

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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

**March 2018**

*District Extension  
Agents:*

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Family Resource  
Management

**Leah Robinson**

Nutrition, Food Safety  
and Health



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Dates: March 18-May 12

Cost: \$8.00 per person (program  
only)

\$17.00 per person (program  
plus t-shirt)

\$22.00 per person (program  
plus baseball tee, ¾ sleeve)

**REGISTRATION DEADLINE:**

payment must be received in Salina  
or Minneapolis Extension office by  
5 p.m., March 15th.

Walk Kansas is an eight-week, team-  
based fitness challenge that works  
by having individuals keep track of  
their weekly minutes of physical  
activity. Minutes can be reported  
individually online, or can be given  
to the team captain and reported by  
them.

Although the name of the program  
implies walking, many forms of  
physical activity counts towards  
Walk Kansas minutes/miles.

Swimming, jogging, biking,  
basketball, or any other activity  
that is performed at a moderate to  
vigorous level for at least ten  
consecutive minutes. If you wear  
an activity tracker you can count

steps you take after you reach  
6,000 for that day. You get 15  
minutes of activity for every 2,000  
steps you take above 6,000.

This year's virtual challenge trails  
have been revised. There are still 3  
challenge options based on how  
ambitious your team is. The routes  
are still trekking through Kansas,  
but completely different.

**Challenge 1:** Discover the 8  
*Wonders of Kansas!* This journey  
requires each person to get 2 ½  
hrs. of moderate activity per week.

**Challenge 2:** *Go Cross Country*  
From Troy (NE) to Elkhart (SW),  
which requires 4 hrs. of activity per  
person/week.

**Challenge 3:** *Little Balkans to  
Nicodemus*—a trail that takes you  
through SE Kansas and then up to  
Nicodemus with interesting stops  
along the way. This requires 6 hrs.  
of activity per person/week.

Teams must consist of 4-6  
individuals. This year registration  
for the entire team will be  
completed online by whoever your  
team captain is. Payment for the  
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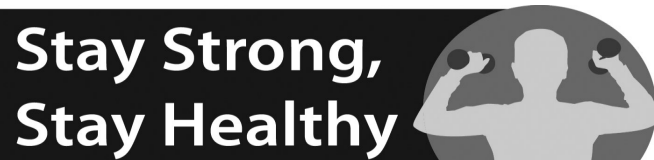
entire team registration (and any t-shirt orders) must be received at the Salina and Minneapolis extension offices by March 15 to complete the registration process.

Walk Kansas is a simple and affordable program to be a part of. Organizing and registering your team is very easy. Here's what you need to do:

- First, recruit a team of up to six people motivated to exercise. If you can't find six people for a team, that's ok! Teams can be 4–6 individuals.
- Choose a team captain and pick a name for your team.
- Team captains can register the entire team online at [www.walkkansasonline.org](http://www.walkkansasonline.org) OR pick up registration materials for your team from the extension office, in Salina or Minneapolis OR print team registration forms off the Central Kansas Extension District Website, [www.centralkansas.ksu.edu](http://www.centralkansas.ksu.edu).
- Have your team captain turn in team registration form and payment to either extension office by March 15.
- Keep track of the minutes you walk, any strength training activities, water intake, and servings of fruit and vegetable consumption. Individuals can report their own totals online OR, you can report all totals to your team captain, who can enter the entire team totals online.
- Make sure you have shoes that are good for many miles of walking or exercising.

- Plan to have lots of fun!

Each Walk Kansas team will set a team goal (challenge) that requires each person to log 2 1/2, 4, or 6 hours of exercise per week. Think about your personal goal and what you can realistically accomplish each week as you discuss the team goal with your teammates.



Central Kansas Extension District has some exciting news! We are teaming up with the Ottawa County Wellness Center to offer our popular Stay Strong, Stay Healthy fitness class at their facility in Minneapolis. For those of you unfamiliar with the program, it is a light weight training course designed to improve balance, flexibility, build lean muscle, and burn calories.

