

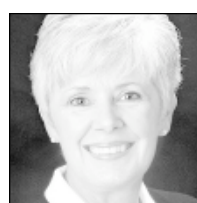
Many in mid 50s buy long-term care insurance

The median age of the United States population is at an all-time high. Adults over the age of 65 have surpassed the number of teenagers, and people in their 50s and 60s can expect to live longer than previous generations.

As life expectancy continues to rise in the U.S., more and more Americans between the ages of 40 and 84, especially those in their mid 50s, are preparing for their golden years by purchasing long-term care insurance. It is important for consumers to fully understand long-term care insurance and when it should be purchased to best prepare them for the future.

Although long term care insurance is expensive, purchasing it and then possibly having to use it is less costly than personally saving sufficient funds for the future cost of long term care services. Here is a breakdown of current long term care costs in Kansas:

- \$24.00/hr. average hourly rate for home health aid in Kansas
 - Kansas average for nursing home care \$122 per day (private) \$112.00 (semi-private) or \$44,500/\$40,900 per year
 - With 5 percent inflation, the cost per year of in-home care, for 40 hours of help per week, could be more than \$71,473 by 2015 and almost \$116,422 in 2025. (Source: Genworth Financial 2006 Cost of Care Survey; March 2006; www.genworth.com search 2006 Cost of Care Survey)
- What is Long-term Care? Long-term care refers to a wide



sandy praeger

• insurance comm.

range of medical, personal and social services. You may need this type of care if you have a prolonged illness or disability. This care may include help with daily activities, as well as home health care, adult daycare, nursing home care or care in a group living facility. Long-term care insurance is one way to pay for long-term care. It is designed to cover all or some of the services provided by long-term care.

When will benefits be available? Long-term care policies have an elimination period, which is the number of days you are in a nursing home facility or use home health care before your policy pays benefits.

Elimination periods may range from 0 to 180 days. A shorter elimination period will mean you pay a higher premium. In addition, a long-term care policy does not guarantee coverage unless you satisfy certain requirements.

For example, most policies on the market today require that you be unable to perform a given number of daily living activities, such as dressing, bathing and eating without assistance.

Also, most policies have a benefit trigger for cognitive impairment. For example: as a policyholder you

can only qualify for these benefits if you are unable to pass a test assessing your mental functioning.

How much will the policy pay?

The benefit amount usually is a daily benefit ranging from \$50 to \$250 per day. You may choose a benefit period that is a specific number of days, months or years. A maximum benefit period may range from one year

to the remainder of your lifetime. It is important when purchasing a policy to see if the benefit amounts will increase with inflation and if that coverage will increase your premium.

Are there exclusions? Every policy has an exclusion section. Many long-term care policies exclude coverage for the following:

- Mental and nervous disorders or diseases (except organic brain disorders)
- Alcoholism and drug addiction
- Illnesses caused by an act of war
- Treatment already paid for by the government
- Attempted suicide or self inflicted injury

Considerations before buying long-term care insurance

Whether you should buy long-term care insurance depends on your age and life expectancy, gender, family situation, health status, income and assets.

• Age and Life Expectancy: The longer you live, the more likely it is

that you will need long-term care, however the younger you are when you buy the insurance, the lower your premiums will be.

• Gender: Women are more likely to need long-term care because they have longer life expectancies.

• Family Situation: If you have a spouse or adult children, you may be more likely to receive care at home from family members. If family care is not available and you cannot care for yourself, paid care outside the home may be the only alternative. It is important to buy a policy that will cover the type of care you expect to need and will be available in your area.

• Health Status: If chronic or debilitating health conditions run in your family, you could be at greater risk than another person of the same age and gender.

• Income and Assets: You may choose to buy a long-term care policy to protect assets you have accumulated. On the other hand, a long-term care policy is not a good choice if you have few assets or a limited income. Some experts recommend you spend no more than five percent of your income on a long-term care policy.

Do you qualify for Medicaid?

As an older adult, you may qualify for Medicaid, which pays almost half of the nation's long-term care bills. To qualify for Medicaid, your monthly income must be less than the federal poverty level, and your assets cannot exceed certain limits. Medicaid will cover you only in Medicaid-approved nursing

homes that offer the level of care you need. Under certain circumstances, Medicaid will pay for home health care.

Kansas will soon have a long term care partnership insurance program specifically designed to help people with the financial impact of spending down to meet Medicaid eligibility standards. Under this "partnership" program, when you buy a federally qualified partnership policy, you will receive partial protection against the normal Medicaid requirement to spend down your assets to become eligible. Check with the Kansas Insurance Department at 1-800-432-2484 for more information about this program.

