

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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September 2019

District Extension Agents:

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Family Resource Management

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Nutrition, Food Safety and Health



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Medicare Basics: New to Medicare Workshop

Come 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: Thursday, September 26

Time: 7 p.m.

Place: Salina Public Library Prescott Meeting Room, 301 W. Elm, Salina

Save the Dates

Medicare Open Enrollment

October 15-December 7

Deb will be in Minneapolis on October 21, 28, November 12, and December 3. Call the Minneapolis office at 785-392-2147 to schedule an appointment.

To schedule an appointment in Salina, call 785-309-5850.

More information coming in the next newsletter!



Reminder for People in the Qualified Medicare Beneficiary Program

If you are one of the 7.5 million people in the Qualified Medicare Beneficiary (QMB) Program, doctors are not allowed to bill you for services and things that Medicare covers. This includes deductibles, coinsurance, and copayments. If you receive a bill, tell your provider or the debt collector that you are in the QMB Program and can't be charged for Medicare deductibles, coinsurance, and copayments. For more information call, 1-800-MEDICARE (1-800-633-4227).

Beneficiaries must meet income and asset guidelines to qualify for the QMB program. The income limit for an individual is \$1,061 per month, with assets under \$7,730. Income guidelines for a married couple are \$1,430, with an asset limit of \$11,600. Income limits are higher for other Medicare Savings programs that would pay the Part B premium (\$1,426 for an individual and \$1,923 for a married couple). If you think you might qualify, contact Deb at the extension office for an application.

Social Security Replacement Cards

Getting a replacement lost or stolen Social Security number (SSN) card has never been easier. As long as you're only requesting a replacement card, and no other changes, you can use free online services anytime, anywhere. All you need to do is log in to or create your personal *my* Social Security account.



You can use a *my* Social Security account to apply for a replacement Social Security card online if you:

- Are a U.S. citizen age 18 or older with a U.S. mailing address (this includes APO, FPO, and DPO addresses);
- Are not requesting a name change or any other change to your card; and
- Have a driver's license or state-issued identification card from one of the many participating states, which now includes Kansas, or the District of Columbia.

Keep in mind that in many cases, even if you lost your card, you may not need a replacement. In most cases, simply knowing your Social Security number is enough. But if you do need a replacement, you can now do this without a trip to the Social Security office.

Budgeting Strategies That Work

A budget (a.k.a., spending plan) is a plan for spending future income and expenses, including setting aside savings for future financial goals. Ideally, a budget should be written (paper, computer spreadsheet, etc.) with specific categories of income, spending, and dollar amounts. Benefits of budgeting include providing "guardrails" for spending, achieving financial goals (if savings is included), and for peace of mind.

Budgets project future income and expenses with a goal of achieving positive cash flow. Therefore, developing and following a budget requires a level of attention to detail (e.g., recording and adjusting expenses). Below are four recommendations to develop a budget that works:

1. **Define Your Income**– Base a budget on average monthly take-home income. Multiply weekly pay by 4.3 to get a monthly

amount. This accounts for “extra” income months (e.g., months with five Friday pay-days).

2. **Pay Yourself First**– Ask yourself if you can live on 80% to 90% of your income with 10% to 20% of income set aside for savings goals. The 20% amount is meant for long-term savings and includes tax-deferred retirement savings plan contributions. Savings is the most difficult “expense” to budget.
3. **Set Aside Reserves**– Plan ahead for occasional expenses by setting aside money monthly for them. Examples include insurance premiums, home and car maintenance, pets, and property taxes if not escrowed.
4. **Follow the “2x Gas” Rule**– Set aside twice the amount that you spend monthly on gas for car maintenance and repair expenses. Drivers who buy more gas put more “wear and tear” on their car. You will not have expenses every month, but when you do, the money will be there.

Food is a major recurring expense in family budgets. It may not be the largest expense (dollar wise) compared to housing costs, income and property taxes, child care, and transportation, but people still spend a lot of money buying food. Below are seven smart ways to cut food costs to get your budget numbers to balance:

1. **Make a Shopping List**– List items to buy and their approximate cost before you go food shopping. Then stick to the list. Include “miscellaneous” and a dollar amount (e.g., \$5) so impulse buying is built in.

