

# K-STATE RESEARCH AND EXTENSION NEWS

# Central Kansas Extension District

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District Extension Agents:

#### **Debra Wood** Family Resource Management

Leah Robinson Nutrition, Food Safety and Health



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#### 2018 Garden Tour Coming in June

Come on a Garden Tour! The Central Kansas District Master Gardeners will be hosting the 2018 Garden Tour on Sunday, June 3<sup>rd</sup>, 2018. The tour will be held rain or shine from 2pm to 7pm. The 2018 Garden Tour will feature five beautiful private gardens and the Master Gardener Demonstration Garden in Salina. The five private gardens for 2018 are all located in the Salina area and include: 'The His and Her Garden' at 2549 Angus Lane, 'The Colorado Inspired Garden' at 415 Sunset Drive, 'The Peaceful Wrap Around Garden' at 309 Fairdale Road, 'The Quaint Surprise Pathway Garden 'at 1411 Martin Avenue, and 'The Eclectic Yard Art Garden' at 320 W. Jewell Avenue. Tickets are \$10 (children 10 and under are free) and are available at several Salina locations including Earthcare Garden Store, Kaw Valley Greenhouse, Stutzman's Greenhouse, Bloomers Landscape and Nursery, Landscape Consultants LLC, Dillons Food Stores, the K-State Extension Office and from any Master Gardener.

Money raised by this tour goes toward expansion and maintenance of the Master Gardeners Public Demonstration Garden and other Extension Master Gardener community projects including Children's Gardens, Horticulture Classes at the Tri-Rivers Fair, and more. Thank you for your support.

For more information about the 2018 Garden Tour contact the Extension office in Salina at 785-309-5850 or email <u>jlgraves@ksu.edu</u>.

Demonstration Garden SOUTH KENWOOD PARK DRIVE



## Helping a Friend in Grief

Family connections often play an important role in helping with grief. But friends have something special to contribute, as well. Help friends in grief by:

- Understanding grief is normal —Grief is an expected response to death or tragedy, with feelings such as intense pain, sadness, disbelief, fear, anger and guilt.
- Allowing friends to mourn in their own ways — Features of grief — such as tears, preoccupations with the deceased or social withdrawal — are unique, variable and fluctuating. There are no predictable stages of grief. The amount of time needed to cope with the loss can vary, as well.
- *Helping your friends take care of their health* — Encourage your friends to take care of their health needs, such as by inviting them on a walk, sharing a meal with them or inviting them along on an activity. Encourage them to keep up with doctor's visits, or to have a medical checkup.
- Being there, listening and using touch — Don't underestimate the importance of attending the funeral or memorial, writing a personal note, sharing a story of the deceased, or of any act of being there for a friend. Listen attentively, hold a hand or offer a warm embrace.
- Being specific and practical with help — For example, say "I'll bring dinner over tomorrow, if that's OK."
- *Remembering the long-term* Anniversaries and holidays are good times for a visit, phone call or thoughtful note.



## Calcium and Vitamin D Recommendations

Getting adequate amounts of calcium and vitamin D is critical to maintaining good bone health. This table lists the recommended daily amounts for these nutrients. Taking nutrients above the recommended amounts will not provide additional benefits and may carry some risk of harm.

Foods are considered the best source of calcium. The highest amounts of calcium are found in dairy products, dark green leafy vegetables, and fortified foods and beverages. However, if you find you're unable to get enough calcium through your diet, a calcium supplement may be a good option.

