



Kansas Currents

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Elder Abuse Awareness

June is Elder Abuse Awareness month. No one is immune to elder abuse — it can happen to anyone, at any time, and anywhere. Often a silent problem, elder abuse can rob older adults of their dignity and security and leave them feeling fearful, depressed, and alone. Sadly, an estimated 5 million older adults are abused, neglected, or exploited each year, and many researchers expect this number to rise with the growth of the aging population.

The risk of death for elders who have been abused is 300 times greater than those who have not been victims of abuse. For that reason, prevention of elder abuse is critical. If you are able to identify and spot risk factors and warning signs, you'll be more likely to identify and prevent abuse. Here are some things you should keep in mind:

- If you are a caregiver, ask for help when you need a break.
- Remain involved in your loved one's care at hospitals, long-term care or rehabilitation facilities, adult day services, and at home.
- Be mindful of sudden or unexpected changes in mood, appearance, and health — especially if your loved one is experiencing a decline in mental ability (such as dementia).
- Educate your loved ones on common or local scams and schemes, and instruct them what to do if they feel uncomfortable on a strange phone call or receive an unusual email.

For more information on the types of abuse and warning signs, download Elder Abuse and Neglect: What You Should Know from the K-State Research and Extension online bookstore <https://bookstore.ksre.ksu.edu/pubs/MF3343.pdf>, or call our office and ask for a printed copy.



Health Aging

Staying in your own home as you get older is called "aging in place." With the right help, you might be able to do just that. These three tips can help you age in place:

- **Reach out to people you know.** Family, friends, and neighbors are the biggest source of help for many older people. Talk with those close to you about the best way to get what you need. If you are physically able, think about trading services with a friend or neighbor. For example, one could do the grocery shopping, and the other could cook dinner.
- **Talk to geriatric care managers.** These specially trained professionals can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. Geriatric care managers can be especially helpful when family members live far apart.
- **Learn about community and local government resources.** Health care providers and social workers may have suggestions for services in your community. The local Area Agency on Aging, local and state offices on aging or social services may have lists of services. If you belong to a religious group, talk with the clergy, or check with its local office about any services they offer for older adults.



Plan for the Future

Social Security is a vital part of any financial plan. The Social Security Administration has online tools to help you understand your potential Social Security benefits and how they fit into your financial future.



Your full retirement age is the age at which you are entitled to 100% of the Social Security benefits you've earned. If you apply for benefits before that age, your checks will be permanently reduced. If you delay your application until after full retirement age, you can qualify for delayed retirement credits that boost your benefit by 8% each year until 70 years old, when benefits max out.

To better plan for retirement, you should have some idea of how much you can expect from Social Security. You'll find estimated benefits in your Social Security statement.

You should periodically review your Social Security Statement with your personal *my* Social Security account. Your Statement is an easy-to-read summary of the estimated benefits you and your family could receive—including potential retirement, disability, and survivors' benefits. Eligibility for Medicare can also be verified in your statement.

Additionally, the Plan for Retirement tool in your personal *my* Social Security account allows you to run various benefit estimate scenarios. You can compare different future earnings and retirement benefit start dates for how they could affect your benefit amount.

If you have not already done so, log into your personal *my* Social Security account to verify the correct earnings were reported for 2020. If you don't have an account, you can create one by going to <https://www.ssa.gov/myaccount/>.

Source: Social Security Administration

Do's and Don'ts for Taxpayers Who Get a Letter or Notice From the IRS

The IRS mails letters or notices to taxpayers for a variety of reasons including if:

- They have a balance due.
- They are due a larger or smaller refund.
- The agency has a question about their tax return.
- They need to verify identity.
- The agency needs additional information.
- The agency changed their tax return.

Here are some do's and don'ts for taxpayers who receive one:

- **Don't ignore it.** Most IRS letters and notices are about federal tax returns or tax accounts. The notice or letter will explain the reason for the contact and gives instructions on what to do.
- **Don't panic.** The IRS and its authorized private collection agencies generally contact taxpayers by mail. Most of the time, all the taxpayer needs to do is read the letter carefully and take the appropriate action.
- **Do read the notice.** If the IRS changed the tax return, the taxpayer should compare the information provided in the notice or letter with the information in their original return. In general, there is no need to contact the IRS if the taxpayer agrees with the notice.
- **Do respond timely.** If the notice or letter requires a response by a specific date, taxpayers should reply in a timely manner to:

- minimize additional interest and penalty charges.
- preserve their appeal rights if they don't agree.

