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Kansas Currents

K-State Research and Extension News

Knowledge for Life

Central Kansas
Extension District

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Family Development

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APRIL 2014

Week of the Young Child

The Week of the Young Child is an annual celebration. The purpose is to focus public attention on the needs of young children and their families and to recognize the early childhood programs and services that meet those needs.

Please plan to come out to the Salina Central Mall on Saturday, April 12 from 11 a.m. – 1 p.m. The Lorax will be on hand to greet your child and there will be many fun activity stations for you and your child to explore.

Look for the K-State Research and Extension booth and be sure to stop by and say hello to Lisa.



Week of the Young Child
Early Years Are Learning Years



K-State Open House

Kansas State University's Open House is an annual event filled with fun for the entire family.

Open house takes place Saturday, April 5 from 9 a.m. to 3 p.m. on the Manhattan campus, and from 9 a.m. to 2 p.m. on the Salina and Olathe campuses. At all campuses, open house is an opportunity to experience tradition and be part of the university's future.

Central Kansas Extension District agents will be on hand at the Salina campus. Be sure to drop by our booth and say hello.

Knowledge at Noon

Food Allergy Facts of Life

Date: Friday, April 11

Time: 12:10 – 1 p.m.

Place: Room 109, City-County Building
300 W. Ash, Salina

Living with food allergies is challenging, requiring adults to manage their health and avoid trigger foods, and parents to recognize symptoms and find helpful resources and professionals. Learning to recognize a food allergy or food sensitivity is as important as learning how to live with it.

Take Time to Enjoy Your Day

- * Notice and savor the good parts of your life. Appreciate the things you usually take for granted.
- * Focus on the good things that happen during each day.
- * Manage your attitude. Choose to look for positive aspects in all parts of your day. Don't allow yourself to frame your day in terms of frustration or disappointment.

Financial Literacy Month



April is the official National Financial Literacy Month, though regardless of the day or month you begin, any time is a good time to take steps to achieve financial wellness. Check out **Thirty Steps to Financial Wellness** at

www.financialliteracymonth.com to learn steps you can take starting today, and make a commitment to your financial future. The site contains free e-books, downloads, financial tips and tools. For information on financial literacy programs available through the extension office, email Deb at dwood@ksu.edu, or call 785-309-5850.

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, May 1

Time: 1-2:30 p.m.

Place: K-State Salina College Center
Conference Room
2310 Centennial Rd., Salina, KS

Date: Saturday, May 3

Time: 10-11:30 a.m.

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

Date: Monday, May 12

Time: 6:30-8:00 p.m.

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

Advance registration is requested, but not required, to help with room setup and to ensure we have sufficient materials available. Register by calling 785-309-5850 or by e-mailing dwood@ksu.edu.

Missing Pensions



More than 31,000 people haven't claimed pension benefits they are owed, and those pensions are worth more than \$280 million, according to the Pension Benefit Guaranty Corp. Use the 'Find an Unclaimed Pension' tool at PBGC.gov to track down a lost pension, or email missing@pbgc.gov if you think you are entitled to a lost benefit.

Health Care Credit Cards

Recently, many patients facing medical procedures have seen their health care providers suggest deferred interest rate credit cards as a payment option. Unfortunately, health care providers don't always explain how these deferred interest credit cards work.

Medical credit cards are frequently offered by dentists, eye doctors, audiologists, cosmetic surgeons, and veterinarians. They differ from traditional bank credit cards – like MasterCard and Visa – because they can only be used to pay for health care, and only within the network of healthcare providers that accept the card.

How it works

When you take a medical credit card, you are putting your doctor or dentist bill on a credit card just like if you bought something else with a credit card. The way it works is that the doctor, or a member of the doctor's staff, signs you up for a credit card. This typically will include a credit check. Once approved, the credit card lender pays your doctor. Now you owe the bank who issued the credit card. You should send payments to the address on your credit card billing statements, not to your doctor's office.

