

Agents taking advantage of vets

We pause to honor United States military veterans this month for their service and sacrifice to their country. Our good wishes always go with them throughout their military careers and into civilian life.



sandy praeger

• insurance comm.

a trust to help them qualify for a veterans pension. While the office points out that this is allowable, unscrupulous representatives are not warning the veterans or their families that these transfers might affect the veterans' eligibility for Medicaid coverage for long-term care.

For example, if a veteran needs long-term care, and the pension benefit is not enough to cover the expense, a Medicaid application might be necessary. However, Medicaid has a five-year lookback period; if a person has transferred substantial assets at less than the market value in that period, then he or she may become ineligible for Medicaid services.

According to our insurance department staff in the life division, another potential problem occurs when senior veterans have money in only one financial product, where making funds available usually means paying high withdrawal fees. This has happened when sales representatives sold veterans deferred annuities, where the income payments from the annuities are not received for several years.

Senior veterans should always be wary that what seems like a good financial idea at the time might lead to some very unfortunate consequences down the road. I urge vets to follow the "Stop.Call.Confirm" slogan that we advocate for people who are not sure about a particular insurance or financial proposition. Stop what you are doing, call our department and, in this case, confirm that what you are being offered will not have unforeseen consequences.

Let's be sure that veterans' hard-earned benefits are honored in the right way.

On a more tangible level, the U.S. government has honored vets by establishing Veterans Administration benefits that can help them and their families financially throughout their lives and beyond. But, according to a recent Government Accountability Office report, some sales and marketing agents are taking advantage of veterans by putting their money in financial products that may not be suitable for them.

Senior veterans and their families should be aware of how some organizations market these products. The agency reports that some sales agents characterize themselves as veterans' advocates representing a nonprofit organization or an organization endorsed by the VA.

Sometimes they use presentations at assisted living facilities to offer assistance with a pension application to help vets qualify for their VA benefits. But these presenters don't disclose they are actually selling annuities to "help" the veterans qualify for the benefits.

Kansas Insurance Department regulations prohibit unsuitable sales of annuity products and misleading marketing of insurance products. Unfortunately, our staff members know of instances where seniors and veterans were sold unsuitable annuities.

Insurance department staffers can help senior vets navigate their options when they are presented with these situations. All it takes is a phone call to our consumer assistance hotline, (800) 432-2484.

The accounting office reported cases where sales representatives suggested that veterans transfer assets to family members, purchase deferred annuities, or establish



Jennifer and Justin Bentzinger

Couple were married in August

Jennifer Lee Willeke of Otis, Colo., and Justin Dean Bentzinger of Goodland were married Aug. 18, 2012, at St. Joseph Catholic Church in Akron, Colo., in a double ring ceremony with Father John Lager, Father Timothy Hjelstrom and Father Brian Lager officiating.

The bride was given in marriage by her father, Leland Willeke. She wore an ivory lace gown and carried ivory lilies with yellow and deep blue accents.

The matron of honor was Briana Fipp, sister of the bride, and the attendants were Jennifer Willeke, sister-in-law of the bride; Alexandra Pries, Sarah Herth and Jessica Willeke, sister-in-law of the bride. They wore midnight blue gowns.

The ring bearer was Jack Willeke, nephew of the bride and the flower girls were Madelyn and Lydia Willeke, nieces of the bride.

The best man was Duane Custer of Salina and the attendants were Robert Carlomango; Jordan Willeke, brother of the bride; Jim Fipp, brother-in-law of the bride; and Evan Willeke, brother of the bride.

They wore black tuxes. Following the ceremony were drinks, dinner and dancing at the Washington County Event Center in Akron, Colo.

The couple took a wedding trip to Marco Island, Fla.

The bride's parents are Leland Willeke and the late Denise Willeke of Otis, Colo. and her grandmother was Ramona Harris of Platner, Colo.

The groom's parents are Dorothy and Dennis Bentzinger of Goodland and his grandmother is Theresa Bentzinger of Goodland.

The bride attended the University of Colorado in Boulder and received a degree in molecular, cellular and developmental biology and attended the University of Colorado College of Nursing in Denver. She is an oncology nurse at Presbyterian/St. Luke's Medical Center in Denver.

The groom owns Avalanche Liquor and NAPA in Goodland.

The couple will live in Aurora, Colo., and Goodland.

matters of record

Accidents

The following accidents were investigated by the Goodland Police Department.

Aug. 2: 11:25 a.m., 1200 Main Ave., Cynthia L. Smith, driving a 2010 Ford, was backing out from a parking spot, did not see a 2012 Ford owned by Developmental Services of Northwest Kansas, Inc and struck it.

