COUNTDOWN TO THE HOLIDAYS HAS BEGUN!

Wash your hands! One of the most important ingredients for a delicious and food safe Thanksgiving meal is clean hands. Wash your hands with warm water and soap for twenty seconds throughout the cooking process, especially before handling food and after handling raw meat and poultry. This is one of the simplest and most effective ways to prevent the spread of bacteria. Often times, there tends to be multiple cooks in the kitchen during the holidays. Make sure all of your helpers wash their hands before they touch any food.

HEALTHY FOOD OPTIONS FOR FALL AND WINTER GATHERINGS

Healthier alternatives contain less fat, sugar, and sodium. Start with one or two small changes at first. Here are a few ideas to try:

♦ Turkey without skin
♦ Home-made cranberry sauce
♦ Cooking spray
♦ Olive-oil based spreads
♦ Gravy made from low-fat broth
♦ Mashed potatoes made with skim milk
♦ Baked white or sweet potatoes
♦ Whole-grain rolls/breads
♦ Cornbread made with skim milk
♦ Vegetable or fruit based stuffing
♦ Steamed vegetables
♦ Fruit crisp topped with oatmeal
♦ Fruit or vegetable platter with low-fat dip
♦ Quick bread made with one cup of prepared mincemeat
♦ Crustless sweet potato or pumpkin pie made with evaporated skim milk and egg whites or substitute
♦ Unsalted nuts
♦ Chocolate pudding made with skim milk
♦ Cakes made with unsweetened applesauce
♦ Reduced-fat eggnog

For more ideas on healthy menu ideas contact: Sonia Cooper at the Washington office, 785-325-2121 or srcooper@ksu.edu

HOME KITCHEN SAFETY INSPECTION

Make your kitchen a safe place for all family members. Look for safety hazards such as:

* Spills on the floor
* Electrical cords
* Towels to close to a heat source
* Pot handles in easy reach of young children
* Climbing hazards
* Toxic cleaning products not placed out of reach of young children.

For more information go to http://www.foodsafetysite.com
NOW WHAT? FIVE WAYS TO USE LEFTOVER TURKEY

This holiday season, we will gather together with friends and family to celebrate. When the fun is done you may be left with more turkey than you anticipated. Check this out from USDA Choose MyPlate.gov – the five ways series. MyPlate encourages you to choose lean protein. Selections from the protein foods group, including meat, poultry, fish, eggs, nuts, seeds, beans and peas provide nutrients that are vital for the health and maintenance of your body. Turkey is a versatile food and an excellent source of lean protein. Check out these recipes featuring turkey five different ways to use up leftovers or to simply try something NEW.

*The Twist on a Classic: Shepard’s Turkey Pie – Mashed potatoes top this delicious layered casserole that makes great comfort food. *The Fun Family Favorite: Turkey Tostadas – Take a new spin on Taco Night with the entrée that is sure to please the whole family. Get kids involved by letting them spread the refried beans or sprinkle on the cheese. *The Weeknight Warm-up: Turkey Roast and Rice Soup – Whip up this hearty soup for dinner! Carrots and celery add robust flavor. *The Savory Side: Turkey Potato Salad – Looking for something different? This easy dish can be served as a side or on top of mixed greens for a tasty lunch. *The One-dish Meal: Eve’s Tasty Turkey Tetrazzini – Food group fantastic! One serving of this tasty dish provides ½ cup of vegetables, 1-1/2 ounces of grains, 2 ounces of protein, and ¼ cup dairy! Check out the recipes on www.ChooseMyPlate.gov and choose the five ways series.

MEAL TIME—QUALITY TIME

It is true there are safety issues for children in the kitchen however children love to help with food preparation and should be included whenever possible. Children’s participation should always be supervised by an adult and tasks in which children help should be age appropriate. Get your children to try new foods by having them help you in the kitchen. Kids feel good about doing something “grown-up.” Give them small jobs to do. Praise their efforts. Children are less likely to reject foods that they help to make. There are many simple tasks that they can enjoy depending on their ages. For example, fixing salads is an easy task that almost all children can help with. Ask the youngest family member to wash and tear lettuce for the salad. Older children can peel carrots and cucumbers. Teenagers can chop the peeled vegetables and tomatoes. A child likes to add ingredients, stir the batter, name and count foods, help assemble a pizza. As the kids get older let them help measure dry ingredients, assemble sandwiches, and measure liquids. Remember, the more help you have, the more easily and quickly meals will be served. Ask children to place salad dressing on the table. Young children can help set the table. Only let older children and adults handle knives. Children can even put ice in glasses and pour the beverage for the meal. Remember to serve low-fat milk and water often. After dinner, children can help remove the plates and clean up. Food preparation and meal time should be a family affair. It is a great way to spend good quality time together as a family and teach your children a valuable life skill at the same time. For more information go to the website: www.nutrition.gov/life-stages/children/kids-kitchen

