

Exchange discussion will benefit Kansans

Kansas volunteers from the business, insurance, organizational and governmental communities are meeting now and in the coming months to forge ideas on providing Kansas solutions for Kansas health insurance.



sandy praeger
• insurance comm.

comparison shop for plans by using a computer program. This exchange would take effect in 2014.

If Kansas does not implement the exchange at the state level, under the law the federal government will run it for us. We want a Kansas exchange that meets our needs, one that is designed by Kansans for Kansans.

The plans would have "apples to apples" comparisons of benefits, and they would be based on how much consumers could pay for them. With some consumers, subsidies from the federal government would help pay the balance of a premium. In other cases, a person's

income would take the exchange information directly into Medicaid assistance plans that would be built into the system.

One survey suggests that more than half of Kansans may live in families that would be eligible for some level of subsidy under the law.

All of the health plans placed on the exchange will have to contain "essential health benefits," which will be determined by the U.S. Department of Health and Human Services.

The idea of the exchange is one

which I liken to buying a plane ticket on Expedia.com, or searching for a car on autotrader.com. All a consumer would do is put in his/her location and income level, and the programmed computer would do the rest, providing the health insurance options that best fit the answers provided.

One of the major items to be discussed is the role of current Kansas health insurance agents in the whole process. I truly believe that agents are necessary to help consumers through the process. Despite the apples to apples approach, there

is still a need for agents to provide one-on-one advice and explanations in order for consumers to receive the best coverage for their individual needs.

We have eight work groups established to consider all the aspects of setting up an exchange that works best for Kansans. It will require months of long discussions and precise recommendations in order to advance the idea. But, in Kansas, we are not short on good thinkers.

It's all part of the state-based "health benefits exchange" planning process that we at the Kansas Insurance Department have been promoting. Our state agency was the recipient of two federal grants that will help us figure out the best way to provide a "one-stop" shopping method for Kansans to buy health insurance.

We have based the grant money's use on gathering strong input from all the players in the Kansas health insurance mix - members of the in-

surance industry, health care providers, health care organizations and governmental leaders. Many people from these groups volunteered to be on committees addressing exchange details.

The federal Affordable Care Act allows states to plan their own benefit exchange, which is designed as a one-stop online marketplace for consumers and businesses to find health insurance plans they can afford. The technology built in to the exchange would allow Kansans to

Irish soda bread good for St. Patrick's Day

It's not a St. Pat's Day celebration without Irish Soda Bread on the table. Interestingly, Irish soda bread has taken on a life of its own with a variety of recipes containing numerous ingredients the original bakers in the mid 1840's would have never heard of, let alone had on hand.

Contrary to popular folklore, Irish soda bread did not arrive in the U.S. during the Ireland famine years - it came years later.

The Society for the Preservation of Irish Soda Bread (www.sodabread.info) stresses traditional soda bread contains only four ingredients, does not keep very long and has to be made every few days. The four ingredients are flour, baking soda, sour milk/buttermilk and salt.

Traditional Irish soda bread does not contain whiskey, candied fruit, chocolate, orange zest, yeast, caraway seeds or raisins. The preservation society recommends using soft wheat flour - either pastry flour or cake flour, which is similar to what the Irish used. However, according to Brian Linin of the Kansas Wheat Commission, if neither are available, all-purpose flour will work.

A Dutch oven is excellent for baking, but if you don't have one, use a cast iron skillet and cover it with a cake pan during baking OR use two cake pans - one for the dough and one for a cover during baking.

One recommendation is to not cut the bread until it has set - or about six hours. But let's be "real." How

many people can let fresh bread wait six hours before tasting?

Here are two Irish soda bread recipes, one traditional and one "Americanized."

Try them both and see which you prefer.

Traditional Irish Soda Bread

Makes 1 loaf
1 3/4 cups buttermilk
1 teaspoon baking soda
1 teaspoon salt
4 cups flour (pastry, cake or all-purpose)

Combine buttermilk, soda and salt in a large bowl. Add enough flour to make a sticky dough. On a floured surface, knead lightly. Shape into a round flat form to fit into a greased, cake pan (or cast iron skillet or Dutch oven); cover lightly with non-stick spray. Using a sharp, serrated knife, cut a cross on top of the dough.

Cover with another pan (or lid to the Dutch oven) and bake 30 minutes at 400 degrees F. Remove cover and bake an additional 10 minutes or until nicely browned. Watch very closely to make sure the top of the bread doesn't get too dark. If it is browning too quickly, cover with aluminum foil. The bread will sound hollow when it is done. Cool on a baking rack. Cover with a damp kitchen towel to keep the bread moist.

