

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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Family Resource
Management

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Nutrition, Food Safety
and Health



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Diabetes Self-Management Program to be Offered in Minneapolis

Nearly one-third of persons 65 years and older have diabetes. Diabetes is the most common cause of blindness, kidney failure and amputations in adults, as well as a leading cause of heart disease and stroke. People with diabetes spend 2.3 times more on healthcare costs than others without the disease. To help individuals, and their caregivers, Central Kansas Extension District and the Ottawa County Health Department will be offering the Diabetes Self-Management Program.

The Diabetes Self-Management Program (DSMP) was developed by Stanford University and has proven to be highly successful in helping those living with diabetes gain valuable knowledge to manage their condition. Through this workshop, individuals will develop the skills and self-confidence needed for day-to-day management of the disease and its impact on their lives.

Classes during this workshop are very interactive. Participants will meet others with diabetes and experience a mutual support system. Participants make weekly action plans, share experiences, and help each other solve problems they face creating and carrying out their self-management program.

Subjects that will be covered include: 1) techniques to deal with the symptoms of diabetes, fatigue, pain, hyper/hypoglycemia, stress and emotional problems such as depression, anger, fear and frustration; 2) appropriate exercise for maintaining and improving strength and endurance; 3) healthy eating, meal planning, label reading; 4) appropriate use of medications; and 5) working more effectively with health care providers.

This is a six week program that begins Tuesday, June 4th. Classes will be held in the Wampler Room at the Ottawa County Health Center, 9:30 a.m. – 11:30 a.m. every Tuesday, June 4th – July 9th. Cost of the course is \$20 per person/family. Each participant will receive a "Living a Healthy Life with Chronic Conditions" resource book.

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Instructors for the class will be Leah Robinson, FCS Extension Agent and Sara Hodges, Ottawa County Health Department Director. Contact Central Kansas Extension District in Minneapolis, 785-392-2147, to register or for more information. Class size is limited, registration must be received by May 28th.

Elder Financial Exploitation

Financial institutions are seeing vast numbers of their older customers fall prey to financial exploitation by perpetrators ranging from offshore scammers to close family members.



The Consumer Financial Protection Bureau (CFPB) released key findings, trends and patterns revealed from suspicious activity reports filed by banks, credit unions and other financial providers. These include:

- One-third of individuals who lost money were ages 80 and older though adults ages 70-79 had the largest average monetary loss
- Common activity patterns include: romance scam, exploitation by family member/ fiduciary, theft by caregiver, and money mule.
- The top five products used by the targeted person to move money were: money transfers, checking or savings accounts, credit card, consumer loan/payday loan/cash advance, and money orders/traveler's checks/check services.
- Checking and savings accounts had the highest monetary losses followed by money transfers. The average loss per older adult from a checking or savings accounts was \$48,300; the median amount of loss was \$22,100. When the older adult knew

the suspect, the average loss was even larger – about \$50,000.

- The average length of the suspicious activities reported was approximately four months (120 days).

If you believe that you or someone you know is a victim of financial exploitation, contact your local adult protective services agency at (800) 432-2703, and/or the local sheriff's office. Scams and fraud should also be reported to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint).



Medicare Corner

If your provider recommends that you get a vaccine, in most cases it will be covered by your Part D plan. Part D plans must include most commercially available vaccines on their formularies, including the vaccine for shingles (herpes zoster). The only exceptions are flu, pneumonia, and hepatitis B vaccinations, which are covered by Part B.

