

River Valley District

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K-State Research and Extension News

*Knowledge
for Life*

September 2016

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MEDICARE PART D PLANS FOR 2017

Information about specific 2017 Medicare Part D Plans will not be available until October. Starting October 1st, Medicare beneficiaries with a Part D Plan will receive information from their company informing them of any changes for 2017. The Open Enrollment Period for Part D Plans will be October 15-December 7, 2016. The maximum deductible for a Part D Plan will be \$400 in 2017.

SHICK Counselors are available in your area to provide assistance shopping and enrolling in 2017 Part D Plans. Refer to pages 2 and 3 of this newsletter for the Medicare Part D Enrollment schedules, locations, and appointment times available. Appointment times fill up fast in some locations so call your local River Valley District office today for an appointment.

DISTRICT SHICK COUNSELORS

SHICK stands for Senior Health Insurance Counseling for Kansas. The counselors receive training annually on Medicare, Medicare Supplement Insurance, Part D Prescription Drug Coverage, and other health insurance subjects that concern older Kansans.

SHICK Counselors are available to meet with consumers for personalized free counseling sessions, to help with problems and questions, and to provide support during the decision-making process.

The information discussed in the sessions is confidential. SHICK Counselors will not recommend policies, companies, or agents, but will provide free unbiased answers to the questions of consumers, their family members, and other caregivers.

Thanks to these experienced SHICK Counselors who will be counseling Medicare beneficiaries with Part D at locations in the River Valley District:

Jim (James R.) Beck - Clay Center Extension Office

Nola Unruh- Clay Center Extension Office

Janet Elliott- Washington Extension Office

Sonya Garwood- Concordia Extension Office

Deanna Turner- All District Extension Offices

Betty Cerny- Clay Center Extension Office- Some Fridays

Judy Uphoff- Belleville Appointments at Library & Belleville Enrollment Events

Belinda Robison- Belleville Enrollment Events

We welcome a new SHICK Counselor, Lynn Elliott, who is going through the training to be a counselor.

Be sure and thank these SHICK Counselors! They are very dedicated to share their expertise and time.

K-STATE

Research and Extension

Medicare Part D Enrollment
October 15 - December 7, 2016
For 2017 Plans

Open Enrollment dates for 2017 Medicare Part D Plans are October 15, 2016 through December 7, 2016. Plan to call for an appointment with a Senior Health Insurance Counseling for Kansas (SHICK) Counselor. PLEASE DO NOT DELAY!

River Valley Extension District #4, Libraries, and some Senior Centers offer personalized help during the Open Enrollment period. Call any of these locations today for an appointment:

BELLEVILLE:

SHICK Counselor, Judy Uphoff- will have appointments at the Belleville Public Library upon request. Call ahead to schedule for an appointment at 785-527-0118.

Belleville Extension Office

* **Deanna Turner**, SHICK- Available Mondays on October 17; November 7, 21, & 28; and December 5.

Two Republic County SHICK Enrollments Events- October 31 & November 14, Belleville Public Library Judy Uphoff, Belinda Robison, Deanna Turner, and Marsha Rogers (North Central-Flint Hills Area Agency on Aging), SHICK Counselors will be taking individual appointments on the same day and same location these days from 9 a.m.-5 p.m.. Call the Area Agency on Aging toll free number for an appointment at 1-800-432-2703 or 785-776-9294. Tell the receptionists you would like an appointment at the Republic County Enrollment Event and on which date.

CLAY CENTER:

Clay Center Extension Office- Deanna Turner, Jim (James R.) Beck, Nola Unruh, and Betty Cerny will be taking appointments in the Clay Center Office. Call 785-632-5335 for appointments with these SHICK Counselors.

* **Jim Beck**- Available on these Mondays- October 17, 24, & 31 (Part D); November 7, 14, 21; December 5

Jim will be taking Part D as well as Insurance Marketplace Appointments.

* **Nola Unruh**- Available on Tuesdays, October 18 & 25; November 1, 8, 15, 22, & 29; and December 6.

* **Betty Cerny**- Available some Fridays with dates to be determined.

