

Ask the Agent

Q—If I have been on Medicare for several years, how does open enrollment affect me?

A—Medicare Open Enrollment runs from October 15 - December 7 each year. It is the annual event that allows Medicare beneficiaries who have a Part D prescription plan to compare plans and prescription costs for the upcoming year. The 2014 Medicare Open Enrollment period helps clients reconsider the company they currently have and compare the 2015 premium and costs to other companies and plans.

Q—Should I stay with the plan I have?

A—It depends on the changes your current company makes in the new amount of their monthly premium, the medications you are taking that they will continue to cover, the medications they will no longer cover, and the amount of the deductible they require. During Open Enrollment last year, comparing plans saved each client I counseled an average of \$650+ dollars for the 2014 benefit year.

Contact me at the Geary County Extension office with your Medicare questions.

Let's Talk Turkey

Need a refresher on traditional Thanksgiving meal preparation? Here it is!

Turkey: How much should you buy, how should you prepare it, and what can you do with the leftovers?

HOW MUCH: The rule of thumb is 1.25 pounds for every adult. This is for bone-in whole turkeys. If you are using boneless turkey breast, prepare .75 pounds for every adult. Jennie-O has a great online calculator that allows you to enter the number of adults and children you are expecting along with anticipation of how much they will eat. Enter the numbers, make the selections, and it crunches the numbers for you. Find it at www.jennieo.com

HOW TO PREPARE: Thaw safely using one of three methods.

Refrigerator thawing takes the longest, so plan ahead. The USDA offers these times based on weight for refrigerator thawing:

- 4 – 12 lbs. – 1 to 3 days
- 12 – 16 lbs. – 3 to 4 days
- 16 – 20 lbs. – 4 to 5 days
- 20 – 24 lbs. – 5 to 6 days

Cold water thawing is quicker, but requires that you are attentive to time. Allow 30 minutes per pound and change the water every 30 minutes. Cook the turkey immediately after thawing.

Microwave thawing - Follow the microwave oven manufacturer's instruction when defrosting a turkey. Plan to cook it immediately after thawing because some areas of the food may become warm and begin to cook during microwaving. Holding partially cooked food is not recommended because any bacteria present wouldn't have been destroyed.

LEFTOVERS: I suggest using the leftover turkey to make turkey noodle soup, turkey enchiladas, or simply turkey sandwiches. Make sure you put the turkey away within two hours of it coming out of the oven. You can safely store it in the refrigerator for 3 to 4 days or freeze it for 3 to 4 months. If you keep it frozen longer, you will significantly lose the quality.

Side Dishes: Consider how you would like the plate to look after the food is served. Make sure you have a variety of colors and types of sides dishes prepared to ensure you have a good balance. Include dark green vegetables, fresh fruit, and healthy finger foods in the menu.

How Much: Check out www.goodhousekeeping.com to know how much food to buy for the number of guests you'll have. Click on "holidays" and look for the article titled "How Much Food Do I Need for Thanksgiving" to help you get your shopping list started.



Thankfulness—As parents, we all have the best intentions of raising thankful children. We tend to lean on manners as the anchor for this effort, and they are important tools for getting along with others and working together in our families. However, manners by themselves are not enough. Even young children can be taught to say please and thank you. In fact, “peas” (please) was one of my child’s first words. But is please and thank you the same as being thankful?

For example, a 4-year runs to greet her grandma. Grandma holds out a small gift bag. The 4-year old says “Thanks, grandma!”, grabbing the bag from her grandma’s hand. She opens the bag and finds 3 pair of socks. Her face falls, but she again says “Thanks for the socks, grandma!” The first thanks was genuine and connected to the emotion of see grandma with a gift. The second is the scripted response of “thank you” that the child has been taught.

Understanding the meaning behind the word comes with a child’s moral development. It arrives

as a child begins to wrestle with emotions such as guilt, pride, shame, embarrassment or empathy. As these emotions develop, they allow children to feel a response in relationship to their own actions toward others. They begin to feel the thankfulness behind the “thanks” they speak.

