

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

December 2020

January 2021

*District Extension
Agents:*

Debra Wood

Family Resource
Management

Leah Robinson

Nutrition, Food Safety
and Health



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Diabetes Prevention Program Opportunity for Central Kansas Extension District

The University of Kansas Medical Center and Central Kansas Extension are looking for adults (18+) living in Saline or Ottawa county with prediabetes or who are at risk for Type 2 diabetes to take part in a 6-month diabetes prevention program focused on increasing physical activity and fruit and vegetable intake.

Participants will receive weekly lessons over social media (Facebook) or video conferencing (Zoom) by Leah Robinson, extension agent from Central Kansas District. Participants will be compensated for completing testing assessments at their local extension office.

If you are interested in participating, complete the survey: <https://bit.ly/3qoc6nS>

Or scan this code with your phone camera to complete the survey:



If you have any questions or would like to learn more about the research study, please email Trish at psmith18@kumc.edu or call 785-764-1312.



Extension Office Closed for Holiday

Central Kansas District Office will be closed for the holidays from December 24th through January 1st. We hope you all have a safe and healthy holiday.

See you in 2021!

Social Security Changes for 2021

In addition to the 1.3% COLA announced on October 13, the 2021 maximum taxable earnings on which the Social Security tax is imposed was set at \$142,800. Those drawing Social Security benefits while working prior to their full retirement age will have one dollar of benefits withheld for every \$2 over \$18,960 next year. In the year an individual reaches full retirement age the earnings limit is \$50,520 per year. One dollar in benefits is withheld for every \$3 earned above this amount in the months prior to attaining the full retirement age.

Medicare Costs in 2021

Medicare Part B premiums will increase \$3.90 to \$148.50 for most beneficiaries in 2021.



Beneficiaries should receive their Social Security benefit statement in December which shows their gross amount with their COLA, and any deductions including this Part B premium if enrolled in Medicare.

If an individual beneficiary earned more than \$88,000 in 2019, or \$176,000 as a couple, their Part B and Part D premiums will be higher due to the income-related monthly adjustment amount (IRMAA). If a life changing event has occurred, such as retirement and loss of that earned income, death of a spouse, or divorce, a Life Changing Event form can be submitted to request a reduction of the IRMAA.

The Part B deductible will be \$203 in 2021. The deductible for an in-patient hospital stay increases to \$1484. Those with Medicare Supplement plans may not see these charges if their supplement plan covers those expenses.

Be a Smart Chooser and User of Health Insurance

Fall is not only open enrollment season for Medicare health and drug plans, but it is also open enrollment for many employer-based plans as well as the Marketplace. Once you have selected your plan for the coming year, do you know how to make the best use of it. To be a wise consumer try these tips:

- Make sure you review your health insurance evidence of coverage document
- Carry your health insurance card
- Use preventative services to stay healthy
- Choose in-network doctors and facilities
- Plan for healthcare cost
- Track health care related expenses
- Fill out a HIPPA form for all family member 18 and older

Economic Impact Payment

Taxpayers may be able to claim the recovery rebate credit if they met the eligibility requirements in 2020 and one of the following applies to them:



- They didn't receive an Economic Impact Payment in 2020.
- They are single and their payment was less than \$1,200.
- They are married, filed jointly for 2018 or 2019 and their payment was less than \$2,400.
- They didn't receive \$500 for each qualifying child.

Power Pay

PowerPay is a tool developed by Utah State Extension to help consumers develop a personalized, self-directed debt elimination plan. If you need help eliminating debt and mastering your financial situation, this free tool is available online at <https://extension.usu.edu/powerpay/>. If you have questions, call the extension office and ask for Deb.



2020 Tax Tips

Gather tax documents and keep them for at least three years

Everyone should come up with a recordkeeping system. Whether it's electronic or paper, they should use a system to keep all important information in one place. Having all needed documents on hand before they prepare their return helps them file a complete and accurate tax return. This includes:

- Their 2019 tax return.
- Form W-2 from employers.
- Form 1099 from banks and other payers.
- Forms 1095-A from the marketplace for those claiming the premium tax credit.
- Form 1099-NEC, Nonemployee Compensation
- Notice 1444, Your Economic Impact Payment.

Most income is taxable, including unemployment compensation, refund interest and income from the gig economy and virtual currencies. Therefore, taxpayers should also gather any documents from these types of earnings. People should keep copies of tax returns and all supporting documents for at least three years.

Taxpayers who received a federal tax refund in 2020 may have been paid interest. The IRS sent interest payments to individual taxpayers who timely filed their 2019 federal income tax returns and received refunds. Most interest payments were received separately from tax refunds. Interest payments are taxable and must be reported on 2020 federal income tax returns. In January 2021, the IRS will send a Form 1099-INT, Interest Income to anyone who received interest totaling at least \$10.

