



# Geary County

K-STATE RESEARCH AND EXTENSION NEWS

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June/July 2020

## Ask the Agent

**Q:** How do I know how much I should save or invest for retirement?

**A:** You should consider saving 10 - 15% of your income for retirement. Sound daunting? Don't worry: your employer match, if you have one, counts. If you save 5% of your income and your boss matches another 5%, you've accomplished a 10% savings rate.

The earlier you start your savings program for retirement, the better. Don't let that discourage you from starting later in life, though. Being aggressive with your savings plan at any age contributes to success for a comfortable retirement.

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

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## Retirement? Part 2

June/July 2020

Timing your retirement is a decision that should be considered carefully. Last month in the FCS Connection Newsletter, I shared some points you need to weigh in on as you determine if early retirement is a wise option.

As companies and businesses continue to feel the financial squeeze caused by the COVID19 pandemic, many are offering an early retirement package to their veteran employees. A close look at the finances of the offer compared to the projected finances at regular retirement age is an important part of the decision-making process. Consider how long you are extending your retirement years by retiring early.



If you retire at age 60 and live to be 95, you will have a 35 year retirement! Even those Americans who wait to retire in their mid-60s typically under-plan for the many years they will live without an income from full-time work.

Current lifespan averages for Americans reveal: 1) The average 55 year old will live to the age of 80 (another 25 years past the average age of retirement in the U.S.); 2) The average 75 year will live another 11 years; 3) On average, women live longer than men.

How long will you live? Nobody can predict that, but by taking a look at your family history and your current health status, you can get a better idea. If your grandparents lived into their 90s, then you should probably plan for your retirement years to extend into your 90s. In other words, it is wise to plan for a long life!

If you have been able to build a retirement "nest egg", you can expect to have a positive rate of return over the course of your investment history. The amount you draw from that "nest egg" will have a big impact on how long it will last before it runs dry. For example: A retirement "nest egg" of \$500,000, invested to earn a seven percent\* annual return, will provide \$47,000 income per year over a 20-year retirement before being depleted. But when spread over a 30-year retirement, you can draw only \$40,000 per year to make it last 30 years (35 years – \$38,600; 25 years – \$42,900.)

Inflation is another important consideration. Our U.S. economy experiences an inflation rate that fluctuates between 1.5% to 4% each year. If your desired lifestyle at retirement costs \$30,000 per year, by the end of 35 years of retirement you will need \$85,000 per year to maintain that lifestyle with low inflation factored in. High inflation, 4%, would result in needing \$118,000 per year to maintain your desired lifestyle as you reach your 35 years in retirement.

If you retire early, you are also choosing to reduce the amount of potential investment into your retirement funds. Many employers offer a benefit package that includes a contribution to a 401(k) or other pension fund based on a percentage of your income. When you retire early, you lose out on what the employer would have contributed to that fund in addition to what you would contribute from your earnings.

If your early retirement decision is optional for you, take some time to seriously consider what you would receive if you stayed on the job until the retirement age you had originally planned for. In doing so, you will have a clear view of the financial pros and cons in making the decision to retire early. You may decide the offer is too good to pass up, or you may decide that the financial repercussions are too great leading you to finish the course.

Taking early retirement is the best option for some people, but your decision should be based on your personal financial situation and the conditions you are faced with. By planning it out, you can make the best decision that fits your needs and lifestyle.

*\*Rate of returns fluctuates and depends on the investment risk you choose to assume.*

# Self-Care for Wellness

Self-care is a term that has been used a lot, especially in the last few months. Self-care is about monitoring and improving one's health. The main goal of self-care is learning to listen to your body and responding to what it needs. With the coronavirus outbreak, we have been forced to slow down, so now is a great time to begin self-care practices. Here are four tips to get you started:

## Managing Time

Set aside time for yourself each day. The time of day may vary and you may have only a few minutes, but give yourself a moment to reflect, meditate, pray, journal, or simply take a breath.

## Sleeping

Getting enough sleep plays a vital role in our health. Sleep allows our body to recoup from our day and get ready for the next one. We need 7 hours of sleep each night.