Non-Traditional Irish Soda Bread

Bread Machine Recipe

(can be made by hand using the same ingredients)

1 1/2 cups buttermilk
2 tablespoons butter, softened
1/2 teaspoon baking soda
2 teaspoons sugar
1/3 cup raisins, softened in water
3 1/2 cups bread flour (can use half whole wheat flour)
1 tablespoon gluten (optional)
1 package dry active yeast

Combine ingredients in the above order in the bread machine. Select "dough" setting. Push start and remove when the cycle is completed. Remove dough and shape into a round flat form that will fit into a large, greased Dutch oven, cast iron skillet or cake pan. Coat lightly with non-stick baking spray and cover loosely with plastic wrap. Let rise until double in size. Using a sharp, serrated knife, cut a cross in the top of the dough and place another pan or lid on top and bake in a 400 degree oven for 25 min. Remove the pan and reduce the heat to 350 degrees for another 10 min. Watch closely to make sure the top does not get too brown. When the preferred color is achieved, cover with aluminum foil to prevent further browning.

Remove bread and put on a rack to cool. Cover loosely with a damp kitchen towel and wait 6 hours to cut it if you can.

Happy St. Patrick's Day!

matters of record

Real Estate

Charles C. Bohme to Dale Schaffer and Tasha Schaffer, the N20' of Lot 24, all of Lots 25 and 26, Block 8, CK&N Addition to the City of Goodland.

Kenneth G. Wilkening, Jr. conveys and warrants to Edward J. Cure, William E. Cure, and John P. Cure, the SW/4 of Sec.32, T6S, R41W and the S/2 of SE/4 of Sec.32, T6S, R41W.

Kenneth G. Wilkening, Jr. conveys and warrants to Timothy J. Wilkening and Samantha K. Wilkening, and Vivian Vernon, the NE/4 of Sec.32, T6S, R41W.

Roy E. Lofland Jr. and Joyce Lofland to Terry L. Richardson and Teresa L. Richardson, Lots 13 and 14, Block 10, First Addition to the City of Goodland.

Wayne Clark conveys and warrants to Jerome Pribil, the SE/4 of Sec.7, T9S, R37W, and S/2 of Sec.12, T9S, R38W.

Robert E. Dill quit claims to Robert E. Dill and Mary Janet Dill, as Co-Trustees of the Dill Family Living Trust dated October 8, 2003, the S/2 of Sec.18, T8S, R37W; the NE/4 of Sec.33, T7S, R38W; the SW/4 of Sec.27, T10S, R41W; the E/2 of W/2 of W/2 and E/2 of W/2 of Sec.15, T8S, R40W.

Lue J. Dill Revocable Trust dated January 10, 1986, quit claims to Robert E. Dill, the S/2 of Sec.18, T8S, R37W; NE/4 of Sec.33, T7S, R38W; SW/4 of Sec.27, T10S, R41W; E/2 of W/2 of W/2 and E/2 of W/2 of Sec.15, T8S, R40W.

Peggy Schiefen of Larimer County, CO to James Schiefen of Weld County, CO, the W/2 of Sec.4, T6S, R42W.

Peggy Schiefen of Larimer County, CO, to James Schiefen of Weld County, CO, all that part of SE/4 of Sec.6, T6S, R42W.

First National Bank, Trustee of the Richard A. Nelson Revocable Trust dated December 6, 2006, to Jon D. Cromwell, the S/2 of Sec.4, T8S, R42W.

Richard L. Billinger and Rita M. Billinger to Robert Yost Enterprises, a tract of land in NW/4 of Sec.30, T8S, R39W, and NW corner of Sec.30, T8S, R39W.

Nationwide Mobile Home Sales of Goodland, Inc. quit claims to Richard L. Billinger and Rita M. Billinger, the NW corner of Sec.30, T8S, R39W.

The Bank of New York Mellon, successor to JPMorgan Chase Bank, to Matthew Alan Bryce, Lots 8, 9 and 10, Block 5, Sharp's Addition to the City of Goodland.

The Parish Family Trust dated

August 31 (Loretann and Donald Lee Keith, Janice Lynn and Joseph Scanlon, Charlene Many and Richard Edwards) quit claim to Dwight and Judith Chipperfield, the NW/4 of Sec.17, the N/2 of Sec.18 except the E30 acres of N/2 of NE/4, all in T9S, R41W.

District Traffic

The following fines have been paid in the Sherman County District Court.

May 16: Jennifer R. Freeman, operating a vehicle with no valid license, \$575.50.

June 6: Ines Garcia, fail to yield at sign, \$170.50.

July 8: Georgia L. Foltz, speeding, \$162.50; driving with suspended license, \$300.00.

August 20: Israel Barrera, driving with suspended license, \$270; speeding, \$105.

October 19: John O. Clark, motor carrier safety rules and regulations, \$209.90.

November 28: Kamilah C. Abram, speeding, \$288.50; no child seat belt, \$60.00

December 5: Casey L. Denneler, no seat belt, \$10.00.

December 9: Andrew M. Espinoza, speeding, \$186.50.

December 13: Fletcher B. Duval, speeding, \$192.50.

