

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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## Happy Thanksgiving!

### Can Two Turkeys Be Roasted in One Oven?

The cooking time is determined by the weight of one bird—not the combined weight. Use the weight of the smaller bird to determine cooking time. Use a food thermometer to check the internal temperature of the smaller bird first and then check the second bird. A whole turkey is safe when cooked to a minimum internal temperature of 165 °F as measured with a food thermometer. Check the internal temperature in the innermost part of the thigh and wing and the thickest part of the breast. When cooking two turkeys at the same time make sure there is enough oven space for proper heat circulation.

### Let's Talk Thermometers

There are a variety of thermometers to use for cooking. And they are not just for checking meat doneness. They can be used to check temperature of baked goods, stages of candy cooking, and more. They can also help with making good quality food.



Here are a few of the many choices.

- **Dial Oven-Safe.** It can be left in the food while cooking large foods like whole poultry and roasts. Place in the thickest part of the food.
- **Digital Instant-Read.** Good for thin foods and gives quick results. Insert at least 1/2-inch deep into the food. Not oven-safe.
- **Dial Instant-Read.** Good for larger foods and soups. Reads in about 15-20 seconds. Place 2-2 1/2" deep into thickest part of the food. Insert sideways into thinner foods. Not oven-safe.
- **Pop-Up.** These are in whole turkeys or chickens. They are made of food safe nylon and are reliable within 1-2 °F. Always double check doneness with a conventional thermometer in the innermost part of the thigh and thickest part of the breast.
- **Digital Oven Probe with Cord.** These can be used in most foods and is oven safe. The base unit sits on the stovetop or counter.



## Medicare Changes for 2020

The Social Security Administration announced a 1.6% cost-of-living increase for 2020. As of this writing Congress has not set premiums and deductibles for next year. You will find the following changes for 2020.

- There are 28 drug plans available in Kansas next year.
- Premiums range from \$13.20 to \$74.70, with three new plans that have premiums below \$20.
- Three plans will not return in 2020. They are Humana Enhanced (beneficiaries will be moved to Humana Premier), Silver-script Allure (beneficiaries moved to Silver-script Choice), and Wellcare Extra (beneficiaries moved to Wellcare Medicare Rx Value Plus). It is especially important for those enrolled in these three plans to compare their options for 2020.
- There are several Plan Name changes next year:
  - Humana Walmart Rx to Humana Premier Rx (S5884-170)
  - Humana Preferred Rx to Humana Basic Rx Plan (S5884-109)
  - Aetna Medicare Rx Select to Wellcare Medicare Rx Select (S5810-301)
  - Aetna Medicare Rx Saver to Wellcare Medicare Rx Saver (S5810-058)
  - Aetna Medicare Rx Value Plus to Wellcare Medicare Rx Value Plus (S5768-147)



## Medicare Open Enrollment

Free, unbiased, and confidential Senior Health Insurance Counseling for Kansas (SHICK) assistance is available in the community during Medicare open enrollment, October 15 to December 7.

### Salina Senior Center

Walk-in [8:30 a.m. – 3 p.m.] on November 13, 14, 20, 21 December 4, 5

### Salina Extension Office

Email [dwood@ksu.edu](mailto:dwood@ksu.edu) or Call 785-309-5850 for appointment. Limited times available on December 2 or 6.

### Minneapolis Extension Office

Call 785-392-2147 for appointment on December 3

Medicare beneficiaries should bring their Medicare card, a list of prescription medications including the name of the drug, dosage and frequency, and MyMedicare account login information if you have created an account. Those new to Medicare needing assistance to enroll in a Part D plan for the first time should call Deb at the Extension office at 785-309-5850.



## **Be a Wise Consumer this Holiday Season**

What do holiday decorations, wrapping paper, cards, food and presents all have in common? They are all expenses that can wreck a holiday budget if we're not careful. If you are not mindful of your holiday expenses, you may be surprised when you find your wallet empty. The following tips may be helpful to you this holiday season:

### **Step 1: Make a list**

Brainstorm all of the possible expenses you will have this holiday season and write them down. This list can include such things as cards and postage, decorations, food, gift wrapping, and specific presents. It is also a good idea to have a spot for miscellaneous items for the unexpected things that come up.

