

# Long-term care insurance could help save assets

One estimate says that by the year 2030, one out of five Americans will be over the age of 65. We're seeing that shift to an older population now with the retirement of Baby Boomers. Add the fact that Americans are living longer, thanks to advances in medicine, and we will soon have an increased need to make our retirement savings last longer.

And, that doesn't even take into consideration what inheritance we would like to pass on to our families and heirs.

Something that can help provide a sense of security and protection is long-term care partnership insurance.

These types of policies not only help cover expenses down the road but they also provide protection for



**sandy praeger**  
• insurance comm.

some of your assets.

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 affordable and attractive form of insurance, but for others, the coverage is too expensive or the benefits are inadequate. So check with your family members or insurance/tax advisers before you make a decision about this.

The Kansas Partnership for Long-Term Care initiative, which the Kansas Insurance Department helped establish two 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.

Long-term care policies are designed to pay some or all of the costs of assisted care, include adult day care, assisted living and in-home services.

With qualified partnership long-term care insurance, Kansans can preserve how and where they use assisted care. Then, once the policy

benefits are depleted, part of their assets are protected if they need to apply for Medicaid services.

The plan encourages quality long-term care for all policyholders, promotes personal responsibility and emphasizes financial planning.

Let me give you an example of how the partnership program works. Let's say you purchase a qualified long-term care policy with \$100,000 in coverage protection. If you use that policy for assisted care, it will cover the first \$100,000 of charges (right now, for Kansas, that's a little more than two years of care).

Then, if you are still in need of assisted services, you can qualify for Medicaid and still be allowed to keep up to \$100,000 in assets, which

can be passed on to your family or heirs upon your death. Without such a policy, a person would have to spend down all but \$2,000 in assets before applying for Medicaid.

Right now, there are approximately 4,300 Kansans who are taking advantage of this by having partnership policies. And approximately 3,800 of those policyholders are under 70 years of age, meaning that those Kansans are planning ahead.

There are 22 insurance companies licensed to do business in Kansas that offer long-term partnership plans. Only five of them had designated plans when the program was initiated in our state two years ago, so there's been good progress in realizing the advantages for

consumers.

You can find more information about partnership plans and a link to companies with partnership endorsements online at [www.ksinsurance.org/ltc](http://www.ksinsurance.org/ltc). For general information about long-term care insurance, you can go to the department's website.

Our department's consumer assistance representatives are well-versed in answering specific questions as well. You can visit with one of them by calling (800) 432-2484, from 8 a.m. to 5 p.m. Monday through Friday.

If you are in the market for a long-term care policy, also be sure to ask your insurance agent about the advantages of a partnership policy.

## Idaho couple adds new son to family

Chase Austin was born on Thursday, Nov. 5, 2009, at Cassia Regional Hospital of Burley, Idaho. He weighed 5 pounds 8 ounces and was 18 inches long.

His parents are Jason and Sandy Austin of Burley and his grandparents are Brian and Kelly Rippe of Goodland, Wyatt and Sandra Saunders of Burley and Craig Austin of Salina. Great-grandparents are Glenda and the late Robert Seibert, the late Kenneth and Rogene Austin, all of Goodland, LaVerne and Colleen Rippe of Oberlin, Bephi and Betty Simmons of Heyburn, Idaho and Mary and the late Frank Saunders of Jerome, Idaho.



Chase Austin

Chase was welcomed home by his sister, Madison and brother, Tristen.

## Farm credit offers scholarship to seniors

The Board of Directors of Farm Credit of Western Kansas has continued the Farm Credit Scholarship program. Each year one student is chosen to receive a \$500 per year scholarship which is renewable for up-to four years of post-secondary education. Eligible applicants are area high school seniors who are children or grandchildren of Farm Credit of Western Kansas members.

Applicants should contact their high school counselor or Cathy

Hawk at the Farm Credit office in Colby at (785) 462-6714 for an application or visit their website at [www.farmcreditkanas.com](http://www.farmcreditkanas.com). Applications are due by Monday, Feb. 15.

Farm Credit makes loans for the purchase or refinance of farm, ranch or agribusiness real estate and facilities as well as loans to finance farm operations, agribusiness, livestock and equipment. They also have an extensive crop insurance program.

## Students raise money for heart association

Students from Goodland High School, Grant Junior High and the elementary schools will Jump Rope for Heart from 10 to noon on Saturday, Jan. 30, at the Goodland Activities Center, 808 Main.

