

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

[centralkansas.ksu.edu](http://centralkansas.ksu.edu)

**February 2021**

*District Extension  
Agents:*

**Debra Wood**

Family Resource  
Management

**Leah Robinson**

Nutrition, Food Safety  
and Health



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## Walk Kansas 2021

It's hard to imagine, but another Walk Kansas season will be upon us shortly. It's with that spirit I reflect back to Walk Kansas 2020, when our world was turned upside, but we managed to pull off a great Walk Kansas despite unbelievable hurdles.

So, it's time for us to do it again, and I know many of you are "itching" to get back into something good for your health. We're still living in unusual times and perhaps Walk Kansas could be just the physical activity and stress relief program you might be looking for.

Walk Kansas will begin March 28 and last through May 22. It's a great physical activity and overall health program that can be completed as a team or individually. The choice is yours! More information will be available on our Central Kansas Extension District website and Facebook page as it becomes available. In the meantime, if you have any questions, please e-mail Leah Robinson, [lmrobins@ksu.edu](mailto:lmrobins@ksu.edu) or call our Salina office (785-309-5850), or Minneapolis Office (785-392-2147).



## Stimulus Payments for People, not Nursing Homes



If you, or someone you care about, lives in an assisted living facility or nursing home, read on. The bill funding the second round of Economic Impact Payments (EIPs) has now been signed into law. The money, \$600 per person who qualifies, is being sent out over the next few weeks. And, like last time, the money is meant for the PERSON, not the place they might live.

In the first round, we know that some nursing facilities tried to take the stimulus payments intended for their residents...particularly those on Medicaid. This wasn't legal and kept some attorneys general busy recovering those funds for people.

The rules have not changed for this second round of payments. If you qualify for a payment, it's yours to keep. If a loved one qualifies and lives in a nursing home or assisted living facility, it's theirs to keep. The facility may not take it as part of their payment for those on Medicaid, nor require somebody to sign it over to them.

It might be worth a quick chat with management of the facility in question if you had problems with the first round, just to remind them that the rules are the same this time around. And if you hear about a nursing home or assisted living facility being grabby about Economic Impact Payments, tell the state attorney general right away. And then tell the FTC at [www.ReportFraud.ftc.gov](http://www.ReportFraud.ftc.gov).

These payments also are not counted as taxable income, and are not included as assets for 12 months when qualifying for programs such as Extra Help or the Medicare Savings Program.

## VITA Tax Preparation



The United Way is sponsoring the Volunteer Income Tax Assistance (VITA) site in Salina again this year. This is a free tax preparation service for low- to moderate-income individuals and families (generally \$56,000 and under). VITA's IRS - certified volunteers can complete your basic federal and Kansas income tax returns, including figuring your Earned Income Tax and Homestead tax credits.

The site will open on Monday, February 1 through Wednesday, April 1, 2021 at 113 N 7<sup>th</sup> St. in Salina. Please note the new location. Taxpayers will need to pick up an intake form to complete, then return it and all tax documents to drop off for preparers. Proof of ID and Social Security cards for all adults and dependents on the return will be copied when paperwork is dropped off. When the return is complete, taxpayers will be called to come back and pick up the return. Please call the United Way at 785-827-1312 if you have questions.

### Services Provided on Drop Off Basis

113 N 7<sup>th</sup> Street

Monday, February 1 to Wednesday, April 1, 2021

### Drop Off and Pick-Up Hours

Mondays 10 a.m. - 2 p.m. and 5 p.m. - 8:30 p.m.

Tuesdays 12 p.m. - 2 p.m. and 5 p.m. - 8:30 p.m.

Thursdays 12 p.m. - 2 p.m. and 5 p.m. - 8:30 p.m.

Saturdays 9 a.m. - 2 p.m.

