

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

May - June 2024

*District Extension
Agents:*

Debra Wood
Family Resource
Management

Lisa Newman
Family & Community
Wellness



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Four Things Affecting Your Mental Health

Current Events – A 2022 study found that 73% of Americans felt overwhelmed by the number of crises happening around the world.

Loneliness – Loneliness increases the risk of developing anxiety and depression and can have an impact on lifespan.

Technology – Constant access to social media can cause “fear of missing out” FOMO, depression, reduced self-esteem and burnout.

Social Drivers – These are the conditions in which you live, work, learn and play (i.e. finances, education, community.)

Four Things Affecting Your Mental Health

Take Action – Try advocating for causes that are important to you – this can be therapeutic in its own way!

Find Support – Whether it’s friends, family, community spaces, or therapy, building a support system can help.

Set Boundaries – Create a healthier relationship with technology by limiting your screen time.

Develop Skills – Invest some time figuring out the best coping skills to help you healthily manage your feelings.

Explore free Mental Health Month resources and learn more: mhanational.org/may

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.

May purchase dates: May 9-14. Pick-up date and time: Friday, May 17, 12-12:30 p.m.

June purchase dates: June 13-18. Pick-up date and time: Friday, June 21, 12-12:30 p.m.

Purchasing location: Gene's Heartland Foods located at 218 W. 3rd, Minneapolis.

Pick up location: Community Bible Church located at 929 N. Rothsay, Minneapolis.



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Gene's HEARTLAND FOODS

Simply Produce

GET YOUR Simply Produce BASKET

\$15
(plus tax)

Enjoy A Variety Of Fresh Produce Every Month

ORDER your seasonal fresh produce bundle by visiting or calling **GENE'S**

PICK UP
Third Friday of the month from **Noon - 12:30 p.m.**
at **Community Bible Church, 929 N Rothsay**

GENE'S HEARTLAND FOODS
218 W 3rd St / 785-392-3014

PLACE YOUR ORDER	2024	PICK UP DATES
• Feb 8 - Feb 13		• February 16
• Mar 7 - Mar 12		• March 15
• April 11 - April 16		• April 19
• May 9 - May 14		• May 17
• June 13 - June 18		• June 21

Lisa Newman, lnewman@ksu.edu, 785-392-2147

Kansas State University Agricultural Experiment Station and Cooperative Extension Service
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Colors of Sound

Gentle background sounds can be soothing and help drown out the noise of cars honking, dogs barking and even disruptive thoughts. Sounds also can help mask tinnitus, the ringing, roaring or buzzing sound that some people experience in their ears.

Here are some tips for using sound.

Know your options

Perhaps you've never thought of sounds this way, but relaxing sounds come in different "colors" with subtle but important distinctions:

- White noise uses high and low sounds at an equal intensity, such as a hum of an air conditioner or fan. Some people find its hissing sound disruptive. So white noise is often used to cover up sounds in a noisy environment rather than for relaxation.
- Pink noise is lower and deeper. It's often less distracting and more calming. Rainfall, wind and rustling leaves are examples of pink noise. It's used to help people fall asleep and stay asleep.
- Brown noise has a low, deep quality that feels neutral. Think of a rushing waterfall or thunder. Brown noise is calming and is often used for relaxing and sleeping.

You can find background noise playlists on music streaming services. Try a few to see what works for you. You might find certain sounds better for working and others for sleeping.

Mayo Clinic Health Letter, Vol 42 No 3, March 2024



Summer Wellness Tips for Families

Stay Hydrated: With the sun shining bright, it's crucial to stay hydrated, especially during outdoor adventures. Encourage your family to drink plenty of water throughout the day, and consider adding a splash of flavor with infused water featuring fresh fruits and herbs. Remember, staying hydrated is key to maintaining energy levels and supporting overall well-being.

Sun Safety: While soaking up the sun's rays can be enjoyable, it's essential to protect your skin from harmful UV rays. Make sure everyone in the family wears sunscreen with SPF 30 or higher, wears hats and sunglasses, seeks shade during peak sun hours, and covers up with lightweight clothing when spending time outdoors.

Nourish with Seasonal Foods: Summer brings an abundance of delicious fruits and vegetables ripe for the picking. Encourage your family to enjoy the season's bounty by incorporating colorful produce into your meals and snacks. From juicy watermelon to crisp cucumbers, there's no shortage of nutritious options to fuel your summer adventures.

Mindful Screen Time: While technology has its place, it's essential to balance screen time with outdoor adventures and quality family time. Encourage your family to unplug from devices and engage in offline activities such as reading, playing games, or simply enjoying nature together.

Rest and Relaxation: Amidst all the summer excitement, don't forget to prioritize rest and relaxation. Ensure your family gets plenty of sleep each night, schedule downtime for relaxation, and practice mindfulness techniques such as deep breathing or meditation to reduce stress and promote overall well-being.

As you embark on your summer wellness journey, remember that we are here to support you every step of the way. Our resources are designed to help your family thrive this summer and beyond.

