

## Private exhibit slated for Hansen Museum

The Dane G. Hansen Memorial Museum in Logan is featuring a dual private showing of the work of Bobbi Kerth and Staci Hartman in the gallery Friday, Dec. 7, through Sunday, Feb. 3. This exhibit features two local artists of great skill and talent.

Bobbi Kerth lives in Wa-Keeney. She paints in her home studio in the mediums of oil and watercolor. Her love of nature is an inspiration for her award-winning paintings.

Kerth also enjoys creating whimsical and happy Santas, many of which have been "Art Search" winners for the American Diabetes Association Gift of Hope catalog.

She has received numerous awards for her paintings in area art shows and fairs. She has exhibited in the Goodland Carnegie Art Center and the Wa-Keeney and Hays Art Walks. Her paintings can be found in collections throughout the U.S.

Hartman has spent the majority of her life in Logan. Her work shows typical scenes of rural life. She also loves to travel and extend her subject venue.

Her creative work is done in oil and pastel. Hartman has studied with well-known national artists including Kaye Franklin, Howard Friedland and David Vollbracht and continues to work with these artists annually.

A member of Oil Painters of America, she has won honors at the Rohr Art Show in Russell. Hartman also belongs to the Palco Art Club.

Museum hours are 9 a.m. to noon and 1 to 5 p.m. Monday through Friday, 1 to 5 p.m. Sundays and holidays. For information, call (785) 689-4846 or go to [www.hansenmuseum.org](http://www.hansenmuseum.org).

## Unsuitable insurance sales to vets not the way to honor their service

We pause to honor United States military veterans this month for their service and sacrifice to their country. Our good wishes always go with them throughout their military careers and into civilian life.

On a more tangible level, the United States government has honored vets by establishing Veterans Administration benefits that can help them and their families financially throughout their lives and beyond. But, according to a recent Government Accountability Office report, some sales and marketing agents are taking advantage of veterans by putting their money in financial products that may not be suitable for them.

Senior veterans and their families should be aware of how some organizations market these products. The accountability office reports that some sales agents characterize themselves as veterans' advocates representing a nonprofit organization or an organization endorsed by the Veterans Administration.

Sometimes they use presentations at assisted living facilities to offer assistance with a pension application to help vets qualify for their veteran's benefits. But these presenters don't



**Sandy Praeger**  
• Kansas Ins. Commissioner

disclose they are actually selling annuities to "help" the veterans qualify for the benefits.

Kansas Insurance Department regulations prohibit unsuitable sales of annuity products and misleading marketing of insurance products. Unfortunately, our staff members know of instances where seniors and veterans were sold unsuitable annuities.

Insurance department staffers can help senior vets navigate their options when they are presented with these situations. All it takes is a phone call to our Consumer Assistance Hotline, (800) 432-2484.

The accountability office reported cases where sales representatives suggested that veterans transfer assets to family members, purchase deferred annuities, or establish a

trust to help them qualify for a veteran's pension. While the office points out that this is allowable, unscrupulous representatives are not warning the veterans or their families that these transfers might affect the veterans' eligibility for Medicaid coverage for long-term care.

For example, if a veteran needs long-term care, and the pension benefit is not enough to cover the expense, a Medicaid application might be necessary. However, Medicaid has a five-year lookback period; if a person has transferred substantial assets at less than the market value in that period, then he or she may become ineligible for Medicaid services.

According to our staff in the Life Division, another potential problem occurs when senior veterans have money in only one financial product, where making funds available usually means paying high withdrawal fees. This has happened when sales representatives sold veterans deferred annuities, where the income payments from the annuities are not received for several years.

Senior veterans should always be wary that what seems like a good financial idea at the time might lead to some very unfortunate consequences down the road. I urge vets to follow the "Stop.Call.Confirm" slogan that we advocate for people who are not sure about a particular insurance or financial proposition. Stop what you are doing, call our department and, in this case, confirm that what you are being offered will not have unforeseen consequences.

