabetes, balancing good nutrition and exercise is the key to managing the disease.

Exercise is good for your brain, too. With regular activity your brain functions better, your memory improves, you have a brighter outlook on life, you feel more confident, and you have more energy. While you might prefer a quick and easy road to the Fountain of Youth, exercise is well worth the effort you put into it.

E-Cigarettes and Your Heart

We all know the risks of smoking conventional cigarettes and the effects on our health but what do we know about the risks of electronic cigarettes (e-cigarettes)? E-cigarettes entered the American market in 2007 so this is a fairly new product. Researchers are just

beginning to start studying the effects of e-cigarette use on a person's health.

E-Cigarette Health Studies

Recently, a study from the University of California San Francisco Center for Tobacco Control Research and Education found that daily use of e-cigarettes is associated with nearly doubling your odds of a heart attack compared to people who do not use e-cigarettes. Additionally, if you smoke conventional cigarettes and use e-cigarettes on a daily basis your risk of heart attack increases almost five times that of a nonsmoker.

These findings are concerning because the early belief was smokers of traditional cigarettes could use e-cigarettes as a way to quit smoking altogether. Unfortunately, research has found that most people end up as “dual users” who keep smoking conventional cigarettes while using e-cigarettes.

Since e-cigarettes are so new to the market researchers are not able to study the long-term effects of e-cigarette use and the risks of cancer or other respiratory diseases that are associated with smoking conventional cigarettes. However, researchers have been able to document the increased risk of these diseases in animal studies.

As rates of e-cigarettes use continue to rise, especially among middle and high school youth, the concern regarding the long-term effects of e-cigarette use increases. Unfortunately, it may take decades to understand the true effects of these products.



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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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