

# Family & Consumer Science News

November, December, January  
2019 - 2020

## Financially Speaking

The holiday season is upon us, and that means SHOPPING! Those that love shopping might “shop ‘til they drop”, while others may be content doing their shopping online in their bathrobes. Just be careful, financially speaking, so you don’t become financially stressed.



Stick to your spending plan!

- A spending plan accounts for your monthly expenses and income so you can spend your money the way you want to spend it. A spending plan should have an allotted amount that you can spend on gifts, clothing, electronics, or whatever it is that you want to buy. Stick to that allotted amount!

- If you don’t have a spending plan, now is the perfect time to start.

Check out the Essential Living Skills: Money Management to get started. <https://www.bookstore.ksre.ksu.edu/pubs/S134G.pdf>.

- Check your list twice! Have you ever accidentally purchased two gifts for one person or realized you didn’t purchase enough? Know who you are buying for or what you are wanting to buy.
  - Know your budget for each person as they may warrant different amounts.
  - Use cash! Once it is gone, it is gone! Sometimes, we become zombies and swipe a card without realizing the increasing amount. If you do use a credit card, keep receipts so you can reconcile. Pay off the amount as quickly as possible.
  - Shop around! Check ads online and in the local newspapers. Maybe not as bad as a jellyfish sting, but it does sting when you purchase a great deal and then find it cheaper elsewhere!
- Where ever, when ever, and HOW ever you shop, just make sure that you are being aware of your spending.

This article was adapted from the original by Monica Thayer of K-State Research and Extension River Valley District.

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Kansas State University is committed to making its services, activities, and programs accessible to all participants. If you have special requirements due to a physical, vision, or hearing disability, contact Carla Nemecek, Southwind District Director: 620-365-2242. [www.southwind.k-state.edu](http://www.southwind.k-state.edu)



# Turkey Talk

## Picking the right bird and keeping holiday foods safe

*K-State food safety specialist shares tips for enjoyable meals*

MANHATTAN, Kan. – Cooking a turkey can be daunting enough, but Kansas State University food safety specialist Karen Blakeslee says that everything leading up to the bird going into the oven needs some thought, too.

For starters, how big of a turkey should you buy?

“Start with how many people you’re having over for dinner,” said Blakeslee, who is also coordinator of [K-State’s Rapid Response Center](#). “If you’re going to buy a whole turkey, you need to figure about a pound per person. If you’ve got 15 people coming, you need a 15 pound turkey. If you want to have leftovers, then buy something bigger.”

If the turkey is especially large, consider whether your oven is big enough to fit the cooking pan, she adds.

“If you’re expecting 20-25 people, you’re going to need a very large turkey,” she said. “It may be better to buy two smaller turkeys, in which case you would still cook it like it was just one turkey in the oven.” Another option, she said, is to cook one turkey ahead of time and the other turkey on the day of dinner.

If buying a fresh turkey, Blakeslee suggests ordering that as soon as possible, “because your butcher shop is going to need to know what you need and when.” Fresh turkeys should be picked up one to two days before they are needed.

Most people, however, choose frozen turkeys at the grocery store, which will need to be thawed before cooking.

“The easiest way to thaw a turkey is to put it in the refrigerator,” Blakeslee said. “Put it on a cookie sheet or a large pan so that as it thaws and starts to drip, the pan will catch the drips.”

“It usually takes 24 hours of thawing for every 4-5 pounds of turkey, but I would say it takes a bit longer. So if you have a 12 to 16 pound turkey, it’s going to take at least four days; I would add a couple extra days just to be sure it thaws.”

The turkey can also be thawed in a sink or large vessel using cold water. Blakeslee said to change the water every 30 minutes until the turkey is thawed. It could take as long as 10 hours, depending on the size of the turkey.

“You could cook it from the frozen state, but it’s going to take a lot longer,” she said. “This is a last resort and I don’t recommend doing that.”

A microwave could be used to thaw a turkey, but most are normally not large enough to hold a whole turkey. Blakeslee says it is never appropriate to let the turkey thaw on a kitchen counter.

“If you set it on the counter or put it in the sink and do nothing to it, the outside of that turkey warms up faster than the inside,” she said. “That temperature change can allow bacteria to grow. If bacteria is allowed to grow and multiply, it can get to the point where there is so much bacteria that cooking is not going to kill it all.”

“Be smart about this, and take care of handling your turkey safely when you’re thawing it.”

See more tips on next page.



## Online Christmas Shopping: Beware of Thieves

For many shoppers, Cyber Monday kicked off the holiday season. For some online thieves, 'tis the season to take advantage of having so many people shop online at once. They steal shoppers' personal information and package it as their own. Some might call this a total Grinch move.

