

# Living with parents leads to insurance policy problems

TOPEKA – Layoffs and a lack of new job openings have added to a higher rate of unemployment in the United States, leaving an increasing number of new college grads and young adults unable to make ends meet.

Left with limited options, many young people are moving back home – an increasing trend that creates important insurance consequences for these so-called “Boomerangers” and their parents to consider.

In this economic environment, many young adults and their parents are finding themselves in a position they never expected. A grown child moving back home can create insurance implications that should be considered carefully and understood well, so everyone stays protected.

A recent Pew Research Center national study found that, in the past year, nearly 13 percent of parents with grown children have had at least one of their adult sons or daughters return home to live because of financial reasons. Saddled with college loans and unexpected job loss, these young adults are forced to live at home until they can find a job and get their finances back on track.

For families who find themselves part of this new phenomenon, I suggest the following ideas.

Concerning property insurance, the Boomeranger could keep his or her renter's insurance in force if the personal property is to be located at the parents' home.

However, it would probably be a good idea for the young person to see if he or she can be an additional insured under the parents' homeowners policy.

Additionally, young adults might need additional coverage if the move back home forced them to rent a storage locker for their belongings or if they have big-ticket items like electronic equipment that may require coverage beyond what their parents' homeowners



**Sandy Praeger**

• Kansas Ins. Commissioner

policy has currently.

With motor vehicle insurance, if the vehicle is titled and registered in the name of the young person only, then he or she could be named and rated under the parents' family motor vehicle insurance contract as an additional insured/occasional operator.

But the good news is parents can keep any member of the family on their auto insurance policy as long as that person lives in the same house. Rates might increase, however, so parents should look for discounts possibilities (multiple vehicles, multiple policies, anti-theft devices and good driving records, to name a few).

With health insurance, the federal health reform legislation passed earlier this year could make a difference if the Boomeranger is under age 26 and has lost or doesn't have health insurance.

However, the law's provisions which allow young adults under 26 to be on their parents' health insurance policy are not set to go into effect until Sept. 23, 2010. Plans that offer dependent coverage must offer coverage to the Boomeranger under 26, even if the young adult is not longer dependent on a parents' tax return or is no longer a student.

The new policy providing access for Boomerangers applies to both married and unmarried children, although their own spouses and children do not qualify.

The good news is that many insurance companies have already decided to cover the under-26 adults on parents' existing policies right now. Check with your company or local insurance agent to see which ones are already of-

fering the provision.

Companies which offer health plans are to inform the young adults of continued eligibility for coverage as well. If early coverage is not an option, then under-26 Boomerangers will qualify for an open enrollment period to join their parents' family plan on or after Sept. 23.

If young adults don't qualify for a parent's policy, another option is state insurance pools. The Kansas Health Insurance Association insurance pool guarantees coverage to people who have been rejected by private insurers.

In addition, a new federal high risk insurance pool, for persons with health problems who have been uninsured for at least six months, will be offered through the new legislation.

Moving back home for young adults can be an emotional, unsure time. But taking care of your insurance needs can take some of the strain off both child and parent. For information about auto, home, life and health insurance options, as well as tips for choosing the coverage that is right for you, visit online at [www.InsureUonline.org](http://www.InsureUonline.org) or [www.ksinsurance.org](http://www.ksinsurance.org), or call the Kansas Insurance Department's Consumer Assistance Hotline, (in state) 800-432-2484.

*The Kansas Insurance Department assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org).*

# Exhibit to detail inland sea

On Saturday, June 26, the Sternberg Museum of Natural History in Hays is offering an expedition for lovers of the Cretaceous Period and self-proclaimed paleontologists to the fossil-rich soil of western Kansas with Mike Everhart, adjunct curator of paleontology, and Dr. Reese Barrick, director of the museum.

The expedition will journey into the areas of midwest Kansas once covered by the Western Interior Sea during the late Cretaceous Period to learn about the prehistoric life in the High Plains.

The trip includes guided tours of the Fick Fossil and History Museum in Oakley, the Fort Wallace Museum in Wallace, the Keystone Gallery in Scott

City, and visits to Monument and Castle Rock in Gove County.

The tour will depart from Sternberg at 8:15 a.m., and return by the end of the day. Participants need to bring a sack lunch, snacks, plenty of water, comfortable close-toed shoes, sunscreen, a hat, and a bandana.

The fee for museum members is \$25 for adults and \$15 for children 10 and under. The fee for non-members is \$40 for adults and \$30 for youths.

Space is limited so pre-registration is required and the deadline is Monday, June 21. To register contact Brian Bartels at (785) 628-5502 or email [brian.c.bartels@gmail.com](mailto:brian.c.bartels@gmail.com).

# Public radio station marks 30 years

High Plains Public Radio is celebrating 30 years on the high plains. The anniversary celebration will be from 10 a.m. to 10 p.m., Saturday, June 26, at Stevens Park in Garden City. There will be station tours, live music, family entertainment, and all the exotic cuisine you can handle. Bring the entire family out for this free event.

