



River Valley District

K-STATE RESEARCH AND EXTENSION NEWS

rivervalley.ksu.edu

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Check us out on the Web at:
www.rivervalley.ksu.edu
or on Facebook @ River Valley
Extension District



Discover free resources and tools available for managing your money!

Join Monica Thayer, Family Resource Management Extension Agent,
via Zoom to learn financial management tips, tools, and resources.

Thursday, September 17th at 8:00 p.m.

OR

Tuesday, September 22nd at 8:00 p.m.

Register by Monday, September 14th online at <https://bit.ly/figuringoutyourfinances>
or by calling your local River Valley Extension District Office.

Connection links for the events will be shared only with those registered.

K-STATE

Research and Extension

River Valley District

K-State Research and Extension is committed to providing equal opportunity for participation in all programs, services and activities. Accommodations for persons with disabilities may be requested by contacting Monica Thayer two weeks prior to the start of the event, September 3rd, at 785-527-5084 or mthayer@ksu.edu. Requests received after this date will be honored when it is feasible to do so.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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GATHER AND ORGANIZE IMPORTANT RECORDS

Kansas is no stranger to severe weather. From floods, blizzards, tornadoes, and wildfires, Kansas can experience these natural disasters and many others! Do you have all the important records you may need after a disaster?

National Preparedness Month is September so now is a perfect time to act! There are two steps that you can take now to help prepare yourself in the event of a disaster. One, complete or update your household inventory. Two, create or update a financial grab-and-go kit.

First, create or update your household inventory to reflect your home's contents. If you don't already have one, here is a great publication from Mississippi State University Extension: <http://extension.msstate.edu/sites/default/files/publications/publications/p0633.pdf>.

This household inventory is broken down by rooms and suggests typical items in each room. In addition to this household inventory, you may choose to take pictures of the contents in each room, as well as keep receipts for large purchases.

Next, create or update a financial grab-and-go kit that can be taken with you in case of an emergency. It is highly suggested to purchase a fireproof and waterproof container for your kit, but it needs to be small enough that you can carry it.

This should contain your personal identification and financial information, including driver's license, household inventory, safe deposit box key, insurance policy information, and more. A thorough list for your grab-and-go kit can be found here: <https://blogs.k-state.edu/preparekansas/creating-a-financial-grab-and-go-kit-what-to-include/>.

K-State Research and Extension's publication, Our Valuable Records, can help you collect important information in one spot, either electronically or hardcopy, at <https://bookstore.ksre.ksu.edu/pubs/MF685.pdf>.

Utilize National Preparedness Month as a time for you to get organized! If you have any questions on emergency preparedness, please contact Monica at 785-527-5084 or mthayer@ksu.edu.

**THE WASHINGTON OFFICE HAS
RETURNED TO THE COURTHOUSE
AT 214 C STREET.**



STOP BY AND SEE US SOMETIME!

DEFENSIVE DRIVING

Sharpen your driving skills by participating in the upcoming Defensive Driving Course offered at the River Valley District Office in Clay Center. Possibly prevent an accident from happening or even lower your auto insurance premium, too.

The class will be **Tuesday, September 29th, 9 a.m. – 3 p.m.** There is a \$20 registration fee per person to pay for materials. Registration and payment are **due by September 22nd**. Call 785-632-5335 to register. In order to have a class, a minimum of 15 people are required to sign up.

Many defensive driving tips will be presented by Trooper Ben Gardner from the Kansas Highway Patrol. The class is completed in one day. Participants can bring their lunch with refrigeration available or go out for an hour lunch. Snacks will be provided at breaks.

Participants do not drive or take a test. Many insurance companies recognize the benefits of defensive driving classes and may provide a 5-10% premium discount to graduates of this course. The certificate received is effective for three years.

Contact Jordan at 785-325-2121 with any questions.

FACE COVERINGS REQUIRED

Aligning with Kansas State University, the River Valley Extension District has a policy requiring all employees and visitors to wear a face covering while on the premises.

If you do not have a face covering, one will be provided for you. If you are unable to wear a covering over your nose and mouth, please call your local office so we may find an alternative way to assist you.

Thank you for being cooperative of our current policy.

PROGRAMMING SURVEY

The River Valley Extension District is interested in hearing from you! What educational events and activities would you like to see around the River Valley Extension District?

Please take our survey online at <https://bit.ly/RVEDSurvey>, stop by the office to receive a paper copy, or call to do the survey via phone by Wednesday, September 30th to provide feedback on what educational programming that you would find beneficial.