What's special about this program? Stay Strong, Stay Healthy (SSSH) is a highly effective, research-based, strength training course created by the University of Missouri. It provides measurable results that can help reverse many of the physical changes associated with growing older. Starting as early as age 30, muscle mass begins to decline by about 1 percent - roughly 1/3 of a pound – a year. The loss of muscle mass is usually accompanied by an equal amount of fat gain, *even* if body weight stays the same. The adage “use it or lose it” has plenty of evidence behind it. However, even if you do lose it, there is hope for getting some of it back. This strength training class can help you achieve that.

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Stay Strong, Stay Healthy is designed for individuals of any age or fitness level. The exercises you will learn are simple, yet extremely effective for improving muscle areas of the entire body. Whether you are wanting a trimmer figure, increased strength abilities, or better balance and flexibility, every age and ability level will find benefits from this class.

Stay Strong, Stay Healthy will be held on Tuesdays and Thursdays, 10:00 – 10:45 a.m. at the Ottawa County Wellness Center. Class will begin April 3 and run through May 31. Leah Robinson, extension agent and certified SSSH instructor, will be teaching this course. This class is offered free of charge to Wellness Center members, for non-members cost to attend is \$20 per person. We will be using light hand and ankle weights, which will be provided.

Registration paperwork can be picked up from the Minneapolis Extension Office beginning March 2. Class size is limited to 15 participants. Completed registration forms and payment will be due back to the Extension Office by March 27 on a first-come-first-serve basis. The first 15 individuals with completed forms and payment will be enrolled.

This is a great way to connect with others while doing something fabulous for your body! For more information, contact Leah Robinson in the Minneapolis office, 785-392-2147.



## **Not Your Grandma's Pressure Cooker**

Electric Pressure Cooking to feed your hungry crew is the topic of this spring's Saline County Women in Ag meeting scheduled for Thursday, April 12. The speaker will be Erin Petersilie, Family and Consumer Science Agent in the Walnut Creek Extension District, Dighton, KS.

Electric pressure cooking is making a huge comeback in popularity due to efficiency, health, and flavor. This meeting will provide you with recipes and tips on how to save money and time while preparing nutritious meals safely. A 3-quart pressure cooker will be given away at the meeting!

If you are a woman involved in agriculture, whether producer, spouse, or landlord, or are simply interested in learning more about electric pressure cookers, 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 pm. Drinks and dessert will be served. Pre-registration is requested. Call the K-State Research & Extension office in Salina, at 785-309-5850 by April 6 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.

## Medicare Corner

Medicare covers vaccines and immunizations when they are medically



necessary. How they are covered and the cost sharing associated with them depends on the kind of immunization and your individual circumstances when you get it.

Most vaccines and immunizations are covered under the Medicare Part D prescription drug benefit. All Part D plans must include all commercially available vaccines on their formularies. If you need to get one of these immunizations, you should check with your Medicare Advantage Prescription Drug Plan or your standalone Part D plan to learn the coverage rules and find out what cost-sharing you will be responsible for.

Three immunizations are considered preventive services and are covered by Medicare Part B at 100% of the Medicare-approved amount. This means that if you meet the coverage requirements and receive these immunizations from the right kind of provider (a provider who accepts assignment if you have Original Medicare, or an in-network provider if you have a Medicare Advantage Plan), you will not have to pay any deductible, copay, or coinsurance. These immunizations are:

- **Flu shot:** Medicare Part B covers one flu shot every season. The flu season usually runs from November through April. Depending on when you choose to get your flu shot, Medicare may cover a flu shot twice in one calendar year. For example, if you got a shot in January 2018 for the 2017/2018 flu season, you could get another

shot in December 2018 for the 2018/2019 flu season.

