



Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

May 2020

Ask the Agent

Q: Isn't retirement age the same as my Medicare age?

A: Not likely. Your Medicare benefits start once you reach the age of 65 (unless you qualify for disability.) To receive full Social Security benefits, you must reach "Normal Retirement Age" (NRA) which is dependent on the year you were born. For example, if you were born in the years ranging from 1943-1954, your retirement age is 66. Those who are reaching NRA this year were born in 1954. The NRA will creep up in 2 month increments for those who were born each year from 1955 through 1960. Those born in 1960 and later will reach NRA at the age of 67.

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

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Retirement?

Most Americans look forward to the day when they can retire and enjoy a life where being busy becomes a choice, not an occupation. In an ideal situation, you get to choose exactly when you will retire. Sometimes an employer may suggest early retirement which may make you pause in temptation of the idea.

It is in that pause of consideration that you need to carefully weigh the consequences of either decision. There are several factors to look at when you are making a decision about when to retire, whether it is early or at normal retirement age.

First, do your homework:

- 1) Read retirement information offered by your employer and ask questions if anything is unclear.
- 2) Gather your financial information. How much do you have in investments and savings, in addition to what the retirement package may include.
- 3) Evaluate your options.

Making the decision to retire early is a complex one. Consider how your retirement goals align with your employer's offer for early retirement. Put some thought into the motivation behind your employer's suggestion. Is the offer really optional? What will your future with the employer be like if you choose to decline the offer? If it looks like you might be losing your job anyway, then taking the early retirement option may be your best choice. Be realistic as you consider the future of the organization or business you work for. Perhaps staying with the company may require you to transfer to another department or eventually being laid off.

If the offer is being made to everyone in the organization, you are likely not the target of a forced retirement but perhaps it's an indication of company down-sizing. Your expertise and experience may be just the thing the company wants to retain, but are trying to offer a fair way to reduce staff.

For some, being offered the option of early retirement can be somewhat liberating. It could provide a financial boost that allows you to reach some of your other goals or dreams:

- ◆ Allowing you to pursue a creative project or hobby such as writing a book, producing commissioned artwork, or selling your handmade craft.
- ◆ Start your own business
- ◆ Scale back to a less-demanding job.

If you choose one of these paths, you would need to work through the financial projections carefully. How does the projected income from your choice compare to your current income? If it is lower, you will need to adjust your standard of living or make other financial compromises to keep yourself financially secure.

Another consideration is health insurance. Medicare is available when you are 65. If you retire early (before age 65) how will you maintain health insurance coverage on yourself? If your spouse is on your health insurance policy, how will that affect them. Can they get insurance through their employer instead? Can you join their plan as a spouse? If you are taking a different job, will it come with health insurance benefits?

There are a few other options for health insurance to consider.

- 1) Individual coverage can be purchased in the Health Insurance Marketplace (www.healthcare.gov.)
- 2) Receiving group coverage from your current employer as provided by COBRA law, for up to 18 months at your own expense. This often requires that you pay a slightly higher premium for the plan to cover administrative costs.

Timing your retirement is a decision that should be considered carefully. In the June/July FCS connection newsletter, I will share additional considerations that could come into play as you make a decision to retire.

May 2020



Suddenly In Charge

As the COVID-19 pandemic unfolded in the United States, many families were left scrambling to find help in taking care of their young children. In some cases, it meant that older siblings in the family were suddenly in charge of caring for their younger siblings.

To help families cope with this unexpected challenge, K-State Research & Extension has launched a new program called "Suddenly in Charge." This program, aimed at helping older children learn the best way to handle their new role, provides resources for teens, tweens, and others who are charged with caring for younger children, whether it is a new situation or something they've been doing for years.

Resources on safety, food, media, disaster safety, and mental health and wellness are just a few of the many topics covered by the program.

One of the first resources made available is a babysitter

information sheet. The form guides parents in providing important information such as parent contact information, other emergency contacts, doctor information and much more.

You can find this resource on the Geary County K-State Research and Extension website at:

<https://www.geary.k-state.edu/health-home-family/family-life.html>

You will also find a Safety Checklist that can help parents review the safety rules they expect their children and babysitter to follow while they are away.

All resources are offered in both Spanish and English.



Cleaning, Disinfecting, and Sanitizing are words we have heard a lot over the past 8 weeks with the COVID-19 pandemic in our midst. We know we are being asked to be more diligent than ever to keep ourselves, our possessions, and our homes clean and disinfected. But do you know what the difference is between these terms?

The Centers for Disease Control and Prevention (CDC) provides the following information to help you know what to do to reduce the risk of community and household spread of COVID-19:

Cleaning and disinfecting are part of a broad approach to preventing infectious diseases in schools. To help slow the spread of influenza (flu), the first line of defense is getting vaccinated. Other measures include staying home when sick, covering coughs and sneezes, and washing hands often. Below are tips on how to slow the spread of flu specifically through cleaning and disinfecting.

