



Geary County

K-STATE RESEARCH AND EXTENSION NEWS

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November 2021

Ask the Agent

Q: I am seeing a lot of advertisements about getting more of my Medicare benefits back in my pocket. Some ads really sound appealing. How good are these options?

A: I have had many Medicare beneficiaries in my office asking about the plans and promotions they are seeing on TV, hearing on the radio, and even popping up as ads on social media and my answer is standard. If it sounds too good to be true, it probably is! Any time you consider making changes to your insurance or benefits, you really need to dig into the fine print and ask a lot of questions. If you still aren't sure what is best for you, consider talking to a SHICK counselor. The Senior Health Insurance Counseling for Kansas program is a free. See the inside article for more information.

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

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Plan to Enjoy Holiday Meals

Thanksgiving is around the corner followed by several religious holidays in December. What can you do that will help you relax and enjoy the related celebratory meals?

Start Now

Write out the menu. The main course serves as the anchor for the meal. From there, you can identify what side dishes would look and taste good next to the main course. Delegate the side dishes out to those who will be joining you that day. Not only will this help with the time management part of preparing the meal, but will reduce the financial strain placed on your food budget for the holiday. Creating a budget is another helpful part of planning ahead. Consider how much additional food expense your family budget can absorb and remain committed to working within that budget. Watch the sale ads and look for the best prices. Serving a traditional holiday meal can be accomplished on a tight budget if you take the time to shop around. Using your menu and the sale ads to work from, make a list. Take stock of what you already have on hand and mark anything off the list that you don't need to buy. This will help you avoid overstocking and the impulse purchases that are commonly made when shopping without a list. Before you shop, clean out your refrigerator. Make sure you have room to properly store the perishables when you return from shopping. You want to have ample room in your refrigerator on the day of the meal to handle the leftovers properly.

Prepare Safely

Turkey and ham are often at the center of holiday meals. Remember that you need to allow time for frozen meat and poultry to thaw. Ham takes 4-6 hours per pound to thaw in the refrigerator. Frozen turkey takes 24 hours for every five pounds of bird to thaw in the refrigerator. You can speed the process up by placing the meat or poultry in the sink and cover it completely with cold water. This method will take about 30 minutes per pound. You cannot thaw on the kitchen counter because this provides ideal conditions for bacteria growth. Turkey and ham will thaw from the outside in and that will allow the surface of it to fall within the danger zone - the ideal temperatures for bacteria growth (40 degrees to 140 degrees Fahrenheit.) You cannot be certain that cooking the turkey or ham will destroy all the bacteria and some bacteria can withstand heat. To ensure the turkey is done, use a meat thermometer to make sure the internal temperature reaches 165° F. To ensure your ham is done, use a meat thermometer to make sure the internal temperature reaches 145° F.

Put Away Afterwards

From the time your hot foods are removed from the heat source, you have two hours to serve and then store them safely. Make sure you place the leftovers in shallow containers to make sure they cool below 40° F quickly. Never store leftovers in a crockpot because it takes too long for the food to reach the safe temperature. You can store the leftovers safely in the refrigerator for up to four days or in the freezer for one month. Label the leftovers with the date and contents.

Enjoy the season! Planning and preparation are the keys to a stress free successful family gathering.

November 2021



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Family & Consumer
Sciences

Thanksgiving and Healthy Meal Preparation

Happy November! Thanksgiving is upon us which means it's time to start menu planning. Whether we are having a party or a small gathering – it's important to keep our [health](#) in mind. In fact, most Thanksgiving dishes are extremely high in fat, sugar, salt and calories. Being mindful of what goes into our body on this day isn't so hard and all it takes is a few substitutions and alternatives.

First and foremost, the big turkey! This seems to be almost everyone's favorite next to pumpkin pie of course. However, it makes a huge difference depending on how we [pre-prepare](#) and cook it. Turkey is a lean meat but when it comes to deep frying it becomes not so "lean" anymore. Deep frying turkey adds extra fat that isn't needed. This year, opt out of deep frying and [bake](#) it instead. Rather than stuffing and glazing the turkey with butter or salt, add fresh [herbs and lemon](#).

What goes on top of turkey and mashed potatoes? Gravy! Instead of adding the turkey drippings, which contain mostly fat, use a [low-sodium or low-fat broth](#). You can also make it vegetarian by using a vegetable broth.