HEALTH INSURANCE HELP

Deductibles, premiums, co-pays, oh my! Health insurance can get confusing, but we are here to help.

While we can't tell you exactly which plan is best for you, we can help you navigate the different terms and understand your options so you can make an informed decision.

Health insurance open enrollment is quickly approaching for many, so if you have any questions, please feel free to contact Monica at 785-527-5084 or mthayer@ksu.edu or Jordan at 785-325-2121 or jschuetter@ksu.edu.

UPDATED NUTRITION FACTS LABEL

The nutrition facts label is one way that can help you make informed healthy food choices. The U.S. Food and Drug Administration initially published rules on changing nutrition information on food labels in 2016, citing the need for those labels to reflect updated scientific information, including the link between diet and such chronic diseases as obesity and heart disease.

Since that time, American food companies have gradually come into compliance. Manufacturers with \$10 million or more in annual sales were required to switch to the new label by January 1 of this year; those with less than \$10 million in annual sales must meet the labeling requirements by January 1, 2021.

Sandy Procter, Kansas State University nutrition specialist, recently shared more about these updated nutrition facts labels. Nutrition labels on most foods should be viewed as a great asset for consumers and our good health. By reading the information on the nutrition label each of us gathers more information to help us make healthy food choices.



The consumer is the winner here. The information on the nutrition facts label allows each of us to know what we are eating and putting into our bodies. The new nutrition facts label which we as consumers are already seeing on most food items is based on current nutrition and public health research and the updated dietary guidelines for Americans.

Some items on the new nutrition facts label is in larger print and is clearer on the number of calories per serving and lists information on nutrients considered more vital for overall health. The example Sandy gives is vitamin D and potassium.

On the previous nutrition facts label vitamin D and potassium were never on the label. Before, the nutrients highlighted were vitamin A and vitamin C, which are nutrients of concern in other countries, but not in the United States. The new labels reflect the Dietary Guidelines for Americans, identifying vitamin D and the mineral potassium as nutrients where most U.S. consumers fall short.

Vitamin D is activated in the liver and is made by our bodies when we spend a little time out in the sun each day, but vitamin D is limited in food sources. Vitamin D is important to boost our auto-immune systems. It works with calcium to support bone health and bone strength. Because vitamin D boosts the auto-immune system, it makes sense for us to look at a food label and determine that a food is a great source of vitamin D.

Sandy also shares that the mineral potassium forms a pump with sodium to keep fluids in balance in and around cells. Eating foods high in potassium helps to offset high levels of sodium, which can contribute to high blood pressure and other disease.

Many consumers are carefully watching sodium intake. Consumers may be interested in sources that are high in potassium to help offset high levels of sodium intake. Fruits, vegetables, milk and other dairy products are good sources of potassium. The new nutrition facts label not only includes the quantity of sodium, potassium and other nutrients in a single serving but also the percentage one serving contributes to the daily dietary guidelines of a given nutrient – called the Percent Daily Value.

The new label is user-friendly and contains as much information as most of us would really need when choosing foods. If you are watching your weight or concerned about pre-diabetes, then it's much easier to look at calories and added sugars. Maybe you have been told to watch your fat and sodium intake because you have high blood pressure. You can quickly read the new label to know how many calories, grams of fat or sodium is in a food.

Look at the nutrition facts label. Look for what means the most to you. It's great if you want to read the whole label, but certain parts may be more important and allow each of us to focus on our personal nutrition needs. I encourage you to use the nutrition facts label to help make informed healthy food choices.

Nutrition Expert, Sandy Procter, says the new food label is a "win" for consumers. Sandy Procter, Kansas State University nutrition specialist. More information is available at: www.fda.gov/food/nutrition-education-resources-materials/new-nutrition-facts-label

PLANTING TREES IN THE FALL

Fall can be an excellent time to plant trees. During the spring, soils are cold and may be so wet that low oxygen levels inhibit root growth. The warm and moist soils normally associated with fall encourage root growth. Fall root growth means the tree becomes established months before a spring-planted tree and is better able to withstand summer stresses.

The best time to plant trees in the fall is early September to late October. This is early enough that roots can become established before the ground freezes.

Unfortunately, certain trees do not produce significant root growth during the fall and are better planted in the spring. These include beech, birch, redbud, magnolia, tulip poplar, willow oak, scarlet oak, black oak, willows, and dogwood.

