



[www.rivervalley.ksu.edu](http://www.rivervalley.ksu.edu)

# River Valley District

K-State Research and Extension News

## ARE YOU PREPARED FOR A WINTER EMERGENCY?

Kansas may be in the middle of ‘tornado alley’, but our most expensive storm to date was the January 2002 ice storm. Are you prepared if we get hit with ice, snow, and winds this winter with the electricity out for an extended time?

If family members are separated during the event, it can be really difficult to make sure everyone is safe. Plan an ‘emergency contact person’ who doesn’t necessarily live close by (a grandparent or family friend) that you could all contact. Also, talk about a central meeting place in case your home is inaccessible, everyone would know to go to a designated safe spot, for example, a neighbor’s or close relative.



Being prepared doesn’t have to be time consuming or expensive. Your emergency kit should contain a 72 hour supply (3 days’ worth) of:

- \*One gallon of water per person per day
- \*Non-perishable foods your family likes (canned cooked meats, fruits, and vegetables, crackers, cereal bars, snack kits, nonfat dried milk, and fruit/vegetable juices)
- \*Utensils such as non-electric can opener, silverware, plates/cups/bowls, wet wipes, paper towels, and toilet paper
- \*Current prescription and over-the-counter medications for all family members
- \*First aid kit
- \*Blankets or sleeping bags
- \*Change of clothes, including shoes and socks, jacket or rain poncho
- \*Coffee can or other re-sealable container with candles and matches
- \*Extra pair of glasses
- \*Cell phone
- \*Battery-operated radio and lanterns or flashlights

Include an emergency listing of contact names and phone numbers, identification, some cash (both bills and coins), copies of insurance policies, household inventory and immunization records. Place these in a water-tight container.

Store these emergency supplies in backpacks, baskets or re-sealable totes. Whatever type of container you use, make sure it’s easily accessible and quick to grab and carry.

Organizing essentials before an emergency—and being able to act quickly--will save time, confusion, and maybe even a life.

*Knowledge  
for Life*

**November 2016**

**Volume 11 #11**

### **BELLEVILLE OFFICE**

1815 M Street  
Belleville, KS  
66935-2242  
Phone: (785) 527-5084  
[rp@listserv.ksu.edu](mailto:rp@listserv.ksu.edu)

### **CLAY CENTER OFFICE**

322 Grant Avenue  
Clay Center, KS  
67432-2804  
Phone (785) 632-5335  
[cy@listserv.ksu.edu](mailto:cy@listserv.ksu.edu)

### **CONCORDIA OFFICE**

811 Washington—Suite E  
Concordia, KS  
66901-3415  
Phone: (785) 243-8185  
[cd@listserv.ksu.edu](mailto:cd@listserv.ksu.edu)

### **WASHINGTON OFFICE**

214 C Street—Courthouse  
Washington, KS  
66968-1928  
Phone: (785) 325-2121  
[ws@listserv.ksu.edu](mailto:ws@listserv.ksu.edu)

Check us out on the Web at:  
[www.rivervalley.ksu.edu](http://www.rivervalley.ksu.edu) or on  
Facebook @ River Valley  
Extension District



**K-STATE**  
Research and Extension

K-State Research and Extension is an equal  
opportunity provider and employer.

[www.ksre.ksu.edu](http://www.ksre.ksu.edu)

## MARRIAGE AND FINANCES

Money is often the number one source of frustration in relationships. These frustrations ring true for couples regardless of the length of their courtship or the number of years they've been married. While money means different things to different people, there is no denying we all need it. How can two individuals come together, pool their resources and make it to the 'finish line'? Success is not, about how you start out, but more on the decisions and actions you make along the way. Communication is the magic key.

Many couples have found using "I feel" statements work. They keep the conversation open without blaming. An example is, "When you go out to lunch every day, I feel frustrated because it has an impact on our family budget". The feeling expressed is an honest expression that the other person can't argue. Other tips for talking about money are:

\*Set a specific time each week (or every other week) to discuss finances. Approach the meeting as if you were business partners and keep emotions out of the way. \*Make all financial decisions together. \*Be honest and realistic in distinguishing between needs and wants. All of us know there are places where we could save money. Making those decisions together helps so that no one's feelings get hurt. \*Refrain from pointing the finger and looking for blame. Remember, your relationship is a "we" thing. \*Take a long-view approach to your financial stability. Plan ahead. Implementing long-view strategies may require doing without some short-term comforts. There is peace of mind, however, in knowing you are adequately planning for your future together.



