

## NOVEMBER 2014

### Women in Ag Fall Program

#### *District Extension Agents:*

Lisa Newman  
Family & Child Development

Debra Wood  
Family Resource Management

Leah Robinson  
Nutrition, Food Safety & Health

Women involved in agriculture are invited to the Fall 2014 Women in Ag educational session Thursday, November 13, in Salina.

The speaker this fall is Mark Wood. He will present "Farm Financial Challenges". Mark is an association economist with K-State Research and Extension Northwest Kansas Farm Management Association. After Mark's talk, participants will hear a panel discussion on options for agriculture financing and learn about upcoming extension farm succession programming.

This Women in Ag session is sponsored by K-State Research & Extension-Central Kansas District, Farm Service Agency, Natural Resources Conservation Service, American AgCredit, Saline County Conservation District, and Saline County Farm Bureau. For additional information, contact Deb Wood, extension agent, in Salina at 785-309-5850.

### Medicare Open Enrollment



Medicare Open Enrollment continues through December 7. Carefully read the notice you received from your current plan in September. If you are currently enrolled in a drug plan that will not be offered next year, you may need to take action or risk having no coverage in 2015. Comparing plans is also the best way to make sure your plan meets your needs for the coming year. If your Medicare Advantage plan is leaving the area, you may be eligible for a Medicare Supplement plan without undergoing underwriting.

Assistance is available at the Salina Senior Center, 245 N 9<sup>th</sup>, by appointment through November 6 (785-827-9818) and on a walk-in basis from 8:30-3 p.m. on Wednesdays and Thursdays starting November 12, except the week of Thanksgiving. In Minneapolis, assistance is available at the extension office by appointment (call 785-392-2147 to schedule a time).

## How to Use the Medicare Plan Finder

This class will help those wanting to run their own Medicare Part D plan comparisons this fall. Bring your Medicare card and a list of medications, including dosage and frequency. Participants will enter their medications into the Plan Finder, learn how to evaluate the options, and select the plan that will best suit their needs.

Date: Monday, November 3

Time: 10 a.m. - noon

Place: Salina Public Library computer lab  
301 W. Elm, Salina

Space is limited. Call 785-309-5850 or email [dwood@ksu.edu](mailto:dwood@ksu.edu) to register.

## Renewing Your Health Insurance

Many employers offer an open enrollment period each year, and those with individual policies including those obtained through the Health Insurance Marketplace will need to renew each year, typically in the fall for coverage effective January 1. Policies often change from year to year, so it is important to take some time to consider your options.

Most plans have a network of providers who have agreed not to charge more than an allowed amount for their services. These contracts are up for renewal each year, so the network can change from year to year. Double-check to make sure the providers you use are in the plan network. When comparing plans, also look at plan features and cost-sharing measures such as deductibles, copayments and coinsurance.

One way to evaluate which plan may best suit your needs is to start by looking at your current needs. Do you anticipate changes next year, such as having a baby, or a child aging off your plan? Calculate anticipated expenses based on your needs for each of your health plan options, including the premium, to see which may be most cost-effective.

A workbook is available from University of Maryland Extension to help with this process. The workbook is a tool used with the SmartChoice Health Insurance workshop which is a program available from our office, but is also available for anyone to download at:  
<http://extension.umd.edu/insure>.



## Get Your Home 'Autumn Ready'!

Fall is the perfect time to take care of the little things that can make a big difference for you and your home. Most of the tasks listed below are well within the average person's ability. But even if you choose to have a professional handle them, it's worth the expense. You'll save money and maybe even your life.

- √ Inspect and clean gutters and downspouts.
- √ Seal gaps and cracks around windows and doors with weather-stripping and caulk. 
- √ Inspect your roof for damage or curled shingles, corroded flashing, or leaky vents.
- √ Walk the walks (and drives). Take steps to repair damaged sidewalks, driveways, and steps.
- √ Drain and winterize outdoor faucets and irrigation systems.
- √ Clean or replace dirty furnace filters.
- √ Give your furnace a physical. Have a professional inspect your heating system.
- √ Check fireplaces for soot or creosote build-up. Better yet, schedule a visit from a reputable chimney sweep.
- √ If you have gas-fired room heater, have it inspected by a pro. Also, perform any routine maintenance recommended by the maker.
- √ Wood stoves are making a comeback. To avoid a deadly situation, be sure to inspect yours before firing it up. 
- √ Keep your family safe at home. A home safety check should be an annual ritual in every household. Test smoke and CO monitors, inspect (or install) fire extinguishers, review fire escape plans, and rid your home of old newspapers and other fire hazards.

