

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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**September/October
2021**

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Nutrition, Food Safety
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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.

During your appointment, we will make sure all prescription medications are on the plan formulary in 2022, 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 2022 and compare it to other options that are available. Deb's goal is to make sure you understand how your plan works to make an informed decision.

As of this writing, open enrollment is two months away. This has been a difficult year to plan ahead since there are still so many unknowns regarding COVID variants and transmission. Phone, mail and Zoom will all be options for comparisons. If the level of transmission gets down to a low to moderate level, in-person appointments may be available as long as we still have our conference room available to meet with people.

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 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 21

Time: 6:30 p.m.

Place: Online via Zoom

Registration: <http://bit.ly/921MedBasics>

Medicare Reminder

Routine eye care services, such as regular eye exams, are **excluded** from Medicare coverage. However, Medicare does cover certain eye care services if you have a chronic eye condition, such as cataracts or glaucoma. Medicare covers:

- Surgical procedures to help repair the function of the eye due to chronic eye conditions. For example, Medicare will cover surgery to remove a cataract and replace your eye's lens with a fabricated intraocular lens.
- Eyeglasses or contacts if you had an intraocular lens placed in your eye after cataract surgery. In this case, Medicare will cover a standard pair of untinted prescription eyeglasses or contacts if you need them. If it is medically necessary, Medicare may pay for customized eyeglasses or contact lenses.
- An eye exam to diagnose potential vision problems. If you are having vision problems that may indicate a serious eye condition, Medicare will cover an exam. Your exam is

covered even if it turns out you do not have a vision problem.

Medicare only covers routine eye care in the following circumstances:

- If you have diabetes, Medicare covers an annual eye exam by a state-authorized eye doctor to check for diabetes-related vision problems.
- If you are at high risk for glaucoma, Medicare covers an annual eye exam by a state-authorized eye doctor. You are considered to be at high risk if you:
 - Have diabetes
 - Have a family history of glaucoma
 - Are African American and age 50+
 - Or, are Hispanic American and age 65+

Financial Calendar

- ✓ Review the financial goals you set up at the beginning of the year. Fall is a good time to look back at the year and evaluate your financial planning, then use that knowledge to plan for next year. One way to assess your progress since January is to compare how much debt you owed at the beginning of the year to now. Do you owe more or less overall? Another is to compare your net worth (assets minus liabilities). Are you worth more now than the first of the year?
- ✓ Set up alerts for your bank/credit union and credit card accounts. Many institutions offer free alerts when suspicious spending occurs, but you may still need to opt-in to those services.
- ✓ Invest some time to learn more about smart money management. Read a book, attend a class, listen to a podcast, etc.



The Dangers of Buy Now, Pay Later

Have you purchased items online and noticed an option to purchase using monthly payments with options such as Affirm, Afterpay, Klarna, or Sezzle, depending on the site you are shopping? These alternatives to using credit cards, referred to as Buy Now, Pay Later (BNPL) are popular with younger consumers. So how do they work?

These FinTech apps are lending money to the consumer to make a purchase today. Most require a credit check, though not all do. Some require a down payment, or the first payment prior to completing the purchase. They split the payments into equal installments. Depending on the app, consumers may have 4 months, to 2 years to pay off this loan. You may have guessed, the requirement for each app is a little different, so it is important to research to know what you are getting into if borrowing money through one of these apps to make a purchase.

Some apps require approval for each purchase, and most BNPL apps do not charge interest as long as the payment is made on time, though some financing options amount to fixed-rate loans. They generally have a relatively low credit limit. The payments are taken directly out of the buyer's bank account each month. If a payment is missed (not enough money in the account), interest and a late fee as high as 25% of the purchase price may be charged.

