

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

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

**Nov. - Dec. 2023**

*District Extension  
Agents:*

**Debra Wood**  
Family Resource  
Management

**Lisa Newman**  
Family & Community  
Wellness



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Central Kansas Extension District.

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## Get Help Installing and Using Car Seats

75% of car seats are installed incorrectly. We all want our children to travel safely in cars. Lisa is a child passenger safety technician and can help to make sure your car seats are installed correctly and teach you how to use and install a car seat on your own.

Contact Lisa to schedule an appointment. Appointments generally take approximately 30-45 minutes per seat and can be held at the Salina or Minneapolis office.

During the appointment, Lisa will:

- Inspect seats for visible damage
- Confirm seats have not passed the expiration date
- Discuss child passenger safety best practices
- Answer your questions regarding passenger safety laws
- Assist with installation of the child safety seat

For a successful appointment, PRE-INSTALL your car seat to the best of your ability and bring both the car seat and vehicle manuals.



**IS YOUR CHILD IN THE RIGHT CAR SEAT?**

## 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.

November purchase dates: November 9-14

Pick-up date and time: Friday, Nov. 17,  
12-12:30 p.m.

December—Program paused for the holidays.  
See you in January!

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

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# Simply Produce

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# LIVING WELL WEDNESDAY

K-State Research and Extension Webinar Series

Living Well Wednesday is a virtual learning series hosted by K-State Research and Extension, Family and Consumer Sciences (FCS) professionals from across the state of Kansas. The fall 2023 series (October – December) has begun and we invite you to join us!

Webinars will be offered the first Wednesday of each month, from 12:10—1 p.m.

Register for all webinars in this series here:  
<http://bit.ly/LWWFall23>

### **November 1: Teen Stress and Anxiety: How Worried Do Parents Need to Be?**

Christine D. Perez, EdS, LCPC; Licensed Clinical Professional Counselor, Director of Crisis Services @ Crawford County Mental Health Center; Erin Tynon, Family Consumer Science Agent, Pottawatomie County

### **December 6: Rapid Development of Baby Brains and Why it Matters**

Offered in Spanish on Thursday, December 7 at 11a.m.

Dr. Bradford Wiles, Kansas State University Child Development Specialist, Monique Koerner, Family and Community Wellness Agent, Cottonwood District; Tristen Cope, Family & Youth Development Agent, Chisholm Trail District

Presenter for Spanish: Elizabeth Brunscheen-Cartagena, Family Life & Resource Management Agent, Sedgwick County

## **National Diabetes Month**

November is National Diabetes Month, a time when communities across the country seek to bring attention to diabetes. This year's focus is on taking action to prevent diabetes health problems.

Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. It affects about 37 million Americans, including adults and youth. Diabetes can damage the eyes, kidneys, nerves, and heart, and it is linked to some types of cancer.

But there's also good news: Taking charge of your health may help you prevent diabetes health problems.

### *Tips to get started:*

Manage your blood glucose, blood pressure, and cholesterol levels.

Research shows that managing your diabetes as soon as possible after diagnosis may help prevent diabetes health problems. You can start by managing your diabetes ABCs.

- A is for the A1C test that health care professionals use to measure your average blood glucose levels. Some people with diabetes also use devices to track their blood glucose throughout the day and night.
- B is for blood pressure.
- C is for cholesterol.

Ask your health care team what your ABCs goals should be.

### **Take small steps toward healthy habits.**

Lifestyle habits such as planning healthy meals, being physically active, getting enough sleep, and not smoking may help you manage your diabetes ABCs. You don't have to do it all at once. Start slow and build healthier habits from there.

### **Take your medicines on time.**

Remember to take your medicines even if you feel healthy. Talk with your doctor or pharmacist if you have trouble taking your medicines on time or at the correct dose.

### **Reach or maintain a healthy weight.**

If you have overweight or obesity, ask your primary care provider if healthy eating, physical activity, or other weight-loss treatments may help you manage your weight.

### **Take care of your mental health.**

Managing diabetes can be hard. If you feel down, sad, or overwhelmed, learn about healthy ways to cope with stress. Consider talking to a mental health counselor or joining a support group.

### **Work with your health care team.**

Managing diabetes takes a team. Your health care team may include a primary care provider, diabetes specialist, registered dietitian, or certified diabetes educator. Ask your primary care provider if you should talk with other health care professionals about your diabetes.

Diabetes medicines, devices, and office visits can be expensive. A social worker or a member of your health care team may be able to help you find community resources or financial help for diabetes care.

