Soldiers recovering at Walter Reed brave, not bitter

Recently, while in Washington, I had the honor to visit our brave military men and women recovering at Walter Reed Army Medical Center. As I met those who had sacrificed their health for our country, I was reminded of the courage and bravery exhibited by members of the armed forces.

While there, I met two Kansas soldiers who had both suffered debilitating injuries — one a major head thought that they may be bitter.



injury and the other a leg injury that perhaps more than anything else, led to amputation. Before my visit, I was to be back in Iraq with their

Bitter at the situation, bitter at the war or just plain bitter.

I quickly discovered there wasn't an ounce of bitterness in either of them. Indeed, both mentioned that what they wanted,

units. I was stunned and humbled by

their commitment. Tom Brokaw has labeled the gen-

eration of men and women who grew up during World War II as "the Greatest Generation." His label is completely proper. However I would amend it only slightly. The men and women who are risking their lives today deserve the same accolades. They make up our era's Greatest Generation.

To all those who serve in uniform.

gized by the upbeat attitude and optimistic outlook exuded by every individual at Walter Reed, regardless of their situation or condition.

This kind of unfailing buoyancy is what keeps America strong. For those at Walter Reed, the costs of doing their jobs were high; the rewards we as citizens reap from their selflessness are even higher.

Our great state of Kansas con-

thank you. I was inspired and ener-stantly benefits from the dedication of thousands of individuals serving our country, many of whom are now deployed overseas. Whether they're serving abroad or on our Kansas military installations, men and women across this state go to work, day after day, to contribute to more than just their "job."

> To what do they contribute? The safety, security and freedoms of every Kansan and every American.

On-line program helps small businesses with insurance options

I went to New York recently to participate in the launch of a comprehensive public education program to assist small businesses with information about business risks and insurance options. Under the banner of Insure U for

Small Business, the campaign includes an on-line education site, public service announcements in English and Spanish and community outreach by public information officers of state insurance departments and is a project of the National Association of Insurance Commissioners.

The Insure U for Small Business curriculum, available at www.in sureUonline.org/smallbusiness, includes six categories of vital information to small businesses: workers' compensation; group health and disability; business property and liability; commercial auto; group life and key person life; and home-based business insurance.

After reviewing the curriculum's

matters of record

Municipal Court

These are cases decided by the Goodland Municipal Court:

March 28: Jordan M. Cochrane, driving in violation of restriction, fined \$150.

Darrick Lyn Ihrig, racing, exhibition of speed, fined \$110.

Lorenzo R. Hernandez, driving while suspended, fined \$250.

Phillip M. Thompson, battery, domestic violence, diversion, \$350. March 29: Cindy L. Becvar,

speeding 10 mph over, fined \$90. Jose M. Hernandez, speeding 12 mph over, diversion \$198.

Branda J. Shockey, expired license, diversion, \$250.

April 2: Victoria L. Halbleib, disobey traffic control device, fined

Devin Wade Marx, speeding school zone 11 mph over, fined \$138.

Thomas J. Robb, speeding school zone, 16 mph over, fined \$178. April 5: Keith E. Engel, disobey traffic control device, fined \$90. William H. Jenkins, disobey traffic control device, diversion \$190. April 6: Harlan D. House, disobey traffic control device, fined \$90.



helpful explanations, tips and con- those with fewer than 100 employsiderations, small business owners ees – are exposed to serious risks and managers can test their knowledge about insurance issues by taking an on-line quiz. Upon successful completion, they can download an Insure U for Small Business diploma

Small businesses are a major contributor to our national economy, employing millions of Americans and generating immense economic activity. Small business owners need to understand the array of busi- nesses with fewer than 20 employness risks they face, as well as how to protect themselves with the right insurance, which state law requires insurance coverage.

Insure U for Small Business will help small business owners and ness owners from claims by em-

managers make smarter insurance decisions.

Research conducted by the association in March revealed that many small businesses — defined as

that could be mitigated by a better understanding of insurance options. Key findings of the research show:

 Only 47 percent of small businesses offer heath insurance to their employees. Of those, 24 percent report changing the fee structure, deductibles or other components in the past year to offset the rising cost of premiums.

• Only 59 percent of small busiees have workers' compensation for most companies. Workers' compensation insurance protects busiployees who experience a work-related injury or illness.

• Only 35 percent of small businesses have business interruption insurance, which covers expenses like payroll and utility bills that often continue after a major event, like a fire or storm, shuts down a company. Because rebounding from a disaster can take a considerable amount of time, small businesses need to understand this risk and the available insurance options.

