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# Kansas Currents

K-State Research and Extension News

# Knowledge for Life

# **Central Kansas Extension District**

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#### **MARCH 2014**

#### Women in Ag

What are the cell phone use laws while driving a semi? Is the farmer who hired the driver fined for that driver's use of a cell phone if he gets stopped? Who can drive your farm equipment and what licenses are required? What are the rules and regulations for youth working on your farm? Come to the next Women in Ag program and find out the answers to these and many more questions.

This spring's Women in Ag program will be held at the Redeemer Lutheran Church, 743 E. Magnolia in Salina on Thursday evening, April 3. Road Rules in America is the topic for the evening, presented by Kansas State Troopers. Registration begins at 6 p.m., followed by the program at 6:30. Pre-registration is requested to help with room set-up. Refreshments will be served.

Call the extension office at 785-309-5850 by March 27 to reserve your spot.



There's still time to sign up for Walk Kansas!

Walk Kansas kicks off March 16 and runs through May 10. If you haven't done so yet, stop by Central Kansas Extension District Salina or Minneapolis offices to pick up a team packet.

To help you find fitness activities you enjoy, the Salina Family YMCA & Ottawa County Wellness Center would love to help you. They are inviting any Walk Kansas participant to use their facilities, **free of charge**, every Friday during the program. This is a perfect opportunity to test exercise equipment or try something new.

Remember, all Walk Kansas registration materials are due back to the Salina or Minneapolis extension offices by March 13th. As a program participant, you'll have access to fitness tips, healthy recipes, videos, and motivational messages to keep you going.

#### **Knowledge at Noon**

AgeSense: Adapting to Life's Changes

Date: Friday, March 14 Time: 10:30-11:30 a.m.

Place: Golden Wheel Senior Center,

114 South Concord Street, Minneapolis

Date: Tuesday, March 18 Time: 12:10 – 1 p.m.

Place: Room 109, City-County Building,

300 W. Ash, Salina

#### Some Ways to Think about Aging

Groucho Marx once remarked, "Age is not a particularly interesting subject. Anyone can get old. All you have to do is live long enough." But is growing older really just about marking time?

Today there are more than 6 million Americans 85 and older. That number is expected to more than triple by the year 2050, when the youngest baby boomers turn 86. That means there may then be more than 20 million people over age 85 in the U.S.

Apart from the number of birthdays a person has experienced, there are many ways to think about the process of growing older. American society tends to use a chronologically based definition of 65 years of age to determine what constitutes an "older adult," although people are beginning to think about what it means to age in the 21st century. Currently, attitudes about aging fall on a continuum of negative to positive, although most Americans tend to hold generally negative beliefs and stereotypes.

By examining personal attitudes and learning more about aging, people may decide that although aging is inevitable, a negative attitude about the process is not. People who think more positively about their own aging may reap many benefits, such as the possibility of living longer.

#### Vegetable Gardening and 'Grow It, Eat It' workshops to be held

It's gardening time and that means planning ahead and preparing your garden to thrive this summer. Make plans to attend one of these upcoming workshops.

Tuesday, March 18 at 6:30 p.m. A free vegetable gardening workshop will be held at the Minneapolis extension office meeting room at 307 N. Concord, Minneapolis. This workshop will focus on many of our favorite vegetables that are grown during the warmest season of the year. Horticulture agent Jason Graves will cover gardening tips and considerations and new vegetable varieties to get gardeners ready to grow tomatoes, peppers, vines, and other warm season crops in central Kansas. We'll also cover sweet potatoes which are rising in popularity with many home gardeners. Call the extension office in Minneapolis at 785-392-2147 to reserve a chair.

Tuesday, April 1 at 7 p.m. A free 'Grow It, Eat It' workshop will be held at the Salina extension office at 300 W. Ash in Salina. This collaborative workshop will be led by Horticulture agent Jason Graves and FCS agent Leah Robinson. The workshop will cover sweet potatoes. Not only will you learn how to grow them, but you'll get the chance to taste some delicious sweet potato recipes as you learn how to use sweet potatoes after they are harvested. You won't want to miss this unique learning opportunity. Class size is limited so make a reservation now. Call the Salina extension office at 785-309-5850 to reserve your chair.