- **Do pay amount due.** Taxpayers should pay as much as they can, even if they can't pay the full amount. People can pay online or apply for an Online Payment Agreement or Offer in Compromise. The agency offers several payment options.
- **Do keep a copy of the notice or letter.** It's important to keep a copy of all notices or letters with other tax records. Taxpayers may need these documents later.
- **Do remember there is usually no need to call the IRS.** If a taxpayer must contact the IRS by phone, they should use the number in the upper right-hand corner of the notice. The taxpayer should have a copy of their tax return and letter when calling. Typically, taxpayers only need to contact the agency if they don't agree with the information, if the IRS request additional information, or if the taxpayer has a balance due. Taxpayers can also write to the agency at the address on the notice or letter. If taxpayers write, they should allow at least 30 days for a response.
- **Do avoid scams.** The IRS will never contact a taxpayer using social media or text message. The first contact from the IRS usually comes in the mail. Taxpayers who are unsure if they owe money to the IRS can view their tax account information on [IRS.gov](https://www.irs.gov).



How Does Moving Affect Your Medicare?

If you enrolled in Medicare and considering a move, you may wonder whether you need to make changes to your health insurance coverage. This really depends on how you get your coverage.

Original Medicare – If you are enrolled in Original Medicare, you do not need to make changes when moving within the U.S. Original Medicare does not have provider networks, so you can visit any doctor or facility in the country that accepts Medicare.

Medicare Advantage Plans – Medicare Advantage, or Part C, plans have coverage areas, so when moving within the U.S. you may need to switch plans. You will have a Special Enrollment Period if you move out of your plan's service area, or if you move to an area still covered by your plan but where more plans are available to you. If you move out of county you will want to check to see if you are in the same service area, or if you have new options. If you move out of your service area, you may also have guaranteed issue rights to pick up a supplement plan in your new area. You typically have 60 days before the move to 63 days after the move to make these changes.

Part D – Part D plans also have coverage areas. If you move within the state, you do not need to worry about moving out of your plan's service area. If you move out of Kansas, though, you will have up to 63 days to change to a plan in your new area. Also, moving into a nursing home gives you a special enrollment period to change drug plans.

Medicare Supplement – You do not need to change your Supplement, or Medigap, plan when you move, but you should contact the

plan to let them know your new address and see if the premium will change. Also, enrollment rules vary by state, so you may want to talk to a local SHIP counselor in your new area to see if/when you are able to make future changes. You may have different options than we do in Kansas.



On a final note, if you qualify for the **Medicare Savings Program (MSP)**, eligibility and enrollment are state-specific so if you are moving out of state you will need to disenroll from your current MSP program and reapply in the new state. If you do not do this you may find yourself owing back Part B premiums that were paid by Kansas after your move.

The **Extra Help** program benefits are not affected by a move as they are administered by the Social Security Administration and eligibility requirements do not differ by state. However, if you were automatically enrolled in Extra Help because you qualified for Medicaid or MSP you will need to actively apply for Extra Help for it to continue past the end of the year.

Whether you have Original Medicare or Medicare Advantage, you should update your information with the Social Security Administration to ensure that you continue to receive important communications. If you have questions about Medicare, feel free to contact Deb in our office at 785-309-5850 or dwood@ksu.edu.

Maintain Healthy Skin with a Variety of Nutritional Foods

Fatty fish, fruits, vegetables, dairy, nuts, and seeds all help to keep your skin supple and healthy.

Your skin is made mostly of water, and everyone knows that drinking eight 8 ounce glasses of water a

day is vital for hydrating skin and keeping it healthy. But people often think drinking water is all they need to do. Actually, what you eat can make a real difference in the health and softness of your skin.

Here are several vitamins and nutrients that are key to keeping skin supple, protected from infection, and resilient.

Vitamin A. An antioxidant, vitamin A serves as a barrier to infections and viruses, and helps repair and grow cells. You'll find vitamin A in orange-colored fruits and vegetables, including apricots, cantaloupe, carrots, peaches, pumpkins, squash, and tomatoes. The recommended daily amount (RDA) for women is 700 micrograms [mcg], which is just a pinch, or less than a tenth of a teaspoon.

