

Family & Consumer Science News

March and April, 2021

Here a Fraud, There a Fraud, Everywhere a Fraud!

It seems as though every time you turn around, there's another fraud to be aware of, so this issue of FCS news is dedicated to helping you avoid getting taken by one. Information for these articles is from the Federal Trade Commission.

COVID-19 Fraud Alert As the country begins to distribute COVID-19 vaccines, there's no doubt scammers are already scheming. Scammers are using telemarketing calls, text messages, social media platforms, and door-to-door visits. Common tactics are to pose as federal agents or other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Fraudsters may try to get your Medicare Claim Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Here's what to know:

- Medicare covers the COVID-19 vaccine, so there will be no cost to you.
- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to a vaccine.
- Don't share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee. Hang up right away, do not reply to messages or click on links.

Protect yourself from Medicare fraud. Guard your Medicare card like it's a credit card. Remember:

- Medicare will never contact you for your Medicare Claim Number or other personal information unless you've given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number. Don't do it.
- Medicare will never visit you at your home.
- Medicare can't enroll you over the phone unless you called first.

Report anything suspicious.

If you come across a COVID-19 vaccine scam, report it to the Federal Trade Commission **or call 1-800-MEDICARE**. And check out CDC.gov for trustworthy information on the COVID-19 vaccine.

Inside this issue

Unemployment Benefits Scams	2
Utility Scams are Snow Joke, The Top Frauds of 2020.....	3
Notes from Nancy.....	4
Fermented Foods.....	5
Sweet Potatoes.....	6
Mark Your Calendars.....	7,8

Contact your local office

Erie Office

111 S. Butler
Erie, KS 66733
620-244-3826

Fort Scott Office

210 S. National Ave.
Fort Scott, KS 66701
620-223-3720

Iola Office

1 N. Washington Ave.
Iola, KS 66749
620-365-2242

Yates Center Office

211 W. Butler St.
Yates Center, KS 66783
620-625-8620

Kansas Department of Labor (KDOL) Unemployment Benefit Scams

Like states all across the country, Kansas is seeing an increase in reports of unemployment claim fraud due to identity theft. Fraudulent claims are being filed using the names and personal information of people who have not lost their jobs. People are often unaware a claim has been made on their behalf until they receive a determination notice in the mail from KDOL or until their employer receives a notice to verify the employee's status. A review of these fraudulent claims indicates that scammers are finding personal information through incidents like credit card data breaches and then using that information to illegally attempt to collect unemployment. These fraudulent attempts are not due to a breach of the KDOL unemployment system or because of anything that you have done. If you suspect a claim has been improperly filed using your identity or your employees' identity, please let them know by filing a report on line at www.dol.ks.gov/fraud or call 785-291-6059. KDOL will investigate your claim, suspend the fraudulent account if suspicious activity is found and refer the matter over to law enforcement for action.

A fraudulent claim that is created using you or your employee's personal information, including Social Security Number and date of birth, indicates that personal information is exposed and there is risk of further financial harm. In such cases, we recommend the following steps:

Contact the Federal Trade Commission at www.identitytheft.gov.

1. Place a fraud alert on your credit record with one of the three credit bureaus:
 2. Equifax.....1 (866) 349-5191
 3. Experian.....1 (888) 397-3742
 4. TransUnion.....1 (800) 680-7289
 5. Contact your financial providers (banks, credit card companies, etc.) to flag irregular transactions.
- Check your Social Security earnings statements online to make sure your reported wages are correct. You can do this with a free, personal Social Security account at www.socialsecurity.gov/myaccount.

If you have received a 1099-G form in the mail, make sure the following information is correct:

- KDOL's address
- KDOL's TIN
- Total unemployment benefit amount
- Total federal and state taxes withheld, if opted in

If any information on your 1099-G form is incorrect, report it to KDOL at <https://uiassistance.getkansasbenefits.gov/> by selecting "Dispute my 1099".

