

## SUMMIT BY MORRISON AND THE MORRISON ASSISTED LIVING AND SKILLED NURSING CARE

*Long-term care insurance: Is it right for you?*



BY SHANNON LYNCH  
EXECUTIVE DIRECTOR

Almost every one of us, at some stage of our life, will reach a point where we need the aid of skilled healthcare professionals for an extended period of time.

A chronic illness or the need for assistance with daily activities such as bathing, dressing, medication management and meal preparation are common reasons for long-term healthcare. That kind of care, the care normally associated with assisted living or being in a nursing home, comes with a cost that most standard health insurance plans do not cover.

Long-term care (LTC) insurance can offset those costs. LTC policies are designed to cover the expenses from a nursing home, in-home-care and other medical costs are not covered by Medicare. When you weigh the annual out of pocket expenses for long-term care (AARP puts the number at \$140,000 at age 65), the benefits of LTC insurance are considerable.

However, policies can be confusing and very few of us have them (according to the AARP, a little more than seven million people carry LTC insurance). Having LTC insurance can provide you and your loved ones peace of mind without worrying about the financial burden. But you need to be informed.

Before thinking of purchasing LTC insurance, you and your family should ask questions, such as:

Where do you stand financially? The cost of

plans can increase yearly and the coverage or benefits can change.

Do you have access to LTC insurance through work?

How is your health? Premiums can be higher depending on your health and some plans will deny someone with a pre-existing medical

condition.

Do you plan to move? Restrictions on the nursing homes where you can live or the in-home care you have access to may limit your options.

What is covered? And what are the restrictions? Some policies may cover nursing

homes, but not home modifications.

What are the benefits (the daily allotment for care) and how does that compare to healthcare costs where you live?

According to American Association of Long-Term Care Insurance, the average yearly premium for LTC insur-

ance for a 55-year-old person is \$2,007. But rates can vary widely based on variables that include your age and insurance carrier.

The best advice when considering LTC insurance is to be as informed as possible. The state has a good resource page where you

can get information (<https://www.nh.gov/insurance/consumers/senior.htm>) and the National Association of Insurance Commissioners has a pretty thorough fact sheet ([https://www.naic.org/documents/consumer\\_alert\\_ltc.htm](https://www.naic.org/documents/consumer_alert_ltc.htm)) that is helpful.



The Northumberland Public Library congratulates all the participants in this year's summer reading program, who found out that "Libraries Rock!"

COURTESY

## Tillotson Center, Chamber team up for Business After Hours

COLEBROOK — The North Country Chamber of Commerce is pleased to announce that the Tillotson Center will be hosting a North Country Chamber of Commerce Business After Hours event at 14 Carriage Lane, Colebrook, on Thursday, Sept. 27,

from 5 to 7 p.m.

"The Tillotson Center is pleased to be working with the North Country Chamber hosting a Business After Hours event. Not only is it an opportunity to greet community members, it gives us a chance to showcase features that make "The Til-

ly" the North Country's best venue for visual and performing arts and local heritage," said Anne Sullivan, the Chamber's Executive Director.

"Business After Hours events are not only wonderful networking opportunities, they are also great opportunities to learn more about our area businesses," said Wayne Frizzell, President, North Country Chamber of Commerce. "Chamber members and community members are invited to attend."

Complimentary appetizers will be served and beverages will be available for purchase. There will be door prizes and a 50/50 raffle. Come enjoy

an evening of networking and fun!

RSVP's are not required but appreciated. To learn more about this event and others, please contact the Chamber at [atoffice@chamberofthenorthcountry.com](mailto:atoffice@chamberofthenorthcountry.com) or by telephone at 237-8939. Learn more about the Tillotson Center at [www.tillotsoncenter.org](http://www.tillotsoncenter.org).

