

# Kansas Currents

## K-STATE RESEARCH AND EXTENSION NEWS

### Central Kansas Extension District

*centralkansas.ksu.edu*

**July/August 2021**

*District Extension  
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Family Resource  
Management

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Nutrition, Food Safety  
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### Advanced Child Tax Credits

The American Rescue Plan, passed in March, will provide families a larger tax credit for 2021 as part of an effort to reduce child poverty. For this year only, the credit amount for families is increased from \$2,000 per child to \$3,600 for children under age six, and \$3,000 for children 6-17. These tax credits are phased out if income is over certain thresholds. For joint filers, the phase-out begins at \$150,000, Head of Household at \$112,500, and all other filers begin phase-out at \$75,000.

Beginning in July advance payments will be made on up to half of the amount estimated to be due based on your 2020 tax return (or 2019 if 2020 is not available). Families who qualify for the full \$3,000 or \$3,600 credit will see checks of \$250 or \$300 per child, respectively, for six months. The advance payments will vary from family to family though, depending on the number of children and family income.

Most deposits will be made directly into the bank account of eligible families around the 15<sup>th</sup> of each month, July through December.

The advanced payment of the tax credit will be reconciled when filing your 2021 taxes during the 2022 tax season to claim any additional credit or potentially repay any excess credit.

Families who did not file tax returns for 2019 or 2020 because their income was below the filing threshold, and who did not give the IRS information in 2020 to receive the Economic Impact Payment, can submit their information online at <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>. Families can also unenroll at this link if you do not want to receive these payments in advance.

Scammers already are jumping into the game with attempts to capture highly personal information from parents who may be confused about the new opportunity. Know that the IRS never contacts taxpayers by email, text message or social media to request personal or financial information.



**\$3,000 to \$3,600 per child**  
for nearly all working families



**Automatic monthly payments**  
for nearly all working families

## Medicare Basics: New to Medicare Workshop

Learn the basics of Medicare, including eligibility, how and when to apply, what is covered by the various parts, and how to fill the gaps. Programs available to assist low-income individuals will also be discussed. Anyone interested in learning more about the Medicare maze would benefit from the program, particularly those who are nearing age 65 or who help aging parents with insurance and financial matters.

Date: Tuesday, July 20

Time: 6:30 p.m.

Place: Online via Zoom

Registration information available at [www.centrankansas.ksu.edu](http://www.centrankansas.ksu.edu).

Future dates: Monday, August 30 at noon,  
Thursday, September 23 at 6:30 pm

## Retirement Seminars

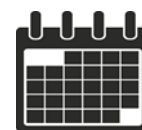
The Central Kansas District will offer an online series of retirement planning seminars beginning September 1. Participants will learn how to determine how much they might need in retirement, how to save for this goal, steps to take when it is time to retire, planning for health care expenses, and more.

Workshops will begin at 6:30 p.m. and last 60-90 minutes, including time for questions. Topics scheduled are listed to the right. Registration links will be on our website soon at [www.centrankansas.ksu.edu](http://www.centrankansas.ksu.edu). Cost is \$25 for the series, payable by cash, credit card, or check made payable to Central Kansas Extension District.



Sept 1	Crunching the Numbers: How Much Will I Need?
Sept 15	Saving for Retirement
Sept 29	Understanding Social Security
Oct 13	Planning for Health Care in Retirement
Oct 27	Creating Your Retirement Paycheck
Nov 10	So Now What? Managing Life After Retirement

## Financial Calendar



- ✓ **Audit your current memberships and subscriptions to see where you might be leaking unexpected cash.** If you're looking for a little extra to throw at debt payments each month, this is a great place to start. Grab your credit card statements and list all of your recurring charges. Make sure you're only paying for what you use vs. what you forgot to cancel after the trial ended.
- ✓ **Set aside savings for holiday spending.** Determine a monthly amount you can set aside in a separate savings account dedicated to holiday spending. Starting now will give you a stash of cash come December.
- ✓ **Assess your children's upcoming extracurricular activities and how they'll affect your budget.** Consider your children's interests and your family's financial priorities. Be sure to include all costs — think uniforms, equipment, snacks, travel, etc. Consider stepping down expenses by buying used equipment or swapping with other families involved.
- ✓ **Talk to your kids about a time you chose to save money instead of spend it.** Having regular conversations about money with your kids helps them learn the day-to-day decisions involved with being smart money managers.

