The Scene
November 2026
A Section
IN HONOR OF OUR VETERANS
★ ★ ★ PROUDLY SERVING WESTERN KENTUCKY ★ ★ ★

Veterans Day: A History of Honor, Service and Sacrifice

Every November 11, Americans pause to recognize the men and women who have served in the United States Armed Forces. Veterans Day is more than a date on the calendar. It is a national tradition rooted in the end of World War I and a lasting tribute to the courage, dedication and sacrifices of military veterans throughout American history.

From Armistice Day to a National Holiday

The origins of Veterans Day date back to November 11, 1918, when an armistice between the Allied nations and Germany took effect, bringing an end to the fighting in World War I. The agreement became effective at 11 a.m. — the eleventh hour of the eleventh day of the eleventh month.

Although the formal peace treaty, the Treaty of Versailles, was not signed until June 28, 1919, November 11 became a powerful symbol of peace and the end of one of the most devastating conflicts in world history.

One year later, President Woodrow Wilson proclaimed November 11, 1919, the first Armistice Day. Wilson called for Americans to remember the heroism of those who died and to express gratitude for the opportunity to pursue peace and justice.



Early observances included parades, public meetings and moments of silence. Businesses were encouraged to suspend operations briefly beginning at 11 a.m. to honor the occasion.

In 1921, the United States dedicated the Tomb of the Unknown Soldier at Arlington National Cemetery. The ceremony took place on November 11 and honored an unidentified American service member who died during World War I. The tomb became a lasting symbol of remembrance for those whose identities were never established.

Congress officially recognized November 11 as an annual observance in 1926. In 1938, legislation made Armistice Day a federal holiday dedicated to world peace and honoring World War I veterans.

Honoring Veterans of All Wars

As the United States entered World War II and later the Korean War, millions more Americans served in uniform. The growing number of veterans led to a broader understanding of the holiday's purpose.

Raymond Weeks of Birmingham, Alabama, helped promote the idea of honoring veterans of every American war. In 1947, he organized an Armistice Day celebration in Birmingham that included veterans from different military conflicts.

U.S. Representative Edward Rees of Kansas later introduced legislation to change the holiday's name from Armistice Day to Veterans Day.

On June 1, 1954, President Dwight D. Eisenhower signed the legislation officially establishing Veterans Day as a day to honor American veterans of all wars. Eisenhower also called upon Americans to rededicate themselves to peace and

VETERANS,
from page A5

Say THANK YOU *for serving our country!*



By Greg LeNeave
Publisher
KPI Newspaper Group

I want to encourage everyone to do something easy. Say you're talking to someone, and while you're speaking with them, you find out they've served in the military. Tell them "THANK YOU for SERVING OUR COUNTRY."

Additionally, when you see a person in a military uniform, go out of your way and take a few minutes of your time and tell them "THANK YOU for SERVING OUR COUNTRY."

It's easy to do.

Several years ago during Thanksgiving, my son, Rob LeNeave, (who was a Petty Officer 3rd Class, U.S. Navy at the time), came home for his holiday break.

Since our family wouldn't have another chance to do Christmas with him before his leave was up, we all got together for an early Christmas party. My wife, Teresa, wanted everyone to say what they were thankful for after we'd opened our presents.

Bobby really put it all in perspective when he said, "I'm proud of our country." After traveling around the world, he said, "There is no place else like the United States of America."

Coming from a military man, you have to really be proud of how good we have it here in America.

What's amazing is the fact we have the right to worship as we choose, the right to free speech and many more privileges; far too numerous to mention, far more than any other country in the world.

So take time and acknowledge those who put their life on the line for you and this country. Many have gone before and have served our great nation. They deserve our praise and gratitude.

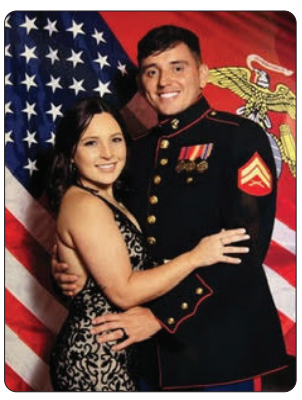




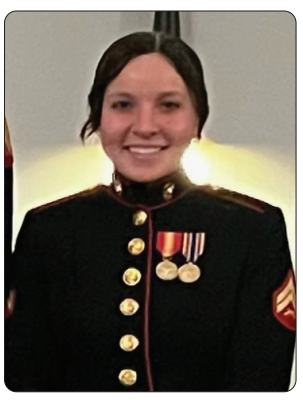
Abigail "Abbi" Workman
U.S. Navy



Alex Woods
U.S. Air Force



Alliah & Ethan Fuentes



Alliah Fuentes

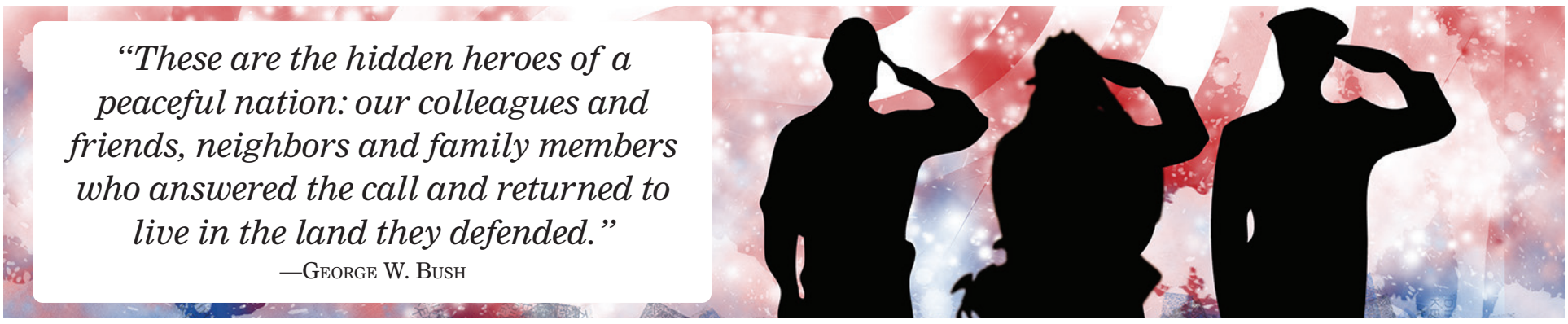


Andrew L. (A.L.) Pool



Andrew Miller
U.S. Navy

"These are the hidden heroes of a peaceful nation: our colleagues and friends, neighbors and family members who answered the call and returned to live in the land they defended."
—George W. Bush



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2025-2026 ALL AMERICAN TEAM
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Andrew Pannell
U.S. Army



Andrew Scott
U.S. Army



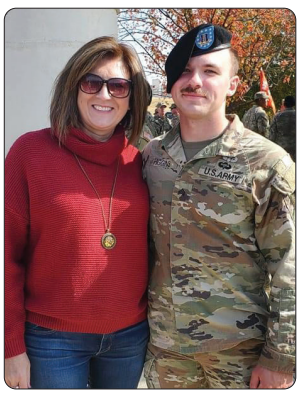
Anthony Johnson



Anthony Ross Group



Art Brunston
U.S. Army



Austin Higgins



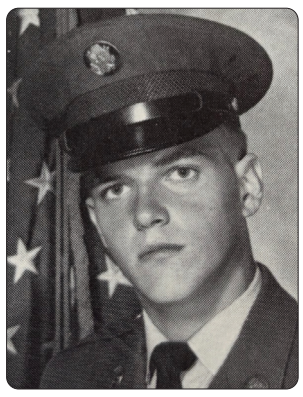
Auther Waldon



Beau Smith



Benny E. Steele



Benedict Vowels
U.S. Army 1974-1977



Bill Dunn



In memory of
Billy O. Cooper
Killed in the
Battle of the Bulge
December 21, 1944

*REMEMBER TO **THANK** A*



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MAGISTRATES:

Henry Bisson ★ Jody Brown ★ Stonnie Dennis ★ Ryan Hedrick ★ Nathan Whipple

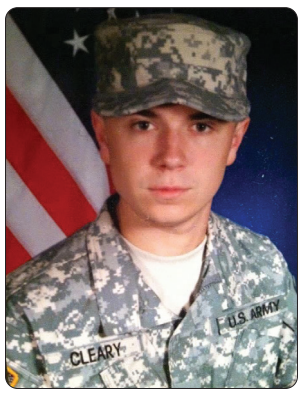




Bill Hazelwood
U.S. Navy



Billy G. Basham



Blake Cleary
U.S. Army



Bob Jennings



Bob Phillips



Bobby E. Morris
U.S. Air Force

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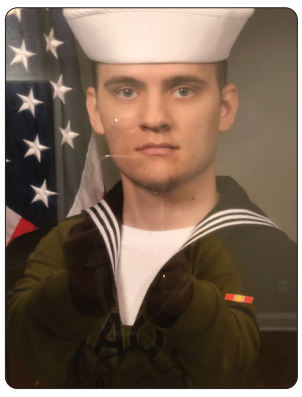
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Bobby LeNeave
U.S. Navy



Bobby Vaught



Bradley R. Ransom
U.S Air Force



Brady Jett
U.S. Army



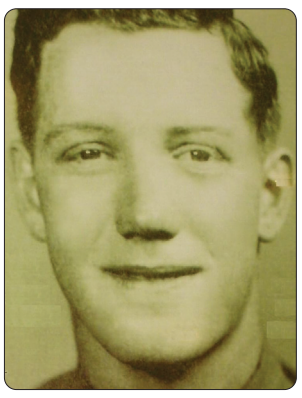
Brian Courtney



Brian Sullivan



Cpt. Larry O. Conway
U.S. Army, Infantry



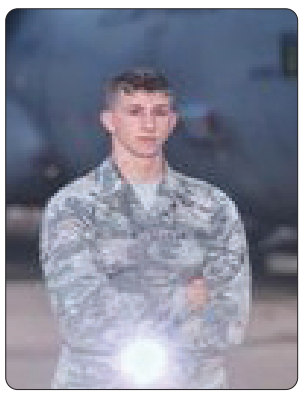
Carl Duane Red Nickell



Butch Stewart



Candi Jackson Mitchell
U.S. Air Force



Brody Strickland



Bruce Kernodle

VETERANS,

Continued from page A1

established a national committee to coordinate the observance.

The change recognized that the sacrifices of American veterans extended far beyond World War I and deserved national recognition.

A Date That Returned to Nov. 11

In 1968, Congress passed the Uniform Monday Holiday Act, which moved several federal holidays to Mondays to create more three-day weekends. Veterans Day was among those affected, and its observance moved to the fourth Monday in October beginning in 1971.

The change proved unpopular with many Americans who believed November 11 held special historical significance. Numerous states continued observing the holiday on its traditional date.

In 1975, President Gerald Ford signed legislation restoring Veterans Day to November 11, beginning in 1978. Since then, the holiday has remained on November 11 regardless of the day of the week.

Veterans Day Today

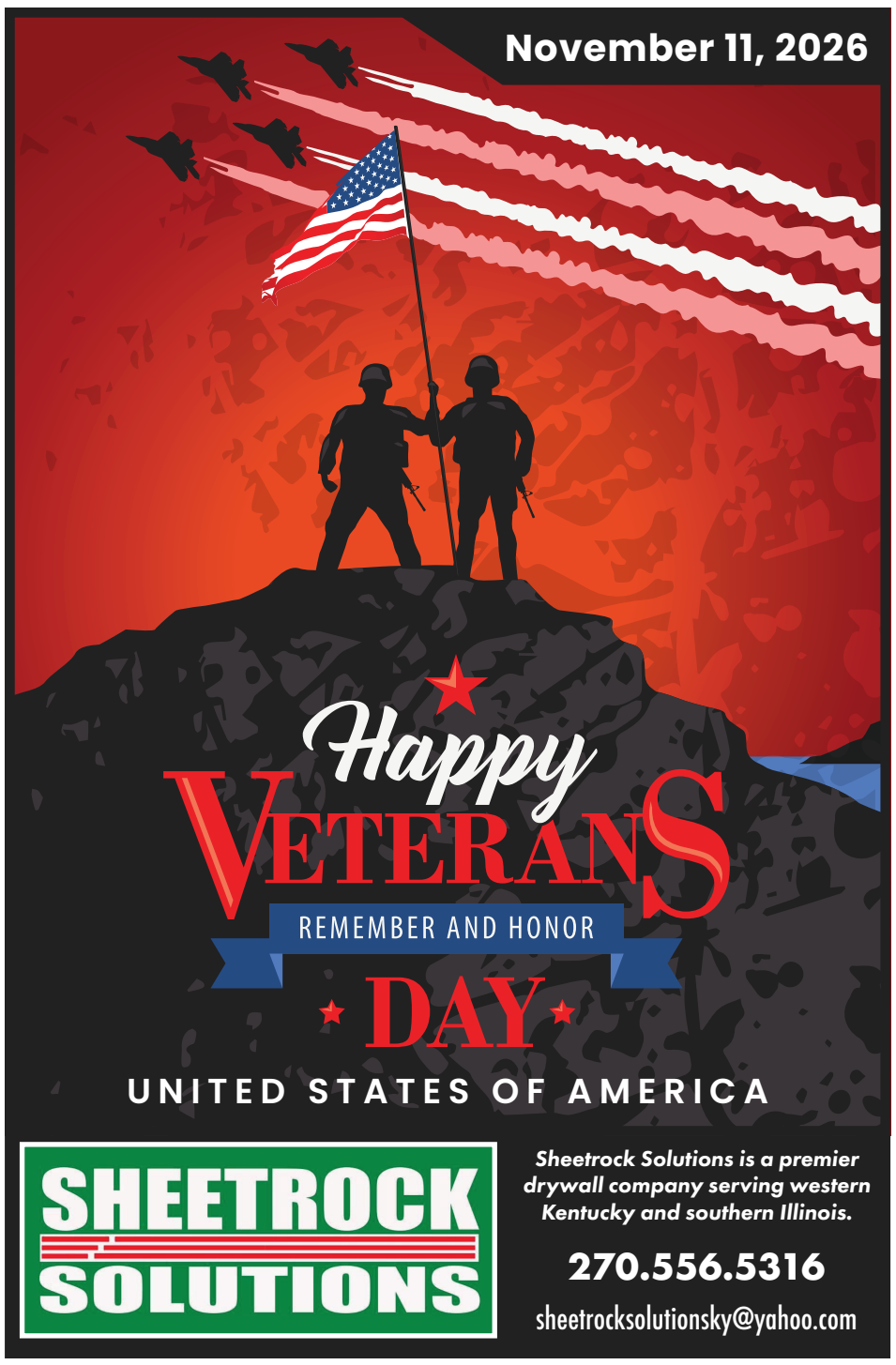
Today, Veterans Day is observed through ceremonies, parades, school programs, community gatherings and tributes across the country. The national ceremony takes place at Arlington National Cemetery, where a wreath is placed at the Tomb of the Unknown Soldier and military honors are rendered.