* **Deanna Turner**- Available on most Thursdays & Fridays, October 20; November 3, 4 (morning only), 10, 17, & 18; and December 2.

Three Clay Center SHICK Enrollment Events – October 21 & 28; and December 1 at the Extension Office.

Marsha Rogers, Nola Unruh, Jim Beck (10/21 & 12/1) & Deanna Turner will be taking individual appointments (8:30 a.m.-4:30 p.m.) on the same day and same location on October 21 & 28; and December 1. Call the Clay Center Extension Office for an appointment at 785-632-5335.

CONCORDIA:

Concordia Extension Office - Deanna Turner and Sonya Garwood will be helping you at the Cloud County Courthouse in Concordia. Call the River Valley Extension Office in Concordia at 785-243-8185 for an appointment.

* **Deanna Turner**- Available Tuesdays October 18; November 1, 8, 22, & 29; and December 6.

* **Sonya Garwood**- Available October 18; November 1, 22, & 29; and December 6.

One Concordia SHICK Enrollment Event - November 15, 2016

Extension Office & Meeting Room (Basement of the Cloud County Courthouse).

Marsha Rogers, Sonya Garwood, & Deanna Turner will be taking individual appointments (9 a.m.-4 p.m.) on the same day and same location on November 15. Call the Concordia Extension Office for an appointment at 785-243-8185.

WASHINGTON:

Washington Extension Office - Deanna Turner and Janet Elliott will be helping you at the River Valley District Washington Office. Call the Extension Office at 785-325-2121 for an appointment.

* **Deanna Turner**- Available on Wednesdays, October 19; November 2, 9, 16, 23, & 30; and December 7.
Also available on Monday, October 24.

* **Janet Elliott**- Available on Wednesdays, November 2, 9, 16, 23, & 30; and December 7.
Also available on Monday, October 24.

MEDICARE PART D PRESCRIPTION DRUG COVERAGE WORKSHEET

Stop by one of the District Extension Offices in Belleville, Clay Center, Concordia or Washington to pick up a Medicare Prescription Drug Worksheet or call the office and we will mail a worksheet to you. Regardless of who provides you help, Medicare beneficiaries need to know the prescription drugs taken, dosage & 30 Day Quantity. You will need to put this information on the worksheet before seeking help.

Drop off the worksheet to the Extension Office at least one week prior to your appointment, and it will speed up your appointment.

Bring any recent letters you have received from Social Security or Medicare to your appointment and bring your Medicare card.

Thanks to all the SHICK Counselors for assisting Medicare beneficiaries. They keep up-to-date with several Medicare trainings throughout the year. Be considerate and make your appointments early during the enrollment period.

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.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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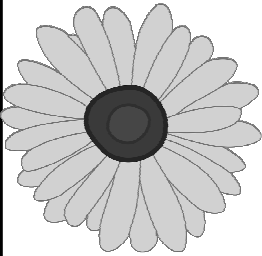
**SUNFLOWER FAIR
ANNUAL HEALTH AND WELLNESS EVENT**

“GOOD VIBRATIONS”

TUESDAY, SEPTEMBER 20TH

Salina Bicentennial Center

8:00 am-4:00 pm



Sponsored by: North Central-Flint Hills Area Agency on Aging

Bring your friends for a full day of fun at the Sunflower Fair. The one-day event features nationally-known speakers, educational workshops, health screenings, Sunflower tractor show, and a noon luncheon. Come and visit with more than 70 exhibitors. The Fair provides a wealth of information to assist you, your friends, and relatives. Meet old friends and make new ones. Have fun and be inspired.

Advanced registration which includes lunch is \$20 due by September 12th (must be postmarked by September 9th). Send your name, address, and phone number along with the registration fee to NC-FH AAA, 401 Houston Street, Manhattan, KS 66502. For more information call 1-800-432-2703. Anyone interested throughout the state of Kansas is welcome!

**SWING ON IN TO WATCH
THE SWINGIN SPURS**

Kansas State “Swingin Spurs” will perform at the Catholic Parish Hall, 730 Court Street in Clay Center on Friday, September 23 at 7:00 pm.