The customer gets the item today, the business gets the sale, and the BNPL app earns a handling fee paid by the business. So what is the downside? Consumers tend to overspend which may interfere with reaching their financial goals. If used too often, it may also be easy to lose track of just how much is owed leading the consumer to being over-indebted, as well as racking up expensive interest and fees. Think through whether you really need

the item, and if you have the ability to make those payments if you are considering using BNPL

Grandparent Scams

We are hearing that grandparent scams are resurfacing, and those calls may now be coming on your cell phones. Grandparents often have a hard time saying no to their grandchildren, which is something scam artists know all too well.



Scammers who gain access to consumers' personal information – by mining social media or purchasing data from cyber thieves – are creating storylines to prey on the fears of grandparents. The scammers then call and impersonate a grandchild in a crisis situation, asking for immediate financial assistance. The callers may “spoof” the caller ID that appears on the recipient's phone to make an incoming call look like it's coming from a trusted source.

These scams have been around for years and just don't seem to go away, with several variations over the years.

The best advice for avoiding this type of scam, or any suspicious phone call, is to hang up immediately. If you have caller ID and you don't recognize an incoming phone number, just let it go to voicemail.

If you do wind up in a conversation, use caution if you are being pressured for information or to send money quickly. Scammers often try to bully victims into transferring money through a mobile payment app, by wiring money, or by purchasing gift cards or money orders. If you receive a call like this, report it immediately to local law enforcement.

FTC Offers Guide to Protect Privacy Online

The things we do throughout the course of our day give businesses access to information about our habits, tastes, and activities. Some might use it to deliver targeted ads to you, or to give you content based on your location, like stores nearby or the weather forecast. Others might sell or share that information.

Whether you use a computer, tablet, or mobile phone to go online, there are things you can do to protect your privacy. The Federal Trade Commission (FTC) has an online guide Protecting Your Privacy Online at ftc.gov/yourprivacy. Here's what it covers:

Online Tracking

Learn how online tracking works and what you can do about it. Plus:

- How to change your privacy settings on your browser, your internet-connected TV, and your phone
- How to opt out of target ads
- What to know about ad blockers
- How to opt out of data broker sites that sell your personal information
- What to know about privacy and mobile apps

How To Secure Your Devices

Find out how to secure your internet-connected devices, starting with your router — it's the key to privacy at home and in your small business. Plus:

- How to know when your voice assistant is listening and ways to protect your privacy
- Important security features for smartwatches
- Using internet-connected (IP) cameras Safely
- Why it's important to remove your personal data before you sell your car

- What to do if you're selling a home and leaving behind a smart thermostat, refrigerator, or other device

Pack it Hot or Maybe Pack it Raw!

Home canning has two methods to pack food into jars. For a majority of foods, the hot pack method is used to fill the jars with food and liquid.



Many fresh foods naturally contain air, from 10 to 30 percent. How much air is removed before jars are sealed can affect the quality of the food during storage. The hot pack method preheats the food in the liquid to be used when filling the jars. The food and liquid are brought to a boil for two to five minutes. This allows the food tissue to release air, the food shrinks a little, helps keep the food from floating inside the jars, improves the vacuum seal on the jars and improves shelf life. More food can fit into the jars. The food color and flavor during storage is enhanced.

The raw pack method is used for certain foods, not all foods. Prepared food is not preheated, but the liquid must be hot. Fill jars tightly with food, then pour hot liquid into the jars. Raw packed foods tend to float more because air is still inside the food. The food may discolor during storage.

How do you know which method to use? Tested recipes from reliable recipe resources will guide you as to which method to use. In some cases, both are options, in other cases, only one option is given.



Foods that Do Not Freeze Well

Gardens are bursting with bountiful produce this time of year. While many fruits and vegetables can be frozen, there are some that do not freeze well.