The deferred interest feature

The interest charge on medical credit cards is usually deferred for a period of time. You may be offered a zero-percent or low-interest teaser rate in the very beginning. However, if you make a late payment or you still have an unpaid balance by the time the promotional period ends, then the lender may charge you for all of the interest that's been building up from the date that you made the charges – only now, the interest will be at a much higher interest rate. That means you might end up paying a lot of interest rather than the zero-percent rate that you expected.

To avoid paying interest, make on-time payments each month and pay off your balance by the end of the promotional period. Minimum payments usually aren't enough to pay off your entire balance by the end of the promotional period, so think about paying more than the minimum amount each month.

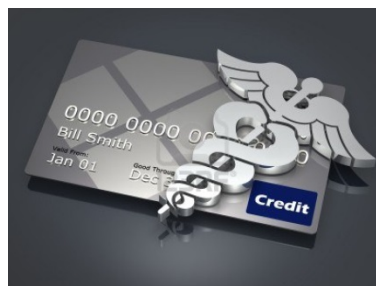
Before using the card again, check with the credit card company to see if you have a grace period and how it works. Without a grace period, you'll pay interest on new purchases from the date you make them.

Your credit card agreement

Your health care provider should give you the terms of your credit card agreement in writing before you pay for your medical procedure with the card. It is important to review the terms and make sure you understand and are comfortable with them. This agreement should tell you how long your zero-percent interest rate lasts.

If you didn't receive a written packet with the terms of your credit card agreement and you still have unanswered questions about the terms of your agreement, ask your medical provider to give you the number of the credit card company. You can then call a customer service representative from that company to answer your questions.

If you have a problem with a credit card, you can submit a complaint to the Consumer Financial Protection Bureau (CFPB) online at <http://www.consumerfinance.gov/>, or by calling (855) 411-2372.



How to Read Medicare Summary Notices (MSN)

If you have Original Medicare, you will receive a MSN every three months in the mail. If you don't want to wait for your MSN, you can access your Original Medicare claims online at MyMedicare.gov. Beneficiaries can usually see a claim within 24 hours after Medicare processes it. The first page of the MSN tells you if Medicare has approved all services, if your Part B deductible was met and the total amount you, or your Medicare Supplement plan, may be billed. The notice also includes a descriptive list of your services, providers with claims during the period, and definitions.

This is not a bill. If you have a Medicare Supplement plan, the provider will bill that insurance after Medicare has paid its share. If there is a balance due after Medicare and your secondary insurance has paid, then your medical service provider will send you a bill for that balance. The final page of your MSN contains instructions on how to file an appeal for a denied claim, or if you disagree with a coverage decision.

Tips to help you better understand your MSN:

- Don't forget the NOTES: area which contains important information located here along with Medicare explanation about payment decisions.
- Need clarification on your MSN? Call Medicare at 1-800-633-4227.

Need help interpreting your MSN? Contact a SHICK Counselor in your area.

Is Your Child Ready for Kindergarten?

Many parents will be attending Kindergarten round-up meetings soon. Teachers want children entering kindergarten be able to:

- * Follow simple directions
- * Use the toilet by themselves
- * Use pencils and crayons
- * Explain what they need
- * Focus on a task for at least several minutes or complete it
- * Work at tasks independently



Guessing Canning Process Times

If you guess at a process time for canning, this can lead to under-processing your food, resulting in food poisoning and/or product loss due to spoilage.

All reliable recommendations for canning include process times that have been determined by or based on results of laboratory testing. The exact time and temperature combinations of tested canning processes are needed to assure the destruction of microorganisms that may be present in the filled jars. Sure, it's possible that you could use unsafe canning practices for some time without causing waste or harm, but it only takes one batch of food with destructive microorganisms in it to ruin your streak of luck. And especially if you are canning low acid foods, the consequences could be severe and irreversible.

While some microorganisms are apparent just by looking, others remain invisible to your bare eyes. Many different types of mold, yeast, and bacteria dwell on food. Given their preferred conditions of moisture, acidity, oxygen levels, and temperature they will grow, and some will even produce toxin.