Key points to remember

- Your premium may increase after your purchase. Review the rate history on the personal worksheet provided by the company. Note: Company rate increase information can be found on the Kansas Insurance Department website at www.ksinsurance.org.
- Long-term care insurance policies cover a wide range of medical, personal and social service
- Understand what must happen for a policy to begin paying benefits.
- Understand the elimination period.
- Understand the daily benefits provided.
- Understand your coverage and exclusions.
- Match your need for long-term care with your need to protect assets

and your ability to pay premiums.

• Understand how much your premium will be and how often it must be paid. The Web site for the National Clearinghouse for Long-term Care, <http://www.longtermcare.gov> features a number of resources to help individuals start the planning process, including interactive tools such as a savings calculator, contact information for a range of programs and services, and real-life examples of how individuals have planned successfully for long-term care.

The Clearinghouse was authorized by the Deficit Reduction Act of 2005, which mandates that they provide the following: objective information to help consumers decide whether to purchase long-term care insurance or to pursue other private market alternatives that pay for long-term care; information about states with long-term care insurance partnerships under the Medicaid program; and information about the availability and limitations of coverage for long-term care under the Medicaid program.

For more information, contact the Centers for Medicare and Medicaid Services through their website at <http://www.cms.hhs.gov/Partnerships/LTCInformation.asp>.

If you have questions about any insurance product, visit www.ksinsurance.org or call the Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484 and one of our representatives will be happy to help you.

Brewster School holds carnival; birthdays celebrated at senior center

The school carnival, sponsored by the Brewster Music Department, was Saturday, April 7, at the Brewster School. Fun and games for the whole family, silent auction and bingo. Items were donated by area businesses.

Food commodities were distributed at the Center Wednesday.

The community is very saddened by the passing of Rick Brown on Wednesday, April 4. Rick was a wonderful family man and farmer all his life. Our prayers go out to his wife Lynette and children and other family members.

We celebrated two birthdays on Wednesday at the Center. On Wednesday morning, the early morning coffee gals had cake for Bonnie Reid, whose birthday was on April 1. Then at potluck Wednesday noon we celebrated Willard Moore's 93rd birthday, with his sis-



betty jo baird

• brewster news

ter Wanda Fulwider bringing an ice cream cake with punch, mints and nuts. Happy Birthday to both of you.

We knew Willard was the oldest man in town, but we didn't know who the oldest woman was. She confessed Wednesday — Willard's sister Wanda Fulwider will be 86 years old on May 25. That's some record for the same family to hold.

I hope everyone had a Happy Easter, even though the weather was more like Christmas. I know lots of folks had family and friends

for dinner, while others had just a quiet day at home.

The weekend freezes didn't do the early gardens and flowers much good,

but I hope the wheat crop in this part of the state was not harmed. I read in the Salina paper that down east it had damage, but they won't know for a week or 10 days just how much.

Jack Faber wanted to thank everyone that stopped by the center for his retirement party. We had around 50 that stopped in.

Marion Crumrine received an in-

jury to his hand while working cattle on Monday afternoon. They took him to Wichita for surgery. We hope he will be home soon.

Pastor Mike Pinkleman's mother passed away on Monday the 9th. She lived in northeast Nebraska. The community sends its prayers to you and your family, Pastor Mike.

Evelyn Troutt Berry, mother of Lila Mayer, is out of the Denver hospital and staying with Lila at the present time. She is improving and hopes to be back in Goodland soon.

Dear God,
Please order my thoughts today. Place in my mind those things that are a priority to You. Those things that will establish divine order in this life You have given me.

Take away the thoughts, habits, attitudes which create fear and keep me from being in alignment with Your will. Help me to see things through Your eyes, according to Your law. Take away every thought, want, unconscious and conscious urge that can place me on the treadmill of pain and confusion.

Fill my mind with Your Will, Your way, Your desire for me today. Help me to see all things from a divine perspective today, a perspective of love, peace and joy. And then, Lord, guide me to act accordingly. Thank You God.

All is Well

The virgin white of Winter Now wears a shawl of green For all the trees are budding And flowers can be seen.

The snow that chilled us yesterday Has melted like a dream For now the stone is rolled away Beneath the sunlight's gleam.

How sweet the sounds of Spring As songbirds now return, And here below the rainbow Earth makes another turn.

For Spring's a noble season, One of show and tell When God reveals His majesty And shows us all is well.

