

Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

November 2019

Ask the Agent

Q: I signed up for a new 2020 Part D Prescription plan in October. I received a welcome letter from my 2019 plan for the 2020 year? What should I do? Am I enrolled in BOTH now?

A: You will not be enrolled in both. Your welcome letter is a standard letter that the company sent out around the beginning of open enrollment to remind you that you are still with their plan. However, when you enroll in a new plan for 2020, the 2019 plan will be dropped at the end of the year on December 31, 2019. The new plan takes effect on January 1, 2020. Your letters likely got crossed in the mail and you should have your new member enrollment packet from the 2020 plan within two weeks of enrolling.

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**

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Holiday Finances

October/November 2019

I love the holiday season! I like the family gatherings, the great food, cooking for a crowd and buying gifts for the people I love and care for. I can celebrate all year long, but my budget could not handle the load. Even the shorter holiday season can be a budgeting struggle. If you find yourself getting wrapped up (pun intended!) in the holiday season with too many wants and too little money, try these tips adapted from an article written by Barbara O'Neill, Extension Specialist in Financial Resource Management from Rutgers Cooperative Extension.



The holidays don't need to cause financial stress. This year, while there is still time, take these 10 steps to reduce your stress, expenses, and regrets:

Create a Holiday Spending Plan – Include gifts, of course, but also hidden costs of gifts such as wrapping and shipping. Also factor in other expenses noted above. A great online *Holiday Spending Worksheet* is available on our website at <https://www.geary.k-state.edu/health-home-family/>. You'll find it under the "New Resources" section.

Match Expenses to Income – Determine how many paydays are left from early November through mid-January. Then match holiday spending to your income, including any year-end bonuses, so expenses are paid with current income. For example, if you have \$900 of holiday expenses and six paychecks, you'll need to set aside \$150 per paycheck

Play the Float – Time charges on credit cards so bills can be paid in full when they arrive. For example, if your statement ending date is in the 3rd of the month and you buy things on the 5th, you may have six or seven weeks before payment is due.

Use Credit Cards Wisely – Don't charge more than you can repay. A bargain isn't a bargain when interest is added to a purchase! Check your account statements to make sure all charges are correct and avoid unnecessary expenses such as late, over-the-limit, and cash advance fees and penalty APRs.

Make a Gift List – List the names of people/families receiving gifts and determine a monetary value for each gift so the cost of all gifts stays within your overall holiday budget. Then stick to the list. For a helpful worksheet, see <https://www.vertex42.com/ExcelTemplates/christmas-gift-budget.html>

Look for Bargains – Specific strategies include deeply discounted online deals with free shipping, online and print coupons, "door buster" sales at certain hours, and high-end thrift shops.

Set Realistic Expectations – If your budget is tight, have a conversation with family and friends about ways to cut back. For example, consider replacing individual gift-giving with drawing names and buy one nice gift rather than many gifts.

Make a Gift – Homemade gifts show thought, effort, and love. Consider baked goods, fancy pillowcases, photos, artwork, and embroidered, personalized items. "Gift certificates" for car washes, pet-sitting, house-cleaning, or baking are also appreciated and "White Elephant" exchanges are fun.

Holiday Finances

Continued...



PowerPay Your Debt – If you run up an outstanding balance, use the free online Powerpay program to pay it off quickly. Powerpay (www.powerpay.org) generates a debt repayment calendar. As soon as you pay off a debt, you apply its monthly payment to another, generally starting with the highest-interest rate first.

Save Now for 2020 - Open a

“Holiday Club” or similar savings plan with a financial institution or through an employer-related credit union. Then make regular deposits throughout the year. Come Fall 2020, you’ll have the money you need without the stress of having to cut spending or use credit for purchases.

Now is the time to take charge of your finances to get the most out of the upcoming holiday season without financial stress. For more information, check out *Holiday Planning Worksheet* also on the Geary County K-State Research & Extension website at <https://www.geary.k-state.edu/health-home-family/>.

Hidden Holiday Expenses

When you are creating your holiday spending plan, do not overlook the various hidden costs of the season:

Sales tax and gasoline: This varies from one town to another. You need to include the sales tax for the community in which you purchase your gifts, I recommend you include 10% of your budget to absorb this additional expense. Keep in mind that driving to another community will have its own expense, so you will need to add that cost, as well. Consider buying your items locally to save time and money while contributing to the local economy.

Gift wrap: Wrapping paper comes in a wide array of colors, designs, and cost. Depending on how elaborate you are in your wrapping, you should include at least \$1.00 for wrapping each gift and as much as \$5.00 if you put the gift in a bag with tissue.

Stocking stuffers: Sometimes these novelties can be more expensive than a wrapped gift! If not managed carefully, the combined expense for a stuffed stocking can easily add \$100 - \$200 to your holiday expenses!

