

Life insurance may not be an exciting thing

In making a list of exciting things, you probably won't write down "life insurance" as one of them. It just doesn't normally register as something that affects our everyday lives.

Until, that is, you or your loved ones are without protection for a financially secure future.

Having life insurance policies on yourself and your family members can have a great impact over the course of a lifetime - and especially beyond. That's why during September - which is Life Insurance Awareness Month - you should consider the following reasons for adding life insurance to your life's list of priorities.

Approximately 95 million adult Americans have no life insurance, according to the National Association of Investment and



sandy praeger
• insurance comm.

Financial Advisers (NAIFA).

One third of women own no life insurance at all. That is despite the fact that 7 in 10 households are dual-income households, according to the Life Insurance and Market Research Association.

Life insurance is more important than ever because people have fewer financial resources to fall back on than in years past, the research association says.

The bullet points above offer some stark realities for today's families to consider this

month. I hope Kansans will talk over their life insurance needs with qualified insurance professionals, such as their local agents.

When you do have that discussion, consider the following:

What kind of life insurance do you need? Term and whole life insurance are the two most common types of plans. However, there are many variations of each type, and there are a number of special-purpose policies that combine the basic policies with other elements.

Who is your beneficiary going to be? If you die without naming a beneficiary or beneficiaries of your policy, the benefits would be paid into your estate and then paid out according to your will or through state laws. This delays a payment and

could create a financial hardship for your beneficiary(ies).

How much coverage do you need? You and your agent should do a careful evaluation of your coverage needs, but a general rule of thumb is to buy life insurance that is equal to 5-7 times your annual take-home pay.

Will I have any tax consequences? Your beneficiary(ies) will receive your insurance benefits tax free. With named beneficiary(ies), life insurance benefits do not have to go through probate or other legal delays involved in the settlement of an estate.

What happens when my family needs to file a claim? You or your family members, with policy in hand, will need to notify the life insurance company in the event of a

death of an insured person. Your local insurance agent should be able to discuss the steps needed to make sure the policy is paid out as quickly as possible.

If you need more information before you talk to your agent, go to the Kansas Insurance Department's website, .ksinsurance.org, or our Facebook page, .facebook.com/kansasinsureddepartment, and download or order our booklet "Kansas Life Insurance and Annuity Basics." You can also call our Consumer Assistance Division representatives in Kansas (800) 432-2484.

As you begin to take stock of your 2012 during this month - and possibly make year-end lists - be sure to be list the importance of life insurance protection for your family.

rotary

The Goodland Rotary Club met for their regular weekly meeting at noon on Friday in the meeting room at Northwest Kansas Technical College. President Jenifer Sanderson called the meeting to order.

After a great meal and singing a few songs, Sanderson introduced two new Rotary Club Inductees and their sponsors. John Myers is employed by Herl Chevrolet and

Kevin Botrell is the Editor of *The Goodland Star News*. Sanderson conducted an official Rotary ceremony, and both men were given their Rotary pins and welcomed into the club by the membership.

Sanderson then turned the meeting over to the Rotarian of the Day, Marty Melia. Melia introduced Brad Bergsma, Technology Director at Northwest Kansas Technical Col-

lege as his guest speaker. Bergsma presented the Apple video that was filmed in Goodland and at the Tech College last year. The video was recently released on Apple's website, Apple.com, and shows how Northwest Tech has adapted the use of the Apple iPad with the College's curriculum over the past three years. The video highlights several departments within the College, showing

how both the students and Instructors use the iPad everyday in class. Bergsma noted that the students can use the iPads to video classroom activities and instructional demonstrations to help them learn. Northwest Tech will partner with U.S.D. 352 for this year's Technology in Education Conference, slated for Friday, Oct. 5, on the Northwest Tech campus.

After the weekly drawing, the Goodland Rotary meeting was adjourned. The next weekly gathering of the Rotary Club will be Friday Sept. 14, at noon in the Tech College meeting room. Visitors, and those interested in joining Rotary are always welcome to attend.
Marty Melia, club reporter

matters of record

Sherman County District Court
These are cases decided by the Sherman County District Court:

May 16: Alicia Cruz, driving while license was cancelled, suspended or revoked, fined \$300.

Dolores A. Vliet, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$173.

Vincent L. Lewis Jr., exceeding maximum speed limits, fined \$155.

Cassidy L. McClean, exceeding maximum speed limits, fined \$272.

Thomas W. Rockwell, failure to wear seatbelt, fined \$10.

Enrique Rodriguez Jr., failure to wear seatbelt, fined \$10.

Jeffery A. Steinfurth, exceeding maximum speed limits, fined \$236.

Randal C. Teafatiller, exceeding maximum speed limits, fined \$212.

Edwin R. Vanmeter, exceeding maximum speed limits, fined \$197.

May 17: Amanda R. Kozlovich, exceeding maximum speed limits, fined \$191.

Abbey T. Meyers, exceeding maximum speed limits, fined \$200.

Patrick R. Sampson, exceeding maximum speed limits, fined \$155.

Jason B. Wall, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$161.

May 18: Donald R. Hall Jr., exceeding maximum speed limits, fined \$143.

Clifford C. Larson, exceeding maximum speed limits, fined \$224.

Gregory P. Quinn, driving while license was cancelled, suspended or revoked, fined \$398.