## Downsizing Holiday Debt

Many families increase their spending during the holidays. While some may have reduced travel and entertainment expenses providing greater budget flexibility to use towards holiday shopping, others may take on additional credit card debt. Like many Americans, it is not uncommon to have leftover holiday debt still hanging over your head like a big dark cloud. What can be done to reduce or eliminate this debt?

**Know What Is Owed** - Make a list of outstanding consumer debts that need to be repaid. This includes various types of loans and credit cards. Include the names of creditors, balances owed, the number of monthly payments remaining (if known), the dollar amount of monthly payments, and the annual rate of interest (i.e. APR). Identifying how much you owe and who it is owed to is the first step to developing an action plan to get out of debt.

**Reduce Expenses**- Track current living expenses for a month or two and identify spending “leaks.” You can plug the leaks through reduced spending and earmark the newly “found” money to repay debt.

**Pay More than the Minimum Payment**- Ideally, you will want to pay at least double the required minimum monthly payment, especially for credit cards. This one simple step can save hundreds, even thousands, of dollars of interest and years of debt repayment. Online credit calculators and the debt payoff table in credit card statements are useful tools to estimate how long it will take, and how much interest it will cost, to repay existing creditors.

**PowerPay Debt**- PowerPay (<https://extension.usu.edu/powerpay/>) is a free online Utah Cooperative Extension program that works by adding the amount of monthly

payments from paid off debts to monthly payments for existing debts. As each creditor is repaid, remaining creditors receive larger payments with freed up cash, resulting in both time and interest savings. Use the information from your outstanding consumer debt list to generate a PowerPay calculation. Left over holiday debt does not have to become “perma-debt.” PowerPay gives you strategies to pay it off.

## Financial Calendar

☐ Start the year off right by giving yourself a financial check-up! Go to <https://bookstore.ksre.ksu.edu/pubs/mf2721.pdf> and take the financial fitness quiz to measure your current financial well-being and see steps you can take to improve.

☐ Create (or review) your monthly budget and set at least one short-term financial goal to trim expenses in a certain category or save a set amount by a specific date, etc. Want to learn best practices for budgeting and financial goal setting?

☐ Follow the steps to check your credit report for free at [www.annualcreditreport.com](http://www.annualcreditreport.com). Consider putting a freeze on your accounts with each of the three credit bureaus: Equifax, Experian, and Transunion.

☐ Plan a money date with your spouse/partner and discuss your will. A will is important if you have minor children because it designates where your children will go in the event of your death or your spouse's. A will is also important because it dictates how your assets are divided up among your family when you die. If you don't have a will but have kids or assets, then take action today to complete a will.

## Kansas Saves

As part of America Saves Week 2021, scheduled for



February 22 – February 26, 2021 Kansas Saves and K-State Research and Extension are spreading the message of saving successfully and encouraging Kansans to make savings automatic.

The easiest and most effective way to save is to #SaveAutomatically. Having a “set it and forget it” approach to saving increases your success rate.

The two best ways to save automatically are:

1. Split Deposit: Have your employer direct a certain amount from your paycheck each pay period and transfer it to a retirement or savings account (or both). Traditionally, you can set this up using your employer’s direct deposit, ask your HR representative for more details, and set this up today.
2. Automatic Bank Transfer: Every payday, your bank or credit union transfers a fixed amount from your checking account to a savings or investment account. Talk to your local bank or credit union to set this up.

Over time, these automatic deposits add up. For example, \$50 a month accumulates to \$600 a year and \$3,000 after five years, plus interest! Whether saving for an emergency fund, education expenses, retirement, or all things in between, by making saving automatic, our community is in the best possible position to reach any savings goal.

Since 2007 America Saves Week, coordinated by America Saves and its partners, has been an annual celebration as well as a call to action for everyday Americans to commit to saving successfully. Through the support of thousands of participating organizations, together we encourage our local communities to do a ‘gut-check’ on their finances and

saving behaviors. The America Saves pledge is the framework that allows savers to set a goal and make a plan to achieve better financial stability.