Fall-planted trees require some special care. Remember, that roots are actively growing even though the top is dormant. Make sure the soil stays moist but not soggy. This may require watering not only in the fall but also during the winter months if we experience warm spells that dry the soil.

Mulching is helpful because it minimizes moisture loss and slows the cooling of the soil so root growth continues as long as possible. If you have any questions please contact Kelsey Hatesohl at the Washington Office at 785-325-2121 or at khatesohl@ksu.edu.



**2021 MEDICARE PART D
PRESCRIPTION DRUG PLAN OPEN ENROLLMENT
OCTOBER 15-DECEMBER 7, 2020**

Open Enrollment for 2021 Medicare Part D Prescription Drug Plans is October 15 through December 7. Call today to schedule an appointment with a Senior Health Insurance Counseling for Kansas (SHICK) Counselor to review your prescription drug plan. There are limited counselors, so please don't delay making your appointment.

When you schedule an appointment, you will receive a Medicare Part D Prescription Drug Coverage Worksheet that must be completed and returned to your local RVED Office before your appointment.

Medicare Part D Prescription Drug Coverage Worksheet

Regardless of who assists you, Medicare beneficiaries will need to list all prescription drugs taken, dosage, and 30-day quantity on the worksheet. Call your pharmacy or where you purchase your medications to find out the specific Prescription Drug Plans they will handle.

Return the worksheet to the Extension Office at least a week prior to your appointment to speed up your appointment. Also, bring any recent letters you have received from Social Security or Medicare to your appointment and bring your Medicare card.



Dates Available for SHICK Appointments

Below you will see dates which SHICK Counselors are available at the different offices in the River Valley Extension District. There may be additional SHICK Counselors in your area that you can schedule with directly for an appointment. Please note dates may be subject to change due to current circumstances with COVID-19.

Please call to set up your appointment at your local River Valley Extension District Office.

Belleville Office: 785-527-5084

Clay Center Office: 785-632-5335

Concordia Office: 785-243-8185

Washington Office: 785-325-2121

Thanks to all the SHICK Counselors for assisting Medicare beneficiaries. They keep up-to-date with several Medicare trainings throughout the year. Be considerate and schedule your appointments early for the enrollment period.

We do ask when you come in for your appointment to follow K-State Research and Extension and River Valley Extension District policy by wearing a mask. If you are unable to wear a mask, call the Extension Office to find other ways to receive assistance.

October 2020				
Monday	Tuesday	Wednesday	Thursday	Friday
12	13	14	15 RVD-Clay Center RVD-Concordia	16
19 RVD-Clay Center RVD-Belleville RVD-Washington	20 RVD-Clay Center RVD-Concordia	21 RVD-Belleville RVD-Washington	22 RVD-Clay Center RVD-Concordia	23
26 RVD-Clay Center RVD-Belleville RVD-Washington	27 RVD-Clay Center	28 RVD-Washington	29 RVD-Clay Center	30 RVD-Concordia

2021 MEDICARE PART D OPEN ENROLLMENT CONTINUED

November

Monday	Tuesday	Wednesday	Thursday	Friday
2 RVD-Clay Center RVD-Belleville RVD-Washington	3 RVD-Clay Center RVD-Concordia	4 RVD-Belleville RVD-Washington	5 RVD-Clay Center RVD-Concordia	6
9 RVD-Clay Center RVD-Belleville RVD-Washington	10 RVD-Clay Center RVD-Concordia	11 VETERAN'S DAY OFFICE CLOSED	12 RVD-Clay Center RVD-Concordia	13
16 RVD-Clay Center RVD-Belleville RVD-Washington	17 RVD-Clay Center RVD-Concordia	18 RVD-Belleville RVD-Washington	19 RVD-Clay Center RVD-Concordia	20
23 RVD-Clay Center RVD-Washington	24 RVD-Clay Center RVD-Concordia	25 RVD-Belleville RVD-Washington	26 THANKSGIVING OFFICE CLOSED	27 THANKSGIVING OFFICE CLOSED
30 RVD-Clay Center RVD-Belleville RVD-Washington				

December

Monday	Tuesday	Wednesday	Thursday	Friday
	1 RVD-Clay Center RVD-Concordia	2 RVD-Belleville RVD-Washington	3 RVD-Clay Center RVD-Concordia	4
7 RVD-Clay Center RVD-Belleville RVD-Washington				

THANK YOU DISTRICT SHICK COUNSELORS

SHICK stands for Senior Health Insurance Counseling for Kansas. The counselors receive training annually on Medicare, Medicare Supplement Insurance, Part D Prescription Drug Coverage, and other health insurance subjects that concern Medicare-eligible Kansans.

