

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

[centralkansas.ksu.edu](http://centralkansas.ksu.edu)

**July - August 2023**

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## Join us at the Fair



Ottawa County Fair – July 18-21

Fair theme: Life in the Fair Lane



Tri-Rivers Fair – August 9-12

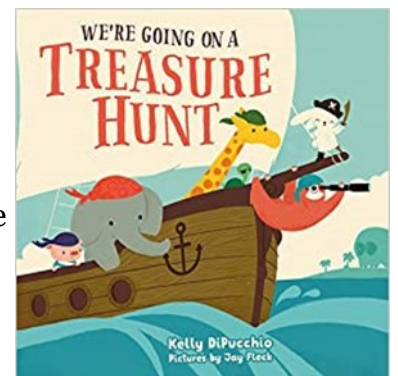
Fair theme: Sew It, Grow It, Show It

## StoryWalk® at Markley Grove Park

Families are encouraged to visit Markley Grove Park in Minneapolis to see the new StoryWalk®. North Ottawa County USD 239 Parents as Teachers and Central Kansas District are excited to offer this fun activity for local families and visitors.

The selected title for July is “We’re Going on a Treasure Hunt.”

A StoryWalk® promotes both literacy and physical fitness for families in a fun and exciting way. The StoryWalk® contains laminated pages from a children's book that are attached to signposts, which are along a path for families to walk and read. "The StoryWalk® Project is the creation of Anne Ferguson and the Kellogg-Hubbard Library from Montpelier, Vermont and it is described as: "An innovative and delightful way for children and adults to enjoy reading and the outdoors at the same time." Learn more about The StoryWalk® Project here: <http://www.kellogghubbard.org/storywalk>



## Simply Produce

Simply Produce is a produce bundle program between Central Kansas District and Gene's Heartland Foods in Minneapolis.

Community members can purchase produce bundles containing fresh fruits and vegetables for \$15+tax at any register located at Gene's in Minneapolis. Contents in the monthly bundles do vary from month to month.

July – Program paused during July due to Ottawa County Fair

August purchase dates: August 10-15

Pick-up date and time: Friday, August 18 12-12:30pm

Purchasing location: Gene's Heartland Foods located at 218 W 3<sup>rd</sup>, Minneapolis

Pick up location: Community Bible Church located at 929 N. Rothsay, Minneapolis

## Do Not Can White-Fleshed Peaches

There is evidence that some varieties of white-flesh peaches are higher in pH (i.e., lower in acid) than traditional yellow varieties. The natural pH of some white peaches can exceed 4.6, making them a low-acid food for canning purposes. At this time there is no low-acid pressure process available for white-flesh peaches nor a researched acidification procedure for safe boiling water canning. Freezing is the recommended method of preserving white-flesh peaches.

Source: Dr. Elizabeth Andress, Professor Emeritus, University of Georgia



White Peaches  
Photo: Canva.com

## Why Do Home Canned Green Beans Get Cloudy?

There are several reasons. First, the beans may be too mature which makes them too starchy. The starch settles out of the food during canning. Second, minerals in hard water can give a cloudy appearance. Third, using table salt instead of canning salt. Table salt contains anti-caking agents that can cause cloudiness. With any of these three causes, it is a quality issue. Finally, it could be spoilage due to improper heat processing. Do not consume them in this case.

Learn how to safely can green beans at [www.bookstore.ksre.ksu.edu/pubs/mf1179.pdf](http://www.bookstore.ksre.ksu.edu/pubs/mf1179.pdf).

## Keep Food out of the Danger Zone

Family gatherings, picnics and other outdoor events are very popular during these summer months. There are important factors to consider to help keep your food out of the danger zone at these fun events. Bacteria grow rapidly between the temperatures of 40° F and 140° F. After food is safely cooked, hot food must be kept hot at 140° F or warmer to prevent bacterial growth. Within 2 hours of cooking food or after it is removed from an appliance keeping it warm, leftovers must be refrigerated. Throw away all perishable foods that have been left in room temperature for more than 2 hours (1 hour if the temperature is over 90° F, such as at an outdoor picnic during summer).