- **Pneumonia shot:** Medicare Part B covers two separate pneumonia shots. Currently there are two separate pneumonia vaccines available. Part B covers the first shot if you have never received Part B coverage for a pneumonia shot before. You are covered for a different, second vaccination one year after receiving the first shot. You are not required to provide a vaccination history when receiving the pneumonia vaccine. You can tell the health care professional administering the shot if/when you have received past shots.
- **Hepatitis B shot:** Medicare covers the hepatitis B vaccination if you are at medium or high risk for hepatitis B. Speak to your healthcare provider to see if you have any of the high- or medium- risk factors. For people who are at a low risk for hepatitis B, Medicare Part D covers the vaccine.

Some medically necessary vaccines are also covered by Medicare Part B with normal Medicare cost sharing, but only if you have been exposed to a dangerous virus or disease. For example, if a dog bites you, Medicare Part B will likely cover your rabies shot. In this case, you would be responsible for your Part B deductible (if applicable) and the 20% Part B coinsurance if you have Original Medicare. If you have a Medicare Advantage Plan, you would be responsible for your plan's copay or coinsurance for this kind of service.

Source: Medicare Rights Center, Dear Marci

## **Just Got Engaged? Be Sure to Talk About Insurance**



Nearly 40 percent of engagements occur between Thanksgiving and Valentine's Day. Then, the planning begins, not only for the wedding but for married life in general.

One not-so-exciting – but just as important – factor that engaged couples should discuss is what to do about insurance needs. That may not be as fun as sampling cakes, but getting married can certainly have an impact on insurance coverage.

The Kansas Insurance Department (KID) staff and the National Association of Insurance Commissioners (NAIC) have some insurance tips for couples who are about to say "I do."

### **Wedding insurance**

Insurance to protect against weather, illness or even "cold feet" is increasing, according to insurance companies. Since the average cost of a wedding in the United States is reportedly at \$26,000, and an estimated 2 million-plus weddings occur annually in the U.S., couples might want to check with an insurance agent to see if this could be useful for their situation.

### **Homeowners and Renter's Insurance**

There are several things to consider when deciding where you and your spouse will live. Location, size of the dwelling and construction type are all factors that determine your insurance premium.

Combining households also means combining your belongings. Make a home inventory of all your belongings to determine how much coverage you will need. It will also make filing a

claim easier in the event of a loss or disaster. The NAIC offers a free smartphone home inventory app that makes your information and photos available at your fingertips. You can also print off the KID Personal Home Inventory by going to [www.ksinsurance.org](http://www.ksinsurance.org).

### **Auto Insurance**

Married couples have the option of combining their auto insurance policies, but most newlyweds do not discuss their spouse's driving record before getting married. A poor driving record could increase the cost of your premiums, so you might want to have that conversation.

As a newlywed, you may be eligible for discounts. Some insurance companies consider married couples a lower risk, which could result in lower rates. Also, if you combine your auto policies or buy auto coverage from the same company that carries your homeowners or renters policy, you may be eligible for additional discounts.

### **Health Insurance**

When deciding about your health insurance needs as a couple, evaluate your current and future health care. Review the provisions of your policies with those needs and coverages in mind. You will also want to compare the cost of adding your spouse to your policy against keeping your own health insurance.

For individual plans, contact your insurance agent for specific enrollment requirements for spouses. You will need your spouse's Social Security Number and income information to add him/her to your plan.

### **Life Insurance**

It is not easy to talk about something such as  
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life insurance during a happy time, but life insurance may help secure your family's financial future. Unfortunately, current reports indicate that many marrying-age millennials see life insurance as unneeded.

But for future family planning, it can be a must. To calculate your needs, consider future income, the cost of raising children and any large outstanding debts such as school loans or mortgage payments.

If either or both of you have life insurance, check with your insurance agent about updating your beneficiary information. Remember to check with your employer about any life insurance benefits offered through work.

### **Not Sure Where to Start?**

To help couples get smart about insurance, the NAIC created a special section in its [www.insureuonline.org](http://www.insureuonline.org) website under "Weddings" in "Life Events." This guide encourages couples to ask the tough questions early.

