



Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

April 2021

Ask the Agent

Q: How long should I keep Explanation of Benefit statements from insurance companies, including Medicare?

A: At the very least, you should keep your Explanation of Benefit (EOB) until you can verify that insurance was billed correctly and you have a zero balance with the care providers who treated you. A general rule of thumb would be to keep these records for three to five years, especially if you have required extensive care for an illness or injury. You may find these records helpful should you need additional care in the future.

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**

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You Can't Take it With You?

April 2021

I recently sat in my mom's front room confronted with multiple stacks of paperwork. Mixed in between the newspapers and magazines were statements from her bank, claim summaries from insurance, marketing letters for scooters, breathing machines, walkers, massage pads and more. There were post cards that looked like official business from Medicare, "urgent notices" to extend the warranty on her car (which is 18 years old!)



When I asked her why she wasn't sorting through it to determine what should be kept and what should be tossed, she sighed deeply and shook her head. "I just don't know what I should keep and what is junk!" In truth, the prospect of sorting through all that "stuff" simply overwhelms her.

I would guess that everyone reading this article has had to face their own similar piles of paperwork, mail, and circulars. However, the slowing cognitive functioning in older seniors lends itself to their inability to sort through the significant amount of mail they often receive.

Family and other trusted caregivers can help seniors face this challenge by taking steps to reduce the quantity and organize the necessary.

- 1) **Cancel, cancel, cancel!** Caregivers can call or email the sender to request that their loved one's name be removed from the mailing list. You will need to be stubborn and persistent, but this approach can help to reduce the junk mail. Caregivers can also use the self-addressed postage paid envelope to request removal from the company's mail list, as well. Use a bold marker to write across the the enrollment card or response form "Remove from mailing list!" Make sure the loved one's address is circled on the paper the company sent. Seal and mail!
- 2) **Go paperless.** Although more and more seniors have an online presence, many still opt to stay clear of the internet. If you serve as your loved one's Power of Attorney, you can list your own email as the account that will receive statements and bill pay verifications. Provided that you check your email regularly and you're diligent about paying bills on time, paperless bills and online bill pay can be a great way to cut down on your loved one's mail clutter. Consider this option for regular mailings such as Medicare Benefit statements, insurance autopay, or bank statements.
- 3) **Create a system.** You can set up a folder system for them with each folder holding a specific type of mail: a) bills and statements; 2) items to recycle; and 3) items to shred. Any paperwork with personal information should be shredded if it doesn't need to be filed. Junk mail can be recycled, but mark out your loved one's name and address to protect their identity.



- 4) **Make it a weekly routine.** Caregivers should sort through the various parcels of mail frequently—at least once a week. Involve your loved one by explaining what you are sorting off to trash, to file, or to shred. This could help your senior tackle some of the sorting themselves and then ask you to look through their sorted piles. Help them to identify legitimate mail from junk mail. When sorting through my mom's pile, I was surprised (and frustrated) by the volume of junk mail that was disguised as official mail with icon and imprints that are very closely designed like the insignia of the Social Security Administration, Medicare, and the Internal Revenue Service. Even in my own experience working with these government agencies, I had to look very closely to confirm legitimate versus junk mail.

It might take a team effort to tackle the piles of paperwork and junk mail. In the end, though, the piece of mind that it will give to your senior will be worth your time and theirs!

Avoid Elder Fraud!

Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams, to name a few. Criminals will gain their targets' trust and may communicate with them directly via computer, phone, and the mail; or indirectly through the TV and radio. Once successful, scammers are likely to keep a scheme going because of the prospect of significant financial gain.

Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers.

Additionally, seniors may be less inclined to report fraud because they don't know how, or they may be too ashamed at having been scammed. They might also be concerned that their relatives will lose confidence in their abilities to manage their own financial affairs. And when an elderly victim does report a crime, they may be unable to supply detailed information to investigators.

With the elderly population growing and seniors racking up more than \$3 billion in losses annually, elder fraud is likely to be a growing problem.

Former FBI Director William Webster and his wife were the targets of a Jamaican lottery scam in 2014. They assisted in the FBI's investigation, which led to the arrest and conviction of Keniel Thomas, who was sentenced in February 2019 to nearly six years in prison.

To report Elder Fraud, contact your local FBI Field Office:

Kansas City

1300 Summit Street
Kansas City, MO 64105
kansascity.fbi.gov
(816) 512-8200

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- **Tech support scam:** Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- **Grandparent scam:** Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/charity/lottery scam:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
- **Home repair scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/radio scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/caregiver scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Source: <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>

If your aging loved one is needing more help while residing in their own home, check out the Senior Care Act services coordinated through the Kansas Department for Aging and Disabilities at: <http://bit.ly/3eoksXDSeniorCareKS>

Join K-State Research and Extension for **Wallet Wisdom –Focus on Your Finances**, a six-session webinar series covering basic money management topics, on five remaining Thursdays from Noon to 1 p.m.

April 29th– Emotions and Money– Your relationship with money can be based on years of emotion. Learn more to better understand your financial habits.