The amount you pay for your vaccine may vary depending on where you get vaccinated. Be sure to check your plan's coverage rules and see where you can get your vaccine at the lowest cost. Typically, you will pay the least for your vaccinations at:

- In-network pharmacies
- A doctor's office that coordinates with a pharmacy to bill your Part D plan for the entire cost of the vaccination process (the drug and its injection) or can bill your plan directly for the vaccination process using an electronic billing system

When you are vaccinated in either of the above settings, you should only need to pay the plan's approved coinsurance or copay for the drug and vaccination process. When you get a vaccine at your doctor's office, ask the

provider to call your Part D plan first to find out if your provider can bill your Part D plan directly. If this is possible, you should not have to pay the full out-of-pocket cost and later request reimbursement from your plan. You may end up paying more for your vaccination if your provider:

- cannot coordinate with a pharmacy to bill your Part D plan for the entire cost of the vaccination process (the drug and its injection)
- and/or, cannot bill your plan directly for the vaccination process using an electronic billing system

In these circumstances, your provider will bill you for the entire cost of the vaccination (the drug and its injection). You will have to pay the entire bill up front and request reimbursement from your Part D plan. It is important to know that your provider may charge you more than the Part D approved amount for the vaccination, but your plan will only reimburse up to the approved amount—and you will not be refunded for any amount you pay the provider above the Part D approved amount.

If you receive Extra Help, you can go to any provider or in-network pharmacy to get vaccines. You will be covered for your vaccination and will only be responsible for the Extra Help copay. However, if you get your vaccine from a provider who does not directly bill your plan, you may need to pay the entire bill up front and then request reimbursement from your plan.



Retirement Seminars

The Central Kansas District will offer a series of retirement planning seminars beginning in May. 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.

Call the Central Kansas Extension District office in Salina at 785-309-5850 to register for this series. Payment of \$30 will reserve your spot. Registration deadline is May 1, after which registration will open up for individual classes at \$5 each if space is still available.

May 9	Crunching the Numbers: How Much Will I Need?
June 13	Saving for Retirement
July 11	Understanding Social Security
August 8	Creating Your Retirement Paycheck
Sept. 12	Planning for Health Care in Retirement
October 10	So Now What? Managing Life After Retirement

These programs will be held at 6:30 p.m. in the Welcome Center on the K-State Polytechnic campus, building #11 on the campus map at <https://polytechnic.k-state.edu/documents/about/CampusMap.pdf>

A flyer and individual class descriptions can be found on the Central Kansas District website at www.centrankanas.k-state.edu



Social Security Survivor's Benefits

Social Security survivor's benefits provide a safety net to widows and widowers. But to get the most out of the benefit, you need to know the right time to claim.



While you can claim survivor's benefits as early as age 60, if you claim benefits before your full retirement age, your benefits will be permanently reduced. If you claim benefits at your full retirement age, you will receive 100 percent of your spouse's benefit or, if your spouse died before collecting benefits, 100 percent of what your spouse's benefit would have been at full retirement age. Unlike with retirement benefits, delaying survivor's benefits longer than your full retirement age will not increase the benefit. If you delay taking retirement benefits past your full retirement age, depending on when you were born your benefit will increase by 6 to 8 percent for every year that you delay up to age 70, in addition to any cost of living increases.

You cannot take both retirement benefits and survivor's benefits at the same time. When deciding which one to take, you need to compare the two benefits to see which is higher. In some cases, the decision is easy—one benefit is clearly much higher than the other. In other situations, the decision can be a little more complicated and you may want to take your survivor's benefit before switching to your retirement benefit.

To determine the best strategy, you will need to look at your retirement benefit at your full retirement age as well as at age 70 and compare that to your survivor's benefit. If your retirement benefit at age 70 will be larger than your survivor's benefit, it may make sense to claim your survivor's benefit at your full retire-

ment age. You can then let your retirement benefit continue to grow and switch to the retirement benefit at age 70.

Example: A widow has the option of taking full retirement benefits of \$2,000/month or survivor's benefits of \$2,100/month. She can take the survivor's benefits and let her retirement benefits continue to grow. When she reaches age 70, her retirement benefit will be approximately \$2,480/month, and she can switch to retirement benefits. Depending on the widow's life expectancy, this strategy may make sense even if the survivor's benefit is smaller than the retirement benefit to begin with.