Source: Kansas Insurance Department

## **4 Tips For College Saving**

College debt can have long-reaching consequences. To reduce the burden, start planning early for the cost of college and consider these tips.



- 1) Don't take on too much debt: Consider how much you can realistically afford in conjunction with other goals you may have for your future.
- 2) Consider salary potential: As a rule of

thumb, students shouldn't take on more debt than they expect to earn in their first year out of college, making payments more manageable after graduation.

- 3) **Balance the budget:** Most people can't pay the full cost of the college education out-of-pocket, so aim to save enough to pay half the cost of a public college education. To see if you are on track, use a College Savings Calculator and make adjustments if not.
- 4) **Think creatively:** The traditional picture of college is evolving. Expenses may be reduced if the student lives at home, works part time, or is able to graduate early.

Source: Fidelity Investments for America Saves Week

## **How to Keep Workout Clothes Clean**

Workout clothes, which are stretchy and wick sweat away. Are usually made of synthetic fabrics that hold on to odors longer than other clothes. These fabrics are also more delicate than other materials and need special treatment. Plus, they're expensive, and we want them to last as long as possible.

Here are some tips for keeping your athleisurewear clean and smelling fresh:

- 1 Wash after each workout! Don't let them pile up in the hamper.
2. Use the recommended amount of detergent, not more. Excess detergent won't get washed out, but will instead build up, trap odors in and allow mildew to grow.
3. Turn your workout clothes inside out when you wash them..
4. Use cold water. Hot water can potentially cause shrinkage.
5. Air dry to avoid shrinkage, pillage and melting.

# FOOD ALLERGIES



## Food Intolerance — or Allergy?

Severe reactions to something you've eaten may be a sign of a food intolerance or even an allergy. Here's how to tell the difference and what to do about it.

### Food intolerance

The body may lack a specific enzyme needed to properly digest a specific ingredient in certain foods. Examples are lactose in dairy and gluten in wheat. Common symptoms include:

- Nausea
- Gas, cramps, or bloating
- Diarrhea
- Headaches
- Stomach pain
- Vomiting
- Heartburn
- Irritability or nervousness

### Food allergy

An allergic reaction occurs when the body mistakes a food ingredient — usually a protein — as harmful and defends itself using antibodies. Symptoms can range from mild to severe. They include:

- Rash or hives
- Nausea
- Cramping or stomach pain
- Diarrhea
- Swelling
- Shortness of breath

Even a tiny amount of food will trigger an allergic reaction. In contrast, intolerances are dose related — symptoms may not occur unless you eat a large portion or eat the food frequently.

### Test taking

Record when symptoms appear and what you ate and then look for commonalities. Another method is an elimination diet. Remove any suspect foods until you are symptom-free. Then reintroduce the foods, one at a time, until symptoms reappear, with the goal to identify the problem food and the amount. Skin or blood tests can confirm an allergy, as can elimination diets. If you suspect you may have a food intolerance or allergy see your doctor.



## Homemade Play Dough Safety

If you or someone you know makes homemade play dough, it is important to remember that flour is a raw food and has been linked to serious food safety problems.

Iowa State University Extension offers this recipe that is cooked to heat the dough.

### Homemade Play Dough

- 2 cups flour
- 1 cup salt
- 1 tablespoon vegetable oil
- 2 1/2 teaspoon cream of tartar
- 2 cups cold water



Mix all of the ingredients together and cook over medium heat for about 5 minutes stirring constantly. When finished, it will be the consistency of mashed potatoes. Divide it into 3-4 equal portions and add a few drops of different colors of food coloring to each. Kneading the dough will distribute the color and make it smooth. Store it in a freezer bag or air tight container and it will keep for a long time.

**Central Kansas Extension District**

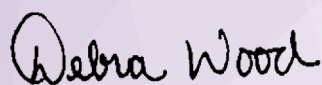
**Salina Office**

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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Family Resource Management  
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