Vitamin B complex. Vitamin B complex includes B3 (niacin), B6, B12, riboflavin, and biotin (which helps grow hair, nails, and skin). Look for B vitamins in dairy products, eggs, fish, fortified cereals, oatmeal, and rice. Your RDAs are: 1.3 milligrams ([mg] B6), 2.4 mcg (B12), 1.1 mg (riboflavin), 14 mg niacin), and 100 mcg (biotin).

Vitamin C. This is your skin's warrior. An antioxidant that fights free radicals, vitamin C produces collagen and elastin, which help keep skin firm, promotes healing, and protects skin against infections. If you don't meet your daily vitamin C requirement, your wounds might take too long to heal. Get vitamin C from an abundance of fruits and vegetables. This will help protect your skin from both UV rays and aging. The RDA for women is 75 mg.

Vitamin D. Another warrior, vitamin D reduces inflammation, promotes healing and is essential for bone health. The sun is the best and most natural source of vitamin D; however,

older adults don't often get enough sun. That's why it's important to ensure you consume the right foods to give your body the vitamin D it needs. Foods that contain vitamin D include fatty fish (salmon, tuna, mackerel, herring), dairy, eggs, beef, and fortified cereals. Some people in the northern hemisphere of the United States require vitamin D supplements because they don't get enough sun. But these and other supplements should be taken only if your doctor suggests it. The daily requirement of vitamin D is 600 international units *[IU] 15 mcg) up to age 70 and 800 IU after 70 (20 mcg).

Vitamin E. Vitamin E is an antioxidant that fights damage caused by free radicals, such as wrinkles and sunburn. It also has the potential to slow the aging process. Foods with vitamin E include green leafy vegetables (kale, spinach, lettuce), broccoli, and almonds. The daily requirement of vitamin E for adults is 15 mg.

Omega-3 fatty acids. Small studies have shown that omega-3 fatty acids protect the skin from the sun's UV rays and slow aging. Get your omega-3s from fatty fish (salmon, mackerel, tuna, herring, sardines), dairy, olive oil, avocados, nuts, and seeds. One particular study saw twice the benefit against UV rays among those who consumed omega-3s compared with those who didn't consume omega-3s.

Also, a poor diet can lead to acne at any age, and healthy fats help fight acne and keep pores clear.

Phytonutrients. A type of antioxidant that comes from plant foods, phytonutrients include beta-carotene (found in orange-colored fruits and vegetables, such as apricots, carrots, cantaloupe, pumpkin, sweet potatoes), carotenoids (apricots, asparagus, broccoli, carrots, grapefruit, squash, tomatoes), flavonoids (bananas, berries, citrus fruits, dark chocolate, red wine, tea), glucosinolates (crucifers, including arugula, bok choy, broccoli, Brussels sprouts, cabbage, cauliflower, kale), and resveratrol) blueberries, dark chocolate, grapes, peanuts).

Reduce Stress/Strain on Neck Muscles

In today's world, our eyes are often facing down at a screen, and when our head is pointed down, our neck follows. This "postural decline," which has worsened during the COVID-19 pandemic, can affect everything from disk alignment to headaches and circulation. With proper exercise and posture, you can help reduce the risk of neck injuries and maintain strong neck muscles.

Since quarantine, more people are working from home with less-than-optimal ergonomics, which can cause poor posture, repetitive strain, and muscle fatigue. This can lead to painful spasms that can radiate pain to the head.

Muscles have specific pain-referral patterns that come from trigger points. Also, small muscles at the base of the skull help keep our eyes level. When they are over-stressed due to poor posture, they get tight and press on arteries that feed blood to the brain.

Improve Blood Flow to the Brain

All exercise increases circulation. In a brisk walk, for example, you lift your head up and straighten your back. This improves posture, as well as oxygen and circulation as you move. If you're not able to exercise when you need a break, breathing exercises can be done to improve blood flow to the brain. There are many good yogic breathing exercises you can easily find on YouTube.

Bad Posture's Effects on the Body

Neck stiffness is typically due to misaligned posture. When our head is forward of our shoulders, the muscles in the back of the neck are trying to keep it from rolling. After a period of time, these muscles fatigue and get stiff and sore.