Keep in mind that divorced spouses are also entitled to survivor's benefits if they were married for at least 10 years. If you remarry before age 60, you are not entitled to survivor's benefits, but remarriage after age 60 does not affect benefits. In the case of remarriage, you may need to factor in the new spouse's spousal benefit when figuring out the best way to maximize benefits.

Who else can get survivors benefits based on your work? Your widow or widower can get benefits at any age if they take care of your child younger than age 16, or disabled and receiving Social Security benefits. Your unmarried children younger than age 18 (or up to age 19 if they are attending elementary or secondary school full time), can also get benefits. Your children can get benefits at any age if they were disabled before age 22.

There is a limit to the benefits paid to you and other family members each month. This limit varies between 150 and 180 percent of the deceased worker's benefit amount. Eligibility and an estimate of survivors benefits on your earnings record can be found on the Social Security benefit statement in your mySocialSecurity account at <https://www.ssa.gov/myaccount/>.

The Safety of Cooked Rice

Rice is used in a variety of ways in many meals. But it, like other grains, must be handled safely to prevent foodborne illness. Some may say leftover rice should never be reheated or to not even eat cold cooked rice. Let's look at this issue.



Grains in general can carry *Bacillus cereus* spores. Like all spores, they can survive cooking temperatures. Therefore, temperature abuse can lead to foodborne illness especially if not properly cooled. Improper cooling can allow spores to germinate, produce toxin, and then foodborne illness occurs.

We've all heard of the Temperature Danger Zone! Serve rice hot and cool leftovers quickly. Place in shallow containers for faster cooling. If serving leftover rice hot, reheat until piping hot, at least 165°F. Rice can also be served cold in foods such as a vegetable salad.

What is *Bacillus Cereus*?

Bacillus cereus is a pathogen that produces toxins. Two types of illnesses can occur, one causes diarrhea, the other causes nausea and vomiting.

The diarrheal type can occur within 6-15 hours with watery diarrhea and cramps. The vomiting, or emetic, type can occur within 30 minutes to 6 hours. The illness is typically gone in 24 hours.

Drink lots of fluids and get rest. If symptoms worsen, see a doctor. Common foods linked to *B. cereus* include cooked rice, cereal dish-

es, sauces, soups, meat pies, and unpasteurized milk.

Are Bacteria Lurking in Your Spice Cabinet?

Consumer behavior studies reveal telling insights into what food preparation methods they use. In a recent study, consumers were observed preparing turkey burgers and a chef's salad to see what steps they did during meal preparation.

When preparing the turkey burgers, almost 59% of the participants handled spice containers without washing their hands after handling raw turkey. This observation was unexpected. Previous observation studies did not sample spice containers for contamination. Also, if spice containers are not stored inside cabinets, those containers could be contaminated more easily.

What to do? Plan ahead. Measure out spices before handling raw meat so they are ready to use. If containers are handled with dirty hands, clean the containers before putting them back in storage.

What is Kombucha?

Originally from Ancient Asia, kombucha is now a modern beverage. While many cite a variety of health claims, the clinical science to back those claims is lacking. Excess consumption can lead to chemical acidosis.



Kombucha is a fizzy, cider-like beverage made from fermented sweet tea. A starter culture, called SCOBY (Symbiotic Colony of Bacteria and Yeast), is the key to fermentation and looks like a jelly pancake in the kombucha

liquid. The SCOBY is affected by climate, geography, culture, and a wild microorganisms making each batch of kombucha unique.

When making kimbucha at home, care must be taken to use safe, hygienic practices to keep a clean environment and minimize contamination. In general, kombucha is considered non-alcoholic. But if the alcohol level exceeds 0.5 percent alcohol by volume, then the sugar or yeast concentration is too high or it was fermented too long. In general, home fermentation is around three days.

Pregnant women or those with immune-compromised health conditions should not consume kombucha. Improperly made kombucha can contain pathogens or have unsafe concentrations of organic acids.

