

Opinion/Commentary



10 Years Ago... 2015

1. Towner FFA competes at the District 3 Leadership Contest on September 29, 2015. Molly Bollinger received silver in the FFA Creed LDE. Katie Cargo received silver for FFA Demonstration. The Greenhand Quiz team received silver as well. Other events participated in by Towner FFA members included Advanced Quiz and Parliamentary Procedure.

2. The Cat in the Hat makes an appearance at the CAPP Family Fun Night in a team effort between TGU and Prairie Public.

3. Jerome and Kristi Suchor are thanked and congratulated for their hard work of two weeks spent landscaping and beautifying the Towner City Park.

25 Years Ago... 2000

1. Virgil Lemer is appointed Sheriff for McHenry County by the McHenry County Commissioners.

2. McHenry County Commissioners purchase a new road maintainer from Caterpillar. The new maintainer has an automatic type transmission, whereas the previous one had to be shifted by hand.

3. Elijah (Eli) Luna and his father Neto catch a big 12-13lb. Northern fish at the bridge on Highway 2 which they released back into the river after his mother Chantel takes a photo of Eli's catch!

50 Years Ago... 1975

1. McHenry County Bicentennial Harvest Festival takes place on October 17-18th 1975 in Towner with events including exhibits, a parade, feeder calf show, and dance at the VFW hall.

2. George and Mary Kramer of Karlsruhe hold large auction sale following their retirement from farming/ranching.

3. John Jacobson of Upham was awarded a plaque by the City Council of Upham in appreciation for the public services which Mr. Jacobson had performed for many years..

75 Years Ago... 1950

1. Albert Uhlich, World War II veteran of Drake, was named chairman of the McHenry County Selective Service board to replace Christ Haman.

2. The Balfour Evangelical Lutheran Church holds a celebration for 50th Anniversary on October 8, 1950.

3. The Towner High School Girls Softball team win their game against Karlsruhe in the first round of the McHenry County Softball Tournament.

Fun Fact

College football fans love to buy their team's merchandise. For 2025, the top-selling college football jerseys belong to the Alabama Crimson Tide, the Texas Longhorns, the Georgia Bulldogs and the Ohio State Buckeyes.

Source: soaringto glory.com



Jim Miller presents:

Dear Savvy Senior,
My husband and I have been thinking about getting a long-term care insurance policy, but we hate the idea of paying expensive monthly premiums for a policy we may never use. Is long-term care insurance worth it?

Approaching Retirement
Dear Approaching,

There are two key factors you need to consider that can help you determine if purchasing a long-term care (LTC) insurance policy is a smart decision for you and your husband. One factor is your financial situation and second is your health history. Currently, around 7.5 million Americans own a policy.

Who Needs LTC Insurance?

As the cost of LTC – which includes nursing home, assisted living and in-home care – continues to rise, it's important to know that most people pay for LTC either from personal savings or Medicaid when their savings is depleted, or through a LTC insurance policy.

National median average costs for nursing home care today is over \$100,000 a year, according to the Genworth Cost of Care survey. Assisted living facilities and home care aides average more than \$65,000/year.

While national statistics show that about 70 percent of Americans 65 and older will need some kind of LTC, the fact is, many people don't need to purchase LTC insurance. The reasons stem from a range of factors, including the fact that relatively few people have enough wealth to protect to make purchasing a policy worthwhile.

Another important factor is that most seniors who need LTC only need it for a short period of time, for example, when they're recovering from surgery. For those people, Medicare covers in-home health care and nursing home stays of 100 days or less following a hospital stay of

more than 3 consecutive days. So, who should consider buying a policy?

LTC insurance make the most sense for people who have investable assets of \$500,000 to around \$2 million that they want to protect. Anything less, and you will likely deplete your resources and go on Medicaid for LTC coverage. Anything more, and you can probably afford to pay for care yourself.

Another factor to weigh is your personal health and family health history. The two most common reasons seniors need extended long-term care is because of dementia and/or disability. And, almost half of all people who live in nursing homes are 85 years or older. So, what's your family history for Alzheimer's, stroke or some other disabling health condition, and do you have a family history of longevity?

You also need to factor in gender too. Because women tend to live longer than men, they are at greater risk of needing extended LTC.

Choosing LTC Coverage

After evaluating your situation, if you're leaning towards buying a LTC policy, be aware that premiums can vary widely. According to the American Association for Long-Term Care Insurance, premiums for a policy bought by a couple who are both age 65 for a benefit pool of \$165,000 each, with a 3 percent inflation rider, ranged from \$7,137 to \$8,493 a year.

You can buy LTC insurance from an insurance company or through an agent. Or you might also be able to buy a policy at work. Be sure to get quotes from several sources for the same coverage to compare prices.

