

YOUR GO TO SOURCE FOR INFORMATION

ASK

a PROFESSIONAL

A different question will be answered by each expert on the 10th day of every month.

INSURANCE

Q: "Are there new options on the Health Exchanges?"



Tim Gleason & Dave Root

A: Yes, the WA & ID Health Exchanges are now open with new companies, plans and rates to choose from! Pandemic business closures, employee layoffs, lost jobs and reduced work hours have impacted health insurance coverage for individuals and families.

Anyone who needs individual health insurance must apply during this open enrollment period to be accepted for subsidized coverage beginning in 2021 unless qualified for Medicaid or their health plan renews at a different time. Open Enrollment ends December 15, 2020 in Idaho and has been extended to January 15, 2021 in Washington state.

IDAHO – For 2021 some health plan rates are down and others up but the average rates are only increased +1%. Your Health Idaho has a record number of medical and dental plans. For the first time, Regence BlueShield of Idaho is offering individual medical coverage through the Exchange.

WASHINGTON – Most customers will see that the average premium costs and deductibles of Exchange plans in 2021 are lower than previous years. In Area 9, Asotin and Garfield counties now have two approved Exchange carriers, Lifewise Health Plan and Coordinated Care Corp (Ambetter Cascade) to choose from.

Get Free Assistance - Idaho and Washington residents can get free assistance at American Insurance to compare the new plans against other plans offered where you live. We invite you to call for an appointment with our licensed health agents, Tim Gleason or Dave Root by calling (208)746-9646, email Medical@Am-Ins.com or visit www.Am-Ins.com/contact to set your free appointment today.



AUTO • HOME • BUSINESS • MEDICAL • LIFE

AUDIOLOGY

Q: My dad is well into his 90s. He is slowing down, but we always have good times with him. He could benefit from hearing care, but I'm not sure he sees the value. How can I get him to understand what he's missing?



Dr. Anne Simon
Audiologist

A: There is such sweetness in our life when we are with family, friends, and neighbors. It is the opportunity to be in community, with new friends and old buddies, that keeps us going.

I understand the concern your dad has. But we humans so much thrive on human connection. It sustains and nurtures us. My husband and I had a collection of relatives that we affectionately called the '14s'. Many of our dear ones, grandfathers, aunts, uncles . . . born in 1914. The 14s inspired us with their longevity.

Uncle Leo made his weekly poker game 3 days before he passed at the age of 100. He was sharp and enjoyed life until his last day. And, yes, he was wearing his hearing aids. Leo knew his time was coming. He lived his life in the present. He looked at life as a collection of moments. Each moment an opportunity to be present, to observe, and to enjoy.

Hearing is one of the keys to a full and enjoyable life. And if you are alive, here and now, why not take full advantage of the gift? Each one of us were created to be a light in darkness. With family and friends our light brightens and expands. Untreated hearing loss isolates. Hearing care connects.

Hearing care transforms lives. I encourage your dad to look at it as an investment in whatever time Our Maker grants him.

You don't have to settle for a life less than fully lived. Have you been struggling with hearing loss? Caring for your hearing can transform your life and relationships. Why not experience life to the fullest? Call our office today to schedule your consultation! 208-746-7022.



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PHYSICAL THERAPY

Q: How can I alleviate the symptoms of neck pain?



Katie Brown

A: Your neck plays the very important role of holding the weight of your head throughout the day and allowing you

turn your head in multiple directions. The neck is made up of 7 vertebrae and multiple muscles and ligaments for support.

Neck pain is common, especially in today's society when most of our work requires us to use a phone or computer. "Tech neck", a term used to describe the act of stressing muscles while using phones, tablets, and computers, resulting in neck and shoulder pain, stiffness, and soreness. A recent study shows the average American is on their phone for 3 hours and 17 minutes daily. This hunched over posture puts you at an increased risk for neck pain.

How do you alleviate symptoms of neck pain? One of the best things you can do is to change positions frequently. If you have a sedentary job, try to stand every 15-30 minutes to help increase blood flow to your entire body. Some other simple changes to help improve or avoid neck pain are to quit or avoid smoking, be conscious of your posture when standing or sitting and to avoid carrying heavy bags or purses.

If you find that neck pain is limiting your daily activities contact the professional staff at the Institute of Physical Therapy for an evaluation.



678 Southway, Lewiston
208-746-1418
Relieving Pain - Restoring Function

www.instituteofphysicaltherapy.com

PROFESSIONALS

Q.

Interested in participating on the "Ask A Professional" page?

PROFESSIONALS

A.

Call the Lewiston Tribune for details

(208) 848-2200

REAL ESTATE

Q:

How does a realtor figure out the value of my home?

A:

That is a great question! We look at your home, your neighborhood and your amenities as an appraiser would. Then we make recommendations

for items you might want to correct before putting it on the market; things like chipped and peeling paint, handrails, cleaning the roof, etc., even getting a home inspection so you may correct things that the buyer or the buyers' lender might request. We consider the size, age, location and condition of your home and try to find comparable homes that have recently sold. Our market has been low on inventory for a long time, so there are fewer comparable homes. When there are similar homes that have a few differences from yours, we adjust them accordingly. Then we will give you a price range where your sale will probably be. You choose the listing price, we give you only the recent historical range of sold comparables. There are a lot of things to consider in proper pricing, you don't want to price it too low or too high. Please feel free to call, text, or email me at 509-758-8500 or results@cindyperttu.com, if you have further questions.