If you have received a 1099-G Tax Form and you did NOT receive unemployment benefits in the year 2020, you may be a victim of identity theft. Report this fraud to KDOL at <https://uiassistance.getkansasbenefits.gov/> by selecting "Dispute my 1099" and make sure to include a copy of the Unsworn Declaration (found here: <https://www.dol.ks.gov/.../ui.../1099-g-forms/k-frd-100.pdf>). Additionally, if you have not done so already, go to www.ReportFraud.ks.gov to submit a report to our Fraud Investigation team.

More information about 1099-G Tax Forms can be found online, <https://www.dol.ks.gov/ui-faqs/1099g-forms>.

This box should include the full agency name and correct address.

This box should include KDOL's correct TIN.

☐ VOID ☐ CORRECTED

The full amount of UI benefits paid to you in the previous calendar year will be shown in this box.

Form 1099-G

STATE OF KANSAS
DEPARTMENT OF LABOR
401 SW Topeka Blvd., Topeka, Kansas 66603-3182

PAYEE'S TIN
74-2822699

RECIPIENT'S TIN

RECIPIENT'S name

Street address (including apt. no.)

City or town, state or province, country, and ZIP or foreign postal code

Account number (see instructions)

1 Unemployment compensation
\$

2 State or local income tax refunds, credits, or offsets
\$

3 Box 2 amount is for tax year

4 Federal income tax withheld
\$

5 RTAA payments
\$

6 Taxable grants
\$

7 Agriculture payments
\$

8 Check if box 2 is trade or business income ☐

9 Market gain
\$

10a State
\$

10b State identification no.

11 State income tax withheld
\$

Form 1099-G

www.irs.gov/Form1099G

Department of the Treasury - Internal Revenue Service

Certain Government Payments

Copy 1
For State Tax Department

If you elected to have a portion of your UI benefits withheld for federal income taxes, the total amount withheld will be reflected in this box.

If you elected to have a portion of your UI benefits withheld for Kansas income taxes, the total amount withheld will be reflected in this box.

Utility Scams are Snow Joke

Winter often brings the blues, but when it brings Arctic blasts, burst pipes, power outages, and even icicles indoors, scammers aren't far behind with weather-related scams.

Scammers know severe weather may have shut off your electricity, heat, and water and might pose as your utility company. They might call to say that they're sorry your power went out and offer a reimbursement, but first they need your bank account information. They might email you to say that there's an error in their system, and you have to give them personal information so they can turn your gas on again. They could even threaten to leave your utilities shut off if you don't send them money immediately. But those are all lies.

If you get one of these calls, texts, or emails, here are some things you can do:

- ♦ If you get a call, thank the caller and hang up. Never call a number left in a voicemail, text, or email. Instead, if you're worried, contact the utility company directly using the number on your bill or on the company's website. Verify if the message came from them.
- ♦ If you get a call out of the blue and the caller claims you have to pay a past due bill or your services will be shut off, NEVER give banking information over the phone. To pay your bill over the phone, always place the call to a number you know is legitimate.
- ♦ Utility companies don't demand payment information by email, text, or phone. And they won't force you to pay by phone as your *only* option.
- ♦ If the caller tells you to pay by gift card, cash reload card, money transfer, or cryptocurrency, it's a scam. Every time. No matter what they say.

The Top Frauds of 2020

2020 was a tough year. Between the pandemic and the economic crisis, we all had our hands full. And scammers didn't take any time off either - 2020 was a busy year for fraud. In 2020, the FTC got more than 2.2 million reports about fraud, with people telling them they lost nearly \$3.3 billion.

- ◇ The top fraud of 2020 was imposter scams. Scammers showed up wearing many different hats - from that of a government official, to a known business, to a dear family member or friend. The FTC got nearly 500,000 reports of imposter scams, and people reported losing a lot of money to these scammers: \$1.2 billion, with a median loss of \$850. Government and business imposter scams were also among the top categories of COVID-19 and stimulus related reports, proving once again, that scammers follow the headlines.
- ◇ Online shopping and negative reviews was the second most reported fraud category of 2020. With the pandemic came an increase in online shopping, and then a wave of reports about sellers failing to deliver on promises - or just failing to deliver, period. The FTC got more than 350,000 reports, with people telling them they lost a total of more than \$245 million, with a median loss of \$100.
- ◇ The phone is still the top way that scammers are reaching us - both through phone calls and text messages. In fact, there was a sharp increase in the number of reports saying that scammers contacted them by text message. And, not surprisingly, many of these text messages were related to the pandemic. There were text message scams luring people to click on links with promises of stimulus relief, economic relief or loans for small businesses, or "waiting packages."