About the North Country Chamber of Commerce

Including the New Hampshire communities of Clarksville, Colebrook, Columbia, Dixville Notch, Lemington, Millsfield, North Stratford, Norton, Pittsburg, Stratford and West Stewartstown and

Vermont communities of Averill, Beecher Falls, Bloomfield, and Canaan, Vt., the North Country Chamber of Commerce strives to serve its members by way of business advocacy, promotion of regional attractions and involvement in initiatives to foster economic growth.

Our office is open Monday through Friday from 9 a.m. to 4 p.m., and is in the Citizen's Bank building in downtown Colebrook. To visit, please take the elevator to the left of the front entrance. We are located on the second floor.

To learn more, please visit [www.chamberofthenorthcountry.com](http://www.chamberofthenorthcountry.com).

## Tia Ayer named to SNHU President's List

MANCHESTER — Southern New Hampshire University's summer 2018 President's List. Eligibility for the President's List requires that a student accumulate an academic grade point average (GPA) of 3.7-4.0 and earn 12 credits for the semester.



Southern New Hampshire University (SNHU) is a private, nonprofit institution with an 85-year history of educating traditional-aged students and working adults. Now serving more than 100,000 students world-

wide, SNHU offers over 200 accredited undergraduate, graduate and certificate programs, available online and on its 300-acre campus in Manchester. Recognized as the "Most Innovative" regional university by U.S. News & World Report and one of the fastest-growing universities in the country, SNHU is committed to expanding access to high quality, affordable pathways that meet the needs of each student. Learn more at [www.snhu.edu](http://www.snhu.edu).

Get the word out!  
Call 1-877-766-6891  
[salmonpress.com](http://salmonpress.com)

### NOTICE TOWN OF GUILDHALL INVITATION TO BID

1. Sealed bids will be received by the Town of Guildhall, Vermont, for performing the weekly curbside pick-up of rubbish and recycling, on or before 7:00 PM, October 17, 2018 at the Guild Hall (Town Office), PO Box 10, 13 Courthouse Dr., Guildhall, VT 05905, at which time said bids will be publicly opened and read.
2. All bids must be made on the "Bid for Trash Pick-Up" form which is available from the Town Clerk by:
  - A. Email: [townclerk@guildhallvt.org](mailto:townclerk@guildhallvt.org)
  - B. Phone: 802-676-3797 (voice mail when office is closed)
  - C. In Person: Tuesdays 9 am – 3 pm or Thursdays 12 – 6 pm.
3. A bidder may withdraw any proposal submitted prior to the hour set for the closing of the bids provided the request is signed in a manner identical with the proposal being withdrawn.
4. The Town of Guildhall will be responsible for payment monthly in accordance with the terms of the contract as the work is completed.
5. The Guildhall Selectboard reserves the right to reject any or all bids.

Town of Guildhall, VT.

By: George Blakeslee  
Title: Town Clerk

### LEGAL PROBATE NOTICE THE STATE OF NEW HAMPSHIRE 3RD CIRCUIT - PROBATE DIVISION - LANCASTER 8/24/2018 THRU 9/6/2018

#### APPOINTMENT OF FIDUCIARIES

Notice is hereby given that the following fiduciaries have been duly appointed by the Judge of Probate for Carroll County.

All persons having claims against these decedents are requested to exhibit them for adjustment and all indebted to make payment.

**Copson, Douglas J.**, late of Lancaster, NH. Amber M Lemien, 181 Union Rd., Belmont, NH 03220. #314-2018-ET-00194

**Crabtree, Lelia L.**, late of Whitefield, NH. George Olsen, 74 Ramble On Road, Whitefield, NH 03598. #314-2018-ET-00189

**DiCenso, Michael**, late of Boston, MA. Ubaldo DiCenso, 4 Pinecrest Avenue, Saugus, MA 01906. John L. Riff, IV, ESQ, Resident Agent, Law Office of John Riff, 104 Main Street, Suite 4, P.O. Box 229, Lancaster, NH 03584. #314-2018-ET-00229

Dated: 9/7/2018