

DECEMBER 2014/JANUARY 2015



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The transfer of ownership, management, and leadership from one generation to another is an important issue for farms, ranches, and rural communities across Kansas. This winter, K-State Research & Extension and Kansas Agricultural Mediation Services will offer one-day succession conferences designed to educate and support families as they prepare for the future of the enterprise.

Conferences will be held from 9 am - 4:30 pm at the following locations:

January 5 – Allen Community College – Iola
January 10 – Pratt Community College – Pratt
January 16 – Kansas Farm Bureau Plaza – Manhattan
January 17 – Flint Hills Technical College – Emporia
March 3 – K-State Agricultural Research Center – Hays



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Extension District.

Registration is \$60 for the first family member and \$40 per person for additional family members. Registration for each person includes lunch and snacks. One set of succession materials will be available for each family group. Registration information is available at <http://bit.ly/FarmSuccession>.

Social Security Statements Are Back

The Social Security statement that used to arrive in your mailbox every year is back, thanks at least in part to consumer demand. A handy way to estimate your future benefits, statements have always been available online for people who have created a *mySocialSecurity* account. If you haven't created an account you can expect a printed copy once every five years until you turn 60 and then once a year until you begin collecting your benefits. Statements have started to be mailed for people turning 25, 30, 35, 40, 45, 50, 55, or 60 this year.

Social Security: When to Apply

When is the right time to take Social Security?

Unless you've stopped working and really need the money, it's best to wait until you reach full retirement age — currently 66. Otherwise, the amount of your benefit will be permanently reduced.

For example, if you start taking distributions when you're only 62, you will lose 25% of what you would receive if you wait until you were 66. That can make quite a significant difference to your retirement income.

It's best if you can wait until you're 70, so you can take full advantage of an 8% annual credit that increases what you receive. This makes even more sense if your spouse will depend on Social Security as a major source of income after your death. But there's no point in delaying after age 70, since there are no additional credits or benefits for waiting longer.

Health Insurance Open Enrollment

Most employers offer open enrollment during the fall. If you buy health insurance on your own, you have from November 15, 2014, to February 15, 2015, to pick your plan for 2015. For the second year, insurers can no longer reject you or charge you higher rates because of a pre-existing condition, and premiums for older people are capped. That makes it easier to switch to a new policy every year.

But premiums are just part of the picture. Many plans continue to shrink their provider networks, boost deductibles and other out-of-pocket costs, and add more hurdles before covering expensive drugs and procedures. The policy with the lowest premiums may cost you more when you start to use the coverage.

Although you have until February 15 to switch policies for 2015, you only have until December 15 if you want your new coverage to kick in on January 1.

--If you bought health insurance in the new Marketplace last year, you will automatically be reenrolled for the same coverage if you don't log in to your account at www.healthcare.gov and make a change. That may seem like the easiest route, but it could backfire. Here are some reasons for avoiding the "automatic pilot" option:

- Insurance policies can and do change from year to year. Deductibles, co-payments and premiums can change, along with specific coverage details such as the list of preferred medications, the coverage of specific procedures, or whether you must meet the deductible before the plan will pay for particular services. If you automatically renew, there is a chance that you may be caught by surprise.
- Your health needs may have changed since last year. Perhaps you chose a bronze plan last year because you didn't expect many health expenses, but next year looks different because you may need surgery or some other kind of treatment or care.
- Your income and family composition may have changed since last year. If you do not log into your account and make adjustments in your profile, then the amount of your advance premium tax credit may be far off-target, causing financial hardship.

Now is the time to start thinking about your coverage options for next year. If your current plan sends you information about changes in your policy for next year, be sure to study the changes planned. In addition, think about your family's health care needs — do you expect next year to be about the same as this year?

The Health Insurance Marketplace opens November 15. It will remain open until February 15, 2015, but if you want to make changes or enroll in coverage that will be effective on January 1, you will need to log in and select your plan by December 15.

Volunteer Income Tax Assistance (VITA)

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. This service is offered through the Volunteer Connection, 239 N Santa Fe, in Salina beginning the end of January.