The Federal Trade Commission fights scammers with help of the public. When we report to the FTC, the report is instantly available to more than 3,000 federal, state, and local law enforcers across the country who fight fraud. If you spot a scam, tell the FTC: www.reportfraud.ftc.gov



Notes from Nancy KAFCE State President

Nancy is working on updates concerning National and State FCE, for the **ZOOM Board Meeting** on Friday, March 5. This new experience worked very well for the First-Time ZOOM for the October, 2020 Board Meeting.

- She has received Certificates for Members and FCE's Recognition from REGISTRAR, DeLores Walden, and she will sign them and mail to the Area Directors since we are not having an in-person meeting. Area Directors will be voting soon on the State Heart of FCE and the State Winner will be mailed onto National for judging.
- Some FCE Units and County Council are having meetings in-person and some are having ZOOM meetings, so they can stay connected. I have been able to attend some local FCE's as the State President and giving updates of happenings throughout the State. I was able to meet with the State Treasurer to deliver the Membership forms for our Area.
- Plans are still being made for the **KAFCE State Conference**, October 4-5-6, 2021, at the Ramada Inn in Topeka. Election will be held for President and Treasurer and they will be installed at this Conference and take office January 1, 2022. Any member interested in serving in either office, please contact the Nominating Committee.
- The **NAFCE Conference** is still scheduled for July 29-August 1, 2021 in Erlanger, Kentucky at the Cincinnati Airport.
- **EPC Judging** was done via ZOOM on February 17, 2021. State EPC Training will be August 30-31, 2021, in Salina.

SE Area FCE Spring/Fall Workshop & Council Meeting was held on November 5, 2020 - SE Research & Extension Center, in Parsons.

- ◇ Jennine Marrone, Area Director announced that Carol Stephens, SE Area EPC Committee member term ends 2020 - Need someone to serve on the SE Area EPC Committee from June 1, 2021 thru May 31, 2024 - contact Jennine with your information to serve on this committee.
- ◇ Jennine Marrone, Area Director will continue to serve as SE Area Director thru 2021- Cindy Kiser, Neosho County will become Area Director in January 2022.
- ◇ Appointment to serve on the State Nominations Committee - Lois Carlson, Neosho County, as the delegate and Janie Williams, Labette County as alternate.

ESSAY AND ARTWORK CONTEST - The deadline is fast approaching for participation in this contest - Any fourth grade student may participate. They may be part of the school where they attend, or Home-School, or they may be part of their 4-H Club, or part of Girl Scouts or Boy Scouts, or Church Group. The participating Leader will sign the paperwork as well as the student and their parent. All information will be mailed to the State President-Nancy, for State Judging and the State winner will be mailed onto National for Judging.



THOUGHT FOR THE DAY - "It is the FRIENDS we meet along the way that help us appreciate the Journey. Never regret a DAY in your LIFE as good days give happiness, bad days give experience, worst days give lessons, and best days give memories!"
May we all cherish the memories and friendships along the way.

God Bless and thanks for being a part of FCE. ~Nancy



“Taking a New Look at Fermented Foods”

by Lori Nelson, member of Thursday Nite Live FCE Unit

Sauerkraut, tobacco sauce, yogurt, soy sauce, sourdough bread, sour cream, crème fraiche, fish sauce, Worcestershire sauce, kombucha tea, kimchi, miso, tempeh, lassi drink, kefir drink, wine, beer, some cheeses, some pickles, chocolate, coffee, chutney, apple cider vinegar. If you have eaten any of these foods, then you have included fermented foods in your diet – a food trend of the past that is regaining popularity in the past few years.

The practice of fermenting foods has been around for thousands of years. Workers building the Great Wall of China packed cabbages with salt in a pot, hoping to preserve them. To their surprise, when they opened the pot, they found it bubbling with a pleasant sour flavor and thus, the process of fermenting was discovered. The fermentation process helped preserve foods and gave them a strong flavor.