• Only 48 percent of small businesses carry commercial auto insurance. The others apparently rely on personal auto insurance. However, personal auto insurance policies typically have lower liability limits and may even exclude business-related liability.

· While 71 percent of small businesses say they are very dependent on one or two key people for their success and viability, only 22 percent have Key Person life insurance, a type of policy that enables a

business to weather the death of a key employee or buy out the key person's heirs if ownership rights are involved.

 Among home-based businesses -22 percent of the association's survey — 48 percent depend on their homeowners insurance to protect their businesses. However, most homeowners insurance policies severely limit coverage of business property and may totally exclude business-related liability claims.

Insure U for Small Business represents a major commitment to help small business owners. My staff and I look forward to traveling across resident agents, 48,000 non-resithe state in coming months to present this vital information to Kansas small business owners.

The U.S. Treasury's Financial Literacy and Education Commission has embraced Insure U and made the program part of its National Financial Education Network.

Consumers who want to check on an insurance company before purchasing a policy or who have other questions about insurance should contact the Kansas Insurance Department at (800) 432-2484

Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department, which is headquartered in Topeka. Her objective is to protect consumers and help maintain the financial stability of the insurance industry.

The department regulates and monitors the activities of 23,000 dent agents and 1,684 insurance companies licensed to do business in the state. It offers financial, actuarial, legal, computer, research, market conduct and economic expertise. Call the Kansas Insurance Department toll-free at (800) 432-2484 or visit www.ksinsurance.org for more information.



Richard Rigmaiden, III, M.D., Interventional Cardiologist





Welcome, Dr. Rigmaiden!

We're Pleased You've Chosen DeBakey Heart Institute!

DeBakey Heart Institute welcomes Dr. Richard Rigmaiden to the heart team that includes Cardiovascular Surgeon Dr. Gary Benton, and Interventional Cardiologists Dr. Christine Fisher and Dr. Jeffery Curtis. Combined, these highly skilled specialists in heart surgery, cardiovascular diagnosis and treatment represent many years of experience in cardiac care. Dr. Rigmaiden completed medical school at the University of Colorado Health Sciences Center in Denver. He completed his cardiology fellowship at the University of Nebraska Medical Center in Omaha and is board certified by the American Board of Internal Medicine. Dr. Rigmaiden is now accepting appointments for new patients. For more information, call Toll Free 888-625-4699 or ask your primary care physician.

April 10: Gregory S. Cochrane, unauthorized minor, fined \$150. Jorge A. Mendiola, expired li-

cense, no drivers license, fined \$150.

April 11: Curtis P. Adkins, speeding 15 mph over limit, fined \$110.

Amber N. Douglas, minor in possession of tobacco, fined \$75.

Mary T. Kratky, disobey traffic control device, diversion \$190.

Jessica K. Kruse, disobey traffic control device, fined \$90.

Saundra N. Redlin, careless driving, fined \$150.

April 13: Corbin C. Huffman, disorderly conduct, fined \$510.

Real Estate

The following real estate transactions were reported by the Sherman County Register of Deeds:

Edna Golemboski quit claim to Katherine E. Golemboski, an undivided 1/2 interest S/2 NE/4 Sec. 33, T8S R42.

Goodland Energy Resources, LLC to Michael D. Miller and Jodi L. Miller, a tract in NW/4 Sec. 21, T8S R40W.

Darrel Lee Christenson and Frances K. Christenson to Larry W. White and Carolyn K. White and Malcom J. White, Lots 13, 14 and S10' Lot 15, Block 10, Second Addition to the City of Goodland.

Violet C. Phillips quit claims to Edwin E. Phillips, Lots 1, 2, 3 and 4, Block 11, First Sub-Division to the First Addition to the City of Goodland; Lots 9 and 10, Block 39, First Addition to the City of Goodland; Lots 11 and 12, Block 39, First Addition to the City of Goodland.

Gary Herbert Garrett and Glenda Kay Garrett to Lois J. Winter, Lots 14, 15 and 16, Sub-division of Block 78, Original Town of Goodland

Dr. Gary Benton Cardiovascular Surgeon

DEBAKEY HEART INSTITUTE

At HaysMedicalCenter



Dr. Jeffery Curtis Interventional Cardiologist

Dr. Christine Fisher Interventional Cardiologist

Bickle Pavilion 2214 Canterbury Drive - Hays

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HealthGradesTM, the nation's leading independent reviewer of healthcare quality, has ranked The DeBakey Heart Institute at Hays Medical Center among the Top 10 Hospitals in Kansas for Heart Surgery, and the Top 10% Nationwide for Coronary Interventional Services.



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