#### **Online Safety**

The Federal Trade Commission (FTC) has updated Net Cetera: Chatting with Kids About Being Online, a booklet that gives parents and other adults tips on how to talk with kids about downloading mobile apps, using public Wi-Fi securely and recognizing text message spam. The Commission distributed more than 9.3 million copies of the original version of Net Cetera, making it one of the most-requested publications ever published by the FTC. A pdf of the revised edition can be downloaded from the FTC site at http://www.onguardonline.gov/features/feature-<u>0004-featured-net-cetera-toolkit</u>. The site also has a link to Heads Up a booklet for kids with tips on how to best protect themselves and their reputations when they're socializing online, as well as a link to order the print publications.

#### Plan for Your Financial Future

Financial goal setting is important to do as an individual and a couple. This year, make planning for your future a priority:

- **Define Your Success:** What are your financial goals and how will you achieve them?
- Create a Plan: Set both short- and long-term spending and savings plans to achieve your goals.
- Check In: Return to your goals and spending plans routinely to make sure you're on track.

Always be open with yourself and your partner about changes in your spending and saving. Your goals and needs will shift throughout your lifetime. Keeping them relevant and realistic will make you more likely to stick to your plan.



#### Don't be Part of the 39%

A Financia DEWS A recent National Financial Capability Study by FINRA Investor Education Foundation asked Americans if they would be able to come up with \$2,000 if an unexpected need arose in the next month, and nearly two in five respondents (39 percent) said they probably or certainly could not.

If your finances are unable to withstand an unexpected challenge (if the transmission in your car fails, for example, or a tree limb crashes through your roof) you are financially fragile. The best way to avoid being financially fragile is to build up rainy day savings in a federally insured savings account. Even if you have no savings at all, if you can set aside \$40 every week in an account you otherwise do not touch, then by this time next year you will have saved over \$2,000 and won't be a part of the 39 percent.

#### Myth: Cutting Meat from Diet is Healthy

While not a must in every meal, meat does provide essential amino acids for good health. Replacing meat protein would mean eating a wide variety of plant protein foods to equal the nutrition from a single portion of meat.

Federal data shows that, on average, consumers eat 6.08 ounces of meat protein each day. The Dietary Guidelines for Americans recommends 5-7 ounces.

Protein offers hunger satisfaction that can help reduce overeating and weight loss benefits.



#### Learn How to Stay Connected

One thing we can all agree upon is that differences and conflict between people are inevitable. Each one of us is unique. We come from unique families, we've had different life experiences, and we've all been exposed to different influences throughout our lives that affect who we are.

In his book, *Getting Connected, Staying Connected,* Dr. John DeFrain from the University of Nebraska-Lincoln, identifies several good ideas for effectively resolving conflict with a loved one. Here are 5 of my favorites:

- Call a time-out. Parents often use time-outs when children are getting too wound up. Adults sometimes need a time-out, also. To call a timeout with a friend or loved one, simply agree that the situation is getting out of hand and that you will get back together in a half hour or a day or two when the adrenalin has stopped pumping and you can be reasonable.
- Don't expect someone to be able to read your mind. You may think that someone should know what you are thinking, but this is not realistic.
- Don't fight dirty. Avoid attacking the other person. Conflicts are not resolved by attacking each other. Things only become worse. Avoid the temptation to fight dirty, to win by damaging the other person. What good can possibly come from making someone we care about feel bad?
- The silent treatment is fighting dirty. When two people get into the game of "What's wrong?" "Nothing...." the likelihood of successfully resolving the conflict goes way down. The silent treatment does not end a conflict. To end a conflict, two people have to sit down and listen to each other and talk with each other in a respectful and kind manner.
- Be kind to each other. It's really quite simple when you think about it. Treat people with respect, love, and kindness. If we can always strive to be kind to each other, the vast majority of conflicts in our world would disappear, as if by magic.

# Share Everyday Happenings with Each Other



When you talk to a friend in person, on the phone, or through email and text messages, you may share and listen to each other about the small details of what's happening in your individual lives and how you are feeling about it. The same thing needs to happen with family members that are very special to you. Couples who have lived together for many years may think they know everything there is to know about the other person. However, we are constantly growing and changing, and our reactions to what is happening around us change, too. Unless that is continually shared, a spouse or other family member may have no idea about those changes.

Young couples who have an active and growing family can run into the same problem, thinking they don't have time to share and spend time with each other. That can be dangerous to a partnership as they may find themselves growing apart and not turning to each other when challenges arise. Having a deep friendship helps us turn toward-rather than away from-a special person during both good and bad times. That is important for long and enduring relationships.

## Consumers Want Fresh, Safe Livestock Products

Fresh, safe, healthy, high-quality. Those are the primary attributes consumers want from livestock products. K-State Research and Extension Ag Economists surveyed 1,950 people for food values of milk, ground beef, beef steak, and chicken breast. Safety was the most important factor consumers value. Less important factors included environmental impact, animal welfare, origin and convenience. Price fell in the middle of the list.