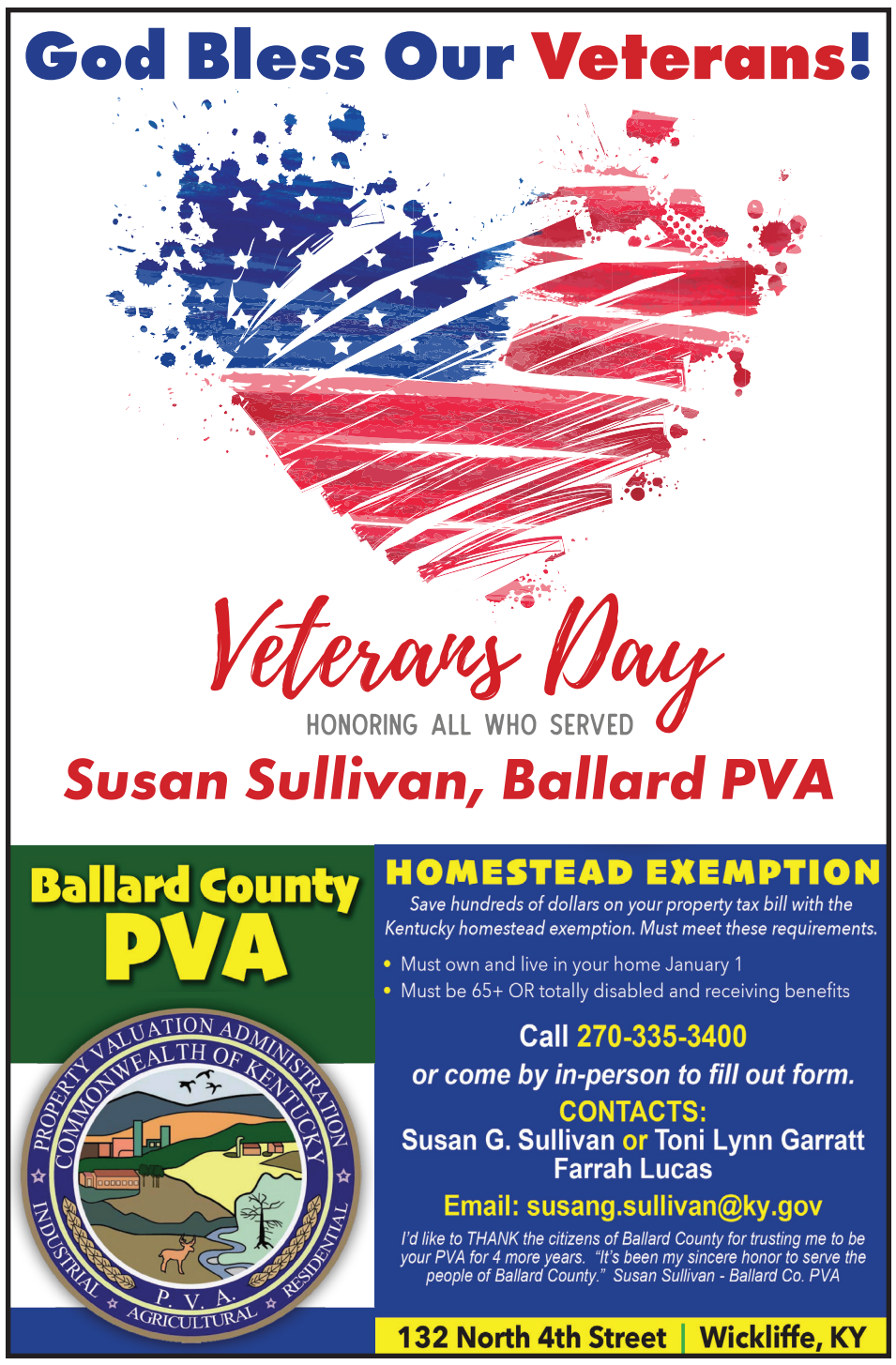
Communities also recognize veterans through appreciation events, educational programs and opportunities for residents to hear firsthand accounts of military service.

Veterans Day is often confused with Memorial Day, but the holidays have distinct purposes. Memorial Day honors military personnel who died while serving their country, while Veterans Day recognizes all who have served honorably in the U.S. Armed Forces, whether during wartime or peacetime.

The holiday also provides an opportunity to recognize veterans' contributions beyond military service, including their leadership, volunteerism and continued involvement in their communities.

More than a century after the first Armistice Day, November 11 remains a reminder of the importance of service, sacrifice and peace. By thanking veterans, learning their stories and recognizing their contributions, Americans help preserve the history and meaning of Veterans Day for future generations.

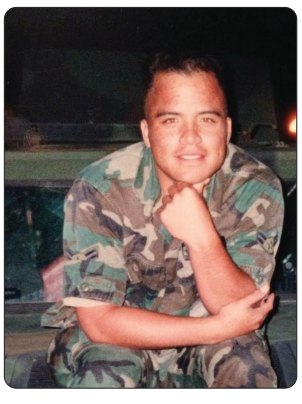








Chad Bowles



Chad Ohelo
U.S. Air Force



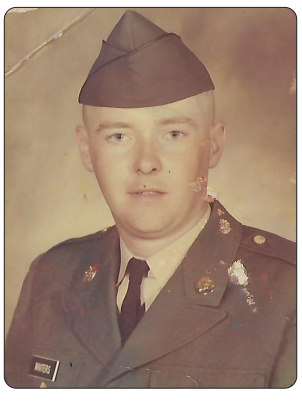
Chad Young



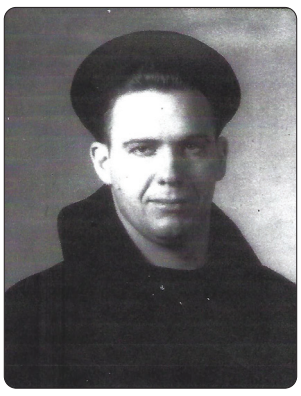
Charles Jett
Korean War - Navy



Charles Boulton



Charles Larry Winters



Clyde T Love, Jr.
U.S. Navy



Collie Sullivan



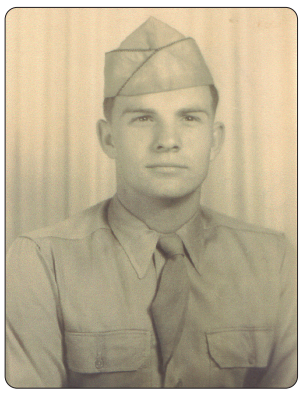
Cpl. Eddie Mullen



Claude Martin
1918-1919 WWI



Clayton Kelley
U.S. Army



Clifton Perry Smith



Donald Hensley



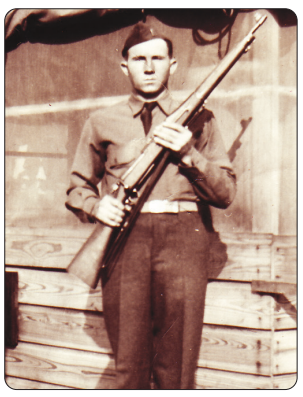
Donnie R. Chandler



Doug Key



Earl Wallace Hargrove



Edmon (Jack) Walton



Ethan Cochran

Happy Veterans Day! Your bravery and dedication inspire us all. Thank you.



VETERAN

Dr. Michael Gavin
Member of the KY Army National Guard from January 28th 1988 through September 30th 2014



VETERAN

Terry W. Boone, PA-C
Served in the U.S. Army, 82nd Airborne from February 1983 through February 1987



VETERAN

Robert M. Wilkinson, APRN
U.S. Army, Active Duty, August 1972 to August 1980. U.S. Army Reserves, January 1979 to September, 1993

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Chlomara Kathleen Hazelwood



Craig and Candi Mitchell



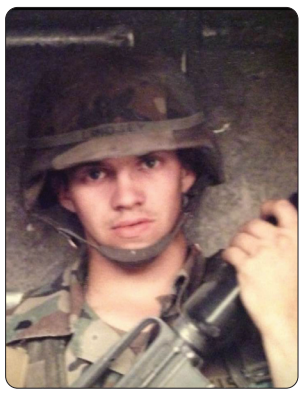
Dan Barton



Dan Bondurant & boys



Darrell W Guess
VIETNAM VETERAN - US ARMY



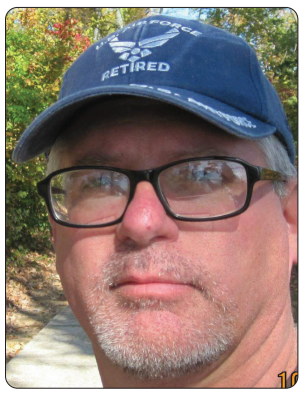
David Lindsey



David Dowdy



David Mullen



David W Hall.
US AIR FORCE RETIREE



Donald H Streetman

HAPPY VETERANS DAY!

