

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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**October 2019**

*District Extension  
Agents:*

**Debra Wood**

Family Resource  
Management

**Leah Robinson**

Nutrition, Food Safety  
and Health



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## Women in Ag

The next Saline County Women in Ag meeting will be held November 7, 2019, at the American Ag Credit building in Salina. Mark Nelson will join us for the evening to present Benefits of Free Trade and the Economy. Trade has been a hot topic in the news recently with a direct effect on farmers. Mark has been a farm and commodity sector analyst for just over 30 years and currently serves as the Director of Commodities with Kansas Farm Bureau.

The program will review the economic concepts, and illustrate the benefits of free trade and why trade agreements are, and have been, great for agriculture and the state of Kansas. In the time allowed, it will seek to address many of the current issues and rhetoric surrounding trade discussions and policy in a reasoned and easy to understand manner.

If you are a woman involved in agriculture, whether producer, spouse, or landlord, or are simply interested in learning more about trade, plan to attend this free Women in Ag program. The session will be at American Ag Credit at 925 W. Magnolia, Salina, KS. Registration begins at 6 p.m. followed by the meeting at 6:30 pm. Drinks and dessert will be served. Pre-registration is requested. Call the K-State Research & Extension office in Salina, at 785-309-5850 by November 1 to register.

This Women in Ag meeting is sponsored by K-State Research & Extension-Central Kansas District, Farm Service Agency, Natural Resources Conservation Service, American Ag Credit, Saline County Conservation District, and Saline County Farm Bureau.



## Medicare Open Enrollment

The 2019 Medicare Open Enrollment Period will take place between October 15 and December 7. This is the period of time to review your prescription drug plan (Part D) or Medicare Advantage plan and make changes for 2020. These changes will take place on January 1.

Why shop and compare plans each year? Beneficiaries enrolled in a Medicare Part D plan may be able to lower their co-pays and out-of-pocket costs for the entire year by switching to a different plan. They may also need to change to find a plan that covers all of their medication. Those enrolled in an employer retiree plan that has creditable drug coverage, such as Federal Employee Health Benefits, likely do not need to do anything.

Free, unbiased, and confidential Senior Health Insurance Counseling for Kansas (SHICK) is available in the community during open enrollment.

### Salina Senior Center

Walk-in [8:30 a.m. – 3 p.m.], 3<sup>rd</sup> floor computer lab

Wednesdays and Thursdays during open enrollment (October 15 – December 7), except for Thanksgiving Week.

### Salina Extension Office

2218 Scanlan Ave

Call 785-309-5850 or email [dwood@ksu.edu](mailto:dwood@ksu.edu) for an appointment

### Minneapolis Extension Office

307 N. Concord

Call 785-392-2147 for appointment

October 21, 28, November 12, December 3

*Please indicate if you are new to Medicare, or comparing plans for 2020 when you call.*



Deb is taking appointments for those needing assistance during open enrollment comparing drug coverage or health plans for 2020, as well as those new to Medicare and looking for help understanding the program, enrollment, supplemental insurance, and drug plans.

Medicare beneficiaries should bring their Medicare card, a list of prescription medications including the name of the drug, dosage and frequency, and their MyMedicare login information (userID and password) if they have created an account.

## Medicare 2020 Standard Plan Design Changes

### Initial Deductible:

will be increased by \$20 to \$435 in 2020.

### Initial Coverage Limit:

will increase from \$3,820 in 2019 to \$4,020 in 2020.

### Out-of-Pocket Threshold:

will increase from \$5,100 in 2019 to \$6,350 in 2020.

### Coverage Gap (donut hole) in 2020:

begins once you reach your Medicare Part D plan's initial coverage limit (\$4,020) and ends when you spend a total of \$6,350. Part D enrollees will receive a 75% discount on the total cost of their **brand-name** and **generic** drugs purchased while in the donut hole, paying 25% co-insurance unless their plan has coverage in the gap. This means it will take longer to go into the donut hole, and take longer to get out of it next year.

### **Minimum Cost-sharing in the Catastrophic Coverage Portion of the Benefit:**

will increase to greater of 5% or \$3.60 for generic or preferred drug that is a multi-source drug and the greater of 5% or \$8.95 for all other drugs in 2020.