TIPS: BEST BUYS FOR COST AND NUTRITION

Breads and Grains
*Look for bargains on day old bread. It costs less but is still nutritious.
*Buy regular rice, oatmeal, and grits instead of instant to save on money, sugar, and calories.

Vegetables and Salad
*Buy large bags of frozen vegetables. Seal tightly in the freezer between uses.
*Avoid pre-bagged salad mixes. They are usually more expensive and spoil faster.

Fruits
*Buy fresh fruits in season when they generally cost less.
*Frozen and canned fruits are a smart choice all year round.

Low-fat Milk Products
*Buy fresh, low-fat milk, yogurt, and cheese in the largest size that can be used before spoiling. Larger containers cost less per serving than smaller sizes.

Meat and Beans
*Dried beans and peas are a good source of protein and fiber. They last a long time without spoiling.
*Chuck or bottom round roast has less fat and is cheaper than sirloin.
*Look for specials at the meat counter. Buy meat on sale for big savings.
*Buy meat in large bulk packages to save money. Freeze portions you might not use right away to prevent spoiling.

Before shopping
*Make a list. This helps you stick to your budget.
*Plan your meals. Planning helps put leftovers to good use.
*Look for coupons, sales and store specials.
*For added savings sign up for the store discount card.

During shopping
*Don’t shop when you are hungry. It’s easier to stick to your shopping list.
*Try store brands. They usually cost less.
*Compare products for the best deal.
*Check sell by dates. Buy the freshest food possible, it lasts longer.

After shopping
*Store food right away to preserve freshness.
*Freeze food to prevent spoiling.
*Use food with the earliest expiration dates first.

http://snap.nal.usda.gov
Citizens Response to a Farming Emergency

November 15, 2018
6:30PM
4-H Building
NCK Free Fairgrounds
901 O Street
Belleville, KS 66935
RSVP to Belleville Extension Office
by Nov. 9th 785-527-5084

Come join us for 3 stations assisting with what you can do before emergency personnel arrive:

Station 1: Environmental exposure to heat/cold/chemical stress

Station 2: How to stop bleeding and how to apply a splint with everyday tools

Station 3: Basics of CPR (No certification offered)

**Refreshments will be provided

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, (785) 632-2868. Kansas State University Agricultural Experiment Station and Cooperative Extension Service K-State Research and Extension is an equal opportunity provider and employer.
2019 Medicare Part D Plans

Twenty six Medicare Part D Prescription Drug plans are available for 2019 in Kansas. 2019 plan premiums are between $16.20 and $99.10. There are six new PDPs and three PDPs which are discontinuing coverage in 2019. All members of the discontinuing plans will be automatically moved to a different Part D PDP.

Discontinued Plans
* Blue MedicareRx Premier (PDP) S5726-015 - members are being automatically moved to the Blue MedicareRx Value (PDP) S5726-013
* First Health Part D Premier Plus (PDP) S5768-181 - members are being automatically moved to the Aetna Medicare Rx Value Plus (PDP) S5768-147
* Symphonix Value Rx (PDP) S0522-041 - members are being automatically moved to the AARP MedicareRx Saver Plus (PDP) S5921-369

New Plans
- WellCare Value Script (PDP) S4802-157
- SilverScript Allure (PDP) S5601-166
- Cigna-HealthSpring Rx Secure-Essential (PDP) S5617-303
- Aetna Medicare Rx Select (PDP) S5810-301
- Mutual of Omaha Rx Plus (PDP) S7126-023
- Mutual of Omaha Rx Value (PDP) S7126-056

Name Change
First Health Part D Value Plus (PDP) S5768-147 changed the plan name to Aetna Medicare Rx Value Plus (PDP) S5768-147. It remains under the same contract number.