The Kansas State Swingin Spurs are an energetic and enthusiastic group of country swing dance performers. Being in the heart of the Midwest and submerged in the Flint Hills of Kansas, country music and western dance is essential to understanding and communicating within and across cultures. Swingin Spurs sustains and advances country two-step and swing dance by providing performances at local, state, and national events. You will enjoy this cultural arts event. The free program is provided by the Clay County Wellness Council through a grant from the Clay County Task Force and River Valley District K-State Research & Extension. All ages are invited to join in the fun!



**EXTENSION FALL FLING
MONDAY, OCTOBER 10**

Enjoy the fun and fellowship while you’re learning at the upcoming Fall Fling on Columbus Day, October 10th. Anyone interested is encouraged to attend. Please bring a salad. Silverware and a beverage are provided. Refrigeration is available for the salads.

Hear about the excitement going on at the Pfizenmaier Pumpkin Patch, located west of Clay Center, from Brett Pfizenmaier. The family grows and markets around 26 different fall ornamentals from a variety of pumpkins and gourds. The Pfizenmaier Pumpkin Patch is celebrating their 13th year in business. Thirty percent of their sales are wholesale to area businesses. Pumpkins and ornamentals will be available for viewing or purchase. Enjoy this morning speaker.

The afternoon speaker, Brendan Pfizenmaier, will share about starting his business as a young entrepreneur and designing the metal items he sells. Created on a plasma cutter he designs a variety of signs and other creative items through his business BP Metal Art Designs. Looking at Brendan’s facebook business page, you will be amazed at his creativity and talent. He will also bring some of his items for display or purchase.

Congratulations to Brendan for receiving the Clay County Entrepreneur Award in 2016. He is the grandson of Kris Pfizenmaier, our dedicated Homemaker Extension Council Treasurer.

The Clay County Homemaker Extension women invite everyone to attend this free event.

**EXTENSION FALL FLING
MONDAY, OCTOBER 10
4-H CONFERENCE CENTER
CLAY COUNTY FAIRGROUNDS**

REGISTRATION, COFFEE & TEA	10:30 a.m.
WELCOME, AWARDS & RECOGNITION -Carol Adams & Deanna Turner	11:00 a.m.
“Pfizenmaier Pumpkin Patch” -Brett Pfizenmaier	11:15 a.m.
BLESSING & SALAD LUNCHEON	Noon
“BP Metal Art Designs” -Brendan Pfizenmaier	1:00 p.m.
DOOR PRIZES-	2:00 p.m.

PREPARE KANSAS!

2016 marks the third annual Prepare Kansas online challenge during the month of September. This year's theme is food safety. Weekly themes related to food safety will be:

1. What can I do ahead of a power outage?—Keep food safe in an emergency by putting a thermometer in each refrigerator and freezer unit, and foods to have on hand by building an emergency food kit.
 2. What can I do as a power outage happens?—Know where to buy ice/dry ice and supplies; practice using up old emergency food as if in an emergency; and gather items to have ready for an emergency.
 3. What can I do after a power outage?—Know what is still safe in your refrigerator and freezer; how to make a claim for lost food on your homeowner's insurance policy.
 4. What can I do after a flood?—Learn what to do with food that has come in contact with flood water and hand-washing after coming into contact with flood water.
- Go to the Prepare Kansas Website at <https://blogs.k-state.edu/preparekansas/> to learn the answers to these and much more so that you are not caught unprepared!

FOOD SAFETY EDUCATION MONTH

The theme for the 2016 National Food Safety Month is "Notorious Virus!" and is sponsored by the National Restaurant Association and ServSafe. Activities, videos, and other educational tools are available to help educate food service personnel about Norovirus and Hepatitis A. While targeted to food service, these materials can apply to anyone to help teach safe food handling. This could be especially good for those who volunteer to help prepare and serve large public meals such as church meals, tailgates, and benefit suppers. Norovirus is the most common cause of acute gastroenteritis. It spreads easily and is often called the stomach flu. It transmits easily as it survives on surfaces that have been contaminated or from an infected person.