## Staying Organized for Yourself, Your Heirs

Properly organizing and storing your financial records can pay off for both yourself and for your survivors, on your death. You will save yourself or them time, money, and aggravation.

Key records that should be in a safe, fireproof box or a location such as a bank safe deposit box include:



- Birth, death, and marriage certificates.
- Passports.
- Real estate deeds.
- Your will and, if you're married, your spouse's will. (Make sure your estate executor knows how to get it, since this may be the first document that person will have to access.)
- Life insurance policies.
- Stock and bond certificates, if you do not keep them with your broker.
- If relevant: divorce decrees, adoption papers, military records and citizenship papers.
- Any other vital papers you would have a difficult time replacing in case of fire or theft.

Copies of these documents and other records should be kept in a clearly marked filing system in your home. Be sure that your spouse, immediate family members, and estate executor know where the originals and copies are stored.

In your safe deposit box, you also should keep photos or recordings of everything you own. In case of a fire or theft, you'll have a record to document your loss, which may make it easier to collect on your homeowner's insurance.

Don't keep advance directives such as a living will or a health care power of attorney in the safe deposit box, though. The person empowered to act should have them so he or she can act immediately, if you have a medical emergency.

## Tips for Strengthening Your Relationship

- 1.) A positive attitude is critical for the sake of yourself, your spouse, and your family. Identify five positives for each negative you see in your life.
- 2.) Find ways to see the good in any unpleasant situation.
- 3.) Spend time together as a couple or family doing something that brings out the humor in the relationship... maybe a movie, sharing jokes, watching funny TV shows, or best of all, sitting around the family table sharing funny stories and experiences.
- 4.) Keep your problems in perspective; don't let a stressful situation consume your family or couple life.
- 5.) Professional help is sometimes needed. Don't ignore it!
- 6.) Volunteer to help those less fortunate than yourself. This is especially beneficial when done as a couple or family, rather than individually.
- 7.) Don't underestimate the value of conversation, blended with focused listening, to make your family relationship and your couple relationship stronger.

*Getting Connected, Staying Connected, Loving Each Other Day by Day, Dr. John DeFrain*



## Volunteer Income Tax Assistance

The Volunteer Connection sponsors the Volunteer Income Tax Assistance (VITA) site in Salina and Minneapolis. They are recruiting volunteers for the 2015 tax season. Training and support is provided. If interested in learning more about this volunteer opportunity, please contact Nancy Klostermeyer at [exec@nckvc.org](mailto:exec@nckvc.org), or by phone at (785) 823-3128.

## How can you care for mom and dad from far away?



Long distance care-givers can be helpful no matter how great the distance. Here are some good ideas to keep in mind:

- Learn as much as you can about any treatments and resources.
- Aim to set realistic goals and priorities for your visits.
- When you visit, try to spend time actually visiting.
- Stay in touch with family and caregivers who are on the scene.

You can be helpful wherever you are and the National Institute on Aging at NIH has a resource to help: *So Far Away: Twenty Questions and Answers About Long-Distance Caregiving*. This booklet, organized in a question-and-answer format, addresses many commonly asked questions and offers ideas, suggestions, and observations from people with knowledge or experience in long-distance caregiving.

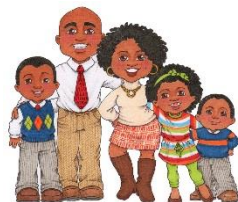
Order FREE copies of this booklet by visiting their website at <http://1.usa.gov/1nwBW6F> or call their information center at 1-800-222-2225.

## Becoming a Confident Stepparent

The stepparent role takes time to establish. Be patient with the process. Here are a few strategies that can help you define and feel confident in your role as a stepparent.

### Be a confident stepparent

Accept your stepparent role. You are not a substitute for your stepchildren no matter how absent the other parent may be. Allow time for the stepchildren to accept and get to know you.



### Accept the child's other parent

You may never like the child's other parent, but you have to recognize that you cannot erase that biological bond. There is no room for criticism in front of the children. This only leads to more problems and will hurt the children.

### Slowly establish your role of authority

This is especially important if your stepchildren are in their teens.

### Being a good role model is more beneficial than harsh discipline

Be prepared to support your partner in discipline matters. The two of you need to work together so you gradually assume more discipline for your stepchildren as time progresses.

*Stepping Stones for Stepfamilies-Building Step Relationships*

## Keep Your Pets Safe During the Holidays



The holidays are right around the corner. Your home may have decorations, plants, and foods that are not normally around the rest of the year. Some of the holiday items can be dangerous for pets. Teach these tips to your kids to help protect the furry loved ones in your home.