## UPCOMING PROGRAMS

### **MEMORY RETENTION CLASSES**

A common misconception about the aging brain is that nothing can be done to retain memory and that new information cannot be learned. "Master of Memory", a series of 5 lessons developed by Texas A&M University will be given on 5 consecutive Monday mornings from 10:00-11:30am beginning October 31. These free classes are sponsored by KSU-RVD Extension and the Frank Carlson Library with the classes being held at the library in Concordia. Pre-registration is requested by calling the Concordia office at 785-243-8185.

### **LIVING WITH ACHEs AND PAINs**

Although thoughts and emotions do not directly cause chronic health conditions, they have a huge impact on how we manage the symptoms. "Living with Aches and Pains" will explore how relaxation, distraction, positive self-talk, imagery, visualization, etc. can be used to cope with the daily aches and pains associated with growing older for many people. This free public meeting will be presented by RVD Extension Agent Patricia Gerhardt at the following times and locations:

Thursday, December 1 – 10:00am, Republic Co. courthouse, Belleville's RVD Extension office meeting room

Thursday, December 1 – 2:00pm, Washington Co. courthouse, Washington's RVD Extension office meeting room

Friday, December 2 -- 10:00am, RVD Extension office meeting room, Clay Center

Friday, December 2 – 2:00pm, Cloud County courthouse meeting room.

Pre-registration is requested by calling the Concordia office at 785-243-8185 by Tuesday, November 29, 2016.

### **POWERFUL TOOLS FOR CAREGIVERS**

Are you helping a parent, spouse, friend, someone who lives at home, in a nursing home, or across the country? If so, "Powerful Tools for Caregivers" is just for you! "Powerful Tools" is a series of five classes designed to assist caregivers with the questions and concerns that come up when caring for someone else. The educational programs are planned to help family caregivers take care of themselves while caring for someone else. Previous classes have proven to be very helpful as caregivers talk and learn from one another as well as from information that is presented.

The series of classes will be held on Tuesday afternoons from 1:30-3:00pm beginning January 24th in Concordia at the Courthouse Meeting Room. For more information, call the RVD Extension office in Concordia at 785-243-8185.

### **STRENGTH TRAINING COMING TO CUBA**

Strength training classes will be held in Cuba on Wednesday and Friday mornings starting March 29 through May 19, 2017. The classes, designed by Tufts University and adapted by the University of Missouri, are geared to individuals 60 and older. The exercises are designed to increase muscle strength, improve balance, enhance flexibility, reduce risk of heart disease, give arthritis relief, control weight, and help reduce depression and stress. More information will be coming . Plan now to join us!



## HAPPY THANKSGIVING!

The Thanksgiving meal is the largest meal many cooks prepare each year. Getting it just right, especially the turkey, brings a fair amount of pressure whether or not a host is experienced with roasting one. Plan your menu several weeks before the holiday. Shopping early will ease the countdown tension for your Thanksgiving meal. A good resource to help plan for the holiday meal is [www.foodsafety.gov/keep/events/thanksgiving](http://www.foodsafety.gov/keep/events/thanksgiving). You can also check out our River Valley District webpage under Foods, Nutrition and Health. There is a link for Holiday Food Safety. <http://www.rivervalley.k-state.edu/foods-health-nutrition/>

## FUN NEW KITCHEN GADGET

Tired of burning your arm or wrist on the rack of the oven when removing pans? Then you might want to invest in oven rack guards. These guards cover the front rim of the oven rack. They may be a good idea to have if you have a young baker in the house. Some brands are made from silicone. Other brands are made of flame-resistant fabric. They tend to run in price from about \$10 to \$30 dollars. Be sure to measure your oven rack to get the best fit for your oven. Follow manufacturer instructions for use while broiling. Always remove them before running the self-cleaning cycle.