Charitable Deductions

Previously, charitable contributions could only be deducted if taxpayers itemized their deductions. However, taxpayers who don't itemize deductions may take a charitable deduction of up to \$300 for cash contributions made in 2020 to qualifying organizations. For the purposes of this deduction, qualifying organizations are those that are religious, charitable, educational, scientific or literary in purpose. The law changed in this area due to the Coronavirus Aid, Relief, and Economic Security Act.

The CARES Act also suspends limits on charitable contributions and temporarily increases limits on contributions of food inventory.

Emerging Credit Trends

- Limited access to credit/tightening of underwriting
- Reduced/Reduction of credit limits
- Closure of inactive accounts
- Increase in subprime lending and scams
- Changes in how lenders assess risk

Source: Credit Management in COVID-19 Era, Credit Builders Alliance, AFCPE

Check Your Credit

One in five people have an error on at least one of their credit reports according to a study conducted by the Federal Trade Commission. When is the last time you checked your free credit report?

Consumers can normally obtain a free credit report from each of the three credit bureaus once per year. Lenders have offered accommodations such as forbearance, deferments, skipped payment and waived fees during the pandemic. To allow consumers the ability to make sure things were reported to the credit bureaus correctly, reports can be checked free of charge once per week until April 2021.

Credit reports affect many aspects of your life, including your ability to get a loan, rates for loans and insurance, and more.



K-State Research and Extension will offer the Check Your Credit program again next year. Consumers can sign up at bit.ly/ksrecheckyourcredit.

We'll remind you to check your credit report three times during the year on February 2, June 6 and October 10. We will also send you periodic emails with information about how to understand your credit report, correct errors, and use your credit report to your advantage.

Take a step towards financial well-being today by signing up for K-State Research and Extension's Check Your Credit program at bit.ly/ksrecheckyourcredit. Contact Deb in our office at dwood@ksu.edu or 785-309-5850 for more information.

What is Aspergillus?

Every day, people breathe in *Aspergillus* spores with no adverse issues. But this mold can be a problem for those at high risk or with weakened immune systems.

This mold grew inside a home canned food with a defective seal.
Photo courtesy: Becky Reid,
FCS Agent, Cowley



Molds are made of many cells. While you can see some with the naked eye, a microscope will show root threads that grow into the food, a stalk rising above the food, and spores that form on the ends of the stalks. The colors of mold are the spores. The roots can grow deep into the food. So what you see on the surface is not the entire mold.

In the case of home canning, the water bath processing method will easily destroy mold on high-acid foods when processed properly. But if any seal defect is present, air and contaminants can get inside the jar and cause spoilage.

Cleaning Silicone Baking Mats

With the holidays upon us, kitchen baking is in high gear! Many home bakers use silicone baking mats. They can be a great alternative to parchment paper. These mats are handy tools, but they can get pretty dirty over time. Mats will often build up a sticky, often stinky, residue that no amount of scrubbing will remove. So, what's the best way to clean them?

One of the most effective cleaning methods according to *Cooks Illustrated* is to place the mat on a wire rack inside a rimmed baking sheet and bake at 450°F for about one hour, or until it stops smoking. Leaving the mat in the oven for a full hour will make it much



easier to remove the residue with soap and water. After the mat has baked, use tongs to transfer it to the sink and wash thoroughly with soap and water. If a residue is still present, scrub gently with a non-abrasive scrub.

An alternative to silicone baking mats is parchment paper which can be used at baking temperatures of up to 450°F and sometimes 500°F.

Wash By Dishwasher or Hand?

While your "everyday" dishes and glassware are probably dishwasher-friendly, that may not be the case for the fine silver, china and crystal that grace your holiday table.



As much as we would love to throw everything in the dishwasher and get our cleanup over with, the truth is that some things are better suited to dishwashing by hand. This is because the force and heat of the water – and even the detergent – can damage fragile pieces. If possible, check with the manufacturer to see if the item is dishwasher safe. In the case of older items, this may not be an option.

Silver cutlery can be put in the dishwasher as long as it isn't washed in the same basket as stainless steel cutlery. If the two metals touch, the silver may be permanently damaged. However, cleaning fine silver by hand may get your vote because its patina is enhanced by the rubbing that occurs during the washing and drying process.

Your dishwasher manual may give suggestions for the washability of delicate items. Check, too, for instructions for loading the dishwasher for maximum results and minimum breakage.

Unless the manufacturer tells you otherwise, wash the following items by hand:

- aluminum utensils
- cast iron
- china (hand painted or antique)
- crystal
- cutlery
- decorated glassware
- hollow-handled knives
- milk glass
- pewter
- plastics
- silver
- wooden items

Living Well Together Series

A virtual learning opportunity will be hosted by K-State Research and Extension, Family and Consumer Sciences (FCS) agents in the Northeast Kansas region. "Living Well Together" is a program series that will touch on a wide variety of essential skills that empower you and your family to live, work, and thrive. (Programs are free, will be recorded, but pre-registration is required.) We hope that you will take advantage of this opportunity to learn and share with others who may be interested.