Vitamin D is produced by your skin naturally with exposure to sunlight. It is also found in fatty fish and fortified foods. Because it's often difficult for people to get adequate amounts of vitamin D for bone health, ask your doctor if a supplement is recommended. Many calcium supplements also contain vitamin D.

| Calcium recommendations          |   |
|----------------------------------|---|
| Women 50 and younger             | 1,000 milligrams (mg) a day               |
| Women 51 and older               | 1,200 mg a day                            |
| Men 70 and younger               | 1,000 mg a day                            |
| Men 71 and older                 | 1,200 mg a day                            |
| Vitamin D recommendations        |   |
| Men and women younger<br>than 50 | 400-800 international<br>units (IU) a day |
| Men and women 50 and older       | r 800-1,000 IU a day                      |

#### All Produce Matters

Each year, a new list of so-called "Dirty Dozen" produce is published by the Environmental Working Group (EWG) a non-governmental organization. But, look for the facts and you'll see that the foods on this list are really not a problem.

The fact is conventionally grown and organically grown produce are both treated with pesticides for pest protection. However, the levels are extremely low and fall well under federal guidelines. Any potential residue on either type of produce would be in minute amounts, not linked to any adverse health effects.

These types of reports raise fear in many shoppers. This can lead to many shoppers simply not buying fruits and vegetables at all. This is unfortunate as most consumers don't eat enough fruits and vegetables anyway.

Bottom line, choose and eat all fruits and vegetables, fresh, frozen, or canned to improve your daily nutrition.

#### **Testing For Mold In The Home**

Is sampling for mold needed? **In most cases, if visible mold growth is present, sampling is unnecessary.** Since no EPA or other federal limits have been set for mold or mold spores, sampling cannot be used to check a building's compliance with federal mold standards. Surface sampling may be useful to determine if an area has been adequately cleaned or remediated.

Sampling for mold should be conducted by professionals who have specific experience in designing mold sampling protocols, sampling methods and interpreting results.

# **Check Your Mouth!**

Here's something to ponder. Oral cancer kills one person ever hour of every day in America. Many people have never heard of oral cancer and just how deadly it can be. Other names include mouth cancer, tongue cancer, tonsil cancer, and throat cancer.

How can you prevent oral cancer? Some daily simple steps include brushing and flossing your teeth, don't smoke or chew tobacco. Check your mouth and throat by looking in a mirror with a flashlight shining into your mouth. Look for lumps, swelling, anything unusual.

#### What Is A Thawing Tray?

If you forget to plan ahead for meals, you will likely have frozen meat to use, but not enough time.



One gadget on the market intended to help speed the thawing of frozen meat is a thawing tray. This is made of a metal and is supposed to thaw frozen meat in minutes. But this may not always be successful. It will depend on the type of metal, the metal thickness, the thickness and how flat the piece of meat is, and how often the meat is flipped over for even thawing.

In the end, this may not be a good buy. Plan ahead and thaw meat in the refrigerator or in cold water, in the microwave or as part of the cooking process.

## New Medicare Cards

The Centers for Medicare and Medicaid Services (CMS) is required to remove Social Security numbers



from all Medicare cards by April 2019. People who are enrolling in Medicare for the first time will be among the first in the country to receive the new cards.

Cards will be mailed out in phases by geographic location. Kansas beneficiaries will receive their new cards in the third mailing wave, sometime after June 2018.

Things to know about your new card:

- Your new card will automatically come to you. You don't need to do anything as long as your address is up to date. If you need to update your address, visit your mySocial Security account, call the Social Security Administration at 1-800-772-1213, or visit their office at 1410 East Iron in Salina.
- 2. Your new card will have a new Medicare Beneficiary Identifier that is unique to you, instead of your Social Security Number. This will help to protect your identity.
- 3. Your Medicare coverage and benefits will stay the same.
- 4. Mailing takes time. Your card may arrive at a different time than your friend's or neighbor's.
- 5. Your new card is paper, which is easier for many providers to use and copy.
- 6. Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
- 7. If you're in a Medicare Advantage Plan (like an HMO or PPO), your Medicare Advantage Plan ID card is your main card for Medicare—you should still keep and use it whenever you need care. However, you also may be asked to show your new Medicare

card, so you should carry this card too. During Open Enrollment you will need your Medicare card to change plans.