Extra groceries: Sales ads that come out for the holiday grocery list can be tricky. The ads that we think can save us money can also lead to overspending. Holiday baking, entertaining and snacking can load down the grocery budget and cause us to have unnecessary purchases and leftovers.

Extra or last minute gifts: You need to be thorough in making your gift list and then stick to it! Indicate beside each name what you plan to spend on their gift (or gifts). Include the cost of wrapping and sales tax, as mentioned above. For example, if you plan to spend \$20 for a friend’s gift you should purchase a \$15 item so that you don’t overspend the budget due to the hidden expenses. Gasoline, sales tax, and wrapping will take up the other \$5 of your budget for that friend.

Post-holiday spending: Did you know that the day AFTER Christmas is the biggest shopping day of the year? Even those after Christmas sales cost money, as do the meals and movies that individuals and families often enjoy during winter break. Include those expenses in your holiday budget so that you don’t start the new year “in the red.”

Believe it or not, you will find more enjoyment during the holiday season if you are not stressed about your finances. Taking steps now to develop and manage a spending plan helps avoid the financial stress that many consumers experience during this time of year.

Medicare Open Enrollment – Last Call!

The clock is ticking down for the end of Open Enrollment for Medicare Prescription Plans. I have seen over 100 clients already and the season closes on December 7. There have been a lot of changes to the online Plan Finder tool as well as to individual prescription plans, premiums, and deductibles. Checking out your plan option each year can save you hundreds, if not thousands, of dollars next year. The old adage “If it ain’t broke, don’t fix it” does NOT apply to Medicare Prescription plans. You may not know if your current plan still fits until you take a closer look. If you haven’t made an appointment, do so now. I have just a few left during the final week of open enrollment. Call our office and ask for Traci Hockett to get your appointment time secured before time is up at 785-238-4161.

HAPPY THANKSGIVING!



Shallow roasting pan



minimum 325°F

350°F



Internal temperature 165°F for turkey and stuffing
Don't rely on "pop-up" indicator

Turkey Roasting Tips



Stuffed Turkey Roasting Time (Hours)

Internal temperature should reach 165°F



Unstuffed Turkey Roasting Time (Hours)

To Stuff or Not?



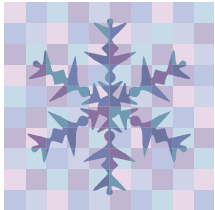
Stuffing temperature inside the turkey or in a casserole pan needs to reach 165°F



Healthy Holiday Substitutions

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During the holiday season, eating healthy can seem downright impossible. Between shopping for the holidays, family and work responsibilities and



sometimes not enough sleep, temptation to indulge in your favorite holiday foods can be hard to resist. This holiday season, instead of feeling bad about making and eating your

favorite holiday dishes and treats, make some simple substitutions to bump up the nutrition and decrease the fat, calories, and sodium in your recipes to have a healthier holiday season. Check out the following tips on making healthy holiday substitutions.

Making Healthy Holiday Substitutions:

- **Flour:** Try substituting whole wheat flour for half of the called for all-purpose flour in baked goods such as cakes and muffins to increase the nutrient content of your treats. Whole grains provide many nutrients vital for health, such as dietary fiber, B vitamins (thiamin, riboflavin, niacin, and folate), and minerals (iron, magnesium, and selenium).
- **Cream:** Top off holiday pies with frozen or low-fat yogurt instead of whipped cream or ice cream. When recipes call for sour cream, use plain, low-fat or fat-free yogurt to make snacks that are lower in fat and calories. Dairy products that retain their calcium content such as yogurt have calcium as well as potassium, vitamin D, and protein.



- **Seasoning Salt:** When the recipe calls for seasoning salt, such as garlic salt, celery salt, or onion salt try using herb only seasoning, such as garlic powder, celery seed, onion flakes, or use finely chopped herbs garlic, celery, or onions. According to the 2005 Dietary Guidelines, a healthy adult should not exceed 2,300 mg of sodium a day, however many Americans consume twice that amount.
- **Eggs:** For cakes, cookies, and quick breads try using egg whites or cholesterol free egg substitute instead of whole eggs. Two egg whites or ¼ cup cholesterol free egg substitute can be used in many recipes in place of one whole egg. One large egg has about 213 mg of cholesterol, which is all located in the yolk, and it is recommended that healthy adults limit dietary cholesterol to less than 300 mg per day. Egg whites contain no cholesterol.



The National Institutes of Health say Americans gain about a pound every winter holiday season. Although one pound sounds small, over several years this adds up. Remember, obesity doesn't happen overnight, pounds accumulate slowly over time. So start a tradition this holiday season by getting creative and making your holiday recipes healthier through simple substitutions.