Let's be sure that veterans' hard-earned benefits are honored in the right way.

## Tickets on sale now for Fort Hays State University's Madrigal Feaste

Fort Hays State University's Madrigal Feaste, a tradition since 1964, will be Friday, Nov. 30, and Saturday, Dec. 1, at the Memorial Union.

Tickets are \$25 for Fort Hays students and \$35 for the public at the Memorial Union Office, Room 208, online at [www.fhsu.edu/madrigal](http://www.fhsu.edu/madrigal), or by mail to

Madrigal Committee, Memorial Union, 600 Park St., Hays, Kan., 67601. No telephone orders will be taken.

The Madrigal Feaste is a modern version of the medieval feasts held in castles and manors throughout England during the 16th century. It provides an abundance of music, singing, dancing

and feasting reminiscent of a Christmas feast in a royal castle during the Middle Ages.

The feast at Fort Hays began in the fall of 1964 when the Union Activities Board created a monthly series of gourmet dinners. Themes from various parts of the world were used to provide evenings of

food, music and decor.

Lord and lady of the manor preside over the festival of holiday food and music the first weekend of December. Each year, individuals are selected to serve as honored guests.

Call the Memorial Union at (785) 628-5308 for information.

# BUSINESS DIRECTORY

**Plum Creek, Ltd.**  
*Stylish & Sophisticated Affordable Quality*  
Mens & Womens Clothing  
Elite Tuxedo Rentals

**Store Hours:**  
9 am - 5:30 pm M - F  
9 am - 4 pm Sat.

**475 N. Franklin,  
Downtown Colby  
785.460.1978**

**Auto | Home | Life**

Call today to see how I make insurance simple and can help you protect what matters most.

David Browne III  
550 N. Franklin  
Colby, KS 67701  
785-462-3388  
[www.agentdavidbrowne.com](http://www.agentdavidbrowne.com)

**FARM BUREAU FINANCIAL SERVICES**  
*Insurance • Investments*

Securities & services offered through FBL Marketing Services, LLC\*, 5400 University Ave., West Des Moines, IA 50266, 877/860-2904, Member SIPC, Farm Bureau Property & Casualty Insurance Company\*\*, Western Agricultural Insurance Company\*\*, Farm Bureau Life Insurance Company\*\*/West Des Moines, IA. \*Affiliates \*\*Company providers of Farm Bureau Financial Services PC026-ML-BC (2-12)

**UNDER NEW MANAGEMENT**

**Mobile Home Lots for Rent**  
\$175 Month  
*(includes water, sewer & storage shed)*  
**FREE** Month with approved application

**Friendly Acres Mobile Home Park**  
1150 S. Franklin, Colby  
Call 785-462-6445

**Dr. Tom Barlow**  
**DENTIST**

**785-460-7538**

Appointments  
Readily Available

505 H N. Franklin, Colby

**BEE THRIFTY**  
**BUSINESS HOURS**  
**TUE-FRI 2-6 PM**  
**SAT 12-5 PM**  
**ACCEPTING CREDIT AND DEBIT CARDS**

1145 Taylor Ave., Colby  
(170 EXIT 53)  
785-269-7751  
[facebook.com/beethrifty](https://www.facebook.com/beethrifty)

**To have your ad placed in the Business Directory call Kathryn or Janene today**

**785-462-3963**

**Baalmann Mortuary**

190 S. Franklin • P.O. Box 391 • Colby, KS 67701  
**(785)462-2331**

*"Family Serving Families"*

- Funeral & Cremation Services
- Monuments & Prearrangements

*All Harrison Chapel Prearrangements will be honored*

**Antiques & Collectibles**

Wednesdays & Fridays  
10 a.m. - 6 p.m.  
Appointments Anytime

**GIZMOS**

820 S. Franklin, Colby KS  
785-443-0900

**Nancy LePell Bookkeeping**  
165 East 3rd - Colby, KS 67701  
785-462-7428

Income Tax Preparation - Individual, Business and Estates  
Accounting and Bookkeeping  
Business and Financial consultation

