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Disclaimer: Although we attempt to ensure accuracy we cannot accept responsibility for the correctness of the information supplied herein or for any opinions expressed.

As a non-profit organization, the Rice County Council on Aging advocates for, serves and empowers the aging citizens of Rice County, Kansas, providing them with the resources needed to continue living an active, healthy and independent lifestyle.



RICE COUNTY COUNCIL ON AGING
114 EAST AVE NORTH
LYONS, KS 67554

www.ricecountycouncilonaging.com

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Grains of Rice



Grains of Knowledge for Rice County Seniors

WE HAVE A PERMANENT HOME

by Daylene Linville



The RCCA has moved multiple times in past years, and we are happy to announce we have purchased our permanent home.

In 2015, Tim and Carla Null bought the building we are now in and undertook an extensive remodeling project to meet our specific needs of helping clients & storing health equipment.

We moved into this office space in July of 2016, and in December of 2020 the Nulls, who now live in Salina, offered the RCCA the opportunity to buy the building. A price was then negotiated, voted on, and approved by the RCCA Board of Directors.

Buying the building would not have been possible without the generous donation we received from Jane Woelagel in December of 2019. We cannot begin to express our gratitude for being able to buy the permanent home of the RCCA.

THANK YOU LYONS ROTARY INTERNATIONAL

by Daylene Linville & Alice Prester

In March of 2020, when COVID-19 put its grip on our state, the KDCF stepped up with an increase of commodities. Our bi-monthly schedule changed to a monthly schedule with more food items. This has been wonderful for so many families and individuals that have been greatly affected with loss of income.

With more food items each month (14 instead of the usual eight or nine), we were in need of more freezer space.

We were blessed to have members of the Lyons Rotary club, who volunteer every month with receiving and distributing commodities, approach us about providing financial help to purchase a new freezer. The members took this request to their organization officially, and they approved funding for a new freezer.

Through the years RCCA has been blessed many times over with volunteers from the community, Lyons Rotary members, Lyons High School ROTC students, and our own great staff, to make it through this challenging time and through the years.

We were honored to receive such a generous gift, which in turn will aid us in helping Rice County residents. This past year, commodities have been given to 1,742 families consisting of 4,063 individuals living in Rice County.



Lyons Rotary Club Members presenting check (from left) : John Saylor, David Serrault, Terry David, Alecia Gaines (RCCA), Tim Birzer, Larry Dumler, and Bob Friesen.

photo courtesy Manuel Gomez

NO BULL FROM ROCKY

Earlier this year, my plan was to review some of the ways the RCCA helps our clients live independently in our communities. However...looking back on 2020, it seems we all would be better served with some plain ol' laughter. Hope you like it (and many thanks to Garrison Keillor).

Here goes:

- Before they invented golf balls, how did they measure hail?
- If it's zero degrees outside today and it's supposed to be twice as cold tomorrow, how cold is it going to be?
- On my computer are the two buttons representing the things I can never have: Control and Escape.
- Last night I lay in bed looking up at the stars in the sky, and I thought to myself, "Where is the ceiling?"
- His wife went to a self-help group for compulsive talkers. It's called On & On Anon.
- I intend to live forever. So far, so good.
- What did the DNA say to the other DNA? Do these genes make me look fat?
- A guy walks into a bar and says to the bartender, "Make you a bet. If I win, I get a free drink. Can you spell a word with ten letters that starts with GAS?" The bartender thinks about it, and says no. The guy says, "AUTOMOBILE!"
- A termite went into a bar and asked, "Is the bar tender here?"
- A pork chop goes into a bar and orders a drink. The bartender says, "Sorry, we don't serve food here."
- A priest, a rabbi, a lawyer, a redneck, a blonde, and a dog walk into a bar. The bartender looks up and says, "Is this some kind of joke?"
- There is one big advantage in turning 70. You don't get a lot of calls from life insurance salesmen.
- My grandfather is hard of hearing. He needs to read lips. I don't mind him reading lips, but he uses a yellow highlighter.
- First old man: You want to go for a walk?
 - o Second old man: Isn't it windy?
 - o First old man: No, it's Thursday.
 - o Second old man: Me too. Let's go get a beer.
- My grandmother started walking five miles a day when she was 60. She's ninety-seven today, and we don't know where the heck she is.
- The old man thought his wife was going deaf, so he came up behind her and said, "Can you hear me, sweetheart?" No reply. He came closer and said it again. No reply. He spoke right into her ear and said, "Can you hear me now, honey?" His wife said, "For the third time, yes."