Strategies For Spring Cleaning Success

Did you ever think about how the spring-cleaning ritual developed? Before the advent of electricity and host of other modern conveniences, homes were heated with coal, oil and/or wood, and lit by gas or candlelight. Soot and grime were the natural companions of winter. Once spring arrived, the doors were thrown open, and everything—rugs, furniture, cupboards, curtains and more—was aired out, cleaned out, swept out and scrubbed out.

Although today's centrally heated homes don't collect that intensity of dirt, somehow the winter dingies seem to creep inside. And this year, with challenging weather conditions, our instincts are to make everything



look fresh and bright come that first whiff of spring.

Strategy #1: Clear It Out

Start by getting rid of the things that are needlessly filling up your home.



Recycle it. Even with the availability of reading online, some people still prefer the paper versions. Gather up any newspapers and those magazines no one has ever quite gotten around to reading. If your community also recycles mixed papers, check the regulations and then start a bin where you can toss those papers as you clean.

Sell it. Garage sales, tag sales or consignment shops are a great way to get rid of items that are in excellent condition but that you no longer need. Collect them in one spot, and then, once spring cleaning is done, decide how to dispose of them.

Donate it. Items that are in good condition but no longer fit your lifestyle can be donated to a charity or “freecycled” away. Freecycle is a grassroots, web-based, non-profit movement of people who are giving and getting stuff for free in their own towns. Each local group is moderated by a volunteer, and membership is free. Visit www.freecycle.org for more information.

Consumer convenience: Smaller, lighter containers are easier to carry and store at home.

Strategy #2: Inventory Your Supplies

Before you start cleaning, make sure you have all the necessary supplies on hand.

The basic should include an all-purpose spray cleaner (for small, washable areas), an all-purpose powder or liquid cleaner (for large washable surfaces like floors and



walls), an abrasive cleaner (to remove heavy amounts of soil in small areas), a nonabrasive cleanser (for gentle cleaning on easily scratched surfaces, including porcelain sinks and ceramic tile), chlorine bleach (an effective disinfectant, particularly where mold and mildew are present), glass cleaner, furniture-dusting product (such as a spray and a clean cloth, or a microfiber cloth, mitt or duster) and toilet bowl cleaner.

You may also need to add cleaners specific to your surfaces, such as metal polishes and granite cleaners, or your personal preferences, such as wipes and special-purpose sprays. And don't forget to check your supply of vacuum cleaner bags and trash bags.

Strategy #3: Make a Plan

Decide on your cleaning style. Some people find it more effective to clean one room at a time. Others prefer to group tasks—such as cleaning windows in several rooms at once or leaving all the vacuuming until the end.

Prioritize. If one room at a time is your style, decide on the order. Generally, it's best to do the rooms that need the most work or get the most traffic first. That way, if your cleaning plans get derailed, you can still be proud of what you've accomplished.

Consider the big stuff. Do the curtains need to be laundered? What about comforters, blankets, bed skirts, slipcovers and shower curtains? Are your area rugs and draperies due for professional cleaning? Once these items are removed from the room and on their way to getting cleaned, it will be easier to tackle the rest of the space.



Strategy #4: Recruit Help

It's not necessary to do everything yourself.

Enlist family members. Establish a Spring Cleaning Day. Start early. Assign tasks according to age and ability. Have lunch pre-planned—maybe even delivered—so your helpers don't lose momentum. And make it fun. Hide some favorite treats in places that need to be cleaned. Play lively music that keeps everyone's energy up.

Pair up with a friend. If you live alone or family members can't help, find a like-minded friend and clean together—your house in the morning, his/hers in the afternoon. If needed, schedule a second day.



Call in the professionals. If your budget allows, you don't have to do every bit of cleaning yourself. Someone else can come in and wash the windows...or buff the floors...or shampoo the carpets...or clean the upholstery...or even do the majority of the cleaning after you've removed the clutter.



Central Kansas Extension District

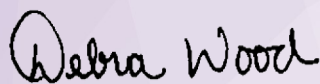
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Address Service Requested

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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