



Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

March 2019

Ask the Agent

Q: Do all home owner insurance policies contain flood insurance?

A: No! Most homeowners and renters insurance does not cover flood damage. If you live in a designated flood zone, it is essential for you to have flood insurance. However, even those who do not live in a flood zone may benefit from having this type of coverage.

Consider buying flood insurance if your house could be flooded by melting snow, an overflowing creek, or water running off a steep hill. Be aware that there is a 30-day waiting period before the coverage takes effect, so don't wait until you find water in your basement or across the steps of your house to check with your insurance agent about flood coverage.

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

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Floods and Food Safety

As the spring rains contribute to an already saturated ground, it is possible that we will face regional if not wider spread flooding.

In addition to the structural damage caused by flooding, many individuals are faced with the overwhelming challenge of cleaning up and salvaging what they can after the flood waters subside.

Dr. Londa Nwadike serves as the Food Safety Specialist for K-State Research and Extension. In her publication *Food Safety After a Flood*, Dr. Nwadike shares these important considerations and steps for addressing food safety concerns following a flood.

After a flood has devastated your home or business, food safety is one of the many things to be considered. Flood water should generally be considered contaminated, as it is difficult to determine what it has contacted on its way to your property. Water from floods can be contaminated with sewage or animal waste, particularly if they occur in areas near wastewater treatment facilities or livestock operations. Raw sewage and animal waste contain bacteria that can cause illness if contaminated foods are eaten. Flood waters that cover roads, vehicles, solid waste facilities, or pass by manufacturing and business sites can carry heavy metals and other industrial contaminants, which can also be hazardous to human health.

Foods directly exposed to flood water

If you are not sure if the food was directly exposed and is safe for consumption, it is safer to throw out the food: "If in doubt, throw it out."

Any of the following food items, exposed (or even possibly exposed or splashed with) flood waters, must not be consumed and should be thrown out:

- Food items in your refrigerator and freezer, including raw fruits and vegetables, meat, poultry, fish, eggs, cartons of milk.
- All foods in boxes, paper, foil, or cloth, including cereal, juice, powdered milk.
- Spices, seasonings, extracts.
- All home canned foods, since the area under the seal of the jars and bottles cannot be properly disinfected.
- Any food and drinks in containers with screw-caps, pull tops, and crimped caps, including mayonnaise and salad dressing.
- Opened containers and packages.
- Flour, grain, sugar, coffee, and other staples in canisters.

All undamaged commercially prepared foods in metal cans and "retort pouches" (such as flexible, shelf-stable juice) must be thoroughly washed and disinfected.

⇒ Note: Throw out damaged cans, including those with large dents, leaks, swelling, punctures, fractures, or extensive deep rusting.

Undamaged cans should be washed and disinfected as follows:

- Remove the labels, if they are the removable kind, since they can harbor dirt and bacteria.
- Brush or wipe away any dirt or silt.
- Thoroughly wash the cans or retort pouches with soap and water, using hot water if it is available.
- Rinse the cans or retort pouches with water that is safe for drinking, if available, since dirt or residual soap will reduce the effectiveness of chlorine sanitation.
- Sanitize cans and retort pouches by immersion in one of the two following ways:
 - 1) Place in water and allow the water to come to a boil and continue boiling for 2 minutes, or
 - 2) Place in a freshly-made solution consisting of 1 tablespoon of unscented liquid chlorine bleach per gallon of drinking water (or the cleanest, clearest water available) for 15 minutes.

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Floods and Food Safety *(cont.)*

- Air dry cans or retort pouches for a minimum of 1 hour before opening or storing.
- If the labels were removable, then re-label your cans or retort pouches, including the expiration date (if available), with a marking pen.
- Food in reconditioned cans or retort pouches should be used as soon as possible.
- Any concentrated baby formula in reconditioned, all-metal containers must be diluted with clean, drinking water.

To read Dr. Nwadike's entire publication, Food Safety After a Flood, you can find it on the Geary County K-State Research and Extension website at <https://www.geary.k-state.edu/health-home-family/> under New Resources.



Family Safety

Extension's response to national disasters

In response to the massive 100-year flood on the Mississippi that took place in 1993, a national Cooperative Extension initiative, called EDEN, emerged. The Extension Disaster Education Network (EDEN) strives to educate, explore, and engage communities, counties, and larger region regarding reducing the impact of disasters. Extension agents from across the United States participate in trainings, exercises, programs, and awareness events that focus on helping local residents in preparation of and following a natural disaster.

Learn more about how K-State Research and Extension works for and with the residents of our state to be prepared for variety of disasters. Go to: <https://blogs.k-state.edu/preparekansas/>

Family Nutrition

Meal Planning Tips

Sunshine, mild temperatures and cabin fever can lead us to make better choices for our health. As you consider what steps you might want to take to improve your own health and well-being, take advantage of these meal planning tips from Purdue Extension Nutrition Education Program:

Taking time to plan healthy meals can help you stick to a healthy eating style. If you're new to planning meals, start with one of the tips below and then work up to more.

Map out your meals

Outline meals you plan to eat for the week and use it as a guide. Be sure to list beverages and snacks, too!

Find balance

If you have veggies, dairy and protein at one meal, include fruit and grains in the next to cover all 5 food groups over the course of a day.

Vary protein foods

Choose different protein foods throughout the week. If you have chicken one day, try seafood, beans, lean meat or eggs on other days.

Make a grocery list

Start by writing down all of the ingredients for the meals you plan to make. Just be sure to cross off items you already have on hand.

Love your leftovers

Prepare enough of a dish to eat multiple times during the week. Making leftovers part of your plan can save money and time.