- 8. Doctors, other health care providers and facilities know it's coming and will ask for your new Medicare card when you need care, so carry it with you.
- 9. Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf, such as a SHICK Counselor.
- 10. If you forget your new card, you, your doctor or other health care provider may be able to look up your Medicare Number online.

#### Watch out for scams

Medicare will never call you uninvited and ask you to give us personal or private information to get your new Medicare Number and card. Scam artists may try to get personal information (like your current Medicare Number) by contacting you about your new card. If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).



## Medicare Basics: New to Medicare Workshop

Come 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, June 5

Time: 6:30 p.m.

Place: Courthouse Basement Meeting Room (enter through south door) 307 N. Concord, Minneapolis

Register by calling 785-392-2147, or by e-mailing <u>dwood@ksu.edu</u>.

# **Dolly Parton's Imagination Library**

Do you have a child or grandchild in your home younger than 5 years old? Did you know that you can register that child to receive a free new heak in the mail every month?

book in the mail every month? Your child can receive one free book every month until his or her 5<sup>th</sup> birthday. To register, go to www.imaginationlibrary.com.



The books are funded by the Dane Hansen Foundation, and coordinated by Parent's As Teachers in Ottawa County, and Salina Area United Way in Saline County.



#### May Is National Asparagus Month

Asparagus has been cultivated for culinary and medicinal purposes for more than 2,000 years.



Versatile and healthy, it can be eaten raw or cooked, and is used fresh, frozen, or canned. Asparagus is generally at it's peak from April through June. Asparagus can be used in salads, side dishes, entrées or as an appetizer, and can be boiled, steamed, microwaved, roasted, or stir-fried. May is National Asparagus Month. Check out the following tips and information on buying, storing, and adding asparagus to a healthful eating plan.

#### Selection, storage, and preparation tips:

- Nutrition and health. Five medium asparagus spears have about 20 calories. All asparagus spears are not the same size, but this can be used as a general estimate. Asparagus has no saturated fat, sodium or cholesterol, is high in folate, and is a good source of vitamin A and C.
- **Selection and storage**. Choose odorless asparagus stalks with dry, tight tips that are similar in size. Avoid purchasing limp or wilted stalks. Refrigerate unwashed asparagus for up to four days by wrapping the end of stalks in a wet paper towel and placing in a plastic bag.
- *Cleaning and preparing*. Rinse asparagus stalks thoroughly in cool water to remove dirt and sand. Bend asparagus so that it snaps at its natural breaking point. This will remove the woody bottom.
- *Cooking methods*. When boiling asparagus, cook it in a wide skillet, with about 1 inch of water. If desired, add about 1 teaspoon of salt to the water. A good method when using asparagus in salads and cold dishes is blanching. Place asparagus in boiling water for about

3 minutes. Remove and immediately place in an ice bath. When roasting, cover a rimmed baking sheet with aluminum foil and then place asparagus in a single layer on the sheet. Coat with oil and sprinkle with salt and pepper. Rub to coat all spears with oil. Bake in an oven at 450 degrees Fahrenheit (F) for about 10 to 15 minutes. Purchase thick spears for grilling. Place asparagus spears on a medium-high heat grill coated with olive oil spray and cook for about 5 to 8 minutes until tender, turning occasionally.

• *Great additions to meals and side dishes*. Add steamed pieces of asparagus to scrambled eggs or omelets. Spread a soft cheese on whole-wheat crackers and top with a crisp asparagus head for an appetizer or snack. Place fresh or frozen asparagus in a microwave-safe container or in a saute pan with a small amount of water, low-sodium seasonings, and garlic for a side dish or snack. Put fresh asparagus in a plastic bag, drizzle with olive oil, pepper, and other seasonings, shake until coated, and then bake in the oven at 400 degrees F until crisp.

#### **Balance Exercises**

Balance exercises can help you maintain your stability at any age. Balance exercises can also help with preventing falls.