HONORING ALL VETERANS
THEY SERVED OUR COUNTRY.
NOW THEY STAND WITH US.



JAMES LAMBERT



JEREMIAH BARAN



TERRY PEREZ



BOB PHILLIPS

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To our veteran employees and all who served—
thank you for your courage, sacrifice and service.

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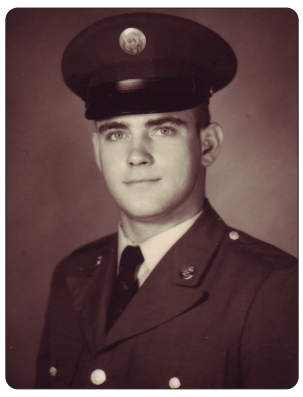
VETERANS DAY
HONORING ALL WHO SERVED

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Eugene Henley



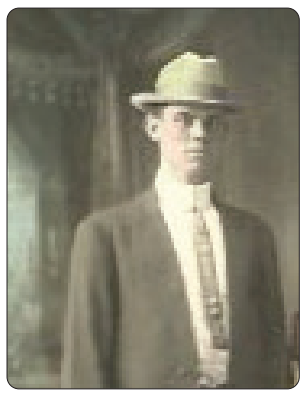
Eugene Spike Willoughby



Franklin E. Allen



Fred Bass WWI



Fred Jackson WWI
1918-1919 DIED IN SERVICE



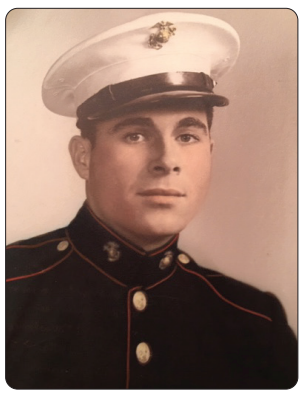
Garland Rutherford



Gene Dunn



George Workman



Glen Hanks



Guy Johnson



Harold Britt
U.S. MARINES



Harold Garrison

Happy Veterans Day!

WE ARE THANKFUL FOR YOUR SERVICE

Nov. 11, 2026

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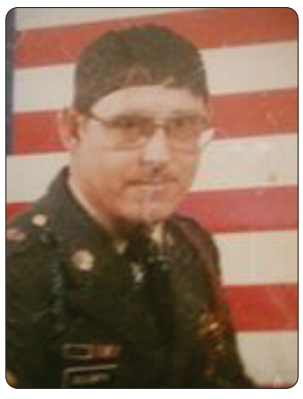
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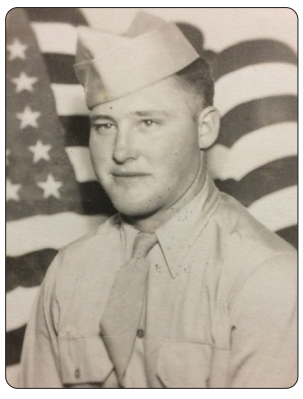
Harold Goldsmith



Harry Ward



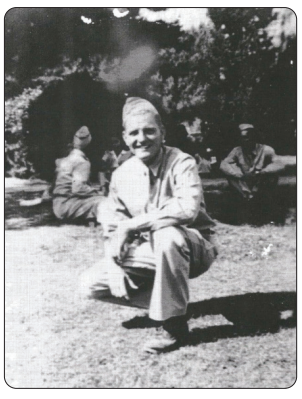
Homer Hilton Story
Army Air-Corp - Staff Sgt.



Howard Sims



Irel J Griffith
U.S. Air Force



Jack Gibson



Jack Oldham
US Army



Jackie L. Beasley



Jadon Pickard



James Corbett Birnkley, Jr. US Navy



James E. Boucher



James Hardy



James R. Murphy
World War II CC Cem 11 03 12 011



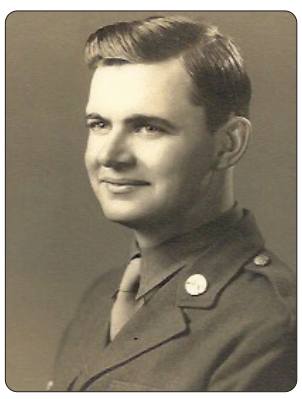
James Thomas Tom Willoughby



James Hendrix



James L. Hollinsgworth



James Melvin Jackson
WWI 1942-1945



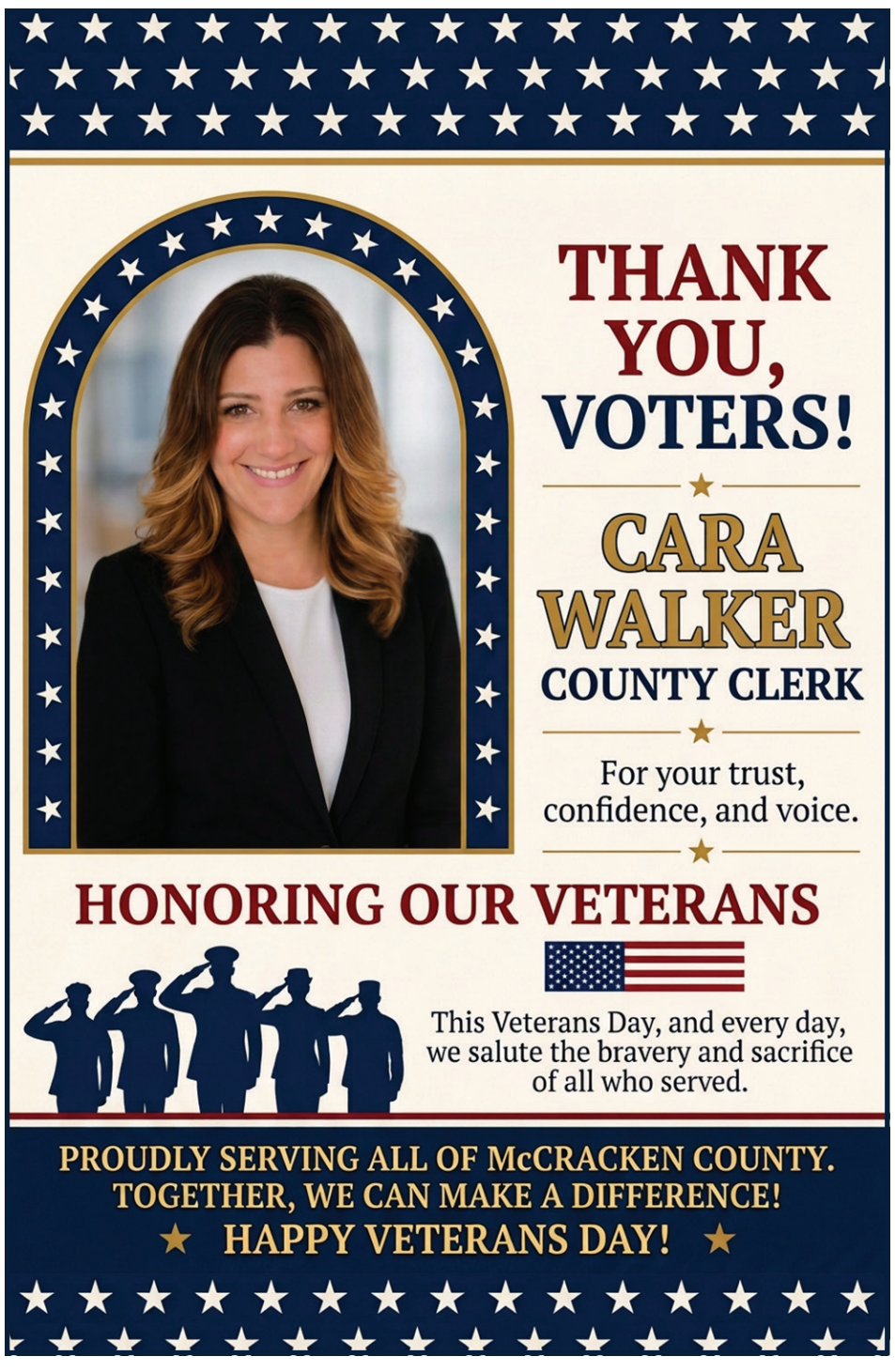
To all who served, and all who continue to serve, thank you for your courage, your sacrifice and your dedication to our nation.