Process time recommendations can deliver safe amounts of heat to destroy microorganisms of concern. You can trust your home-canned foods will receive adequate heat treatment by using proper canning methods and following recommended process times.

Keep Children Top Priority After Divorce

Your marriage or relationship with your ex may be over, but your family is not; doing what is best for your children is your most important priority.

Co-parenting is the best option for your children.

According to Jocelyn Block, M.A. and Melinda Smith, M.A., children with divorced or separated parents that have a cooperative relationship:

- **Feel secure.** When confident of the love of both parents, children adjust more quickly and easily and have better self-esteem.
- **Benefit from consistency.** Co-parenting fosters similar rules, discipline, and rewards between households, so children know what to expect, and what expected of them.
- **Better understand problem solving.** Children who see their parents continue to work together are more likely to learn how to effectively and peacefully solve problems themselves.
- **Have a healthy example to follow.** By cooperating with the other parent, you are establishing a life pattern your children can carry into the future.

It is important that the non-custodial parent continue to be involved with his/her child throughout the child's life. There may be conflict and disagreements between parents, but this does not mean that a child should not be involved with the other parent.

Nicholas Long, Ph.D and Rex Forehand, Ph.D offer the following recommendations for custodial parents to encourage non-custodial parents to stay involved with their children:

- Maintain low levels of hostility and high levels of cooperation between the two of you to enhance the involvement of your ex with your child.
- Do not criticize your ex in your child's presence. This can hurt your child's perception and relationship not only with his other parent but also with you.

- Encourage phone calls, letters, and E-mails between your child and his other parent, especially if the other parent lives far away.
- Talk to your ex about the good things, not just the problems.

Maintaining peaceful, consistent, and purposeful communication with your ex is critical to the success of your co-parenting relationship. It may seem like it is absolutely impossible at times. If you can think about your communication with your ex as having the highest purpose: your child's well-being, then you will be taking positive steps in the right direction.



Fast Facts About Eggs

With Spring just around the corner, eggs become popular for the Easter season. Here's some fast facts about eggs.

- The U.S. produces about 75 billion eggs each year. About 60% are used by consumers.
- Egg grades refer to the quality of the shell, white, yolk and size of air cell.
- Yolk color varies by what the hen eats. Artificial colors are not permitted.
- Egg shells have 7 to 17 thousand tiny pores on the surface. These allow moisture and CO₂ out and air and odors inside. Always store eggs in their carton.
- Blood spots result from a blood vessel rupture when the egg is laid. They are not harmful.
- A stuck yolk happens when the yolk membrane attaches to the shell membrane. The egg is old and has been in the same position a long time.

Do I need to wash this?

The sniff test may tell you if you wore enough deodorant, but doesn't always work when deciding if you need to wash your clothes. What you do, the fabric type, the wear and the weather can play a deciding factor. The American Cleaning Institute offers these tips to help determine if it's time to wash those bed sheets, jeans, shirts, socks, and underwear.

- Bed Sheets should be washed at least every two weeks, more often if you sweat a lot at night.
- Pajamas should be washed after 3 or 4 wears.
- Bath towels should be hung to dry between uses and washed after 3 or 4 normal uses or more frequently if you do sports.
- Underwear and socks should be washed after each wearing.
- Bras can be worn 2-3 times before washing. Be sure to give your bra a rest day in between wearing to give the elastic a chance to regain its shape.
- T-shirts, tank tops, and camisoles should be washed after each wearing.
- Outer clothes like dress shirts and kakis can be worn a few times before washing unless it is hot out and you are sweating or they are visibly dirty or stained.
- Jeans can typically be worn 3 times before washing.
- Jeggings and tights should be washed after every wear to get rid of the baggy knees.
- Typically suits can be worn several times during normal use before dry cleaning (3-4 times for wool and 4-5 times for synthetics). Depending on your lifestyle or environment you may need to dry clean more often.



- Bathing suits should be washed after every wear.
- Exceptions to the rules: whites and silks are prone to discoloration and should be cleaned after every wear.
- If your clothes get stained, wash, spot clean or dry clean as soon as possible – this will extend the garment's life which will be greener in the long run since you won't need to replace the item.