Nearly any activity that keeps you on your feet and moving can help you maintain good balance. But specific exercises designed to enhance your balance are beneficial to include in your daily routine and can help to improve your stability. If you have severe balance problems or an orthopedic condition, get your doctor's approval before doing these exercises.

#### Weight shifts

- Stand with your feet hip-with apart and your weight equally distributed on both legs.
- Shift your weight to your right side, then lift your left foot off the floor.
- Hold the position as long as you can maintain good form, up to 30 seconds.
- Return to the starting position and repeat on the other side. As your balance improves, increase the number of repetitions.

#### Single-leg balance

• Stand with your feet hip-width apart and your weight equally distributed on both legs. Place your hands on your hips. Lift your left leg off the floor and bend it back at the knee.



- Hold the position as long as you can maintain good form, up to 30 seconds.
- Return to the starting position and repeat on the other side. As your balance improves, increase the number of repetitions.

Another exercise that can help improve your balance and reduce your risk of falls is tai chi. Look for group classes offered at local fitness centers or senior centers.

#### **Consumer Protection**

There are multiple laws that protect the consumer from the unfair business practices and fraud that surround us. For example, the Federal Truth-in-Lending Act requires most businesses that extend credit to tell consumers what that credit will cost in the long run, including the finance charge and annual percentage rate of interest. The Fair Credit Billing Act requires, among other things, prompt investigation of billing errors by creditors.

The best way to protect yourself when using credit, or entering into an agreement for services, is to read and understand the credit contract before signing it. Contracts are common and expected for various purchases and services such as buying a car or hiring a lawn service. But some people don't realize that contracts are also involved with downloading new computer software or apps. The "terms of use" or other similar wording is used in electronic downloads and by checking the box that you read such terms holds you accountable to the contract.

The following "do's and don'ts" will protect you as a consumer:

- Do insist a salesman to let you take home a copy of the contract before you sign it or give you adequate time to read it.
- Do show the contract to a friend or a lawyer if you have any questions about some of the provisions.
- Do insist that all promises be put in writing.
- Do keep copies of all contracts, payment records, and complaint letters in a safe place.
- Don't deal with any salesman who refuses to let you take home a completed contract before you sign it.
- Don't sign anything unless you have time to read it carefully and you fully understand what it says.
- Don't ever sign a contract with blank spaces that are to be filled in later by a salesperson.

Don't believe offers that are "too good to be true" because they usually are not true.

# Complaint Index can help answer questions

One of the most frequent questions Kansas Insurance Department (KID) staffers receive from Kansans each year is how many complaints their office has received concerning a particular insurance company. Their 2018 annual Complaint Index Report, which has just come out, provides a snapshot of the insurance industry in Kansas by allowing you to compare the number of complaints various companies have received for a particular line of business.

The booklet is one of the consumer tools provided for pricing considerations, coverage availability, service and financial stability.

The Consumer Assistance and Market Regulation divisions of the KID compile the information gathered for the report. Here are some of the items that you can find in it.

- Each time the department receives a written complaint, a copy of the complaint is sent to the insurance company, asking it be reviewed and explained. Companies are required to respond to KID within 15 working days.
- The report shows complaint information for the six major types of insurance: Accident and health, annuity, automobile, homeowners, life, and long-term care.
- The top 20 premium-writing companies in the state are listed for each line, as well as any company with 10 or more closed complaints for that line during the calendar year. Most years the report will show that accident and health and automobile complaints top the list.
- "Claims handling" is the top category for the complaint problems.

The statistics in the report give a snapshot for a particular year. Since those statistics are compiled annually, the newest Complaint Index Report will always be for the preceding year.

The newest version of the Complaint Index Report will be available after May 1, 2018. It can be downloaded and printed at <u>www.ksinsurance.org</u>, or you can order a hard copy of the booklet. K-STATE Research and Extension

Central Kansas District

**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

**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

Seat Robinson

**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

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