## HALTING GARLIC BREATH

Love garlic, but hate the dreaded garlic breath? It seems to linger almost all day. Here are some other foods to try to diminish bad breath due to garlic.

Research done at Ohio State University found that eating a fresh or cooked apple, fresh lettuce, or fresh mint helps to reduce the volatile compounds in garlic. These compounds react with the phenolic compounds in the apple or mint to trigger an enzymatic deodorization by destroying the odor and volatiles that create garlic breath.

## MAILING FOOD GIFTS

With the holidays just around the corner there will be an increase in mailing food gifts. Food can make a great personalized gift and can help make the holidays a little easier for those that can't be home to celebrate with family and friends. There are some things to keep in mind so that your gift arrives in the condition that you intended.

- Non-perishable foods are best. You don't want to give the gift of foodborne illness
- Choose firm and chewy cookies. Place them back-to-back and wrap with plastic wrap.
- Bar cookies ship well, but avoid recipes with cream cheese or other high amounts of dairy ingredients.
- Pack in a small box or tin. Place inside another box with packing material.
- Visit with your local postal workers to see what days of the week for mailing are better for avoiding items just sitting in mail bins on the weekend.

## FIGHTING COLDS AND FLU

With reports of the flu already affecting people, it is time to do what you can to protect yourself from colds and flu. Here are some tips to follow:

- Get a flu shot. While no flu vaccine is 100% effective, it does reduce your risk of flu related hospitalization.
- Eat more fruits and vegetables. Five servings a day gives you many antioxidants, vitamins, and minerals to boost your immune system. Fresh, frozen, or canned varieties are all beneficial.
- Get up and walk! Even a brisk 20 minute walk in cold weather every day can reduce cold and flu symptoms.
- Vitamin E builds the immune system. It can help the body's response to the flu vaccine and risks of upper respiratory infections.
- Consume foods rich in zinc which are found in meats and poultry, legumes, whole grains, and nuts plus fortified cereals. Don't overdo it as too much can be harmful.
- Lose weight. A reduction in weight can improve the immune response. Always follow your doctor's recommendations for best results.
- Drink fluids. Water, or even green tea, is beneficial to reduce inflammation.
- Wash your hands. This cannot be emphasized enough. Wash frequently and avoid rubbing your eyes and nose with dirty hands.
- Sleep cures many things. Research has shown a link between a brain-specific protein and sleep that can fight flu symptoms.
- Know your body. When you feel tired and run down, that stresses your immune system and increases your chance of illness.

What about vitamin C? While many think that taking a lot of vitamin C can keep illness away, the science does not back this up. Vitamin C supplements will not prevent you from getting a cold, but might shorten the duration of illness.

If you are ill stay home! This will help reduce the spread of colds and flu. If you want more information on influenza go to [www.cdc.gov/flu/index.htm](http://www.cdc.gov/flu/index.htm).

## CELEBRATE THE SWEET POTATO

November is National Sweet Potato Month. Obviously this is a good fit since Thanksgiving is the holiday that makes us think about this delicious food, but they are so much more than a holiday food. They are packed with Vitamin A, when eaten with the skin on, a medium sweet potato has more than 4 times the recommended daily intake. They are also a great source of manganese which helps maintain normal blood sugar levels and helps with thyroid function. Sweet potatoes are rich in fiber which helps you feel full longer and keeps your digestive system moving. They are high in antioxidants which help to reduce your risk of chronic diseases like cancer and heart disease. You get all of this in a low calorie package. A medium sweet potato has about 100 calories when baked in its own skin. Don't wait for a holiday to have this wonderful vegetable! Enjoy it all year long!

## 2017 MEDICARE PART D PRESCRIPTION PLANS

Time is running out to shop and enroll in a 2017 Medicare Part D Plan. The open enrollment period for Medicare 2015 Part D Prescription Plans began October 15<sup>th</sup> and will continue until December 7<sup>th</sup>. A limited number of counseling appointments are available. Lessen the stress in your life by shopping and enrolling now. A weight will be lifted if you get this decision made today.

