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 afbut 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-



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 fordable and attractive form of insurance, 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.

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 longterm 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-

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 vour 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 longterm Partnership plans. Only five of them

A 30-day return guarantee on the cy with \$100,000 in coverage protection. had designated plans when the program policy, along with a refund of any paid If you use that policy for assisted care, it was initiated in our state three years ago will cover the first \$100,000 of charges so we've seen good progress in giving (right now, in Kansas, that's about two consumers more choices in the marketplace.

> Be sure to talk to your local insurance agent about the advantages of a longterm 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 longterm 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

want more explanation about a Lawrence residents losing serdecision by the Kansas Depart- vices and pushing extra costs ment 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-

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

TOPEKA (AP) - Lawmakers sure will result in vulnerable 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

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 they never made it to the mill in away," Herrington said. "They 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

CHARLESTON, S.C. (AP) – A created in the 1940s as a hydro- They've hired an attorney to press 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 deeded to Santee Cooper because logs to sit down there and waste Ferguson covered by the deed. sure don't have to be burned."

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

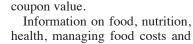


Compare brands to save money

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 Meck Higgins, K-State Extension nutrition specialist.

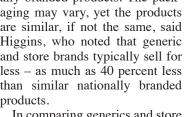
Generics and store brands often are produced at the same site by the same food processor as nationally branded products. The pack-



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.







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

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