### **Maximum Co-payments below the Out-of-Pocket Threshold for certain Low Income Full Subsidy Eligible Enrollees:**

will increase to \$3.60 for generic or preferred drug that is a multi-source drug and \$8.95 for all other drugs in 2020. Those eligible for Low Income Subsidy can change drug plans once per quarter in 2020.

## **Beginning the Estate Planning Process**

No matter how large or small your net worth, everybody needs an estate plan. We all have something to pass on. It may not be titled property, but it could have sentimental value. Having an estate plan will help ensure your wishes for your possessions happens, even when you are not around. Not having a plan, means that state law will then take over, meaning your wishes won't be factored in.

### **Step 1: Start the Conversation**

There will be different times that you and your loved ones are ready to talk about the transition of assets. No matter when you reach that time, coming together and having a conversation will be vital.

### **Step 2: Determine your Estate Value**

Everybody's estate is worth something and changes all the time. Determine what you have and what it is worth. Don't think about just a monetary value. Many items will hold a sentimental value as well. If you have young

children, making sure they are taken care of will be of importance.

### **Step 3: Set Goals**

Everybody has different goals. You may be using these materials because you have a family business that you want to keep going. You may have a brand new baby. We are all in different stages with a different goal of how we want things to look and how this process is going to go.

### **Step 4: Advanced Directives**

No matter how we may all want to make our own decisions, we may not always be able to do so. Setting up advanced directives ensures that your wishes are followed, even if you cannot make the decision for yourself.

### **Step 5: Get Professional Help**

Once you have everything put together, it is time to get a professional. They are there to guide you through the legal documentation and make sure that what needs to get done gets done. This will be the legally binding part of all of your planning.

### **Step 6: Share the Plan**

You have spent all of this time planning, now it is time to let others know the plan. Make sure that they not only know the plan, but where the plan is located so that your wishes may be carried out.

### **Step 7: Review and Modify Life happens.**

There will be changes, so make sure your plan changes as events in your life happen.

Making a plan isn't always easy. Having a plan is a gift that you leave to your loved ones. It is a way for your wishes to be carried out, and to leave a legacy.

## Back to School: Online Safety

Now that summertime is over and kids are back-to-school, remember to talk with your kids about online safety.

Yes, your kids are probably online all year long – especially since technology is literally in the palms of their hands. But during the school year they have even more places to connect: at the library, in the classroom, at home and especially on their phones.

But there's good news: it's easy to have these conversations, even if technology isn't really your "thing." Here are a few ways to make these conversations easy and painless.

- **Use everyday opportunities to talk to your kids about being online.** For example, news stories about cyberbullying or texting while driving can spur a conversation about their experiences and how you expect them to behave.
- **Clearly communicate your expectations and how they apply in an online context.** Sharing your values clearly can help your kids make smarter and more thoughtful decisions when they face tricky situations. For instance, be specific about what's off-limits — and what you consider to be unacceptable behavior.
- **Resist the urge to rush through these conversations with your kids.** Most kids need to hear information repeated, in small doses, for it to sink in. If you keep talking with your kids, your patience and persistence will pay off in the long run.
- **Keep the lines of communication open.** Even if you find out your kid has done something inappropriate online,

listen and consider their feelings. You may not have all the answers but being honest and receptive can go a long way.

For more tips on talking with your kids about online safety, visit [FTC.gov/KidsOnline](https://www.ftc.gov/KidsOnline).

## Helping Children Understand the Concept of Money

When it comes to parenting, it can seem like we are feeling our way in the dark! One of the topics so difficult to know how to handle with children is the



concept of money. Questions I struggled with are how to tell a child you're not able to buy something. When is a good time to start an allowance or is an allowance even a good idea? Should I pay a 12-year-old to help with household chores? Or clean his room?

**Through a Child's Eyes: Helping Children Understand the Concepts of Time, Money, and Talent** brings up questions and suggestions that pretty much all parents think about at some point. Consider the unintended consequences of paying a child to do something. When you pay her to perform a task, it changes the way she thinks of that task and she may expect compensation every time.