Students are jumping at the chance to fight heart disease and stroke, our nation's number one and three killers. They will jump rope to raise funds for the American Heart Association, which funds cardiovascular disease research and public and professional education programs, while learning about building a heart healthy lifestyle. Money raised have led to many lifesaving discoveries such as CPR, AEDs, pacemakers, bypass surgeries, open heart surgeries, artificial heart valves, miscosurgery and life-extending drug treatments.

The average heart beats 100,000

times a day and one of the best ways to take care of your heart is to make exercise a regular part of your everyday life. Jump Rope for Heart teaches students how exercise benefits the heart and shows student that volunteering can be fun and beneficial to the whole community.

The event is co-sponsored by the American Heart Association and the American Alliance for Health, Physical Education, Recreation and Dance.

Any elementary school student wanting to participate should contact the activities center at 890-7242.

There is a site on-line for people to also donate to the Goodland Jump for Heart Activity, <http://honor.americanheart.org/site>. Then type in Goodland Schools. You may pledge any amount for the event.

## Girl Scouts to start annual cookie sale

Girl Scouts across 80 Kansas counties are gearing up for the 2010 Girl Scout Cookie Sale that starts Saturday, Jan. 16, and runs through Sunday, Feb. 1. The sale is anticipated by the public with Girl Scouts attempting to reach sales goals to attend camps/events

Eight varieties of cookies are available for \$3.50 a box. Proceeds are used to help local girls pay for summer camp, purchase uniforms and much more. Sales also funds

Girl Scout programs and services throughout the year.

For more than 90 years the cookie program has helped girls foster a sense of personal and collective empowerment by promoting skills they will use throughout their lives. The girls learn how to set goals, develop action plans, work as a team and cultivate a sense of business ethics, but most of all have fun.

To contact someone for cookies call 821-1720 or 899-7329.

## matters of record

### Municipal Court

These are cases decided by the Goodland Municipal Court:

**Nov. 30** — Tobias Perez Hernandez, driving on suspended, cancelled or revoked license, diversion \$360.

**Dec. 9** — Beau A. Tillman, no parking zone, fined \$230.

Scott Glenn White, illegal tag or no license tag, fined \$100.

**Dec. 10** — Martin J. McClure,

battery - simple, fined \$460.

**Dec. 14** — Ervin L. Flori, driving under influence, diversion, \$1,060.

Milton Blaine Varney, racing exhibition of speed, fined \$120.

**Dec. 15** — Justin R. Kibel, disorderly conduct, criminal trespass, fined \$260.

**Dec. 16** — Bradley J. Hansen, criminal damage to property, fined \$360.

## Worship warms the heart



### Calvary Gospel Church

**Pastor:** Randy Payne  
Fourth & College • 890-3605  
**Sunday:** Kid's Church: 10 am  
Morning Service: 10 am  
Prayer and Praise: 6:00 p.m.  
**Wednesday:** Royal Rangers Missionettes 6:30 p.m.  
Adult mid-week service: 7:00 p.m.  
Youth @ the Rock House: 6:30 p.m.  
Small Group Ministries meets through out the week.  
[www.calvarygospel.net](http://www.calvarygospel.net)

### Our Lady of Perpetual Help

**Pastor:** Father Norbert Dlabal  
307 W. 13th • 890-7205  
**Sacrament of Reconciliation:**  
4:30-5 pm Saturday or by appointment  
**Mass Schedule:**  
**Saturday:** 6 pm, **Sunday:** 10:30 am  
**Spanish Mass:**  
**Sunday:** 12:30 pm

### Word of Life

10th & Clark • 899-5250  
**Pastor:** John Coumerilh  
**Sunday:** 9:30 a.m. - Morning Star Cafe Opens  
10 a.m. - Worship Celebration  
and Kids' Church  
**Life Groups** - call for times and locations  
[www.wordoflifegoodland.org](http://www.wordoflifegoodland.org)  
A Foursquare Gospel Church

### Pleasant Home Church

**Serving the rural community**  
**for over 100 years**  
Rt. 1, Box 180 • 694-2807 • 3190 Road 70  
**Pastor:** Perry Baird  
890-3375  
**Sunday:** Worship Service: 9 a.m.  
Sunday School: 10 a.m.

### Bible Baptist Church

**Pastor:** Clifford Middlebrooks  
Fifth & Broadway  
890-7368  
**Sunday:** Sunday School: 9 a.m.  
Morning Service: 10 a.m.  
Evening Service: 6:30 p.m.  
**Wednesday:** Evening Bible Study: 7 p.m.

### Church of Jesus Christ of Latter-Day Saints

1200 15th Street • Burlington, CO  
(719) 346-7984  
**Sacrament Meeting:** 10 a.m.  
**Sunday School:** 11:15 a.m.  
**Priesthood/Relief Society:** 12 a.m.