ROCKY GAINES
RCCA BOARD PRES.

Ride.

Rice County's only
Public Transportation

QUIVIRA TRANSIT

620.257.5153



MONDAY-FRIDAY
8:00-5:00
620-257-5153

APPOINTMENTS ARE FIRST-COME, FIRST-SERVED. THIS PROJECT FUNDED BY THE KDOT TRANSPORTATION PROGRAM AND THE RCCA.

SPARK

In August of 2020, the **City of Lyons** asked RCCA to be the facilitator of **SPARK funds** totaling \$40,000. These funds were given to the **City of Lyons** (each city in the county received funds) by Rice County. These funds were to assist those in the **City of Lyons** affected by COVID-19.

The **City of Lyons**, aware of *RCCA's Utility Assistance Program (funded by donations only)*, knew we had an established application process in place. We happily took the task and were able to assist 46 families with rent and utilities. These funds were spent between September 1, 2020, and December 31, 2020, totaling \$41,007.70.

2020 MEDICARE OPEN ENROLLMENT REVIEW

by Daylene Linville, Senior Services Advisor

The Rice County Council on Aging's four Medicare counselors were kept busy during the 2020 Medicare Open Enrollment period helping Rice County residents with their prescription drug plans for 2021.

It was also a very trying period due to the COVID-19 Pandemic, and the safety precautions followed to protect our clients. Due to reduced in-office contacts, more phone or email contacts were required per client to ensure each client was enrolled in the most economic plan.

Through it all, the RCCA Medicare counselors were able to assist 298 clients during the seven week enrollment period. RCCA clients will save a combined total of \$134,388 on their Part D drug plans for 2021.

The number of clients with savings was significantly decreased from the 2019 Open Enrollment period. This was due to more than half (57%) of our clients continuing with their current plan for 2021. Most RCCA clients who switched their 2020 drug plans found that plan to be their best choice for 2021.

Memorials; Grace Brown, Jesus Miranda, & Doyle Dobbins

Dianna Lange
Douglas & Vicki Caywood
Elizabeth Deutscher
Estelle Reed
Eugene & Kristi Stos
Harold & Shirley Cheatum
James and Marilyn Rodgers
Jon & Daylene Linville
Kathy Miller

Kevin Emmerich
Larry & Debbie Dumler
Les & Sue Alderman
Linda & John Brunk
Lyons FU Methodist Church
Marc Eschenburg
Margaret Hutchison
Margie & Larry Kirkhart
Mari Tucker

Mary Lou Button
Ned & Dorothy Lowry
Ralph Voss
Rebecca Workman
Rick & Linda Krueger
Roberto Acosta
Tim & Donetta Birzer
Toni K. Rice
Vicki & David Kaplan



Adelina Miranda
Carey Griffin-Wingett
Dan & Karen Shoemaker

IN THESE DAYS OF INCREASED REQUESTS FOR SERVICE & DECREASED FUNDING, WE ARE MOST GRATEFUL FOR EACH ONE THAT DONATES.

Alice Rogers
Anna Salinas
Barbara & Thomas Sherman
Beatrice Olsen
Bob Barker
Carol Woerlen
Charles Miburn
Debbie Stegman
Debra Metzger
Eleanor Young
Elizabeth Prose
Eva Miranda

George & Ann Fundenberger
Gerald Nixon
Glenna Bruno
Grace Brown
James Crosby
Jan Lent
Jeff & Lori Wisehart
Jerry & Pam Minix
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Lavada Smyth
Linda Johannsen

Mark Stephens
Marvin Blanton
Mary Jane Hoffman
Mike & Debbie Konen
Mike McCormick
R. MacGregor Wellman
Randy Cobb
Red & Liz Higgins
Richard Hysell
Robert & Bonnie Von Lehe
Robert & Carolyn Behnke
Robert & Rozanna Wedel

Robert Moore
Robert Pitts
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Sue Hemry & Danny Phillips
Susan Hendricks
Church Womens Thrift Shop
Tom Kelly
Vicki Folck
Wanda Brewster
Wayne & Leora Horner
Wendell Powell

COUNT ME IN!