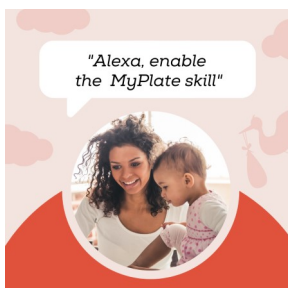
This is due to the high water content within the produce. Some produce that does not freeze well include cucumbers, lettuce, radishes, parsley, celery, and raw cabbage. They will become limp, watery, and develop an oxidized color, aroma and flavor. In some herbs and seasonings, the flavors may become strong and bitter. Irish potatoes, baked or boiled, tend to become watery and mealy in texture.

If cucumbers or cabbage is pickled or marinated and then frozen, they can be frozen in that form. It is best to use them partially frozen to help retain some texture.

Some other foods that do not freeze well include cooked eggs, sour cream, custards, and mayonnaise or salad dressing.

MyPlate is Now on Alexa!

For those who use Alexa, there is a new option to receive MyPlate nutrition information straight to your home.



The MyPlate Alexa skill targets parents and caregivers of babies and toddlers to give science-based food and nutrition advice. More age groups will be added.

All information is based on the Dietary Guidelines for Americans, 2020-2025.

Some topics include developmental readiness in 4-5 month old babies, responsive feeding in

6-11 month old babies, and added sugars for 12-24 month old toddlers.

Why We Blanch Vegetables Before Freezing

Blanching is a process in which vegetables are lowered into boiling water for a specific time. The vegetables are subsequently dropped into ice water to quickly cool, then dried and placed in freezer containers. Freezing slows down enzyme processes, but doesn't stop them. Blanching is recommended to assure your vegetables will taste as fresh as possible after they have been frozen.



That's because blanching stops enzyme activity. Enzymes in produce help it ripen, and continue to do their work even after the produce has been picked. By stopping the enzyme actions, blanching prevents the produce from becoming overripe. Blanching also helps retain color, flavor, texture and nutrients. Blanching also helps remove dirt and small organisms from the produce.

It is important to look up the specific amount of time each vegetable needs to be blanched and follow those guidelines. If vegetables are under-blanched, it can actually speed up the enzyme processes. If they are over-blanched, the nutritional value, flavor, color and texture can be negatively affected.

Save Herbs for Cooler Seasons

Fresh herbs add flavor and presentation to different dishes during the summertime. Carry those great flavors past the lifespan of your plants by drying your excess herbs. Harvest the herbs in the early morning when they are at their maximum flavor, and prepare them by rinsing with cool water, and shaking off the excess moisture. Herbs can be dried in

different ways;

- **Dehydrator**—The best practice is to dehydrate herbs with controlled temperature and air circulation. Preheat dehydrator to between 95—and 115—degrees Fahrenheit. Place herbs in a single layer on dehydrator trays and dry between 1 to 4 hours. Be sure to read the dehydrator instruction manual
- **Air Drying**—To air dry, tie sturdy herbs like rosemary, thyme, parsley, and sage together into small bundles and hang them to air dry. Tender leaf herbs (such as basil, oregano, and mint) should be hung inside paper bags to dry due to higher moisture content since they can mold easier. Tear holes in the sides of the bag, suspend the bunch in middle, and close the top with a rubber band.
- **Microwave drying**—only use to dry 1 to 2 cups of herbs at a time. Herbs should be single layered in between two paper towels and dried for 1 to 4 minutes depending on the wattage of the microwave. Check every 30 seconds to prevent scorching.

Herbs are dry when leaves are crispy and crumble easily between the fingers. Store whole or crumpled herbs in an airtight container. They are good for up to 3 months in the cupboard and up to 1 year in the refrigerator or freezer. When substituting dried herbs for fresh herbs in recipes, use 1/4 to 1/3 of the listed amount.

Orthorexia: When The Desire to Be Healthy Becomes Unhealthy

Almost everywhere we turn, we are bombarded with messages about what to eat, or rather, what *not to eat*. Perhaps you have heard from well-intended family members that you should avoid sugar because it is toxic, or you were warned on a talk show about how certain ingredients in

packaged foods are unsafe. Maybe your favorite influencer follows a strict diet and you are tempted to try it; or maybe you are looking for new ways to eat healthy and have heard that “clean eating” is the best way to do so (p.s. it’s not). Whether it’s warnings about sugar, fat, carbs, fruits, nightshades or ingredients we can’t pronounce, it seems that there is a lot to be anxious about when it comes to making food choices.