Source: <https://www.niddk.nih.gov>



## Bake to Give

Baked goods have always been a popular and thoughtful gift idea, whether for special occasions like birthdays and holidays, or just to show someone you care. There is something about the comfort and warmth of fresh-baked goods that brings a smile to people's faces and warms their hearts.



Photo: Cornell Cooperative Extension

Here are some reasons to bake to give:

**Affordable:** Baked goods are an affordable gift option, especially if you make them yourself. You can get creative and make a variety of items with just a few basic ingredients and tools. You can also choose to make a large batch of something, which can be divided and shared among multiple recipients.

**Customizable:** Baked goods can be customized to suit the recipient's tastes and preferences. For example, you can add their favorite flavors, colors, and toppings to make it a truly unique and special gift.

**Fresh and delicious:** Fresh-baked goods are always a hit, whether it's a warm, gooey cookie, or a fluffy cake. They're a perfect way to indulge someone's sweet tooth and bring a touch of comfort to their day.

**Suitable for all occasions:** Baked goods are suitable for all occasions, whether it's a birthday, holiday, or just to say thank you. They're a great way to spread joy and bring people together.

Source: Homebaking.org

## Turkey Fryer Safety

Keep your Thanksgiving memorable for giving thanks for family and friends. If you plan to fry a turkey, keep these tips in mind to prevent a disaster.

- Buy a fresh turkey 1-2 days before the meal and keep refrigerated.
- Thaw frozen turkey completely to reduce oil splattering and burning. It takes at least 24 hours to thaw 4-5 pounds of turkey. Plan for extra time.
- Test the fryer capacity by placing the turkey in the pot and add water to cover it 1-2 inches.
- Smaller birds of 12 pounds or less are best. If larger, cut it into pieces.
- Heat oil to 350°F. Measure with a thermometer to monitor the temperature during cooking.
- Cook time is about 3-5 minutes per pound. Do not stuff! Use a food thermometer to verify it is cooked to 165°F. Remove from oil and rest at least 20 minutes before carving.

Source: [www.usda.gov/media/blog/2017/11/06/dont-make-turkey-frying-disastrous-situation-thanksgiving](http://www.usda.gov/media/blog/2017/11/06/dont-make-turkey-frying-disastrous-situation-thanksgiving)

## Prep and Freeze Pie Now, Save Time Later

As the holidays approach, now is the time to plan for holiday meals. If the menu includes pie, make and freeze it now to save time later. Here are some tips from Penn State Extension.



Photo: Canva.com

For unbaked pie, it is best to freeze the filling and crust separately for better crust quality later. The filling can be frozen in a freezer bag and placed in a pie pan to get the pie shape. When ready to use, unwrap the frozen filling, place in an unbaked pie crust. Add an extra 20-25 minutes of baking time. For the crust, make the pie dough and roll into flat circles to freeze. Several pie crusts can be

stacked with parchment paper or foil between the layers. Pie dough can also be placed into pie pans and frozen in the pan.

When freezing a whole double-crust pie, do not cut vents in the top crust in an unbaked pie before freezing. Make those cuts just before baking.

Fruit, pecan or pumpkin pie freezes best. Custard, meringue or cream pies do not freeze well.

## Medicare Changes for 2024

The Social Security Administration announced a 3.2% increase to Social Security benefits for 2024 in October. Be looking for your benefit summary in December that will show the amount to be deposited into your account next year.

2024 Medicare premiums, deductibles and copays were announced the next day. Part B premiums will be \$174.70 for most Medicare beneficiaries. Individuals whose MAGI (AGI plus tax-exempt interest) is \$103,000 or over, and couples filing jointly with a MAGI of \$206,000 or more will pay a higher percentage of their Part B premium. The Part B deductible will be \$240 in 2024.

There are a few updates for Part D prescription drug plans in 2024. Here in Kansas, we go from 23 Part D plans available to 21. Of the two plans not being offered next year, Clear Spring Value enrollees will automatically be moved to the Clear Spring Premier plan since the Value plan will not be offered. This plan has had low plan ratings for over three years and is not accepting new enrollees at this time. It might be wise to compare plans if you are enrolled in Clear Spring. The Elixir Rx Secure plan will not be offered. At this point it looks like beneficiaries enrolled in this plan will need to choose another

Part D plan or find themselves without coverage next year.

The maximum deductible in 2024 is \$545, up from \$505 this year. Remember the deductible and the money spent toward each of the drug phases starts over again each January. When the full cost of medications reaches \$5,030 beneficiaries will fall into the coverage gap at which point their medications will cost 25% of the cost unless the plan has gap coverage. Some good news next year for those with very expensive meds will pay zero for their Part D medications once they reach the catastrophic level in 2024.