Counselors are available to meet with consumers for personalized free counseling sessions, assist with problems and questions, and provide support during the decision-making process. SHICK Counselors will not recommend policies, companies, or agents, but will provide free unbiased answers to the questions of consumers, their family members, and other caregivers.

Thank you to the SHICK Counselors who will be counseling Medicare beneficiaries with Part D at locations across the River Valley District. They are very dedicated to share their expertise and time!



WORK GARDEN SOIL IN THE FALL

Fall is right around the corner. With vegetable gardens starting to slow down and coming to a stop; it's time to start thinking about what needs to be done for next year's garden.

Fall is the preferred time to prepare garden soil for next spring. Spring is often wet making it difficult to work soil without forming clods that will remain for the rest of the season. Fall usually is drier allowing more time to work the soil. Even if you work soil wet in the fall and form clods, the freezing and thawing that takes place in the winter will break down the clods, leaving a smoother soil for the following spring.

Another reason to work the soil in the fall is to get rid of any insects and diseases you might have had from the previous year. Insects often hide in garden debris. If that debris is worked into the soil, insects will be less likely to survive the winter. Diseases are also less likely to overwinter if old plants are worked under. Garden debris will also increase the organic matter content of the soil.

Fall is also an excellent time to add organic matter. Not only are organic materials (leaves, rotten hay or silage, grass clippings) usually more available in the fall but fresher materials can be added in the fall than in the spring because there is more time for them to break down before planting. As a general rule, add 2 inches of organic material to the surface of the soil and till it in. Be careful not to over till the soil. You should end up with particles the size of Grape Nuts or larger.

By working the organic material into the soil you are allowing it to sit there all winter and break down into nutrients that your vegetable plants will need next summer.

By working your garden in the fall you are allowing the soil to rest over the winter and be ready for vegetable plants in the summer. If you have any questions please contact Kelsey Hatesohl at 785-325-2121 or at khatesohl@ksu.edu.

QUESTIONS ON ORNAMENTAL GRASSES

A question that is often asked this time of year is when can ornamental grasses be cut down? Spring or fall?

As a rule, ornamental grasses should not be cut back while green because they need the time to move energy found in the foliage down to the roots. Even when browned by the cold weather, most gardeners will leave the foliage until spring because of the interest it adds to the winter landscapes.

Early March is the preferred time to cut back these grasses. However, dry foliage is extremely flammable and should be removed in the fall from areas where it is a fire hazard.

Another question that is often asked is whether ornamental grasses can be divided in the fall. Spring is the preferred time because divisions done in the fall may not root well enough to survive the winter.

If you have any questions please contact Kelsey Hatesohl at 785-325-2121 or at khatesohl@ksu.edu.

KITCHEN TIMESAVERS

Try these kitchen timesavers to save time spent in the kitchen and make less work for you. By taking the stress and hassle out of cooking, you will have more time to enjoy cooking and spend more time with your family and friends.

1. Organize your kitchen. Keep frequently used items such as cooking oils/sprays, spatulas, cutting boards, and spices within easy reach so you don't have to search for them later.
2. Clear the clutter. Before you start cooking clear off your counters. This allows for more room for prep space.
3. Chop extra. When chopping up veggies for a meal, chop more than you need. Take the extra veggies that are chopped, place in a reusable container and freeze. Then next time you need the veggies they are already done, and you can skip that step of chopping.
4. Have everything in place. Grab all ingredients needed for the meal – chopped vegetables, measured spices, and thawed meats. It will be easier to spot missing items and avoid skipping steps.
5. Double the recipe. For the next casserole or stew, try doubling the recipe and freezing the extra. Time will be saved when a meal is already prepared making next week's dinner a snap!
6. Clean up as you go. Fill up the sink with soapy water and wash the dishes as you cook. It'll make clean up go much smoother!
7. Save some for later. Freeze leftover soups, sauces, or gravies in small reusable containers. Remember to label the containers.

All these kitchen timesavers are very beneficial. Contact Sonia Cooper at 785-632-5335 or srcooper@ksu.edu.

NATIONAL GRANDPARENTS DAY

Sunday, September 13, 2020, marks this year's National Grandparents Day. How are you celebrating your grandparents this year?