We owe our freedom and security as Americans to all of you, and we wish you all the best on Veterans Day and always.

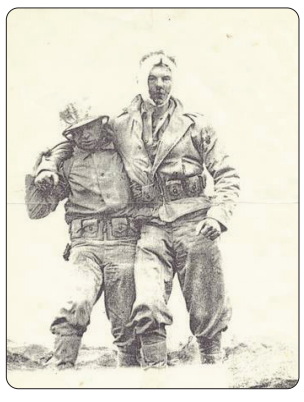
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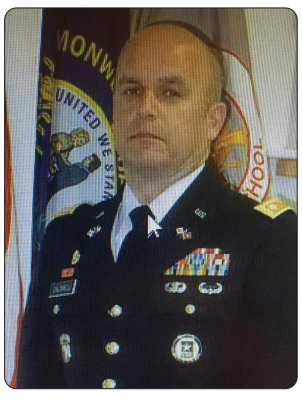




James Yancey
AT IWO JIMA



Jansen Byram
U.S. NAVY



Jason Caldwell



Jason Lloyd Nunn



Jason Meyer



Jason Murphy

Thank you for your commitment to freedom. Happy Veterans Day!



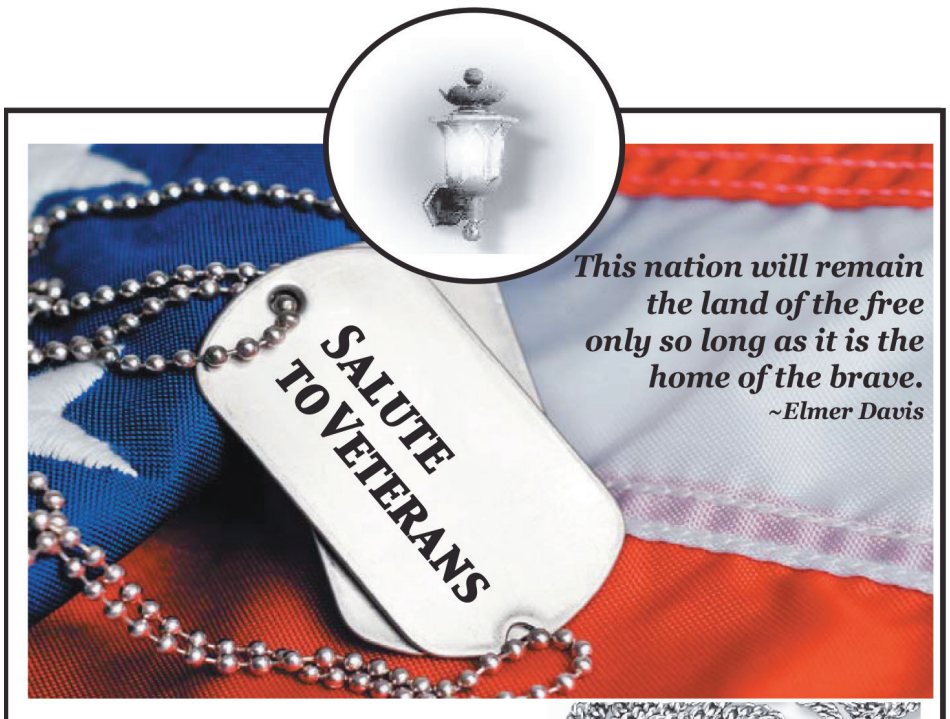
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Jaylen Jernigan
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Jeff Byram



Jeremiah Baran



Jerry Hargrove



Jerry Lee Mullen



Jerry Seay Jackson
WWI 1918-1919



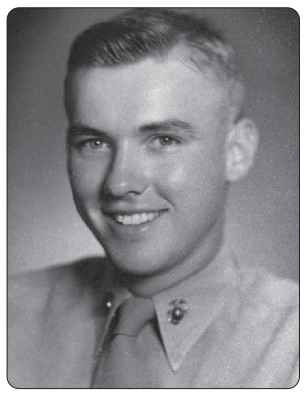
Jim Bone



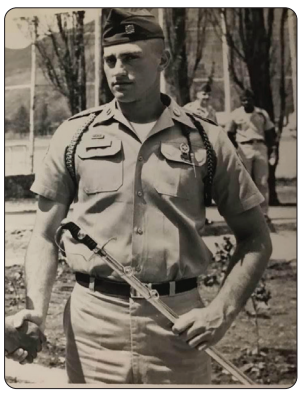
Joe R Halteman



Joe W. Culver



Joe Young



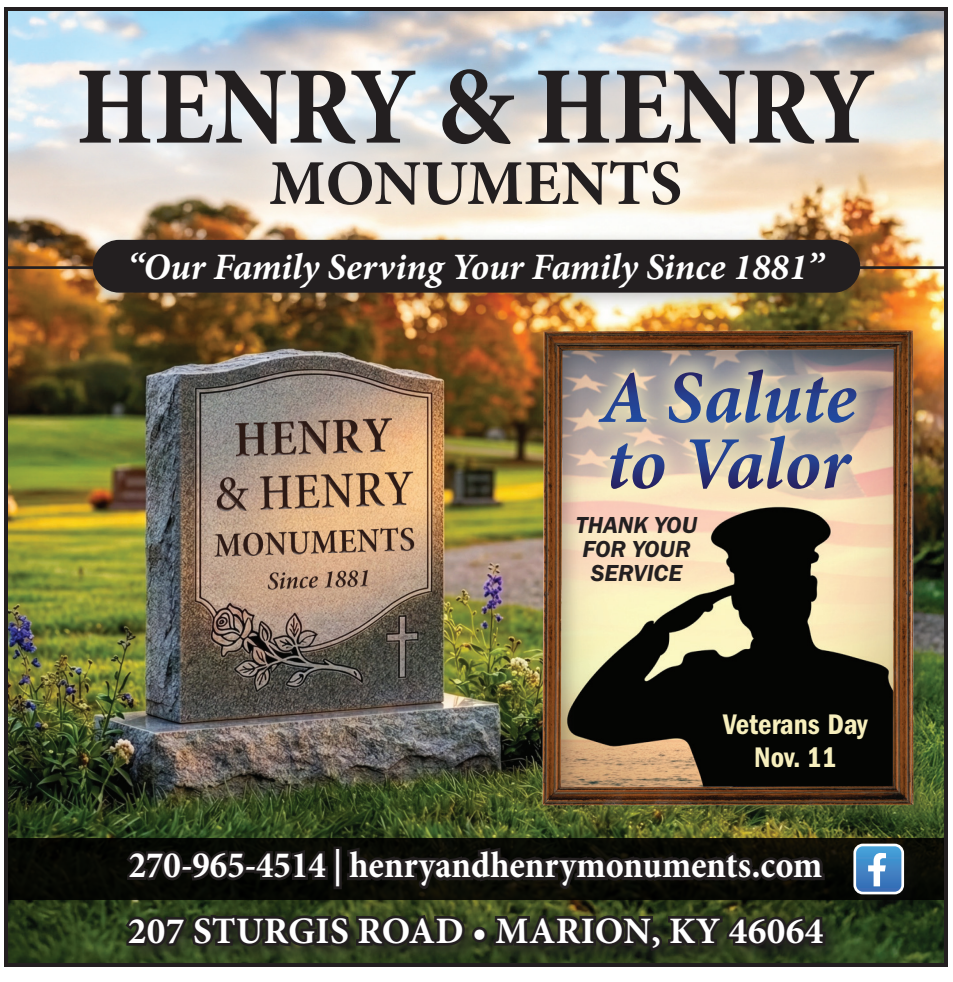
John Fleming

"Honor to the soldier and sailor everywhere who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause."
—Abraham Lincoln













John Sullivan



John T. King



Jordan Hargrove



Josh Boutwell



Joshua B. Medlin



Kayo Mullen



Ken Thomann, JR.