### Tinsel and Ribbons

Cats love to play with shiny tinsel and ribbon, but if swallowed, they can get tangled in their stomachs and make them very sick. If you have a cat, don't decorate with tinsel. Teach the kids to pick up the ribbons after gifts are unwrapped.

### Plants

Lots of families have poinsettias, holly, or mistletoe around the house for the holidays. Most pets won't bother with them, but these plants can make animals sick. If your kids see their pets eat any of these plants, tell them to let you know, so you can call a veterinarian.

## Table Scraps

It is very tempting to sneak some table scraps to pets during the holiday meal. Kids will follow your lead, so it is important to model good behavior by resisting this temptation. When animals eat fatty foods, it can make their stomachs upset. Teach your kids that it is best to only feed pets the proper pet food.

Dogs love turkey, chicken, and steak bones, but bones can splinter and puncture the digestive tract. Teach your kids that it is important to make sure bones go in the garbage and not in the dog.

## Human Treats

Chocolate and some sugar-free mints and gum can make dogs very sick. Teach your kids to not leave candy where dogs can get at it. Tell your kids that if they see their pet eating chocolate, sugar-free mints, or gum, to let you know, so that you can call a veterinarian.

<http://kids.usa.gov/parents/health-and-safety/safety/pet-safety-parents/index.shtml>

## Be Aware of What Your Kids are Doing Online



Talk with your kids about cyberbullying and other online issues regularly.

- Know the sites your kids visit and their online activities. Ask where they're going, what they're doing, and who they're doing it with.
- Tell your kids that as a responsible parent you may review their online communications if you think there is reason for concern. Installing parental control filtering software or monitoring programs are one option for

monitoring your child's online behavior, but do not rely solely on these tools.

- Have a sense of what they do online and in texts. Learn about the sites they like. Try out the devices they use.
- Ask for their passwords, but tell them you'll only use them in case of emergency.
- Ask to "friend" or "follow" your kids on social media sites or ask another trusted adult to do so.
- Encourage your kids to tell you immediately if they, or someone they know, is being cyberbullied. Explain that you will not take away their computers or cell phones if they confide in you about a problem they are having.

<http://www.stopbullying.gov/cyberbullying/prevention/index.html>

## Honey Cornmeal Muffins

- 1 cup flour
- $\frac{3}{4}$  cup yellow cornmeal
- 1  $\frac{1}{2}$  t. baking powder
- 1 t. salt
- 1 cup milk
- 2 eggs
- $\frac{1}{3}$  cup honey
- 4 T. butter, melted



Preheat oven to 400°F and grease a mini muffin pan with nonstick spray. Combine the flour, cornmeal, baking powder, and salt, and stir and toss together well. Beat the milk, eggs, honey, and melted butter in another bowl, then add to the dry ingredients and stir to combine. Portion batter into the greased muffin pan and bake until lightly browned on edges and a toothpick inserted in the center of a muffin comes out clean, about 10-12 minutes. Enjoy!

## History of Meatloaf



The humble meatloaf has graced many dinner tables over the years. While popular in the Great Depression to help stretch a meal, it actually dates back to the fourth or fifth century AD. The Romans mixed chopped meat with bread and wine.

The American meatloaf recipe was first printed in 1899 with the invention of the meat grinder. World War II rationing resulted in meat-free loaves. More creative recipes in the 1950s and 1960s included bacon, dill, or spicy peaches. In the 1970s and 1980s, butcher shops created a “meatloaf mix” of beef, pork, and veal.

In the 1990s, restaurants created upscale recipes which now include stuffed or wrapped versions and international flavors.

## Time For Turkey



The holidays are getting closer and it's never too early to start thinking about your big meal preparations. Here are some helpful hints that will help your holiday dinners go smoothly.

**Be prepared!** Before purchasing your turkey, make ample space in your refrigerator, moving shelves if necessary.

**Fresh or frozen?** There is no quality difference between a fresh or frozen turkey although fresh turkeys have shorter shelf lives. By purchasing a frozen turkey, you can get the turkey in advance and take advantage of special sales. Fresh turkeys provide convenience because they do not require thawing.

**What size of turkey to buy?** When purchasing a whole turkey, purchase at least one pound of uncooked turkey per person. You'll have enough for the feast and for leftovers too.

**When to buy the bird?** Keep in mind that a whole turkey takes about 24 hours per four to five pounds to thaw in the refrigerator. (For example: A 15-lb.

frozen bird will take 3 to 4 full days to thaw in the refrigerator). Ideally, purchase your frozen turkey as far in advance as necessary to safely thaw it in the refrigerator. If buying a fresh turkey, purchase it only 1 to 2 days before the meal and keep it refrigerated.