## Moving Your Body

Get at least 30 minutes of physical activity most days of

the week. Find something that you enjoy doing and remember that you don't have to do the whole 30 minutes at one time. This may look different for each person. Some examples are walking, planting a garden, or dancing to your favorite song. Do whatever works for you to get your body moving.

## Including Vegetables and Fruits

Make half of your plate fruits and vegetables. This a great way to ensure that you are getting the recommended daily vegetable and fruit intake. Vegetables and fruits are packed with vital nutrients and minerals that help your body run at its best. An added bonus is that many vegetables and fruits help build your immune system.

Taking time for yourself can be difficult while juggling work, family activities, and other responsibilities. However, even spending ten minutes a day to refuel can be good for your mind, body, and soul leaving you at a better level of wellness.

*Source: Alabama Cooperative Extension Service*

# Family Safety



Even though many of our social and physical activities have been greatly impacted by COVID19, our families continue to stay active in a variety of ways.

Summer lends itself to being outdoors and active. Whether you are dipping into water, hiking through hills, watching the dust stir as a ballplayer slides home, or your toddler is on the swing set in your back yard, safety comes first.

The Centers for Disease Control and Prevention (CDC) offers a variety of tips for family summer safety that are included below:

**Master Water Safety:** Watch children closely when in or around water. Make sure kids know how to swim and if they don't, teach them yourself so that they have the basics. In this summer of COVID-19, swim lessons are hard to locate, so adult swimmers will need to step in to develop these skills. When boating on the lake, make sure everyone is wearing a properly fitted life jacket.

**Beat the Heat and Sun:** The Kansas summer sun can be deceiving. Even when the wind is blowing and the sky is partly cloudy, overheating and sunstroke can occur. If you or someone you are with shows signs of heat exhaustion or heat stroke, get them to a cool location and seek medical help. Avoid the heat of the day by scheduling outdoor

activities in the morning and evening hours. Keep cool by taking cool showers or baths when the heat and humidity are extreme.

**Keep The Bugs at Bay:** Protect yourself and your family from bug bites and diseases. Zika, West Nile Virus and Lyme Disease can all be transmitted by insects. To help stay protected: a) use effective insect repellent (products with DEET, picaridin, IR3535, as well as some natural oils); b) check yourself and your children for ticks after being outdoors, especially if you have been camping or hiking. Although some yards and public spaces have been treated with pesticides to reduce the number of ticks, they are not always able to provide full protection.

**Prevent Injuries:** Nearly everyone is more active and spends more time outdoors this time of year. It is not uncommon to experience more falls at home or on the playground, resulting in more injuries and trips to the emergency room. Check out the play equipment to make sure it is well maintained and sturdy. Are the "landing areas" of the playground covered with soft spots? If you or your children are participating in summer sports, be sure to use appropriate protective gear. It's also important for teens and adults to know basic first aid to assist with minor bumps and bruises.

You want to enjoy your summer, but remember that safety needs to be a part of your summer routines.

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](mailto:ge@listserv.ksu.edu)

# Food and Your Family

Adding nuts to your cereal or yogurt is a healthy way to boost your protein intake and add more balance to your nutrient intake. They also make great snacks to hold you over between meals.

Nuts are nutrient dense foods and are one of the natural plant foods richest in fat. However, the fatty acid composition of nuts is beneficial because they have low levels of saturated fat and high levels of monounsaturated fatty acids (MUFA) and polyunsaturated fatty acids (PUFA).

Almonds are the most commonly consumed nut in the United States with the peanut being the most common nut to snack on. Peanuts are commonly accepted as a type of nut but are actually a legume.

Nuts are found in a variety of dishes in American cuisine. They are consumed as snacks, desserts, as incorporated into a meal, processed into oils and spreads, or hidden in commercial foods. You can sprinkle them on top of ice cream or mix them into a quick bread batter. They are versatile, tasty, and in most cases, healthy.

You can enjoy the health benefits of a daily handful or nuts or a couple tablespoons of seeds by sprinkling them on salads, soups, pasta and vegetables. Toast them for added flavor. You can toast them using your microwave, oven or stove-top!