## Items and Services Excluded from Medicare Coverage

Unfortunately, Medicare does not cover all health care services. Services excluded from Medicare coverage include but are not limited to:



- **Alternative medicine**, including experimental procedures and treatments, acupuncture, and chiropractic services, except when manipulation of the spine is medically necessary to fix a subluxation of the spine (when one or more of the bones of the spine move out of position)
- **Most care received outside of the United States**
- **Cosmetic surgery**, unless needed to improve the function of a malformed part of the body
- **Most routine dental care** needed primarily for the health of your teeth.
- **Hearing aids**, including examinations for prescribing or fitting hearing aids—though in some cases implants to treat severe hearing loss are covered
- **Personal care**, including help with bathing, dressing, and eating, when it is the only care you need
- **Custodial care (homemaker services)**, including light housekeeping, laundry, and meal preparation, when it is the only care you need
- **Nursing home care (long-term care)** including medical care, therapy, 24-hour care, and personal care, except during a Medicare-covered skilled nursing facility (SNF) stay
- **Non-medical services**, including a private hospital room, hospital television and telephone, canceled or missed appointments, and copies of x-rays
- **Most non-emergency transportation**,

including ambulette services

- **Certain preventive services**, including routine foot care
- **Most vision care**, including eyeglasses (except following cataract surgery) and examinations for prescribing or fitting eyeglasses. You are responsible for the full cost of care if you receive a service that Medicare does not cover. If you have a Medicare Advantage Plan, your plan may cover some of these services. Some supplement insurance companies have riders available to cover some of these items, too. Ask your plan if it covers any additional services.

## Fourteen Frugal Tips to Save on Utilities



Utility bills are a major recurring expense in family budgets, especially during the winter and summer months. They may not be the largest household expense, compared to housing costs or transportation, but people still spend a lot of money on heating, cooling, and other types of energy use (e.g., washing dishes and doing laundry).

Below are 14 money-saving tips to help you save on utilities.

1. **Tighten Up-** Fill in cracks around windows and doors and caulk and weatherstrip doors and windows to save up to 10% on home energy bills.
2. **Plan Baking “Binges”-** Bake foods together as much as possible to reduce the times that an oven is turned on. For example, when baking chicken for 45 minutes, also bake banana bread at the same time.
3. **Get Audited-** Contact the local utility company for an energy audit and/or to arrange for the installation of energy conservation measures such as weatherstripping and a time-of-day meter.

4. **Lower the Thermostat**– Lower the thermostat by one degree to save an estimated 1% to 2% on heating bills. Compensate, as needed, with heavier clothing. Turn back the thermostat, even more, when no one is home.
5. **Use Fans Instead of Air Conditioning** - Use a whole-house fan for home cooling on days when temperatures are high, but not unbearable. Reserve air conditioner use for the hottest days where more heat relief is needed.
6. **Follow Recommended Practices**– Invest in low- or no-cost energy saving activities such as an annual furnace tune-up, insulation wrap on a water heater, and periodically cleaning the outside coils on a refrigerator.
7. **Sign Up for Off-Peak Savings**– Find out if the electric company offers a discount for electricity usage during off-peak hours (generally nights and weekends). If so, sign up for the plan and buy a timer for the water heater so that it cycles on only during off-peak hours. Also wash dishes and clothing during off-peak hours.
8. **Stay on Schedule**– Replace heating/cooling system filters and perform other required maintenance as per manufacturer suggestions (e.g., every 1 to 2 months). Once filters are clogged, airflow is blocked.
9. **Plug the Leaks**- Find and seal air leaks around the home. Good places to check include electrical outlets, exhaust fans, and attic openings.
10. **Close the Door**– Close off unused bedrooms (and other extra rooms without water pipes) to reduce heat and air conditioning to those areas.
11. **Get Additional Insulation**– Check with the local utility company about programs that help cover some of the cost. Popular locations to insulate are ceilings, exterior

walls, floors, and hot water pipes.

12. **Lighten Up Efficiently**– Select energy-efficient light bulbs and fixtures when replacements are needed. Use compact fluorescent bulbs where possible. Turn off lights when they are not needed.
13. **Hang Wash to Dry**- Consider air-drying bulky laundry items like sheets and towels and reserve dryer use for clothing. Doing this will result in smaller loads, shorter drying cycles, and energy savings.
14. **Consider Other Ideas**– Try other ideas frequently cited by energy experts: running completely full dishwasher and laundry loads), letting dishes air dry, washing clothes in warm water, using water-saving (low-flow) showerheads, setting water heater temperature to 120 degrees, and buying energy-efficient appliances.

