



Stella and Leo R. LaBelle

65th anniversary

Stella Broska LaBelle and Leo R. LaBelle will soon celebrate their 65th wedding anniversary.

The couple was married April 21, 1945 in Carlsbad, CA.

They have four children,

Susan (Greg) Huckabee, Vermillion, JoAnn (Matt) Turo, Northboro, MA, Russel (Donna) LaBelle, Springfield, MA, and the late Michael S. LaBelle; eight grandchildren, and 11 great-grandchildren.

Spader will give tips on preparing soil

On Tuesday, April 20 at 7 p.m. in the W.H. Over Museum, Dean Spader, a master gardener, will give a presentation entitled, "Healthy Food, Lawns, and Soil."

The US Department of Ag nutritional tables show that the average nutritional content of vegetables has declined 25 to 33 percent across the board — all vegetables, all vitamins, and minerals. So we must ask, "Is our soil becoming sicker? Are we killing our soil?"

How a gardener or farmer treats the soil determines how nutritious the food is that is produced from that soil. This presentation describes two distinct types of soil treatment and the recent research that indicates how to maintain and increase the health in the soil of your garden, lawns, and fields.

USD to host 45th Student History Conference

Graduate and undergraduate students from 10 regional universities and colleges will present papers at the 45th annual Student History Conference, Thursday, April 22, at The University of South Dakota's Muenster University Center.

Sponsored by the USD Department of History and the Zeta Mu Chapter of Phi Alpha Theta, the national honor society in history, the conference is an all day event from 9 a.m. to 5 p.m. at the Muenster University Center. The event is free and open to the public.

For more information, please contact Clayton Lehmann, department of history at USD, at (605) 677-5573 or e-mail clehmann@usd.edu.

PFC Mette graduates from Signal school

U.S. Army Private First Class Seth Mette recently graduated third in his class from communications support specialist school at Fort Gordon in Augusta, GA. Mette, as a member of the 369th Signal Battalion of the 15th Regimental Signal Brigade, underwent training which prepared him to set up, service and maintain many of the types of communications equipment used in the field by today's Army.

PFC Mette entered the Army in July 2009 and completed basic combat training at Fort Benning in Columbus, GA. During this time, Mette was awarded the

National Defense ribbon, the Army Service ribbon and the Global War on Terrorism Service ribbon.

PFC Mette has been temporarily assigned to the 704th Brigade Support Battalion (Rear Detachment) of the 4th Brigade Combat Team of the 4th Infantry Division at Fort Carson in Colorado Springs, CO. He and his wife, Julia, and son, Lucien, are former Vermillion residents who now make their home at Fort Carson. Mette is a 2000 Vermillion High School graduate and he attended USD. He is the son of Dale and Sandy Mette of Vermillion.

Institute for Teachers of Gifted Youth begins July 19 at USD

The University of South Dakota School of Education will host the eighth annual Institute for Teachers of Gifted Youth, July 19-20.

The Institute featuring Creativity offers two days of workshops that include presentations, training, and panel discussions on several topics important to the education of gifted youth. Additionally, the institute features keynote speaker, Wendy Leader, Ph.D., chairperson-elect of the Creativity Network for the National Association for Gifted Children and coordinator of Gifted Programming in Grand Junction, CO. One-credit toward recertification is available for teachers attending the two-day session.

"We are thrilled to provide this opportunity for teachers in our region," stated Trudi Nelson, Ed.D, institute director and assistant professor of education at USD. "The Institute is a great

resource for teachers and school specialists to learn more about how they can strengthen programs for high-ability students."

The first of two sessions begins 8 a.m. on Monday, July 19 with Leader hosting the workshop, "Beyond the Cookbook and into the 21st Century." The primary focus of this workshop is creativity in the classroom and preparing students with skills for the 21st century. Tuesday's second session also begins at 8 a.m. and includes instruction from Roberta Kaufman, Ph.D., assistant professor of education at USD and Nelson. Ambassadors of Excellence campers will be featured in a panel discussion on meeting the needs of gifted students. For participants who wish to include the institute as part of a three-credit graduate class, SPED 762: Nature and Nurture of Creativity is being offered July 21-23.

Tuition for the Institute for Teachers of Gifted Youth is \$100 for the one-day Monday workshop (\$75 for SDAGC members) or \$150 for the two-day workshop. The offered graduate course, SPED 762: Nature and Nurture of Creativity, 8 a.m. to 5 p.m., is a required course in the gifted certification sequence for the state of South Dakota and includes participation in the institute. Participants will develop a project following the course, which they will submit to Kaufman. Tuition rates are charged according to the Board of Regents policies and are subject to change without prior notice. Students will be billed for tuition and fees by the USD Business Office.

To register for the Institute or for more information, please visit www.usd.edu/gifted or contact Nelson at (605) 677-6479 or e-mail at trudi.nelson@usd.edu.

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\$147,000, Skoglund said. Including home care, assisted living and other arrangements, long-term care can reach six years.