This extension publication can be found in the K-State Research and Extension Bookstore at <https://www.bookstore.ksre.ksu.edu/pubs/MF3465.pdf>, or contact the extension office to request a copy.

## Washing Poultry Not Worth the Risk

The practice of washing or rinsing raw poultry can actually put you and others at a higher risk of foodborne illness.

Quite simply, there's no need to do this.



Participants in an observational study were observed in handling and preparation practices to see how bacteria moves from raw foods to other foods or surfaces. They were divided into a control group and a treatment group. Food safety messages were sent via email prior to observation sessions to learn how effective those messages were in preparing chicken.

Some reasons consumers feel rinsing raw poultry is necessary is to remove blood/slime, because a family member said to do so, or it washes off the germs or bacteria. Most do this under the faucet with water running without any other container. Because of this, water splashes onto other items or food causing cross contamination. Then, many improperly washed their hands by not using water or soap, or did not rub their hands with soap at least 20 seconds. They also were ineffective at cleaning and sanitizing equipment and countertops.

Bottom line; there is no need to wash poultry or meat prior to cooking. Cooking to safe temperatures is the best and safest defense against foodborne illness. All poultry should reach 165°F; ground meat should reach 160°F; and roasts, steak and chops should reach 145°F.

## Preserving Fall Tomatoes

Fall is here and gardeners may still have tomatoes to harvest. But once a frost or freeze occurs, those tomatoes should not be used for canning.



When tomato vines die, the acid level changes resulting in less acidic tomatoes. Even if recommended canning methods are used, these tomatoes will still be unsafe. The tomatoes can still be eaten fresh or frozen for later use.

Green tomatoes can be canned as a relish, salsa, or as regular tomatoes as long as a frost/freeze has not occurred.



## Do Tomatoes Need to be Peeled Before Canning?

Yes, and it takes extra time. But is important and time well spent for safely canned tomatoes.



According to the National Center for Home Food Preservation, "Most bacteria, yeasts, and molds are difficult to remove from food surfaces. Washing fresh food reduces their numbers greatly. Blanching also helps, but the vital controls are the method of canning and making sure the recommended research-based process times found in the USDA's Complete Guide to Home Canning are used."

Easily peel tomatoes by dipping them in boiling water for 30-60 seconds or just until the skins split. Then dip in ice water, slip off the skins and remove cores. See how at <https://youtu.be/diZGx8RZAdo>.



## Sesame Allergy: A Growing Concern

Those little seeds on top of hamburger buns look good, but to some people they are a health hazard. An estimated 1.5 million Americans have a sesame allergy. Should it be the ninth most common food allergy?

Sesame is found not only on top of buns but in many Asian dishes and in hummus made with tahini paste. Allergic symptoms include mild skin irritations and hives to anaphylactic reactions. Currently, the FDA does not require it on food labels. One state, Illinois, has made it a requirement. Other countries such as Canada, Europe, Australia, New Zealand and Japan require sesame allergen labeling. It may be in the near future for the U.S.

If you suspect you are allergic to sesame, take steps to find out for sure. See a board-certified allergist for diagnosis. Read food labels, all of them! Keep a food log to track what you eat. This is very helpful when seeing a doctor.

For more information and list of foods that may contain sesame, see <https://foodinsight.org/sesame-food-allergen/>.

## Time for Apples!

Fall is a wonderful time of the year for many reasons, and the season's abundance of fresh produce like apples is one of them.

Whole apples store well in the refrigerator or in a cool, dark place for six to eight months (depending on the apple and storage conditions), but you also can preserve them in other ways that take less refrigerator space and extend their shelf life.



You can dry apples or make them into applesauce, apple butter or sweet spreads. You can freeze or can them, producing a softer finished product for baking or cooking. You also can preserve apples in more novel ways, incorporating them into such specialty foods as peach-apple salsa, sweet apple relish or fruit leather.

Select apples for preservation that are free of bruises, skin breaks and decayed spots. Note that little brown spots appearing only on the skin of the apple do not affect the quality or safety of the apple. However, browning in an apple's flesh could indicate spoilage — such as rot or mold — so avoid preserving apples with browned flesh.