2. **Use Coupons Wisely**- Redeem coupons from newspapers and online platforms, but only on products that you plan to buy anyway and only when the after-coupon cost is cheaper than alternative products.
3. **Search for Bargains**– Look for marked down bakery items, meat/seafood, and other supermarket “clearance” foods. If the packaging is intact, it is generally safe to buy these foods if used immediately.
4. **Double (or Triple) Your Savings**– Take advantage of double or triple the savings on manufacturer’s coupons and supermarkets that allow you to combine a store coupon and a manufacturer’s coupon.
5. **Join the Club**- Sign up for supermarket “shoppers’ cards” that provide access to special sales promotions and/or an opportunity to earn points toward free or reduced price food items (e.g., a free Easter ham).
6. **Stock Up to Save**– Buy (or grow in a home garden) fresh fruits and vegetables when they are in season and freeze, can, or dry them for use at a later date.
7. **Cut up Your Own Food**– The more preparation that a store does (e.g., cutting up stew beef, making meat and vegetable kabobs, and slicing fruit or making fruit salads), the more consumers generally need to pay.

Source: Barbara O’Neill



Food Tampering is No Joke

If you see something, say something. That statement holds true for many situations, including food tampering. We live in a world that causes us to be more cautious in our daily routines.

In this buyer beware world, here are some tips when grocery shopping.

- Carefully examine all food product packaging. Be aware of the normal appearance of food containers. That way you'll be more likely to notice if an outer seal or wrapper is missing. Compare a suspect container with others on the shelf.
- Don't purchase products if the packaging is open, torn, or damaged. This includes products on the shelf or in the refrigerator or freezer sections of the grocery store.
- Don't buy products that are damaged or that look unusual. For example, never purchase canned goods that are leaking or that bulge at the ends. Likewise for products that appear to have been thawed and then refrozen.

In Kansas, report any food problems at www.foodsafetykansas.org/.

Honey as a Sugar Substitute

Honey is a sweet treasure from Mother Nature. To use it in cooking and baking in place of sugar can take some practice.



Here are some tips to achieve success.

- For baking, start with recipes written specifically for honey instead of sugar.

- For each cup of honey used to replace sugar, decrease the other recipe liquids by $\frac{1}{4}$ of a cup.
- To make measuring and the pouring of honey easier, coat the inside of a measuring cup with a thin layer of cooking oil or water.
- Honey is acidic (pH 3.70-4.20) and sugar is neutral (pH 7.0). To counteract the acidity of honey, add $\frac{1}{2}$ teaspoon of baking soda for each cup of honey used in the recipe.
- When substituting sugar with honey in baked foods, decrease the oven temperatures by 25 degrees. Honey tends to make the product brown (burn) at higher temperatures.

Back to School Field Trips



Field trips are an exciting way to show students real world education. If food is transported on the bus for lunch or snacks, temperature control is important to keep food safe. Research shows the importance of this risk.

The study looked at sack lunches in coolers with either no ice or one layer of ice in four different locations. The food used included turkey sandwiches, sliced apples, and baby carrots. Then the coolers were exposed to simulated temperatures on the bus. The lunches were inoculated with bacteria and tested for growth at different time periods and in different areas of the cooler. The results showed that foodborne illness is low risk when lunches are held under temperature abused conditions on a bus up to four hours.

The best practice is to use plenty of ice in coolers to keep food cold. Plan the field trip so that food is eaten within four hours to reduce temperature abuse and bacterial risks. Always wash your hands before handling food and before eating.

Always pack food properly whether it needs to be cold or hot.

Citric Acid vs. Ascorbic Acid

In food preservation, citric acid and ascorbic acid are two types of acid used for two different functions. While both are acids they are not the same. Scientifically their structures are slightly different, which leads to different functionality.