Given our social and media environment, it makes sense that we would think certain foods are good and others are bad. It also makes sense that we want to do what we can to prevent disease. If you stop and think, the anxiety many of us experience around food makes lot of sense.

We hear so many rules, beliefs and ideas about food from family members, strangers on the internet or celebrities, it can be a lot to take in: and often what we have heard is not based in science or the nuance that nutritious eating requires. For some, the desire to be healthy, coupled with disordered food beliefs and other life challenges, can lead to an unhealthy obsession with eating healthy.

Enter orthorexia.

What is Orthorexia?



According to the National Eating Disorders Association, orthorexia nervosa is a fixation on proper or healthful eating. Individuals struggling with orthorexia may experience an obsession with pure eating that is so strong it harms their physical and psychological status. It has not yet been officially classified as an eating disorder by the Diagnostic and Statistical

Manual of Mental disorders (DSM), however orthorexia is a serious problem that often requires treatment from health professionals.

For a person suffering from orthorexia, meals are something to control rather than to enjoy. Orthorexia is typically driven by a desire to eat healthy, which often masks worry that cannot be solved by food and overshadows many other areas of a person's life. Due to the rigid nature of the eating patterns of someone struggling with orthorexia, the disorder can result in malnutrition, serious nutrient deficiencies and other life-threatening consequences such as anemia, osteoporosis, hormone imbalances and an abnormally slow heart rate.

Additionally, people suffering from orthorexia have serious misconceptions about nutrition, some which may exclude entire food groups or specific foods and nutrients, e.g. grains, fats or dairy because they have concluded they are unhealthy and/or harmful.

A desire to eat more healthfully and prevent disease is not inherently pathological; however, it becomes dangerous when this desire develops into a very unhealthy view of, and relationship with food that affects many other parts of one's life.

How Do You Know If Your Desire for Healthful Eating Has Gone Too Far?

The National Eating Disorders Association (NEDA) state the following as the warning signs and symptoms of orthorexia:

- Compulsive checking of ingredient lists and nutritional labels.
- An increase in concern about the health of ingredients.
- Cutting out an increasing number of food groups (i.e., all sugar, all carbs, all dairy, all meat, all animal products).

- An inability to eat anything but a narrow group of foods that are deemed healthy or 'pure'.
- Unusual interest in the health of what others are eating.
- Spending hours per day thinking about what food might be served at upcoming events.
- Showing high levels of distress when 'safe' or healthy foods aren't available.
- Obsessive following of food and healthy lifestyle blogs on Twitter and Instagram.
- Body image concerns that may or may not be present.

Treatment

There is not currently a clinical treatment for orthorexia, but those struggling with this condition often work with a multidisciplinary team, including but not limited to a therapist, registered dietitian and doctor. From a nutrition standpoint, the goals are to deconstruct false food beliefs—including redefining “healthy”, decrease the belief in the magical food mentality, (i.e., that certain foods can solve and/or save us from disease or challenges) and increase exposure to all kinds of foods. When appropriate, weight restoration is part of treatment as well.

Orthorexia is an important reminder that the information we consume matters, and nutrition is much more nuanced than what is boiled down in the media. Remember, there is no such thing as a perfect diet, and food is just one piece of what contributes to our well-being.

For more information on orthorexia, visit the National Eating Disorder Association (NEDA) or the Academy of Nutrition and Dietetics websites.

If you think you might be suffering from an eating disorder, please call the NEDA Helpline at 1-800-931-2237.

Central Kansas Extension District

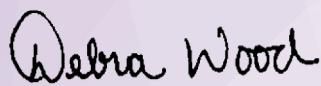
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Address Service Requested

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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