The purpose of this day is to honor our grandparents. It is also a great opportunity for grandparents to show appreciation for their grandchildren and to educate grandchildren and younger generations about the knowledge, strength, and life experience the older generation has to offer (legacyproject.org).

During these unprecedented times, it has been difficult to celebrate in-person with family and friends. Think about ways that you can still celebrate your grandparents even though you may not be able to visit them.

You can celebrate your grandparents by writing a letter, drawing or coloring a picture, calling them, connecting via technology.

Happy Grandparents Day to all those celebrating in the River Valley District!

CHECK YOUR CREDIT

Empower yourself to make better financial decisions. One in five people have an error on at least one of their credit reports according to a study conducted by the Federal Trade Commission. (<https://www.ftc.gov/news-events/press-releases/2013/02/ftc-study-five-percent-consumers-had-errors-their-credit-reports>) When was the last time you checked your free credit report?

Credit reports affect many aspects of your life, including your ability to get a loan, rates for loans and insurance, and more. Sign up today for K-State Research and Extension's **Check Your Credit** email program.



We'll remind you to check your credit report three times during the year on February 2, June 6, and October 10—2/2, 6/6, 10/10. We will also send you periodic emails with information on how to understand your credit report, correct errors, and use your credit report to your advantage.

There is no cost to participate and registration is easy!

Take a step towards financial well-being today by signing up for K-State Research and Extension's Check Your Credit email program at <https://bit.ly/ksrecheckyourcredit>.

If you have any questions, please contact Monica Thayer at 785-527-5084 or mthayer@ksu.edu.

Sign Up For Emails

The River Valley Extension District has a new service available – email subscriptions!

Sign up to receive emails regarding timely resources, upcoming programs, etc. in the content areas that interest you.

Sign up online at:

<https://river-valley-extension.mailchimpsites.com/>

WHAT IS MY PLATE?

MyPlate is a reminder to find your healthy eating style and build it throughout your lifetime. Everything you eat and drink matters. The right mix can help you be healthier now and in the future.

- Focus on variety, amount, and nutrition.
- Choose foods and beverages with less saturated fat, sodium, and added sugars.
- Start with small changes to build healthier eating styles.
- Support healthy eating for everyone.

Eating healthy is a journey shaped by many factors, including our stage of life, situations, preferences, access to food, culture, traditions, and the personal decisions we make over time. All your food and beverage choices count.

MyPlate offers ideas and tips to help you create a healthier eating style that meets your individual needs and improves your health. The five-food group MyPlate messages follow:

- Vegetables – vary your veggies.
- Fruits – focus on fruits. Make half your plate vegetables and fruits.
- Grains – make half of grains you eat whole grains.
- Dairy – move to low-fat or fat-free milk or yogurt.
- Protein – vary your protein routine.

Make small changes to find your healthy eating style and maintain it for a lifetime. I encourage you to build a healthy eating style. All food and beverage choices matter – focus on variety, amount of each food group on the plate and nutrition.

Focus on making healthy food and beverage choices from all five food groups to get the nutrients you need. Eat the right number of calories for you based on your age, sex, height, weight, and physical activity level.

Building a healthier eating style can help you avoid being overweight and reduce your risk of disease, diabetes, and cancer.

Here are a few suggestions to make small changes to create a healthier eating style. Take one food group at a time and make a goal to strive to meet each MyPlate food group message.

Think of each change as a personal “win” on your path to living healthier. Each MyWin is a change you make to build your healthy eating style. Find little victories that fit into your lifestyle and celebrate as a MyWin. I encourage you to support healthy eating for everyone.

Create settings where healthy choices are available and affordable to you and others in your community. We all need to work together professionals, policymakers, partners, industry, families and friends to help each other in the journey to make healthy eating a part of our lives.

For more information: USDA, www.choosemyplate.gov/eathealthy/WhatIsMyPlate

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2020 UPCOMING MEETINGS & EVENTS**

DATE	TIME	PROGRAM	LOCATION
9/7		Labor Day—Offices Closed	Entire RV District
9/17	8:00 p.m.	Figuring Out Your Finances	Zoom
9/22	8:00 p.m.	Figuring Out Your Finances	Zoom
9/30		RVED Programming Survey Due	

Have a question? Contact us!

Adult Development & Aging	Crop Production	Family Resource Management	Horticulture	Nutrition, Food Safety, & Health	Livestock Production
Jordan Schuette	Rebecca Zach	Monica Thayer	Kelsey Hatesohl	Sonia Cooper	Brett Melton
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