Therefore, it's important to not only consider the neck, but also to think about the midback. In most individuals, the thoracic spine or middle back is very stiff due to inactivity and poor

posture. In the spine, the areas that don't move don't tend to hurt and the areas that move more tend to compensate for the immobility and subsequently feel the pain. Addressing the neck only may help alleviate symptoms, but may not offer the most efficient long-term management strategy.

Postural Improvement Suggestions

Try to maintain a corrected posture as much as possible during the day. For example, every time your phone makes a noise from a text, phone call or email, use that as a reminder to sit up tall. These small adjustments can get us out of postures that aggravate our necks. Pain and stiffness are signals from our brain that we need to move and change our posture.

How to Determine spoilage in Home — Canned Goods

Spoilage in home-canned food does happen. Make sure you examine your jars carefully before serving food from them to your family, friends or pets. There are definite signs to look for, but always keep in mind the botulism can be undetectable in home-canned foods. Even a small taste of this disease-causing toxin can be fatal, the Centers for Disease Control and Prevention warns.

Stay safe by not tasting food from a jar that shows signs of spoilage. A jar with an unsealed lid can be a sign of spoilage even if you see no other indications. Growth of spoilage bacteria and yeast can produce gas, which pressurizes the food, swells lids and breaks jar seals. Never use foods from containers that have:

- Loose or bulging lids on jars
- Foul odor
- Mold

Many people believe it is safe to scrape mold from sweet spreads and then consume the product. But it is best if you do not open a jar with mold in it at all, and, if mold grows after you open the jar, dispose of the product. For items like pickles, cloudy brine inside the jar is a sign that bacteria are starting to grow.

Spoiled food needs to be disposed of properly. If you have jars that are still sealed but show signs of spoilage, you can leave the jars intact and place them in a heavyweight garbage bag, close the bag and place it in the trash.

If you have spoiled food jars that are not sealed, detoxify the jars before disposing of them. Contact with botulinum toxin can be fatal whether it is ingested or enters through an opening in the skin, so take care to avoid contact with suspect foods or liquids. Follow these steps to dispose of foods that may be contaminated:

Wear rubber or heavy plastic gloves when you handle the suspect foods or clean up contaminated work surfaces and equipment.

1. Remove the lids from the jars. Carefully place both the jars and the lids on their sides in a large pan.
2. Add water to the pan until it is 1 inch above the jars.
3. Cover the pan and bring the water to a boil. Boil for 30 minutes to detoxify any possible botulism toxin in the food.
4. Cool and discard the containers, their lids and the food in the trash.

To decontaminate your work surfaces, equipment and other items that may have been exposed to suspect food or liquid, use a fresh solution of 1 part unscented liquid household chlorine bleach to 5 parts clean water.

Spray or wet contaminated surfaces with the bleach solution* and let them stand for 30 minutes. Wearing gloves, wipe up any treated spills with paper towels, being careful to minimize spread of the contamination. Dispose of the paper towels by placing them in a plastic bag before putting them in the trash. Next, apply the bleach solution to all surfaces and equipment again, letting it stand for 30 minutes. Rinse. As a last step, thoroughly wash all detoxified counters, containers, equipment and clothing. Discard your gloves when the cleaning process is complete.

*Bleach is an irritant itself and should not be inhaled or allowed to come in contact with your skin.

Dry Bean Storage

Dry beans are a food that many people consider for long-term storage. But just how long can beans be kept in storage without losing nutritional or functional value?

When beans have been stored in regular food-grade bags — that is, either the bag they were purchased in or a regular food storage bag — they are good for one year or up to the expiration date. Beyond that, the beans are not unsafe to eat but lose their oil and become so dry that they are unable to rehydrate correctly. Beans still can be used as a food source even if they are too dry for rehydration — for example, consider grinding over-dry beans to use as bean flour. They are still a good source of protein and can replace other flours as an ingredient.

If beans are stored in food-grade sealed buckets, reduced-oxygen packaging or heavier plastic (Mylar) bags, they can be kept for 10 years or more. Store beans in a cool dark location at 70 degrees F to help them retain their oil for easier rehydration and protect them from losing nutritional value.

To rehydrate dry beans, soak them overnight and rinse them in potable water. Then simmer the beans for two to four hours until they are tender. You typically will need 3 cups of water to rehydrate 1 cup of beans. Parboiling and then soaking the beans on a countertop for several hours is not recommended because the water temperature provides a good growing ground for bacteria that can cause foodborne illness.



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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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