

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

September 2022

October 2022

*District Extension
Agents:*

Debra Wood

Family Resource
Management

Leah Robinson

Nutrition, Food Safety
and Health



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Check Your Credit

Did you know that one in five people have an error on at least one of their credit reports according to a study conducted by the Federal Trade Commission? The three national credit reporting agencies are required by the Fair Credit Reporting Act to provide a consumer with a free copy of their credit report each year. Despite this, according to the most recent data available, only one in three Kansans check their credit report annually and Kansas adults rank at or near the bottom of the 50 states in checking their credit reports each year.

Credit is a tool many of us use for managing our financial lives. We use credit to achieve not only long-term goals, such as higher education and home ownership but also shorter-term goals. A credit report is an explanation of an individual's credit history. Lenders and creditors use the information in this report when deciding whether or not to lend to us, how much credit to extend and what interest rate to charge. Landlords and utility companies use the information in credit reports to make decisions about deposits. Employers use the information prior to hiring or before allowing employees access to company-sponsored credit cards for company business expenses. In addition, regularly checking your credit reports in one way to identify and guard against identity theft. It is recommended that consumers check their credit reports annually.

K-State Research and Extension has an email program called "Check Your Credit" that will remind you to check your credit report three times during the year on February 2, June 6, and October 10. Through this program, you will also be sent periodic emails beginning in October with information about how to check your credit report, understand your credit report, correct errors, and use your credit report to your advantage. You will also be sent a tool to help you keep track of which date you pulled the report from each of the credit bureaus.

There is no cost to participate, and the registration is easy! Take a step towards financial well-being today by signing up for K-State Research and Extension's "Check Your Credit" email program at <https://bit.ly/CKDCheckYourCredit>. For more information contact Deb at dwood@ksu.edu or 785-309-5850. We are excited to support you as you take action to secure your financial well-being.



Financial Calendar

- ✓ Reduce your expenses in one budget category this month. If you're not sure where to start, check out the Cutting Expenses Guidebook at utahmoney-moms.com. It walks you through ways to cut expenses in ten categories. This is so helpful if you are looking to save a little extra each month or if you'd like to drastically cut some of your expenses to pay off debt quickly.
- ✓ How prepared are you for an emergency or a natural disaster? September is National Preparedness Month. Use a small part of your grocery budget this month to add something to your food storage. Emergency preparedness can be costly and overwhelming if done all at one time. When you slowly add items to your food storage and emergency kits, it doesn't derail your budget. For emergency preparedness tips, visit <https://blogs.k-state.edu/preparekansas/>.



how your plan works to make an informed decision.

As of this writing, open enrollment is two months away and we are planning on in person appointments in Salina or Minneapolis, as well as making phone, or Zoom options available for those who would prefer that for convenience or safety. If the level of COVID transmission goes up to a high level this fall some of those in-person appointments may need to be changed to phone again this year, but at this point we are hopeful to see you in-person.

Drug plan information will be available toward the end of September. Watch the November/December newsletter for details about changes to expect next year.



Medicare Open Enrollment

It's that time of year again, to begin thinking of Medicare Open Enrollment. Open enrollment runs October 15 – December 7, with coverage beginning January 1. The extension office will be helping beneficiaries with comparison, selection, and enrollment in drug plans again this year. Email Deb at dwood@ksu.edu, or call 785-309-5850 to schedule an appointment. Minneapolis appointments may also be made by calling 785-392-2147.

During your appointment, we will make sure all prescription medications are on the plan formulary, and that your pharmacy is still in the plan network. Costs such as deductibles and copays can change from year to year. Using the Plan Finder, we can identify whether your current plan will best meet your needs for 2023 and compare it to other options that are available. Deb's goal is to make sure you understand

Medicare Basics

Learn the basics of Medicare, including eligibility, how and when to apply, what is covered by the various parts, and how to fill the gaps. Programs available to assist low-income individuals will also be discussed. Anyone interested in learning more about the Medicare maze would benefit from the program, particularly those who are nearing age 65 or who help aging parents with insurance and financial matters.