Handwashing is the best defense against Norovirus. Clean and disinfect areas contaminated by vomiting or diarrhea. If sick, do not handle food. If you want to read more on Food Safety Education Month or get more information for a group you work with go to www.foodsafetymonth.com/Home.

CAN YOU BLANCH IN A MICROWAVE?

Most vegetables need to be blanched before freezing to inactivate enzymes and protect their quality. This is done by water or steam blanching.

Can blanching be done in the microwave? Using the microwave may produce poor results. Due to uneven heating, the microwave may not completely inactivate enzymes. This results in off flavors, poor texture, and loss of color. The microwave does not save time or energy. For best results, use water or steam blanching. If you want to learn more go to www.rrc.k-state.edu/preservation/freezing.html.

IS DOUBLE DIPPING OKAY?

We have all experienced it, we are at a party or other social gathering and we watch someone place a chip back in the salsa that has just been in their mouth. Do you really have a reason to be concerned? Well, according to a recent study from Clemson University, you may need to be.

Researchers found that bacterial counts increased significantly after a person dipped a chip, ate it, and then dipped the same chip again. Salsa dips had more bacteria than those dips made with chocolate or cheese. As a control, they dipped the bitten chips into water and found similar bacterial counts.

If a person is already sick, double dipping could spread disease such as the flu or whooping cough. For most people, the risk may not be great to double dip. In fact, sneezing or coughing onto food or not washing your hands poses a much greater risk of becoming ill.

BACKYARD POULTRY SAFETY

More and more people are choosing to raise poultry, such as chickens or ducks, as part of a greener, healthier lifestyle. However, it's important to consider the risk of illness, especially for children, from handling live poultry or anything in the area where they live and roam.

It's common for chickens, ducks, and other poultry to carry Salmonella, a type of germ that naturally lives in the intestines of poultry and many other animals. Even organically fed poultry can have Salmonella. While it usually doesn't make the birds sick, Salmonella can cause serious illness when it is passed to people.

ALWAYS wash your hands with soap and water right after touching live poultry or anything in the area where they live and roam. Adults should supervise hand washing for young children. Use hand sanitizer if soap & water are not available.

SEPTEMBER IS NATIONAL WHOLE GRAINS MONTH

What is a whole grain? It is a grain product that contains the entire grain kernel, the bran, germ, and endosperm. Common whole grains include whole-wheat flour, bulgur which is cracked wheat, oatmeal, whole cornmeal, and brown rice.

Whole grains help reduce the risk of heart disease, help with weight management, and can help reduce constipation. They are also an important source of many nutrients including dietary fiber, several B vitamins, and minerals like iron, magnesium and selenium. Most adults need 3-4 oz of grains a day. Aim for getting half of these from whole grains. If you can get more that's even better. What counts as an ounce? 1 slice of bread, 1 cup ready to eat breakfast cereal, ½ cup of cooked rice or pasta. A peanut butter sandwich with two pieces of bread will give you two of your three ounces. Make it a goal to make half your grains whole to celebrate this month!

Eating for better health gives you another reason to celebrate 5 National Whole Grains Month during September.

SEEING 'RED'?

What happens when you're angry? Are you able to control it or do those closest to you bear the brunt of your outburst? Anger is a normal human emotion, but human relations can be severely damaged when it's released in an abusive way.

The key to managing your anger is to recognize when you are becoming angry; understand why you're becoming upset; and then express yourself in such a way to make matters better (not worse). While this is easier said than done for most of us, the following tips will help to keep anger in control.

First of all, admit you're angry. You have a right to your feelings. (But you don't have the right to harm others). Then, identify exactly what is making you angry. Ask yourself, is it worth it? If the answer is 'no', take a deep breath and then think through the situation as calmly as possible. If your anger is directed at another person, give him/her a chance to explain. Then really listen and hear what they're saying. Avoid interrupting or showing signs of hostility, impatience or boredom.