Kenneth L Stevens
U.S. Army
188th Engineer Aviation
Battalion



Kenneth Rollins,
U.S. Navy 1922-1992



Kern Brunner



Larry Boulton



Larry F. Williams



Lawrence Brooks



Lelon W. Moyers
died in service 1918-1919
WWI



Lewis Martin-DeNancy
France 1918-1919-WWI



Logan Wayne Hargrove
U.S. Marine Corp PFC



Larry Joe Steele



Louis Tate

Thanks to all,
Veterans
Veteran's Day | November 11, 2023

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*** Medicare B Program ***

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*Grief	*Provide Transportation	*Loneliness	*Depression
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*Thoughts of Suicide	*Stress	*Loss of Independence	

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270-988-2675 (Phone) jhutchinson@lhhs.org (email)

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"Your mental health is just as important as your physical health."





WWII D.C. Kentucky Veterans (May 4, 2004)

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Zackery Weathers
U.S. Air Force



Zoe Kelley
U.S. Army



Eugene Crain



101 Airborne





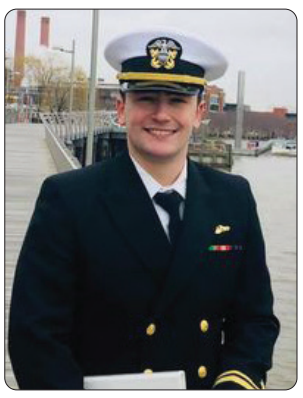
Louis W. Wadlington
U.S Army



Mike Horn



Morris Jackson
Korean War 1950-53



Nathan Myers



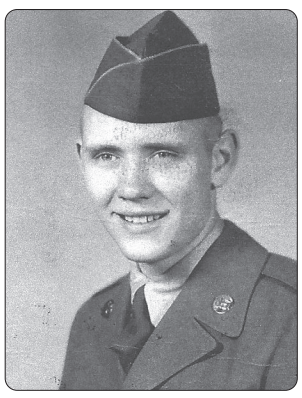
Nathanial Poe
U.S. Coast Guard



Ned Ackley



Tasha Prince



Thomas L. Stewart



Spencer Petrehn





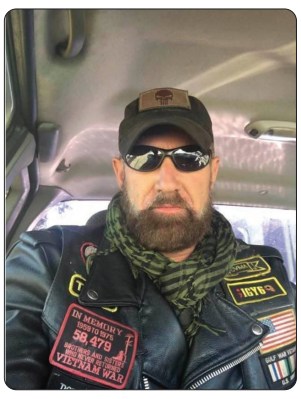




Shirkisin



Willie Mason



Steve Cochran



Steven Dowdy
U.S. MARINES



Stoy Gates



Thomas Owsley



Todd King



Thomas Reese "T.R." Nickell
U.S. ARMY



Keith Ledbetter



Shannon Strickland
U.S. NAVY





A few words about our flag

For more than 200 years, the American flag has been the symbol of our nation's unity, as well as a source of pride and inspiration for millions of citizens.

Our flag has been a symbol of liberty to the oppressed, it has been a symbol of hope in times of sorrow and strife, it has been a symbol of freedom to every nation in the world.

In September of 1814, Francis Scott Key was so moved by seeing the Stars and Stripes waving after the British shelling of Baltimore's Fort McHenry that he wrote the words to our national anthem The Star Spangled Banner.

It is worth noting that the flag Key saw was the 15 star and 15 stripe U.S. flag. In 1818 a new law specified the flag should return to 13 stripes, with a new star to be added with each new state admission.

In 1892 the flag inspired Francis Bellamy to write the "Pledge of Allegiance," our most famous flag salute and patriotic oath.

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Women in War



WWII WAC VET Eileen Lentz

During World War II, some 350,000 women served in the U.S. Armed Forces, both at home and abroad. They included the Women's Airforce Service Pilots, who on March 10, 2010, were awarded the prestigious Congressional Gold Medal. Meanwhile, widespread male enlistment left gaping holes in the industrial labor force. Between 1940 and 1945, the female percentage of the U.S. workforce increased from 27 percent to nearly 37 percent, and by 1945 nearly one out of every four married women worked outside the home.

American women entered the workforce in unprecedented numbers during World War II, as widespread male enlistment left gaping holes in the industrial labor force. Between 1940 and 1945, the female percentage of the U.S. workforce increased from 27 percent to nearly 37 percent, and by 1945 nearly one out of every four married women worked outside the home. "Rosie the Riveter," star of a government campaign aimed at recruiting female workers for the munitions industry, became perhaps the most iconic image of working women during the war.

Military unit, established on July 30, 1942, as the U.S. Navy's corps of female members. During World War II some 100,000 WAVES served in a wide variety of capacities, ranging from performing essential clerical duties to serving as instructors for male pilots-in-training. Initially, they did not serve overseas. Several thousand WAVES also participated in the Korean War. The corps continued its separate existence until 1978.

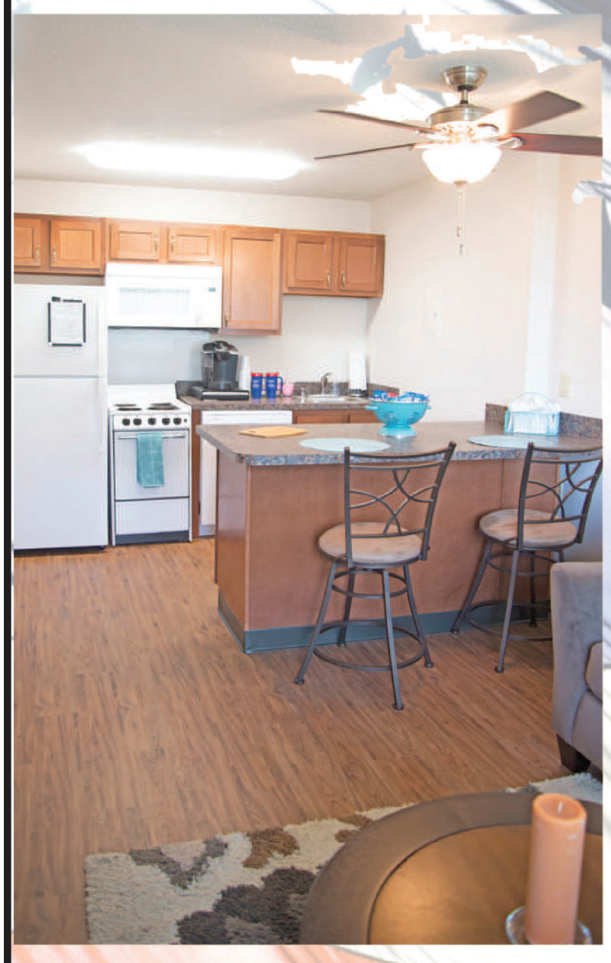
The navy's policies toward women were in some ways quite progressive. Unlike the army's female branch, the Women's Auxiliary Corps (WAC), the WAVES were not an auxiliary and were accorded a status comparable to that of male members of the reserve.



Juanita (Midge) Howle

May all veterans feel the deep respect and recognition they deserve today. Your service means the world to us.

A PREMIER COMMUNITY TO CALL *Home*











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THIS VETERANS DAY



THANK YOU FOR YOUR SERVICE

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The Scene
November 2026
B Section

IN HONOR OF OUR VETERANS

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How to lend veterans a helping hand

Members of the military play an important role in keeping the peace and preservering the freedoms that democracy enables. Veterans of the United States Armed Forces are celebrated each November 11 on Veterans Day. It's important that residents in communities big and small take time on Veterans Day to recognize their brave neighbors who served in the Armed Forces. But support for veterans should not begin and end in mid-November. Indeed, there's much anyone can do to lend veterans a helping hand all year long.

