



# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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

**November/December  
2021**

*District Extension  
Agents:*

**Debra Wood**

Family Resource  
Management

**Leah Robinson**

Nutrition, Food Safety  
and Health



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Central Kansas Extension District offices will be closed:



Veteran's Day  
November 11



Thanksgiving Holiday  
November 25 and 26



Christmas Eve thru New Year's Eve  
December 24 thru December 31

## Mindful Eating During the Holidays

Between leftover pie from Thanksgiving, holiday dinner parties, goodies from your neighbor, and treats at work, it might start to feel like there are sweets wherever you turn. One way to avoid eating too many sugary or high-fat foods is to practice more mindfulness while eating.

## The Mindfulness Basics

Mindfulness brings the focus back to the food. Have you been surprised at how quickly you ate a bowl of popcorn while watching a movie? This can happen when you are not paying attention to what you are eating. Here are a few steps to help you eat mindfully this holiday season. Before eating, ponder the question "Am I really hungry?". Sometimes we eat out of boredom or because there is something right in front of us. If there is something that looks tasty, but you are not hungry – save it for later! Example: If a co-worker brings treats to the office, take one back to your desk and eat it when you are hungry.

**Assess:** When you have food in front of you, take a moment to think about it. Think about how it looks, smells, and if it is actually something you want to eat. Ask yourself how the food will make you feel – good, happy, bad, sick? Slow: Slow it down! Take time to really taste your food. Setting down your fork or spoon after every 1-2 bites makes it easier to tell when you are full.

**Savor:** Enjoy each bite! Think about the flavors and texture.

**Stop:** When you are full, stop eating. It might seem obvious, but we often feel a need to eat everything on our plate. Instead, start with smaller portions and get more food as needed. You can always put leftovers in the fridge if you don't clear your plate.

## Financial Calendar

- **Involve your family in holiday planning.** Discuss ways to have fun spending less during the holidays. Make a holiday bucket list that includes free activities and opportunities to serve others. Trimming holiday expenses can also help to simplify the season.
- **Carve out time to plan financially for the year ahead.** Create a financial vision board to articulate how you're working toward financial freedom during the coming year.
- **Challenge yourself to take fewer trips to the grocery store.** One of the best ways to avoid overspending on your food budget is to only visit the grocery store once per week. Try it out this month — especially since we tend to spend more on food in November and December.
- **Make a plan to use any money still left in your Flexible Spending Account.** Do you have any money sitting in a flexible spending account (FSA)? Money left over at the end of your plan year is money you lose (though some plans will allow you to carry over a small amount to the next year or give you a little extra time to use your money in the new year). If you don't have a lot of time to use it up, here are a few good ways to avoid losing out on that cash. Renew your prescriptions ahead of time, move up medical appointments, get new contacts or glasses, visit the dentist or purchase health related supplies and over-the-counter medications.



## Medicare Changes for 2022

The Social Security Administration announced a 5.9% increase to Social Security benefits for 2022 in October. We do not yet know the amount of Part B premiums, Income Related Monthly Adjustment amount 'brackets', nor Part A and B deductibles and copays for next year. That information always follows the COLA announcement, and it will probably be mid-November before we know that information. That information will be included in the next newsletter.



There are a few updates for Part D, prescription drug plans, in 2022. Here in Kansas, we go from 29 Part D plans available to 22. This means that many companies have combined their drug plans. When they automatically enroll you in one of their other plans, you may find the plan will not work the way it does this year. The premium may have also doubled or tripled, drugs may be on different tiers, and the co-pays may have changed. It is always a good idea to check your plan to make sure your meds are covered next year, but if you are currently enrolled in Blue Cross Blue Shield Enhanced, Express Scripts Medicare Saver, or Wellcare Medicare Select we highly recommend comparing plans this fall.

The maximum deductible in 2022 is \$480, up from \$445 this year. When the full cost of medications reaches \$4,430 beneficiaries will fall into the coverage gap at which point their medications will cost 25% of the cost unless the plan has gap coverage. Remember the deductible and the money spent toward each of the drug phases starts over again each January.

Premiums range from \$6.60 to \$101.40 in 2022, and there are five plans with zero premium for those who qualify for Extra Help, down from seven this year.



**Happy  
Holidays!**

## Expanded Charitable Deductions in 2021

Recent legislation includes several provisions to help individuals and businesses who give to charity. The new law generally extends four temporary tax changes through the end of 2021. Here's an overview of these changes.

### Deduction for individuals who don't itemize

Usually taxpayers who take the standard deduction cannot deduct their charitable contributions. The law now permits taxpayers to claim a limited deduction on their 2021 federal income tax returns for cash contributions they made to certain qualifying charitable organizations.

These taxpayers, including married individuals filing separate returns, can claim a deduction of up to \$300 for cash contributions to qualifying charities during 2021. The maximum deduction is \$600 for married individuals filing joint returns.

### Cash donations

Most cash donations made to charity qualify for the deduction. However, there are some exceptions. Cash contributions that are not tax deductible include those:

- Made to a supporting organization
- Intended to help establish or maintain a donor advised fund
- Carried forward from prior years
- Made to most private foundations
- Made to charitable remainder trusts

These exceptions also apply to taxpayers who itemize their deductions.

