

Dove Award winner scheduled in Oakley

Dove Award winner Matthew West will bring his "Into the Light" tour to the Oakley High School Auditorium at 6:30 p.m. Wednesday, Sept. 26.

A Christian Contemporary artist with several No. 1 hits and a Grammy nomination, West is best known for his previous hit songs, "Only Grace," "More," "You Are Everything," "The Motions" and "Strong Enough," and his new single "Forgiveness," from the album "Into the Light."

The album releases the day before his concert in Oakley. West will be joined by Mikeschair, Lindsay McCaul and Everfound. "We want to use this night to go deeper and connect people

in need with ministries in their community to find freedom in Christ," West said.

West's new album continues what he started with his last collection, "The Story of Your Life." He asked his fans to send him their stories and received thousands upon thousands of them, stories of hardships, stories with questions and stories of healing. Using those, he composed an 11-song record and a devotional book. When the stories didn't stop coming in, Matthew said, he felt God calling him to continue with the new album.

For details and ticket information, call (888) 882-5427 or go to www.wkgr.org.



Matthew West

Scott City center for flight ed opening

After more than a year of planning and construction, the Spencer Flight and Education Center at the Scott City Municipal Airport, 300 S. Mesquite Rd., will soon open its doors to the public.

The center's grand opening at 3 p.m. Friday, will highlight the center's features and mark the official start of operation of the first flight training facility of its kind in the region. An open house from 8 a.m. to 3 p.m. the following day will feature free plane rides for kids ages 8 to 17, simulator demonstrations and a giveaway of simulator flight hours.

The events will run in conjunction with the Showdown on the Plains Barbecue Challenge and Air Show (www.showdownbbq.com), of which the center is the title sponsor. The Friday night events will start at 5 p.m.

"It has been an exciting road

as the vision for the center has grown and developed into what we see today," says Brian Vulgamore, board chairman. "The grand opening will mark the beginning of the true purpose of the center — bringing resources, education and training to aviation enthusiasts and youth throughout western Kansas and beyond."

The center, open to pilots and nonpilots alike, features an FAA-certified Redbird FMX full-motion flight simulator with four aircraft configurations, including a Beechcraft Bonanza A36, Beechcraft Baron 58, Cessna 172 and Cessna 206. The center plans to offer programs for youths and nonpilots as well as space for meetings or business functions.

For information, contact board vice chair Andy Hineman at (913) 484-7116 or e-mail info@spencerflightcenter.com.

Final health reform questions answered

Sandy Praeger, insurance commissioner, has released the fourth in a series of questions and answers regarding the Affordable Care Act, the national health reform law passed in 2010.

Below are answers to five more questions compiled by the department to inform Kansans about provisions in the federal law. Previous questions and answers can be found at www.ksinsurance.org, or on Facebook at www.facebook.com/kansasinsurancedepartment.

Q: I buy my own health insurance for my family and myself. How will this law help me?

A: Some benefits of the law, like allowing a child to remain on a parent's policy until age 26 and the removal of lifetime dollar limits, are already in place. Starting Jan. 1, 2014, most Kansas health insurance plans will offer minimum coverage requirements called "essential health benefits." The plans will be priced in levels that relate to how much of your health care costs the health insurance company will pay.

The levels are labeled bronze, silver, gold and platinum. Cost of coverage varies from level to level; the essential health benefits, however, remain the same in each level. This should make it easier to compare plans when shopping for health insurance. Also, depending on your income, you may qualify for a tax credit (federal prepayment for premiums) and/or a subsidy (reduced out-of-pocket payments) if you are buying coverage on the health insurance exchange.

Q: I've heard that young people are going to pay more for coverage. Why is that?

A: The Affordable Care Act requires premi-

ums for older individuals to be no more than three times the amount young people pay. Today, the difference in premiums is often much greater. With the change, some people may pay more and others may pay less. One part of the law that may be financially helpful to those under 30 is their option to purchase a "catastrophic" health plan that will provide coverage in the event of serious illness or injury. It will be cheaper than comprehensive coverage, but it will provide limited primary care and preventive benefits.

Q: What about dental coverage under the law?

A: The act only requires health insurance plans to include "pediatric (children's) dental" benefits in the approved plans. We expect adult dental plans and riders may also be offered as optional coverage on the exchange, and they will be available for purchase outside the exchange, just as they are now.

Q: All I hear about the act involves exchanges and insurance. Is there anything in the law to make health care affordable?

A: While health insurance exchanges and insurance get most of the attention, there are many other parts to the law. The act uses private health insurance to provide coverage for those who are uninsured. That means competition determines the price. There are new programs to find ways to improve the quality of care, to lower costs, and improve access to healthcare. Some involve improvements in the Medicare and Medicaid programs; others encourage finding ways to help people stay healthy throughout their lifetimes. There are also parts of the law that crack down on health

care fraud. To increase access to care, new scholarships will be available to medical students who agree to work in underserved areas. And, the law expands funding for specialized public dental health training for dentists and community health centers.

Q: I want health insurance but I can't afford it. What can I do?

A: The law specifically assists people who have not been able to afford coverage in the past. Depending on your annual income, you may qualify for tax credits and/or subsidies to help pay for health insurance premiums and out-of-pocket costs. These will be available for people who have incomes up to 400 percent of the federal poverty level. There is a sliding scale of income to determine the 400 percent level, based on the number of family members. For example, in 2012, 400 percent is \$44,680 for an individual and \$92,200 for a family of four.

Ag lenders to meet

Kansas State University will hold its 2012 Agricultural Lenders Conference on Tuesday, Oct. 9, in Garden City.

The program will be helpful to those in the financial community interested in current agricultural topics. The Oct. 9 conference will be held at the K-State Southwest Research-Extension Center at 4500 E. Mary St. in Garden City.

Both conferences begin with registration at 8:15 a.m. and the program at 9 a.m. Program topics to be presented by K-State Research and Extension agricultural economists include:

- Grain market analysis.
 - Factors affecting lender and banking strategies by farmers.
 - Impact of the 2012 Farm Bill on Kansas farms.
 - Land Prices During Periods of Rapid Change.
 - Kansas Farm Management Association update.
 - Crop insurance and the Farm Bill.
 - Beef cattle market outlook.
- The fee is \$85 by Thursday, Oct. 4, or \$95 after. Information and online registration are available at www.agmanager.info/events/ag_lenders/2012/default.asp.

New resource helps protect stored grain

A new resource published by Kansas State University will provide farmers with the information needed to protect stored products from insects, molds and vertebrate pests.

"Many changes in government regulations that influenced stored product protection and advances in pest management techniques have occurred," said Thomas Phillips, K-State entomologist and one of the editors of the publication.

Stored Product Protection, S156, is an update and companion book to Stored Product Management, E912, published by Oklahoma State University in 1995. The expanded information in the new book from K-State includes information on pest management in grain and in food processing facilities and other food storage.

The manual gives an understanding of pest biology, behavior and ecology in the marketing system, pest manage-

ment methods, including fumigation and chemical controls as well as non-chemical methods and pertinent economic and regulatory considerations for various products, Phillips said.

The book is for those involved with commodity storage and management, food processing and pest management.

Ordering information is available at www.ksre.ksu.edu/library/, search for S156. The cost of the book is \$35.

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