• Volunteer with local veteran assistance organizations and programs. Serving in the military is not easy, and many veterans who serve or served confront serious issues upon returning from combat or leaving the military. The Committee to Evaluate VA Mental Health Services found that 23 percent of veterans of Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF) and Operation New Dawn (OND) experienced PTSD, while roughy 16 percent suffered from depression. Various organizations work to help veterans in numerous ways, and volunteering with such groups can be a great way to lend active and retired Armed Forces personnel a helping hand. The Wounded Warrior Project is one such organization, and people can help to raise funds for WWP-backed fundraisers like 5Ks and galas that are held across the nation each year.

• Reach out to neighbors who served. Simply reaching out to neighbors who served in the military can be a great way to lend a helping hand. According to the American Community Survey, more than 2.5 million veterans ages 18 and over reported having a military service-connected disability rating of 70 percent or more. The U.S. Department of Veterans Affairs assigns disability ratings based on the severity of a disability (or disabilities), and that percentage-based rating represents how much a disability (or disabilities) decreases a veteran's overall health and ability to function. That millions of veterans are rated at 70 percent or more reflects a population in need, and not all of those needs are necessarily met by the VA. Those looking to lend a helping hand to veterans can offer to help those with disabilities manage daily life. Offers to shop for a disabled veteran's groceries, drive a veteran to doctor's appointments, help a veteran with lawn care or other household chores, or even invite a veteran over for dinner once per week are great ways to show veterans their sacrifices are appreciated and not forgotten.

See **HAND,** page B2



The story of "Taps"

The 24-note melancholy bugle call known as "taps" is thought to be a revision of a French bugle signal, called "tattoo," that notified soldiers to cease an evening's drinking and return to their garrisons. It was sounded an hour before the final bugle call to end the day by extinguishing fires and lights. The last five measures of the tattoo resemble taps.

The word "taps" is an alteration of the obsolete word "taptoo," derived from the Dutch "taptoe." Taptoe was the command — "Tap toe!" — to shut ("toe to") the "tap" of a keg.

The revision that gave us present-day taps was made during America's Civil War by Union Gen. Daniel Adams Butterfield, heading a brigade camped at Harrison Landing, Va., near Richmond. Up to that time, the U.S. Army's infantry call to end the day was the French final call, "L'Extinction des feux." Gen. Butterfield decided the "lights out"

music was too formal to signal the day's end. One day in July 1862 he recalled the tattoo music and hummed a version of it to an aide, who wrote it down in music.

Butterfield then asked the brigade bugler, Oliver W. Norton, to play the notes and, after listening, lengthened and shortened them while keeping his original melody.

He ordered Norton to play this new call at the end of each day thereafter, instead of the regulation call. The music was heard and appreciated by other brigades, who asked for copies and adopted this bugle call. It was even adopted by Confederate buglers.

This music was made the official Army bugle call after the war, but not given the name "taps" until 1874.

The first time taps was played at a military funeral may also have been in Virginia soon

after Butterfield composed it. Union Capt. John Tidball, head of an artillery battery, ordered it played for the burial of a cannoneer killed in action. Not wanting to reveal the

battery's position in the woods to the enemy nearby, Tidball substituted taps for the traditional three rifle volleys fired over the grave. Taps was played at the funeral of

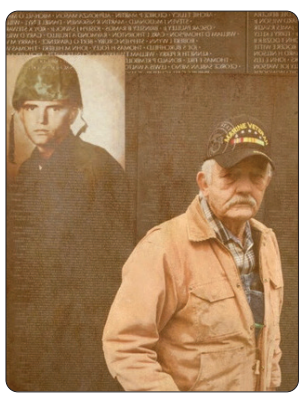
Confederate Gen. Stonewall Jackson 10 months after it was composed. Army infantry regulations by 1891 required taps to be played at military funeral ceremonies.

Taps now is played by the military at burial and memorial services, to accompany the lowering of the flag and to signal the "lights out" command at day's end.





William Rhea Bowles
U.S. Marine Corps



Willie Garner



Willis Fleming, Jr.
U.S. Navy



Willis Fleming, Sr.
U.S. Navy



Zack Morrow



Wayne "Fib" Morgan



Wayne Carroll
Machinist Mate First Class



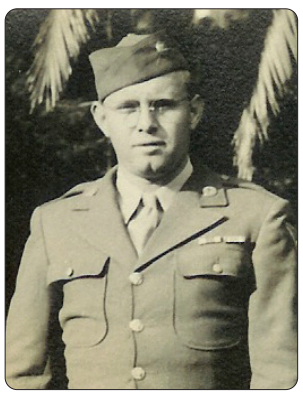
Wayne Strickland
U.S. Army



Carlisle Sheriff Will Gilbert
Vietnam of OIF 3
(Operation Iraqi Freedom)



William (Billy Hop) Howle



William Marvin Monroe

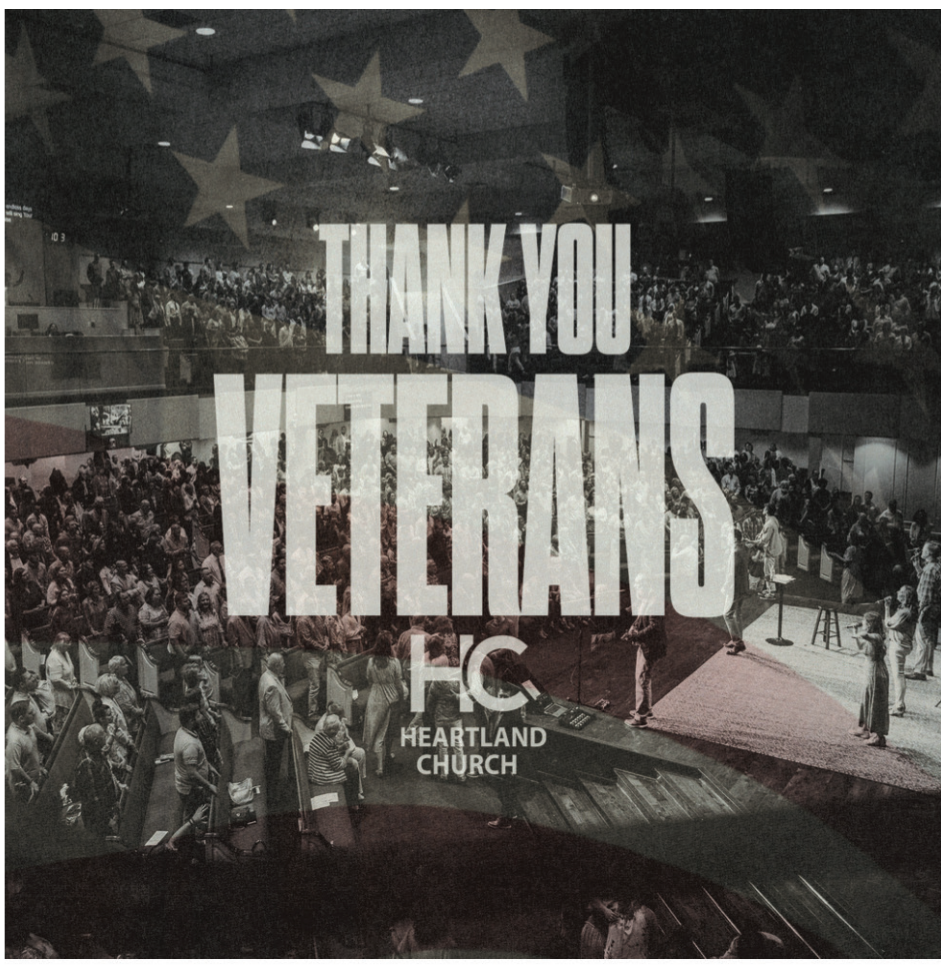
HAND,

continued from page B1

• Propose and gather support for community events celebrating veterans. There's no end to the ways communities can recognize the veterans who live among them. Community-based events recognizing local veterans ensure residents know who among their neighbors served and helped to secure and protect their freedoms and way of life. When communities host events to honor local veterans, volunteer to serve at such events and work to promote them through word-of-mouth and avenues like social media. Residents can even propose new events that raise awareness about local veterans and encourage them to share their stories with their neighbors.