Cash contributions include those made by check, credit card or debit card as well as unreimbursed out-of-pocket expenses in connection with volunteer services to a

qualifying charitable organization. Cash contributions don't include the value of volunteer services, securities, household items or other property.

### 100% limit on eligible cash contributions made by taxpayers who itemize deductions in 2021

Taxpayers who itemize can generally claim a deduction for charitable contributions to qualifying organizations. The deduction is typically limited to 20% to 60% of their adjusted gross income and varies depending on the type of contribution and the type of charity.

The law now allows taxpayers to apply up to 100% of their AGI, for calendar-year 2021 qualified contributions. Qualified contributions are cash contributions to qualifying charitable organizations.

The 100% limit is not automatic; the taxpayer must choose to take the new limit for any qualified cash contribution. Otherwise, the usual limit applies. The taxpayer's other allowed charitable contribution deductions reduce the maximum amount allowed under this election. Eligible individuals must make their elections on their 2021 Form 1040 or Form 1040-SR.

Source: IRS

## Plan Now to Enjoy 'Simple' Holidays

Ready or not, here come the holidays. The annual onslaught begins for many with Halloween and extends to Thanksgiving and Christmas and other December celebrations.

Retailers want us to be thinking about the holidays, and this year they are encouraging people to shop early due to anticipated supply-chain issues. That makes



this a really good time to plan ahead and think how you would like to celebrate this year.

A good practice is to save money year-round to prepare for the end-of-year festivities, but if you have not set aside money for the holidays, it's not too late. Decreasing other spending right now to cover holiday expenses so that you stay within normal total monthly spending will help keep the credit card bills down later.

Then, make a plan. Take a look at the things you might like to do and then take a really good, hard look at what your resources are. How much money do you want to spend, and how much can you really afford to spend? How much can your budget handle?

By outlining a plan early, consumers also give themselves an opportunity to take advantage of sales and other price discounts that retailers are offering.

Other tips for managing holiday spending include:

- **Pay in cash.** Some people use cash because they can keep track of what is spent and know what is left. Keep an envelope of cash or keep the cash separate so that when you're done, you're done.
- **Resist credit card offers.** Some stores may offer a discount up-front to open a new credit card, but consumers may not realize that they'll pay more than that in interest if they don't pay off the bill right away. Think through how this might affect your credit score, check out the card terms, and how much you are giving to them in return for this discount.
- **Shop locally.** While there may be great deals – and some time savings – found online, buying in your own community not only helps local

businesses, but also potentially saves shipping costs. Planning ahead helps you know what items you can buy in your own town. If ordering online, plan for longer delivery times.

- **Consider what makes you happy.** This may be the year to have that conversation with family about decreasing the emphasis on gifts and increasing time spent together.

### When Buying Holiday Toys, Is Simpler Better?

As the number of weeks to Christmas slowly creeps into the single digits, many parents are already getting a pretty good idea of this year's hottest toys.



A new version of Baby Yoda that eats snacks and features more than 40 sounds and motions. The Nintendo Switch. Or how about a Space Jam 'Lebron James' shoot and Dunk Playset?

Children may be asking for the flashiest and brightest—and by association, often the most expensive—toys this year, but K-State Research and Extension child development specialist Bradford Wiles says those may not always be the best choice for their long-term growth.

“The thing about toys is they are a means for learning,” Wiles said. “As young children, we need to manipulate things and figure out how things work, which are all concepts that many of us take for granted. We need to feel the friction and pliability of toys, be able to bend and even break or lose toys to learn what (disappointment) feels like.”



“The idea is that children use toys to further their cognitive development, to understand more about their world through these things that are accessible enough for them to manipulate.”

The hottest toys of the season might help accomplish those developmental goals, Wiles said, but simpler, less expensive options are also good choices.

“One thing I like about the very simple toys is that they encourage imaginative play, whereas when you have the toys with the imaginary components already built in – sirens, jet noises, car noises – children aren’t making those noises on their own. They are letting the toy do it,” Wiles said.

“Part of learning and developing our minds is attempting to make these noises, attempting to understand how to mimic noises and learning how our vocal chords work and our mouths work. There comes a point when we start to deprive children of experiences that we know are beneficial because we are over-compensating for that with the gifts we are giving.”

To illustrate his point, Wiles pointed to a simple kitchen toy set, which allows the child to imitate what the adults are doing in the family kitchen. “It’s a way for children to do some observational learning and apply it using a model of something that exists in the real world,” he said.

Regardless of the toy given, Wiles said “there is no substitute for human, facial interaction.”

“If you want toys to help your child meet their potential, play with them,” he said. “Talk about what you’re doing with them; engage with them. Toys, like books, are a means to engagement. For children, you could give

them a mouse pad. As long as you’re playing with them with the mouse pad, it’s great.”