Cold perishable food, such as chicken salad or a platter of deli meats, should be kept at 40° F or below. When serving food at a buffet, keep food hot in chafing dishes, slow cookers, or warming trays. Keep food cold by nesting dishes in bowls of ice or use small serving trays and replace them often. Discard any cold leftovers that have been left out for more than 2 hours at room temperature (1 hour when the temperature is above 90 °F).

## Is it Stress or Anxiety?

Life can be stressful—you may feel stressed about an issue at work, traumatic events (such as a pandemic, a natural disaster, or an act of violence), or a life change. Everyone feels stress from time to time.

What is stress? Stress is the physical or mental response to an external cause, such as having a lot of homework or having an illness. A stressor may be a one-time or short-term occurrence, or it can happen repeatedly over a long time.

What is anxiety? Anxiety is your body's reaction to stress and can occur even if there is no current threat.

If that anxiety doesn't go away and begins to interfere with your life, it could affect your health. You could experience problems with sleeping, or with your immune, digestive, cardiovascular, and reproductive systems. You also may be at higher risk for developing a mental illness such as an anxiety disorder or depression.

If you are struggling to cope, or the symptoms of your stress or anxiety won't go away, it may be time to talk to a professional. Psychotherapy (also called talk therapy) and medication are the two main treatments for anxiety, and many people benefit from a combination of the two.

## Making Your Wishes Known in Advance

At any age, illness or injury may cause a catastrophic medical condition and the loss of a patient's ability to make decisions. With "advance directives," you can provide directions for your own medical care, in advance of a time when such instructions are necessary.

The presence of such documents increases the chances that an individual's true wishes will be respected. It can mean that expensive and ultimately unnecessary medical costs will be avoided. Legal costs also may be reduced.

### Advance directives include:

**Living wills.** With such a document, doctors and hospitals can be instructed whether or not life-sustaining procedures are desired.

**Health care proxies.** Also known as a "health care power of attorney," this document names a person (an "agent") to act on behalf of someone else (the "principal"), if the principal is unable to make medical decisions and there is a choice between two possible treatments.

Language in this proxy should specifically authorize the release of your medical information to your appointed agent. Otherwise, federal law might limit such release, making it difficult for your agent to make informed decisions.

**Organ and tissue donation affidavit.** If you wish, you can give permission for your organs and other parts of your body to be removed after death for transplants or for experimental purposes.

Such provisions apply to minors, as well. A parent or legal guardian can act on the youngster's behalf to see that advance directives are in place. Once a child reaches majority—at age 18, in many states—he is legally an adult, responsible for his own health care. Parents may encourage their children to execute advance directives when they come of age but it's up to the next generation to take action.

## Using TOD or POD to Avoid Probate

A Transfer on Death Deed (TOD), also known as a beneficiary deed, bypasses probate. It can simplify the inheritance process and reduce costs for your loved ones. These deeds are revocable once filed. Beneficiaries have no ownership claim to your property while you are still alive. You maintain control of the property, including responsibility for any mortgage debt, taxes, liens, maintenance costs, etc. Once you pass away, the property will transfer to your named beneficiary, along with any debts attached to it.

Similarly, a Payable on Death (POD) designation is typically used on bank and brokerage accounts, stocks, bonds, and other investment type of assets. This allows the assets to pass to the named beneficiary without passing through probate.

If you have a smaller estate and/or do not already have a trust established and want to avoid probate after you pass away, a TOD and/or POD may be tools to consider. Consult a financial advisor to discuss this and other estate planning tools and determine the appropriate paperwork that needs to be completed.

## Medicare Fraud

Some people with Medicare are getting unordered COVID tests in the mail — lots of tests — and Medicare is getting the bill. Others don't get tests but find charges for tests on their Medicare statements. People report that they don't remember agreeing to orders or recognize the names of the companies that charge them. Fraud like this, along with mistakes and abuse, cost Medicare an estimated \$60 billion each year and steal people's time and energy. If you have Medicare and are looking for ways to help prevent fraud, errors, and abuse, here are some things to consider.

