

COMMUNITY

A LOOK AT BORDERLAND

The Journal welcomes ideas for stories about people in our community.
Call the Journal at 285-7411

OBITUARIES

The Journal publishes paid obituaries in Wednesday and Saturday editions and on its Web site at www.ifallsjournal.com.
Obituaries must be submitted by 10 a.m. Tuesdays to be published in the Wednesday edition, and by 10 a.m. Thursdays to be in the Saturday edition.
All obituaries must be prepaid before they are published.
Obituaries can be faxed to the Journal at 285-7206; e-mailed to tammiec@ifallsjournal.com; or mailed to The Journal at 1602 Highway 71, International Falls, MN 56649.
We encourage electronic delivery of obituaries and any accompanying photos.
If desired, The Journal will e-mail or fax a proof of the obituary to the funeral home handling the service.
For more information, call Tammie Calder at 285-7411.

Carol Joann Dalton, 77

Carol Joann Dalton, 77, of International Falls, Minn., died Wednesday morning, Nov. 26, 2014, at the Good Samaritan Society-International Falls.
Carol was born Jan. 9, 1937, in Barclay Township of Cass County, Minn., to George and Elna (nee Weishair) Collins.
She grew up in Pine River, Minn., graduated from Pine River High School in 1955, and went on to attend Bemidji State Teachers College, Bemidji, Minn.
Carol married John Dalton on Aug. 10, 1957, in Pine River and soon after they moved to Greenbush, Minn., where they both taught school for one year before moving to Superior, Wis., for a year.
In 1959 they moved to International Falls where they have resided since.
Carol worked for the Census Bureau, the local New York Life Insurance Agency and for a few years worked for the B. Dalton Bookstore. From the 1980s until the mid-1990s, Carol worked at First National Bank. She then worked for Joy Travel and Biggins-Choi Law Firm prior to retirement.
Carol was a member of St. Thomas Catholic Church and Catholic Daughters of America for over 50 years and served on the St. Thomas Catholic Church Financial Committee.
She volunteered at local schools and served on the Planning and Zoning Commission for International Falls and Koochiching County.
Carol served on the Board of the Northeast Minnesota Workforce Center as well as the Falls Memorial Hospital Board and Foundation. She was also a member of the hospital auxiliary.
Carol volunteered her time as an election judge and with the local Salvation Army.
She was a longtime Republican Party member, attended many local Republican Caucuses, and served as a Delegate for State and District Republican Conventions.
Carol loved to garden, discuss politics, was a voracious reader and a good cook.
She enjoyed spending time at home and traveling.
She was preceded in death by her parents, George and Elna Collins.
Carol is survived by her husband, John; sons, John (Karen) Dalton of Andover,



Minn., and Charlie Dalton of International Falls; grandchildren, Michael and Ashley Dalton; and sister, Joy McCabe of Coppell, Texas.
Mass of the Resurrection was offered at 11 a.m. Monday, Dec. 1, at St. Thomas Catholic Church.
Visitation was from 1 to 3 p.m. Sunday, Nov. 30, at Green-Larsen Mortuary.
Recitation of the Holy Rosary was at 2:30.
Interment was Tuesday, Dec. 2, at Fort Snelling National Cemetery, Minneapolis, Minn.
Condolences may be left at www.greenlarsen.com.
Arrangements were with Green-Larsen Mortuary Inc., International Falls.

FUNERALS

David Zaren, 68

Funeral services for David Zaren, 68, of International Falls, who died Monday, Nov. 24, 2014, were conducted at 11 a.m. Saturday, Nov. 29, at St. Thomas Catholic Church.
Visitation was from 5 to 7 p.m. Friday, Nov. 28, at Green-Larsen Mortuary.
Officiating was Fr. Ben Hadrich.
Music was by Joe Belanger.
Honorary pallbearers were Chuck Reid, Jay Becker, Doug Wickstrom, Greg Jensen, Shane Zaren, Josh Neal and Dee Zaren.
Arrangements were with Green-Larsen Mortuary Inc., International Falls.
Sandra Augusta Trappe
Memorial services for Sandra Augusta Trappe, who died Friday, Nov. 21, 2014, were conducted Wednesday, Nov. 26, at Littlefork Baptist Church, Littlefork.
Officiating was Pastor Greg McLellan.
Music was by Jill Austin.
Interment will be at Oakley Cemetery, Littlefork.
Arrangements were with Green-Larsen Mortuary Inc., International Falls.