## **5 Mistakes To Avoid When Preparing Your Holiday Turkey**

Are you roasting a whole turkey for the first time this year? Or perhaps you’ve done this many times before, but you want a quick food safety refresher to brush up on the basics? Whether you are a newbie or a veteran, there are some steps that are essential to assure that your turkey is not only delicious and beautiful, but safe to eat.

### **Mistake 1 – Improper thawing of frozen bird**

Most of us buy our turkey frozen. Because turkeys are frozen with the neck and giblets packaged inside the turkey, it is necessary to defrost it before cooking. Three safe ways are available to defrost the bird.

- In the refrigerator on a tray or platter in the original wrap. The disadvantage of this method is that it takes a long time. An 8 to 12 pound bird takes about 1 to 3 days to thaw.
- Thaw in cold water in a watertight wrapper surrounded by cold water. The water must be changed every 30 minutes to assure that the surface of the bird stays cold (or you can place the container in the refrigerator). It will take only about 2 to 6 hours to defrost an 8 to 12 pound bird compared to days in the refrigerator.
- In the microwave, but check with manufacturer’s suggestions for size of turkey, power level, and time per pound. Cook immediately after defrosting.

### **Mistake 2 – Spreading bacteria around when washing the bird**

Although it is not necessary, most people wash the turkey before cooking, especially

the cavity. Care must be taken not to contaminate the surrounding sink and counter. Sanitize the area by washing in hot soapy water then wiping or spraying with a freshly made solution of sanitizer (1 tablespoon unscented chlorine bleach in gallon of cold water) and allowing to air dry.

### **Mistake 3 — Cooking at too low temperature**

The cooking temperature should be no lower than 350°F. There a number of ways to cook turkey – in the oven, on the grill, deep frying – with the most common method in the oven. Cooking at 350°F means no low temperature overnight cooking or cooking for an hour at a high temperature then turning the oven off.

Once cooking begins, do not interrupt the cooking process. Bacteria grow fastest between 40°F and 140°F. When the cooking process is interrupted, the temperature may be just perfect for rapid growth of harmful bacteria.

### **Mistake 4 – Not taking the internal temperature of the bird**

The temperature must reach 165°F or higher (this also goes for stuffing cooked either in the bird or outside the bird). The only safe way to assure that the bird is adequately cooked to kill harmful bacteria is to take the internal temperature in the thickest part of the breast and the innermost part of the thigh. Cooking time, color of the bird, or a pop up gauge can be used as a guide for doneness, but the only sure way is to measure the temperature with a meat thermometer.

### **Mistake 5 – Letting the turkey sit at room temperature too long after cooking**

Refrigerate leftover turkey (and all of the trimmings) within 2 hours. Cut the turkey into small pieces to assure that it cools rapidly. Place stuffing and gravy in shallow containers. If the food is left at room temperature for longer than 2 hours, discard it.

### **Turkey Thawing Chart: Approximate Timelines**

Turkey Size	In the Refrigerator (Approximately 24 hours for every 4 to 5 lbs.)	In Cold Water (Approximately 30 minutes per lb.)
4 to 12 pounds	1 to 3 days	2 to 6 hours
12 to 16 pounds	3 to 4 days	6 to 8 hours
16 to 20 pounds	4 to 5 days	8 to 10 hours
20 to 24 pounds	5 to 6 days	10 to 12 hours

### **Turkey Roasting Chart: Approximate Time**

Fresh or Thawed Turkey Set oven at 325°F	Cook to 165°F
Size of Turkey	Unstuffed
4 to 6 pounds (breast)	1-1/2 to 2-1/4 hours
6 to 8 pounds (breast)	2-1/4 to 3-1/4 hours
8 to 12 pounds	2-3/4 to 3 hours
12 to 14 pounds	3 to 3-3/4 hours
14 to 18 pounds	3-3/4 to 4-1/4 hours
18 to 20 pounds	4-1/4 to 4-1/2 hours
20-24 pounds	4-1/2 to 5 hours

# *Happy Thanksgiving*





# LIVING WELL WEDNESDAY

K-State Research and Extension Webinar Series

**LIVING WELL WEDNESDAY IS A VIRTUAL LEARNING SERIES HOSTED BY FAMILY AND CONSUMER SCIENCE (FCS) PROFESSIONALS WITHIN K-STATE RESEARCH AND EXTENSION.**

*Contact us at [livingwell@ksu.edu](mailto:livingwell@ksu.edu) for questions or visit our website: <https://bit.ly/KSRELivingWellWebinars>*

## STRESS LESS:

*Celebrate Self-Care Through the Holidays!*

Do the holidays stress you out? Join us to learn how stress affects your body and identify what your specific stressors are. Learn how to develop your personal self-care action plan that will help you get through the holiday madness.

**NOV. 17TH @ 12:15-1PM**  
(VIA ZOOM)

*Connect and Communicate Through the Holidays!*

Family dynamics can be difficult, particularly during the holiday season. Join us for a deep dive into communicating effectively with family members to reduce stress, create an inclusive environment and make the most of the holiday season.

**DEC. 8TH @ 12:15-1PM**  
(VIA ZOOM)



*Use the QR code or link to register for the webinars.*



**<https://bit.ly/KSRELivingWell>**

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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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