### **2017 Part D Prescription Plans in Kansas**

#### **Q: How many plans are available?**

**A:** Twenty-two plans are available for prescription drug coverage in Kansas. Two of these plans, Cigna HealthSpring, are sanctioned. Medicare beneficiaries enrolled in one of the Cigna HealthSpring plans in 2016 can stay enrolled in the plan in 2017, but no new enrollees can sign up. Premiums for some plans have increased while others have decreased. The cost of the plans vary from \$17 to \$151.30 a month.

### **Plans with Coverage in Gap or Donut Hole**

#### **Q: Are there any plans that offer coverage in the gap or donut hole?**

**A:** There are seven plans that offer some coverage for drugs in the gap in 2017. The gap or donut hole starts when the total money spent on your prescriptions from the insurance company and your part equals \$3,700. After reaching that \$3,700 amount, the Medicare beneficiary is responsible for paying **40%** of the cost of **brand name** prescriptions and **51%** of the cost of **generic** prescriptions until he or she pays a total out of pocket \$4,950 for prescription drug costs. Once you've reached your plan's out-of-pocket limit, you will have "catastrophic coverage." This means that you only pay a 5% coinsurance amount or a small co-payment for each prescription for the rest of the calendar year.

Remember in 2020 there will be no donut hole or coverage gap. Medicare beneficiaries will have a 25% co-pay for brand name prescription and a 25% co-pay for generics.

### **Deductible Starts Over in 2017**

#### **Q: I had a Part D Prescription Plan in 2016. Does my deductible start over in 2017?**

**A:** Yes. Your deductible you will start over in 2017. Your deductible in 2017 may be up to \$400 depending on your prescription plan. When you have met your deductible, your prescription plan will start paying their share toward your prescriptions. Deductibles vary in 2017 from \$0 deductible to \$400.

### **Prescription Coverage with Same Company in 2017**

#### **Q: I am happy with my Part D Prescription Plan. Do I have to re-enroll?**

**A:** If you are happy with your plan, have read all correspondence that has come from the company so you know what your premium, deductibles, co-payments and formulary is for 2017 and are still pleased with your plan, you do not need to do anything.

### **Coverage Period**

#### **Q: When will my coverage start?**

**A:** If you enroll between October 15 and December 7, 2016 your coverage will begin January 1, 2017. This is the open enrollment time and the only time of the year that a Medicare beneficiary can change to a different plan unless there is a circumstance of a special enrollment period.

### **Selecting Plans**

#### **Q: Which plan should I choose?**

**A:** Choosing a plan is very much an individual decision which will need to be based on a number of factors including cost, convenience, the medications that you take and which plans will be accepted at your preferred pharmacy. Now is the time to comparison shop.

### **Help Available**

#### **Q: Where is help available?**

**A:** Unbiased assistance is available by a SHICK, Senior Health Insurance Counseling for Kansas, Counselors in your area. Counseling is available at River Valley District K-State Research Offices in Belleville, Clay Center, Concordia and Washington. SHICK Counselors are helping at some libraries and Senior Centers too. A listing of area SHICK Counselors assisting Medicare beneficiaries during the enrollment period is available in the District Extension Offices located in the basements of the courthouses in Belleville, Concordia and Washington. Come by 322 Grant Avenue in Clay Center, or call the Extension Offices, Belleville 785-527-5084, Clay Center 785-632-5335, Concordia 785-243-8185 or Washington 785-325-2121.

**EXTRA HELP QUALIFICATIONS:**

You must be under both the income and asset limits for 2016.

**INCOME:**

Single: Maximum Limit \$17,820 a year or \$1,485 a month.

Married: Maximum \$24,031 a year or \$2,003 a month.

Income includes Social Security before deductions, retirement, farm, rental, etc.

**ASSETS:**

Single: Under \$13,640

Married: Under \$27,250

Example of assets include money in the bank, IRAs, CDs, farm land, (not attached to home), rental property. Assets that do not count: Home, vehicle and personal possessions.

Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or at Social Security office or ask for assistance from a SHICK Counselor. A Medicare beneficiary can apply for Extra Help at any time during the year. After applying for Extra Help, watch for approval letter from Social Security. Once approved for Extra Help, you can change drug plans during the year to possibly get a plan with no premium.

