



# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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

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### 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?

Credit reports affect many aspects of your life, including your ability to get a loan, rates for loans and insurance, and more. Sign up today for K-State Research and Extension's Check Your Credit email program.

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.

Empower yourself to make better financial decisions. There is no cost to participate and registration is easy.

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](https://bit.ly/ksrecheckyourcredit). Contact Deb in our office at [dwood@ksu.edu](mailto:dwood@ksu.edu) or 785-309-5850 for more information.



## Why Does Your Credit Matter?

With the start of a new year, many of us want to get our finances in order. We often think about budgeting, but what about credit? To help you get a handle on credit,

Before you dig in to work on strengthening your credit, you may wonder: what is credit and why does it matter? When people talk about your credit, they mean your credit history. Your credit history is a record of how you have used money in the past. That includes things like how many credit cards you have, how many loans you have, and whether you pay your bills on time.

Credit bureaus – like Equifax, Experian and TransUnion – compile this information into your credit report. Then, they sell the information in your report to creditors, insurers, and other businesses that use it to evaluate your applications for credit, insurance, or renting a home. How you handled your money and paid bills in the past will help companies decide if they want to do business with you.

That's why your credit history can make a big difference when you apply for a loan or credit card, try to rent an apartment, attempt to buy or lease a car, or shop for rental or home insurance. Because lenders, landlords, and others care how you handle your credit, you should care too.

Your finances will go a lot more smoothly this year if you start by checking your credit report and correcting any mistakes that you see. See the cover story for the link to sign up for K-State Research and Extension's email Check Your Credit program to help walk you through, step-by-step, how to get, read, and correct your credit report.



## Walk Kansas 2020

Want to feel better and have more energy? Maybe you need to blow off some steam from a stressful day or need to get better sleep. Regular exercise can help you achieve this and more. The health benefits from regular exercise and physical activity are hard to ignore, and they are available to everyone, regardless of age, sex, or physical ability. Another fantastic thing about exercise – it's fun! Plan to join Walk Kansas, a health initiative presented by K-State Research and Extension. The 2020 Walk Kansas dates have been set for March 15 through May 9. Walk Kansas is a team-based program that will inspire you to lead a healthier life by being more active, making better nutrition choices, and learning positive ways to deal with stress. Watch for more details in the March Kansas Currents issue and on the Central Kansas Extension District website and Facebook page. The benefits of exercise are many. One study showed that even getting one hour of exercise a week can reduce the risk of depression and improve your mood, regardless of intensity. Walking was just as effective as getting moderate and high intensity activity to stave off depression.

## Medicare Corner: Your MyMedicare Account

Did you create a MyMedicare account last fall when you compared drug plans during Medicare Open Enrollment? Did you know using this login at [MyMedicare.gov](http://MyMedicare.gov) rather than logging into the Medicare Plan Finder is an easy way to manage your Medicare coverage and claims online?

4 things you can do with your Medicare account:

- View your Medicare claims as soon as they are processed.
- See a calendar of current and upcoming preventive services.
- Keep track of your prescription drugs, all in one place.
- View and print your Medicare card.

If you have created an account you can use it to log in at [www.MyMedicare.gov](http://www.MyMedicare.gov). If you don't have an account yet, select the button to create one. If you need assistance, contact Deb in our office.

## Changes to Retirement With The Secure Act

On December 20, 2019 the Setting Every Community Up for Retirement Enhancement (SECURE) Act was signed into law. This new law includes some big changes for your retirement account. Here are the top things you need to know:

1. **No more age limits for traditional IRA contributions.** Beginning in 2020, the new law eliminates the age limit for traditional IRA contributions (formerly 70 1/2).
2. **Required minimum distributions (RMDs) can start a little later.** The new law raises the age for beginning RMDs to 72 for all retirement accounts subject to RMDs. IRA owners age 70 1/2 in 2020 catch a break and will not have to take their first RMD for 2020.
3. **The age for qualified charitable distributions (QCDs) remains the same.** QCDs can still be done at age 70 1/2 despite the new rule delaying RMDs until age 72.
4. **New help for new parents.** Beginning in 2020, the SECURE Act adds a new 10% penalty exception for births or adoptions. The exception applies to both IRAs and employer plans. It is limited to \$5,000 for each birth or adoption.
5. **More opportunities for IRA contributions.** The definition of "compensation" for IRA contribution purposes is expanded to include taxable fellowships and stipends for graduate or postdoctoral students. Also, foster care workers who exclude from taxable income certain "difficulty-of-care" payments from their employer can now use those funds to make IRA contributions.
6. **Good bye, stretch IRA.** Beginning for deaths after December 31, 2019, the stretch IRA is replaced with a 10-year rule for the vast majority of beneficiaries. For deaths in 2019 or prior years, the old rules remain in place. Government plans (403b, 457, TSP) are affected in 2022.
7. **Hello eligible designated beneficiaries.** There are five classes of "eligible designated beneficiaries" who are exempt from the 10-year post-death payout rule and can still stretch RMDs over life expectancy. These include surviving spouses, minor children (but not grandchildren), disabled individuals, the chronically ill, and beneficiaries not more than ten years younger than the IRA owner.
8. **Good advice is more important than ever.** The SECURE Act has changed the game when it comes to retirement and estate planning. A qualified financial advisor can help guide you through all the new rules and ensure you are best positioned to take advantage of the breaks while avoiding the pitfalls.

## How work affects Social Security benefits

If you plan to work in retirement, or cut back hours and begin drawing Social Security retirement benefits early, there are a few factors to keep in mind.

If you plan both to earn income and draw Social Security between the ages of 62 and when you reach full retirement age, take note: For that period of time, your Social Security benefits will be reduced by \$1 for every \$2 earned above \$18,240 in full years prior to your full retirement age, and \$1 for every \$3 earned above \$48,600 in the year you reach full retirement age. These reductions stop after you reach full retirement age.

Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

There are also tax implications of working and drawing Social Security benefits. Provisional income is calculated to determine how much of your Social Security benefits are taxable. This is calculated by taking your Adjusted Gross Income plus nontaxable interest plus half of your annual Social Security benefits.

- If you file a federal tax return as an individual, and your provisional income is between \$25,000 and \$34,000, you may have

to pay taxes on up to 50 percent of your Social Security benefits. If your provisional income is more than \$34,000, up to 85 percent of your Social Security benefits is subject to income tax.

- If you file a joint return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have provisional income between \$32,000 and \$44,000. If it is more than \$44,000, up to 85 percent of your Social Security benefits is subject to income tax.
- If you're married and file a separate return, you'll probably pay taxes on your benefits.

How much you earn also impacts how much you pay for certain parts of Medicare. Your Medicare Part B premium is based on your taxable income. An individual with an income of \$87,000 or less pays \$144.60 a month in 2020 for Part B, but someone with income from above \$87,000 up to \$109,000 pays \$202.40 a month. The highest monthly premium, for individuals making \$500,000 or above, is \$491.60 (Note that your 2020 Part B premium is based on your 2018 income.)

## February is American Heart Month

The American Heart association designates February as American Heart Month!



Protect your heart, you can protect your brain. Making lifestyle behavior changes can improve overall cardiovascular health, but it also benefits cognitive health. This is due to good blood flow from the heart to the brain. Failing brain function leads to problems with thinking, memory, concentration, energy level and overall body health.

Exercise is so important and a simple 30—minute walk can help. Just get up and move! Plan now to join Walk Kanas 2020 to help get you and your team motivated, and improve overall health.

Be proactive about your health. Know your numbers, such as blood pressure and cholesterol. Make simple lifestyle changes, they really don't take a lot of effort. Know your risk, heart disease kills one in three women. Talk to your family and include them in making lifestyle changes.

## **"Exercise and GI Distress"**

Many exercisers are plagued by gastrointestinal (GI) distress when they run or otherwise work out at moderate-to-high intensity, with symptoms such as bloating, gas, diarrhea, or abdominal pain. By some estimates, GI problems interfere with exercise performance or recovery in some 30 to 50 percent of endurance athletes – and as many as 90 percent of ultramarathoners.