Please take a little time to fill out the coupon below. This helps us to use the funds we have wisely and to know whether Grains of Rice is serving the seniors of our community.

I want to support the Grains of Rice, enclosed is my donation.

I wish to receive the Grains of Rice as an email attachment. My email address is:

The Grains of Rice is also available on our website:
www.ricecountycouncilonaging.com

Would you like an email copy
of the Grains of Rice?
Call **620-257-5153** to sign up!

LIEAP LOW INCOME ENERGY ASSISTANCE PROGRAM

LIEAP REGISTRATION 2021 · NOW - MARCH 31

The Low Income Energy Assistance Program (LIEAP) is a federally funded program that helps eligible households pay a portion of their home energy costs by providing a one-time per year benefit.

In order to qualify, applicants must meet the following requirements:

- 1) An adult living at the address must be personally responsible for paying the heating costs incurred at the current residence, payable either to the landlord or the fuel vendor.
- 2) Applicants must demonstrate a recent history of payments toward purchase of the primary heating energy.

Things to bring to your appointment:

- 1) Information on all persons living in the home, including social security numbers and birth dates.
- 2) Documentation of ALL income.
- 3) Copies of the last THREE (3) months utility bills for each vendor.

INCOME GUIDELINES

Household Size	1	Maximum Gross Income	\$1,383
Household Size	2	Maximum Gross Income	\$1,868
Household Size	3	Maximum Gross Income	\$2,353
Household Size	4	Maximum Gross Income	\$2,839

For each additional family member add \$486.00

HOMESTEAD REFUND/SAFE SENIOR

Property Tax Refunds

The Homestead/Safe Senior Refund is a rebate program for the property taxes paid by homeowners. The refund is based on a portion of the property tax paid on a Kansas resident's home. The maximum refund is \$700 for the Homestead or possibly more for the Safe Senior.

To qualify you must be a Kansas resident, living in Kansas the entire year. Your total household income must be \$36,300 or less for the Homestead or \$20,300 or less for the Safe Senior Tax Refund.



In order to qualify, applicants must meet the following requirements:

- 1) You were born before Jan. 1, 1965; **OR**
- 2) You must have been totally and permanently disabled or blind during the entire year, regardless of your age; **OR**
- 3) You must have had a dependent child living with you all of last year who was born on or before Jan. 1, 2020, and was under the age of 18 the entire year.

Things to bring to your appointment:

- 1) Documentation of **ALL** income.
- 2) Documentation of **ALL** persons living in the home, including social security numbers and birth dates.
- 3) Copy of your last property tax statement.

THE BENEFITS OF PULMONARY REHABILITATION FOR COPD

When you live with chronic obstructive pulmonary disease (COPD), shortness of breath is often a daily reality. A flight of stairs or a walk to your car can become a huge obstacle when you can't get enough oxygen into your lungs and exhale enough carbon dioxide.

What is pulmonary rehab?

Pulmonary rehabilitation will teach a combination of endurance and strength-training exercises that improve oxygen efficiency while strengthening skeletal muscles & the heart. Breathing techniques are another important part of this program. Practicing pursed-lip and diaphragmatic breathing helps to increase the amount of oxygen you can take in with each breath.

Excess weight and malnutrition can both be issues if you have COPD. During rehabilitation, you learn how to maximize the amount of nutrition in your meals & get advice on trimming

down if you need to lose weight.

Pulmonary rehabilitation also teaches other disease-management strategies, including tips on taking your medications, advice about vaccinations, and guidance on using supplemental oxygen to help you breathe. If you still smoke, the program staff will recommend a smoking cessation program such as nicotine replacement, medication, or therapy to help you quit.

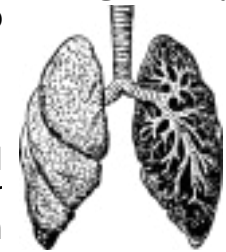
Getting started

If you've been hospitalized for COPD, ask your doctor whether you can take part in a pulmonary rehabilitation program. The ideal time to start is within three weeks after you're discharged from the hospital and your condition is stable enough to reap the benefits of exercise therapy.