Premiums range from \$0.50 to \$106.70 in 2024, and there are four plans with no premium for those who qualify for Extra Help, down one from this year. The Humana Basic plan no longer qualifies as a free plan for those receiving extra help. The partial extra help benefit will be eliminated next year and all beneficiaries under 150% of the federal poverty level will receive full extra help if their assets meet the asset requirements.

Medicare Open Enrollment ends December 7. If you would like assistance comparing plans, please call our office at 785-309-5850 to schedule an appointment.



## Medicare Drug Price Negotiation

The Inflation Reduction Act gave the federal government the ability to directly negotiate the prices of certain high expenditure, single source drugs without generic or biosimilar competition. The list of drugs to be negotiated for the 2026 plan year were announced this summer and include: Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, and Fiasp/NovoLog insulins. All companies have agreed to the negotiation process.



## 2024 Social Security Facts

Based on the increase in the Consumer Price Index from the third quarter of 2022 through the third quarter of 2023, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 3.2 percent cost-of-living adjustment for 2024 (COLA). Other important 2024 information is below:

- Maximum taxable earnings for Social Security taxes increases to \$168,600
- One quarter of coverage equals \$1,730 (not to exceed four quarters per year)
- Retirement earnings test exempt amounts are \$22,320 (\$1,860/month) for those under full retirement age, and \$59,520 (\$4,960/month) the year the individual reaches full retirement age.
- The SSI federal payment standard for 2024 is \$943.

The estimated average monthly Social Security benefits payable in January 2024 for all retired workers is \$1,907. An aged couple, both receiving benefits will receive an average of \$3,033.

The maximum Social Security benefit for those retiring at full retirement age is \$3,822 (those earning the maximum amount for 35 years). This can increase with delayed retirement credits by waiting until age 70 to claim the benefit.

## Financial Calendar

- ◆ Review tax withholdings. According to the IRS the average refund in 2022 was about \$3,000. That's an extra \$250 a month in your paycheck instead of waiting a whole year to get it back! If you paid taxes, review withholdings to make sure enough is withheld from your paychecks. The federal W-4 form was redesigned in 2020, so it's worth searching for and reviewing .
- Consider the cost of habits. Most households spend over \$150 on spontaneous purchases each month. A daily soda, coffee, snack, etc. quickly adds up. Take one habit and evaluate how you could cut the cost this month. Reducing spending temporarily allows you to rethink the value of the item.
- Negotiate a lower credit card interest rate. Many credit card companies are willing to negotiate a lower interest rate on balances if you have a record of good payment history. Speak with a customer service representative this week. A decrease of even 1% can save you hundreds or even thousands of dollars in interest payments if you carry a balance. Visit [powerpay.org](https://powerpay.org) for more debt reduction tools.



## FDIC Insurance

Following three regional bank failures earlier this year, a Gallup poll found nearly half of Americans surveyed are worried about the safety of their money deposited into banks and other financial institutions. This uncertainty also suggests a significant percentage of those surveyed are unaware money deposited into an FDIC-insured bank is protected up to at least \$250,000. More than 99 percent of deposit accounts in the U.S. today are under this deposit insurance coverage limit and are fully protected by the FDIC. Since the FDIC's creation 90 years ago, no depositor has lost a penny of their insured deposits.



FDIC (Federal Deposit Insurance Corporation) deposit insurance protects bank customers in the event that an FDIC-insured depository institution fails. Bank customers don't need to purchase deposit insurance; it is automatic for any deposit account opened at an FDIC-insured bank. Deposits are insured up to at least \$250,000 per depositor, per FDIC-insured bank, per ownership category.

FDIC deposit insurance protects money you hold at an FDIC-insured bank in traditional deposit accounts like:

- Checking accounts,
- Savings accounts,
- Money market deposit accounts, and
- Certificates of deposit (CDs).

The FDIC only insures your money if it is in a deposit account at an FDIC-insured bank. Banks may offer some financial products and services that are not deposits, and the FDIC does not insure them. These include mutual funds, annuities, life insurance policies, stocks and bonds, crypto assets, municipal securities,

and safe deposit contents.

To determine if an institution is FDIC-insured, you can ask a representative of the institution, look for the FDIC sign at the institution, or use the FDIC's BankFind tool at <https://banks.data.fdic.gov/bankfind-suite/bankfind>. Federally insured credit unions have similar protections through NCUA.



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**Central Kansas Extension District**

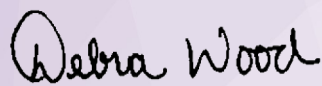
**Salina Office**

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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,



**Debra Wood**  
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Family Resource Management  
dwood@ksu.edu

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