Gregory P. Quinn, exceeding maximum speed limits, fined

\$114.

Corey L. Wall, exceeding maximum speed limits, fined \$188.

May 20: Orion C. Carrington, exceeding maximum speed limits, fined \$203.

Christopher L. Stearns, exceeding maximum speed limits, fined \$260.

May 21: John P. Freshour, exceeding maximum speed limits, fined \$236.

Willonta D. Harris, exceeding maximum speed limits, fined \$173.

May 24: Kelly A. Barth, exceeding maximum speed limits, fined \$143.

May 22: Christopher G. Aragon, motor carrier safety rules and regulations, fined \$213.

Clayton J. Rico, failure to wear seatbelt, fined \$10.

May 23: Emily S Boelsems, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$224.

Rachel E. Cox, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$143.

Anthony D. Stolarczyk, exceeding maximum speed limits, fined \$362.

May 24: Chad W. Cline, exceeding maximum speed limits, fined \$155.

May 25: Larry L. Ressler II, unlawful parking in accessible parking and blocking access ramp or aisle, fined \$143.

DEDICATED TO THE MUSIC

RAILROAD EARTH & DUMPTON BUTTERLIPS
Sept. 16, 7:30pm Americana

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Sept. 23, 8pm
The legend comes to Kansas! A rare opportunity to see Al Green in such an intimate venue - don't miss your chance.

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NELLIE MCKAY
Sept. 29, 8pm See Ted.com

STEVE VAI
Sept. 30, 8pm
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KANSAS
Oct. 5, 8pm

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Immediate Opening
Hospital Administrator/CEO in Oberlin, Kansas.
Salary is negotiable. CEO for Decatur Health Systems (DHS), which comprises a 24-bed critical access hospital, 37-bed-long-term care unit, a physicians' clinic, 12-unit independent-living center and a home health agency in Northwest Kansas.

The position is an immediate opening for a professional administrator who manages DHS in accordance with state and local regulations.

Job requirements: BA or equivalent minimum, Master in Health Administration preferred, 3 years experience in health administration, sound decision-making skills, organizational experience in operations and planning, experience in fiscal management and budgets, recruitment and retention skills necessary. DHS is an equal opportunity employer. Contact Natasha at (785) 475-2208 or nweishapl@decaturhealthsystems.org

Decatur Health Systems

Service Technicians Needed

HorizonWest Inc. is looking for experienced diesel/farm equipment service technicians for our Sidney and Scottsbluff locations in western Nebraska. These are full time positions. We are one of the area's leaders in agricultural equipment technology. We offer competitive wages, time & 1/2 for OT, matching 401k retirement plan, and a service incentive program. There is also Health/Dental/Life Insurance, personal time off, 7 paid holidays, uniform allowance, a tool reimbursement program and factory schooling/training.

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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. 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!

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

Level: Beginner

Crossword Puzzle

1	2	3	4	5	6	7	8	9	10	11	12	
13				14					15		16	
17				18					19			
	20			21				22				
		23				24	25		26			
27	28	29		30				31	32			
33				34	35	36	37					
38		39		40				41	42	43	44	
		45	46	47				48		49		
50	51							52	53		54	
55			56		57		58			59		
60		61			62	63				64	65	
66				67					68		69	
70				71					72			
				73					74		75	

CLUES ACROSS

- Lion sound
- Pictorial tapestry
- Many not ands
- Largest known toad species
- Truth
- Places an object
- Small mountain lake
- Scomberesocidae fish
- A N.E. Spanish river
- Selleck TV series
- Strong, coarse fabric
- Nestling hawk
- Macaws
- Decorate with frosting
- The bill in a restaurant
- Sea patrol (abbr.)
- Used of posture
- Basics
- Having no fixed course
- Radioactivity units
- Star Wars' Solo
- Water filled volcanic crater
- Initialism
- A shag rug made in Sweden
- Yemen capital
- Atomic #79
- CNN's Turner
- A priest's linen vestment
- Returned material authorization (abbr.)
- Blood clam genus
- Raging & uncontrollable
- Actress Margulies
- Burrowing marine mollusk
- Port in SE S. Korea
- Swiss river
- Mix of soul and calypso
- Area for fencing bouts
- Canned meat
- Myriameter
- Long ear rabbits
- Requests

CLUES DOWN

- Tell on
- Medieval alphabet
- Surrounding radiant light
- Open land where livestock graze
- Quench
- Strays
- Chickens' cold
- Heart chamber
- Timid
- Oil cartel
- Statute heading
- Severely correct
- An amount not specified
- It never sleeps
- Indian flock
- Soak flax
- Mariner
- Arabian outer garment
- Binary coded decimal
- European Common Market
- 17th Greek letter
- Norse sea goddess
- All without specification
- Diego or Francisco
- Products of creativity
- Yes vote
- Radioactivity unit
- Credit, post or greeting
- Computer memory
- Land or sea troops
- A way to travel on skis
- Tenure of abbot
- Fiddler crabs
- Rainbow shapes
- Bird genus of Platalea
- Having winglike extensions
- Squash bug genus
- Islamic leader
- Former Soviet Union
- Small sleeps
- Iranian carpet city
- Auto speed measurement
- Ambulance providers

The crossword puzzle brought to you by:

The Goodland Star-News

1205 Main, Goodland, Kan. 67735
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