

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

March - April 2023

District Extension Agents:

Debra Wood
Family Resource Management

Lisa Newman
Family & Community Wellness



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Get Ready for Walk Kansas

The popular Walk Kansas program returns on March 26 and this year, a virtual **Med Instead of Meds** class will be offered to anyone that registers for Walk Kansas. Registration opens March 1st.

The program runs March 26 – May 20.

Walk Kansas is an annual statewide program. It highlights how physical activity and healthy eating can help people manage their health in a positive way.

Participants are encouraged to form teams of up to six, with one serving as caption. Team members record their own activity – walking, yoga, or other activity each week. Each team member can do their activities on their own. Since teams connect through technology, some groups form teams with family members or friends in other parts of the country. We have even had participants internationally! Solo routes are available for individuals who don't have a team!.

Walk Kansas offers three walking challenges that teams and individuals can choose from. Participants also receive e-newsletters filled with recipes, activity, and nutrition tips - plus information about special events occurring locally and throughout the state.

The fee to participate is \$10 per person. Walk Kansas apparel is also available and can be purchased directly from the website.

More information is available at tinyurl.com/ut8bwk6j or by emailing Lisa Newman at lmnewman@ksu.edu. You can also call the Salina office at 785-309-5850 or the Minneapolis office at 785-392-2147.

Choose your challenge and join us!

Register at <https://www.walkkansasonline.org/>



8 Wonders

Team Challenge
8 weeks
435 miles
Each person=2.5 hrs/week



Cross Country

Team Challenge
8 weeks
764 miles
Each person=4 hrs/week



Little Balkans to Nicodemus

Team Challenge
8 weeks
1200 miles
Each person=6 hrs/week

Kansas State University Agricultural Experiment Station and Cooperative Extension Service



LIVING WELL WEDNESDAY

K-State Research and Extension Webinar Series

Living Well Wednesday is a virtual learning series hosted by K-State Research and Extension, Family and Consumer Sciences (FCS) professionals from across the state of Kansas. The Winter 2023 series (January – March) has begun and we invite you to join us!

Register for all webinars in this series here:

<http://bit.ly/LWW2023>

March 8: Stretching Your Food Dollar

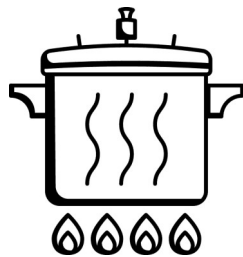
Julie Smith, Family Resource Management & Entrepreneurship Agent, Wildcat District; Cassidy Lutz, Family and Consumer Sciences Agent, Southwind

March 22: Nutrition and Skills to Get You Started on Family Meals

Monique Koerner, Family and Community Wellness Agent, Cottonwood District; Tristen Cope, Family & Youth Development Agent, Chisholm Trail District

Getting Ready for Food Preservation

Gardeners are planning what they want to plant this season. It's also time to plan how to preserve your bounty.



If you find yourself purchasing canning supplies, be a smart shopper and do your homework. There are many counterfeit products that can lead to problems in canning. All of the Ball ® products are made in the U.S.A. so be sure to look for that designation on the packaging. The lids will have the Ball ® logo and they are silver.

Need to brush up on your food preservation skills and knowledge? We will be offering a food preservation workshop in June. More information will be available in the May/June Kansas Currents edition. You can also reach out to Lisa for more information at lmnewman@ksu.edu or 785-392-2147.

In the meantime, Learn more about food preservation at www.rrc.k-state.edu/preservation/index.html.

Add Some Green Each Day

Spring is coming! So, add some green color to your meals to add nutrition and to enjoy the fresh green color. Here's some ideas!

- Sliced green apples dipped in yogurt or peanut butter.
- Crunchy celery and cucumbers with savory hummus.
- Broccoli and cheese is always a classic side dish.
- Fresh spinach in scrambled eggs or a veggie omelet is an easy way to add green and vitamin A.

Source: Celebrate Spring! University of Nebraska-Lincoln Extension



Photo: USDA Flickr

Simply Produce

Have you heard about Simply Produce? It's a new produce bundle program that started last summer. This program is a partnership between Gene's Heartland Foods in Minneapolis and Central Kansas Extension District.



Customers purchase produce bundle for \$15+tax at Gene's Heartland Foods. The produce baskets contain a variety of fresh fruits and vegetables. Contents will be different for each month. In addition to produce, customers receive a recipe highlighting basket items, as well as educational materials on food storage and produce handling.

The produce bundles are purchased through the grocery store register and must be paid for at the time of ordering. March distribution will be March 17th at the Community Bible Church in Minneapolis. Purchase your March produce bundle at Gene's Heartland between March 9 – 14.



2023 Extra Help Limits

The Medicare Part D Low Income Subsidy, sometimes referred to as LIS or Extra Help, assists people with limited income and resources with paying for their prescriptions. Extra Help pays for a Medicare beneficiary's plan premium up to a benchmark amount, and at the pharmacy beneficiaries receiving extra help pay no more than \$10.35 for their medications.