### Iglesia Del Dios Vivo

La Luz Del Mundo  
Spanish Speaking Church  
**Minister:** Esteban Ortiz B.  
1601 Texas • 899-5275  
**Daily Prayer:** Sunday thru  
Saturday: 5a.m. & 6 p.m.  
**Sunday:** Sunday School: 10 a.m.

### United Methodist Church Brewster:

**Pastor:** Dorine Chambers  
Worship Service: 10:45 a.m. CST  
Sunday School: 9:45 a.m. CST  
**Winona:**  
**Minister:** Sheryl Johnson  
Worship Service: 9 a.m. CST  
Sunday School: 10:15 am CST

### First Christian Church (Disciples of Christ)

**Pastor:** Rev. Carol Edling Jolly  
Eighth & Arcade • 890-5233  
**Sunday:** Worship Service: 10:30 a.m.  
**Sunday School:** 9:15 a.m.  
**Activities:** Junior High & High School Youth Groups,  
Adult Bible Study, Choir, Men's and Women's Groups,  
Devotions Study, Monthly Fellowship  
**Special Notice:** Handicap Accessible, Hearing  
Assistance Equipment and Infant and Toddler  
Nurseries Available

### Kanorado United Methodist Church

**Pastor:** Leonard Cox  
399-2468  
**Sunday:** Sunday School: 9 a.m.  
Worship Service: 10:15 a.m.

### Church of the Nazarene

**Pastor:** Bob Willis  
Third & Caldwell  
899-2080 or 899-3797  
**Sunday:** Sunday School: 9:45 a.m.  
Worship Service: 10:50 a.m.  
Evening Service: 6 p.m.  
**Wednesday:** Evening Service: 7 p.m.

### Goodland United Methodist Church

1116 Sherman 899-3631  
**Pastors:** Dustin and Shelly Petz  
**Saturday:** Worship: 5:30 p.m.  
**Sunday:** Adult Classes: 9:15 a.m.  
Worship: 10:30 a.m.  
**Wednesday:** Wednesday Nite Live  
5:45 - 6:45 p.m. Simple Supper "Free will Offering  
6:30 - 7:30 p.m. Classes for all ages

### Goodland Bible Church

109 Willow Road • 899-6400  
**Pastor:** Chad DeJong  
**Sunday:** Sunday School: 9:30 a.m.  
Morning Worship: 10:45 a.m.  
Evening Worship: 6 p.m.  
**Wednesday:** AWANA (Winter)  
and prayer: 7 p.m.

### First Baptist Church

**Pastor:** Travis Blake  
1121 Main  
890-3450  
**Sunday:**  
Coffee fellowship: 9:30 a.m.  
Morning Worship: 10 a.m.  
Sunday School: 11:15 a.m.  
**Thursday:** Bible study 9:30 a.m.  
Wheatridge Center

### St. Paul's Episcopal Church

13th & Center  
Church 890-2115 or Rectory 890-6969  
**Priest:** Father Hal Lycett  
**Holy Eucharist:** 10:00 a.m. Sunday  
10:00 a.m. Thursday  
**Daily Morning Prayer**  
For emergencies 890-6969

### Harvest Evangelical Free Church

104 E. Hwy. 24 • 890-7918  
**Pastor:** Brian Fugleberg  
**Sunday:** Worship: 10:30 a.m.  
Sunday School: 9:30 a.m.  
**Wednesday:** Junior high 6:30 p.m.  
at Fugleberg's, 708 Washington  
Senior high 6:30 p.m. at church

### Seventh Day Adventist Church

1160 Cattletrail  
**Pastor:** Jerry Nowack  
**Saturday:** Sabbath School: 9:30 a.m.  
Worship Service: 11 a.m.

### Emmanuel Lutheran Church

13th & Sherman • 890-6161  
**Sunday:** Christian eduction/fellowship:  
10:15 a.m.  
Worship Service: 9 a.m.

### Church of Christ

401 Caldwell  
890-6185  
**Sunday:** Bible Study: 9:45 a.m.  
Worship Service: 10:45 a.m.  
**Wednesday:** Bible Study: 7 p.m.

**The following sponsors urge YOU to attend your chosen House of Worship this Sabbath:**

**Short & Son Trucking**  
Hwy. 24

**Kansasland Tire**  
1402 Main St.

**Koons Funeral Chapel**  
North Main

**KLOE/KKEG/KWGB**  
3023 W. 31

**Good Samaritan Center**  
208 W. 2nd

**AFLAC Insurance**  
111 W. 12th

**Classifieds work!**  
**899-2338**