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CERTIFIED PUBLIC ACCOUNTANT

Tax Preparation vs. Tax Planning

Many people assume tax planning is the same as tax preparation, but the two are quite different. Let's take a closer look:



Carmel Minogue, CPA

What is Tax Preparation?

Tax preparation is the process of preparing and filing a tax return. Generally, it is a one-time event that culminates in signing your return and finding out whether you owe the IRS money or will be receiving a refund.

For most people, tax preparation involves one or two trips to your accountant (CPA), generally around tax time (i.e., between January and April), to hand over any financial documents necessary to prepare your return and then to sign your return. They will also make sure any tax reporting on your return complies with federal and state tax law.

Alternately, Individual taxpayers might use an enrolled agent, attorney, or a tax preparer who doesn't necessarily have a professional credential. For simple returns, some individuals prepare tax returns themselves and file them with the IRS. No matter who prepares your tax return, however, you expect them to be trustworthy (you will be entrusting them with your personal financial details), skilled in tax preparation, and to accurately file your income tax return in a timely manner.

What is Tax Planning?

Tax planning is a year-round process (as opposed to a seasonal event) and is a separate service from tax preparation. Both individuals and business owners can take advantage of tax planning services, which are typically performed by a CPA and accounting firm or an Enrolled Agent (EA) with in-depth experience and knowledge of tax law, rather than a tax preparer.

Examples of tax planning include the following: Bunching expenses (e.g., medical) to maximize deductions, tax-loss harvesting to offset investment gains, increasing retirement plan contributions to defer income, and determining the best timing for capital expenditures to reap the tax benefits. Good recordkeeping is also an important part of tax planning and makes it easier to pay quarterly estimated taxes, for example, or prepare tax returns the following year.

Tax planning is something that most taxpayers do not take advantage of - but should - because it can help minimize their tax liability on next year's tax return by planning ahead. While it may mean spending more time with an accountant, say quarterly - or even monthly - the tax benefit is usually worth it. By reviewing past returns, an accountant will have a more clear picture of what you can do this year to save money on next year's tax return.

If you're ready to learn more about what strategies you can use to reduce your tax bill next year, please call the office.



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LAWN & GARDEN

November Yard & Garden Work

Snow has fallen here early this year and leaves are falling more each day. It's not time to wrap up yard work quite yet. But the prefect time to head towards the finish line.

With the ground not totally frozen and the fall sun keeping it soft, you can still burry spring bulbs like tulips, daffodils and crocuses. If your bulbs are crowded, separate them and give them space to grow when they come up next spring.

It's time to pull up all those dead tomatoes, cucumber, vines and any other plants that are finished. Do it before they get slimy, because that's not much fun. Stack all your cages out of the way. You can even add some fresh soil, manure or compost at this time of year. My grandfather used to turn the soil over in fall to allow winter moisture to get deep into the dirt. Farmers do the same in the fall.

If you have roses, put them to bed after the first hard frost covers everything, but before the ground freezes solid. You should cut your canes back to 3' - 4'. Taller canes can be tied up with string. Next add compost or new soil at least 12" deep and 12" all around the stem and the crown of the roses. You can still plant shrubs, trees and ornamentals in pots or in the soil. If its not frozen keep adding water to evergreen trees and shrubs so they don't dry out over winter especially under the drip lines. That area under the furthest out branches.

Keep raking up leaves and mowing. But don't mow too low! Mulch leaves and grass and add them to your garden or flowerbeds.

Clean and sharpen your yard tools and make sure to oil them too so they will not rust over winter. We have a great selection of all kinds of yard tools on sale, all November at your local CHS Primeland Country Store. In Lewiston, Craigmont and Grangeville. Stores.



Angila Rudy
Manager



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Craigmont, 924-5281
Grangeville, 208-983-1745

OPTOMETRIST

Q:

I was recently diagnosed with diabetes and my doctor recommended annual eye exams. I see fine, so why do I need to get my eyes checked?



Dr. Isaac Bell

A:

Great question, and very fitting because November is Diabetic Eye Disease Awareness Month. It does seem curious that an

eye exam would be recommended annually if a person has diabetes, but your doctor is absolutely right. I like to refer to the eyes as "the windows into your overall health," because the eye is the only place in the body where we can view blood vessels and nerve tissue in their natural state, without surgery. As I examine a person's eye health, I can tell many things about their overall "systemic" health. For example, the blood vessels within the retina take on a certain appearance if a person has high blood pressure. If a person's diabetes is taking its toll on the body, through lack of control and/or duration of disease, certain signs are common within the eye - like hemorrhages, oxygen starvation spots ("cotton wool spots"), and/or fragile blood vessel formation. The findings of an eye exam are critical in the prevention of blindness and the progression of diseases such as diabetes. Communication between your eye doctor and your family practice doctor provides a necessary multidisciplinary approach to caring for your overall health.

Are you in need of a quality eye examination? Whether you're diabetic or not, look no further than Lifetime Eye Care, where you'll feel the difference.



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