Sides, sides, and more sides! We all love to have options for thanksgiving dinner but sometimes there can be too many. This year, slim down on the number of sides. It will save time and [money](#). Sides can still be fun to modify and it's super easy to make them healthy and delicious!

Family Nutrition

- Potatoes – Cut back on the butter and salt by adding low-fat sour cream or Greek yogurt. This will add a creamy consistency that is out of this world. For extra flavor, incorporate roasted herbs and garlic. If you're looking to add more color to your menu, mix it up with [sweet potatoes](#)!
- Stuffing – Slim down the [stuffing](#) recipe by adding nutritious [whole grain](#) croutons rather than white bread. This will also make the dish much heartier. Spruce it up by adding sausage, apples, and cranberries to the mixture.
- Green beans – We can incorporate any vegetable we like but instead of turning it into a casserole, try steaming the [vegetables](#), adding lemon, herbs, and a little bit of sea salt. Another healthy choice is adding a refreshing [salad](#) to the menu.
- We can't forget dessert! Most of the calories in pies come from the crust and sugar. Try making a crust-free pumpkin pie this year or use a reduced-fat crust. It may also be important to cut down on a few desserts.

These healthy alternatives and substitutions are a great start to making our Thanksgiving menu healthier and delicious for ourselves and our guests. Enjoy!

Article Author: Stephanie Marino, Michigan State University Extension

Family Finance

People with Medicare often have questions about health insurance, but all too frequently they have limited resources to obtain objective information. Many need information and assistance regarding their decisions in the following areas:

- What kinds of benefits would suit their needs;
- What type of health insurance coverage they should have;
- How much health insurance coverage they should have;
- How to take advantage of the coverage they already have.

Some people with Medicare have problems such as the following:

- They don't know what to do about rising health insurance premiums;
- They are overwhelmed with claims paperwork, and they don't know what they owe and what they don't owe;
- They can't afford the cost of prescription medications;
- They don't know where to get help with their health insurance problems and other problems.

To help with these needs, Congress created State Health Insurance Assistance Programs (SHIPs). The State Health Insurance Assistance Program, or SHIP, is a state-based program that offers local one-on-one counseling and assistance to people with Medicare and their families. Through ACL funded grants directed to states, SHIPs provide free counseling and assistance via telephone and

What is SHICK? How does it work?

face-to-face interactive sessions, public education presentations and programs, and media activities.

There is a SHIP in every state as well as in Guam, Puerto Rico, the Virgin Islands, and the District of Columbia.

Senior Health Insurance Counseling for Kansas (SHICK) is the SHIP for Kansas.

SHICK educates the public and assists consumers on topics related to Medicare and health insurance so they can make informed decisions. Two Primary Services Support the SHICK Program's Mission:

1. **Information and Education** Consumer education, provided in several ways, reaches a broad section of the population. Consumer education services provide objective information about Medicare A, B, C, & D, Medicare supplement insurance, long-term care insurance, prescription drug assistance, receiving Medicare through managed care plans and other insurance-related topics. Consumers receive information through public forums, presentations to organizations and groups, displays, radio, television, and a variety of printed materials.
2. **One-on-One Counseling** One-on-one confidential sessions with trained counselors focus on specific information or problems. Individual counseling sessions are an effective way to objectively provide information on health insurance coverage, claims assistance, and referrals to appropriate agencies. Individual decision-making and problem-solving are supported at all times.

Many K-State Research and Extension offices across the state have agents who are trained in SHICK, including Geary County. Call our office for more information!

Family Finances

Healthy Holiday Spending Habits

With Thanksgiving soon to be in our rearview mirror, we now look ahead to sparkling lights, family festivities, cultural traditions, and for many of us...shopping for presents. Shopping for presents can be an adventure for some (just ask those who love Black Friday) and nothing short of frustrating to others (especially those who wait until the last minute!) Part of the challenge in buying gifts is making sure you don't overspend and finding presents that fit the intended receivers.

Too often our ears and eyes get bigger than our billfold. To ease the financial and emotional stress that accompanies this time of year, we need to approach this seasonal task with a written plan and a list.