Because of rising costs, Skoglund advised looking at the inflation factor when purchasing long-term care insurance.

"Some say long-term care insurance is expensive, but so is long-term care," she said.

Long-term care can be provided in a variety of settings, with only 18 percent of LTC received in nursing homes, Skoglund said. "In fact, 80 percent of people receive their services at home," she said.

In South Dakota, 34 facilities provide day services that care for the patient and provide relief for caregivers, Skoglund said.

Long-term care is needed when a licensed health care provider certifies that an individual cannot meet personal needs for at least 90 days, Skoglund. The person either suffers from a severe cognitive impairment, such as Alzheimer's, or is unable to perform at least two of six activities of daily living — bathing, toileting, dressing, eating, continence and transferring from a bed to a chair.

"Just think of those six activities," she said. "We perform most of them in the first 30 to 45 minutes that we are awake."

The statistics show a growing need for long-term care, even at younger ages, she said. Forty percent of those who need LTC are under 65.

About two-thirds of all Americans will likely need some type of supportive services after age 65. Approximately 40 percent of those 65 and older will eventually need long-term care in a nursing home or assisted-living facility for a stay of more than two years.

Many people mistakenly believe health and disability insurance pay for long-term care, Skoglund said.

Medicare will pay for care in a nursing home only when certain conditions are met, she said. Even then, the recipient is only fully covered for 20 days. In certain situations, some people qualify for partial payment up to 100 days.

That's where long-term care insurance provides asset protection, Skoglund said. South Dakotans can purchase the insurance from a variety of

sources, but a number of companies have met the criteria to qualify for the LTC Partnership program, she said.

Some people may opt not to purchase long-term care, while others may like their current coverage, Skoglund said.

"If people have already purchased long-term care insurance, great. They can keep what they have," she said.

Partnership policies are tax-qualified plans under federal law. They provide inflation protection benefits for purchasers.

Once private insurance benefits are used, special Medicaid eligibility rules are applied if additional coverage is necessary.

Long-term care can be provided in a variety of places, including a person's home, an assisted-living facility or a nursing home. Some partnership policies cover home and community-based services.

Medicaid regulations have tightened and now look back 60 months in the liquidation of assets, Skoglund said. Medicaid also has strict income and asset restrictions, and very strict medical and financial guidelines, she added.

"A Partnership policy carries a Medicaid asset protection feature," she said. "For every dollar that a Partnership policy pays out in benefits, a dollar of assets can be protected from the LTC Medicaid resource limit."

When determining LTC Medicaid eligibility, any assets up to the amount the Partnership policy paid in benefits will be disregarded, she said.

Skoglund dispelled a number of myths about long-term care insurance. A person does not need to be at least 65, first hospitalized or out of work, she said.

Certain companies have met criteria for the Partnership program, but other long-term care policies also provide protection,

Skoglund said.

"You need enough coverage to protect your assets," she said.

Skoglund advised a number of questions when choosing an insurance company:

"Has the company ever raised its rates? If so, how many times and what percentages?" she asked. "How many assets does the company have? Look for \$1 billion-plus. And what letter grade does the company get from A.M. Best (www.ambest.com)? Look for ratings in the A's."

More people choosing long-term care insurance not only protect their assets but also reduce the Medicaid burden for the state, Skoglund said. Medicaid pays for 58 percent of the nursing home and assisted-living care in South Dakota, she said.

Of the long-term care dollars in South Dakota, 43 percent goes to home care, 33 percent to assisted living and 22 percent to nursing homes, she added.

After Monday's session, Tom and Diane Zak of Vermillion said they attended for their own

personal interest. However, Diane Zak was also interested as the human resources director for the University of South Dakota in Vermillion.

"The partnership plan is new to me. It's only about two years old," she said.

Skoglund plans to provide more LTC informational sessions this fall in Vermillion, at both USD and in the community. However, she will schedule more sessions if requested.

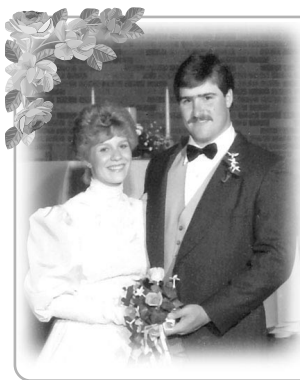
"We want people to ask questions about long-term care insurance, like where can they get it and what are their options," she said. "We also want to clear up misconceptions."

Most importantly, Skoglund wants South Dakotans to look at their long-range needs.

"We want people to plan for the future," she said. "We try to provide an education to people and provide them with options for their long-term care plans."

For more information on the Partnership program, visit online at <http://ltcpartnership.sd.gov>.

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PLUMBING



On April 20th Jeff and Kay Hansen will celebrate their 25th wedding anniversary.

Congratulations!

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Love,
Rob, Molly, Sam
and Luke

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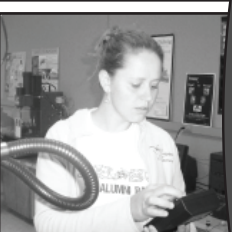
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