The day kicks off at 10 a.m. with lively antics of a High Plains favorite, Dodge City Marshal Alan Bailey and his show, “Western Swing & Other Things.”

Live programming will continue throughout the afternoon with sta-

tion veteran, Lyn Boitano, featuring interviews and archival clips.

From 10 a.m. to 4 p.m., there will be facility tours of the Garden City station, featuring artifacts from the early days of High Plains and a slide show of their history.

At 12:30 p.m., there will be a reception recognizing the radio pioneers who were instrumental to the birth and growth of the station. Throughout the day, memorabilia and personal stories will be collected and placed in a time capsule to be opened at the station's 50th anniversary in 2030.

From 3 to 10 p.m., enjoy live music, games, food, drinks, and

more. Local bands will be featured until 9 p.m., when featured musical act, Michael Johnathon, host of the Americana radio show “Woodsongs Oldtime Radio Hour,” will take the stage to bring his rare blend of folk singing and story telling.

High Plains Public Radio can be heard in the Colby area on 88.9 FM or online at [www.hppr.org](http://www.hppr.org).

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**Colby United Methodist Church Bible School**

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 9 a.m. - Noon, Monday - Friday - VBS

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Call Kim Barnett at 460-2761 to register or go online to: [www.cokesburyvbs.com/galactic-blast/cum-cvbs2010](http://www.cokesburyvbs.com/galactic-blast/cum-cvbs2010).

# SERVICES DIRECTORY

Worship in the church of your choice this weekend.



**BEREAN CHURCH**, 1000 S. Franklin, 785-460-2763, [www.colbyborean.com](http://www.colbyborean.com); Sunday School 9:30 a.m., Sunday Worship 10:45 a.m and Saturday, 5:30 p.m.. Pastor Mark Carlton, Senior Pastor and Pastor Jason Purdy, Youth Pastor. Middle School Group Wednesday 7 p.m. at the Attic and High School Youth Group Sunday 6 p.m. at the Attic. AWANA Wednesdays at 7 p.m. at the church.