- Don't give anyone your Medicare number over the phone. Protect it just like you protect your credit card number. Callers who offer "free supplies," "no-cost" lab tests, or say you need a replacement Medicare card are scammers trying to get your Medicare number. Don't give them any information. Remember: the real Medicare will never ask for your number. They already have it!
- Read your Medicare Summary Notices (MSN) and Explanations of Benefits (EOB), either on paper or at Medicare.gov. When you read each statement, look for services, products, or equipment Medicare paid for, but you didn't get. Do the statements show any double charges, or things you or your doctor didn't ask for?
- If you suspect Medicare fraud, call your health care provider or plan and ask for an explanation. If you aren't satisfied with their response, call Senior Medicare Patrol at 800-432-3535 to make a complaint. Or call Medicare at 1-800-MEDICARE. If you got COVID tests you didn't order, tell the Health and Human Services Office of Inspector General online at <https://oig.hhs.gov/fraud/report-fraud/> or at 1-800-HHS-TIPS (1-800-447-8477).

If you spot other scams, fraud, or bad business practices, please tell the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).





## Payment Apps

Use of nonbank payment apps, such as PayPal, Venmo and CashApp, has grown rapidly over the past several years. These apps conveniently allow you to send money to someone else using a computer and a mobile device, instead of writing a check or handing over cash, with an option to store funds. However, a Consumer Financial Protection Bureau (CFPB) analysis found that money stored in these non-bank accounts usually isn't covered by deposit insurance, meaning if the companies go under, you could lose your money.

Keeping money inside your nonbank payment app might feel the same as keeping money in a traditional bank account with deposit insurance. You can check your balance and review transactions, just as you might do with online banking. However, the difference is that the money in your app might not be held in an account at an FDIC member bank or NCUA member credit union. This means it might not offer federal deposit insurance.

The difference is key because money you keep in your bank or credit union account is insured if the bank or credit union fails. However, deposit insurance does not apply when a nonbank payment company fails.

Your user agreement might be confusing, murky, or even silent on exactly where your money is held or invested. It might not explain whether and under what conditions your money may be insured at a bank or credit union, and what happens in the case of the nonbank payment app's business failure or bankruptcy.

In contrast, money you deposit in an account at an insured bank or credit union is protected up to the insurance limit if the firm fails. The Federal Deposit Insurance Corporation (FDIC) and National Credit Union Administration (NCUA) protect deposits up to \$250,000 under

the same owner or owners. If your bank or credit union fails, you still have quick access to your money.

If the nonbank payment app's business fails, your money is likely lost or tied up in a long bankruptcy process. You might be standing in line with other lenders to the failed app, waiting to see if you can get any of your money back after the business is unwound.



Until payment apps are designed to automatically sweep balances into a user's insured account, consumers may need to take action to move their balances stored in payment apps to their bank account to make sure their money is safe and secure.

Source: Consumer Financial Protection Bureau

## New Resource Available for the No Surprises Act

The Centers for Medicare and Medicaid Services (CMS) has created a website for people with easy-to-read information regarding the consumer protections in the No Surprises Act.



The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers, and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially higher than the good faith

estimate they received from the provider. Unexpected medical bills are a significant source of stress, frustration, and confusion. The No Surprises Act gives consumers new rights to prevent, navigate, and find resolutions to many of these “surprise” bills.

This new website is designed to help consumers understand their rights, with easy to read information and actionable guidance. You can find the site at <https://www.cms.gov/medical-bill-rights>.

## Mapping Internet Connectivity

The Kansas Office of Broadband is encouraging people to test their internet via the website [www.broadbandks.com](http://www.broadbandks.com) to create a better map of Kansas connectivity.

The test will help create a better understanding of where Kansas has coverage and where it does not. These speed tests will help the Office of Broadband



Development understand where the immediate needs are for the 5-year strategic infrastructure plan. This will help determine how the state will spend hundreds of millions of dollars. They understand the digital divide is real and want to make sure to connect the unserved and underserved.