2015

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Inflation Adjustments for Tax Year 2015

For tax year 2015, the Internal Revenue Service announced annual inflation adjustments for more than 40 tax provisions, including the tax rate schedules, and other tax changes. Some items that may be of interest include:

- The personal exemption will increase from \$3,950 to \$4,000,
- The standard deduction rises to \$6,300 for singles and married persons filing separate returns, \$12,600 for married couples filing jointly, and \$9,250 for heads of household,
- The lifetime exemption amount for taxable estates begins at \$5,430,000, up from \$5.34 million,
- The annual gift amount remains at \$14,000,
- Persons contributing to a 401(k) plan can put in \$18,000, up from the current \$17,500. Additionally, if you are age 50 or older, you can put in an additional \$6,000, up from \$5,500 for a total of \$24,000,
- IRA contributions remain at \$5,500 plus \$1,000 for the age 50 and over catch-up contribution.

Radon Test Kits

January is both Kansas Radon Action Month and National Radon Action Month. Radon is a naturally occurring radioactive gas released in rock, soil, and water from the natural decay of uranium. While levels in outdoor air pose a relatively low threat to human health, radon can accumulate to dangerous levels inside buildings. You can't see, smell, or taste it, but an elevated radon level in your home may be affecting the health of your family.



The U.S. Surgeon General recommends that all homes in the U.S. be tested for radon. Winter is an excellent time to test your home. Testing for radon is easy to do. If your house has a radon problem, you can take steps to fix it to protect yourself and your family. You can find out if your home has an elevated radon level by conducting a simple test. It's as easy as opening a package, placing a radon detector in a designated area, and, after a set number of days, sending the detector back to a lab for analysis. The lab will then inform you of your radon test results. Radon test kits are available at the Salina or Minneapolis extension office for \$5.50

Freezing Pie and Pastry



Save time during the holidays by preparing pie pastry ahead and freezing for later use.

For unbaked crust, make the recipe and fit into pie pans. Place in a freezer bag for freezer storage. Or, store flat rounds of dough in freezer paper lined pieces of cardboard. Stack in freezer bags for storage.

For baked crust, make and bake as usual. Cool completely and package for freezer storage.

Nut pies, such as pecan, freeze well. Make as usual. Cool rapidly. Freeze before packaging. Let stand at room temperature 15 minutes. Then heat in a 350°F oven about 30 minutes or until warm.

New Years' Rituals for Families



In the United States, New Years is not a family holiday. Too often it's an adults-only event, more focused on alcohol than reflection, no deeper than watching TV waiting for the ball to drop so we can kiss the one we're with.

But kids are actually fascinated by the passage of time, which seems magical to them. They LOVE the idea of a new year, a fresh start, a celebration of life. And every family deserves the regular opportunity to pause and consider their life. Why not celebrate the new year with your family? Some ideas to give your kids both roots and wings as they head into the new year:

1. On December 31 go around the table and have each person in the family say what their favorite thing about the old year was, savoring together the best moments of 2014. Have everyone add one thing they would like to leave behind, and what they're looking forward to in the New Year. Ask if your family should make a New Year's resolution together.

2. Let the kids stay up till midnight. If that's a recipe for disaster for little ones the next day, consider changing the clocks to midnight at a more reasonable hour. Toast the New Year with sparkling apple juice in glass goblets and open the front door to let the good luck in. Take the kids out to blow horns with you in the front yard before tucking them into bed.

3. Every New Year's day, take a family photo. Frame these and put them on your wall. Your kids and their friends will love admiring the way everyone has changed over the years -- but not as much as you will!

<http://www.ahaparenting.com/parenting-tools/traditions/family-New-Year-rituals>

5 Activities to Help Your Family Express Gratitude

1. Thankful chains. For this activity, you will need paper, scissors (or a paper cutter), markers and a

stapler. Cut several strips of paper about 1 inch wide by 6 inches long. Have family members write things they are thankful for on each strip. Then, join the strips together to make a paper chain. You can make a chain all at once, or add to it throughout the month.

2. Gratitude journals. Inexpensive notebooks or small papers stapled together can become simple gratitude journals for your family to write in. Have each family member personalize his or her journal with drawings, stickers or decorations to make the journals fun to use.

3. Thanksgiving tree. For several years, my family used a Thanksgiving tree as a way to capture and acknowledge our feelings of gratitude. I started by drawing a bare tree on a large poster board. Then we cut out leaves from colorful paper (using paper punches or a die-cut). As family members thought of blessings and things they were thankful for, they would write on the leaves and post them on the tree. By the end of the month, we had a beautiful tree full of thankful leaves. My children enjoyed painting white paper with fall colors to use as the base for our leaves. You may be able to find pre-cut leaf shapes at a craft store.