To take the Kansas Saves pledge, go to <https://americasaves.org/local-campaigns/kansas-saves/take-the-kansas-saves-pledge>. You can sign up for text or email reminders to help you stay on track during the year.

## Virtual National Festival of Breads 2021

The 2021 National Festival of Breads will be held virtually on June 9, 2021.



The National Festival of Breads is a public festival held every other year in Manhattan, Kansas. This year will be a little different; to maintain everyone’s safety, this year will be completely virtual. You can still expect the same great workshops, recipes, and competition, just from the comfort of your own house!

Original recipes can be submitted from January 8-February 22, 2021. There are two divisions, adult and youth. The adult division has three categories. They include savory rolls, sweet bread/rolls or traditional breads. The youth division has two categories. They include sweet rolls or creative bread shape.

For all the details, visit <https://nfb2021.com/> and start baking!



## 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](mailto:psmith18@kumc.edu) or call 785-764-1312.



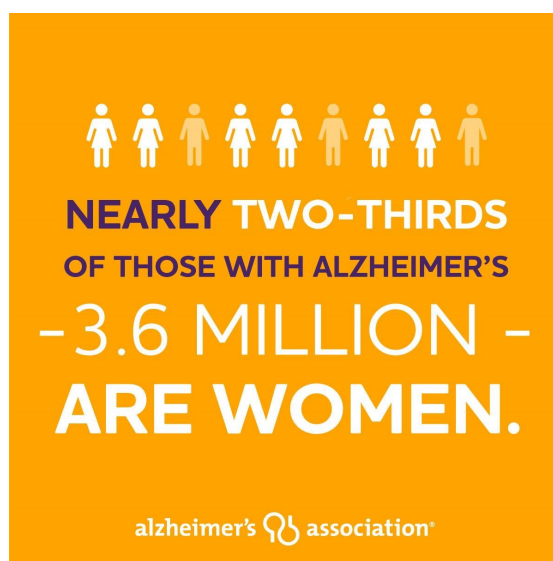
## Carrots and Your Health

While carrots are known to benefit eye health, a recent study from University of Illinois Urbana-Champaign shows that carrots can reduce atherosclerosis, but there's a critical component.



Carrots contain beta-carotene which converts to vitamin A in the body. Beta-carotene reduces "bad" cholesterol in the blood. A key component in the conversion of beta-carotene to vitamin A is an enzyme called beta-carotene oxygenase1 (BCO1). Each of us has this enzyme, but in varying amounts. A genetic variant which helps produce BCO1 makes it active. The more active it is, blood cholesterol is lowered. In studies using mice, those that produce more vitamin A have lower amounts of lipids into the bloodstream.

About 50% of the population has the less-active variant of BCO1 enzyme. While eating carrots helps produce vitamin A, other foods containing vitamin A are an added benefit.



Not only are women more likely to have Alzheimer's, they are also more likely to be caregivers of those living with Alzheimer's. Learn more at <https://www.alz.org/.../what-is.../women-and-alzheimer-s>.



## Selecting Freezer Containers

Freezing foods is an easy way to extend their shelf life so that you can enjoy them later. However, it is important to use proper packaging materials to keep your food safe and protect its flavor, color, moisture content and nutritive value. Foods should be frozen in containers with a capacity of one-half gallon or less so that the product can freeze rapidly.

For optimum safety and quality, both rigid containers and flexible bags should have the following characteristics:

- Moisture-vapor resistant
- Durable and leakproof
- Will not become brittle and crack at low temperatures
- Resistant to oil, grease or water
- Protect foods from absorption of “off ” flavors or odors
- Easy to seal
- Easy to mark

A few other tips to keep in mind when selecting freezer containers:

- The straight sides of rigid containers make the frozen food much easier to get out.
- Regular glass jars break easily at freezer temperatures. Dual-purpose glass jars made for freezing and canning are available.
- Note that cartons in which you purchased cottage cheese, ice cream, milk and so on do not resist moisture vapor well enough for them to be suitable for long-term freezer storage. They are intended for one-time use.