### **Step 2: Create a budget**

First decide how much money you are going to be able to spend this holiday season. Then next to each item on your list, write down the maximum dollar amount that you are allowing yourself to spend on each item. Be as specific as writing down the maximum you're willing to spend on each person on your gift-giving list. Set a reasonable budget that won't put you in debt.

### **Step 3: Plan your shopping**

Organize your shopping by writing down the specific stores you need to visit to get the items on your list. Stick to your list and only take the amount of money you have planned to spend on the items you are shopping for that day.

### **Step 4: Decide how to pay**

Decide whether you'll use cash, check or charge before you go shopping. Paying by cash, debit card or check can help you stick to

your budget. If you use a credit card, be sure you have the money to pay the bill in full when it arrives.

### **Step 5: Track your spending**

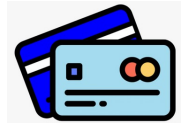
Tuck a copy of your gift list and budget into an envelope. As you buy gifts, put the receipts into the envelope with the name of the person written on the receipt. Write the gift next to the name of the person on your list. Keep a running total of what you have spent so you'll know whether you need to adjust your budget.

### **Step 6: Keep all receipts**

When doing your holiday shopping, it is a good idea to keep all receipts for the purchases that you make. If you remove the price tag, keep it with the receipt in case the gift has to be returned.

## **Protect Your Credit Cards This Shopping Season**

Using credit cards is a way of life for most Americans. More than half of all U.S. families own one or more credit cards.



During the holidays, the use of credit cards is always high. While it is very important to monitor your credit card spending to avoid debt, another precaution is to protect your cards from being lost or stolen during this holiday shopping season:

- Make sure you get your card back from cashiers in stores and restaurants. When you do, put it immediately into a safe place in your wallet or purse.
- If you have a lot of credit cards, carry only those you expect to use when shopping or traveling. Leave the other cards in your bank safe deposit box or in a safe place at home. Don't leave credit cards in the glove compartment of the car or put them in luggage when traveling.

- Keep a record of all credit cards and their numbers. Be prepared to act quickly to inform the issuer when a card is lost or stolen. The use of a credit card safety record can make fast action possible. To make a credit card safety record- gather all the family's credit cards. In a 6-column chart, list the name of the card, the card users, card account number, telephone number for reporting a lost card, company address for reporting a lost card and expiration date. Keep this record in a safe place at home.
- If your credit card should be lost or stolen, contact the company right away. After properly notifying the credit card company that the card has disappeared, you are no longer responsible for any charges made against the card by someone else.

## Homebuying 101

Buying a home can be a complicated process. The information below will take you through the money side of purchasing a house to help you choose an affordable home with a reasonable mortgage.

### Save

You'll need cash up front. Here's what it's for.

- **Down Payment**  
This is the portion of the home price you'll have to provide. You'll likely need at least 10% to secure a mortgage, the loan that covers the rest. Aim for 20% to avoid extra costs. (You may also qualify for government programs that require less.)
- **Closing Costs**  
Appraisals, title insurance, credit checks, land surveys, and legal services add up to another 2% to 5% of the home price.

- **Emergency Fund**

New homeowners should expect the unexpected. Set aside extra savings for home maintenance and repair after the house is yours.

## Here's How To Save Smart

### Automate

Set up electronic deposits from your paycheck to an earmarked savings account so you don't have to think about it.

### Make a budget

Review your spending habits and scale back your lifestyle to trim expenses and save more.

### Sell taxable investments

Make sure to set aside enough money to pay taxes you'll owe next year on any capital gains from the sale.

### Tap retirement accounts

If you must, first-time home buyers can withdraw a limited amount of IRA funds penalty-free. You may also borrow against a 401(k). If you get help from a friend or relative, keep records that prove the money is a gift rather than a loan. Lenders will ask.

### Borrow

A mortgage is a loan that will pay for most of your new house. Here's how to get one.