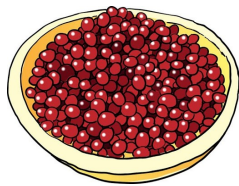
More information about this series and registration link will be available on our website. "Living Well Together" will feature a variety of agents touching on several FCS topics. All dates, times, and topics will be announced soon. We hope that you can participate and join in on one or all of these virtual lesson sessions.

Walk Kansas 2021

Mark your calendars, Walk Kansas 2021 dates have been set! This annual health and wellness program will be March 28 – May 21. More details to come!

Cranberry Cravings

Cranberries are a popular holiday item with an interesting history. Native Americans ate dried or fresh cranberries and they used cranberries for dye and medicinal purposes. Cranberry sauce became commercially available in its familiar canned form in 1941. Dried, sweetened cranberries, or “craisins” are popular now and available year round. They make a great addition to stuffing and salads. Fresh and frozen cranberries can be found in abundance this time of year. The festive red color and nutrients make them a great addition to many dishes. They also make a great garland for indoor or outdoor trees and other greenery.



Today, cranberries are commonly used in a variety of foods and juices. They are high in Vitamin C and a good source of fiber. Cranberries contain phytochemicals and, as part of a healthy diet, may be associated with certain health benefits like reduced risk of chronic disease. Research on the effectiveness of cranberry juice to prevent urinary tract infections is inconsistent and it should be noted that cranberry juice may interact with some medications, so consult a health care professional.

Chronic Pain Self-Management Program

Chronic pain can be a complex and stressful condition. It is often time consuming and challenging for those who suffer from it. To help individuals and their caregivers cope with this condition, Central Kansas Extension District and the Ottawa County Health Department will be offering a new program: The Chronic Pain Self-Management Program.

The Chronic Pain Self-Management Program (CPSMP) was developed by Stanford University and is research-based. The workshop content

doesn't focus on a specific disease or reason behind the chronic pain; rather it explores and teaches skills and techniques applicable for use while living with chronic pain. And, as participants discover, the pain isn't what brings folks together, it is the impact of the pain and the similarity of that impact on the lives of participants that brings everyone together.

Subjects that will be covered include: 1) techniques to deal with the symptoms of chronic pain, fatigue, 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 medication; and 5) working more effectively with health care providers.

Anyone is able to take part in this course. It is especially valuable for those suffering from chronic pain, chronic conditions and their caregivers. Participants will meet others with similar conditions and experience a mutual support system. Individuals make weekly action plans, share experiences, and help each other solve problems they face.

This is a six week program that begins Tuesday, January 25th. Classes will be held every Tuesday, 9:30 a.m. – 11 a.m., January 25th – March 2nd. Due to the Covid-19 pandemic, classes will be offered through the Zoom video conference program. We can help you set this up before class, it is very simple and we are more than happy to assist. Although this is an online course, it is still designed to be very interactive. There will be no charge for this program and each participant/family will receive a “Living a Healthy Life with Chronic Conditions” resource book. Class size is limited, please call Central Kansas Extension District in Minneapolis, 785-392-2147 to register by Tuesday, January 19th. Instructors for the class will be Leah Robinson, FCS Extension Agent and Sara Hodges, Ottawa County Health Department Director.

Making Self-Care a Priority



Caring for ourselves should be a practice we engage in routinely. During challenging times that may be the first thing we take off of our schedule or to-do list. We have the best of intentions, but we easily replace it with another responsibility or to-do.

Self-Care Tips

Self-care is something we do intentionally to take care of our mental, emotional, and physical health and wellbeing. Self-care looks differently for everyone. Your self-care plan needs to be customized to your needs, but should ensure that you are caring for your mind, body and spirit. Here are some tips to help you intentionally care for yourself:

- Schedule time for yourself in your daily schedule. Allot some time for yourself each day when you don't obligate yourself to anything. Give yourself total freedom to enjoy one of your favorite activities or states of being.
- Practice self-care first thing in the morning. This could be as simple as five minutes of meditation, prayer, or breath work. It might be journaling or writing down three things you are grateful for.
- Don't be afraid to try new methods or strategies for self-care. There are numerous videos and apps for mind-body methods, stress management, physical activity, etc.
- Remember self-care also includes making healthy eating choices, being physically active, getting sufficient sleep, and getting regular health care check-ups and screenings.

If you already have a self-care practice you engage in routinely, keep it up. If not, I challenge you to incorporate at least one within the next week.

“There is enough time for self-care. There is not enough time to make up for the life you'll miss by not filling yourself up.” — Jennifer Williamson

Additional Resources:

[My Coping Strategies Plan](#)

[Keys to Embrace Aging: Taking Time for You](#)

Prepared by Rebecca McFarland, Frontier Extension District, Family and Child Development. March 2020, KSRE Tuesday Letter, Tuesday Health and Wellness Tidbits. KSRE Stress and Resiliency Transdisciplinary Team.

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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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