Julie Reiss, a professional with the National Association for the Education of Young Children, explains: *Teaching manners is a fine art of modeling but not always the making of meaning. Raising thankful children is a fine art of helping them make their own meaning. Maybe it is a rumpled, crayon-scribbled card. Maybe it is a fresh bouquet of dandelions (and a few other weeds) from the back yard or local park. Maybe it is just a warm hug after a cold ice cream treat.*

As parents, we need to model the good manners. We also need to model the genuine feelings that accompany thankfulness. Share something your are thankful for each day of this season. Share with your children why you are thankful and let them see and feel true thankfulness.

Establishing a Spending Plan—Part 2

Last month I shared with you the basic steps to creating a spending plan. In your mind, you might be thinking “Well, that’s just a fancy way to say creating a budget!” I won’t deny that the two financial tools serve the same purpose—to give you control of your money so that you can reach your financial goals and make the purchases you have on your wish list.

A spending plan sounds and feels more proactive than a budget might. Many people—of all ages and all walks of life—perceive that a budget controls you rather than the other way around. These same folks think that a budget will be to restrictive and “cramp their style” when in reality it is designed to give you more confidence in your spending (or saving) decisions.

A spending plan is a tool to help you realize your financial goals and manage your money more effectively. Much like trying to lose weight, it can be a difficult habit to develop, but once in place the benefits are significant.

Being able to clearly identify your wants and your needs can serve as a compass in pointing you in the right direction with your spending. Our needs are typically those things we must have to meet our basic needs. Those include food, shelter, and clothing. Associated with those needs are our need to earn an

income, have transportation to our jobs, and the need to stay healthy and nourished in the process.

Expenses for this pursuit fall into three categories:

Fixed Expenses: These are costs that do not change very much (unless life’s circumstances change). Typical fixed expenses include rent or mortgage payments, car payments, or loans.

Flexible Expenses: These are monthly costs that you control and include groceries, long-distance telephone bill or cell phone bill, utilities, gasoline, car maintenance, credit card payments, and savings.

Luxury Expenses: Optional expenses that we choose include new clothes, going out to eat, entertainment, or gifts.

As you build your savings plan, consider the balance of these expenses. If you need to decrease your monthly spending, you will first want to look at lowering your flexible and luxury expenses.

Measuring those expenses against what is a need and what is a want will help you identify if you should include the expense in your spending plan. For example, food is certainly a need. However, spending \$30 at the grocery store will go a lot further than spending \$30 at a restaurant. Be persistent in reaching your financial goals. Once they are reached, you will have more flexibility in your discretionary spending.

Healthy Habits *Spare the Calories, Not the Flavor!*

I recently shared a lesson on healthy holiday meal preparation with EEU clubs of Geary County. Several traditional holiday dishes were compared to those same dishes made with alternative ingredients to reduce calories, sugar and/or fat. Here are a couple just in time for Thanksgiving.

Healthier Green Bean Casserole

- 1 can (10 3/4 ounces) reduced-fat cream of mushroom soup
- 1/2 c. fat-free sour cream
- 1/4 c. fat-free milk
- 2 cans (15 oz. each) drained green beans or two 9-ounce bags frozen green beans
- 1/2 c. canned French-fried onions (**see note)
- 1. Mix soup, sour cream, and milk in 2-quart casserole.
- 2. Stir in beans and bake uncovered at 350°F until mixture is bubbly—about 40 minutes
- 3. Sprinkle onions on top and cook for 5 more minutes.

Source: *North Carolina Eat Smart, Move More.*

Nutrition per 1/2 c. serving: 100 calories, 4 g fat, 5 mg cholesterol, 230 mg sodium, 12 g carbohydrate, 2 g fiber, 3 g sugars, 3 g protein.

**For extra calorie and fat savings, consider gently cooking fresh onions in a non-stick skillet to use as topping instead of purchased French-fried onions.