The IRS and its partners in the Security Summit advise taxpayers to take these simple steps to protect their identities, financial accounts, computers and mobile devices. People should:

- **Shop at sites where the web address begins "https;".** The "s" is for secure communications over the computer network. This is an added layer of protection when sharing credit card numbers for a purchase. Note: scam sites also can use "https," so shoppers should ensure they are shopping with a legitimate retailer.
- **Don't shop on unsecured public wi-fi.** This helps to prevent thieves from eavesdropping. Instead, use secure home wi-fi with a password.



- **Use security software** for computers and mobile phones, and keep it updated. Make sure anti-virus software has a feature to stop malware and there is a firewall that can prevent intrusions.
- **Don't hand out personal information.** Phishing scams, imposter emails, calls and texts are the number one way thieves steal personal data.
- **Don't open links or attachments** on suspicious emails.
- **Strong, unique, yet easily remembered passwords** are safest for online accounts.

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## Turkey Talk 2 (con't from page 2)

Blakeslee shared some additional tips for holiday meals:

- **Make a plan for cooking side dishes.** "I always think the oven needs to be reserved for the turkey," she said. Some dishes can be cooked on a stovetop, in a slow cooker, or other appliance. Rolls, pies and other foods can be made in advance. Sometimes, guests are willing to bring a side dish.
- **Use a food thermometer.** The turkey should be cooked to an internal temperature of 165 degrees F. Don't rely on a pop-up thermometer, which often is inserted only about 1 ½ to 2 inches. Blakeslee suggests testing for doneness in multiple spots, such as where the turkey leg meets the thigh, or perhaps in the breast area.
- **Let it sit.** Once the turkey is done, let it rest, covered, for at least 20 minutes. "The juice will redistribute throughout the turkey and you'll have juicier meat," Blakeslee said.
- **Keep the meal simple.** "There's nothing wrong with using paper plates," Blakeslee said. "The main purpose of Thanksgiving is sharing a meal together."
- **Store leftovers promptly.** "It's a good idea to refrigerate leftovers within two hours, which helps to prevent any potential bacteria from growing, and lowers the chance of foodborne illness," Blakeslee said. Consider buying small containers to divide leftovers, or make 'meal kits' for an easy dinner. Leftovers should be used within 1-2 days after the original meal; otherwise freeze all leftovers. Reheat leftovers to 165 degrees F.
- **Save the turkey bones.** Blakeslee said she likes to put the bones in a pot and cook them with water to make broth. "That's another way to get a little extra out of that whole turkey carcass," she said. "Then, you can make soup. That's one of my favorite things."

## Social Security Scam Reporting

Social Security scams - in which fraudulent callers mislead victims into making cash or gift card payments to avoid arrest for purported Social Security number problems - skyrocketed over the past year to become the number one type of fraud reported to the Federal Trade Commission and the Social Security Administration. To receive reports from the public of Social Security-related scams, a dedicated online form at <https://oig.ssa.gov> has been created, according to Andrew Saul, Commissioner of Social Security, and Gail S. Ennis, the Inspector General for the Social Security Administration.

To combat these scams, Social Security and the Office of the Inspector General (OIG) will use the new online form to capture data that will be analyzed for trends and commonalities. The OIG will use the data to identify investigative leads, which could help identify criminal entities or individuals participating in or facilitating the scams. Ultimately, these efforts are expected to disrupt the scammers, help reduce this type of fraud, and reduce the number of victims.

"We are taking action to raise awareness and prevent scammers from harming Americans," Commissioner Saul said. "I am deeply troubled that our country has not been able to stop these crooks from deceiving some of the most vulnerable members of our society."

Commissioner Saul and Inspector General Ennis encourage the new online form to report Social Security phone scams including robocalls and live callers, as well as email, text, and in-person scams. The form allows people to create a unique Personal Identification Number (PIN) so if OIG contacts a person about their report, they will know the call is legitimate.

"Awareness is our best hope to thwart the scammers," said Inspector General Ennis. "Tell your friends and family about them and report them to us when you receive them, but most importantly, just hang up and ignore the calls."

Social Security employees do occasionally contact people - generally those who have ongoing business with the agency - by telephone for business purposes. However, Social Security employees will never threaten a person, or promise a Social Security benefit approval, or increase, in exchange for information or money. In those cases, the call is fraudulent and people should just hang up.

Generally, the agency mainly calls people who have recently applied for a Social Security benefit, someone who is already receiving payments and requires an update to their record, or a person who has requested a phone call from the agency. If a person is not in one of these situations, they normally would not receive a call from the agency.

Social Security will not:

- Tell you that your Social Security number has been suspended.
- Contact you to demand an immediate payment.
- Ask you for a credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.

If there is a problem with a person's Social Security number or record, in most cases Social Security will mail a letter. If a person needs to submit payments to Social Security, the agency will send a letter with instructions and payment options. People should never provide information or payment over the phone or internet unless they are certain of who is receiving it.

The Social Security OIG will also continue to take reports of fraud, waste, and abuse in Social Security's programs and operations. A Separate online for those reports remains available [at their website](#).