## Schedule of church services


- GATEWAY FELLOWSHIP**, 2nd and Sunrise, Oakley. Pastor James Bloom, Sunday Morning Worship and Children's Church 10:15 a.m., Wednesday evening Bible Study and Intercessory Prayer 6:30 p.m. 785-671-4020.
- COLBY INDEPENDENT BAPTIST CHURCH**, 730 E. 3rd (former Jaycee's building), Pastor Bernard Heinz, 785-460-0313, Sunday School 9:30 a.m.; Sunday Morning Worship 10:30 a.m.; Sunday Evening 6:00 p.m.; Wednesday Evening 7:00 p.m.
- ASCENSION-ON-THE-PRAIRIE EPISCOPAL**, Rev. Don Martin, College Drive & Wheatridge Rd., 785-462-3041, Holy Eucharist, 9:00 a.m. every Sunday, Evening Prayer, 5:15 p.m. Wednesday, September through May. Christian Education for Youth, 6:30 p.m. Wednesday, September through May.
- COLLEGE DRIVE ASSEMBLY OF GOD**, 245 W. College Dr., Colby. Pastor Steve Todd. Worship Service 10:15 a.m. Sunday School 9 a.m. for all ages. Wednesday Youth at The Rock 3:30 and 7 p.m. Sunday evening services at 6:30 p.m. on all Sundays except the 5th Sunday of every month. 785-462-8234. [odag@st-tel.net](mailto:odag@st-tel.net).
- BEREAN CHURCH**, 1000 S. Franklin, 785-460-2763, [www.colbyborean.com](http://www.colbyborean.com); Sunday School 9:30 a.m., Sunday Worship 10:45 a.m and Saturday, 5:30 p.m.. Pastor Mark Carlton, Senior Pastor and Pastor Jason Purdy, Youth Pastor. Middle School Group Wednesday 7 p.m. at the Attic and High School Youth Group Sunday 6 p.m. at the Attic. AWANA Wednesdays at 7 p.m. at the church.
- FIRST BAPTIST CHURCH**, (Affiliated with American Baptist Churches USA) Rev. Craig Crossman, 615 W. Webster, 785-462-2867. Sunday School: 9:15 a.m.; Family Worship: 10:30 a.m.; RC Club 2nd and 4th Sundays at 2 p.m.
- COLLEGE VIEW BAPTIST CHURCH** (Affiliated with Southern Baptist), 1185 Wheatridge Rd. at College Drive, 785-460-7144, Sunday Bible Study 9:30 a.m., Sunday Worship services, 10:45 a.m. Prayer Service at 6:30 p.m. on Wednesday's.
- PLEASANT HOME CHURCH**, Pastor, Perry Baird, 785-890-3375, 3190 Road 70, Edson, Worship, 9:00 a.m., Sunday School 10:00 a.m.
- WINONA METHODIST CHURCH**, 501 Bellview Ave. Rev. Sheryl Johnson, Sunday School, 10:30 a.m., Morning Worship 9:15 a.m. (CDT)
- MINGO BIBLE CHURCH**, 420 Main Mingo, 785-462-2992: An independent community church served by Village Missions Intern Pastor Tom Peyton. Sunday School: 9:30AM - all ages. Sunday Services: 10:45AM. Sunday Nights: 1st Sunday of the month: potluck following morning service - no evening service; 2nd Sunday: services at 6:30 PM; 3rd Sunday: informal fellowship - bring a snack to share!; 4th and 5th Sunday: services at 6:30 p.m.
- SACRED HEART CATHOLIC**, 785-462-2179, Father Dana Clark, Pastor, Saturday Eve. Mass 5:30 p.m., Sunday Masses 8:00 & 10:00 a.m., Confessions will be heard Saturday 4:30-5:05 p.m. and from 7:30-7:45 a.m. and 9:25-9:40 a.m. on Sunday.
- FIRST PRESBYTERIAN CHURCH**, Rev. Carol Rahn, 515 W. 4th, 785-462-6342, Sunday Worship 11:00 a.m. Podcasts of the worship services are available at the church website [colbypress.org](http://colbypress.org).
- WESLEYAN CHURCH**, 320 W. Pine - 785-462-8391, Sunday School 9:30 a.m., Sunday Worship 10:40 a.m., Sunday Evening Cell groups at 6:00 p.m., Wednesday Youth Ministries, Kids Clubhouse 7 p.m.
- CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS**, 1145 S. Franklin - 785-460-6605, President Andy Rose, 785-460-6807; Erwin Mitchell, 1st counselor, 785-460-1952; Calvin Haverfield, 2nd counselor, 785-953-1043. Sacrament meeting 10 a.m., Sunday School and Primary 11:20 a.m., Priesthood, Relief Society, YM/YW, 12:10 p.m.; Family History Center open, 7-9 p.m. Thursdays or by appointment. Call 785-462-3571.
- REDEEMING LOVE MINISTRIES, INC.**, 345 N. Franklin, Dr. W.G. and Rev. Orvella Romine, Equipping Class, Sunday, 9 a.m., Sunday worship, 10 a.m., Wednesday, R.L.M Training Centers (Bible School), 6p.m. Shoponline at: [www.rlmregionalchurch.com](http://www.rlmregionalchurch.com).
- COLBY UNITED METHODIST CHURCH**, Rev. James Mardock, pastor, 950 S. Franklin, 785-460-6521, Sunday Worship Services at 8:30 and 11:00 a.m., Fellowship coffee 9:30 a.m., Sunday School, 9:45 a.m., KXXX broadcasts 11:00 worship. [www.colbyumc.org](http://www.colbyumc.org)
- CHURCH OF CHRIST**, Minister, Jarrod Spencer. 510 E. 4th, Sunday Bible Study 9:30 a.m., Sunday Worship 10:30 a.m., Wednesday, Bible Study 7:00 p.m. [www.colbychurch.com](http://www.colbychurch.com)
- OASIS WORSHIP CENTER**, Colby, Pastor J. Curry, 785-462-0913. Sunday Service at 2 p.m.
- FIRST CHRISTIAN CHURCH**, (Disciples of Christ), Pastor Lyle Knebel, 385 W. 3rd - 785-460-2718, Sunday Morning Worship and Children's Church at 10:00 a.m.
- OUR SAVIORS LUTHERAN CHURCH**, Brewster, Sunday worship 9:00 a.m.; 2nd Sunday of the month at 8:00 a.m.
- TRINITY LUTHERAN CHURCH**, Rev. Don White and Rev. Tim Llewellyn, East 5th & Country Club, 785-462-3497, Services, Sat., 5:30 p.m., Sunday; Sunday School and Adult Bible Class 9:30 a.m.; Services, 11:00 a.m. Visit us at [www.trinitycolby.com](http://www.trinitycolby.com).
- LEVANT COMMUNITY CHURCH**, 205 1st St., Pastor Charles Taff, 785-586-2376, Sunday School (classes for 3 years & up and 3 adult classes) 9:30 a.m., Morning worship 10:30 a.m.
- BREWSTER UNITED METHODIST CHURCH**, PO Box 250, Brewster. Pastor Dorine Chambers, 785-462-6044, Sunday School: 9:45 a.m.; Worship Service, 10:45 a.m.
- THE SHEPHERD'S STAFF, REXFORD**, Joan Dingwerth, Director, 785-687-2565.
- REXFORD COMMUNITY CHURCH**, Rexford, Pastor Lane Purcell, 785-687-3305, Sunday School 9:30 a.m., Worship Service 10:30 a.m.
- BREWSTER COMMUNITY CHURCH**, Mike Pinkelman, Pastor, Brewster - 785-694-2720, Sunday School (all ages) 9:30 a.m., Worship Service 10:30 a.m., Bible Study 7:00 p.m., Wed. mornings 6:30 a.m. - Men's Bible Study, Wed. 7:00 p.m. - Children's Ministries (Royal Rangers/Missionettes), Wed. 7:15 p.m. - Intercessory & Prayer, Tue. 5:00 p.m. - Women's Bible Study.

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