Traditional Green Bean Casserole has 180 calories in a 1/2 cup serving.

Crustless Pumpkin Pie

- 3/4 c. granulated sugar
 - 1/2 tsp. salt
 - 1/4 tsp. ground cloves
 - 1 can (15 oz.) pumpkin (not pumpkin pie filling)
 - 1 can (12 oz.) evaporated fat-free milk
 - 1 tsp. ground cinnamon
 - 1/2 tsp. ground ginger
 - 2 large eggs
1. Spray 9-inch round glass pie dish with nonstick cooking spray. Preheat oven to 325°F.
 2. Mix sugar, cinnamon, salt, ginger, and cloves in small bowl.
 3. Beat eggs in large mixing bowl. Stir in pumpkin and sugar-spice mixture. Gradually stir in evaporated milk. Pour into pie dish.
 4. Bake for 55-60 minutes or until knife inserted near center comes out clean. Cool on wire rack for 2 hours. Serve immediately or cover and refrigerate. Top with whipped topping if desired.

Serves 8

Source: www.verybestbaking.com

Nutrition for 1/8 recipe (without topping): 140 calories, 1.5 g fat, 55 mg cholesterol, 210 mg sodium, 28 g carbohydrate, 2 g fiber, 26 g sugar, 6 g protein

Traditional Pumpkin Pie has 300 calories in a 1/8 pie serving.

Connecting with Kids

Playing games, reading, or crafting with kids is a great way to develop and nurture a strong bond. It keeps the line of communication open and develops trust in the relationship. With great anticipation, children are excited about the upcoming holiday season and the amount of time they will have off from school to spend with family and friends. Here are some ideas of how you can use this valuable time to connect with kids:

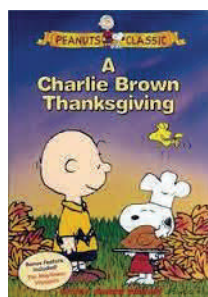
Homemade Holiday Cards: Whether it is for a birthday, Thanksgiving, Hanukkah or Christmas, kids like to make cards. Grab some construction paper, markers, crayons, and glue. For a quick Thanksgiving card, have the child find a full-sized tree leaf from the yard. The leaf will serve as the body of a turkey. They can glue the leaf on to the front of a folded piece of construction paper, use a marker to make a face on the leaf and use twigs or toothpicks to make legs at the bottom of the turkey. On the front or inside they can write: "Just a note to say I am thankful for YOU!"

Gobbler Gloves:

Source: pbskids.org

You will need: glue/glue sticks; scissors; felt; googly eye; knit glove

1. **Cut out felt shapes** starting with 4 feathers, 1 wing, 1 teardrop shaped snood, and 1 triangle shaped beak.
2. **Glue-on the 4 feathers**, gluing one feather onto each finger of the glove leaving the thumb of the glove alone.
3. **Next glue-on** the wing to the palm area of the glove.
4. **Lastly, glue-on the beak** and the snood to the thumb, adding the googly eye at the very end.



Read...

There's a wealth of great reading books you can share with children. Check them out at the library!
<http://www.jclib.org/>



Upcoming Geary County Extension Programs

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

December

- 2— Eat Smart, Move More—12th Street Community Center Nutrition and Wellness program is free and open to the general public. Please call the 12th Street Community Center (238-1678) to reserve your seat.
- 4— Knowledge at Noon—”Stars—Eating Healthy for the Holidays”₂ Valley View Estates, 1440 Pearl Drive, Junction City, KS. Program is free to the public. Please call the Extension Office by December 2 to reserve your seat.
- 4— Eat Smart, Move More— Nutrition Education Classes—WIC clients and families are invited to participate in the 4:00 p.m. nutrition and meal preparation class offered at the Geary County Health Department. Please call the Geary County Health Department (762-5788) to reserve your seat.
- 7— **Last day of Medicare Part D Open Enrollment**—call the Geary County Extension office if you need to make an appointment with Deb to review your prescription plan before that date!

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