- **Set a Limit**  
Your monthly mortgage payment (principal, interest, property taxes, and insurance) shouldn't exceed 28% of your take-home pay.
- **Get Preapproved**  
Before you hit the first open house, get a pre approval letter from a bank. Although it's not binding, this proves a lender is willing to give you a mortgage and lets sellers know you are serious.

- **Comparison-shop**

Once your offer on a house is accepted, get quotes from at least three lenders. To compare apples to apples, ask for a standard form from each lender called a loan estimate.

- **Pick a Loan Type**

An adjustable-rate mortgage (ARM) has a low initial interest rate, then can adjust up or down, causing monthly payments to fluctuate. A fixed-rate mortgage has a single unchanging interest rate, meaning a steady monthly payment. Fixed is a better way to go.

- **Pick a Loan Term**

The period of time you get to pay off a mortgage is typically 15 or 30 years. With a shorter term, you pay more per month but less interest overall. A longer term means the opposite.

- **Pick an Interest Rate**

Getting a low rate requires a higher credit score. Here's why your rate matters: A 1% difference on a typical 30-year loan of \$200,000 could save you more than \$40,000.

The interest you pay on up to \$750,000 of your mortgage can be subtracted from your taxable income if you itemize.

## Tricks for Flaky Biscuits

For some, making homemade biscuits is scary. But, they are really quite simple. One key component is solid fat and how it is handled. Biscuits need small pieces of cold fat to create flaky layers and tender biscuits. That keeps the flour from absorbing the fat and the flour actually coats the fat. This also reduces gluten development so biscuits won't be tough.



Whatever solid fat you use, it needs to be cold, or even frozen. Fat that is frozen can be grated into small pieces. Refrigerated sticks of butter or shortening can be sliced with an egg slicer, a knife or two, a pastry cutter, or even a fork. Work quickly so the fat doesn't warm up too much.

When cutting the biscuit shapes, resist the urge to turn the cutter. This motion causes the dough to twist instead of being straight up and down. Therefore, the biscuits will be lower in volume. Just press down and up!

## November is National Raisin Bread Month!

There are many variations of raisin bread, which typically has cinnamon as an added punch of flavor. Some recipes have raisins in the dough, some have the raisins just in the swirl. The cinnamon can also be used either way. But to truly get that punch of flavor, the spiral with the cinnamon and raisins can hit the spot.



Raisins are little sponges. When baked in bread, they tend to soak up moisture from the dough, making the finished bread dough dry. Soak the raisins in water first to make them plump and juicy, but not mushy.

A cinnamon filling can make a pretty swirl when shaping the loaves. Resist using too much butter as that can cause the swirl to separate and then the bread slices will lose their shape. Add a tablespoon of flour to help prevent this from happening.

However you make this bread, enjoy!



## What are Shallots?

A shallot, which is a type of onion, looks like a small, elongated onion but with a milder flavor and a hint of garlic. Typically, it is a small bulb with copper, reddish, or gray skin. If you're lucky enough to have shallots in your pantry and before you start substituting them for onions, it's important to understand exactly what a shallot is.



### Anatomy

From the outside, a shallot looks a bit like a misshapen red onion, but once you peel it, you will see that instead of rings, it divides into cloves as garlic does. Small shallot bulbs will have two to three individual cloves and large shallots can have up to six cloves. Each clove is flat on one side and rounded on the other.

In some recipes, it is hard to determine whether the entire shallot bulb is needed or if the number count in the ingredient list refers to the number of shallot cloves. In general, if the recipe calls for one shallot, use all the cloves within that single shallot bulb.

### What's the difference between a shallot and, say, a yellow onion?

Shallots have a delicate and sweet flavor with a hint of sharpness, while onions bring a more intense heat. You can substitute shallots in nearly any recipe that calls for onions – just make sure you're using the same volume. (For example, several medium shallots equals about one small yellow onion.)

### Buying

Shallots should feel heavy for their size and firm with dry, papery skins. Avoid any that are sprouted or have soft spots.

## Storing

Kept in a cool, dark, and dry place (not in the fridge, where moisture lives), shallots will stay good for weeks.