### **Thawing and handling**

Always wash hands with warm water and soap for 20 seconds before and after handling the turkey.

Defrosting the turkey. Never defrost the turkey on the counter or in a cool garage or porch. Turkey can be thawed in the refrigerator or in cold water. The refrigerator method is the safest and will result in the best finished product. Leave the bird in the original packaging and place in a shallow pan. Allow refrigerator thawing time at a rate of 4 to 5 pounds per 24 hours. To thaw in cold water, keep turkey in the original packaging. Place in a clean and sanitized sink or pan and submerge in cold water. Change the cold water every 30 minutes. The turkey will take about 30 minutes per pound to thaw. Cook the turkey immediately after it is thawed. Do not refreeze.

Once the bird is thawed, remove neck and giblets from the body cavities and keep bird and parts (if using) refrigerated at 40°F or below until it is ready to be cooked.

### **Cooking time and temperature**

There are several methods for cooking your turkey. The single most important thing to know, no matter the cooking method, is that the turkey must be cooked to the proper internal temperature as measured with a food thermometer. A stuffed turkey will take additional time to cook.

Take the temperature! Insert a meat thermometer into the innermost part of the thigh and thickest part of the breast, not touching the bone. Cook to a minimum internal temperatures but not to exceed 170°F in the breast and 180°F in the thigh. (If the turkey is done and the stuffing is not yet 165°F, remove the stuffing from the turkey and place it in a greased casserole dish to continue cooking to temperature.)

## **Timetables for Turkey Roasting**

(325°F oven temperature)

Use the timetables below to determine how long to cook your turkey. These times are approximate. Always use a food thermometer to check the internal temperature of your turkey and stuffing.

Unstuffed	
4 to 8 pounds (breast)	1½ to 3¼ hours
8 to 12 pounds	2¾ to 3 hours
12 to 14 pounds	3 to 3¾ hours
14 to 18 pounds	3¾ to 4¼ hours
18 to 20 pounds	4¼ to 4½ hours
20 to 24 pounds	4¼ to 5 hours

Stuffed	
4 to 6 pounds (breast)	Not usually applicable
6 to 8 pounds (breast)	2½ to 3½ hours
8 to 12 pounds	3 to 3½ hours
12 to 14 pounds	3½ to 4 hours
14 to 18 pounds	4 to 4¼ hours
18 to 20 pounds	4¼ to 4¾ hours
20 to 24 pounds	4¾ to 5¼ hours

It is safe to cook a turkey from the frozen state. The cooking time will take at least 50 percent longer than recommended for a fully thawed turkey. Remember to remove the giblet packages during the cooking time. Remove carefully with tongs or a fork.

### **Optional Cooking Hints**

- Tuck wing tips under the shoulder of the bird for more even cooking.
- Add ½ cup of water to the bottom of the pan.
- If your roasting pan does not have a lid, you may place a tent of heavy-duty aluminum foil over the turkey for the first 1 to 1½ hours. This allows for aluminum heat circulation, keeps the turkey moist, and reduces oven splatter. To prevent overbrowning, foil may also be placed over the turkey after it reaches the desired color.
- If using an oven-proof food thermometer, place it in the turkey at the start of the cooking cycle. It will allow you to check the internal temperature of the turkey while it is cooking. For turkey breasts, place thermometer in the thickest part. For whole

turkeys, place in the thickest part of the inner thigh. Once the thigh has reached 165°F, check the wing and the thickest part of the breast to ensure the turkey has reached a safe minimum internal temperature of 165°F throughout the product.

- If using an oven cooking bag, follow the manufacturer's guidelines on the package.

### **Leftovers**

One of the great joys of a large bird is enjoying the leftovers. To keep all of your guests safe and healthy, please don't let the turkey set out all day to nibble on.

- Discard any turkey, stuffing, and gravy left out at room temperature longer than 2 hours.
- Divide leftovers into smaller portions. Refrigerate or freeze in covered shallow containers for quicker cooling.
- Use refrigerated turkey, stuffing, and gravy within 3 to 4 days.
- If freezing leftovers, use within 2 to 6 months for best quality.

### **Reheating Your Turkey**

Cooked turkey may be eaten cold or reheated.

### **In the Oven**

- Set the oven temperature no lower than 325°F.
- Reheat turkey to an internal temperature of 165°F. Use a food thermometer to check the internal temperature.
- To keep the turkey moist, add a little broth or water and cover.

### **In the Microwave Oven**

- Cover your food and rotate it for even heating. Allow standing time.
- Check the internal temperature of your food with a food thermometer to make sure it reaches 165°F.

Consult your microwave oven owner's manual for recommended times and power levels.