

Upcoming Geary County Extension Programs
Requires pre-registration. Call 238-4161 to pre-register

April

- 12 — Bird Walk—Meet in parking lot at south end of Milford Lake dam at 8:00 AM.
- **22 — Foods Judging Workshop—5:30 PM; Geary County 4-H/Sr. Citizens Center, 1025 S. Spring Valley Rd., Junction City, KS. Designed for those interested in learning how to judge food entries at county fairs OR how to prepare food that will be judged. Registration fee: \$3.00. Light meal provided. Contact the Extension office for more details.
- 25-27 — Kansas Birding Festival—For all ages. During the festival, guided trips are available to the following areas: Milford Wetlands, Konza Prairie & Flint Hills, KS Landscape Arboretum, Republican River, Milford Lake, Milford Nature Center, and Ft. Riley. For additional details visit <http://www.kansasbirdingfestival.org>.

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Ask the Agent

From Kim: **Q**—I turn 65 this July. When and how do I sign up for my Medicare, Medicare supplement, and/or Medicare prescription policy?

A—Timing is everything.

There is a 7 month window of time for your initial enrollment period for Medicare, a supplement, and a prescription policy. That window begins 3 months *before* your 65th birthday. So, if your birthday is July 12, you cannot enroll until April 12 of this year. You have the month *of* your birthday (July) to enroll and 3 months *after* your birthday month—for you, that would mean your last day to enroll is October 12.

Medicare supplement enrollment periods differ from other Medicare enrollment periods. Companies offering Medicare supplemental policies must offer a 6 month open enrollment period to all Medicare beneficiaries. The 6 month period begins with the first month in which you first enroll for benefits under Medicare Part B. During this 6 month period, these insurance companies are required to offer any Medicare supplement policy to all enrollees, regardless of their medical history.

If you want to purchase a Medicare Prescription Plan, your initial enrollment period is the same time frame as signing up for Medicare benefits. However, if you decide NOT to enroll in a prescription policy at that time, you can enroll later but their will be a penalty cost for doing so. The penalty is tacked on to your monthly prescription premium and stays with you as long as you are on Medicare.

Stretching Your Food Dollars

We’re in the middle of our spring season, which means summer is just around the corner. In my house, that means the kids will be home for 3 meals a day and my grocery bill will take a considerable jump!

Keeping a close eye on your spending and meal preparation habits is key in addressing expected shifts in your food dollar spending. There are also proactive steps you can take that will help you stay within your budget:



Use store loyalty cards. Many area grocery stores offer some form of loyalty cards to help reduce your food (and often fuel) expenses. Even though it may seem like an extra hassle to carry these cards around, keeping them in your pocketbook will reduce the amount you spend in the store.

Use coupons. The use of coupons has been a long-standing approach to reducing food costs. Remember, though, that they only help you if they are for things that you would buy anyway.

Use store brands. Store brands typically cost less than name brands and can reduce your food budget by up to 50% in some cases. You might have to search for these items. Store brand products are often stocked very low or very high on the shelves because the prime location would be in the center (eye-level) shelves. Consider the use of the product to ensure that the quality and flavor of the store brand fits your need.

Convenience costs more. We all live busy lives and frequently find ourselves grabbing something from the store that is quick and simple. These items are typically priced higher and can cut deep into your food budget. Planning out meals and doing more of the work yourself will prove beneficial to your bottom line.

Compare prices. This doesn’t mean that you simply grab two similar products to see which is less expensive. You need to look at unit prices—how much the item costs per ounce, per pound, or for a standard number.

Medicare Basics Class—May 1 & 8
Dorothy Bramlage Public Library Classroom

This program will cover all the information found in the Medicare Basics workshop with an added hands-on component. In addition to learning more about Medicare benefits, you will learn how to look through the information on Medicare.gov and explore the resources that can help you make informed decisions about your Medicare coverage. Note: The May 1 session is an extended day-time program that includes an online segment allowing participants to learn how to navigate the Medicare.gov website.

Call the Geary County Extension office at 238-4161 by April 28 to register for either session. Pre-registration is required to ensure there are enough materials for everyone. The program is free to the public.

In the last newsletter, I addressed the emotional, financial, and physical toll on families that over-commit their time to outside activities. I also offered some suggestions on ways to manage the many different directions our families are pulled while we participate in community and school activities. The following points offer some additional tips for reclaiming family time and balancing school, family, work, and community:

If considering an after-school or extracurricular activity, consider the time commitment for the child and others in the family. Is transportation available? How many practices will be scheduled each week? Will they be after school? In the evening? On weekends?

Consider the total cost of an activity. What are the supply costs for the art camp? What do baseball cleats cost? How much will it cost to travel to and from practices, or home, and away games?

Designate a family calendar and post it in a place where entries can be made easily and schedules checked regularly. As you prepare for the summer months, enter sports schedules, vacation, camps, and holiday gathering dates as soon as they become available to avoid double-booking or a last-minute scramble to schedule childcare.