One proposed dietary culprit behind the phenomenon is a class of carbohydrates given the acronym FODMAP, which refers to “fermentable oligosaccharides, disaccharides, monosaccharides, and polyols” (polyols are often referred to as “sugar alcohols” on the Nutrition Facts labels of packaged foods). These are short-chain carbohydrates found in varying amounts in a wide range of foods, including dairy products, legumes, wheat, rye, cashews and some other nuts, many fruits (like apricots, pears, apples, and watermelon) and vegetables (like cauliflower, onions, asparagus, and mushrooms), and honey and agave.

These carbohydrates are poorly absorbed in the intestines and subsequently digested by bacteria in the large intestine, where they produce gas. This gas, in turn, can cause flatulence and abdominal discomfort, including pain, cramping, nausea, or the urge to defecate. It's no surprise that these uncomfortable symptoms can negatively impact an athlete's performance.

To determine whether going on a low FODMAP diet—increasingly used to manage irritable bowel syndrome (IBS)—might help people who experience GI issues during exercise, researchers conducted a study on 16 healthy recreational runners, ages 34 to 54, who had a history of at least mild exercise a low or a high FODMAP diet for a week, and then, after going back to their normal diet for a week, switched to the other diet intervention for another week.

Before and after each diet phase, the runners reported their digestive symptoms (for example, did they think bloating during exercise was noticeably different across the dietary periods?), as well as the duration, frequency, and intensity of their exercise during the week.

Published in the *Journal of the International Society of Sports Nutrition* earlier this year, the study found that when the runners followed the low FODMAP diet, most of them (69 percent) had reductions in symptoms, specifically abdominal pain and bloating, while most (75 percent) had no improvements or got worse when they ate the high FODMAP diet. Improvements were also noted in exercise frequency and intensity following the low FODMAP diet but not the high FODMAP diet.

## **How Do Exercise and Food Interact to Affect the Gut?**

In brief, when you exercise at moderate-to-high intensity, less blood circulates through the GI tract, and this can lead to impairment in intestinal absorption. The result: More FODMAP food residues reach the large intestine.

Before adopting a low FODMAP diet to see if you might feel better during your runs or other workouts, here are some things to keep in mind: The study was small, the diet didn't abate all GI symptoms (including diarrhea, flatulence, or



urgency), and known if other exercisers would benefit. And it's unclear how long you must be on the diet to get benefits or how long the improvements would last once you stop the diet. (Because the diet is so restrictive and complicated, you wouldn't want to be on it longer than necessary.)

Plus, a big problem for runners and other exercisers is that following a low FODMAP diet could result in a lower calorie and carbohydrate intake, which could lead to lethargy and fatigue and adversely affect performance. Carbs, in particular, are an important fuel in the body, especially when working out at high intensity.

### **Bottom Line**

Runners differ in how their guts react to specific foods. If you regularly experience exercise-related tummy troubles, you could keep a log of what you eat and your symptoms to try to find links between the two. Aside from high FODMAP foods, other foods and ingredients that commonly trigger GI problems are caffeine, alcohol, artificial sweeteners, soy, and high-fiber or high-fat foods. You might want to experiment with your diet—including trying a lactose-free or gluten-free diet—to see what works best for you.

## **How to Soften Brown Sugar That Has Gone Hard?**

What's the fastest way to wipe all the fun out of baking? Opening your pantry to find brown sugar that's lumpy and rock-like—so much for that cookie recipe. Here's how to soften brown sugar when it's gone hard—and keep it that way.

### **Microwave the brown sugar with a moist paper towel.**

If you need soft brown sugar immediately, don't fret! Put the rock-hard sugar in a microwave-safe bowl, lay a moist paper towel on top, and microwave it for 20 seconds. If you find that the

sugar still isn't soft after 20 seconds, feel free to give it another 20 seconds or so in the microwave, breaking up big pieces with a fork as you go.