The U.S. Department of Energy (<https://www.energy.gov/energysaver/energy-saver>) has additional information about ways to save money on utilities.



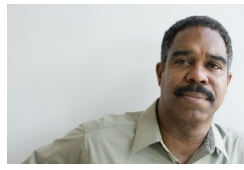
## **Mental Health & Well-being– For Men**

***Depression is under-diagnosed in men. Men are over four times more likely than women to commit suicide.***

Overall, women are about twice as likely as men to be diagnosed with a mental health issue. But that statistic tells only a small part of the story.



**Anxiety**  
**Depression**  
**Post Traumatic Stress**  
**Disorder (PTSD)**  
**Stress**



Just as the body changes with age, so does the mind. You may find that you're misplacing things or you're just not as on top of things as you used to be. You may experience memory loss and other intellectual abilities serious enough to interfere with daily life caused by dementia. As you age, you may also start to feel stressed or depressed due to the loss of a loved one, health problems or financial difficulties. Stress may cause you to lose energy, fail to eat enough or isolate yourself.

Why? To start with, men make about two-thirds as many healthcare provider visits as women do. And even when they do see a healthcare provider, they're often reluctant to talk about what's really bothering them, especially if it has anything to do with feelings or mood. Plus, most men don't realize that some of the physical symptoms they may experience —things like chronic pain and digestive problems — could actually be caused by a mental health issue such as depression, anxiety or stress.

Then there are the men who know (or at least strongly suspect) that they have a problem, but suffer in silence, afraid to admit they need help. They may be afraid they'll be perceived as weak or wimpy or that their job may be affected.

**What Affects Your Mental Health?**

Your mental health can be influenced by a number of factors, including:

- Your genes (some mental health issues run in families)
- Divorce, separation, or the breakup of a long-term relationship

- The death of a loved one
- Losing your job, or job changes
- Going through bankruptcy
- Moving to a new home
- Coping with a natural disaster
- Caring for an aging parent
- The birth of your child
- ♦ Being diagnosed and living with a serious illness, or suffering a major injury
- ♦ Serving in the military, especially in combat

Mental health and your outlook on life can also change without any obvious cause. Sometimes lots of little things build up and the combination can be extremely harmful.

**The Big Question: Am I Normal?**

We all have our ups and downs. Most of us wonder at least one time in our life whether what we're feeling is normal or whether we need professional help. Unfortunately, there's no single answer that's right for everyone. However, here's a good rule of thumb: You need assistance if you've been having symptoms every day for more than two weeks and if those symptoms keep you from enjoying life, performing at work or maintaining relationships with friends, your partner or your children. Untreated mental health conditions can get worse and may have serious consequences. You might, for example, damage your physical health. Or you could increase your risk of doing something to harm yourself or others or of committing suicide. Fortunately with the right diagnosis and the right treatment, most mental health problems are easily resolved and you'll return to feeling content with life and be better able to cope with its challenges.

## Mental Health Relation To Sexual Health

Being diagnosed with depression or feeling stress and anxiety can often cause a loss of interest in sex and intimacy. If this is the case, you might like to find other ways of being physically close and intimate with your partner, like spending time hugging, kissing and touching instead. This may also be reassuring for your partner.

There are many advantages to being sexually active which are physical, psychological, emotional and relational in nature. Endorphins (chemicals in the brain) are released when we are sexually active. They can elevate our mood and act as destressors in our bodies. In the context of a relationship, being sexually active can help to maintain a couple's connection, which can be very important when one partner has a diagnosis of a serious illness, such as cancer.

It may be difficult for some people to discuss sexual health with others, even their partners, as it is a sensitive topic. But for you, and your partner, it's important that you bring up sexual side effects with your provider, just as you would any other side effect.

## Mental Health and Diet

Mental health is very important to your overall health and well-being. Eating a well balanced diet will keep your brain healthy and functioning well for years to come. Ways in which to help promote that include:

- Omega- three fatty acids found in fish oils help prevent mental decline. These can be found in cold-water fish such as salmon, mackerel, herring, and sardines. Omega-three fatty acids are also found in nuts and oils like canola, flaxseed, olive, and peanut. Nuts also contain vitamin E,

which is a potent antioxidant.