Be prepared to respond to criticism with a level head. If you need to take a break before responding, do so. Tell the other person you'll get back to them later. And do so.

Anger is energy and can be either helpful or hurtful. When used in a helpful manner, it can motivate constructive action and/or change. When used in a negative way, it can cause pain both for you and others.

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 produced by Texas A&M AgriLife Extension Service, will be given on Friday mornings from 10:00-11:30 a.m. starting October 7 at Wakefield's Medura Congregational Church.

The series of lessons will reduce negative stereotypes as well as provide helpful information about the brain and memory functioning. The group will learn and practice a variety of memory aids. "Master of Memory", aka "MoM" is sponsored by KSU-River Valley Extension. The class is free, but pre-registration is required by Friday, September 30. Class size will be limited. For more information and to pre-register, call the RVD Extension office in Concordia at (785) 243-8185.



ZIKA, MOSQUITOES, AND YOU

Mosquitoes are in the news. Recent outbreaks of the Zika virus have raised questions about how to protect yourself against this disease. Although Zika can be transmitted through intercourse with an infected person, the most common means of contracting the disease is by being bitten by an



infected mosquito. To help avoid being bitten, wear light colored clothing with long sleeves and long pants. Be aware that these disease causing mosquitoes bite mostly during the daytime. Use an insect repellent that has been registered

by the EPA and contains one of the following active ingredients: DEET, picaridin, IR3535, or oil of lemon eucalyptus or para-menthane-diol. Follow the product label instructions and avoid using repellents on babies younger than 2 months. Products which contain oil of lemon eucalyptus or para-methane-diol should not be used on children younger than 3 years old.

Mosquitoes that spread the Zika virus also spread dengue and chikungunya viruses. Discovered in 1947, Zika, until recently, was predominantly found in tropical Africa, Southeast Asia and the Pacific Islands. While the symptoms in adults are relatively mild (fever, rash, joint pain, etc.) a Zika infection during pregnancy can cause a birth defect of the brain called microcephaly. It's also been linked to infants having vision and hearing problems, impaired growth, and Guillain-Barre' syndrome which affects the nervous system.

DO YOUR CHILDREN KNOW 'ALICE'?

Parents do a good job of getting all the supplies and medical information needed for their children to go back to school, but do they know "ALICE"? Alice is an acronym for the steps of what individuals should do if a situation becomes violent. "A" stands for alert. Teach your children to be aware of their surroundings and what is going on. "L" stands for lockdown. Help your child understand they should separate from the intruder by locking and barricading the door. "I" refers to informing the authorities---or any adult---of what is going on. The "C" stands for counter if the aggressor makes it into the safe area. It's best to not hide but distract and disrupt the aggressor by throwing whatever (ie books, backpacks, desks). The "E" is for evacuate. Escaping is the best option! Encourage your child to get himself and others out of the path of the intruder.

TOMATOES SLOW TO RIPEN?

Are you having problems with your tomatoes not ripening? These hot temperatures we have been having are causing the tomatoes to stop growing and the fruit to mature slower. The best temperature for tomato growth and fruit development is 85 to 90°F. When temperatures exceed 100°F, the plant goes into survival mode and concentrates on moving water through the plant to try and stay alive. Instead of spending energy on ripening the fruit, the plant is using all its energy to bring water from the roots to the rest of the plant, causing fruit development to slow to a crawl. When temperatures cool down, even to the low to mid 90s, the plant isn't as stressed for water and will return to ripening the fruit.

The color of the tomatoes can also be affected by heat. When temperatures rise above 95°F, red pigments don't form properly, though the orange and yellow pigments do. This results in orange fruit. This doesn't affect whether you can eat it or not, orange tomatoes are just fine, but often gardeners prefer the deep red color.

Can you do anything to help your tomatoes ripen and have good color during extreme heat? Sure there is. You can pick tomatoes in the "breaker" stage. The breaker stage tomatoes are those that have started to turn color. At this point, the tomato has cut itself off from the vine and nothing will be gained by keeping it on the plant. If tomatoes are picked at this stage and brought into an air-conditioned house, they will ripen more quickly and develop a good, red color. A temperature of 75 to 85°F will work well. If you have tomatoes that aren't green but aren't red yet either, pick them and bring them inside and set them on your counter. Before you know it you will have ripe tomatoes that are ready to eat and enjoy!



