

Military families need to discuss insurance

Military families throughout Kansas and the Midwest are relishing the thought of being together more now that troops and reservists have returned from the Middle East. As many settle back into more routine family life, family financial considerations will again become topics of conversation.

Within those conversations, I hope these military families will include a discussion about life insurance. Below are some ideas for consideration.

Service members' Group Life Insurance is a program of low cost group term life insurance automatically available to all service members on active duty, active duty for training or inactive duty for training and members of the reserve. This policy is automatically activated for a coverage amount of \$400,000, the maximum amount of coverage, unless the service member opts out



sandy praeger

• insurance comm.

in writing. In addition, designated beneficiaries now receive an additional payment of \$100,000 if a service member dies while on active duty.

When released from active duty or the reserve, members with full-time Service members' Group Life Insurance coverage can convert their coverage to Veterans Group Life Insurance or to an individual commercial life insurance.

For more information regarding Service members' Group Life Insurance and Veterans Group Life Insurance eligibility, benefits and premiums, call toll free (800)

419-1473 or visit the Department of Veterans Affairs website at <http://www.insurance.va.gov/>.

If you are a service member that has opted out of the service members plan or are looking for additional life insurance above the \$400,000 amount, you should consider the following factors:

- Medical expenses prior to death, burial costs and estate taxes in excess of amounts that would be covered by the military.
- Financial support for surviving family members as they try to secure employment.
- Continued monthly bills and expenses, daycare costs, college tuition and retirement of surviving family members.
- Whether a policy contains exclusions for death while performing

military duties.

An important note to members of the armed forces involves a provision that is commonly included in life insurance policies. If you have opted out or decided to purchase additional life insurance outside of the military offered life insurance plans, you should review the list of exclusions to the policies. Many life insurance policies include a "war exclusion" provision that specifically states benefits will not be payable if the death is a result of war or the action of a military force. The military policies do not have this type of exclusion. In addition, many life insurance policies also contain exclusions about traveling on any non-commercial aircraft.

Tips On Buying Life Insurance

- Make sure you feel comfortable with the insurance agent and company.
- Individuals that solicit life insurance

on military installations are required to obtain authorization from the Department of Defense as an authorized solicitor, and all insurance agents must have a license by the Kansas Insurance Department to sell insurance within the state. Ask to see the agents' licenses. Call the Kansas department to verify the company and agents are licensed to sell insurance.

• Decide how much you need, for how long, and what premium you can afford to pay.

• Learn what kinds of policies will provide what you need, and pick the one that is best for you.

• Do not sign an application until you review it carefully to be sure the answers are complete and accurate.

• Do not buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.

• Do not feel pressured to sign an allotment form during a classroom session related to financial planning that includes a solicitation to purchase life insurance or investment products.

• Review your policy carefully to be sure it meets your objectives, and make sure the agent explains anything that is unclear or that you do not understand.

For more about life insurance issues, go to our Kansas Insurance Department website, www.ksinsurance.org, then go to "Quick Links > Publications," and print or request a copy of our publication, "Life Insurance and Annuit Basics," which is updated for 2012 and should be available by mid-January.

Happy New Year to all, and especially to our Kansas military personnel who have come home.

Kids can succeed with low vision

Eleven eye doctors, including Mark Wahlmeier of Colby, were honored during the Kansas Optometric Association's Fall Eyecare Conference for participation in a program serving more than 1,000 Kansas students who remain enrolled in their home school districts despite severe vision impairment.

Doctors participating in the program, known as KanLovKids, provide early intervention through high school students with visual evaluations, specialized tests and other services and support.

"KanLovKids is about helping children attain and sustain independence even if they are legally blind," said R. Tracy Williams, optometrist and director, Low Vision Service at Loyola University Chicago, who presented plaques during the meeting in Wichita. "When glasses or surgery no longer will help, KanLovKids helps students learn to cope so they can succeed in school and in life."

KanLovKids – the Kansas Lions Statewide Low Vision Program – is an initiative of the Kansas Lions Sight Foundation, which includes members of all Lions clubs in Kansas, the optometric association, the Kansas State School for the Blind, and KC Blind All-Stars Foundation.

The Lions of Kansas received the first-ever Lions Clubs International Foundation grant for low-vision services in the U.S., according to Kendall Krug, a Hays optometrist

who presented a program on low-vision services during the conference and who was one of the 11 eye doctors honored.

The \$71,000, two-year grant supports not only service to students, but also training for optometrists, assistants, school personnel, early childhood educators and parents.

KanLovKids helps students who have low vision or are legally blind, according to Anne Nielsen, a Lion and outreach director at the Kansas State School for the Blind.

Unlike a standard eye exam, doctors delivering low-vision services use different evaluation equipment, different methods and special test charts scaled for those with only partial sight. The doctor may recommend specialty glasses, spectacle-mounted telescopes, special optical magnification devices, or tinted lenses, among other things. The doctor also may recommend special training, instruction in the use of special electronic or computer devices or referral to other professional services such as orientation and mobility.

"We are very grateful to the Kansas Lions Sight Foundation for its support over the past five years and to the Lions Clubs International Foundation for its very generous grant recognizing our success serving Kansas children," Krug said. "The funds will enhance the KSSB's long-standing low vision program and help us reach even more students across the Sunflower State."

public notice

Public Notice

In the matter of the petition of Shannon Bryce to change her name:

Notice of Suit

THE STATE OF KANSAS TO ALL WHO ARE OR MAY BE CONCERNED.