May 6th– Spending Plans– A spending plan can help chart your income and expenses to assist you with managing your overall finances.

May 13th– Increasing Savings– Many situations may require savings, including emergencies, retirement, and more. Learn ways to increase your savings.

May 20th– Debt Management– Especially

in our current economy, debt can get out of control. Join us to learn ways to manage and pay down your debt.

May 27th– All About Credit– From credit reports to credit scores, credit can affect many areas of your life. Learn how to make credit work for you.

Register once at the following link and attend as many sessions as you would like to:

<https://bit.ly/walletwisdom2021>.

Sessions will be recorded and available for viewing after the live session. For more details about this webinar series, contact Deb Andres, Family & Consumer Sciences Extension Agent, at 785-238-4161 or dandres1@ksu.edu.



Presto Digital Pressure Canner

Article Author: Karen Blakeslee; You Asked It! newsletter
April, 2021: <https://enewsletters.k-state.edu/youaskedit/category/april-2021/>

This appliance has not been evaluated by USDA or university research laboratory.

Many questions have been received about the Presto Digital Pressure Canner. Here is advice, shared with permission, from the University of Georgia National Center for Home Food Preservation.

Presto is a well-respected and conscientious name in the industry. The University of Georgia has not independently verified their marketing statements for you at this time. If someone wants to use this canner, they have to be willing to trust the manufacturer at this time.

Presto has carried out the research on their own to make the claim that the appliance meets USDA guidelines for processing, and so it is up to the company to stand behind it. The type or extent of research Presto has done is not available.

It does seem like Presto is aware that they have to meet a minimum temperature inside the canner, not just a pressure, which is a positive indication.

The Presto instruction booklet does not contain at least two USDA low acid processes that have special canner and water level requirements in the canner different from other low acid canned foods in the USDA manual. **Therefore, follow the Presto instruction manual and not directions from other sources including the USDA book or the NCHFP if you are going to use it.** They do put full instructions for preparing and processing foods in their user manual, which is also a positive approach.

Food Safety

One can read through the [online instruction manual](#) to see how the canner operates and the features built into the appliance.

Other questions about their research will have to be directed to [Presto](#) at this time.

The National Center for Home Food Preservation does not recommend or approve any specific brand of canners. The USDA also does not approve specific home appliances or canners. If you have noticed the little USDA round seal on some of the Presto promotional materials, that symbol was developed by Presto and is not an official USDA seal. It does not indicate USDA approval. (Even official USDA symbols, which this is not, are not allowed to be used by anyone to imply or endorse a commercial product or service.)

Source: The National Center for Home Food Preservation, March 2021



In many ways, the last 14 months have seemed to drag on forever. Yet, it's hard to believe that many schools are less than a month from

breaking for the summer. Knowing that, have you considered what your summer activities might include? Perhaps some time at the lake, visiting nearby friends, or traveling some distance for a vacation.

Pursuing low cost summer activities for family and kids can help families keep their finances in check while still create life-long memories. To get you started, here's a fun and creative way that will make it more fun to choose your summer activity options.

Create "what to do" boxes. Make two boxes – one for "outside" and one for "indoors". Each box will contain index cards with activities written on them. Rotate who in the family gets to pull a random card from the box for that day. Weather will help determine if the "outside" or "indoors" box will be chosen from. You can use this to plan with family or friends.

Family and Fun

Here are some ideas you could put on an index card:

- Visit a farm, pet store or the animal shelter
- Visit a fire station
- Have a cooking lesson at home (bake cookies, make grandma's old fashioned nut bread, or homemade ice cream!)
- Visit a television or radio station
- Visit a nature center
- Get a giant piece of paper and colored pencils to draw your dream house on, complete with interior view and all the details
- Visit a museum or zoo that has free or reduced rates for kids on special days
- Write and illustrate a story
- Plan a picnic
- Hold a "bring-a-dish" block party

Consider what your family likes to do and add to the list above so that everyone has their favorite activity in each box. Sometimes it's the simple things that give us the best memories of family and home!

Geary County

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119 E. 9th Street
Junction City, KS 66441

Upcoming Geary County Extension Programs

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

May, 2021

- 3 Create Better Health— Join us every Wednesday from 4-5pm! Classes will be held on Zoom and are FREE if you and your family qualify for FDPIR, Free and Reduced Lunch Program, Head Start, Medicaid/Kancare, SNAP, TANF, TEFAP, or WIC. If you would like to work on creating better health habits for yourself in 2021, contact Courtney Angelo and Ann Katt at snap-edgearycounty@ksu.edu.
- 6—27 Wallet Wisdom—Focus on Your Finances online series every Thursday from noon—1:00pm. See page 2 of this newsletter for more information.
- 22 Walk Kansas Geary County—Program concludes May 22

June, 2021

- 2 Open Class Superintendent meeting 10AM—location TBD. We are in need of a Superintendent for Textiles & Fiber Arts. Call the Extension office if you would like to volunteer!

July, 2021

- 18-22 MARK YOUR CALENDAR: Geary County Free Fair (including Open Class) is back



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