



Raising Kids, Spending Smart, Eating Right, and Living Well

This Newsletter was created by K-State Research and Extension in Marshall County.



October, November, December, 2015

"The Mission of the K-State Research and Extension Service is dedicated to a safe, sustainable, competitive food and fiber system and to strong, healthy communities, families, and youth through integrated research, analysis, and education."

Thought For The Month - "Your value does not decrease based on someone's inability to see your worth."
Unknown

2016 MARSHALL COUNTY EXTENSION COUNCIL ELECTIONS

Every year, Marshall County elects 12 members to the 24 member Extension Council. These are important positions, as they direct the future of the Marshall County Extension Program. Persons are elected in the areas of Agriculture, Family and Consumer Science, 4-H & Youth, and Economic Development.

Anyone who resides in Marshall County and is 18 years of age or older, is welcome to vote for these elected officials. The election begins on Monday, November 2 and runs through Sunday, November 8 in the Marshall County Extension Office. Persons can only vote for representatives in their commissioner district, either 1, 2, or 3. We would like to encourage you to vote during this week.

You will be voting for the following people:

District 1

Agriculture

Brandon Vering

Family and Consumer Science

Michelle Whitesell

4-H and Youth

Denise Nordhus

Economic Development

Jeff Dankenbring

District 2

Agriculture

Drew Obermeyer

Family and Consumer Science

Donna Holle

4-H and Youth

Sarah Toerber

Economic Development

District 3

Agriculture

Amy Schmitz

Family and Consumer Science

Melanie Hawkinson

4-H and Youth

Jane Studer

Economic Development

Jody Turnbull



REMEMBER TO RECYCLE

The Marshall County Recycling Drop Off Days in Marysville will be held on **Saturday, November 7 and December 5.**

The drop off point in Marysville is located on the East side of 20th Street. **Customers need to enter the drive by the entrance to Lakeview Sports Complex, and drive south toward Hedstrom Hall.**

The Valley Heights recycling drop off day will be held in Waterville on the South side of maintenance buildings on November 14. They recycle on the third Saturday of the month from 9:30 to 11:00 A.M. The December 19 recycling will be held in Blue Rapids on the North side of fairgrounds. For more information about this drop off site contact Phil Osborne.

If you would like to recycle your cardboard and newspaper, then you can take it to the Thrift Store and put it in the semi located on the East side of the store.

Do you have used oil and household hazardous waste you want to get rid of? Then take it out to the County Shop that is located east of Wal-Mart.

Curbside service is available by the Marysville Boy Scouts for people who are unable to take their items to the drop off point, or for those who have to work on Saturday morning. To receive curbside pick up, please contact Kay Richardson at 562-2716. Please call Kay by 6:00 P.M. on Friday prior to the drop off day. The Boy Scouts would like to have the items set on the curb by 8:30 A.M. on the morning of the drop off day.

For more information about what kind of items can be recycled and how they need to be sorted, please contact the Extension Office.



“We can never judge the lives of others, because each person knows only their own pain and renunciation. It's one thing to feel that you are on the right path, but it's another to think that yours is the only path.”

HABITAT FOR HUMANITY THRIFT SHOP ANNIVERSARY CELEBRATION

Habitat Thrift Shop is definitely the place to shop for all of your Christmas decorations this year! We have thousands of decorations! They range from vintage to brand new and everything in between. We will start filling the store up mid October! Shop early and save big!

Habitat Thrift Shop would like to remind everyone that every Tuesday is senior (55+)/military discount day. Save an extra 20% on our already low prices.

Then every Wednesday we have a \$5 bag of clothes sale. Don't forget to stop by the store for winter clothing!

Like us on FaceBook to see our daily sales and new merchandise at Marshall County Habitat for Humanity Thrift Shop.

We gladly take donations during store hours. Monday thru Friday 9:00 A.M. to 5:00 P.M. and Saturday 9:00 A.M. to 4:00 P.M. We ask that you PLEASE do not drop off after store hours! We have had numerous people stealing from the donation bins.

All of us at Habitat Thrift Shop would like to wish everyone a Happy Thanksgiving and a Very Merry Christmas!

To find out more about how you can donate items or volunteer at the Habitat for Humanity Thrift Shop, call Bobbi at 785-562-1070



HAPPY HOLIDAYS

The Marshall County Extension Office will be closed on the following days:

November 26 & 27
December 24-31



Q: How often should my furnace filter be changed?

A: Furnace filters should be checked frequently. When to change them depends on the type of filter and family lifestyle. Households with smokers or pets should change filters monthly. Cat and dog hair can clog furnace and air conditioner filters. If you use the one-inch pleated filters, which are usually less expensive, it is recommended to change them monthly. The high efficiency (three-inch) filters should be changed every three months as they collect a large percentage of all allergen, dust particles, etc. The non-disposable washable filters should be cleaned every month. The best rule of thumb is to check the filter monthly and change as needed, due to the season and family life style.