Extra Help is administered by the Social Security Administration and is estimated to have an average value of \$5,300 per year per beneficiary.

There are currently two levels of Extra Help, full and partial. Beginning in 2024 any beneficiary with income below 150 percent of the federal poverty limit, who also meets the program's resource limit, can qualify for full benefits. Those who receive Medicaid, a Medicare Savings Program, or Supplemental Security Income (SSI) will be automatically enrolled into Extra Help.

Income limits are set based on the federal poverty guidelines which were updated in January. The Extra Help income limit for partial help for a single individual is \$22,110 per year, or \$1,843 per month. The income limit for a couple is \$29,820 per year, or \$2,485 per month. These limits include a \$20 per month income disregard.

Resource, or asset, limits to receive full Extra Help are \$9,090 for an individual and \$13,630 for a couple. Partial help limits are \$15,160 for an individual and \$30,240 for a couple. These limits do not include a \$1,500 burial allowance.

Beneficiary's must meet both income and asset guidelines. If you think you might qualify or have questions, contact Deb at 785-309-5850 or dwood@ksu.edu.

Financial Wellness is Self-Care

If you resolved to get healthier this year, you are probably not alone. Making a budget, understanding your personal finances or starting a savings plan may not have made the list when you made the resolution to better your overall health, but taking charge of your financial wellness can help improve your physical health by lowering your anxiety about money issues.



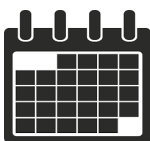
Begin by building an emergency fund if you do not already have three to six months of living expenses in a liquid, accessible savings account. If you are starting at zero and this seems like a daunting task, start with one month. Having a cushion for emergencies can help relieve stress when, not if, an emergency arises.

Develop a financial plan so that you have control of your financial life. Keep track of what you regularly spend money on. Knowing what you make and what your expenses are is key to making different choices to achieve your goals.

If you have a goal to build an emergency fund, or to pay off debt, plan in a few rewards to treat yourself when you hit those financial goals (and budget for that too!). Start with small steps to help reduce financial stress and improve your overall well-being.

Financial Calendar

- **Plan tax refund dollars.** Make a plan for tax refund dollars before they hit your bank account. Here are some options to consider as you make your plan: 1) Pay down debt, 2) Build savings, 3) Jump-start a financial goal, 4) Give to someone in need, and 5) Invest.
- **Review spending regularly.** Set aside one minute every day for a week to login and review your financial transactions.



Rotate between your financial institutions and other accounts such as credit cards or online savings. This daily, 60-second check-in helps you curb financial anxiety, track financial goals, and reinforce self-discipline with your daily money decisions.

- **Teach children to save.** Pick a day and bring your children to your financial institution to experience depositing cash or coins into their savings account. Talk with them about the concept of “paying yourself first.”

Medicare and Home Health

Home health care includes a wide range of health and social services delivered in your home to treat illness or injury. Services covered by Medicare’s home health benefit include intermittent skilled nursing care, therapy, and care provided by a home health aide. Depending on the circumstances, home health care will be covered by either Part A or Part B.

Medicare covers your home health care if:

- 1) You are homebound, meaning it is extremely difficult for you to leave your home and you need help doing so.
- 2) You need skilled nursing services and/or skilled therapy care on an intermittent basis.
- 3) You have a face-to-face meeting with a doctor within the 90 days before you start home health care, or the 30 days after the first day you receive care.
- 4) Your doctor signs a home health certification confirming you are homebound and need intermittent skilled care. The certification must also state that your doctor has approved a plan of care for you.

You cannot qualify for Medicare home health coverage if you only need occupational therapy, however if you qualify for home health care on another basis you can also get occupational therapy.



Choosing a Tax Preparer

Many taxpayers turn to tax professionals to help them prepare their federal tax return. While most tax return preparers provide quality service, unfortunately some are unreliable or even fraudulent. Taxpayers are ultimately responsible for all the information on their tax return, regardless of who prepares the return.

When using a tax return preparer, taxpayers should:

- Look for a preparer who's available year-round in case questions come up after filing season is over.
- Ask about service fees. Taxpayers should avoid tax return preparers who base their fees on a percentage of the refund or who offer to deposit all or part of the refund into their own financial accounts.
- Ensure their preparer offers IRS e-file. The IRS issues most refunds in fewer than 21 days for taxpayers who file electronically and choose direct deposit.
- Provide records and receipts. Good preparers ask to see these documents.
- Understand the preparer's credentials and qualifications and review their history for complaints or disciplinary actions.
- Never sign a blank or incomplete return. Taxpayers are responsible for filing a complete and correct tax return.
- Review their tax return before signing it and ask questions if something is not clear or appears inaccurate.
- Make sure any refund will go directly to the taxpayer's bank account – not into the preparer's bank account.
- Taxpayers should review the routing and

bank account number on the completed return and make sure it's accurate.

The IRS has free filing options available for those who want to prepare their own return (<https://www.irs.gov/individuals>). Volunteer Income Tax Assistance is also available in the community for those whose income is below \$60,000. More information can be found at <https://www.unitedwaysalina.org/vita-program>.