More tips for freezing, as well as directions for freezing various foods, are available at <http://nchfp.uga.edu/how/freeze.html>

## Do a Dessert Flip!

Dessert is a fun ending to many meals. How about a dessert flip! And there is research to back up this choice.

With the continued push to eat more plant foods, why not add them to dessert! Sensory research conducted at the University of California-Davis and the Culinary Institute of America evaluated dessert choices of 118 college students. They wanted to see if increased amounts of plant food garnishes, such as fruit and nuts, would entice diners to make the flip. Instead of the conventional 80% cake and 20% fruit and nuts combination, more participants chose a dessert of 80% fruit and nuts with 20% cake. Making the dessert flip can also reduce the cost per serving while increasing fruits and nuts. It is as simple as cutting a smaller piece of cake and adding fruit to dress it up.

Will you do the dessert flip?

## A Look at Consumer Food Choices in 2020

A Look at Consumer Food Choices in 2020 The year 2020 was rough, but there are some good things that consumers say have changed regarding food and health. The International Food Information Council conducted a year-end survey to see what changes were made since consumers spent more time at home.

In regards to eating habits, 47% said their eating habits stayed about the same, but 32% said their eating habits became healthier. The impact of COVID-19 on eating habits affected consumers in many ways. Results revealed eating more comfort foods; consumers said anxiety and stress affected their food choices; financial hardships affected food shopping choices; and less frequent visits to food service establishments were noted.

There was a large increase in cooking meals from scratch, especially simple easy-to-prepare foods, trying new recipes, cooking with family and baking homemade bread.



## FAMILY AND CONSUMER SCIENCE PROGRAM SERIES

# LIVING WELL TOGETHER

Join K-State Research and Extension FCS Agents and guest speakers  
virtually for a variety of topics every Thursday at 6:45pm (CT).

### **A PARENTS GUIDE TO SOCIAL MEDIA..... FEB. 4 @ 6:45P**

Do you know what phone apps are the most popular in the US? Join John Calvert, Director of Safe & Secure Schools Unit, as he teaches us about what apps to be aware of on our child's phone. (Adults Only)

### **LOVE LANGUAGES.....FEB. 11 @ 6:45P**

Relationships grow better when we understand each other. Everyone gives and receives love differently, but with a little insight into these differences, we can be confidently equipped to communicate love well.

### **MAKE ACTIVE HABITS STICK.....FEB. 18 @ 6:45P**

If becoming more physically active is on your list of goals this year, we can help. Learn how to create new habits and routines to make change stick. After all, the best physical activity is the one you'll actually do!

### **LIVING WELL WITH DIABETES..... FEB. 25 @ 6:45P**

Diabetes is a common, costly, and serious disease. Let's discuss how diabetes can be delayed, controlled, and even prevented.

### **REGISTER FOR ANY OF THE FOLLOWING PROGRAMS AT:**

<http://bit.ly/LivingWellTogether-Feb>

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Northeast  
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Agents

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**Central Kansas Extension District**

**Salina Office**

K-State Polytechnic  
2218 Scanlan Ave  
Salina, KS 67401-8196

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,



**Debra Wood**  
District Extension Agent  
Family Resource Management  
dwood@ksu.edu

**Salina Office**  
K-State Polytechnic  
2218 Scanlan Ave.  
Salina, KS 67401-8196  
785-309-5850  
Fax: 785-309-5851



**Leah Robinson**  
District Extension Agent  
Nutrition, Food Safety and Health  
lmrobins@ksu.edu

**Minneapolis Office**  
Courthouse  
307 N. Concord, Suite 190  
Minneapolis, KS 67467-2140  
785-392-2147  
Fax: 785-392-3605