Products that provide a high-quality eating experience influence what consumers purchase. All of these factors influence marketing and production facts.

#### Microgreens Pack a Punch

"Microgreens" is a marketing term used to describe tiny, tender, edible greens that germinate in soil or a soil substitute from the seeds of vegetables and herbs. Smaller than "baby greens, "and harvested later than "sprouts," microgreens can provide a variety of leaf flavors, such as sweet and spicy. They are also known for their various colors and textures. Among upscale markets, they are now considered a specialty genre of greens that are good for garnishing salads, soups, plates, and sandwiches.

USDA Agricultural Research Service researchers determined the concentration of essential vitamins and carotenoids in 25 commercially available varieties of microgreens. Key nutrients measured were ascorbic acid (vitamin C), tocopherols (vitamin K), and Beta-carotene (a vitamin A precursor), plus other related carotenoids in the cotyledons.

In general, microgreens contained considerably higher levels of vitamins and carotenoids-about five times greater-than their mature plant counterparts, an indication that microgreens may be worth the trouble of delivering them fresh during their short lives.

### Some Like Food Really Hot! **SPI**

Move over jalapeno peppers! Competition is heating up to satisfy taste buds begging for fiery foods.

Sriracha flavored foods have grown 225% from 2009-2013 as part of restaurant menu items. Besides the "burn" these hot ingredients provide, they also give flavor, pungency, and color to foods.

Characteristics can vary by growing environment, human handling, and exposure to heat and light. Cooking method also changes the flavor of hot ingredients. The process of extracting and stabilizing volatile oils is highly specialized. Pepper crops vary from year to year.

Besides peppers, horseradish, wasabi, ginger, and hot mustards are growing in popularity to provide heat to foods. Chili seed oil is being added to traditional foods like hot chocolate, ice cream, tea, and lemonade to kick up the flavor.

# Long-Term vs. Short-Term Mortgage: Deciding What's Best for You

For many families and individuals, buying a home is the largest investment they will make. So choosing the mortgage that is right for your current financial situation and future goals is important.

According to Freddie Mac and USA.gov, fixed-rate mortgages are the most common type of home financing selected by homeowners today. With a fixed-rate mortgage, the interest rate and monthly payments remain the same for the life of the loan, typically for 15 or 30 years.

Which offers the most benefit, a short-term or longterm mortgage, it is debatable. Regardless of which side of the debate you choose, most industry experts agree that homeowners need to consider how much they can afford to commit to a mortgage payment each month before choosing between the two options.

While the interest rate on a 30-year mortgage is typically higher than a 15-year loan, the monthly payments are less because they are spread out over a much longer period of time. However, since you will be making payments longer, you will have paid more in interest over the term of the loan.

For example, a \$225,000 mortgage loan at 3.75 percent interest rate for 15 years carries a monthly principal payment of \$1,636.25. The interest would total \$69,525.03 over the life of the loan. On the other hand, a loan for the same amount with 4.25 percent interest for 30 years would run \$1,106.87 per month (excluding escrow for taxes, insurance, and other expenses). At the time of pay off, the total interest paid would be \$173,473.02.

Comparing these two examples, the interest savings on the 15-year loan would be \$103,947.99. And while that may sound appealing, the additional \$529.39 monthly mortgage payment may not be feasible for some homebuyers. Ask yourself if you can really afford the higher monthly payment – in this case \$1,636.25 versus the \$1,106.87 that will be required to pay your mortgage in 15 years.

Source: American Century Investments, Yes You Can, Winter 2013



#### Talk, Read, Play with Your Child Every Day

Talk to your child every day...this helps your child learn words. Read to your child every day...this helps your child enjoy learning. Play with your child every day...this helps your child get along with others.

These tips provide information and resources to parents and those serving young children and families about how to help children develop and be ready for school.

#### Medicare Doesn't Cover Everything

Medicare doesn't cover all of the care you might possibly need. Each part of Medicare has exclusions, or things it does not cover. For example, Medicare doesn't cover the following:

- Most dental care
- Routine eye care
- Routine hearing tests
- Most care while traveling outside the United States
- Custodial care (help with bathing, dressing, eating, etc.)
- Long-term care
- Cosmetic surgery
- Most chiropractic services
- Routine foot care
- Acupuncture



## Infants

#### Talk Every Day

- Say your baby's name often.
- Take turns making the same sounds as your baby. Babies learn that people react when they make sounds.
- Talk to your baby during bath time, play time, diaper changing, and feeding time. This is how your baby will learn the daily routine.
- Talking to your baby will help your baby learn to

Help your child learn to talk by adding words. If your child says, "Milk," you say, "Do you want some milk?"