Pulmonary rehabilitation is offered in hospitals, outpatient facilities, or at home. Research

hasn't identified which setting provides the best results, but many of the studies involved outpatient programs. You generally attend the program two to three times a week for eight weeks or more. Medicare should cover the cost of 36 sessions-or up to 72 sessions if your doctor deems them necessary.

Pulmonary rehabilitation is generally considered safe for most people with COPD. However, it may not be a good idea under certain circumstances, such as if you have uncontrolled heart disease.



Before you start rehab, a doctor or nurse tests your breathing and ability to exercise. Then the rehabilitation staff will custom design a program for you. After your program finishes, you can continue doing your exercises at home, or visit the rehabilitation center periodically for follow-ups.

COVID-19 VACCINE SCAMS

MEDICARE.GOV

Medicare Part B (Medical Insurance) covers FDA-approved COVID-19 vaccines.

Your costs in Original Medicare

You pay nothing for this vaccine.

What it is

A COVID-19 vaccine helps reduce the risk of illness from COVID-19 by working with the body's natural defenses to safely develop protection (immunity) to the virus.

Things to know

Medicare also covers COVID-19 tests, COVID-19 antibody tests, and COVID-19 monoclonal antibody treatments.

Be alert for scammers. Medicare covers the vaccine at no cost to you, so **if anyone asks you to share your Medicare Number or pay for access to the vaccine, you can bet it's a scam.**

Here's what to know:

- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to a vaccine.
- Don't share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

Housekeeping & Attendant Care Services

Let us help you, with the things we all hate to do!

Are you 60 or older?

Our Attendant Care Provider can assist with:

- Medication Management
- Bathing
- Local Pharmacy Pick-ups

Our Attendant Care provider will assist you in daily living tasks. She will help you with bathing, dressing, and other areas of self-care, as well as pharmacy pick-ups and medication preparation. She will give you the supervision and/or help with any area you may need under the direction of a licensed health care professional.

Our Housekeepers can assist with:

- General House Cleaning
- Laundry
- Meal Prep
- Local Errands

Our Housekeeping Services can help you with the household tasks that we all hate to do. No one likes to dust, vacuum, or do laundry. Also, why does a vacuum cause so much pain? Not to mention how dangerous cleaning a bathtub actually is. The RCCA can assist you with all of those mundane and unsafe jobs.



If you would like to talk about our services, call Alecia at 620.257.5153 or email: aleciagrcca@gmail.com

SOCIAL SECURITY BENEFITS INCREASE

blog.ssa.gov/social-security-benefits-increase-in2021/

Approximately 70 million Americans will see a 1.3 percent increase in their Social Security benefits & Supplemental Security Income (SSI) payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the cost-of-living adjustment (COLA) helps to offset these costs.

COLA notices were mailed throughout December 2020 to retirement, survivors, and disability beneficiaries, SSI recipients,

and representative payees. But, if you want to know your new benefit amount sooner, you can securely obtain the Social Security COLA notice online using the Message Center in your *my Social Security* account.

If you prefer to access your COLA notice online instead of receiving the mailed notice, you can log in to your personal *my Social Security* account to opt out of a mailed COLA notice and any other notices available online by updating your Preferences in the Message Center.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings tax exempt amount will also change in 2021.

Be the first to know! Sign up for or log in to your personal *my Social Security* account today. Choose email or text under "Message Center Preferences" to receive courtesy notifications.

Average Monthly Benefits in 2021 (+ difference from 2020)	
Retired worker:	\$1,543 (+\$20)
Retired couple:	\$2,596 (+\$33)
Widow or widower:	\$1,453 (+\$19)
Widow with two kids:	\$3,001 (+\$39)
Disabled worker:	\$1,277 (+\$16)
Disabled worker w/spouse/kids:	\$2,224 (+\$29)
SSI for individual:	\$794 (+\$11)
SSI for couple:	\$1,191 (+\$16)



Deciding When to Start Retirement Benefits

*fullretirement age chart located on the social security website

A discussion during lunch break, lead to an idea for this article. When you start receiving Social Security retirement benefits is a personal decision. If you choose to retire and begin receiving benefits when you reach your full retirement age, you'll receive your full benefit amount. Social Security will reduce your benefit amount if you retire and start benefits before reaching full retirement age. To make an informed choice, consider the following factors as you think about starting your Social Security benefits.