There are two main types of long-term care coverage you'll want to consider. Traditional LTC insurance, which is "use it or lose it." And hybrid policies that combine LTC coverage with life-insurance benefits. These policies promise that if you don't end up needing long-term care,

Is Long-Term Care Insurance Worth It?

your beneficiaries will receive a death benefit. Both types of policies require medical underwriting to qualify.

Another hybrid product to consider is an income annuity that includes a provision to increase your payout if you need LTC. However, the payout may not cover the full cost of care, and the added cost of this provision, known as a rider, can reduce the standard payout from the annuity.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Strange BUT TRUE

By Lucie Winborne

- In Birmingham, England, 2.5 million Mills & Boon books were pulped to create the top layer of the M6 toll road.
- A dog that had been kicked by a driver returned with a bunch of its friends and proceeded to trash the man's car, chewing up the fenders and wipers.
- Charles Joughin, the chief baker on the Titanic, allegedly treaded water for two hours before being rescued from the sunken vessel. He later claimed that the copious amounts of whiskey he consumed before the ship went down kept his body warm enough to survive the subfreezing ocean temperature.
- Arnold Schwarzenegger once eloquently said: "I love Thanksgiving turkey. It's the only time in Los Angeles that you see natural breasts."
- Alcatraz holds an annual Indigenous Peoples' Thanksgiving Sunrise Gathering, also known as Unthanksgiving Day, to commemorate the 1969 occupation of Alcatraz and to protest the colonialist history of Thanksgiving.
- Instead of saying something like "the cat's pajamas" or "the bee's knees," the French say "the baby Jesus in velvet shorts."
- The red parasol moss Splachnum rubrum grows only on moose poop.
- In 2013, an American man named Ashrita Furman took the title of "the most bananas sliced with a sword on a slackline in one minute" by slicing 36 of them in 60 seconds.
- Some birds change the size of their brain every winter.

Americanisms

"The farther one gets into the wilderness, the greater is the attraction of its lonely freedom."
— Teddy Roosevelt

Trivia test by Fifi Rodriguez

1. GEOGRAPHY: Which U.S. state is the only one that borders on two oceans?
2. LITERATURE: Which famous author used the pseudonym Richard Bachman early in his career?
3. ANIMAL KINGDOM: What is the national animal of France?
4. MATH: What is the sum of the interior angles in a triangle?
5. HISTORY: Who was the first American president to win a Nobel Peace Prize?
6. GENERAL KNOWLEDGE: Which ancient civilization built Machu Picchu?
7. ACRONYMS: What does the computing acronym API stand for?
8. MOVIES: What is the name of Elle Woods' Chihuahua in "Legally Blonde"?
9. MUSIC: Which musical instrument has 88 keys?
10. TELEVISION: Which television sitcom character is famous for saying, "Did I do that?"?

Answers

1. Alaska: Pacific Ocean and Arctic Ocean.
2. Stephen King.
3. The Gallic rooster.
4. 180 degrees.
5. Theodore Roosevelt.
6. Incan.
7. Application Programming Interface.
8. Bruiser.
9. Piano.
10. Steve Urkel.

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- No apron? No problem. String a dish towel around your waist using a belt, a bungee cord or a simple ribbon.
- "Want the smells of the season? Here's a great herbal tea that doubles as a whole-house fragrance: Combine one orange cut up, a cinnamon stick, a pinch of ground cloves and nutmeg with a few fresh cranberries and enough water to cover. Boil and waft. Then cool and drink! Happy fall." — A.D. in New Hampshire
- "Dentists say to replace your toothbrush every two months, but they DON'T say to get rid of the old one. There are plenty of good uses for it. In the bathroom and kitchen to clean around the sink. Or for scrubbing stains after you dip it in pretreater. Just make sure you mark it well". — V.E. in Washington
- Use baking soda to clean your stain-less steel sink. It is a mild abrasive and will remove gunk and make the sink shine.
- For use when camping: Mix together your dry spices and carefully pour into a straw. You must fold over the end and secure it with tape. Do the same to the other side to seal and you can stick it right in a plastic bag for use at the campsite. You can have many spices without having to bring a bunch of jars. Steaks taste terrific, or maybe you like cinnamon sugar for oatmeal or on baked apple.
- Here's a tip to preserve an arrangement of greens, maybe the last of the season for some of you: Spray with hairspray. Arrange and spray again.

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LYRIC Theatre

Downton Abbey: The Grand Finale
Fri. Oct. 17
Sat. Oct. 18
Sun. Oct. 19

RATED: PG

LYRIC ND
Rugby, ND

SHOW DOWNS

FRI SAT 7 P M SUN 2 P M

Help Save Lives: TGU Towner Blood Drive October 30th

The TGU Towner Honor Society Fall Blood Drive will be held on Thursday, October 30th from Noon-6:00pm in the Towner Gym.

If you've never donated before, now is a great opportunity. Your donation could save up to 97 premature babies? Contact Mrs. Cook at 537-5414 to schedule your lifesaving appointment.

vitalant

Just Like Cats & Dogs by Dave T. Phipps



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