### **Let the brown sugar sit with a moist ingredient.**

If you have the foresight to check your pantry a few days before you plan to bake and find that your brown sugar is hard, it's an easy hands-off fix. Grab a slice of sandwich bread, a few apple slices, or a handful of marshmallows—all three help put moisture back into the sugar. Lay them on top of the hardened mass in a sealed plastic bag or airtight container and the sugar will be soft in a day or two.

### **Keep brown sugar soft with the right storage.**

The most efficient way to keep brown sugar soft is to keep it sealed in an airtight container. The trick is to limit the amount of air exposure as much as possible. Pack the sugar into the smallest container possible so that there is hardly any air space between the sugar and the lid. If you don't have an airtight container small enough, seal the sugar in an sealed plastic bag first (be sure to squeeze out all the air!) before storing it in the container.

## **Preparing and Using Kohlrabi**

Enjoy this cabbage cousin raw or cooked in a variety of dishes

### ***What Is Kohlrabi?***

Kohlrabi may look like a root vegetable, but it is actually related to cabbage, with a cabbage-like smell and the taste of broccoli stems. This makes it a great alternative to cabbage or turnips, plus it is high in vitamins and minerals.



Kohlrabi, which can be green or purple, is a bulbous vegetable surrounded by two layers of stiff leaves attached in a rosette, like a cabbage. It has long leafy greens that shoot out from the top. All parts of the kohlrabi can be eaten, both raw and cooked. It is delicious steamed, sautéed, roasted, stuffed, creamed, in soup or stew, and eaten raw.

Smaller kohlrabi tends to taste sweeter; the vegetable develops a sharper, more radish-like flavor as it matures. Look for fresh leaves, which indicate recent harvest, and a firm bulb.

To prepare kohlrabi, you need:

A vegetable peeler

A cutting board

A sharp knife

A baking sheet, oven-safe dish, or deep pot, depending on your cooking plan

## **How to Prepare and Store Fresh Kohlrabi**

Cut off the greens right away; you can store them in the refrigerator in a sealed container for a few days but the sooner you use them, the better.

Tender raw ones add great flavor to salads or you can sauté or steam them as you would other greens.

The bulbs will last for a few weeks stored loosely in the crisper drawer of your refrigerator. Before use, remove the tough woody skin with a vegetable peeler or knife. Both the green and purple varieties resemble a turnip on the inside, and kohlrabi actually means “turnip cabbage” in German.

## **How to Cut Kohlrabi**

Cut the bulb in half; it should be solid all the way through, with no spongy or brown spots. Cut out any small bad areas, leaving only the firm bulb intact.

Thinly sliced kohlrabi cooks faster, and matchstick, half-moon or small dice pieces are

best for sautéing or stir-frying. You can cut it into larger cubes for use in a stew or for roasting, or even hollow out the interior to be stuffed with a meat or vegetable filling.

The raw bulb also adds a crunchy texture and interesting flavor to salads and slaws. You can grate it, slice it, julienne, or dice it depending on how you want to use it, but it's best to keep the pieces thin and small when you serve it raw.

## **How to Cook Kohlrabi**

This versatile vegetable can be roasted, steamed, stir-fried, or puréed in a soup. For a simple side dish, sauté the sliced kohlrabi in a bit of butter in a skillet. Once it begins to show some caramelization, season it with salt, nutmeg, and a little sugar for increased sweetness. Continue cooking until slightly al dente, with a bit of crispness, and serve it immediately.

## **Enjoying Kohlrabi**

In Germany, where kohlrabi is a popular vegetable and readily available, you will often find kohlrabi cooked in cream. This preparation involves boiling slices or chunks of the kohlrabi bulb in broth or salted water until tender, then serving it with a cream sauce made with the cooking liquid.

Along with Germans, Hungarians adore kohlrabi. A popular dish in that country is Hungarian creamy kohlrabi soup, in which the vegetable is puréed until smooth. Another Hungarian dish is stuffed kohlrabi—ground or leftover pork and beef are combined with egg and sour cream and stuffed into a hollowed-out kohlrabi.

And don't be afraid to try it raw. Slice the kohlrabi bulb thinly and add it to your favorite salad, perhaps along with the tender greens, or put some on your next vegetable platter and serve it with a tasty dip.

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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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