The Hype About Hemp Seeds

Seeds such as flax and chia are popular for their potential health benefits. Another seed that is gaining popularity is hemp seed.

Hemp seeds have been eaten for almost 3,000 years. The seeds are hulled and referred to as hemp hearts. While they are related to marijuana plants, they are a different variety. The seeds only have trace amounts of the psychoactive ingredient.

Hemp seeds are not grown in the U.S. but are imported from Canada and other countries. They must be heat-treated to stop germination.

Many claims are touted about hemp seeds benefits with little human research to prove those claims.

Springtime Cereal

Makes 2 servings

¾ cup wheat and barley nugget cereal

¼ cup 100% bran cereal

2 tsp. toasted almonds, sliced

1 tbsp. raisins

½ cup bananas, sliced

1 cup strawberries, sliced

1 cup raspberry or strawberry yogurt, low-fat



Mix the wheat and barley nugget cereal, bran cereal and almonds in a medium bowl. Add raisins, bananas and half of the strawberries. Gently stir in the yogurt and divide between two bowls. Scatter the remaining strawberries over the top and enjoy!

Food Judges Training

Are you interested in helping educate 4-H youth through judging foods or food preservation at the fair? If so, this training is for you. Whether you are a new or returning judge, come learn about judging a variety of foods entered by talented 4-Hers.

Some of the topics covered will include how to conference judge with youth and how to evaluate the quality of items entered. Participants will also have the opportunity to practice judging.

This is a hands on learning workshop. Each participant must bring at least one baked or preserved food with them. This will allow everyone to have a practice judging experience. Your food item doesn't have to be perfect. "Flop" items can be very valuable teaching examples.

This unique training opportunity will be held Wednesday, May 7, 6-9 p.m. in Room 109 of the City-County building in Salina. Space is limited, contact Leah Robinson at 785-392-2147 for your reservation.



Family Game Time
the second Friday of
every month
4-5:30 p.m.
Youth Services
Salina Public Library

Children must bring their grown ups. Spend a fun and relaxed evening playing and connecting with each other and with other families in the community.



Crisp and Peppery Radishes



Gardeners are itching to plant their gardens. A popular spring root vegetable is the radish. Available in a variety of colors and flavors, radishes can be used in salads, sandwiches, soups, and more. Combine them with other root vegetables and roast them to bring out their sweetness.

Choose radishes with smooth, bright colors and green, fresh tops. The tops are also edible in a salad. Store radishes in the refrigerator inside a plastic bag. Use within one week.

Radishes are high in vitamin C, fat free, cholesterol free, low in sodium, and calories.

Tax Tip

Small estates that didn't elect portability in the past few years are getting a second chance to make the election. When a spouse dies, any unused estate-and gift-tax exemption can pass to the surviving spouse. But many executors didn't realize they had to elect portability on a timely filed Form 706, even if the estate's assets were below the filing threshold; in 2013 that was \$5.25 million.

For estates that were too small to file Form 706 for deaths in 2011, 2012, and 2013, the IRS is offering a streamlined method to make a late portability election. Executors must file Form 706 by December 31, 2014, and include this statement at the top: "Filed Pursuant to Rev. Proc. 2014-18 to Elect Portability Under Section 2010(c)(5)(A)."

Source: Kiplinger's Retirement Report, March 2014.



CALENDAR

APRIL

- 5 K-State Open House, Salina Campus, 9 a.m.-2 p.m.
- 11 Knowledge at Noon, Rm 109, City County building, Salina, 12:10-1 p.m.
- 11 Bonding Thru Board Games, Salina Public Library, 4-5:30 p.m.
- 12 Week of the Young Child, Salina Central Mall, 11 a.m.-1 p.m.

MAY

- 1 New to Medicare Workshop, K-State Salina College Center Conference room, 1-2:30 p.m.
- 3 New to Medicare Workshop, Salina Public Library, Prescott room, 10-11:30 a.m.
- 12 New to Medicare Workshop, Salina Public Library, Prescott room, 6:30-8 p.m.