**Part D Plans \$0 Monthly Premium Full Extra Help**

There are four Part D plans in 2017 that are a \$0 monthly premium if a person is classified as receiving full extra help. Even with partial extra help, a Medicare beneficiary will pay a lower premium when enrolled in one of these plans.

**The Plans with a \$0 monthly premium with full extra help are:**

Aetna MedicareRx Saver

Humana Preferred Rx Plan

SilverScript Choice

Wellcare Classic

(The Cigna HealthSpring Rx Secure is another one of the plans, but it is sanctioned and no new people can enroll in this plan at the present time.)

A SHICK counselor can assist you in getting enrolled.

**Reference to any specific commercial products, process, service, manufacturer, or company does not constitute its endorsement or recommendation.**

**DISTRICT PART D PRESCRIPTION DRUG ENROLLMENT EVENTS****Belleville Public Library-November 14**

Four SHICK Counselors are available for appointments. Call the North Central-Flint Hills Area Agency on Aging for an appointment. Call 1-800-432-2703 or 785-776-9294 and request an appointment at the Belleville Enrollment Event.

**Clay Center Extension Office- December 1**

Four SHICK Counselors are available for appointments. Call the Clay Center Extension Office at 785-632-5335 for an appointment. The Extension Office is located at 322 Grant Avenue in Clay Center.

**Concordia Extension Office- November 15**

Three SHICK Counselors are available for appointments. Call the Concordia Extension Office at 785-243-8185 for an appointment. The Extension Office is located in the basement of the Cloud County Extension Office.

Marsha Rogers, SHICK Counselor from the Area Agency on Aging, will be one of the counselors at these enrollment events. Thanks to Marsha for her coordination and assistance to District SHICK Counselors.

The September extension newsletter had a listing of all SHICK Counseling available in the River Valley District. Ready, set, shop and enroll in a Medicare Part D Plan now. Call for an appointment today!

## IMPROVE YOUR MOOD

Ever get in a bad mood? You might have some worries that are bothering you or just feel blue. Try these tips to improve your mood.

- Get away from the computer. One research study indicated using the computer can increase stress and a depressed mood. It can take away time from social interactions, sleep, and physical activity. Log off the computer after a period of time especially if you are browsing the internet.
- Go for a walk outside or even walk in your house or apartment. Research indicates it helps reduce stress after a challenging event. After exercising, a person often bounces back from stressful adventures. It often helps reduce depression. Exercising may give a person more energy.
- Listen to music, and you may become happier. A study found that listening to music improved a person's mood, reduced stress, and lowered a person's inflammation which could reduce some of the symptoms of arthritis.
- Be around positive people and spend time with them.
- Get good quality sleep. Keep a regular bed time and sleep in a dark and cool room. Eliminate caffeine in the evening.
- Spend some time outside in the sunshine. One researcher concludes just being outside 60 minutes a week can increase vitamin D levels and lessen depression.

*-Arthritis Today*

## USING OLD GARDEN SEED

It's never too early to start planning your garden for next spring. Seed catalogs seem to come earlier every year, and many gardeners already have begun to receive them. Garden seed can be expensive, so you may want to consider using seed from previous years. If stored correctly seeds can be kept for many years. Seed is best stored in a cool, dark, and dry location. To keep seed dry, try a zip-locked plastic bag or a plastic jar.

The best temperature for storing seed and maintaining the viability is between 40 and 50°F. Temperatures a bit lower than 40 degrees are fine as long as they are not below freezing. Therefore, a refrigerator is a better choice than a freezer. A freezer can prove to be detrimental to seed longevity if there is too much moisture in the seed. Seed that has 8% or less moisture can be frozen without harm and will actually store much longer than seed stored above freezing. Seeds dried to 8% or less moisture will break instead of bending when folded. Seeds that have a hard seed coat such as corn and beans will shatter rather than mashing when struck with a hammer. If your seed is not dry enough for freezing, what should you do? The easiest answer is to store your seed under cool (not freezing) conditions.

Vegetables vary in seed longevity. Use the following as a guide for how long you can keep seed stored under cool, dry conditions.