What age should you start to receive benefits? - The age you begin collecting your retirement benefits affects how much you will receive. There are three important things to know about age when thinking about when to start your benefits.

Full Retirement Age - Full retirement age is the age when you will be able to collect your full retirement benefit amount. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960, until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67. You can find your full retirement age by birth year in the *full retirement age chart.

Early Retirement Age - You can get Social Security retirement benefits as early as age 62. However, your benefit is reduced if you start receiving benefits before your full retirement age. Understand how claiming retirement benefits early will affect your benefit amount.

Delayed Retirement Age - When you delay collecting benefits beyond your full retirement age, the amount of your retirement benefit will continue to increase up until age 70. There is no incentive to delay claiming after age 70.

What else affects your retirement benefits? - Everyone's retirement is unique. Beyond deciding when to begin receiving retirement benefits, other factors that can affect your benefits include whether you continue to work, what type of job you had, and if you have a pension from certain jobs.

Continuing To Work - You can choose to keep working beyond your full retirement age. If you do, you can increase your future Social Security benefits. Each extra year you work adds another year of earnings to your Social Security record. Higher lifetime earnings can mean higher benefits when you choose to receive benefits.

Specific Types of Earnings - While Social Security earnings are calculated the same way for most American workers, there are some types of earnings that have additional rules. Earning types with special rules include: Farm Work, Federal Governmental Employment, Household Employment, Military Service, Nonprofit or Religious Organizations, Railroad Earnings, Self-Employment, State and Local Government Employment Wages and Work Outside the United States.

Can I collect spousal benefits and wait until I am 70 to collect my own Social Security? - You can only collect spousal benefits and wait until 70 to claim your retirement benefit if all of the following are true:

- You were born before Jan. 2, 1954.
- You have reached your full retirement age.
- Your spouse is collecting his or her own Social Security retirement benefit.

This makes you eligible to file a "restricted application," which allows you to collect a spousal benefit while delaying benefits on your own earnings record. To do so, you should state in the remarks section of the application form that you wish to exclude your retirement benefit from the scope of your Social Security claim.

Under a law Congress passed in 2015, people born after Jan. 1, 1954, cannot file a restricted application, regardless of how old they are when they file for benefits. They are covered by what Social Security calls "deemed filing." When they claim retirement benefits, they are also deemed to be claiming any spousal benefits they are entitled to, except under narrow circumstances.

If you are divorced - If you are divorced and your marriage lasted 10 years, you may be able to get benefits on your former spouse's record.

If your spouse or ex-spouse is deceased - People also ask, can I collect my ex-spouse's Social Security when they die? If your ex-spouse has died, you may collect Social Security Survivors benefits, which follow different rules than those for a living ex-spouse. You can apply for benefits as early as age 60. And if you remarry after you reach age 60 (or age 50 if you are disabled), you will still be eligible for survivor's benefits.

Mindful tips for self-care during the COVID-19 pandemic

By Meghan Klaassen

If you have ever flown in an airplane, you know that the safety demonstration prior to take-off includes directives to secure your own emergency oxygen mask before helping others. In the event of a mid-flight crisis when the cabin loses oxygen, you can go from a normally rational person to becoming disoriented and unable to react even when your very life depends on it. You will not be able to help others if you cannot first breathe yourself.

If you feel that stresses are overwhelming you and you need help putting yourself back together so that you can move forward in a healthy way, reach out to Veridian Behavioral Health by calling 785-452-6113.

We are all experiencing this pandemic crisis together, but the ways in which it has intensified otherwise normal stressors and is impacting our lives vary. Tending to your emotional needs can refresh your outlook and restore your energy.

Establish a routine.

The key here is constructing your own daily normal through regularity. Wake up and go to bed at regular times and make your bed every morning. Eat regular meals and practice good hygiene—brushing your teeth, changing into new clothes, etc.—even if you're working from home.



Angela Koerperich, APRN, of Veridian Behavioral Health, says that depression and anxiety can cause a person to get too little or too much sleep, both of which can interfere with routine. Implementing daily structures can help to ward off emotions that can pull you down.