Your plan must first start with the financial decisions you make in advance to limit or control your spending during this season. Determine what amount of money you have available for purchasing or making gifts. The best choice here is to use money you have on hand and not use credit to buy gifts. Putting purchases on a credit card means that you will not only be responsible for the original cost, but likely for the service charges and interest that will accumulate if you don't pay off the credit card within a month. The "great buys" you get by following the sales ads are no longer "great buys" if you are paying for interest and service charges applied to your credit card.

Once you have determined what you are going to spend on these seasonal gifts, identify how much you want to spend on each person you plan to purchase for. You don't necessarily need to spend the same amount on each person, but you will want to take some time to consider how you will distribute your available funds.

Write the names of those you will purchase a gift for down in a small notebook that you can carry with you or stash in your console between shopping trips. Next to the name, write down your cash limit for that person's gift. A third part of this list is to write down ideas you have for gifts for each of these people. This will reduce your frustration at the store and minimize wasted time wandering from isle to isle. Once you have made your purchase, cross out all the ideas you didn't use on the list and jot in the price you spent on your purchase. This will provide you with the necessary information you need to make sure you stay under the total amount you wanted to spend. The list also helps me keep track of what I purchased for each person. This makes my "wrapping day" go much more smoothly. Here is a sample of what your list might look like:

Spouse (\$125)	Wrench-Set Electric-Wok Patio Fire Pit Loung-Pants	\$115
Kid #1 (\$75)	Blue Jeans Board-Game	\$29.95
	Cell-Phone-Cover Gift Card (Sporting Goods)	\$45.00
Kid #2 (\$75)	Make-up Mirror	\$23.98
	Lava Lamp	\$20.49
	Necklace & earrings Sweater (School Colors)	\$27.88
Mom (\$50)	Electric heated throw Memory foam slippers Sweater	\$47.99

In my extended family, we share gifts with all children who have not graduated from high school, so I have multiple nieces and nephews that I purchase for. To manage my shopping budget and to be fair to each of them, I work very hard to find gifts of equal value. Their names, just like those in my immediate family, are put on this same list so that I can keep track of my purchases.



Buying for kids can be a challenge – especially for older adults who no longer have children living in their home. As children grow and change, they enjoy different games, toys, and books. These types of gifts are easier for me to purchase than clothing.

Here are some ideas that might help you choose toys for kids provided by the Cornell Cooperative Extension Service:

- 1) Choose toys that promote play. They should have more than one purpose and provide children with the opportunity to use their imagination and creativity. Toys don't have to be complicated to be fun.
- 2) Hold out as long as you can before buying high-priced, television-advertised toys. Our kids often fall prey to the spectacular advertising ploys that spark their interest. Instead, purchase open-ended materials that make the most of a child's curiosity and imagination. Open-ended means items that can be used many different ways. Such items would include clay, play-dough, sand, blocks, and manipulatives such as Legos or Tinker Toys.
- 3) Buy some toys that promote parent/child interaction. Playing with your child brings fun to the parent-child relationship, builds communication, and can improve the emotional connection you have with your child. If you buy playthings that you find intriguing, you'll be more apt to engage in play with your child. However, avoid the trap of buying toys that interest you more than your child.
- 4) Avoid toys that perpetuate gender stereotypes. Sometimes toys are packaged in a way that promotes that they are for girls only or boys only. These toys can

limit a child's imagination and potential. Young children like to play with a wide variety of toys and should have that opportunity.

- 5) Consider the age of the child and the appropriateness of the toy. Their age, interests, and abilities should be at the forefront of your criteria for selecting gifts for children. Use the guidelines on the toy's packaging to help you determine if it is age- and interest- appropriate.

If you want more information (or ideas) for purchasing educational, developmentally appropriate toys for the children on your seasonal shopping list, drop by my office for the Extension publication titled "Understanding Children: Toys". The Geary County Extension office is located at 119 E. 9th Street in Junction City.

Photo credit: Photo by [zhengzhong liu](#) on [Unsplash](#)

Geary County

P.O. Box 28
119 E. 9th Street
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Upcoming Geary County Extension Programs

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

December 2021

- 6 Healthy Together Meals—Hosted by Live Well Geary County at the Larry Dixon Center, 920 W. 6th, Junction City from 5:30 –7:00pm. Free hot and healthy meals offered to seniors. No reservations required. “To Go” meals offered. For more information on this communal meal site and others, go to:
<https://www.livewellgearycounty.org/community-meals>
- 7 Medicare Open Enrollment ends.



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