WHAT'S YOUR HEART AGE?

For most Americans, aged 30-74, their heart age is at least five years older than their actual age. This is according to Framingham Heart Study data and state health data.

- ♥ **1 in 2 men** have a heart age 5 or more years older than their actual age.
- ♥ **2 in 5 women** have a heart age 5 or more years older than their actual age.
- ♥ **About 3 in 4 heart attacks and strokes** are due to risk factors that increase heart age.

The most common reasons for a higher age that can be changed or managed are: high blood pressure, high cholesterol, smoking, obesity, unhealthy diet, physical inactivity, and diabetes. At any age, you can make your heart younger by making changes that reduce your risk.

Calculate your heart age at:
www.cdc.gov/vitalsigns/cardiovascular-disease/heart-age.html

DAYLIGHT SAVINGS TIME ENDS



Daylight Savings Time ends Sunday, November 2. Turn your clock back one hour, and change your batteries in your smoke detector!

CHRISTMAS SPENDING TIPS

- \$ Be organized. Determine your total Budget for food and gifts. Don't go overboard. Make a list and "Stick to It"! Carry the list around and tick off things as you buy them. This will save you from overspending.
- \$ Start saving as possible, look into Christmas Clubs, or put away a bit each week. Take advantage of layaways, sales are a great time to do this.
- \$ Avoid using plastic and risk having to go into debt.
- \$ Make what you can. Crafty homemade gifts and cards are really fashionable. Personalized gifts such as hampers for family and friends can be filled with their favorite food. Include personalized gift vouchers for 'acts of service'; such as babysitting, gardening, or cooking.
- \$ Take advantage of complementary gift wrapping services.
- \$ Suggest the family pull a name out of a hat and only buys a present for that person. Don't forget to set a price limit so that no one goes overboard.
- \$ Bring a plate. Itch in together when sharing Christmas lunch or dinner.
- \$ Make it fun. Check out saving ideas on the internet/magazines. Christmas is a time to celebrate, and enjoy being with family and friends, keeping it simple is O.K.



MARSHALL COUNTY EMERGENCY NOTIFICATION SYSTEM

The Marshall County Emergency Notification System has changed. If you still want to receive weather alerts like severe thunderstorm watch, tornado watch etc. please go to the following link: <https://member.everbridge.net/index/453003085612434#/login> **or** contact the Marshall County Emergency Management Office at 785-562-4550, or visit them at 1201 Broadway B4, Marysville, KS 66508.

2015 KANSAS WHEAT COMMISSION BOOKS

The 2015 Kansas Wheat Commission books are available at the Extension Office. Stop by to get your copy.

FOOD FOR FITNESS AND FUN

DO HOME CANNED FOODS NEED TO BE HEATED?

When ready to use home canned foods, should they be heated prior to consumption? This explanation is from the USDA Complete Guide to Home Canning:

Low-acid and tomato foods not canned according to the recommendations in this publication or according to other USDA-endorsed recommendations should be boiled as above, in a sauce-pan before consuming, even if you detect no signs of spoilage. This does not serve as a recommendation for consuming foods known to be significantly under-processed according to current standards and recommended methods. It is not a guarantee that all possible defects and hazards with other methods can be overcome by this boiling process. All low-acid foods canned according to the approved recommendations may be eaten without boiling them when you are sure of all the following:

- △ Food was processed in a pressure canner.
- △ Pressure canner gauge was accurate.
- △ Up-to-date researched process times and pressures were used for the size of jar, style of pack, and kind of food being canned.
- △ The process time and pressure recommended at your altitude was followed.
- △ Jar lid is firmly sealed and concave.
- △ Nothing has leaked from jar.
- △ No liquid spurts out when jar is opened.
- △ No unnatural or “off” odors can be detected.

HISTORY OF MEATLOAF

The humble meatloaf has graced many dinner tables over the years. While popular in the Great Depression to help stretch a meal, it actually dates back to the fourth or fifth century AD. The Romans mixed chopped meat with bread and wine. The American meatloaf recipe was first printed in 1899 with the invention of the meat grinder. World War II rationing resulted in meat-free loaves. More creative recipes in the 1950s and 1960s included bacon, dill, or spicy peaches. In the 1970s and 1980s, butcher shops created a “meatloaf mix” of beef, pork, and veal. In the 1990s, restaurants created upscale recipes which now include stuffed or wrapped versions and international flavors.