Toddlers

Talk Every Day

- Help your child learn new words by explaining what is happening during the day. "You are using your spoon to eat your peas.'
- Name your toddler's feelings, such as happy, sad, mad, and scared.
- Sing simple songs. Use lots of rhyming words. Play children's music at home or in the car.

#### Talk Every Day

Talk to your child about his or her day. Ask questions that begin with who, what, and why.

Preschoolers

- Talk about what happens during the day.
- Use complete sentences to describe what is happening around you and your child.
- Ask children "what if" or "I wonder" questions. "I wonder what will happen if we leave the ice cube on the kitchen counter."

#### Read Every Day

- Look at books together. This gives you a chance to hold and cuddle your baby.
- Point to pictures in books and talk about what you see. This gives your baby a chance to hear new words and learn to enjoy books.
- Read before nap time and bedtime. This routine can calm your baby.

#### Read Every Day

- Sit close to or hold your toddler when looking at books together.
- Let your toddler choose a book, turn the pages, and point to pictures and words.
- Read your child's favorite books over and over again. Children learn words when they hear them often.
- Visit the library to find new books. Keep books, newspapers, and magazines in your home.

#### Read Every Day

- Have fun while you are reading books and looking at pictures with your child. Use silly voices. Point out words and pictures on the page and ask questions.
- Retell stories in your own words. Listen to your child retell stories.
- Point out words inside and outside of your home. Point out written words on doors, traffic signs, billboards, boxes, cans, and buses,

#### Play Every Day

- Give your baby time to move and play with you.
- Look and smile at your baby. Let your baby watch your face and follow your movements.
- Play with your baby using rattles, toys, and games like peek-a-boo.
- Talk to your baby during these activities.

#### Play Every Day

- Children learn when they play.
- Give your child time to explore new objects, places and people. Play outside often.
- Play make-believe with your child. Use dress-up clothes, puppets, boxes, pots, and pans.

#### Play Every Day

- Play with toys and create things using blocks. crayons, play dough, sandboxes, and playgrounds.
- Follow what your child is interested in when playing together.
- Describe what your child is doing
- Pretend to cook, clean, care for babies, dress up, and go to work.

#### March is National Peanut Month

According to the Peanut Institute, peanuts are the most popular nut choice in the U.S. Not only are peanuts well liked, but they offer many health benefits as well. Despite the fact that peanuts are high in fat, they are still an excellent food choice because they provide a variety of important nutrients.

Peanuts contain protein, fiber and healthy monounsaturated and polyunsaturated fats, all of which improve health and lower the risk of chronic disease. In a study conducted with over 15,000 peanut consumers, it was determined that they had higher levels of vitamin A, vitamin E, folate, magnesium, zinc, iron, calcium, and dietary fiber than people who did not eat peanuts. These nutrients are needed by the body to function appropriately. Peanuts are high in arginine, an amino acid that is a precursor to nitric oxide, which helps decrease blood pressure. They contain resveratrol which improves longevity and performance as well as reduces inflammation. Peanuts also have phytosterols that work to lower cholesterol and may inhibit cancer development.

Peanuts help prevent chronic diseases such as heart disease, diabetes and cancer. Research has shown that they are able to decrease lipid levels and may reduce inflammation, which is a cause of chronic disease. Researchers have also found that mortality decreases as the frequency of eating nuts like peanuts increases.

Studies show that peanuts can help you maintain a healthy weight. Peanuts help you to stay full longer, making you less likely to overeat at other times during the day. In one study, it was found that people lose more weight on diets high in healthy unsaturated fats like in peanuts compared to low-fat diets. It is all about eating the right portion and the right type of fat.

In addition to all of these wonderful things, peanuts are affordable and easy to find making them a great addition to a healthy diet. So the next time you get a peanut craving, don't hesitate to eat a few!



# 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.







# CALENDAR

#### **MARCH**

- 14 Knowledge at Noon, Golden Wheel Senior Center, Minneapolis, 10:30-11:30 a.m.
- 14 Bonding Thru Board Games, Salina Public Library, 4-5:30 p.m.
- 18 Knowledge at Noon, Room 109, City-County Building, Salina, 12:10-1 p.m.
- 18 'Grow It, Eat It' workshop, 307 N. Concord, Minneapolis, 6:30 p.m.
- 27 Women In Ag RSVP Due