## Check Your Credit

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. When is 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. Through the Check Your Credit e-mail program, you will receive a reminder to request your free credit report three times each year (2/2, 6/6, 10/10). You will also receive educational emails on how to understand, correct errors, and utilize your credit report to your advantage. Take a step towards financial capability today by signing up for Check Your Credit at <http://bit.ly/ksrecheckyourcredit>.

## Farm Financial Skills for Women in Ag Workshop

On farms large and small across the United States, the number of women making the decisions is growing. More than 25,500 women are decision makers on Kansas farms. They farm more than 14 million acres, according to the U.S. Department of Agriculture's Census of Agriculture. Overall, in 2017, 36% of all agricultural producers across the country were women, up from 31.5% in 2012. Fifty-six percent of farms had at least one female decision maker.

K-State Research and Extension, recognizes the financial stress that farmers and ranchers are experiencing due to low commodity prices and high input costs. More than ever, financial management of the operation is critical to long-term sustainability.

Kansas State University will host a four-part series of workshops focused on helping women sharpen their farm financial management skills. This workshop series will teach principles of recordkeeping to develop a balance sheet, income statement and a cash flow statement. Participants will work with a case farm to do performance analysis and understand how these statements can help with management decisions. Other special topics will include managing family living expenses, coping with mental stress and developing a whole-farm financial management plan.



The K-State Research and Extension program will run as a series, so each evening session builds on material from the previous sessions. Participants register at a cost of \$40 for the entire four-session series. The fee covers all meals and program materials. The sessions, all on Wednesdays, are Jan. 15, Jan. 22, Jan. 29 and Feb. 5, 5:30 to 8:30 pm and offered in 31 locations around the state through a combination of broadcasted keynote and local speakers.

Southwind Extension District will be a host site at Midwest Fertilizer Agronomy Center in Chanute, KS. Register for the series by visiting: [www.AgManager.info](http://www.AgManager.info) under "Events". Registration deadline line is December 31<sup>st</sup> and space is limited.

For more information, contact the Southwind District office at 620-223-3720 or Robin Reid, K-State Agricultural Economics at 785-532-0964 or LaVell Winsor, K-State Farm Analyst Program at 785-220-5451.

## January is National Soup Month

Let's have soup for supper. Or lunch! Home made soup is oh, so easy and tasty! Soup can be a fast and healthy dinner for times when life is extra-busy, and it is a great way to lighten up on calories too. Add a fresh salad, and your meal is ready to eat.

Did you know that you can make your own "cream of" soups? It's a Soup or Sauce (SOS) recipe. Not only is it less expensive than the cans at the grocery store, it's also much healthier. Here's the recipe:

2 cups powdered non-fat dry milk

3/4 cup cornstarch

1/4 cup instant bouillon

2 Tbs dried onion flakes

Combine all ingredients in a resealable plastic bag, mixing well. This recipe is equal to 9 cans of cream soup.

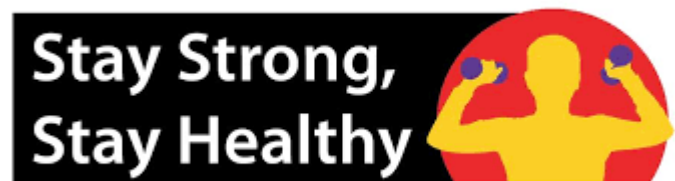
To substitute for 1 can of cream soup, combine 1/3 cup of dry mix with 1 1/4 cups cold water. Whisk until well blended. Cook and stir on stove top or in microwave until thickened. You can add spices, and meats, too. Add to casseroles as you would a can of soup. The mix should be stored in a plastic bag or air-tight container until ready to use. No refrigeration required.

If you'd like to see some great recipes (with and without the cream base), check out the booklet on the Southwind Extension District website at the Health and Nutrition page: <https://www.southwind.k-state.edu/health-nutrition/>

## Mark Your Calendar With These Important Dates

**Stay Strong, Stay Healthy** classes will be starting in January in Iola and Chanute. This eight week program is a strength-based program for older adults. Classes in both locations will be on Mondays and Wednesdays and run January 8 - February 26. **Iola classes** will be held at the Allen County courthouse meeting room from noon - 1:00 pm. Pre-registration will be Friday, January 3rd, 11:30 - 1:00.

The **Chanute classes** will be at a location to be announced from 10:00 - 11:00 a.m. Pre-registration will be held Friday, January 3, 9:00 - 10:30.



## Southwind District FCE Lesson Day

Join us for the 2020 FCE and FCS lessons presentation. FCE Units may send leaders for training for each lesson, or units may attend as a group. You are welcome to come to all lessons or attend the lesson(s) you need to present to your unit or club. The schedule will be mailed out in early January. Lunch will be provided.

**Thursday, January 16, 9:30 - 3:00 at the Allen County Courthouse meeting room, 1 North Washington in Iola.**

RSVP to 620-365-2242 by Wednesday, January 15th.