You may want to start preserving your extra apples or applesauce by trying this newsletter's recipe for homemade apple leather. Homemade apple leather may be less expensive and contain less sugar than store-bought "fruit rolls," so it can be a healthy as well as fun lunchbox treat or snack for both kids and adults. Apple leather can be stored up to one month at room temperature or for up to one year in the freezer.

## Apple Leather

### Ingredients:

#### To start with fresh apples

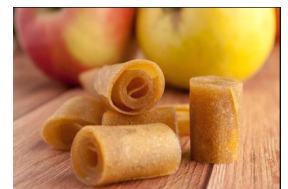
- Select ripe or slightly over-ripe apples.
- Wash apples in cool water. Peel and core.
- Cut apple into chunks. Use 2 cups of apples for each 13-by-15-inch fruit leather. Cook apples in a small amount of water to soften. Puree fruit in blender until smooth.

#### To start with applesauce

- Use 1 pint of applesauce for each 13-15 inch leather.

#### Instructions for either method:

- Add 2 teaspoons of lemon juice for each



2 cups of apples or applesauce to prevent darkening.

- Optional: To sweeten, add corn syrup, honey or sugar. Use ¼ to ½ cup of sugar, corn syrup or honey for each 2 cups of fruit or applesauce. Saccharin-based sweeteners may also be used to reduce tartness without adding calories.

- Prepare the drying trays.

**To dry in an oven**, use 13-by-15-inch cookie pan with edges. Line the pan with plastic wrap, being careful to smooth out any wrinkles. Do not use waxed paper or aluminum foil.

**To dry in a dehydrator**, use specially designed plastic sheets or plastic trays lined with plastic wrap.

- Pour the fruit leather. Either a single 13-by-15-inch sheet or several smaller sheets may be used to hold the leather. Spread the puree evenly, about 1/8 of an inch thick, onto the drying tray. Avoid pouring the puree too close to the edge of the cookie sheet.
- Dry the fruit leather at 140 degrees F. Leather dries from the outside edge toward the center. Larger fruit leathers take longer to dry. Approximate drying times are six to eight hours in a dehydrator or up to 18 hours in an oven. Test for dryness by touching the center of the leather; no indentation should be evident.
- Peel the leather from the plastic while it is warm, and roll it. Allow it to cool, then rewrap the roll in plastic. You can use cookie cutters to cut out shapes that children will enjoy before rerolling the fruit leather.

## Is Cassava Flour Safe?

### Is it Healthy?

Cassava flour is not toxic when prepared properly, but it's also not the most nutritious

flour. Cassava, also called yucca or manioc, is a starchy tuber that originated in South America. Shaped like an elongated potato, it's covered with a hairy, brown, bark-like skin enclosing soft, dense white flesh. Cooking cassava not only makes it palatable but also eliminates cyanide compounds that can form in the raw vegetable mostly in the peel.

The flour—a staple in Africa, South America, and Asia, where it's used in breads, cakes, and other foods — is made from the whole tuber that has been peeled, dried, and ground.

In recent years, as demand for gluten-free wheat alternatives has grown, U.S. manufacturers have been incorporating this grain-free flour — with its mild taste and soft powdery texture — into some processed foods including crackers and pretzels. Also available is the flour itself, which can replace wheat in a one-to-one ratio in many recipes or can be used as a thickener. Some companies state on their websites how they process the tuber to remove the toxins.

Cassava flour is high in carbohydrates and provides only small amounts of nutrients like potassium, magnesium, and vitamin C, with brands varying in fiber content (0 to 3 grams per ¼-cup serving, depending on the variety, age, and size of the cassava used). Note that tapioca flour (known as tapioca starch) also comes from cassava, but it consists only of the starch extracted from the tuber.

If you're looking for a more nutritious gluten-free flour—or just a more healthful flour overall—better bets are those made from quinoa, teff, amaranth, buckwheat, or garbanzo beans, for instance, which generally have more fiber, protein, and nutrients, though they may not all work well in some recipes due to their stronger flavor and coarser texture.

**Central Kansas Extension District**

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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,



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