NOTICE OF BOND ELECTION UNIFIED SCHOOL DISTRICT NO. 352, SHERMAN COUNTY, KANSAS (GOODLAND)

The Board of Education of Unified School District No. 352, Sherman County, Kansas (Goodland) (the "District"), has heretofore, pursuant to resolution duly adopted, declared it advisable to (a) construct, equip and furnish renovations, improvements and an addition to the North Elementary School building in the District, including remodeling, new mechanical and electrical equipment, HVAC system upgrade, carpeting and gym flooring upgrades, interior wall upgrades and gym shell upgrades for FEMA storm shelter purposes; (b) construct, equip and furnish renovations and improvements to the High School buildings and facilities in the District, including new mechanical and electrical equipment, HVAC system upgrade, flooring upgrades and fire sprinklers and fire water line; (c) remodel Central Building for administration offices; (d) demolish unused existing facilities, as necessary; (e) information technology improvements, including wireless, data cabling and infrastructure improvements; and (f) make all other necessary appurtenances thereto, including asbestos abatement (the "Project"), at an estimated cost of \$14,900,000. Notice is hereby given to the qualified electors of the District that a bond election has been called and will be held on April 5, 2011, for the purpose of submitting to the qualified electors of the District the following proposition:

Shall the following be adopted?

Shall Unified School District No. 352, Sherman County, Kansas (Goodland), issue general obligation bonds in an amount not to exceed \$14,900,000, to pay the costs to (a) construct, equip and furnish renovations, improvements and an addition to the North Elementary School building in the District, including remodeling, new mechanical and electrical equipment, HVAC system upgrade, carpeting and gym flooring upgrades, interior wall upgrades and gym shell upgrades for FEMA storm shelter purposes; (b) construct, equip and furnish renovations and improvements to the High School buildings and facilities in the District, including new mechanical and electrical equipment, HVAC system upgrade, flooring upgrades and fire sprinklers and fire water line; (c) remodel Central Building for administration offices; (d) demolish unused existing facilities, as necessary; (e) information technology improvements, including wireless, data cabling and infrastructure improvements; and (f) make all other necessary appurtenances thereto, including asbestos abatement; all pursuant to the provisions of K.S.A. 10-101 et seq.; K.S.A. 25-2018(f); K.S.A. 72-6761; and K.S.A. 75-2315 et seq.?

To vote in favor of the question submitted on this ballot, darken the oval to the left of the word "Yes." To vote against it, darken the oval to the left of the word "No."

YES
 NO

The polls will open at 7:00 o'clock A.M. and will close at 7:00 o'clock P.M., on April 5, 2011, the election day. The voting places in the District, and the area each voting place will serve, will be as follows:

Voters Residing In	Will Vote At
Entire District	VFW Hall 824 Main, Goodland, Kansas

The election will be conducted by the officers and/or persons provided by law for holding elections, and the method of voting will be by ballot. Registered voters are eligible to vote by advance voting ballot upon application to the County Clerk at the address set forth below pursuant to K.S.A. 25-1117 et seq.

ADDITIONAL INFORMATION

The following additional information is provided by the District with respect to compliance with the provisions of K.S.A. 10-120a and K.S.A. 12-6,122. This information has been obtained from sources deemed reliable by the District. Certain portions of this information are based upon projections. No assurances can be given that these projections will be accurate as of the date of issuance of the bonds due to changing market conditions, any changes in assessed valuation of the District, and other matters unknown or unavailable at this time. The projected rates of property taxation to be used to pay the principal of and interest on the Bonds are based upon the current assessed valuation of the District, the assumed principal repayment schedule and the average interest rates from recent bond issues for similar types of financings, all as shown below.

Projected Summary of Project Costs			
Sources of Funds	Uses of Funds		
Bonds to be Issued	Project Costs (including architectural/engineering services)	\$14,900,000	\$14,632,000
Interest Earnings	Interest During Construction	30,000	30,000
	Issuance Expenses (including attorney fees, printing costs, rating agency fees, financial advisor fees, underwriting fees and other miscellaneous expenses)		268,000
Total	Total	\$14,930,000	\$14,930,000
Projected Summary of Bond Issue Repayments			
Principal payments over 20 years	Average Interest Rate		3.56%
Total Interest Cost to Maturity	Assessed Valuation (2010)	\$6,927,656	\$69,009,724
Average Annual Principal and Interest Payments			\$1,069,033
Portion of average annual principal and interest payments from State aid			\$160,355
Portion of average annual principal and interest payments from District funds			\$908,678
Average Annual Property Tax Mill Levy Rate for Principal and Interest Payments			
Total (without any State financial Aid)			15.00 Mills
District Portion (with current level of State financial aid)			12.60 Mills

The election officer conducting the election will be the County Clerk of Sherman County, Kansas, whose address is Sherman County Courthouse, 813 Broadway, Goodland, Kansas 67735

DATED: January 17, 2011.

(Seal) Janet Rumpel, County Clerk
Sherman County, Kansas

(First published in The Goodland Star-News on Tuesday, March 1, 2011 and subsequently on Tuesday, March 8, 2011.)

FUN BY THE NUMBERS

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

	6	4			5	1	7	2
3					1	6		
1	5	2						8
5	2						8	
6		9		4		2		7
					8	3		9
	1		7	5	4			
	4			8			6	1
7	3							2

Level: Beginner