Fermentation is a process where the natural bacteria found in fresh food utilizes the carbohydrates to reproduce and excrete lactic acid, which preserves the food and creates a characteristic tangy flavor. Fermenting is a slow process that uses a brine to create lactic acid for preserving the food, encourages food bacteria development to develop a complex flavor. Canning/pickling is a fast process that uses vinegar for preserving the food, kills all pathogens to develop a simple flavor. Fermenting is not the same as pickling. Pickling is shelf stable whereas fermentation is not.



Techniques for Fermenting Vegetables: There are two main techniques -dry salting and brining. The dry salting method mixes finely chopped, sliced or shredded vegetables with salt and allows them to macerate to release their juices. Sauerkraut is an example of this technique. The brining method is used when vegetables are going to be left whole or in chunks. Vegetables are submerged in a brine that is salty enough to kill off harmful bacteria and then creates lactobacillus to develop the lactic acid that preserves the vegetables. There are many recipes for fermented foods use reliable sources, such as Extension, to learn more about the preparation of the foods. Remember that sanitation is critically important.

Taking care of the gut is important. Fermented foods are an easy way to do this. 80% of a person's immune system stems from the gut. Keeping it healthy and balanced is essential for a strong immune system and vital living. Fermented foods often contain probiotics, or beneficial bacteria, which may lower the risk for certain types of cancer, improve immune function, enhance the availability of certain nutrients and improve intestinal health.

Preparation Ideas:

Some recipes to try

- Kefir is yogurt's close cousin and can be used in smoothies
- Kombucha is made from tea and sugar to create an energizing drink
- Use Kimchi to create Korean dishes
- Try a Japanese staple, miso soup
- Tempeh is a substitute for tofu or meat dishes
- Add sauerkraut to grilled sausages
- Create a sandwich using sourdough bread
- Spread fruit chutney on toast
- Make a salad dressing using apple cider vinegar
- Add yogurt to some fresh fruit and/or granola

In conclusion, try to include fermented foods in your diet. Not only will they be good for your health, they may bring good memories from your past and add variety to your meals.

“Taking a New Look at Fermented Foods” Kansas State Extension. June 24, 2020

<https://bookstore.ksre.ksu.edu/pubs/MF3491.pdf>

Sweet Potatoes - They're not Just for Thanksgiving!

Information for this article is provided by Susan Stich, Neosho County Master Food Volunteer, and <https://www.hsph.harvard.edu/nutritionsource/food-features/sweet-potatoes/>

"This is the time of the year when I like to bake. It's usually cold out and I like to warm the kitchen up with some fresh baked pastry or desserts. Looking for recipes that are healthier than the usual fare is a pastime of mine. So imagine my delight when I opened the winter issue of the K-Stater to see a recipe for Harvest Sweet Rolls using sweet potatoes.

We sometimes raise our own sweet potatoes in our garden. We enjoy these tasty treats many ways. One easy way to prepare them is to wash and cut a medium sweet potato into wedges. Toss with some olive oil. Spread on a foil lined sheet and sprinkle with salt or seasonings. Bake at 375° for 25 to 35 minutes until insides are tender and out-sides are crispy.

They are also great for using in rolls, breads, cakes and soups. One of my favorites is sweet potato pancakes. My youngest son loves sweet potato pie.

Remember though, that sweet potatoes do have a high glycemic index so can cause blood sugars to rise. If you are watching your blood sugar, use sweet potatoes with caution."

Sweet potatoes are one of the top sources of beta-carotene - a precursor to vitamin A. They are also rich in vitamin B6, vitamin C, potassium, and fiber. In addition to the root, sweet potato leaves and shoots are also edible and commonly eaten in some countries.

HARVEST SWEET ROLLS - from Kramer Dining Center

Ingredients:

1 cup sweet potatoes, cooked and mashed	1/2 cup brown sugar
1 Tbs salt	1 tsp cinnamon
6 large eggs	1/3 cup shortening
7-8 cups flour	1 cup water
3 Tbs instant yeast	4 oz. softened margarine
2 cups sugar	4 tsp cinnamon
2 cups powdered sugar	1/4 cup water or milk
1 tsp maple flavoring.	