4. Blessings poster. Sometimes the simplest ideas are the most effective. Put up a blank poster board in a common area of your home. Write "I am thankful for" at the top of the poster and then see what happens. The spontaneous, organic nature of this idea makes it fun. As family members walk by, they might write down anything from "homemade cookies" to "fuzzy socks." After your poster fills up, take time to notice what others wrote. A large chalkboard would also work for this idea.

5. "I am thankful" game. For small children who are unable to write on their own, this game is a good choice. Find a soft ball or toy that is easy to throw and catch. Sit in a circle and start by saying "I am thankful for," then name something. Next, throw the ball to someone else in the circle and have him or her name something. Make sure everyone gets a turn. If children have a difficult time coming up with things, choose a category like food, people or places. Play the game as often as you wish.

<http://newsok.com/article/5365400>

8 Stepfamily Myths

Stepfamilies are more complex than first families and can operate differently in many ways. Many people are not aware of these differences and often fall for the many myths that surround stepfamilies. Often these myths strongly influence the way members of stepfamilies adjust to their new family. Becoming aware of these challenges and myths is one way to start off on the right path of becoming a successful stepfamily.

Myth 1. Love instantly occurs between the child/ren and stepparent.

Fact: Recognize that establishing relationships take time and that it doesn't happen overnight.

Myth 2. Older children are more capable of handling the transition.

Fact: Research indicates the older the child or adolescent the longer the transition process.

Myth 3. Stepmothers are mean.

Fact: This myth is based on fairy tales. This negative perception impacts stepmothers in a very personal way. Research tells us that stepmothers have the most difficult role in the step families.

Myth 4. Adjustment occurs quickly.

Fact: because stepfamilies are complicated, it takes time for members to get to know each other and create a relationship. Typically, the adjustment period is about four years.

Myth 5. Children adjust to divorce and remarriage if one of the biological parents withdraws.

Fact: Children will always adjust better if they have access to both biological parents. This means being able to see the nonresidential parent and to think well of him or her. Exception to the rule would be those rare instances of parental abuse or neglect.

Myth 6. Stepfamilies form easier after a parent dies.

Fact: People need time to grieve the loss of a loved one, and a remarriage may "reactivate" unfinished grieving.

Myth 7. In the beginning it is important to establish the stepparent-stepchild relationship.

Fact: It is more important to strengthen the couple relationship. This relationship creates the stepfamily. Time invested in the marital relationship will strengthen the family.

Myth 8. There is a legally recognized relationship between stepparent and the stepchild.

Fact: Many do not realize that legally a stepparent does not and cannot authorize many things for stepchildren.

Maximize Nutrition with Steaming

Steaming can help save nutrients in food. Other benefits include no added fat, no carcinogen formation from charring, and minimal, if any, nutrient loss.

The latest evidence of steaming's benefit comes from the University of Illinois. They studied broccoli and different cooking methods. Steam cooking helped retain myrosinase to form sulforaphane, a cancer-fighting enzyme. Boiling and microwaving destroyed this enzyme. Steaming also reduces the loss of water soluble vitamins such as vitamins A, D, E, K, and carotenoids.

While broccoli is commonly studied, other vegetables such as cauliflower, artichoke hearts, asparagus, beets and corn on the cob can be cooked by steaming. After cooking, toss vegetables in a little oil to help your body benefit from fat-soluble nutrients.

Instead of plain water, add herbs, spices or aromatic ingredients to boost flavor. Replacing water with broth can also improve flavor.

Planning Successful Holiday Meals



Planning ahead can make holidays easier and less stressful.

Invite guests, asking everyone to RSVP so you know how much food to prepare. Find out if your guests have special dietary requirements.

Plan the menu and recipes. Select a few recipes that serve well at room temperature. Calculate the cooking time and temperatures (plus cooking order). Prepare three shopping lists: one for food prep safety items, one for perishable food, and one for non-perishables.

Hardy vegetables such as onions, carrots, and potatoes can be purchased one week ahead, while, salad greens and perishable vegetables should not be purchased until the day before, if possible.

Wash, trim, and cut fresh vegetables on a clean cutting board. Wash leafy greens, spin, dry, and store by packing in paper towels in a sealable plastic bag in the refrigerator for no longer than one day.