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

2019 MEDICARE PART D PRESCRIPTION PLANS

Time is running out to shop and enroll in a 2019 Medicare Part D Plan. The open enrollment period for Medicare 2019 Part D Prescription Plans began October 15th and will continue only until December 7th. 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.

Questions and Answers Concerning Part D Prescription Plans in Kansas:

Plans with Coverage in the Gap or Donut Hole
Q: Are there any plans that offer coverage in the gap or donut hole?
A: There are six plans that offer some coverage for drugs in the gap in 2019. The gap or donut hole starts when the total money spent on your prescriptions from the insurance company and your part equals $3,820. After reaching that $3,820 amount, the Medicare beneficiary is responsible for paying 25% of the cost of brand name prescriptions and 37% of the cost of generic prescriptions until he or she reaches "catastrophic coverage."

During the gap, the drug cost is paid by the beneficiary, and the 70% discount on brand-name drugs provided by the drug manufacturer counts toward getting out of the gap into catastrophic coverage. In the catastrophic coverage the Medicare beneficiary only pays 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 2019
Q: I had a Part D Prescription Plan in 2018. Does my deductible start over in 2019?
A: Yes. Your deductible will start over in 2019. Your deductible in 2019 may be up to $415 depending on your prescription plan. When you have met your deductible, your prescription plan will start paying their share toward your prescriptions. Some plans waive the deductible for generics.
**Prescription Coverage with Same Company in 2019**

**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 2019 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, 2018, your coverage will begin January 1, 2019. This is the open enrollment time and 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: Help Available - 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).

**SHICK Counselors Available to Help You**

Belleville- Judy Uphoff & Belinda Robison  
Concordia- Lynn Elliott  
Washington- Janet Elliott  
Clay Center- Nola Unruh, James R. Beck, & Beverly Lang  
All Locations- Deanna Turner

**District Part D Prescription Drug Enrollment Events**

**Belleville Public Library- October 22 & November 5**

Five SHICK Counselors are available for appointments. Call the Belleville District Extension Office at 785-527-5084 for an appointment.

**Clay Center Extension Office- November 16, 29, & 30.**

Five SHICK Counselors are available for appointments. Call the Clay Center Extension Office at 785-632-5335 for an appointment.

**Concordia Extension Office- November 6**

Three SHICK Counselors are available for appointments. Call the Concordia Extension Office at 785-243-8185 for an appointment.

Karen Mayse, SHICK Counselor from the North Central-Flint Hills Area Agency on Aging, will be one of the counselors at these enrollment events. Thanks to Karen for her coordination and assistance to District SHICK Counselors.

**Ready, set, shop and enroll in a Medicare Part D Plan now. Call one of the River Valley Extension District Offices for an Appointment today!**
**PROTECT YOURSELF FROM THE FLU**

Flu season is back — did you get your free flu shot yet? Flu viruses change from year to year, so it’s important to get a flu shot each year.

It’s **free for people with Medicare**, once per flu season, as long as you get the shot from a doctor or from other health care providers that accept Medicare.

Protect yourself and your loved ones this season — get your free flu shot as soon as possible!

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**STRENGTHEN YOUR HAND GRIP**

Arthritis and carpal tunnel may decrease the strength in your grip. Try squeezing a rubber stress ball or a tennis ball 3-5 seconds and then relax. Repeat this technique 10 times in each hand. Do this daily. If your hands ache then repeat every other day.

**SMOKE AND CARBON MONOXIDE DETECTORS**

When was the last time you replaced the batteries in your detectors? This should be done every year. Some people change them on their birthday, with the time change in the fall, or on a specific holiday. Use your vacuum hose with a brush attachment and clean out the dirt and cobs that could interfere with the operation of the detectors.

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**WINTERIZING ROSES**

Now that the temperatures have been getting colder, it’s time to think about preparing your landscape for the winter months. Most shrub roses are hardy to our Kansas winters, but a few types of roses could have problems adjusting to our winters. For example, the hybrid tea roses have certain species in their ancestry that originated in the warm climate of southern China. These roses need protection to survive Kansas winters. One way to help protect your roses is by mounding the soil about eight to ten inches high around each plant. When using soil, bring it in from another location. You do not want to pull from a part that has disease problems. Do not pull it from in-between plants because this can damage the roots or make them more susceptible to the cold.