**Cabbage, Cauliflower, Broccoli: 4 to 5 years**

**Corn: 2 to 3 years**

**Lettuce, Endive: 4 to 5 years**

**Spinach, Beets, Carrots, Chard: 2 to 3 years**

**Squash, Melons: 4 to 5 years**

**Tomatoes: 4 years**

**Peppers: 2 years**

**Onion, Parsley, Parsnip: 1 year**

If you are unsure of viability and have plenty of seed, there is an easy method of determining how good your seed is. Place 10 seeds on a paper towel moistened with warm water and cover with a second moistened towel. Roll up the towels and place inside a plastic bag with enough holes in the bag for air exchange but not so many that the towels dry quickly. Place the bag in a warm place such as the top of a refrigerator. Remoisten towels with warm water as needed. After the first week, check for germination. If a seed molds or looks rotten, count it as dead and discard it. If it looks like it is growing into a plant, count it as good and discard it. Keep a running count of good and bad seeds. Roll the towel back up and place it back into the bag and check again after a week. If all seeds germinate, then you have a perfect germination rate 100%. If it is less than perfect, divide the number of seeds that germinated by the number you of seeds you started with. For example, you started with 10 seeds but only 8 germinated, then  $8/10 = 0.8$  or 80% germination. If your germination rate is low but still vigorous you can still use the seeds; but you will need to plant extra seeds to get a good crop. So if your germination rate is 50%, you would want to plant twice as many seeds. However, if your test seeds were slow to germinate and had a low germination rate, it's probably best to purchase fresh seed. Seed testing is a great project that can be done during the upcoming cold winter months, so you are prepared for spring.

## COOL SEASON VEGETABLES

Cool-season vegetables vary in cold tolerance, with some able to take cold temperatures, "hardy vegetables," and others only being able to handle cool temperatures "semi-hardy vegetables."

Semi-hardy vegetables can take a light frost, but are damaged by temperatures in the mid-to upper-20s. Some of these vegetables include beets, Irish potatoes, radishes, spinach, Swiss chard, and leaf lettuce. If you want to extend the harvest season of these vegetables but cold weather is threatening, try covering up the plants you want to protect.

Plants termed "hardy" can take lower temperatures but are damaged when the temperature drops to the low 20s. These include cabbage, broccoli, cauliflower, carrots, and turnips.

Be aware every year is different. When your gardening season is over, remember winter is a good time to plan and prepare for next year's vegetable garden.

## SHOULD OUR ORGANIZATION CONDUCT A FINANCIAL REVIEW?

Regularly in the news it is reported that someone was charged with theft of funds from a community group, organization, or business. We would like to think that we can trust everyone, but in reality given the right combination of financial stress in life and access to organization funds, some will give in to the temptation to “borrow” a few dollars to get a bill paid. Many of these have the best of intentions to pay it back but the fact remains that this is stealing. Others are just flat out liars and cheats and intentionally plan to defraud the group in order to fund bad habits or living beyond their means.

As an organization, what can we do to help protect ourselves? There are several steps that can be taken that, although cannot fully prevent a crime from happening, certainly reduce the chances. The following outline some of those steps.

\*Maintain adequate internal control structure – often in organizations, one individual will take in all receipts, make bank deposits, is signatory on the checks, and reconciles the bank statement. Is there a window of opportunity there? You bet.

To minimize risks, organizations should provide written receipts for all monies collected. Copies of these receipts should be provided to the individual who reconciles the bank statement. For a number of safety reasons it is wise for more than one person to accompany the deposit to the bank. This helps protect the person making the deposit from any question of wrongdoing. In addition, it provides a bit of a safety in numbers, especially if the deposit is being made after dark and the bank is closed. The bank deposit record should be provided to the bookkeeper as well. Anytime the money, especially cash, changes hands there should be some means to log or receipt the amount. This protects both the individual and the organization.

Several steps can be taken to insure checks are written for the purpose the organization serves. In days gone by, we could require two signatures on a check. With today’s automated systems, banks can no longer guarantee that. However, it is still a good internal control for organizations to require two signatures. An easy safety measure is to have the custodian of the checkbook not be on the signatory. In this scenario, one person writes the check and then must get a signature(s) from one or two other individuals. All checks written should have an accompanying invoice and/or approval in the organization minutes.