Chill the beverages in a cooler filled with ice.

Check to make sure your food thermometer is in working order and calibrated. Use a food thermometer to check the internal temperature of meat.

Divide all leftovers into smaller portions and store in shallow containers in the refrigerator within two hours.

The Chemistry of Pumpkin Spice Flavor

Pumpkin spice is everywhere from coffee to body butter. But don't expect any real pumpkin.

Pumpkin spice products suggest traditional pumpkin pie. The spices cinnamon, nutmeg, ginger,



cloves or allspice are what gives pumpkin its flavor. But natural spices are difficult to replicate for flavor consistency.

The traditional spice mixture contains about 340 flavor compounds such as eugenol for cloves, terpenes for nutmeg, and zingiberene for ginger. Maillard reaction products caramelized the mixture into a tasty food product.

Thus, the complex world of flavor chemistry gives you the latest food craze.

Is Low Acid Coffee Better for Heartburn?

Not necessarily. The market for such a product may have grown out of the common belief that certain foods and beverages, such as coffee, can cause or trigger heartburn (acid reflux).

Coffee, orange juice, and other acidic beverages don't actually cause heartburn. Heartburn occurs when the valve between your esophagus and stomach relaxes, opening when it shouldn't and allowing stomach acid to flow back up into your esophagus.

Certain foods and beverages may trigger heartburn for some people. However, no studies have been done to prove that eliminating specific foods and beverages, ---- such as coffee, caffeine, mint, chocolate, citrus, carbonated beverages, and fatty or spicy foods – from your diet improves heartburn. Still, it's a common and logical recommendation.

The decision is up to you and your preferences. If coffee doesn't give you trouble in general, there's no need to buy low-acid coffee specifically for your heartburn. But if every time you drink coffee you have heartburn, then it's best to avoid it. If the low-acid version seems to cause you less trouble, there's probably no harm in drinking it.

On the other hand, losing extra pounds if you're overweight may help reduce the frequency of heartburn. If you often have heartburn at night, it might help to elevate the head of your bed using

blocks under the bed posts or a foam wedge under the mattress. Another option is to avoid heavy meals at least two hours before bed.



***** Mark Your Calendars! *****

It seems too early to even think of spring activities but these upcoming programs may provide the mid-winter boost you're looking for:

Strong People – Salina

Back by popular demand, Strong People in Salina will resume March 3 at the Salina Senior Center. Many of you are familiar with the drill:

Dates: Tuesdays and Thursdays, March 3 – May 21

Time: 9:30-10:15

Place: Salina Senior Center

Cost: \$10.00 per person



Strong People is a fun and enjoyable light weight training class. It is designed to benefit all individuals, from experienced exercisers to beginning novices. Men and women at any ability level can benefit from this course. We will perform simple, specially designed moves to improve balance, flexibility, build lean muscle, and burn calories.

To make sure your name is on the class list, call or stop by the Central Kansas Extension District, Salina Office, 785-309-5850. You'll also need to fill out registration forms. These materials will be available February 2 at the CKD office located in the basement of the City-County Building. All individuals age 70 and over must complete the physician authorization form included in the materials which requires a signature from your doctor.

Completed registration forms plus \$10.00 payment are due back to the CKD office by Thursday, February 26. Hand and ankle weights will be provided. For more information, contact Leah Robinson at the CKD Minneapolis office 785-392-2147.

Another spring program to put on your calendar is Walk Kansas. Although it seems very early, you might appreciate a few details to “get your feet moving.”

Dates: March 15 – May 9

Cost: \$7 per person

1 team check payable to: Central Kansas District
T-shirts will again be available for purchase.

Walk Kansas will operate very similar to how it has in the past.



Recruit a team of up to six people motivated to exercise. If you can't find six people for a team, that's ok! Teams can be any size as long as there are not more than six people.



Be thinking about a team captain and a possible name for your team.

Team registration materials will be available mid – February in the CKD Salina and Minneapolis offices.

Once again there will be different challenges to choose from to “walk” the distance across Kansas in 8 weeks. You may substitute or combine other forms of exercise with the walking program. Walk Kansas will accept running, cycling, and other fitness activities for the accumulation of miles to “walk” Kansas. Be on the lookout for more details in the February Kansas Currents.



Merry Christmas

&

Happy New Year