Mounding is normally done by Thanksgiving. After the ground has frozen, add a 4-inch layer of mulch. The mulch can be made up of straw, leaves or hay for further protection. A small amount of soil may be spread on top of the mulch to keep it in place. Do not add the mulch before the ground freezes or mice may invade and feed on the roses over the winter.

The purpose of these coverings is not only to moderate the cold, but also to prevent warm days during the winter or early spring from stimulating growth that is tender to returning cold weather.

If your roses have excessively tall canes they can be pruned to a height of 36 inches or tied together to prevent them from being whipped by strong winter winds. Wind can cause major damage to the crown of the plant by loosening the surrounding soil. Next spring, remove coverings from the crown before new growth starts. Wait until after the ground thaws, as the temperatures are more consistent. If you remove the coverings to soon the tops may begin growing before the roots can provide water to the new growth. If you have any questions feel free to stop by or contact me in the in the Washington office, 785-325-2121 or khatesohl@ksu.edu.

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**FALL YARD CLEAN-UP**

It’s that time of year again when leaves are falling from deciduous trees. Now is a good time to stop and think about options for handling the leaf litter. Although a scattering of leaves won’t harm the lawn, the excessive cover of leaves for an extended period will prevent sunlight from reaching the turfgrass causing the grass to be unable to make the carbohydrates needed to survive the winter.

There are other options for dealing with the fallen leaves rather than bagging them up and putting them out for the trash collector. Composting is a great way to handle the refuse. Compost can then be used in the vegetable garden and flowerbeds. If you do not compost, you can mow leaves with a mulching mower and let shredded leaves filter into the turf canopy. Mowing is often the most effective when the leaves aren’t too thick.

While you are working to keep the leaves from piling up on your turf, you can also decide what needs to be cleaned out of your flowerbeds.

Fall is traditionally a time for cleaning up flowerbeds. Normally, we recommend cutting down dead stems to help control insect and disease problems. But, with herbaceous perennials that have been pest free, you might want to consider leaving some to provide winter interest to your garden. For example, ornamental grasses can be attractive even during the winter months. Those near structures like your house, or sheds should be cut to the ground because when they get dry they could become a fire hazard. Perennials with evergreen or semi-evergreen foliage can provide color and structure. Foliage can be left for a few other reasons as well. For instance, foliage left on semi-hardy plants will act as mulch to protect from harsh winter winds and help to ensure overwintering of the plant’s crowns. Another reason to leave some foliage in your beds is because of wildlife. Birds will eat seeds from the perennials, and others will use the plants as shelter. This fall take the time to look around your yard and see what you can do to prepare your landscape for the winter months.

Kelsey Hatesohl, District Horticulture Agent
I am just a small business in a small town, I don’t have anything of value to hackers! That is a misconception that many small business owners have when it comes to cyber-attacks. In fact, this couldn’t be much further from the truth! Small businesses must take on-line protection seriously! Nearly fifty percent of all cyber-attacks are on small businesses. Why is this? It boils down to the fact that too many small businesses take the attitude that “it won’t happen to me” or “I don’t have anything valuable to hackers if they do get in” or “on-line security is just so expensive that I cannot afford it.” According to the Kansas Small Business Development Center, the average cost of recovery for a small business after a cyber-attack is nearly $117,000. Roughly 60% of those companies breached will never recover and will close their doors within six months. For many, they have no support network in place and they simply do not know where to turn after a breach. These statistics alone should catch the attention of every hard-working, small-business owner striving to build their American dream! Corporate America is spending about one-percent of revenue on cyber-protection and it is time that small businesses do the same.

In the business world there is general lack of awareness of the dangers. Cyber-attacks come from individuals that may be located anywhere in the world or may be from a very large syndicate of cyber-terrorists. The attacks may be very deliberate where a good on-line security protocol must be in place to ward it off. This attack is more technical in nature and relies upon weaknesses in firewalls, passwords, etc. Other attacks may be more behavioral in nature where an attack may come in the form of an innocent looking email that tells us that we must update our email profile or we will be locked out of our account! NEVER click on any link on a suspicious email. Working closely with our Internet Service Providers and our network technicians, we can develop a plan for the technical protection. Educating our employees and family of the dangers of cyber-attacks is vital for the protection of our business from the behavior weak points!