Try not to feel pressured. Think of downtime as time to recharge your batteries.

Be willing to say, "This isn't working," and to make changes, as needed, to balance family life, school and community activities, and reduce stress.

Families typically have ups and downs. Establishing priorities can, however, be helpful in reducing stresses.

Source: Tips For Parents Series, by Dr. Charlotte Shoup, K-State Research and Extension Specialist
<http://www.ksre.ksu.edu/Families/p.aspx?tabid=118>

Keeping Your Records

With this being the month that federal and state taxes are due, many of us are filing away our 2013 receipts and may be curious about the length of time we should be keeping old receipts and records.

The amount of time varies based on the action, expense, or event that the receipt/document records. Keeping your old tax returns are important in helping with preparing future tax returns. They are also important should you find yourself needing to file an amended tax return. The IRS does not put a limit on the amount of time you should keep your copies of your tax returns. For that reason, I would encourage you to keep the paperwork you file with your annual taxes indefinitely. This is especially important for individuals who own a small business. The receipts and records that document and support your figures for those tax returns, however, are a different story.

As a general rule, the IRS recommends that you keep your records such receipts, cancelled checks, and other documents that support your income or deduction claims for 3 years after the taxes were filed. For example, the receipts and records used to support your 2013 tax return that are due April 15,

2014 should be kept until April 15, 2017. There are exceptions to this general rule, however.

- ◆ If you do not report income that you should report, and it is more than 25% of the gross income shown on your return, keep records for 6 years.
- ◆ If you file a fraudulent return, OR if you do not file a return, keep records indefinitely.
- ◆ If you file a claim for credit or refund after you file your return; keep records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later.
- ◆ If you file a claim for a loss from worthless securities or bad debt deduction, keep records for 7 years.
- ◆ Finally, the IRS recommends that you keep all employment tax records for at least 4 years after the due date (typically April 15) when they were filed or when those taxes are paid, whichever is later.

Healthy Habits

REFRESH YOUR MEALS with FRESH HERBS

Using fresh cuts of herbs from the garden is a great way to liven up your cooking, make the flavors in each dish more robust. Here are a few of my favorites:

Cilantro is a pungent herb commonly used in Asian and Latin American countries that has become more popular in the United States. Cilantro, admittedly, is not for everyone. It seems that you either really like it or you absolutely don't. Use cilantro in a fresh salsa recipe, taco salad, and various other Tex-Mex recipes.

Rosemary hails from the Mediterranean and is both robust in flavor and aroma. This herb is commonly used in lamb, pork, and chicken dishes, but is a tasty addition to a variety of vegetables including carrots or potatoes. Using a strong herb, such as rosemary, in your food preparation is a great alternative to adding salt – giving the food full flavor without the sodium.

Sage's strong flavor can overwhelm a dish, so a little goes a long way. Sage is another herb of the Mediterranean region (northern area) that is a perennial shrub. There are a number of varieties, but common sage is used most in food preparation. Use sage with pork and poultry, stuffing, and vegetables. Its unique flavor is one that I often use when I am experimenting with a recipe that seems "tired" or bland.



Basil is a staple in most kitchens that originates from southern European countries such as France and Italy. Sweet basil is the most common type used. It is a foundational flavoring in many tomato based sauces and pesto recipes. It can also be used in salads, soups, and sandwiches which also contain various forms of tomato.

Connecting with Kids



Yummy Yogurt as a Healthy Snack

Yogurt can be a healthy snack for you and the kids, but some yogurts have ingredients that make them more like a dessert, rather than a healthy alternative. Choosing a healthy yogurt is easy...but you have to read the label carefully:

Check the ingredient list. A shorter list is best. Yogurt is made with only 2 ingredients, milk and live cultures. Added fruit is good—and it sweetens the flavor naturally.

Check the sugar content. You will want to compare a few labels to identify which one has the lowest sugar level.

Check for skim (Fat-free) or 1% (low-fat) milk in the ingredient list. This reduces the calories without compromising the nutritional value of the yogurt.

Check for calcium. Look for a daily value percentage of 20% or more on the nutrition label.

Sweeten with fruit. To save on cost and ensure

nutritional value, purchase a large container of nonfat vanilla yogurt and add flavor by adding your favorite fruit.

Yogurt is a favorite with my kids, but not all children view it with the same level of appreciation. However, you might try making frozen yogurt dots as an alternative and "sell" them as a version of the favorite ice cream dots they can get at the carnival. Here's how:

- 1) Choose your favorite yogurt.
- 2) Spoon it into a re-sealable sandwich bag.
- 3) Remove the extra air from the bag and re-seal it.
- 4) Using scissors, clip a very small piece off one of the corners of the bag.
- 5) Pipe the yogurt onto a baking sheet.
- 6) Place in the freezer for 45 –60 minutes.
- 7) Serve frozen and store the extra dots in a freezer bag for later. Store up to 1 month.

Source: "Nubites: #202" www.numatters.com