

Should you begin planning for long-term care?

As Kansans slowly begin to pull out of economic doldrums, many may look to provide for future financial needs once more, such as putting money away for retirement instead of short-term obligations.

As you consider retirement, I urge you to look at the potential need for long-term care insurance. It's estimated that 6 in every 10 Kansans will require some type of long-term care service during their lifetimes. Add the fact that we are living longer, thanks to advances in medicine, and we will have a greater need to make our money last longer - for ourselves and for our families.

Whether you need long-term care insurance depends on your income, family situation and personal risk factors. For some, a long-term care policy is an affordable and attractive form of insurance, but for others, the coverage is too expensive, or the benefits are inadequate.

When determining what should be included in a long-term care policy, I suggest looking for a policy that has the fol-



Sandy Praeger

• Kansas Ins. Commissioner

lowing standards, as developed by the National Association of Insurance Commissioners:

- At least one year of nursing home or home health care coverage.
- Coverage for Alzheimer's disease, if the policyholder develops it after purchasing the policy.
- An inflation protection option. This gives the policyholder the choice of automatically increasing the initial benefit level every year or guaranteeing a right to increase benefit levels periodically, without having to prove again that you are insurable.
- A guaranteed policy that can't be canceled or non-renewed for anything other than for nonpayment of the premium.

• A 30-day return guarantee on the policy, along with a refund of any paid premium.

With policy guarantees like the ones listed above, you should also consider the idea of protecting some of your assets for your heirs. The Kansas Partnership for Long-Term Care initiative, which the Kansas Insurance Department helped establish three years ago, encourages Kansans to finance their own long-term care needs and partner with the state-based program as they purchase qualified private long-term care insurance policies.

With qualified Partnership long-term care insurance, Kansans can preserve how and where they use assisted care. Then, once the policy benefits are depleted, a part of their assets is protected if a policyholder applies for Medicaid services.

These plans encourage quality long-term care, promote personal responsibility and emphasize financial planning.

Let me give you an example of how the Partnership program works. Let's say you purchase a qualified long-term care poli-

cy with \$100,000 in coverage protection. If you use that policy for assisted care, it will cover the first \$100,000 of charges (right now, in Kansas, that's about two years' worth of care).

Then, if you are still in need of assisted services, you can seek qualification for Medicaid benefits and be allowed to keep up to \$100,000 in assets, which can be passed on to your family or heirs upon your death.

Without such a policy, a person would have to spend down all but \$2,000 in assets before becoming eligible for Medicaid. If you have at least \$100,000 in assets, this could be a valuable alternative for passing on your legacy to your heirs.

Right now, there are approximately 8,350 Kansas Partnership policies. Approximately 93 percent of those policyholders are under 70 years of age, which means those Kansas policyholders are planning ahead.

There are currently 18 insurance companies licensed in Kansas that offer long-term Partnership plans. Only five of them

had designated plans when the program was initiated in our state three years ago, so we've seen good progress in giving consumers more choices in the marketplace.

Be sure to talk to your local insurance agent about the advantages of a long-term care Partnership policy. You can find more information about Partnership plans online and a link to companies with Kansas Partnership endorsements at www.ksinsurance.org/ltc.

For general information about long-term care insurance, you can go to the Kansas Insurance Department Web site, www.ksinsurance.org, to print out or request a copy of our publication "Kansas Long-Term Care Insurance and Shopper's Guide."

If you want to visit with us, our department's Consumer Assistance representatives are well-versed in answering specific long-term care questions. You can visit with a representative by calling (in Kansas) (800) 432-2484, from 8 a.m. to 5 p.m. Monday through Friday.

Legislators want explanation of cuts

TOPEKA (AP) - Lawmakers want more explanation about a decision by the Kansas Department of Social and Rehabilitation Services to close nine of its offices, a move that critics say could mean a loss of services for residents who depend on SRS for help.

The Joint Committee on State Building Construction on Thursday asked for information on SRS' decision and requested that agency officials to appear at a September hearing.

Secretary Robert Siedlecki Jr. has said the closures are necessary to meet a legislative mandate to find \$1 million in administrative cuts. The Lawrence office, the largest of those to be shut down, would save about \$400,000, with most of that coming from rent, according to the agency.

But local leaders say the clo-

sure will result in vulnerable Lawrence residents losing services and pushing extra costs onto local nonprofit agencies. Others have argued that SRS might face a legal challenge if it breaks its lease, which would eat into any potential savings.

Senate Ways and Means Committee Chair Carolyn McGinn, a Republican from Sedgwick, told *The Lawrence Journal-World* (<http://bit.ly/r5JE80>) that the cuts were supposed to be at the administration level in Topeka and not at local offices. McGinn was the lead budget-writer in the Senate and was instrumental in putting the final state budget together that was approved by lawmakers and signed into law by Gov. Sam Brownback.

SRS spokesman Angela De Rocha, however, said Siedlecki and the agency were "very transparent" about office cuts being a

possibility if the administrative cuts were approved.

"We even provided a list of possible cuts which included office restructuring as an option to meet budget reductions," she said.

Sen. Marci Francisco, a Lawrence Democrat and a member of the committee asking for the meeting, said she has asked for information on whether SRS pays building rents on a monthly or annual basis and how staff reductions in the agency have affected office space considerations.

Rep. Bob Grant, D-Cherokee, also asked for a tally of how much the office closures are supposed to save the state.

"Supposedly, these closings will save millions of dollars without losses of jobs," Grant said. "I'm trying to figure out how that is happening."

Submerged logs causing a jam

CHARLESTON, S.C. (AP) - A dispute over old logs submerged beneath a man-made lake has a couple of divers and South Carolina's state utility at loggerheads.