Date: Tuesday, September 27

Time: 6:30 p.m.

Place: Online via Zoom

Registration: <https://bit.ly/9-27MedicareBasics>

Changes are Coming to Medicare

The Inflation Reduction Act passed in August makes several great changes to the Medicare drug program. A few of these changes are highlighted below. We can discuss how these changes may affect you during your appointment to compare drug plans this fall.

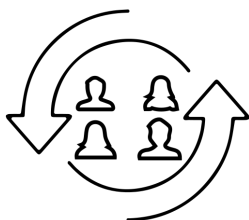
Beginning in 2023, beneficiaries will not have a copay for recommended vaccines, including the shingles and pneumonia vaccine. If your doctor has recommended these vaccines but you have not received them yet, it may be to your advantage financially to wait until after the first of the year.

All Medicare drug plans will be required to offer covered insulin at a copay of \$35 or less per month and will not be subject to the plan deductible. Some plans are already following this model.

Beginning in 2024 there will be one level of extra help. The full extra help qualification will be increased to 150% of the federal poverty level and partial extra help will be eliminated.

For those beneficiaries who fall into the coverage gap due to the high cost of their medications, after reaching the catastrophic coverage level in 2024 the 5% coinsurance will be eliminated. In 2025 a \$2,000 maximum cap on out-of-pocket spending will be put into place. This limit can change every year just like other drug plan parameters.

Drug price negotiation will begin in 2025 on a limited number of drugs, which will increase over the next several years. At this point in time it is not known which medications will be negotiated.



Back to School Tips for College-Bound Students

As students head back to school, it is important to make sure they have the right insurance coverage and are taking advantage of the discounts available.

Good Student Discount – When it comes to auto insurance premiums, good grades can mean good savings. Families should always check with their auto insurance provider for a “good student discount.” Students may also want to consider taking their exceptional study skills on the road. Some insurance companies provide discounts for young motorists who complete a driver’s education course.

Renters Insurance – A landlord's insurance policy does not cover a tenant's personal belongings. Students who want to protect the value of their belongings may want to consider renters insurance. Keeping a well-documented list of any insured property, especially a list that includes photos, will assist in a situation where renters insurance is utilized. The Kansas Insurance Department property inventory guide provides a great starting point (insurance.ks.gov/documents/departments/publications/personal-home-inventory.pdf).

Identity Theft Insurance – One of the fastest growing crimes in the United States is identity theft. Adding identity theft protection to an already established homeowner’s or renter’s insurance policy is an option for many students. Standalone identity theft policies may also be purchased.

Health Insurance – With most young adults covered under their parents’ health insurance up to age 26, understanding the family’s health plan can prevent expensive mistakes. Has the family established the best places to seek medical treatment on or near campus? Are there preferred methods for filling prescriptions? A discussion about health insurance coverage is one of the most

important conversations parents and students can have before leaving for campus.

Auto Insurance – There are multiple variables that can affect a student’s auto insurance policy when leaving for college. Is a student’s car moving locations with them? Is the car remaining at home and being driven less by the student? Is the car moving from an indoor-protected garage to a weather- exposed parking lot?

Keep in mind, that insurance policies should be reviewed annually and updated during life changes.

Source: Kansas Insurance Department

Best Wishes Leah!

Leah Robinson, Nutrition, Food Safety and Health Extension Agent will be leaving Central Kansas District September 9th. Leah started in CKD September, 2009 in the Salina Office. In September of 2011, she transferred to the Minneapolis Office.

“My time spent with K-State Research and Extension and Central Kansas District has been a deeply gratifying, and rewarding part of my life. Helping others and being of service is what I always loved most about this job. I’ve come to know so many of you, and these relationships have been so important to me. I thank you for the time you’ve allowed me to be a part of your lives.”



Simply Produce is Returning to Minneapolis!

Gene’s Heartland Foods of Minneapolis and Central Kansas

Extension District are excited to announce the Simply Produce basket is returning after a summer break. This program offers customers approximately 15 pounds of produce for \$15.00. Produce baskets are available once a month and contains a variety of fresh fruits and vegetables. Contents will be different for each month. In addition to produce, customers will receive a recipe highlighting basket items, as well as educational materials on food storage and produce handling.