Educate yourself using reliable resources.

Stay informed, but ensure that the information you are consuming is factual and generated by reputable resources. Social media can be a great way to connect and socialize, but it can also circulate inaccurate information. "Set healthy boundaries," says Koerperich. "Sometimes you have to step back and take a break from social media."

Stay connected with friends & loved ones.

Make that phone call. Socializing may look a little different today, but don't let it stop you from reaching out to loved ones through phone calls and video chat or even by sending a letter in the mail. Connecting with others is not only good for you, but it can be uplifting to the recipient as well. You or your kids can have some fun with it, too, by starting a pen pal connection.

Koerperich says her kids and her sister's kids are enjoying sending mail to each other during the pandemic. If you need help finding a pen pal, she suggests reaching out to your local nursing home to write to residents.

Get physical activity & spend time outside.

Studies have shown that exerting energy through physical activity can improve mood and lower stress levels. The same is true for spending time in nature settings.

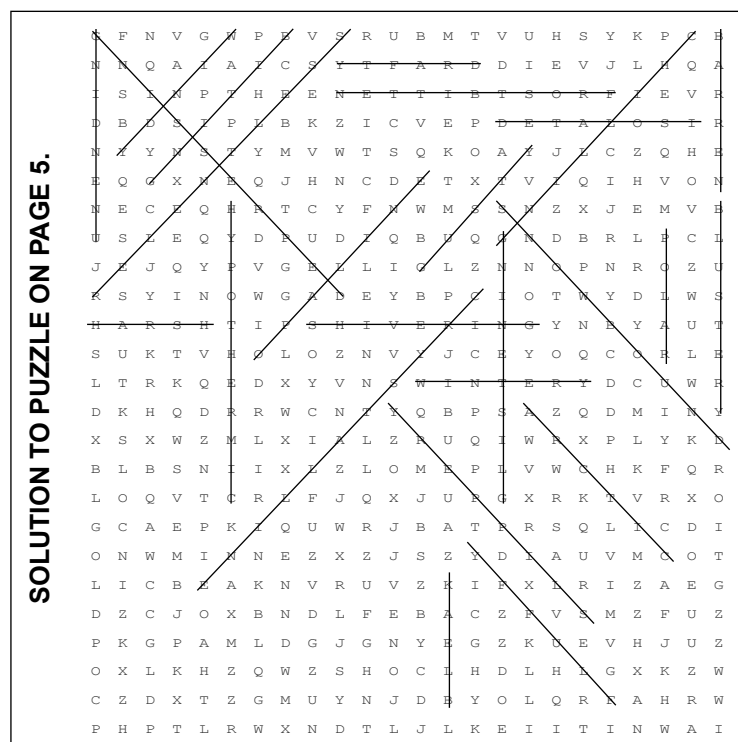
"We're so fortunate here in Kansas because we have access to the outdoors and we can be more spread out," says Koerperich. "I know people who would take their kids out to a friend or relative's farmland just to run around."

Find balance & take care of yourself

"This is my biggest message," says Koerperich. "I think people feel guilty if they are not being productive with their time, but they should not. It's OK to set aside time for yourself, because it is important to take care of yourself. Make time to do activities you enjoy."



Learn how to exercise safely and responsibly during the pandemic at myhealth.srhc.com/covidselfcare.



Winter is Here!



G F N V G W P B V S R U B M T V U H S Y K P C B
 N N Q A I A I C S Y T F A R D D I E V J L H Q A
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 P W Y G D U U E M W W K N R Q T R V P W V E P A

- ARCTIC
- BARREN
- BITING
- BLEAK
- BLUSTERY
- CHILLING
- CRYSTALLINE
- DEPRESSING
- DRAFTY
- FLUFFY
- FROSTBITTEN
- GLISTENING
- GUSTY
- HARSH
- GYPOTHERMIC
- ISOLATED
- OPALINE
- POLAR
- RELENTLESS
- SHIVERING
- SLIPPERY
- SNOWBOUND
- UNENDING
- WINDY
- WINTERY

Solution on pg. 8

5 TYPES OF INSURANCE YOU MUST KNOW ABOUT

Health, home and auto insurance are a given for most of us. But consider these other policies, too.