## Does Turkey Really Make you Tired?



When you pass out on the couch after a big Thanksgiving meal, don't blame the turkey. Turkey has a reputation for making us sleepy because it contains relatively high levels of the amino acid tryptophan (which is also found in other poultry, as well as many other foods, including meat, cheese, yogurt, fish, and eggs). One of the ways the body uses tryptophan is to make the neurotransmitter serotonin. Serotonin is associated with feelings of happiness and calm, and is a precursor to melatonin, a hormone that helps to control our sleep/wake cycles. But the fact is, not a lot of turkey tryptophan is really being converted to serotonin in the brain, and hence, it is unlikely to make much of an impact on melatonin levels—no matter how big a serving you eat.

The size of the meal is a much more likely culprit in the common post-Thanksgiving feast collapse. Several factors, such as stretching of the small intestines and protein-fat loading of the stomach have been associated with increased sleepiness. More blood going to the gastrointestinal tract could also play a role, as it leaves less for the muscles and the brain. Carb-rich sides and desserts, staying up late the night before cooking or visiting with guests, and alcohol, have been implicated as well. Clearly there is plenty of blame to go around—so don't pin it all on the turkey.

## Squash It!

Winter squash are packed with health-promoting nutrients.



Autumn is here, and with it comes a wide variety of versatile winter squash. This seasonal staple can expand the nutritional profile and brighten the appearance of your fall and winter plate—while also tantalizing your palate.

**Winter Squash 101:** Winter squash is neither grown nor harvested in winter, but its lengthy storage time allows us to enjoy it throughout the winter. There are hundreds of varieties of squash, each with a unique size, shape, color, texture and flavor.

**Nutritious Nosh:** The flesh of winter squash ranges from sunny yellow to deep orange. These colors are indicative of phytochemicals called carotenoids. The carotenoids alpha—and beta—carotene function as precursors to vision—protecting vitamin A. The phytochemicals lutein and zeaxanthin, found in winter squash as well as other yellow/orange/red vegetables, may help reduce progression of age-related macular degeneration. Winter squash are also sources of vitamins and minerals, including vitamin C, potassium, and magnesium.

Preparation for most varieties is similar. Begin by cutting the squash in half lengthwise (through the stem) and scraping out the seeds. Roast, bake, or microwave in halves—stuffed or unstuffed. Peel and cut into smaller chunks for quicker cooking (including steaming and sautéing). Many stores offer pre-cut winter squash and frozen ready-to-use options. Winter squash make great additions to stews, salads, and chilis, or try them boiled and pureed as a base for soups.

Common winter squash, like butternut, acorn, and spaghetti, are readily available. For a change of pace, seek out less well-known varieties—like buttercup, delicata, or Hubbard. The vibrant oranges and yellows brighten a winter meal, and the flavors combine with both sweet and savory dishes, delivering a hearty, healthy host of nutrients that won't disappoint.

## Stovetop Creamed Corn

### Ingredients:

**6-8 servings**

1/2 stick unsalted butter

32 oz. frozen corn

1/2 cup 2% milk

1 teaspoon salt

1 tablespoon granulated sugar

1 tablespoon dried chives, plus additional for garnish

8 ounces whipped cream cheese

1/2 cup heavy cream

Cracked pepper, for topping

### Instructions:

Prepare corn according to package cooking instructions. Drain. In a large pot on medium high heat, melt the butter. Pour corn kernels in the pot along with 1/2 cup of milk. Season with salt, sugar, and dried chives, and mix well. Then reduce the heat to medium low and add in the whipped cream cheese. Continue stirring until the cream cheese has melted into the corn (about 5 minutes). Begin stirring in the heavy cream and reduce the heat to low. Stir for 5 minutes and then turn the burner off. Place 1 cup of corn mixture in a high power blender. Blend for 30 seconds until smooth. Pour the pureed corn back into the pot, mix well and top with additional salt if needed and cracked black pepper. Garnish with additional dried chives if desired and serve immediately.

**Central Kansas Extension District**

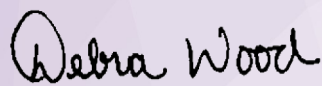
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Address Service Requested

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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