Family Transitions

Medicare Basics Program

Geary County K-State Research and Extension is providing a free Medicare Basics educational program Friday, April 26, 2019 from 2 p.m. – 4:00 p.m. at the Dorothy Bramlage Public Library. Deb Andres, Geary County Family and Consumer Science Extension Agent is a trained SHICK (Senior Health Insurance Counseling for Kansas) counselor who will be presenting this program designed to help participants have a better understanding of the Medicare system and how to use the resources available to them.

This free educational program is designed for anyone interested in learning more about the Medicare maze, particularly those who are nearing age 65, who are soon to qualify because of a disability or who are helping family members with insurance and financial matters. Participants will learn about Medicare eligibility, how and when to apply, what is covered by the various parts, and how to fill the gaps. They will also learn about programs available to assist low income individuals and how to watch out for Medicare fraud.

Register for this free program by calling the Geary County K-State Research & Extension office at 785-238-4161. Please register by the end of the business day on Friday, April 19, 2019. Questions may be directed to Deb Andres at this number or at dandres1@ksu.edu



Family Finance

A Tax Scam Twist

Although tax schemes can affect people throughout the year, the nearing of April 15 for filing taxes brings this consumer threat into closer focus. Tax scams cost thousands of people the total loss of millions of dollars as well as their personal information that is used by criminals to obtain these funds. Those who commit these scams leave no stone unturned when it comes to the approaches they use to commit their crime: regular mail, telephone, or email are commonly used.

In a March 15 news release from the Internal Revenue Service, consumers are warned about a new twist on the IRS impersonation phone scam whereby criminals fake calls from the Taxpayer Advocate Service (TAS), an independent organization within the IRS.

Similar to IRS impersonation scams of the past, thieves make unsolicited phone calls to their intended victims fraudulently claiming to be from the IRS. In this most recent scam variation, callers "spoof" the telephone number of the IRS Taxpayer Advocate Service office in Houston or Brooklyn. Calls may be 'robo-calls' that request a call back. Once the taxpayer returns the call, the con artist requests personal information, including Social Security number or individual taxpayer identification number (ITIN).

TAS can help protect your [taxpayer rights](#). TAS can help if you need assistance resolving an IRS problem, if your problem is causing financial difficulty, or if you believe an IRS system or procedure isn't working as it should. TAS does not initiate calls to taxpayers "out of the blue." Typically, a taxpayer would contact TAS for help first, and only then would TAS reach out to the taxpayer. In other variations of the IRS impersonation phone scam, fraudsters demand immediate payment of taxes by a prepaid debit card or wire transfer. The callers are often hostile and abusive.

Alternately, scammers may tell would-be victims that they are entitled to a large refund but must first provide personal information. Other characteristics of these scams include:

- Scammers use fake names and IRS badge numbers to identify themselves.
- Scammers may know the last four digits of the taxpayer's Social Security number.
- Scammers spoof caller ID to make the phone number appear as if the IRS or another local law enforcement agency is calling.
- Scammers may send bogus IRS emails to victims to support their bogus calls.
- Victims hear background noise of other calls to mimic a call site.
- After threatening victims with jail time or with, driver's license or other professional license revocation, scammers hang up. Others soon call back pretending to be from local law enforcement agencies or the Department of Motor Vehicles, and caller ID again supports their claim.

Here are some things the scammers often do, but the IRS will not do. Taxpayers should remember that any one of these is a tell-tale sign of a scam.

The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Ask for credit or debit card numbers over the phone. Call about an unexpected refund.

Report Fraudulent Calls: You can report IRS or Treasury-related fraudulent calls to phishing@irs.gov. Be sure to put IRS Phone Scam in the subject line.

Source: www.irs.gov/newsroom

Family Health

Family Time = Family Glue!

It's important that children spend time with their families.

Naturally, children enjoy spending time with their friends. This is a normal part of growing up. But family time is important, too — even when teens rebel against being seen with their parents. All children need some good and happy times with their families.

Special times spent with family members are like "family glue."

They help bond the family together. Spending time together as a family takes planning, but it's a good investment. When children feel close to their parents, they try harder to please their parents and make them proud. This makes the whole family unit stronger.

It isn't difficult to have family fun.

It doesn't require a lot of time or a lot of money. Simple pleasures, shared with everyone, will be remembered long after fancy trips or expensive games. Just ask yourself, "What can we do to have fun together?" Here are a couple of ideas to get your brainstorming juices flowing:

Try reading aloud for 1/2 hour one or two evenings a week.

There are many books that can be enjoyed by both adults and children. Ask adults and older children to take turns being the reader.

Help plant a community garden

Besides saving money and improving your family's health, you can all have a good time working in the garden together and watching your efforts grow. Give family members their own small plot to plan and plant whatever they want.

Share your evening with friends

A glass of lemonade or iced tea, popcorn and conversation can be as much fun as an elaborate party. Ask friends to bring their children and let them all play together.

Discover some new and interesting sights right in your own neighborhood by taking a walk together

Ask family members to take turns being the nature guide. Point out nests, identify trees, watch the wildlife. Walking is great for physical fitness, too.

Source: Nelson, P.T. (Ed) (2012). *Family Glue: Ideas For Year-Round Family Fun*. Newark, DE: Cooperative Extension, University of Delaware.

Geary County

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Upcoming Geary County Extension Programs

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

March

31 Walk Kansas 2019 Registration closes at 5:00pm.

April

26 Medicare Basics**— This FREE 2 hour program is being offered at the Dorothy Bramlage Public Library in Junction City from 2-4pm. Please call the Geary County K-State Research & Extension office by April 19 to reserve your seat 785-238-4161.



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