12:04 p.m., 2500 S Hwy 27, Ira Plotner, driving a 2011 Ford, was northbound on K-27 and was turning east onto 25th St. when struck from behind by James Cacy, driving a 2010 Chevrolet, who was traveling north.

Danny E. McCurry, driving a 2000 Pontiac, was backing down Kansas Ave. when he crossed the center line and struck a parked 2007 Honda owned by Joe Markham.

Sherman County Bastille

The following people were booked into the Sherman County Bastille:

Oct. 26: Duane Noakes, 19, Goodland, was arrested by state trooper for driving under the influence, minor in possession, no vehicle insurance and failure to maintain lane.

Summer Sharon, 35, Goodland, was arrested by sheriff's deputy for domestic battery.

Natasha Wilson, 34, Saint Fran-

cis, was arrested by a state trooper for driving under the influence, possession of hallucinogenic drug and drug paraphernalia with intent.

Oct. 27: Michael Alton, 25, Edson, was arrested by city police for probation violation.

Oct. 29: Rogelio Rodriguez, 43, Goodland, was arrested by a state trooper for failure to appear.

Oct. 30: Frank Piccone, 41, Goodland, was arrested by city police for disorderly conduct.

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ATTENTION! ATTENTION!

The Sherman County Race Association will be having their **annual meeting and election of officers** on **November 3 at 1 p.m. MST** at the 4-H building at the Sherman County Fair Grounds, Goodland, KS.

INVITATION TO BID

Sealed bids will be received by Sherman County, Kansas at 813 Broadway, in Goodland, Kansas for the sale of:

All of Lots Seventeen (17), Eighteen (18), Nineteen (19) and Twenty (20) and the South Fifteen Feet (S 15'), of Lot Twenty-one (21), in Block Seventeen (17), in the C. K. & N. Addition to the City of Goodland, Kansas, according to the recorded plat thereof, which is also known as 212 E. 17th Street, Goodland, Sherman County, Kansas,

until 10:00 A.M., on Tuesday, the 13th day of November, 2012, at which time the bids will be opened publicly and read aloud.

Each bid should include any known or intended purpose or use of the property. A bidder may withdraw any bid he has submitted at any time prior to the hour for the closing of the bids provided the request for withdrawal is signed in a manner identical with the bid being withdrawn. No withdrawal or modification will be permitted after the hour designated for closing bids. No bidder may withdraw his proposed bid for a period of thirty (30) days after the date and hour set for the opening of bids.

The Board of County Commissioners reserve the right to reject any and all bids, to waive formalities in considering bids and to accept the bid which in its opinion is the best bid. Determination of the best bid will include, but not be limited to, the Board's determination of the best price and best use or purpose. Special consideration may be given to a stated purpose or intent to use the property for an economically valuable use, such as new business.

Patient & Family Support Programs

at Goodland Regional Medical Center

Thursday, November 8:

Healthy Behaviors During The Holidays

4:30-5:30 p.m. MST

This I-TV presentation will introduce the concept of behaviors for holiday weight control. Dr. Duncan will define behavior, identify ways to increase physical activity, and provide healthy eating tips specifically for managing your holiday season!

Facilitator: Angela Banitt Duncan, Ph.D.

All programs are FREE

Meet in the Large Boardroom

220 W. 2nd

Goodland KS 67735

See more information on our website:

www.goodlandregional.com



Classifieds work!
899-2338

Cash 4 Junkers

Will pay top dollar for your unwanted, totaled or junked vehicles. Cars, vans, pickups or trucks. Also interested in other metals. Call 785-332-7046, Jett Fromholtz, St. Francis, Ks.

Cash for Candy

FOR OUR TROOPS

Bring in your Halloween Candy and receive \$1 per pound (limit 10 pounds per child)



Thursday, Nov. 1
Monday - Thursday, Nov. 5-8

Accepting wrapped candy from children accompanied by an adult

The candy will be sent overseas to our troops through

OPERATION GRATITUDE
SENDING CARE PACKAGES TO OUR TROOPS



If the child writes a letter or draws a picture for the troops they will receive a free toothbrush kit and prize

Burlington Family Dentistry

340 14th St. • Burlington
(719) 346-8266

Jason Ehtessabian, DDS, PC
Office hours: 8 a.m. to 12 p.m. and 1-5 p.m.



HOMESTEAD REALTY AND AUCTION

FALL MACHINERY CONSIGNMENT AUCTION

Sat., November 17 at the Homestead Auction Lot, East Hwy. 24, Goodland, KS: Starting at 10 a.m. MDT

NOTE: A lot of the items listed are ABSOLUTE sale. Many more items by sale day.