TOUGH TIMES IN AGRICULTURE REINING IN FAMILY EXPENSES

We are in tough a financial stretch in agriculture that will put a strain on farm families as they look to weather the storm.

One area that must be carefully analyzed is family living expenses. An analysis of Kansas Extension Farm Management data shows that family living expenses increased from just at \$40,000 in 2004 to just under \$59,000 in 2015. Of those families, off-farm income averaged just over \$39,000 so we know that non-farm income is insufficient for family living. As we head into times when the farm income may be negative then we must look at tightening our belts on family living expenses. In order to do this, good records are a must. If a family does not have detailed family records then start by keeping a spending log to track where your money is going.

The following are places where family living might be cut: contributions, gifts, house upkeep & repairs, furniture & appliances, and recreation. Many expenses often get dumped in miscellaneous so evaluate that carefully as well.

STORING APPLES



Got extra apples this year? Here are some ways to help you store them throughout the winter. Some apple cultivars can be stored for longer periods than others. Some cultivars will stay in firm, crisp condition for 6 to 8 months with good storage conditions. The approximate length of time that some popular apple varieties will keep under refrigerated conditions are as follows:

Gala: 120 days	Jonathan: 120 days
Golden Delicious: 150 days	Empire: 150 days
Delicious: 160 days	Braeburn: 180 days
Rome Beauty: 220 days	Winesap: 220 days
Fuji: 240 days	Granny Smith: 240 days

The condition of the apples and how they are stored will strongly influence the storage period. Some guidelines to help insure good quality and maximum storage life include:

- Pick the apples when they are first maturing.
- Store only the best quality apples.
- Avoid apples with skin breaks, disease or insect damage, and bruises.
- Store in a plastic bag to help retain moisture in the apples. The bag should have a few small holes for air exchange. The bags of apples may be stored in boxes to prevent bruising if they must be stacked or moved from time to time.
- Refrigerate at about 35°F. If you have an extra refrigerator that you could use that would work best.
- Sort about every 30 to 40 days to remove fruit that may be beginning to spoil.

DON'T ENDURE TOUGH TIMES IN AGRICULTURE ALONE!

Farmers and Agribusiness owners are, by nature, independent. In tough financial times, it is vital that they do not withdraw and try to carry the burden alone.

In the example at the left, this cannot be just the wife/mother tightening the belt. It is vital that the entire family, including the children, sit down and work on this plan together.

Communication is key! Talk with your spouse, talk with business partners, talk with your lenders, and talk with your ag business suppliers. Keeping everyone informed of your plans is critical when times get tough.

Conduct a stress test. Play some "what-if" scenarios so there is a plan of action for different contingencies. Sweat the small stuff by looking for savings in small things.

Assemble a team of advisors. These might include bankers, attorneys, pastors, and extension personnel.

The Kansas Agricultural Mediation Services offers a wide variety of assistance. Call KAMS at 1-800-321-FARM or visit the website at www.ksre.k-state.edu/kams.

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

DATE	TIME	PROGRAM	LOCATION
Sept. 13	9-11:30am	Life After CRP	Marysville-Landoll Lanes Conference Room
Sept. 13	1:30-4pm	Life After CRP	Washington-First National Bank Meeting Room
Sept. 20	8am-4pm	Sunflower Fair	Salina-Bicentennial Center
Sept. 22	9:30am	KSU Beef Stocker Field Day	KSU Beef Stocker Unit
Sept. 23	7pm	Swingin Spurs	Clay Center-Catholic Parish Hall
Oct. 5		2016 KSU Ag Lenders Conference	Manhattan
Oct. 7-Nov.4	10-11:30am	Master of Memory (Fridays)	Wakefield-Medura Congregational Church
Oct. 10	10:30am	Fall Fling	Clay Center-4-H Conference Center-Fairgrounds

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