The *Post and Courier* of Charleston reports (<http://bit.ly/ohmXCq>) that Nate Tarpein and Justin Herrington want to hoist a few of the large logs from as much as 50 feet below Lake Marion and bring them to a woodshop to saw them into boards.

The logs sell for \$2 per foot but cut into boards can sell for five times as much. Some of the logs are four feet in diameter.

The stray logs generally sank before the turn of the 20th century, when timber men floated the cypress and pine logs downriver to a mill in what was once the town of Ferguson.

That town was largely abandoned before it disappeared under the water completely when the Lakes Marion and Moultrie were

created in the 1940s as a hydro-power and navigation project.

The divers raised some logs from Lake Marion but, when they were brought to the landing, crews from utility Santee Cooper told them they couldn't be removed.

While the divers have a permit to salvage logs from the Santee River, the river flows through the lake owned by Santee Cooper.

The logs can't be removed without Santee Cooper permission, utility spokeswoman Mollie Gore said.

The divers contend that they have a state permit and that the state has signed off on the removal. And they say the logs weren't deemed to Santee Cooper because they never made it to the mill in Ferguson covered by the deed.

They've hired an attorney to press their case.

State underwater archaeologist Chris Amer says his hands are tied.

"Theoretically, I could give a license to recover (more) logs but the deed says Santee Cooper owns the timber," he said.

Gore says the deed conveyed both the land under the lakes and the timber to the utility.

Santee Cooper burns logs that occasionally surface from the lake because they are a hazard to navigation. "When they are on the bottom they are part of the aquatic habitat," Gore said.

"I just think it's a shame for these logs to sit down there and waste away," Herrington said. "They sure don't have to be burned."

Compare brands to save money

Using a coupon can offer a savings on regularly purchased products, but may not guarantee the best price - or value.

Compare prices with a coupon to prices on store brands and generic products before buying, said Mary Meek Higgins, K-State Extension nutrition specialist.

Generics and store brands often are produced at the same site by the same food processor as nationally branded products. The packaging may vary, yet the products are similar, if not the same, said Higgins, who noted that generic and store brands typically sell for less - as much as 40 percent less than similar nationally branded products.

In comparing generics and store brands, Higgins said it's often hard to tell the difference. She noted that consumers may still have preferences for branded products, and urged looking for sale prices and stores that double or triple

coupon value. Information on food, nutrition, health, managing food costs and basic cooking, meal and menu planning is available at local K-State Research and Extension offices and online: www.ksre.ksu.edu/humannutrition and www.rrc.ksu.edu.

☆☆☆☆☆☆☆☆

Certified Seed Wheat

Above CL • \$9/bu.
Hatcher • \$9/bu.
T-81 • \$9/bu.

Triple T Farms
Colby, KS
(785)460-2743

Wrap Your Home In Quality!

Seamless Steel Siding
Seamless Steel Gutters
High Performance Windows & Doors
Investment Grade Steel Roofing

1507 E. 27th • Hays, KS
785-625-2418 • 800-225-6259
abcseamless.net

WOOFER PUMP & WELL INC.
1024 Oak Ave.
Hoxie, KS 67740

Office Phone 785/ 675-3991 Fax: 785/ 675-3990
Shop Phone 785/ 675-3023 E-mail: woofpw@ruraltel.net

Now offering heat pump systems!

- Lower Your Monthly Utility Bills
- Certified Installation
- Call For Information Today
- Irrigation Pump Repair
- Irrigation Well Drilling
- Domestic Well Drilling & Repair
- Environmental Drilling

For all your irrigation needs call:
Doug Holzmeister 785/675-8508
Heath Paxson 785/675-8503

D&R PUMP SERVICE, LLC
Domestic, Stock, Windmill,
Solar, Submersible, Irrigation,
Repair and Sales.
With over 30 years of experience!

Ron - (785) 675-1422
Devan (785) 657-7217

BISON SOLAR PUMPS
Authorized Dealer

COLBY FREE PRESS

Your #1 source for local news, classified's, sports and weather!

Call 785-462-3963 For Information On Subscription Rates.

• WE OFFER SPECIAL RATES FOR SENIOR CITIZENS •

• Local area news • Comics • Bridge • Crossword Puzzle • Weather • Sports
• Features • Statehouse Coverage • Diverse Editorial Page

Mighty Bite
THE FIRST AND ONLY
PROVEN, 5-SENSE
FISHING LURE SYSTEM!

NEW WORLDWIDE FISHING SENSATION! MILLIONS SOLD!

- Works for All Predatory Fish
- Incredible "Spasmic" Action
- Unique Bite-Mark Design

Only \$19.95 SPH

GREAT FOR FRESH OR SALT WATER

CALL TODAY!
1-877-420-0627

462-3963
155 W. 5th • Colby

Delivered by carrier in:
• Colby • Oakley

CARRIER RATES:
\$85 per year
BY MAIL NW Kansas*:
\$95 per year

By mail in the following counties:
Cheyenne, Decatur, Gove, Logan,
Rawlins, Sheridan, Sherman, Wallace
and Thomas counties.

DISCOUNT COUPON

\$5.00 OFF

A NEW SUBSCRIPTION TO
THE COLBY FREE PRESS

NAME _____
ADDRESS _____

By carrier with coupon: 4 mo.(\$35) 8 mo.(\$51) 12 mo.(\$69)

In area by mail with coupon: 4 mo. (\$48) 8 mo. (\$60) 12 mo. (\$77)

Mail coupon with your check to: **The Colby Free Press, 155 W. 5th, Colby, KS 67701.**