- Eat plenty of green leafy vegetables such as broccoli, spinach, eggplants, and dark fruits such as berries, oranges and grapes. These have high levels of antioxidants, which protect the brain from free radical formation.
- Supplements like vitamins B-12; C, E, and folate may also help maintain a healthy brain.
- Avoid saturated fats and high cholesterol foods.

## Vinegar Shelf Life and Safety Almost Indefinite Shelf Life

Vinegar is a fermented product and has an “almost indefinite” shelf life according to the Vinegar Institute. “Because of its acid nature, vinegar is self-preserving and does not need refrigeration. White distilled vinegar will remain virtually unchanged over an extended period of time. And while changes can be observed in other types of vinegars, such as color or the development of a haze or sediment, this is only an aesthetic change. The product can still be used and enjoyed with confidence.” The main component of vinegar, acetic acid, is relatively stable under the right conditions.



Because there are few organic compounds to cause random reactions affecting the quality of white distilled vinegar, commercially prepared white distilled vinegar keeps indefinitely. Like white vinegar, commercially prepared cider, malt, balsamic, rice, wine, and flavored vinegars are also safe indefinitely. However, over time, the appearance and flavor of non-white vinegars may start to change. Most of these changes are harmless if the vinegar has been stored properly. Due to the changes that may take place, these non-white vinegars are of best quality if used within 2-3 years of purchase. The “Best By” date is not a safety date, but rather the

manufacturer's estimate of how long the vinegar will remain at peak quality. The "Best By" date, by convention, for most manufacturers is two years from the production date.

To maximize the shelf life of all vinegars, store them in a cool, dark cupboard away from direct heat or sunlight. Vinegar should only be stored in glass, plastic, or non-reactive containers. It is important that the lid is secured and replaced immediately after use to reduce the amount of oxygen coming in contact with the vinegar. The acidity of vinegar does not change unless moisture or water gets into the container.

### **Common and Harmless Changes in Vinegar**

**Cloudiness** – Once opened and exposed to air, harmless "vinegar bacteria" may start to grow. This bacteria causes the vinegar to cloud. Cloudiness does not affect the quality of the vinegar or its flavor. Straining cloudy vinegar through a coffee filter may clear it.

**Color** – Red wine vinegar may become a pale red if sulfites are not added in the manufacturing processes. Residual sugars and amino acids in many fruit vinegars may cause a browning over time similar to the browning of baked food. This reaction is long time (likely years) in coming. A change in color likely indicates a change in taste as well.

**Sediment** – Vinegars are usually filtered to make them clear. Those that are less filtered can form sediment over time as the particles settle. To deal with sediment, simply strain the vinegar through a coffee filter set inside a fine-mesh strainer before using it.

**Mother** – Most vinegars are pasteurized unless stated otherwise. When pasteurization is incomplete or the vinegar is re-inoculated with

vinegar bacteria from the air after opening, a slimy, amorphous blob or substance will form and float near the bottom. This is a vinegar mother and is just bacteria that feeds on alcoholic liquids. If one develops, it simply means that there were some sugars or alcohol that weren't completely fermented in the vinegar process. Mother can be strained out using a coffee filter. Some look on a mother as something beneficial to health or to restart their own batch of vinegar.

### **Canning and Pickling**

When considering vinegar for canning and pickling, it is always best to use fresh ingredients as they are very important to the process. If you start with good ingredients, your product will likely be successful. The gold standard vinegar used in home canning should be 5% acidity. Pay close attention to the label, make sure it has 5% acidity.

Some, non-white vinegars may lose flavor so for that reason, fresh vinegar may be advisable. Also, if any vinegar is showing any of the harmless changes mentioned, it would be best to not use the vinegar for canning or pickling as such changes may cause unwanted darkening, cloudiness, off flavor, or sediment in the product. Further, should there be any sign of condensation in the container or the container was left open for a period of time, the vinegar could possibly be less than 5% acidity and therefore, should not be used for canning or pickling.



### **Fair Dates:**

Ottawa County Fair - July 20-23

Tri-Rivers Fair - August 4-8

Kansas State Fair— September 10-19

**Central Kansas Extension District**

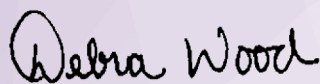
**Salina Office**

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,



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