## What is the MIND Diet?

The MIND diet, founded on research on the role diet plays in brain health, was developed by Martha Clare Morris, Sc.D., and a team from Rush University Medical Center. The MIND diet is relatively new, and first published in 2015 in *Alzheimer's & Dementia*.

MIND stands for Mediterranean-DASH Intervention for Neurodegenerative Delay. As the name describes, it is a combination of two well-known eating patterns: the Mediterranean diet and the DASH diet. In review, the Mediterranean diet includes rich healthful ingredients, like fruits, vegetables, whole grains, nuts and seeds, flavored with herbs and spices. Fish, seafood, dairy, and poultry are included in moderation. Red meat and sweets are limited. Similar to the Mediterranean diet, the DASH diet focuses on fruits, vegetables, whole grains, and lean meats. It also limits sodium, as the diet was developed to reduce hypertension.

Both of these have been linked to better brain health. The MIND diet is unique in that it also focuses on specific food and nutrients that boost and protect brain health, reducing the risk of developing dementia and Alzheimer's disease.

Healthy fats are a staple in this eating style. Olive oil, and other monounsaturated fats, lower total cholesterol and “bad” cholesterol levels. Nuts and seeds also contain monounsaturated fat. Fish and seafood contribute to polyunsaturated fats to help fight inflammation in the body. The omega-3 fatty acids they provide also help decrease triglycerides, reduce blood clotting, and lower the risk of stroke and heart failure.

A specific MIND diet recommendation is to eat leafy dark green vegetables every day. Research shows that eating one serving (1 cup) of leafy greens per day can make a significant impact on brain health. In addition, one of the most potent weapons against dementia and Alzheimer's disease are berry fruits. MIND diet guidelines recommend a minimum of two ½-cup servings of berries each week, and more is better.

To learn more about the MIND diet, and the importance of lifestyle habits, in preventing and/ or delaying dementia and Alzheimer's disease, more information can be found in this fact sheet, *Healthy Body – Healthy Brain @ ksre-learn.com/ MF3602*.

## July 4<sup>th</sup> Safety

Fireworks, picnics and other Fourth of July traditions can be great fun for people; but all of the festivities can be frightening and even dangerous for animals. Noisy fireworks and other celebrations can startle animals and cause them to run away; holiday foods can be unhealthy; summer heat and travel can be dangerous; and potentially dangerous debris can end up lying on the ground where pets can eat or play with it.

Whether or not you're planning your own Independence Day celebration, it's important to take precautions to keep your pets safe both during and after Fourth of July festivities.

Preparing in advance:

- Make sure your pets – cats and dogs alike – have **identification tags** with up-to-date information. If you have horses, you might consider marking a safety (breakaway) halter with your contact information and leaving it on your horse during this stressful time.
- Take a **current photo** of all of your cats, dogs and horses – just in case.

Safety during July 4 celebrations:

- **Leave your pets at home** when you go to parties, fireworks displays, parades and other gatherings. Loud fireworks, unfamiliar places and crowds can all be very frightening to pets, and there's great risk of pets becoming spooked and running away.
- Consider putting your pets in a **safe, escape-proof room or crate** during parties and fireworks.
- Keep horses and livestock in **safely fenced areas** and as far from the excitement and noise as possible.
- Keep your **pets inside** if you or your neighbors are setting off fireworks.

After the celebrations:

- **Check your yard** for fireworks debris before allowing pets outside to play or relax. Even if you didn't set off fireworks yourself, debris can make its way into your yard, where curious animals may pick it up to play with or eat.
- **Check your pastures** and remove debris to protect horses and livestock. If you hosted guests, check both your yard and home for **food scraps or other debris** that might be dangerous to pets, such as food skewers.

Source: American Veterinary Medical Association



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**Central Kansas Extension District**

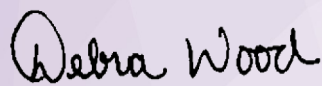
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Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,



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