Produce baskets are purchased through the grocery store register and must be paid for at time of ordering. The purchase is taxable. In September, orders can be placed 9/8–9/13 until noon. Distribution/pick-up-day will be Friday, September 16 at the Community Bible Church. It is a mobile pick-up line from noon–12:30 p.m.

Stop by Gene’s IGA in Minneapolis to order your basket. If you have any questions be sure to call Paula Baccus at the Extension Office, 785-392-2147 or e-mail her at pbaccus@ksu.edu. We’re always looking for volunteers to assist on distribution days. If you’re interested in helping, please give us a call 785-392-2147.



Emergency Water Assistance Program

Qualifying Kansas households may have drinking water and wastewater service reconnected or prevented from being disconnected through the Emergency Water Assistance Program (EWAP).



Eligible Kansas households combined income must be equal to or less than 150% of the Federal Poverty Level, which equals \$3,313 a month for a family of four. EWAP provides payments to restore or prevent disconnection of drinking water and wastewater services. This is a separate benefit from LIEAP.

The Kansas Department for Children and Families (DCF) will accept applications and coordinate payment on behalf of eligible households. \$9 million in funding is available, and DCF will accept applications until funding is depleted.

To learn more about the program and to apply, head to www.DCF.KS.gov/EWAP, call 1-888-369-4777, or email DCF.EWAP@ks.gov.

Senior Center Month

September is National Senior Center Month. Senior centers impact the lives of millions of older adults in big and small ways every day. The 10,000 senior centers in communities and neighborhoods across the country provide access to information, opportunities, and support to improve the lives of people in their communities as they age.

Senior centers work in partnership with other community agencies and organizations and businesses to provide access to an array of opportunities for older adults to stay safe, active, and healthy. Senior centers provide countless hours of support and encouragement

to older adults by improving socialization, supporting better physical and mental health, and increasing community involvement. Celebrate your local senior center this month for helping to change lives for the better.

Food Safety Education Month—Food Thermometers



A food thermometer is a great investment for safe food!

When cooking any meat, poultry, and egg products, a food thermometer is the best tool in your kitchen to determine if the food is done and safe for consumption.

What does “doneness” mean? It is when the food is cooked properly and has desirable sensory aspects of the food such as texture, appearance, and juiciness. These are subjective.

Safely cooked food is when pathogenic microorganisms, which can cause illness, are destroyed. The “doneness” temperature is the minimum internal temperature to destroy these harmful microorganisms. This temperature varies by food product. The food thermometer is the best tool to measure temperature accurately. It can also help keep from overcooking the food.

Using color to determine “doneness” is not reliable. Research has shown that using meat color is unpredictable. Hamburger patties may be brown in the middle, yet the temperature has not reached the 160°F minimum temperature. Also, the patty may be pink in the middle, yet the temperature has reached the 160°F

temperature. Remember these three temperatures:

- 145°F for steaks, roasts, chops, fish
- 160°F for ground meat; egg recipes
- 165°F for all poultry; reheating leftovers; casseroles.

Cooking Chicken Wings Safely



Chicken wings are very popular. But *Salmonella* has been the spoiler due to improper cooking. Many cooks do not use a food thermometer or just use visual clues for doneness. The recommended internal temperature for all poultry products is 165°F.

A validation study, conducted at the University of Nebraska-Lincoln and published in the *Journal of Food Science*, was designed to determine the thermal lethality of *Salmonella* on fresh chicken wings cooked in a conventional convection oven and in an air fryer, two popular dry heat cooking methods. The goal was to validate cooking times and temperatures to guide consumers in safely cooking chicken wings.

Chicken wings were inoculated with a five-strain cocktail of *Salmonella*, then cooked in each appliance for 2, 5, 10, 15, 20, 22, or 25 minutes and at actual temperatures of 288.5°F-298.2°F in the convection oven and 340.7°F-364.5°F in the air fryer. In the end, all cooking times below 22 minutes still tested positive for *Salmonella*. Recipe sources can benefit with using this information to guide consumers to safely cook chicken wings.