Consider your benefit programs before traveling

A legal question and answer line for seniors.
Dear Senior Legal Line: I am 75 years old and have the opportunity to travel to Finland this spring. I want to take about two months to visit my Finnish relatives, but I am wondering how this travel will affect my Medicare and Social Security Retirement benefits, if at all. I am a US citizen. — Signed, Olga
Dear Olga:
Retirement is the perfect time for foreign travel, but you are wise to consider your benefit programs before you go. You will continue to receive your Social Security Retirement benefits while you are gone, but Medicare will not pay for any healthcare costs you may incur while you travel in Finland. If you have a supplemental health insurance policy (also known as a “Medigap” policy or a Medicare C through J supplemental insurance policy), you should check to see if it covers health care costs in foreign countries. If the supplemental policy does not cover health care costs in foreign countries, you can purchase a policy that does.
I will list a few of the common benefit programs and how foreign travel affects a person’s eligibility and/or receipt of benefits. A wise person will inform every agency that handles their benefits that they intend to be temporarily absent from the country.
Medicare: Generally, Medicare will not pay for health care outside of the United States. The United States includes all 50 states, District of Columbia, Puerto Rico, US Virgin Islands, Guam, Northern Mariana Islands, and American Samoa.
However, in rare circumstances Medicare will pay for healthcare outside of the United States: (1) emergencies you have while in the United States but where a Canadian or Mexican hospital is closer than the nearest United States hospital; (2) for healthcare as you travel from a direct route through Canada from Alaska to a US state and a Canadian hospital is the nearest one that can treat you; or (3) a doctor treats you on a ship that is within six hours from the United States. As you can see, these exceptions won’t help cover health care expenses during a trip to Finland. As stated above, most people cover themselves with one of the Medigap insurance plans sold by private companies.
Medical Assistance (also known as Medicaid or “MA”): Olga, you did not mention that you are enrolled in Medical Assistance or other Minnesota health care program, but many people are and you may be in the future. Minnesota allows MA recipients to be outside of Minnesota without losing eligibility, as long as the absence is temporary. After the reason for the temporary absence is ended, you have to return to Minnesota.
A vacation can be a temporary absence that does not affect eligibility, but you have to tell the county about the vacation before you go. They need to know the dates you intend to leave and return and the reason for the absence.
MA will not pay for healthcare expenses outside of the United States, but it might pay for some health care expenses while travelling in other US states (e.g. medical emergencies or when your health would be endangered to wait to get back to Minnesota for healthcare). Olga, if you are a MA recipient, contact your county financial worker. Because you intend to return home to Minnesota after your trip to Finland, you are gone temporarily, so you should not be kicked off of MA, but MA will not pay for healthcare for you while you are in Finland.
Social Security Retirement and Social Security Disability: As discussed above, these benefits will continue while a United States citizen travels outside the United States. However, the federal government cannot send benefit checks to certain countries. This obviously only affects you if you plan to go to one of those countries and stop your direct deposit of your benefit check to your local Minnesota bank account. The federal government considers you to be outside the United States once you have been outside the country for 30 days.
The Social Security Administration will continue to send out benefit checks to US citizens in foreign countries for as long as the US citizen remains eligible for the benefits. However, the SSA can’t send the checks to you in Cuba, North Korea, and generally will not send checks to Cambodia, Vietnam, parts of the former Soviet Union (other than Armenia, Estonia, Latvia, Lithuania, and Russia). Of course, the checks can continue to be directly deposited in your US bank account. The SSA will send your benefit check to you in Finland, and the US embassies in Finland have people that are trained in Social Security services, but perhaps it is better to keep your benefit check directly deposited to your local bank. Even though your trip to Finland will not affect your Social Security Retirement benefits, it is wise to contact the Social Security Administration to inform them that you will be out of the country for more than 30 days.
Supplemental Security Income (SSI): The Social Security Administration also handles SSI benefits. In contrast to Social Security Retirement and Social Security Disability benefits, SSI benefits are not based on your work record. SSI is a needs-based program, meaning you have to have low income and low assets to get SSI. If you get SSI and leave the United States for more than 30 days, your SSI benefits will stop and will not start up again until you are back in the United States for at least 30 days. If you need continuous benefits in order to pay for your living expenses (e.g. housing costs), you should limit your vacation to less than 30 days.
It is very important that you tell the Social Security Administration about your vacation if you plan to be outside the United States for more than 30 days. If they don’t know and your SSI benefits continue to be paid to you while you are outside the country for more than 30 days, you will get an “overpayment”. An overpayment will cause the SSA to reduce or stop your benefits altogether until the overpayment is paid back.
If you are on any program based on need (like SSI or MA), you also should not pay for anyone else’s travel expenses. (If you need a nurse to travel with you, their expenses may be okay to pay, but do not do so without speaking to your financial worker and/or an elder law attorney). Do not pay for anybody’s tickets, hotel, dinners, etc. You should only pay for your own expenses. If you pay for other people’s expenses, these payments will be viewed as gifts (also known as “uncompensated transfers”) and will probably cause ineligibility for your needs-based programs.
This column is written by the Senior Citizens’ Law Project. It is not meant to give complete answers to individual questions. If you are 60 years of age or older and live within the Minnesota Arrowhead Region, you may contact us with questions for legal help by calling 218-623-8100 and complete the intake process. Senior Citizens’ Law Project, Legal Aid Service of Northeastern Minnesota, 302 Ordean Bldg., Duluth, MN 55802. To view previous articles, go to: www.lasnem.org.

EXPORT ROUNDTABLE-CANADA

Date: Tuesday, December 9, 2014

Time: 8:30 am-11:30 am

Workshop Free *Optional Networking Lunch \$10 at 11:30 am

Location: AmericInn-International Falls

1500 Hwy 71 International Falls, MN 56649

Presentations & Panel Discussions:

- Minnesota Export Overview: Barb Mattson, Minnesota Trade Office
- Basics of Importing into Canada: Officers from Canada Border Services Agency (CBSA)
- Role of a Customs Broker and Assistance: Don Bodnarchuk, Cole International
- Immigration, Work Visas, and Dual Citizenship: Lawrence G. Phillips, Canadian Lawyer

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