

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

March - April 2024

*District Extension
Agents:*

Debra Wood
Family Resource
Management

Lisa Newman
Family & Community
Wellness



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for the latest news and events from
Central Kansas Extension District.

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K-State Research and Extension is an equal
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ksre.k-state.edu

WALK KANSAS

Embark on the Walk Kansas Journey – Registration Now Open!

Mark your calendars for the much-anticipated return of the Walk Kansas program, kicking off on March 31 and concluding on May 25. This annual statewide initiative underscores the transformative impact of physical activity and healthy eating on overall well-being.

Program Highlights:

- **Team Formation:** Rally your friends or family as teams of up to six members, with one designated as the captain. Embrace flexibility, as each team member records their weekly activities, be it walking, yoga, or any chosen exercise.
- **Global Connection:** Through the magic of technology, teams can unite across borders, fostering bonds with family or friends residing in different parts of the world. Our Walk Kansas community extends its warm welcome to participants from around the globe!

Registration Details:

- **Cost:** A nominal fee of \$10 per person opens the door to a wealth of health benefits.
- **Apparel:** Elevate your experience with exclusive Walk Kansas apparel, available for purchase directly from our website.

For additional information and registration, visit <http://tinyurl.com/5eddtk67>, reach out to Lisa Newman at lnnewman@ksu.edu, or 785-392-2147.

Choose Your Challenge and Walk with Us!

Alternative Option: Solo Route available for individuals without a team.

Babysitting Clinic

March 12 9AM-Noon
Minneapolis Public Library
519 Delia Ave

OR

March 14 9AM-Noon
Salina Family Healthcare Center
651 E Prescott Rd

Registration Fee: \$5

RSVP TO THE CKD MINNEAPOLIS OFFICE
AT 785-392-2147 OR
LMNEWMAN@KSU.EDU BY MARCH 8.



The Business of
Babysitting

Health and Wellness
Intro to First Aid/CPR

Development
and Activities



Are you interested in becoming a babysitter? Join K-State Research and Extension along with community partners to learn about the responsibility of babysitting.

FOR AGES 11-15

K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Program information may be available in languages other than English. Reasonable accommodations for persons with disabilities, including alternative means of communication (e.g., Braille, large print, audio tape, and American Sign Language) may be requested by contacting the event contact (Lisa Newman) two weeks prior to the start of the event at (785-392-2147 or lmnewman@ksu.edu). Requests received after this date will be honored when it is feasible to do so. Language access services, such as interpretation or translation of vital information, will be provided free of charge to limited English proficient individuals upon request.

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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 2024 series (January – March) has begun and we invite you to join us!

Register for all webinars in this series here:
bit.ly/47WAPoN

March 13: Navigating Diets, Supplements, and Women's Health in a Confusing World

Priscilla Brenes, MPH, PhD – Extension Assistant Professor, State Extension Specialist – Department of Food, Nutrition Dietetics, and Health

With so much information on health, it's hard to know what is true. This session will cover keys to a healthy and balanced diet, discuss how/when to use supplements, and explore wellness tips for women. Learn if medications that facilitate weight loss work for long-term wellness.

Assistive Technology

There are many devices available to assist people as they age – think of canes, prosthetics, wheelchairs, stair lifts, automated pill dispensers and more.

But for every high-tech option, there are numerous simple options for everyday living at any age, including eyeglasses, non-skid plates and bowls, motion control lighting, phones with large buttons and others.

Assistive technology sounds complicated, but really, it's not. The typical definition is any tool or technology that helps a person complete daily tasks with ease and efficiency.

It's those things that make our lives easier throughout the day such as a lever handle to replace a traditional doorknob. When you have arthritis, a traditional rounded doorknob can be a lot more difficult to grasp and maintain that grasp in order to turn the knob in a comfortable way. A lever handle is a horizontal bar that you can press down easily without having to focus on a more circular, tougher grip.

K-State Research and Extension has an upcoming publication, *Assistive Technology Basics* (<https://bookstore.ksre.ksu.edu/pubs/mf3651.pdf>), that lists some options for assistive devices in many parts of one's life:

- **In the kitchen** – Grip foam handles for silverware, cutting boards that hold food in place, a drinking straw holder and more.
- **Around the house** – Programmable thermostats, robot vacuums, grab bars and handrails and more.
- **Dressing and bathing** – Buttoning aids and zipper pulls, long shoehorns, one-handed belts and more.
- **Communication** – Pens and pencils with special grips, talk-to-text devices, electronic screen readers and more.
- **Cognition and memory** – Audiobooks, identification bracelets, note-taking systems and more.
- **At work or on the farm** – Ergonomic workstations, anti-fatigue mats, swivel seating and more.

Other resources include your primary care physician, home medical supply shop, a physical therapist or occupational therapist. One of the goals of assistive technology is to keep people in their homes longer and help them maintain independence and mobility and maintain their overall emotional wellbeing and safety of being in their own home.