Dial Gauge Pressure Canners

How important is it to know if your dial gauge canner is at the proper pressure? It is critical to the safety of any products you can in a dial gauge pressure canner.

Many local Extension offices have the ability to test specific brands of dial gauge canners. They include the brands **National, Presto, Magic Seal, and Maid of Honor.**

Dial gauges need to be tested yearly, and before any canning takes place. This reduces the possibility of using inaccurate pressure which could lead to under processed food and the potential of foodborne illness. A 1-pound error in a 20-minute process can cause a 10% decrease in sterilizing value. A 2-pound error can lead to a 30% decrease in sterilizing value. Knowing these differences can allow you to adjust, but it is best to replace inaccurate dial gauges.

Please note, we cannot test All American brand gauges. The manufacturer states to use the weighted gauge, not the dial gauge, to measure pressure.

Source: National Center for Home Food Preservation



Photo: University of Georgia

Simple Steps Now Can Make Recovering From Emergencies Easier

With spring comes awareness of severe weather – plus the need to plan ahead – and this year is no exception.



We have insurance on our crops, vehicles and homes should disaster strike, but how are we protecting our important data? Digital photos and videos, documents, and spreadsheets can be gone in a blink of an eye in a tornado or flood – and fire or theft at any time of year.

Some tips to prepare for a disaster, whether it's a flooded basement in your own home or a community ravaged by fire:

- **Take photos or videos of your property and valuables.** This visual inventory can help with the insurance claim process and will make identifying items to replace easier. Be sure to back those photos or videos up and to update them when you purchase new items.
- **Have an emergency plan.** Know where to go in case of severe weather or fire.
- **Have an emergency kit** you can grab on your way to a storm shelter or as you exit for a safer place in case of fire or flood.
- **Print paper copies of your most important documents.** Business and household spreadsheets, insurance policies, bank account details, passports and drivers' licenses. Put copies in your emergency kit or store off-site in a safe deposit box or with a family member. Add phone numbers of family and work contacts that aren't memorized.

- **Consider using a cloud storage service** (Google Drive, OneDrive, Drop Box, etc.) and back up your files regularly. In the event your computer is damaged or stolen you'll have access to the files you need from another computer, tablet, or phone.
- **Perform regular backups to physical removable storage** (thumb drives, secure digital or SD cards). These can be easily placed in your emergency kit or safe deposit box along with your paper copies.
- **Have an extra phone charging cable and plug for your emergency kit.** The power may be out where you are, but if you need to shelter elsewhere, you have a way to charge your phone for important calls or for filing insurance claims.
- **For charging, also consider a portable power pack.** These are about the size of a smartphone and allow you to charge a device anywhere from once to multiple times, depending on the model and brand. Be sure to keep the battery pack itself charged for when you need it most. Some portable NOAA weather radios have hand cranks to generate power and a USB port to charge your phone, which may be useful for long-term power outages.

Investing Insight

Invest in retirement by opening an individual retirement account (IRA). Unlike a 401k, a retirement account only available through an employer, an IRA can be opened by nearly anyone. There are two types: traditional and Roth. Roth IRA involves post-tax contributions, letting you withdraw tax-free in retirement. Traditional IRA allows pre-tax contributions, reducing taxable income now, but you'll be taxed on withdrawals in retirement. Consult a financial advisor or tax professional to decide the best IRA (or a combination) for your situation.

The Cost of Convenience

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. *Do you want groceries or merchandise now?* No problem. *Are you hungry, but don't have time to get takeout?* Don't worry, it can be conveniently delivered. The question is... **what does all this convenience really cost?**

Spending Leaks

Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Often, we can spend money without realizing how quickly “*a little bit here*” and “*a little bit there*” add up. Spending leaks can be part of our normal routines. That makes them difficult to spot.

For many, especially those ages 18–24 who are learning to manage their finances, identifying spending leaks can be a valuable budgeting tool. Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and “one-click” buys, digital downloads, streaming services, alcohol, or even hobbies. It can be surprising to see how much money one could save by making different choices — especially purchases with added fees for delivery and tips.



Convenience is Costly

Examples of spending leaks common to many individuals and families are food and grocery deliveries. Using these “convenient” services significantly increases the final bill when you consider additional charges such as service and delivery fees, and driver tips. If these deliveries are common for your family, review email/app receipts for past orders. Determine how much extra was paid in service and delivery charges over months or years. What could be done with this money instead?

Analyze Auto-Drafts

Additional “convenient” spending leaks common to many households include unused auto-drafted memberships and subscriptions (like streaming or cable services). When an individual or family has multiple subscriptions, often at least one goes largely unused. The cost per year can add up; a family could save \$150-200 a year by cutting one rarely used streaming service with an average cost of \$15/month. Maybe you joined a gym but never go. If the monthly membership is \$55, that’s \$660 automatically being deducted from your bank account each year.