Try out these quick and easy toasting options with your favorite raw nuts:

Microwave	Oven	Stove-Top
<ol style="list-style-type: none"> <li>1. Spread from a tablespoon to 1/2 cup nuts or seeds evenly in a single layer in a flat, microwave-safe dish, such as a 9-inch microwave-safe pie plate.</li> <li>2. Add a small amount of soft butter or margarine or add a small amount of oil to the nuts/seeds. Use about 1/2 teaspoon fat per 1/2 cup of nuts/seeds; use proportionally less for smaller amounts of nuts/seeds. Stir the nuts/seeds to thinly coat with the fat. This small amount of fat helps with browning and speeds up the toasting process.</li> <li>3. Microwave on high for 1 minute.</li> <li>4. Stir and microwave for another minute.</li> <li>5. Check to see how the toasting is proceeding. Add more microwave cooking time one minute at a time because nuts and seeds can burn quickly. Stir after each addition of time. Small amounts of thin nuts/seeds (sliced almonds or sesame seeds) could be finished at 2 minutes. Larger amounts of nuts, such as slivered or whole almonds, walnuts, pecans and sunflower seeds will take an additional minute or two to become lightly browned and smell fragrant.</li> <li>6. Store any extra toasted nuts or seeds in an airtight container in the refrigerator for 1 to 2 weeks or freeze them in an airtight freezer container for 1 to 3 months.</li> </ol> <p>NOTE: This method works well for amounts ranging from a tablespoon to 1/2 cup. The time will vary depending on the size, type and temperature of the nuts/seeds and by the type of microwave.</p>	<ol style="list-style-type: none"> <li>1. Preheat oven to 350 degrees F.</li> <li>2. Toast nuts BEFORE chopping them into smaller pieces.</li> <li>3. Place nuts or seeds in a single layer in an ungreased shallow pan or RIMMED baking sheet such as a cookie sheet or jelly roll pan. (DO NOT use a baking sheet without sides. You may have nuts or seeds all over the oven if you accidentally tip the sheet when removing it from the oven.)</li> <li>4. Bake 5 to 10 minutes or until they are GOLDEN brown. A toasted nut or seed may look more GOLDEN than BROWN. They will continue to brown slightly after they're removed from the oven. Stir once or twice or shake the pan during toasting to aid in even browning.</li> <li>5. Remove from pan to cool.</li> <li>6. Store any extra toasted nuts or seeds in an airtight container in the refrigerator for 1 to 2 weeks or freeze them in an airtight freezer container for 1 to 3 months.</li> </ol> <p>NOTE: The first time you try toasting nuts or seeds, it's better to err on the side of under-toasting than over-toasting. As they toast, you'll notice a change in their fragrance as well as their color.</p>	<ol style="list-style-type: none"> <li>1. Toast nuts BEFORE chopping them into smaller pieces.</li> <li>2. Heat nuts or seeds in a dry, heavy skillet over medium heat for 1 to 2 minutes or until they're golden brown and they give off a rich, toasty fragrance. Watch them closely when using this method as it's easy to burn them.</li> <li>3. Stir or toss nuts or seeds frequently for even toasting.</li> <li>4. Remove from pan to cool.</li> <li>5. Store any extra toasted nuts or seeds in an airtight container in the refrigerator for 1 to 2 weeks or freeze them in an airtight freezer container for 1 to 3 months.</li> </ol> <p>Note: Stove-top toasting works well for small batches of nuts or seeds. With this method, the parts of the nuts or seeds touching the skillet may become darkest, unlike the oven method where they become more of an overall golden color.</p> 
<p><b>FUN FACT:</b></p> <p>Looking for a low fat, high protein, high fiber "go to" all around healthy snack nut? Consider the pistachio:</p> <p>1oz. Serving (~49 nuts) has only 160 calories, 13 g fat, 5.75 g protein, 29 g fiber, 1.5 g saturated fatty acids, 6.6 g MUFA and 3.8 g PUFA.</p>		

**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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