Instructions:

1. Steam fresh or frozen sweet potatoes until tender. Whip until smooth before measuring.
2. Add brown sugar, salt, cinnamon, eggs, shortening, flour, yeast and water to mashed sweet potatoes. (Start with 7 cups of flour and add more if needed. Dough should be soft.) Mix with dough hook for about 5 minutes until dough pulls away from sides of bowl and gluten is developed.
3. Cover and proof in a warm place until double in bulk, about 50 minutes. Roll dough into approximately 18x26-inch rectangle.
4. Brush dough with softened margarine.
5. Mix cinnamon and sugar. Sprinkle mixture over dough. Roll as for jelly roll starting on long side to make a 26-inch long roll. Cut into 20 equal portions. Place cut side down into lightly greased 18x13-inch pan (4 x 5). Let rise until double. Bake at 350° for 25-30 minutes or to an internal temperature of 193°F.
6. Mix powdered sugar, water/milk and maple flavoring. Drizzle icing over rolls before serving. Serve warm.



Mark your calendars for these upcoming events!



We sometimes walk in to a room and wonder why we are there. You, too? Join Barbara Stockebrand, Southwind District FCS Extension Agent, at a virtual three-lesson series about memory.

You'll understand how memory works, identify ways to improve your memory, and pinpoint things in everyday life that may affect your memory.

March 4, 11, 18 from 6:30 - 8:30 pm via Zoom. No fee for this class! Call the Southwind District Yates Center office to register: 620-625-8620.



Due to the Covid-19 pandemic, a special enrollment period has been created. All Marketplace-eligible consumers can submit a new application or update an existing application.

Join us to learn more about Marketplace Health Insurance in Kansas.

Webinar sessions are at 12:30 p.m. and 6:00 p.m. on March 3, April 7, and May 5. Register at www.bit.ly/SouthwindMarketplace

In person application assistance is available by appointment at each of the Southwind District offices. Contact Joy Miller, Extension Agent and Certified Assister at 620-223-3720 or joymiller@ksu.edu



The annual Aging with Attitude Regional Expo is going virtual this year! Join us from 9:30 a.m. to noon on Thursday, April 29 and Friday, April 30 for great information, inspiration, and answers to questions to make the most of life! AND, there's no fee this year!

Complete information on the sessions and Keynote Speaker, along with a registration link can be found online: www.agingexpo.k-state.edu, or call the Southwind Extension District Yates Center office: 620-625-8620



It's almost time to "Move Your Way", "Make Every Bite Count", and prevent, delay, and manage chronic disease. **Walk Kansas**, the eight-week team-based program designed to help you lead a healthier life starts on March 28.

Registration has not yet begun, but check the Southwind Extension District website, as well as their Facebook page for updates and more information. You'll also find information at www.walkkansas.org.



Did you miss the recent “**Powerful Tools for Caregivers Virtual Class**”? It’s an educational class designed to help family care-givers take care of themselves while caring for a relative or friend.

It is being offered again by Extension agents in western Kansas, but anyone can attend (class sizes are limited). The class fee is \$5. The classes will be on Mondays from 1:30 - 3:00pm starting April 5 through May 10, 2021.

You’ll learn how to reduce stress, communicate effectively, take care of yourself, relax, make tough decisions, set goals and problem solve, and reduce guilt, anger, and depression.

Register online by March 30: <https://bit.ly/2@sKkcF> or call the Meade County Extension office: 620-873-8790.

Join K-State Research and Extension FCS Agents and guest speakers virtually Thursdays in March at 6:45 for this free program series.

- March 4 - Check Your Credit - Learn about the importance of regularly checking your credit report and how to access your report for free.
- March 11 - Med Instead of Meds - The Mediterranean-style eating pattern has been shown to promote health and decrease risk of many chronic diseases. Learn more about this diet.
- March 18 - Family Meal Times. Learn about opportunities for family members to come together, strengthen ties, and build better relationships.
- March 25 - Science of Sleep - What happens to our mind and physical body when we don’t get enough sleep? Learn about the science and benefits of sleep.

Register for any (or ALL!) of the programs at:
<https://bit.ly/LivingWellTogether-MAR>

*Living Well
Together*