You are hereby notified the above named Shannon Bryce filed her Petition in Sherman County Court on Jan. 3, 2012, praying for judgement and decree changing her name from Shannon Bryce-Tate to Shannon Bryce.

You are required to plead in response to the petition on or before February 3, 2012 in this Court.

If you fail to plead, judgment and decree will be entered in due course upon the Petition.

Shannon Bryce
Petitioner, Pro Se
513 W. Ninth St.
Goodland, KS 67735
(785) 766-4915

Published in The Goodland Star-News on Friday, Jan. 6, Jan. 13 and Jan. 14, 2012

Abandoned Motor Vehicle

Notice of sale of abandoned motor vehicle in the possession of S&M Repair. The herein described vehicle will be sold at public auction on January 30, 2012, at 8:00 a.m., to the highest bidder for cash, if the owner does not claim the same prior to time of sale and pay for removal, storage and publication costs incurred.

Description of vehicle:

Make Ford, Model F250, Serial or identification number 1FTSW21P35EA32062, Color Red, Year 2005, Vehicle is in storage at 1008 W 17th St.

Published in The Goodland Star-News, Tuesday, December 27, 2011 and January 6 and 13, 2012..

Worship warms the heart

<p style="text-align: center;">Calvary Gospel Church Pastor: Randy and Mary Payne Fourth & College • 890-3605 Sunday: Kid's Church: 10 am Morning Service: 10 am Prayer and Praise: 5:00 p.m. except last Sunday of the month Wednesday: Royal Rangers, Missionettes 6:30 p.m. during school year Youth @ the Rock House, Sixth & Caldwell: 6:30 p.m. Life Groups - Call for information Join us on Facebook www.calvarygospel.net</p>	<p style="text-align: center;">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</p>	<p style="text-align: center;">Pleasant Home Church Serving the rural community for over 120 years Rt. 1, Box 180 • 3190 Road 70 (785) 694-2807 Pastor: Perry Baird Sunday: Worship Service: 9 a.m. Sunday School: 10 a.m.</p>
<p style="text-align: center;">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.</p>	<p style="text-align: center;">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.</p>	<p style="text-align: center;">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.</p>
<p style="text-align: center;">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</p>	<p style="text-align: center;">First Christian Church (Disciples of Christ) Pastor: Rev. Carol Edling Jolly Eighth & Arcade • 890-5233 Sunday: Church School - All ages 9:15 a.m. Worship 10:30 a.m. Youth Group: 1st and 3rd Sundays 5-7 p.m. Thursday: Prayer Class - Noon Pastor Carol's Class 5:30 p.m. www.goodlandfccdoc.org</p>	<p style="text-align: center;">Kanorado United Methodist Church Pastor: Leonard Cox 399-2468 Sunday: Sunday School: 9 a.m. Worship Service: 10:15 a.m.</p>
<p style="text-align: center;">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.</p>	<p style="text-align: center;">St. Paul's Episcopal Church Celebrant: Father Don Martin 13th & Center Church 890-2115 or 890-7245 Services: 5 p.m. Saturday evening</p>	<p style="text-align: center;">Goodland Bible Church 109 Willow Road • 899-6400 Pastor: Chad DeJong Sunday: Sunday School: 9:30 a.m. Morning Worship: 10:45 a.m. 6 p.m. AWANA during school Evening Worship: 7:30 p.m. Wednesday: 6:30 youth group Growth groups call for information www.goodlandbible.org</p>
<p style="text-align: center;">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</p>	<p style="text-align: center;">Our Lady of Perpetual Help Celebrant: Father Norbert Dlabal 307 W. 13th • 890-7205 Sacrament of Reconciliation: 5-5:45 p.m. Saturday or by appointment Mass Schedule: Saturday: 6 pm, Sunday: 10:30 am Spanish Mass: Sunday: 12:30 pm</p>	<p style="text-align: center;">Harvest Evangelical Free Church 521 E. Hwy. 24 • 890-6423 Pastor: Brian Fugleberg Sunday: Worship: 10:30 a.m. Sunday school: 9:30 a.m. Wednesday: Senior High: 6:30 p.m. at the church Junior High: 6:30 p.m. at the church www.goodlandfree.com</p>
<p style="text-align: center;">Seventh Day Adventist Church 1160 Cattletrail Pastor: Jerry Nowack Saturday: Sabbath School: 9:30 a.m. Worship Service: 11 a.m.</p>	<p style="text-align: center;">Emmanuel Lutheran Church 13th & Sherman • 890-6161 Pastor: Darian Hybl Sunday: Christian education/fellowship: 10:15 a.m. Worship Service: 9 a.m.</p>	<p style="text-align: center;">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.</p>

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

Short & Son Trucking Hwy. 24	Koons Funeral Chapel North Main	Good Samaritan Center 208 W. 2nd
Kansasland Tire 1402 Main St.	KLOEIKKCEJIKWGB 3023 W. 31	AFLAC Insurance 111 W. 12th

Turn off the television.

Turn on their minds.



In school or at home, the newspaper is a textbook for life.

Encourage your children to make reading the newspaper a part of their everyday routine for lifelong learning.

The
Goodland Star-News
1205 Main Ave. • 785-899-2338