BY KAREN CHENEY

PRESERVE INCOME IN CASE OF A MEDICAL ISSUE

LONG-TERM DISABILITY

WHAT IT PAYS

About 60% of earnings, should illness or injury sideline a worker, until that worker recovers or turns 65.



WHO NEEDS IT

Someone who depends on earned income.

HOW TO BUY IT

Through your employer. If that's not an option, you may be able to purchase it through a professional association.

WHAT IT COSTS

Nothing, when provided by most of the 70% of employers who offer it. Otherwise, between 1 and 3% of your earnings.

BEWARE

Standard benefits are based just on salary, not commissions or bonuses. "Own-occupation" policies pay if you can't do your current job, but others pay only if you can't work at all.

SURPRISE

The average individual claim is for 31.6 months. Five of the costliest occupations to insure from PolicyGenius:

- Roofer
- Fisherman
- Truck driver
- Coal miner
- Lion tamer

LONG-TERM CARE

WHAT IT PAYS

Money to help cover the cost of nursing home care, at-home assistance or other types of care.

WHO NEEDS IT

People who don't want to risk spending most of their assets on late-life care.

HOW TO BUY IT

About 1/3 of employers offer group coverage. If that's not available, go through an independent agent representing multiple carriers.



WHAT IT COSTS

A healthy 55-year-old man could spend about \$1,700 a year and a woman the same age could spend \$2,675.

BEWARE

Annual premiums can rise substantially as the years pass. If your assets are few, or if premiums are too expensive (over 7.5% of your budget), you may want to skip this coverage.

SURPRISE

About 70% of people who reach age 65 will ultimately need long-term care.

15% of people who reach 65 will spend more than two years in a nursing home at some point in their lives.

LEAVE MONEY FOR SURVIVORS

LIFE INSURANCE

WHAT IT PAYS

A lump sum upon the insured's death.

WHO NEEDS IT

Anyone others rely on for income or unpaid labor, or who wants to clear debts or leave money for survivors.

HOW TO BUY IT

Try sites like NetQuote, ValuePenguin or SelectQuote. Term life, which covers a set time (20 years, for example), is the cheaper option.



Permanent insurance is costlier.

WHAT IT COSTS

It depends on health and age at the outset. A 55-year-old nonsmoker would pay about \$150 a month for a \$500m, 20-year term policy. A 65-year-old would pay nearly \$475 a month.

BEWARE

One \$200m policy could cost more than two \$100m policies. So price out different amounts, not just companies.

SURPRISE

The average premium increases by 2% between ages 25 & 30, but jumps 93% between 60 & 65.

A smoker can expect to pay four times what a non-smoker pays.

PROTECT YOUR POSSESSIONS

RENTER'S INSURANCE

WHAT IT PAYS

Compensation to tenants for property loss and, if necessary, living expenses.

WHO NEEDS IT

People who rent, including those who move from a home they own to an apartment or other rental.

HOW TO BUY IT

Through your car insurer or on a site such as QuoteWizard or ValuePenguin.

WHAT IT COSTS

\$15 to \$30 a month, depending on where you live and the value of your possessions.

BEWARE

A "cash-value" policy will cover only an item's current, depreciated value. "Replacement cost" coverage pays what it takes to buy a new item today.

SURPRISE

In addition to insuring against theft, fire and plumbing leaks in your dwelling, most policies also provide some coverage for off-premises losses, such as a phone stolen from your car.



LIABILITY UMBRELLA

WHAT IT PAYS

Money for legal fees and a court settlement, if you or someone in your household is sued.



WHO NEEDS IT

Anyone with assets to protect beyond homeowner and auto liability limits.

HOW TO BUY IT

Contact insurers that sell insurance for both auto and home.

WHAT IT COSTS

A \$1 million policy costs \$150 to \$300 per year. Prices fall for each additional \$1 million of coverage.

BEWARE

Most insurers won't sell you a policy unless you also have about \$250,000 of liability insurance on your auto policy and \$300,000 of liability coverage on your homeowner's policy.

SURPRISE

- Real-life reasons you could be sued:
- Your over-friendly dog knocks over a neighbor.
 - Your spouse, who has Alzheimer's disease, attacks his caregiver.
 - A guest leaving your party causes a drunk-driving accident.