Author: Clay Harrison

Farm program gives until Aug. 3 to sign up

The sign-up deadline for the Direct and Counter-cyclical farm program has been extended to Aug. 3 because of problems with government computer programs.

"The extension is due to issues involving the performance of the Farm Service Agency's web-based computer system," said Dennis R. Mote, Sherman County executive director for the Department of Agriculture agency.

Counter-cyclical payments serve as part of farmers' "safety net" in the event of low crop prices. Payments are made only if the effective price for a commodity is below the target price.

matters of record

Goodland Police

The following crimes have been reported to the Goodland Police Department:

March 31 — 8:57 p.m., 204 W. 11, child in need of care placed in protective custody. Case referred to county attorney.

April 2 — 10:10 a.m., 2160 Commerce, report of criminal damage to city property.

April 3 — 11:54 a.m., 516 W. Business U.S. 24, Apt. 207, Michael and Christie Streight reported burglary, theft and criminal damage to property.

April 4 — 11:52 p.m., 1102 Syracuse, Ronald Clark reported a burglary, theft and criminal damage to property.

April 5 — 11:14 a.m., 2160 Commerce, Casey Monarez reported a theft. 6:36 p.m., 516 W. Business U.S. 24, Apt. 516, arrested Helen Buchanan on a warrant. Case referred to city attorney.

Enrollment for the 2007 contract period began Oct. 1 and was scheduled to end on June 1. Mote said the extension applies only to enrollment and does not extend the contract period.

A late-file fee of \$100 will be assessed for farms enrolled after Aug. 3 and before Sept. 30. For information, contact the Sherman County office at (785) 899-3070.

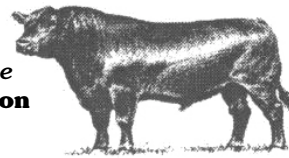
KAISER ANGUS

Annual Bull Sale

Saturday, April 28, 2007 — 1 p.m.
Oakley Livestock Commission Co., Oakley, KS
3 18 Month Old Bulls
20 Yearling Bulls

Sires: E&B 1680 Precision 1023 GAR Integrity
Bon View New Design 878 S S Objective T510 OT26
Summitcrest Precision N194 G A R Precision 6373

First Breeding Season Guarantee
Call Darrell for more information
Home: 754-2234
Cell: 673-3357



HEALTH COTTAGE

It's time to revolutionize the way you think about dieting!

The Fiber 35 Diet is a lifetime system of optimum nutrition based on eating 35 grams of fiber every day. While it sounds simple, you may be surprised to discover that most Americans consume less than half the recommended amount of 35 grams of fiber daily.

4 Ways Fiber Helps You **The Fiber35Diet**

- Fiber eliminates calories from the food you eat, called the Fiber Flush Effect.
 - Fiber helps curb your appetite.
 - Fiber foods allow you to eat a larger volume of foods without consuming a lot of calories.
 - Fiber slows down the rate at which your body converts carbohydrates into sugar.
- Sampling - April 21st**
(Bars, Shakes, Cereal, Crackers)
- Health Cottage**
1919 S. Range
Colby, KS 67701
1-800-447-6991

The Fiber 35 Diet is a simple, three phase program.

Shop Burlington for all your needs

Health Essentials

Natural Foods, Vitamins,
Massage Therapy,
Acupuncture & More

Natural Living Cottage & Wellness Center

314 14th Street, Burlington, Co.
719-346-4681

Computer Central, Inc.

your authorized
RadioShack Dealer and
Verizon Wireless Agent
**You've got questions,
We've got answers.**
Your Local Source for:
Computers and electronics
Computer sales - New and Used
Computer repair and upgrades
Computer accessories and supplies
Cell Phone accessories
Batteries for all your needs

The Treasure Trove

located inside Computer Central
A fine selection of unique
gifts and home decor.
Featuring:
Village Candles
Derdaco Figurines
Southwest Decor
Asian Decor
Scrapbooking Supplies
Spirit of the Shaman
Aromatherapy
Many unique one-of-a-kind items

Located in Downtown Burlington
367 14th street (Main Street)
Phone: (719) 346-5177



CHECK OUT THIS WEEK'S SPECIALS!

Tropical Gold Premium Pineapple
\$2.69

Honeydew/Canaloupe - 79¢/lb
Green Giant Slicing Tomatoes
98¢/lb

BURLINGTON FOODS INC. LOCALLY OWNED

"Your meat and tater store"

1040 Rose - Burlington, CO - (719) 346-9479