Source: Cook's Illustrated and The Encyclopedia of American Food & Drink



PUMPKIN APPLE MUFFINS

- 1¼ cups all-purpose flour
- 1¼ cups whole-wheat flour
- 1¼ teaspoons baking soda
- ½ teaspoon salt
- 1½ teaspoons ground cinnamon
- ½ teaspoon ground ginger
- ½ teaspoon ground nutmeg
- 1¼ cups honey
- 2 large eggs
- 1½ cups fresh pureed pumpkin
- ½ cup canola oil
- 2 cups Granny Smith apples, finely chopped



Preheat oven to 325° F. In a large bowl, combine flours, baking soda, salt and spices. In a small bowl, combine honey, eggs, pumpkin and oil; stir into dry ingredients just until moistened. Fold in apples. Fill greased or paper lined muffin cups, two-thirds full. Bake for 25 to 30 minutes or until muffins test done. Cool for 10 minutes before removing from pan.

Note: Can substitute two cups granulated sugar for honey, decrease baking soda by ¼ teaspoon and increase oven temperature to 350° F.

Yield: 18 muffins

Nutritional Analysis: 200 calories, 7 g fat, 0.5 g saturated fat, 35 mg cholesterol, 160 mg sodium, 35 g carbohydrate, 2 g fiber, 20 g sugar, 3 g protein.

EASY TURKEY SKILLET DINNER

Makes 4 servings. 1 cup per serving.

- nonstick cooking spray
- ¾ pound lean ground turkey
- 1 medium onion, peeled and chopped
- 3 tomatoes, chopped
- 3 tablespoons tomato paste
- 1 teaspoon each dried basil, oregano, and garlic powder
- ½ teaspoon salt
- ¼ teaspoon ground black pepper
- 2 medium zucchini, sliced



Spray nonstick cooking spray in a large skillet. Brown turkey and onion over medium heat until turkey is cooked through and onion is soft, about 10 minutes. Add tomatoes, tomato paste, and seasonings. Simmer over medium heat for 10 minutes. Add zucchini and cook for 5 minutes more. Serve while hot.



Money Sense



TAKE NOTE OF CHANGES – RULES ARE ALWAYS CHANGING OPEN ENROLLMENT - 2016

State of Kansas Employee and Non Employee Health Insurance Options

Options Plan A and C with coverage through Aetna and Blue Cross Blue Shield Plan C is a high deductible option with an HSA or HRA. Take time to look at the different options and see what is best for your situation. Check out changes in premium, deductibles, and co-pays.

New Vision Insurer - Surency Vision

State of Kansas Retirees and Direct Bill Members

New Open Enrollment Dates from October 16 - November 15.

Online Enrollment each year is now required. If you do not choose to enroll you will automatically be placed in the Blue Cross Blue Shield Senior Plan C without drug coverage option.

Health Insurance Market Place Open Enrollment Time Line

October 19 - 2016 plans and prices will be available for preview

November 1, 2015: Open Enrollment starts for 2016 Marketplace plan.

December 15, 2015: Last day to enroll in or change plans for new coverage to start January 1, 2016.

January 1, 2016: 2016 coverage starts for those who enroll or change plans by December 15.

January 15, 2016: Last day to enroll in or change plans for new coverage to start February 1, 2016

January 31, 2016: 2016 Open Enrollment ends. Enrollments or changes between January 16 and January 31 take effect March 1, 2016.

MEDICARE PART D PRESCRIPTION DRUG OPEN ENROLLMENT

The 2016 Medicare Open Enrollment period will take place between October 15 and December 7. This is the period of time to review your prescription drug plan (Part D) and make changes for 2016. These changes will take place on January 1.

Why shop and compare plans each year? Beneficiaries may be able to lower their co-pays and out-of-pocket costs for the entire year by switching to another prescription drug plan. They may also need to change to find a plan that covers all of their medication. Please don't assume just because your Part D plan was good last year it will be the same in 2016.

Please take a few minutes out of your life to shop for a plan. **There are many people out there to help and I think you will feel good about taking a few minutes to evaluate your prescription plan.**

Susie will provide free, unbiased, and confidential counseling during the open enrollment period.

During last year's Medicare Part D open enrollment season, K-State Research and Extension in Marshall County served 826 Seniors and SSD recipients.

Because of these counseling sessions:

- ✓ 343 were enrolled in a new prescription drug plan
- ✓ 42% of beneficiaries switched plans saving \$261,899 which would be an average saving of \$763 per year for those that switched.
- ✓ 15 people were assisted in applying for the Medicare Savings Program and Extra Help and 13 reported that they were eligible.

Summary of 2016 Prescription Drug Plans:

- 25 plans available in Kansas.
- Lowest Premium Plan available \$18.40/month
- Highest Premium Plan available \$125.20/month
- Highest Possible Deductible \$360

For these reasons, please shop for a plan for 2016.

It is in your best interest financially and medically to make sure you are enrolled in the best plan for you.

Susie has begun to take appointments at her office and is willing to meet with. Please call the Marshall County Extension Office at **785-562-3531** to schedule an appointment with Susie.