To take account of auto-draft payments, list each monthly or annual subscription then assess how frequently that service is used. Also, be wary of sneaky online subscriptions. These may “hide” in other accounts, such as through PayPal, Apple Settings, or Amazon Prime. Or they may include “free” trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help identify any unused auto-draft service, subscription, or membership that should be canceled.

Plug the Leaks

Keep a spending diary to help become more mindful of financial habits. This can be as simple as writing all purchases in a notebook for a month or tracking purchases on an app. Be sure every purchase is recorded regardless of size, including recurring bills, and that the method of payment is noted (e.g., cash, debit card, credit card, app, online payment check). Look for possible spending leaks among frequent purchases.

Finally, disable one-click purchase options and auto-pay or money transfer apps that save financial information. The less convenient it is to make an online purchase, the less likely you are to make impulse buys. When we plan out purchases in advance, we can consider ways to keep our money from going down the drain!

Talking to Your Parents About Money

When did you first start learning about money and how to manage it? How did you learn about it?

The truth is, most of us learned through watching our parents, family members, and friends handle it, along with some of our own trial and error mixed in. How we grew up and saw money being managed shapes our outlook and beliefs about it.

Money is a sensitive subject and talking about it, even with those closest to you, can almost seem taboo at times. However, it's important to discuss money management and financial goals as a family. And these conversations about money aren't just limited to your spouse and children. It's important to also discuss finances with your parents and other important loved ones as well.

Talking to your parents can sometimes be more daunting than talking to your kids because these conversations aren't always just about money. It's important to know where your parents stand financially right now as well as their plans and wishes for the future should you need to take over for them one day (and there's a good chance you will).

Here are some tips that will help you get through it a little more easily:

1. In most cases, it's best to start by involving your siblings if you have any. Decide who should initiate the conversation and the role each of you will take in assisting with their money management when the time comes.
2. Choose your timing and wording carefully. This can be an uncomfortable conversation so it's a good idea to make a plan and for everyone involved to process any feelings about your parent's needs as they age beforehand so emotions are under control,

which will allow for a more proactive and productive talk.

3. You'll want the full picture of their current financial situation. Talk about any debt they may have, where their accounts are housed, property ownership, and long-term care insurance. You'll also want to cover important documents that need to be in place like wills, estate plans, power of attorneys as well as healthcare directives and where they are kept.
4. Find out what's important to them in their future. Aging parents face unique challenges when it comes to their finances, which can make everyone feel less confident in their future ability to make sound financial decisions. Make a plan together to ensure everyone is working toward what matters most to them in their golden years.

Financial Calendar

- Track your grocery spending. Did you know that the average person spends about \$150 per month on impulse purchases? This month, track how much you spend on groceries. Once you have a clear picture of your spending, try using a list or ordering your groceries online to help limit impulse purchases.
- Pay an Extra \$20 toward a debt payment. Does an extra \$20 really make a difference? Yes! Even a little extra toward the principal balance of your debt can speed up your debt payoff timeline and save you money in interest.
- Talk about money with your kids. You don't have to be "perfect" with your money to engage children in relevant conversations about money. This week, share one meaningful way you have used money and one thing you are saving for as a family with your kids.



Turnpike Going Cashless

Did you know the Kansas Turnpike is converting to a cashless system in July of this year? Customers will no longer stop at toll booths and all customers will keep moving.

Customers will be identified by a K-TAG transponder or license plate and billed through DriveKS, Kansas' new toll payment system. Statements and customer communication will come from DriveKS. Customers who use a compatible transponder from another state will continue using their existing account.

For customers who use K-TAG, not much will change, transactions rather than trips will be listed on statements and statement dates will change to increase efficiency and customer service. When cashless tolling begins, K-TAG accounts will automatically convert to DriveKS accounts. Customers using K-TAGs in their vehicles will save 50% on tolls compared to license plate customers.

Customers who do not use a transponder will have new ways to pay: create an account prior to travel or wait for a mailed bill and pay using the tools listed on the statement. Limited online functionality will be available for customers who wish to pay after driving but before they receive a statement.

Using a K-TAG is very convenient. The tag itself is free and it means no stopping at tollbooths, waiting in line, or digging for change. K-TAG also works on toll roads in Oklahoma, Texas, and Florida. Those charges automatically appear on your bill.

To start saving money now, customers are encouraged to get a K-TAG at www.myktag.com. Additional information is available at www.DriveKS.com.



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Central Kansas Extension District

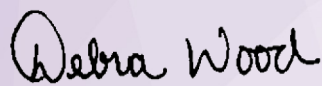
Salina Office

K-State Polytechnic
2218 Scanlan Ave
Salina, KS 67401-8196

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
District Extension Agent
Family Resource Management
dwood@ksu.edu

Salina Office
K-State Polytechnic
2218 Scanlan Ave.
Salina, KS 67401-8196
785-309-5850
Fax: 785-309-5851



Lisa Newman
District Extension Agent
Family and Community Wellness
lmnewman@ksu.edu

Minneapolis Office
Courthouse
307 N. Concord, Suite 190
Minneapolis, KS 67467-2129
785-392-2147
Fax: 785-392-3605