Christy Griffith, RTRP Nancy LePell, EA, ChFC, CB  
Working to bring you the best possible solutions

**ROOFMASTERS**  
**Serving Colby for over 30 YEARS!**

**425 East Hill, Colby, KS**  
**785-462-6642**

<b>RESIDENTIAL</b>	<b>COMMERCIAL</b>
Heritage Shingles	EPDM Rubber
Wood Shingles	White TPO Single Ply
IR Shingles	Modified Systems
Stone Coated Steel	Built up Systems
Metal Panels	Elastomeric Coating

Licensed Bonded Insured  
**FREE ESTIMATES**

**WHO YA GONNA CALL?**

**James DesRoches | High Plains Plumbing**  
**785-672-5032 Available 7 days a week**

*We offer a large range of quality service, repair & new construction in the residential & commercial market.*

Gas Certified • Water Treatment & Filtration • Water Heaters  
Solar • Service & Repair • Home Addition • New Construction

High Plains Plumbing | 462 US Highway 83, Oakley, KS 67748  
[www.highplainsplumbingsks.com](http://www.highplainsplumbingsks.com) | Email: [highplainsplumbings@gmail.com](mailto:highplainsplumbings@gmail.com)

**QTA Quality Title & Abstract, Inc.**

**160 East 4th Colby, KS**

785-460-1858 Phone \* 785-460-7356 Fax

*Soon to be located at...*

**NEW SYSTEM PROFESSIONAL WINDOW CLEANING**

**(800) 611-6735**

[www.MyWindowCleaner.net](http://www.MyWindowCleaner.net)  
*Serving Colby since 1992!*

**Commercial • Residential • Free Estimates**

**High Plains RV Resort**

**Live at the resort in your RV Oakley/Colby!**

**Live in your RV at the #1 rated RV resort in Kansas.**  
**\$495 monthly rent - includes water, sewer, electric & cable TV!**

Swimming pool, hot tubs, clean restrooms, Propane available, clubhouse and laundry room, and store!

*We only have a few sites available for monthly guests, so call us now.*  
High Plains RV Resort • (785)672-3538 • [www.HighPlainsCamping.com](http://www.HighPlainsCamping.com)  
**We sell PROPANE PROPANE PROPANE!**

**Meadow Lake Restaurant & Lounge**

**Monday Nights \$1 Draws**

**Saturday Nights Prime Rib**

**MEADOW LAKE**  
GOLF COURSE & RESTAURANT  
**785-460-6443**  
1085 E Golf Club Rd. • Colby, KS

**THOMAS County INSURANCE AGENCY**  
**Serving NW Kansas for over 100 years.**

**Representing many companies to provide all your insurance needs:**

- Home, Auto, Boat, Motorcycle, RV
- Farm and Crop Insurance
- Commercial Property, Automobiles
- General Liability, Workers Compensation
- Inland Marine, Builders Risk
- Auto Service Shops
- Body Shop and Collision Repair
- Contractors
- Restaurants
- Salons and Day Spas
- Strip Malls, Condominiums
- Churches, Schools, Day Care Centers

**\* For great coverage and customer service contact me!**

**Dennis R. Tubbs/Agent**

P.O. Box 506 • 490 N. Franklin  
Ph: 785-462-3939 • Fax: 785-462-3752  
[dtubbs@thomascountyins.com](mailto:dtubbs@thomascountyins.com) • [www.thomascountyins.com](http://www.thomascountyins.com)

**MURRAY ROOFING & CONSTRUCTION**  
RESIDENTIAL • COMMERCIAL • INDUSTRIAL

**Jim Murray**  
Owner  
780 E. 4th St.  
Colby, KS 67701

**JM Tree and Lawn Service**  
"A cut above the rest!"  
785-462-6908 Office  
785-443-1339 Cell  
785-460-9208 Fax  
[MURRAYROOFING2004@YAHOO.COM](mailto:MURRAYROOFING2004@YAHOO.COM)