TRACTORS, TRUCKS, LOADERS, TRAILERS: 2004 Case IH WDX 1101 swather, 18' head, steel conditioner, 2900 hrs, nice; Glenner N5 combine W/24' wheel head, hydro, 24.5 x 32 tires, 1678 separator & 2407 engine hours; 2009 or 10 Geringhoff Northstar Elite 12 row cornhead, excellent condition; 1995 JD 7800, power quad, 3 pt, 3 remotes, 18.4x42 tires, 9800 hrs, overall good condition; JD 8850 tractor, 3pt, 3hyds, 20.8 x 42 tires, field ready; JD 7520 tractor W/8640 motor, 18.4x34 duals, 3pt; 1986 WA 300 Komatsu wheel loader; IH Cub Cadet 7234, diesel, FWA, W/5' belly mount mower, 1962 hrs, runs & looks great; 1977 JD 4630, 18.4x38 duals, 3pt, 3 hyds, PS; JD 4430, 18.4x38 singles, 3pt, 2hyds, new cab kit W/new KD5500 loader; Case 585 diesel tractor; M&M G1000 Tractor W/Nuway 400 loader, 18.4x38 tires, 3pt; MF 1135 tractor; 2006 Freightliner CL daycab, 450 Mercedes, 10sp; 2000 Kenworth T600, 430hp C13 Cat, auto shift; 1998 Peterbilt 377, 350hp C10 Cat, 10sp, 20' box & hoist; 1975 Dodge C800 diesel W/16' box & hoist; 1974 Freightliner; 1986 Mercedes single axle truck, diesel, 5sp trans; 1975 Dodge D-600 tandem truck, 466 engine, 900 rubber, 20' box & hoist, RO tarp, 5&2 trans, 32,850 actual miles, nice; IH Tandem truck, 20' box, 900 rubber, seed wheat auger; 2-1998 Volvo trucks, runs good; 2004 Freightliner, nice; 2006 Ford E450; W/15' van box, rear Walto lift gate; 1989 Ford F350 diesel wrecker; 1982 Stoughton 42' hopper bottom grain trailer; 40' hopper bottom grain trailer; Load Trail 83" x 20' GN trailer, 7K axles; 1978 WW 5" x 16" covered stock trailer, good condition; Single axle horse trailer, canvas top. EQUIPMENT: Rome-Quinstar 11 row 30" ripper, front coulters, Yetter disc closures; Besler 12R30 stock chopper; 2-3000 gal Ace Roto mold tanks on CR running gear, Honda motor W/2" Banjo wet seal, pump, 2005 model, everything works good; 30" header trailer; Brandit 4000E grain vac; Great Plains 30" hoe drill, good condition; FK 48' rod weeder; FK 25' rod weeder, like new; JD 44 loader, no bucket; Miller 30' rod weeder; King Cutter 72" box blade, never used; Cimerron 4' 3pt mower; 12' Perfect Maintainer; 80" grass/alfalfa pull type alfalfa drill; JD 1210 A grain cart; HD 4' pallet forks, like new; 8" box scraper; 5' Iron; 7' rotary hoe; 8' JD tandem disc. VEHICLES: 1999 Ford Iton dually, 7.3 diesel, new tires; 1998 Ford Expedition 143K miles, nice; 1979 Ford Iton FB dually; 1992 Chevy 3/4 ton pu; 1974 Chevy 1 ton dually, 5sp; 1992 Chevy 3/4 ton ext. cab. Auto, 170K miles; 1996 Ford F-150 pickup; 1997 Ford F-250 pickup; 10-15 more vehicles consigned by auction day. ATV & CAMPER: 2004 Arctic Cat 650 twin, side by side, 4x4, winch, W/snow plow, 3150 miles, no title; 1988 Kit Espir 26' 5th wheel camper, good condition. MISC.: 60 new 20" continuous fence panels; 40 new portable cattle panels; Tires (8-11R24.5 traction takeoffs; 8-11R22.5 traction takeoffs; 8-LPR24.5 traction takeoffs; 8-LPR 22.5 traction takeoffs; 30+ tires of different sizes; Drill fill auger; 2 IH running gears; Blair feed-R wagon; 3pt - 6' tree sweep; Ant steel thresher wheels; Several Ant iron wheels; 3pt mower; Windmill head; Portable cement mixer; 3 Ant truck bodies; 500 gal propane tank; 300 gal fuel tank on stand; 2-300 gal fuel tanks; 10kw army generator with motor on skids; New Reem Furnace; Heat-a-later fireplace W/gas log.

Many more items by sale day. Watch the web site for additional consignments and pictures. We will run 2 rings if needed. For more information or to consign contact Terry Richardson office 785-899-2328 or call 899-8094. Homestead Realty & Auction, 1023 Main, Goodland, KS. www.goodlandhomestead.com/auctions

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