In the future, we will face additional scrutiny as we conduct on-line business. Business partners will more and more demand we have protocols in place, especially those pursuing contracts with the government or large business or industry. Many insurance companies now offer insurance protection for cyber-attacks but will likely implement more requirements that we have active protocols and education in place in order for the insurance to cover us. Financial institutions will have more stringent on-line security guidelines moving forward. For support with cyber security contact your local network technician, your local internet service provider or contact one of the Kansas Small Business Development Centers located throughout Kansas.

John Forshee, District Extension Director/Community Vitality

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**CYBER SECURITY - DON’T BURY YOUR HEAD IN THE SAND**

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**FOOD SAFETY WORKSHOPS FOR FRUIT & VEGETABLE GROWERS**

K-State Research and Extension is teaming up with the University of Missouri to present food safety workshops for fruit and vegetable growers who sell to the public. Two workshops are planned in Wichita and two are set for Olathe.

Food Safety Modernization Act (FSMA) Produce Safety Alliance training is set for Friday, Nov. 9, from 8:30 a.m. to 5 p.m. in Olathe at the K-State Olathe campus, 22201 W. Innovation Dr. Completing the workshop satisfies a FSMA regulatory requirement that a responsible party from a farm successfully completes food safety training.

The FSMA training will also be offered in Wichita on Tuesday, Nov. 13, at the Sedgwick County Extension Education Center, 7001 W. 21st St. North.

In addition, Good Agricultural Practices (GAPs) Food Safety Plan workshops are set for Nov. 14 in Wichita and Nov. 30 in Olathe. The training can help growers prepare for a voluntary U.S. Department of Agriculture GAPs audit and create a food safety plan.

K-State Research and Extension is now offering free microbial water testing to any interested Kansas or Missouri grower. Because water can be a major conduit for pathogens that can contaminate produce, it is important for growers to know the quality of water used during production of fresh produce, including for irrigation, mixing with sprays, post-harvest washing, and other uses.

More information for all of the workshops and about water testing is available at:

[www.ksre.k-state.edu/foodsafety/produce/index.html](http://www.ksre.k-state.edu/foodsafety/produce/index.html)

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**THE GOLD STANDARD OF CUSTOMER RELATIONS**

Customer service is the competitive advantage in small-town businesses. K-State Research and Extension offers a program called The Gold Standard of Customer Relations to help small businesses develop customer service skills. Delivering exceptional customer service takes much more than the basics. Exceptional service means treating your customers as you would like to be treated and building a relationship between your business and its current and potential customers. This curriculum covers:

- **Attitude – Making the Customer #1**
- **Making a Good First and Good Last Impression**
- **Knowing Your Job and Knowing Your Community**
- **Communicating Clearly**
- **Handling Problems Effectively**

Businesses interested in participating in the program should contact John Forshee at the Clay Center Office.
# RIVER VALLEY DISTRICT

## “2018-2019 UP-COMING MEETINGS & EVENTS”

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>PROGRAM</th>
<th>LOCATION</th>
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<tbody>
<tr>
<td>Oct 15-Dec. 7</td>
<td>7:00 pm</td>
<td>Medicare Part D Enrollment</td>
<td>Contact your local RVD office for an appointment</td>
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<tr>
<td>Nov. 7</td>
<td>8:00-4:00</td>
<td>BQA Training (Hosted by KLA)</td>
<td>Washington-Washington County High School</td>
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<tr>
<td>Nov. 12</td>
<td>9:15-3:30</td>
<td>RVD Offices Closed in honor of Veteran’s Day</td>
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<tr>
<td>Nov. 15</td>
<td>7:00 pm</td>
<td>K-State Swine Day</td>
<td>Manhattan-KSU Alumni Center</td>
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<tr>
<td>Nov. 15</td>
<td>7:00 pm</td>
<td>Ladies Night Out-Citizens Response to a Farming Emergency</td>
<td>Belleville-4-H Building, NCK Free Fairgrounds</td>
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<tr>
<td>Nov. 25</td>
<td>7:00 pm</td>
<td>K-State Swine Day</td>
<td>Manhattan-KSU Alumni Center</td>
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<tr>
<td>Nov. 29 &amp; 30</td>
<td>7:00 pm</td>
<td>RVD Offices Closed for Thanksgiving</td>
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<tr>
<td>Jan. 7</td>
<td>7:00 pm</td>
<td>RVED Ag Lease Survey Summary Meeting</td>
<td>Concordia-Fairgrounds</td>
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<tr>
<td>Mar. 17-May 11</td>
<td>7:00 pm</td>
<td>Walk KS</td>
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