*Check out these additional resources on ingredient substitutions:

<http://food.unl.edu/web/fnh/ingredient-substitutions>
<http://real.unl.edu/programs/misc/Diabetes12-09-3-slide2.pdf>

Sources:

1. <http://www.mealtime.org/content.aspx?id=94>
2. <http://www.mayoclinic.com/health/healthy-recipes/NU00585/METHOD=print>
3. http://www.ncpad.org/nutrition/fact_sheet.php?sheet=769
4. <http://www.mypyramid.gov/holiday-healthycooking.html>

Updated: November 2010 **Know how. Know now.**



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Food Safety for the Holidays

During the holidays, we often enjoy a carry in dinner at work or a potluck celebration with family. Other times, we simply make the meal for a crowd ourselves! The Food Safety and Inspection Service of the United State Department of Agriculture offers a wealth of information about how to enjoy your holidays with safe food handling practices.

Safe Food Handling

Always wash your hands before and after handling food. Keep your kitchen, dishes and utensils clean also. Always serve food on clean plates — not those previously holding raw meat and poultry. Otherwise, bacteria which may have been present in raw meat juices can cross contaminate the food to be served.

Cook Thoroughly

If you are cooking foods ahead of time for your party, be sure to cook foods thoroughly to safe minimum internal temperatures.

Cook all raw beef, pork, lamb and veal steaks, chops, and roasts to a minimum internal temperature of 145°F as measured with a food thermometer before removing meat from the heat source. For safety and quality, allow meat to rest for at least three minutes before carving or consuming. For reasons of personal preference, consumers may choose to cook meat to higher temperatures.

Cook all raw ground beef, pork, lamb, and veal to an internal temperature of 160°F as measured with a food thermometer.

Cook all poultry to a safe minimum internal temperature of 165°F as measured with a food thermometer.

Use Shallow Containers

Divide cooked foods into shallow containers to store in the refrigerator or freezer until serving. This encourages rapid, even cooling. Reheat hot foods to 165 °F. Arrange and serve food on several small platters rather than on one large platter. Keep the rest of the food hot in the oven (set at 200-250 °F) or cold in the refrigerator until serving time. This way foods will be held at a safe temperature for a longer period of time. REPLACE empty platters rather than adding fresh food to a dish that already had food in it. Many people's hands may have been taking food from the dish, which has also been sitting out at room temperature.

The Two-Hour Rule

Foods should not sit at room temperature for more than two hours. Keep track of how long foods have been sitting on the buffet table and discard anything there two hours or more.

Keep Hot Foods HOT And Cold Foods COLD

Hot foods should be held at 140 °F or warmer. On the buffet table you can keep hot foods hot with chafing dishes, slow cookers, and warming trays. Cold foods should be held at 40 °F or colder. Keep foods cold by nesting dishes in bowls of ice. Otherwise, use small serving trays and replace them.

Prevention is safe food handling. The holidays should be a time for friends and family to get together and enjoy each other's company, not a time to suffer through food poisoning! Taking the steps listed above is critical to avoid foodborne illness. If illness occurs, however, contact a health professional and describe the symptoms.

Quick and Easy Meals Tip

-One of the food products that you will often find in holiday sales ads for grocery stores is evaporated milk. Commonly called for in pumpkin pies and other deserts, you can also use it for main menu dishes. Try this easy cheese sauce for vegetables or pasta to add flavor and appeal without too many extra calories:

Cheese Sauce

1 Tbsp. butter

1 Tbsp. flour

1 cup low-fat evaporated milk

1 cup mild cheddar cheese, shredded

Step 1: Heat butter in a saucepan over medium heat. Add flour. Stir for 1 minute.

Step 2: Add evaporated milk. Cook while stirring, until mixture thickens.

Step 3: Stir in cheese and heat until melted.

Serve hot over cooked whole wheat pasta, cooked broccoli, or other vegetables.



Geary County

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Upcoming Geary County Extension Programs

****Requires pre-registration. Call 238-4161 to pre-register****

December

7* Medicare Open Enrollment Ends—You should take a look at your Part D Prescription plan each year during open enrollment. You can evaluate your options to ensure you have the best and most economical coverage. Call now to set your date and time!

January

13/14 Quick Meals for Busy Families—A new cooking and meal management class designed for the busy family looking for healthy food options. The 4-session class is being offered in two locations beginning January 13 at Konza Prairie Community Health Clinic and January 14 at 12th Street Community Center. The cost is FREE but registration is required. Children age 10 and older are encouraged to attend with their caregivers. Childcare is not provided for younger children. Each location will continue the class sessions on January 27/28; February 10/11; and February 24/25, respectively. Contact our office for more information.

21 ****Strengthening Families 7-17—Meeting weekly on Tuesdays from 4:00—5:30pm January 21 thru March 31.** Class sessions focus on building communication, bonding and resiliency within a family. Promotes the use of bonding, boundaries, and monitoring to support family members in resisting the use of drugs and alcohol and teaches alternative positive coping skills. Registration and cost information can be found online at <http://www.geary.k-state.edu/health-home-family/>. Look for the link in the Upcoming Events section.



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