Medicare Basics

Many people don't give Medicare a second thought until they approach age 65 and find themselves in the middle of a big decision about their future. It's important to understand requirements, eligibility, and benefits when considering your future health care coverage.

Those turning 65 in the next six months or who are over age 65 and thinking about retiring this year are encouraged to attend one of the following programs covering the basics of Medicare. Those who are helping aging parents with insurance and financial matters are also welcome.

Join us Tuesday, April 11 over the noon hour from the comfort of your office or home, or Wednesday evening April 12 at 6pm in the Prescott meeting room in the Salina Public Library. Register online at <https://bit.ly/April2023Medicare> or call our office at 785-309-5850.

Tuesday, April 11

12 noon

Zoom

Link sent upon registration

Wednesday, April 12

6-7:30 p.m.

Prescott Meeting Room

Salina, Public Library, 301 W. Elm



What Can Replace Eggs in the Kitchen?

As egg prices continue to increase in grocery stores, Kansas State University food scientist Karen Blakeslee said it might be beneficial to consider replacing eggs in certain recipes.

“From December 2021 to December 2022, the average price of a dozen eggs has gone up from \$1.79 per dozen to \$4.25 per dozen, according to USDA retail egg report. The biggest reason is the ongoing outbreak of avian influenza that has affected 46 states and almost 58 million poultry birds,” Blakeslee said.

Blakeslee recommends using two ounces of extra-firm tofu to replace one boiled egg. If a recipe utilizes eggs to hold ingredients together, Blakeslee suggests using one tablespoon of chia seeds or ground flax seeds mixed with three tablespoons of water to replace one egg.

“For leavening in baking, use the chia or flax seed mixture plus a half teaspoon of baking powder for each egg,” Blakeslee said. “For moistness in baking, use a quarter cup applesauce, mashed banana, pureed avocado, pureed garbanzo beans, or silken tofu for each egg.”

Eggs should be stored in the refrigerator cabinet for 3-5 weeks.

“This will likely go past the ‘sell by’ date on the carton, but they will be safe to use after that date as long as they have been refrigerated. This can help reduce food waste,” Blakeslee said.

“Think about cutting back daily egg use to every other day to change up your routine to add variety,” Blakeslee said.

Blakeslee publishes a monthly newsletter called “You Asked It!” that provides numerous

tips on being safe and healthy. Check it out at <https://www.rrc.k-state.edu/>.

Go Nuts!

Nuts are a tasty crunchy treat packed with protein, dietary fiber and unsaturated fat. They are an easy snack, and not just for squirrels!

When storing nuts, the refrigerator or freezer can extend their shelf life. Pack nuts in a clean, freezer-safe container to resist moisture and odors from other foods. Store in the refrigerator about one year or in the freezer up to two years.

If stored at room temperature, they can become rancid over time and lose quality. Research has shown that a diet that includes nuts with low saturated fat and cholesterol may protect against heart disease.

Source: University of California-Davis Food Safety

Morel Mushroom Identification Training



Morel mushroom

Photo: Univ. of Illinois Extension

K-State Research & Extension will provide morel mushroom identification training in an upcoming online training. This training will help people earn the necessary approval to sell wild morel mushrooms. One training will be held March 15 and the second will be held on March 16.

The classes are intended to help ensure that wild harvested mushrooms sold as morels in

the state of Kansas are safe to consume. Current regulations under the Kansas Department of Agriculture's Food Safety and Lodging program require that mushrooms picked in the wild for sale must be individually inspected for safety by an approved mushroom identifier. Upon completion of this class, participants will be recognized as approved morel identifiers in order to meet this regulation.

March 15 registration link:

<https://tinyurl.com/2p8z7nbr>

March 16 registration link:

<https://tinyurl.com/yu82rvpk>

Financial Preparedness Tips

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful times, having access to personal financial, insurance, medical and other records is crucial for starting the recovery process quickly and efficiently.

- 1) Gather financial and critical personal, household and medical information. Store this information, including important documents and/or copies, either in a safety deposit box, a waterproof, fireproof box at home, an external drive or on a cloud to make it easy to access during a disaster.
- 2) Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel, or food.
- 3) Obtain property (homeowners or renters), health and life insurance if you do not have them. Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage you have meets the requirements for all possible hazards. Homeowners insurance does not typically cover flooding, so you may need to

purchase flood insurance from the National Flood Insurance Program.

- 4) For more helpful financial preparedness tips, download the Emergency Financial First Aid Kit (EFFAK) from Ready.gov to get started planning today. This publication can help you prepare financially and provides tips to reduce the financial impact of disasters on you and your family.

As always, be cautious about sharing personal information, such as bank account, social security, or credit card numbers, and be aware of scammers who might try to take advantage of you during stressful times.



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Central Kansas Extension District

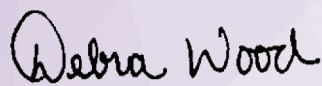
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Salina, KS 67401-8196

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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