7 Tips to Cut Down on Food Waste

Food waste is uneaten food that gets tossed, incinerated, poured down the drain, or left in the field unharvested. In 2019, this was the fate for more than 80 million tons of food in the United States, according to ReFED. A 2020 Penn State study estimates that the average household throws out 32% of the food it buys, costing about \$1,866 annually. According to the U.S. Environmental Protection Agency, 20 percent of total U.S. methane emissions come from landfills. Yes, food waste is a big issue—but there are small changes you can make to cut down on your household's food waste. Here are some easy tips to save money, reduce your environmental impact, and save the food.

1. Slice your bread and store it in the freezer.

No more tossing moldy bread, and you'll have toast ready in a snap. Slice your fresh bread as soon as you bring it home and seal the pieces in a gallon-size freezer bag. Bread and other baked goods will keep for up to 6 months in the freezer.

2. Store milk in the coldest part of the fridge—not the door.

Every time your refrigerator is opened, the temperature rises. This is especially problematic if milk is kept in the door, which is the warmest part of your refrigerator. To stretch the shelf life of milk and other easily-soured dairy products, store them in the back of your refrigerator.

3. Overripe fruit is just begging to be baked.

Think fruit crisp or baked oatmeal. Ripe bananas can be sliced and frozen for later use in smoothies.

4. Save the heel of the bread loaf for breadcrumbs.

Let the heel sit out and get stale for a day. Grind up in a blender or food processor. Toast them on low heat in the oven until slightly crispy. Then throw them on pasta or salad for texture, or use to bulk up burger patties and meatballs.

5. Wilting veggies? Make pasta, soup, or enchiladas!

Give wilting spinach and other about-to-go-bad veggies new life with a toss in the saucepan before adding it to cooked pasta, broth, or eggs.

6. Plan for days when you are likely to eat out or not cook.

If you love to dine out, have a favorite takeout spot, or often arrive home too late to cook, keep that in mind when grocery shopping. Try to be realistic with your approximations. Ask yourself, ‘will I finish all this spinach before it goes bad?’ or will I be meeting up with friends for dinner out Friday?’ Carefully plan ahead to save yourself from overbuying—your budget will thank you.

7. Leftover veggies + eggs = protein – packed breakfast.

If you’ve got eggs, you’ve got breakfast. If you’ve got veggies and eggs, you’ve got a fiber—and nutrient—rich breakfast. Frittatas can be made in a muffin tin, and they’re freezable—perfect for using up vegetables from the night before.

At first, these small changes may seem insignificant food waste is such a monumental problem. However, household waste accounts for 37% of all food waste in the U.S. If every American household makes small changes to reduce their food waste, we will see significant progress towards a greener and more efficient future.

Safe Kitchen Tips in Food

Preservation

Cooking in the kitchen is a great learning experience for all ages. When it comes to food preservation, there are some potential hazards that can compromise personal safety. Here are some tips to remember:



- Stoves are hot! Turn pans with long handles away from other burners and small helping hands.
- Because of a lot of hot, wet food and liquid, keep potholders dry or use silicone rubber potholders for extra safety.
- When removing lids from hot pans and canners, tilt the lid away from your face so steam doesn’t burn your skin.
- Match the size of canner to the size of the stove burner to avoid hot burner exposure.
- Knives are necessary for preparing food to preserve. Keep them sharp for safest use.
- Keep a fire extinguisher in the kitchen in case of a fire.

Preserving Pears

Pears are a favorite fall fruit. There are several varieties that are suitable for canning.



Asian pears have a lower acid content (pH >4.6) and must be acidified with lemon juice to be canned safely. For best results, use the hot pack method and process in a water bath canner.

Other pears, such as Bartlett, Moonglow and Clapp’s Favorite, are also suitable for canning. These have enough natural acid that they do not need to be acidified for safety. Pear halves can be processed in a water bath canner or pressure canner.

Central Kansas Extension District

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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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