\*Financial Review – Most public entities, such as your River Valley Extension District, must have an annual audit conduct-

ed by a certified public accounting firm. For those that do not have this legal obligation, an internal financial review may be in order. At the year-end of the organization, a financial review committee should be appointed. I would recommend a committee of three and that nobody on this committee is part of the internal accounting structure. The objectives of this committee would be to: 1) verify that policies, procedures, and internal controls are followed in the daily operation, and 2) verify that accounting records and financial statements are accurate and complete.

In order to complete this review, the committee should have access to all bank statements for all accounts of the organization. They should have access to the check register and any financial accounting package printouts.

If this is an organization with minutes then the minutes should be available to verify that the check had the appropriate club approval. The committee should verify and review that the appropriate EIN or TIN number is being used. Each month’s bank statement



and cancelled checks should be reviewed as well as checking to make sure that no voided checks have cleared the bank. Total all funds received, verify written receipts and cross-check with bank deposits. Total all expenditures and verify invoices or approval for purchase. Finally, the beginning balance, plus any receipts, minus any expenditures, plus any outstanding checks should equal the ending balance.

The review committee should verify that required reporting, such as corporate annual reports or 990 tax forms have been completed and submitted.

Finally, the committee should report back to the club.

These few simple steps can help eliminate the turmoil and scandal that can come with financial misconduct in an organization and allow the group to go about their intended business and purpose more effectively.

### **Kansas Agricultural Mediation Services**

KAMS provides confidential assistance for Kansas farmers, ranchers, and their lenders.

KAMS provides support in times of financial crisis through:

- ⇒ Ag Credit Mediations
- ⇒ USDA Adverse Decision Mediations
- ⇒ Agricultural Financial Counseling
- ⇒ Legal Assistance

**1-800-321-FARM**

**[www.ksre.k-state.edu/kams](http://www.ksre.k-state.edu/kams)**

**NON-PROFIT  
U.S. POSTAGE PAID  
WASHINGTON, KS  
PERMIT NO. 3**

**RIVER VALLEY DISTRICT  
“2016 UP-COMING MEETINGS & EVENTS”**

<b>DATE</b>	<b>TIME</b>	<b>PROGRAM</b>	<b>LOCATION</b>
Oct. 15– Dec. 7		Medicare Part D Enrollment Period	Contact your local RVD Office for an appointment
Oct. 31-Nov. 28	10-11:30am	Memory Retention Classes (Mondays for 5 weeks)	Concordia– Frank Carlson Library
Nov. 1-2		Kansas Income Tax Institute	Topeka
Nov. 2-3		Kansas Income Tax Institute	Salina
Nov. 10		Crop Insurance Workshop	Salina
Nov. 14	9-4pm	Part D Open Enrollment Event	Belleville- Public Library
Nov. 15	8:30-3:30pm	Part D Open Enrollment Event	Concordia– Courthouse Meeting Room
Nov. 17	8-4pm	Swine Day 2016	K-State Alumni Center
Dec. 1	10am	Living With Aches and Pains	Belleville– Extension Office Meeting Room
Dec. 1	2pm	Living With Aches and Pains	Washington– Extension Office Meeting Room
Dec. 2	10am	Living With Aches and Pains	Clay Center– Extension Office Meeting Room
Dec. 2	2pm	Living With Aches and Pains	Concordia– Courthouse Meeting Room
Dec. 5	6:30-9:30pm	Child Care Provider Series	Concordia– Courthouse Meeting Room
Dec. 14-15		Kansas Income Tax Institute	Pittsburg
Jan. 24-Feb. 28	1:30-3pm	Powerful Tool for Caregivers (Tuesdays for 5 weeks)	Concordia– Courthouse Meeting Room
Mar. 29-May 19		Strength Training (Time & Location TBD)	Cuba

Kansas State University is committed to making its services, activities and programs accessible to all participants. If you have special requirements due to a physical, vision, or hearing disability, contact John Forshee, Director, River Valley Extension District # 4, 322 Grant Avenue, Clay Center, KS 67432. Phone 785-632-5335.