Simply Produce

Simply Produce is a produce bundle program between Central Kansas District and Gene's Heartland Foods in Minneapolis.

Community members can purchase produce bundles containing fresh fruits and vegetables for \$15+tax at any register located at Gene's in Minneapolis. Contents in the monthly bundles do vary from month to month.

March purchase dates: March 7-12. Pick-up date and time: Friday, March 15, 12-12:30 p.m.

April purchase dates: April 11-16. Pick-up date and time: Friday, April 19, 12-12:30 p.m.

Purchasing location: Gene's Heartland Foods located at 218 W 3rd, Minneapolis.

Pick up location: Community Bible Church located at 929 N. Rothsay, Minneapolis.



Monthly Financial Calendar



- Create plans for your tax refund. Make a list of goals and have the IRS directly deposit the funds into named savings accounts. You can split your refund and directly deposit the funds into a maximum of three different accounts. For example, deposit a percentage into a high-yield savings account, a percentage toward debt reduction, and the rest for a financial goal. For instructions on setting up a split refund, visit the IRS at irs.gov and search "split refund."
- Pay it forward. While money can't buy happiness, studies reveal serving others can contribute to our own joy. This month, discover a way to contribute to others. Start by donating \$10 to a charity of your choice. If you are not in a position to donate money, donate your time to someone in need.
- Conduct a financial spring cleaning – shred, review, and update financial paperwork. Download Our Valuable Records at <https://bookstore.ksre.ksu.edu/pubs/MF685.pdf> which guides you through what to keep and where to store specific documents. Allocate 30 minutes to sort, organize, and shred. Consider making that a recurring appointment to ensure you stay up-to-date.
- Have a subscription checkup. Make a list of all your automatic membership renewals and recurring subscriptions. How much money are you spending monthly and annually? Are you using them enough to justify the cost in your budget? If the answer is no, unsubscribe! If so, be sure to account for it in your monthly spending plan.

HANG UP ON Gift Card Scams
ReportFraud.ftc.gov

? Buying a gift card to pay someone?
! **STOP. It's a scam!**
! Gift cards are for gifts.

Do NOT use a gift card to pay: the IRS or Social Security, tech support, a family member in trouble, ransom or to avoid arrest or deportation, a member of the military, or to keep your utilities on.

SLAM THE SCAM

Report gift card scams at: **ReportFraud.ftc.gov**



Investing Insight

- **Understand that investing is a marathon, not a sprint.**



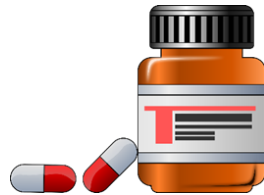
Whether for retirement or savings growth, prioritize time in the market over timing the market. Historical trends show long-term market growth despite short-term ups and downs. Consistent, even small, contributions over time can help you reach goals. Begin with your employer-sponsored retirement plan; if not contributing, start now, and if already contributing, consider a 1% increase

- **Invest in retirement.** Want to save more for retirement? If you are already taking advantage of contributions to obtain the full match from your employer and want to save more, consider opening an individual retirement account (IRA). There are two types: traditional and Roth. Roth IRA involves post-tax contributions, letting you withdraw tax-free in retirement. Traditional IRA allows pre-tax contributions, reducing taxable income now, but you'll be taxed on withdrawals in retirement. Consult a financial advisor or tax professional to decide the best IRA (or a combination) for your situation.

Source: Utah Money Moms, Utah State University Extension

Medicare Part D

The Inflation Reduction Act contained a provision that will help those with high drug costs. As of January 1, 2024 Medicare beneficiaries



enrolled in Part D plans are no longer required to pay 5% coinsurance after they reach the catastrophic phase of their drug plan. According to a Kaiser Family Foundation (KFF) report, this will cap the out-of-pocket (OOP)

spending at no more than about \$3,300 for all brand name drugs taken. Starting in 2025 the OOP drug spending will be capped at \$2,000. This cap will be indexed for inflation.

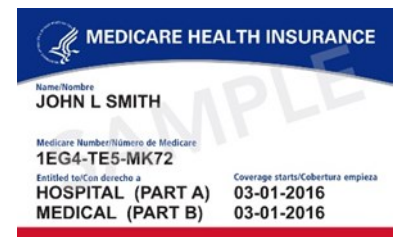
5% may not seem like much to some, but for those on expensive cancer and other pricey medications it can really add up. KFF examined three commonly taken cancer drugs, each priced at well over \$100,000 a year. In 2023, Medicare Part D enrollees who used any of these drugs for the entire year faced nearly \$12,000 in OOP costs. In 2024, their portion will drop by eight to nine thousand dollars. And next year, when the \$2,000 cap takes effect, they'll save even more.

Most beneficiaries are not aware of these changes, and if you are on inexpensive generics, you will not notice. If you take expensive medications and find you owe nothing at the pharmacy when you pick up your meds, now you know why that might be.