Citric acid is more acidic than ascorbic acid. Therefore, citric acid is recommended when canning tomatoes to lower the pH or increase acidity. It is a small amount that works effectively. It would take a lot more ascorbic acid to equal the power of citric acid to acidify tomatoes properly. Then flavor would be compromised.

Ascorbic acid is not as acidic as citric acid. Ascorbic acid is better at protecting color changes in certain foods like apples, peaches and pears.

Low Sugar alternatives for Jams and Jellies

If you have found yourself wondering what to do with the abundance of fruits you have from the summer harvest, consider turning them into jams and jellies that will last throughout the year. Jams and jellies are one of the simplest and most rewarding ways to preserve your summer fruits. Even though most jams and jellies are very sweet, there are some excellent low-and no-sugar alternatives. “Regular” pectin recipes required the amount of sugar listed with them in order to obtain a satisfactory gel, but there are four methods to produce low - and no-sugar jams and jellies.



The first method is to use specially modified pectins. These pectins are labeled as “light,” less sugar needed, or “no sugar needed.” The box of packaged pectins will come with recipes that give options for using no sugar, less sugar, or sugar substitutes. Using these pectin-added methods allows you to store your reduced-sugar product at room temperature.

Another method is using regular pectin with special recipes. Some tested recipes are formulated so that the gel forms with regular pectin without needing to add the usual amount of sugar. Keep in mind that there is some sugar in the regular pectin. These recipes often use sugar substitutes for additional sweetening.

A long-boil method can be used to make no-or low-sugar jams. The fruit pulp is boiled until it thickens and resembles a jam, but these spreads will not be true jams with pectin gels. Sugar substitutes can be added to taste for sweetening these products.

Finally, there are some recipes that use gelatin as the thickening agent in jams and jellies. This method allows you to control the amount of sugar that is added to the product. These spreads usually have the sugars from fruit juices that are used for the flavoring and sugar substitutes for sweetness. Jellied products thickened with gelatin will require refrigeration.

Jams and jellies made with traditional recipes using lots of sugar or by the first three methods listed above for reduced sugar options will require a short process in a boiling water canner to be kept at room temperature in a sealed jar. Once opened, they all require refrigerated storage.

Additional recipes and canning information can be found on the K-State Research & Extension Rapid Response Center website: <https://www.rrc.k-state.edu/preservation>.

While there is an abundance of ways to make jams and jellies, keep in mind that following well tested recipes is your best bet for getting a successful gel. Try making jams and jellies using various methods to determine which you like best.

Liquid vs. Dry Pectin

When making jellied fruit products, pectin is a key ingredient so the product will gel. Some fruits do not need added pectin, but some do. Recipes are made using dry or liquid pectin. These types of pectin are not interchangeable.

Pectins are a group of pectic poly-saccharides, or long-chain carbohydrate molecules. They contain chains of esterified galcturonic chains that have different binding sites in a liquid form versus the dry form of pectin. Therefore, how the gelling process works when using liquid versus dry pectin is very different. Liquid pectin is not rehydrated dry pectin. The acid content of liquid and dry pectin is also different which changes gelling properties.

Again, one cannot be substituted for the other. Use the pectin the recipe requires for best results.

A Refrigerator Thermometer Can Make a Big Difference

When it comes to protecting yourself and your family from foodborne illness, one of your most effective tools is the kitchen refrigerator. In fact, at room temperature, the numbers of bacteria that cause foodborne sickness can



double every 20 minutes! Chilling foods to proper temperatures is one of the best ways to slow the growth of these bacteria.

To ensure that your refrigerator is doing its job, it's important to keep its temperature at 40 °F or below; the freezer should be at 0 °F. Since few refrigerator controls show actual temperatures, using an inexpensive freestanding appliance thermometer will allow you to monitor the temperature and adjust the setting of the refrigerator and/or freezer if necessary. Buy one for the fridge, one for the freezer, and check them often.

Refrigerator Strategies: Keeping Food Safe

In addition to keeping the temperature in your fridge at 40 °F, you can take additional steps to make sure your refrigerated foods stay as safe as possible.