Cleaning removes germs, dirt, and impurities from surfaces or objects. Cleaning works by using soap (or detergent) and water to physically remove germs from surfaces. This process does not necessarily kill germs, but by removing them, it lowers their numbers and the risk of spreading infection.

Disinfecting kills germs on surfaces or objects. Disinfecting works by using chemicals to kill germs on

Family Safety

surfaces or objects. This process does not necessarily clean dirty surfaces or remove germs, but by killing germs on a surface after cleaning, it can further lower the risk of spreading infection.

Sanitizing lowers the number of germs on surfaces or objects to a safe level, as judged by public health standards or requirements. This process **works by either cleaning or disinfecting** surfaces or objects to lower the risk of spreading infection.

If you and/or your family members are out in public for work or other essential activities, you can reduce the risk of spreading a virus, including COVID-19, by daily sanitizing surfaces and objects that are touched often, such as light switches, countertops, doorknobs, computer keyboards, faucet handles, remote controls, phones, and toys. Common spaces such as the dinner table, bathrooms, and coffee tables need to be cleaned and sanitized regularly, as well.

Soft surfaces, such as carpeted floors, rugs, and drapes may need cleaned, as well. Using soap and water or cleaners that are appropriate for use on the surface can help reduce the spread of illness, especially if someone in the family is sick.

K-State Research and Extension has developed a designated website to assist Kansas individuals, families, ag producers, and agencies during these unprecedented times with the COVID-19 pandemic: <https://www.ksre.k-state.edu/news/stories/about-us/covid-19-extension.html>.

To reach Geary County K-State Research and Extension, call our office at 785-238-4161 or by email at ge@listserv.ksu.edu

Bring Peace and Fun to the Table!

Prepared and Developed by Aimee Baker
Wichita County FCS Agent

BENEFITS OF MEAL PLANNING

- Although planning takes time, it saves a TON of time in the long run!
- Others in the home can help prepare supper easier.
- Saves money because you aren't aimlessly shopping.
- You are able to see what your family likes and doesn't like.
- Keep your sanity!



TIPS FOR SUCCESSFUL MEAL PLANNING

- Try reusing a few Ideas every month.
- Write on a visible calendar for the entire family to see what's for dinner.
- Add healthy meals to your menu!
- Check out local ads and sales.
- Include your family In the process. Kids can help "shop" at home.



STEPS TO MEAL PLANNING:

WRITE A LIST OF YOUR FAMILIES FAVORITE MEALS

Start by making a master list of your families favorite meals. Ask your kids and spouse what they love the most too! Also do some "recipe research" and add 3-5 new recipes to the list as well. Be sure to save the recipes so they are easy to find later.

CALENDAR PLANNING

Next look at a calendar and see what nights you need quick meals, what nights you may have company or special events, and what nights you will eat out. This will help you to figure out how many meals you need to plan for the month.

GROCERY LIST & SHOPPING

After you've picked your meals based off how many meals you need for the month go through each recipe and write down what you need for the meal. During this time you'll also "shop" your own cupboards to make sure you aren't spending money you don't need to.

HIT THE STORE

Your final step is to make your grocery haul! During this time please practice safe social distancing, and WASH YOUR HANDS!

Geary County Food & Nutrition Resources



Agency	Contact Information	Hours of Operation	Additional Services Available
Kansas State University	https://state.edu/extension https://www2.k-state.edu/extension		Kansas State University is actively involved in the fight against COVID-19, including research projects, outreach efforts and health reports. The University has launched this website resource with news releases and expert research organized by topic.
Kansas Office of the Governor	https://governor.kansas.gov/office https://www2.k-state.edu/		All Adult A Plan to Reopen Kansas Guidance for businesses and individuals Kansas COVID-19 Response and Recovery Website
AT&T Live	Ph: (281) 537-6845 Toll Free: (877) 562-6345 www.att.com/health https://www2.k-state.edu/ Changes to a Live Plan: 281		Starting March 30, 2020 Meditation classes will switch to the "Saturday" routes Mon-Fri, Sandhill City routes will switch to the Purple & Red routes Mon-Fri. Please see the link of the site for more information. Individuals displaying symptoms asked not to enter the store. Call to request an infant seat. Capacity is limited to 12 others or less.

The Geary County K-State Research & Extension SNAP-Ed program has developed a resource guide to help individuals and families with meeting their basic needs during this unprecedented time with COVID-19 in our midst.

The guide is updated weekly with the most current list available every Monday at:
<https://www.geary.k-state.edu/health-home-family/family-nutrition-program.html>

Geary County

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Upcoming Geary County Extension Programs

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

In following the Kansas State University's COVID-19 protocols, all Geary County K-State Research and Extension face-to-face programs have been suspended through July 4, 2020. Look in future newsletters for rescheduled program dates and times.

Listen for our continued local radio programs and newspaper articles. Then, check out our Facebook page noted below.

We look forward to our continued work with– and for– the residents of Geary County. Stay safe and healthy!



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