Some Medicare Enrollees to Receive New Medicare Number

The Centers for Medicare & Medicaid Services (CMS) is notifying Medicare enrollees who may

have been impacted by a data breach at a CMS contractor, Maximus Federal Services, Inc. CMS mailed a letter to all potentially affected Medicare enrollees to notify them of the data breach and what steps CMS is taking to protect them. CMS is issuing potentially affected enrollees a new Medicare number and a new Medicare card. We have received a few calls in the office from beneficiaries who have received a new card. If you have a Medicare.gov account you can log in online to verify the new number. If you need assistance with this, please contact Deb at 785-309-5850. If and when an enrollee receives a new Medicare card, the enrollee will receive a letter



asking them to begin using the new Medicare number on December 29th and to update their Medicare information with all of their health care providers and destroy the old card. Plans will receive the related enrollment codes alerting them about the Medicare number changes and will be processing the changes internally.

It should be noted that this breach does not affect all Medicare enrollees—most are not affected. Nor does it mean that those enrollees who are affected will necessarily experience any harm. Affected enrollees should, however, monitor their bank accounts and other financial accounts, credit cards, and credit records, and report any suspicious activity to the relevant financial institution or credit agency immediately.

Hobby Means Happy

Older adults who have a hobby are happier, less likely to experience depression, and more likely to report better health and life satisfaction, according to a recent University College of London study. For the study, researchers looked at data from 93,263 people, ages 65 and older, who reported hobbies that included volunteering, being part of a club, reading, gardening, playing games, and arts and crafts. Of the four outcomes, life satisfaction was most strongly linked to having a hobby. Hobbies may contribute to life satisfaction in our later years through many mechanisms, including finding a purpose in life. Keep in mind, though, that the association also may work in reverse – that is, people with better mental health may be more likely to take up a hobby.



Source: Icahn School of Medicine at Mount Sinai, January 2024.

Permanent Access to Free Weekly Credit Reports

The three national credit reporting agencies – Equifax, Experian, and TransUnion – have permanently extended a program that lets you check your credit report at each of the agencies once a week for free.





Visit AnnualCreditReport.com to request free copies of your credit reports. Other sites may charge you or be fraudulent sites set up to steal your personal information.

By law, everyone is entitled to one free credit report every twelve months from each of the three credit reporting agencies. In 2020, soon after the COVID-19 pandemic upended the finances of millions of people, the three agencies announced they would temporarily make free reports available every week. The program was extended twice and is now permanent.

Why check your credit report? Your report shows things like how many credit cards and loans you have, whether you pay your bills on time, and whether any debts have been turned over to collections. Creditors, insurers, some employers, and other businesses use it to decide if they want to do business with you – and the terms they'll offer you.

Mistakes, like accounts or bankruptcies that aren't yours, can hurt your credit, increase how much you'll have to pay to borrow money, and even derail your chances of getting a loan, insurance, a rental home, or a job. Mistakes can result from errors by businesses that report credit information to credit reporting agencies. They also can be a sign of identity theft. The sooner you spot a mistake, the sooner you can dispute the error or – if it results from identity theft – report it at IdentityTheft.gov.

NEED HELP WITH THE FAFSA?

Join a virtual FAFSA assistance drop-in event for one-on-one support for Kansas students and families from financial aid experts.

2024 Virtual FAFSA Completion Assistance


Monday, March 4: 6pm-8pm
 Tuesday, March 5: 6pm-8pm
 Wednesday, March 6: 6pm-8pm
 Thursday, March 7: 6pm-8pm

Come and go as your schedule allows!

<https://kansasregents.org/students/fafsa-resources>

BETTER FAFSA BETTER FUTURE

To complete the FAFSA application, students and contributors will need an FSA ID: <https://studentaid.gov/fsa-id/>




Notice of Non-Discrimination
 K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Program information may be available in languages other than English. Reasonable accommodations for persons with disabilities, including alternative means of communication (e.g., Braille, large print, audio tape, and American Sign Language) may be requested by contacting the event contact (Lisa Newman or Deb Wood) two weeks prior to the start of the event. Contact Lisa at 785-392-2147 or lmnewman@ksu.edu. Contact Deb at 785-309-5850 or dwood@ksu.edu. Requests received after this date will be honored when it is feasible to do so. Language access services, such as interpretation or translation of vital information, will be provided free of charge to limited English proficient individuals upon request.



Celebrate National Ag Day!

“Open your calendar to March 19 and write down National Ag Day! This is a day to celebrate everyone in agriculture and how agriculture is in all of our lives each day.

The goal of this day is to:

- Learn about the production of food, fiber and renewable resources.
- Understand the role of agriculture in our economy.
- Appreciate the importance of safe, abundant and affordable agricultural products.
- Learn about the many career opportunities in agriculture.

Learn more at www.agday.org/

Central Kansas Extension District

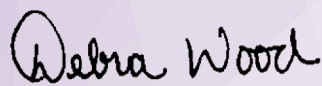
Salina Office

K-State Polytechnic
2218 Scanlan Ave
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,



Debra Wood
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Family Resource Management
dwood@ksu.edu

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