- **Avoid “Overpacking.”** Cold air must circulate around refrigerated foods to keep them properly chilled.
- **Wipe Up Spills Immediately.** In addition to helping reduce the growth of the Listeria bacteria (which can grow at refrigerated temperatures), getting rid of spills - especially drips from thawing meats - will help prevent “cross-contamination,” where bacteria from one food spread to another.
- **Keep it Covered:** Store refrigerated foods in covered containers or sealed storage bags, and check leftovers daily for spoilage.
- **Check Expiration Dates On Foods.** If food is past its “use by” date, discard it. If you're not sure or if the food looks questionable, the simple rule is: “When in doubt, throw it out.”
- **Clean The Fridge Out Frequently.** Make this task part of your kitchen cleaning routine!

Quick Chill

Whether you're dealing with leftovers or just-purchased foods, it's important to get foods that need refrigeration into your fridge quickly.

Leaving perishable foods out for two hours or more allows bacteria to multiply rapidly - and can put you at serious risk of contracting food-borne illness.

- **Groceries:** When you get home from the grocery store, put your refrigerated items away as quickly as possible. Never allow raw meat, poultry, seafood, eggs, or produce that requires refrigeration to sit at room temperature for more than two hours; the limit is one hour if the air temperature is above 90 °F. (If you're not sure whether certain produce requires refrigeration, ask your grocer.) Also, keep in mind that your car is probably even hotter than typical room temperature, so it's important not to leave groceries in your car longer than absolutely necessary — and never more than 2 hours (or 1 hour on a hot day).
- **Leftovers:** These need to be refrigerated or frozen within two hours, as well. Despite what some people believe, putting hot food in the refrigerator doesn't harm the appliance. To help hot food cool faster, divide leftovers into smaller containers before putting them in the refrigerator.
- **Doggie Bags and Take-out Foods:** Again, the "two-hour rule" applies to carry-home foods. Leftovers from take-out or restaurant meals need to go into the refrigerator within two hours at most. If you can't get home within two hours after eating out, don't request a doggie bag.
- **Marinated Foods:** Always keep food in the refrigerator while it's marinating. Bacteria can multiply rapidly in foods left to marinate at room temperature. Also, remember this tip for marinating safely: never reuse marinating liquid as a sauce unless you bring it to a rapid boil first.

Thaw with Care

Because bacteria can multiply so rapidly in unrefrigerated food, it's simply unsafe to let food thaw at room temperature. If left unrefrigerated, some organisms can create toxins that will survive the cooking process even if the food is cooked to temperatures that kill the bacteria themselves.

There are three ways to thaw safely: in the refrigerator, in cold water, and in the microwave. If you thaw food in cold water, change the water every half hour to make sure it stays cold. Foods thawed in the microwave must be cooked immediately after thawing.

How Much do You Know... About the Big O?

Osteoporosis is a disease we have been talking about for the last 25 years. It affects one in four men and one in two women. Osteoporosis is known as a "silent disease". Often people don't know they have it until it's at an advanced stage and have suffered a bone fracture. If you'd like to learn more about "The Big O", come to the Salina Presbyterian Manor's (2601 E. Crawford Street) Cancer Support Group on September 24 at 12:30 p.m. in the lower level. The program is free and open to the public. This lesson was written and provided by the Kansas Association For Family and Community Education (KAFCE).

This program will be presented by Roxanne Bell, Nutritionist and a Registered Dietitian who has a Master's of Science from the University of Kansas Medical Center in Dietetics and Nutrition. Roxanne has been working in prevention and treatment of disease such as osteoporosis for over 30 years. Roxanne won "Distinguished Dietitian of the Year" for Kansas in 2007 and was nationally recognized by the National Head Start Assoc. for her work with underprivileged families in Kansas in 2009.

Central Kansas Extension District

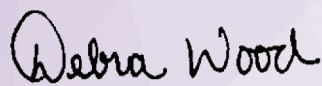
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Salina, KS 67401-8196

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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