Veterans Day can serve as a catalyst that encourages residents to make a concerted effort to lend a hand to veterans in need throughout the year.





With gratitude,
we honor our veterans.
Thank you for your service and sacrifice.
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LEE'S
BODY SHOP
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270-251-3000





Neil Mayzig



Norman McQueen



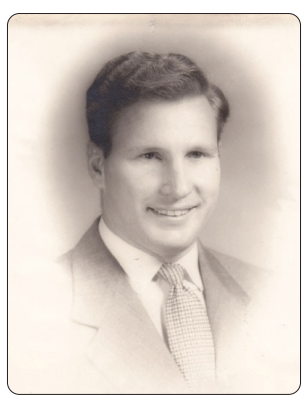
Oman Stone
U.S. Army



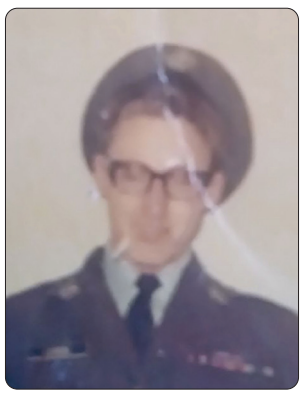
Otis Clifton Throgmorton



Patrick Ryan



Paul Edward Willoughby



Paul Lemon



PVT Eddie Mullen, Jr.



PTV Vernon Neilhoff, left and Eddie Mullen, Jr.



Ralph Helming



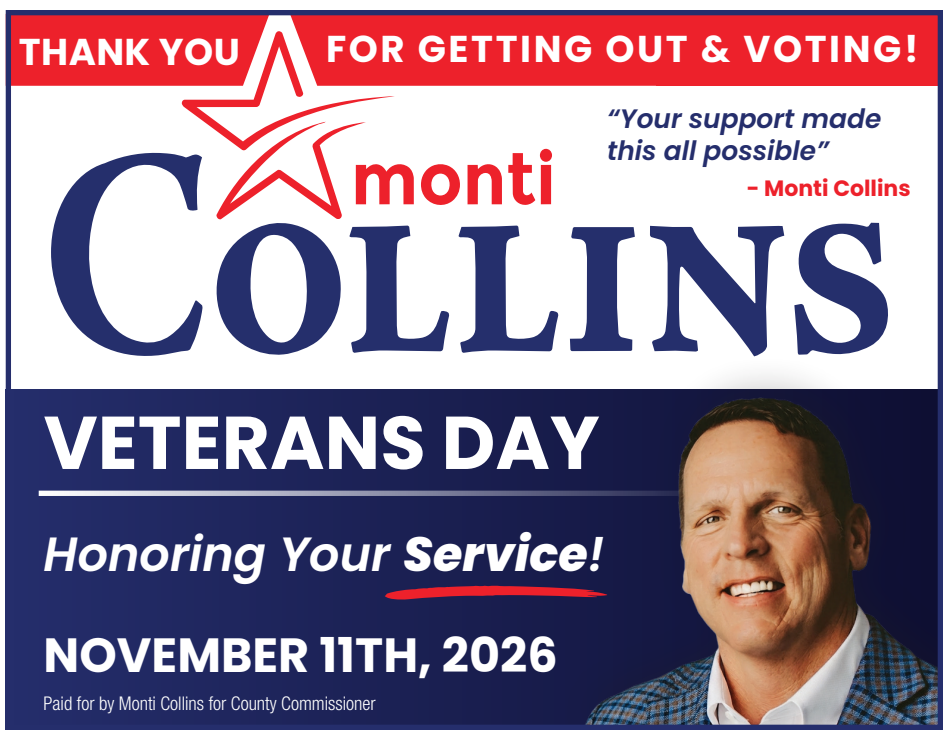
Randell Rose



Randy Jett
Vietnam Army Vet

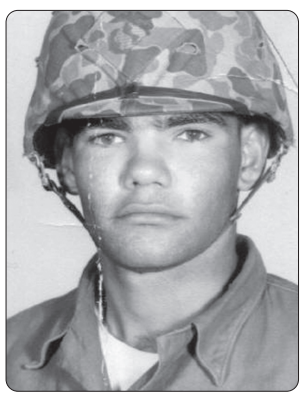












Ray Hart
U.S. Marines



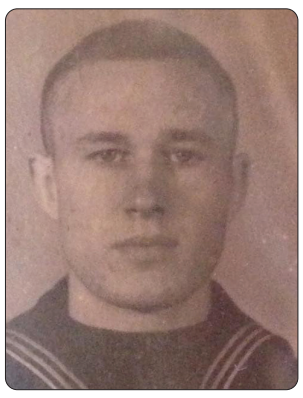
Gerald B. Woley



Richard Pigg
U.S. Navy



Richard Gidcomb



Robert Cotham



Robert E. Throgmorton



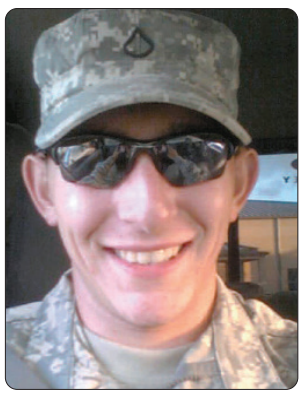
Robert L. Smith
U.S. Army



Robert Sterling



Robert W. Seaton
U.S. Army



Rodney Knight



Sam Pennebaker
U.S. Navy



Sam Workman
U.S. Navy

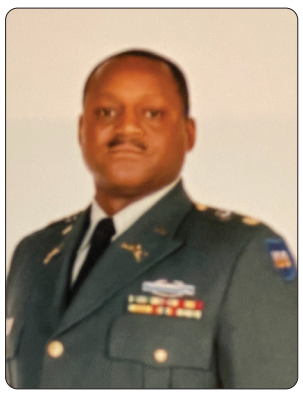












Lt. Col. Sammy MacManu
US ARMY RETIRED



Ronald D. Crooks
LITTLE DIXIE, KY
A2C US AIR FORCE
1964-1967



Ronnie Haney
U.S. MARINES



Roy Duncan, WWI
(PICTURED AT AGE 99)



Robert Lord



Robert Overfield





Sgt. Delvonne Bevineau



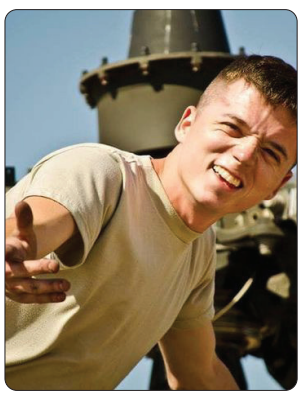
Sgt. Willie Mason
U.S. ARMY RESERVE



Robert Soto, Jr.



Robert Jewel Embry
U.S. ARMY



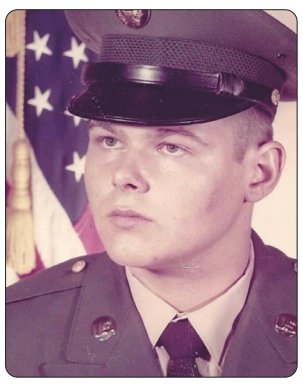
Sgt. Kyl Bosse
US ARMY RETIREE



Zack Morrow



William Morton Stevens, Jr.
U.S. NAVY

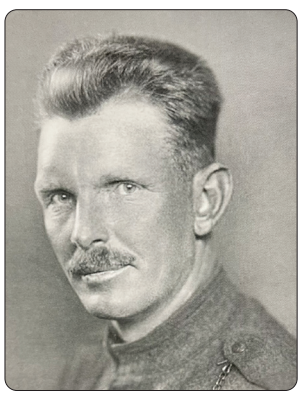


Tom Lucas





Sgt. Charles R. Brown
U.S. ARMY



Sgt. Alvin York



Walter O'Neill
U.S. ARMY



Waymon Morphew
U.S. ARMY



Tommy Throgmorton



Vernie Skinne
VIETNAM VETERAN, U.S. ARMY

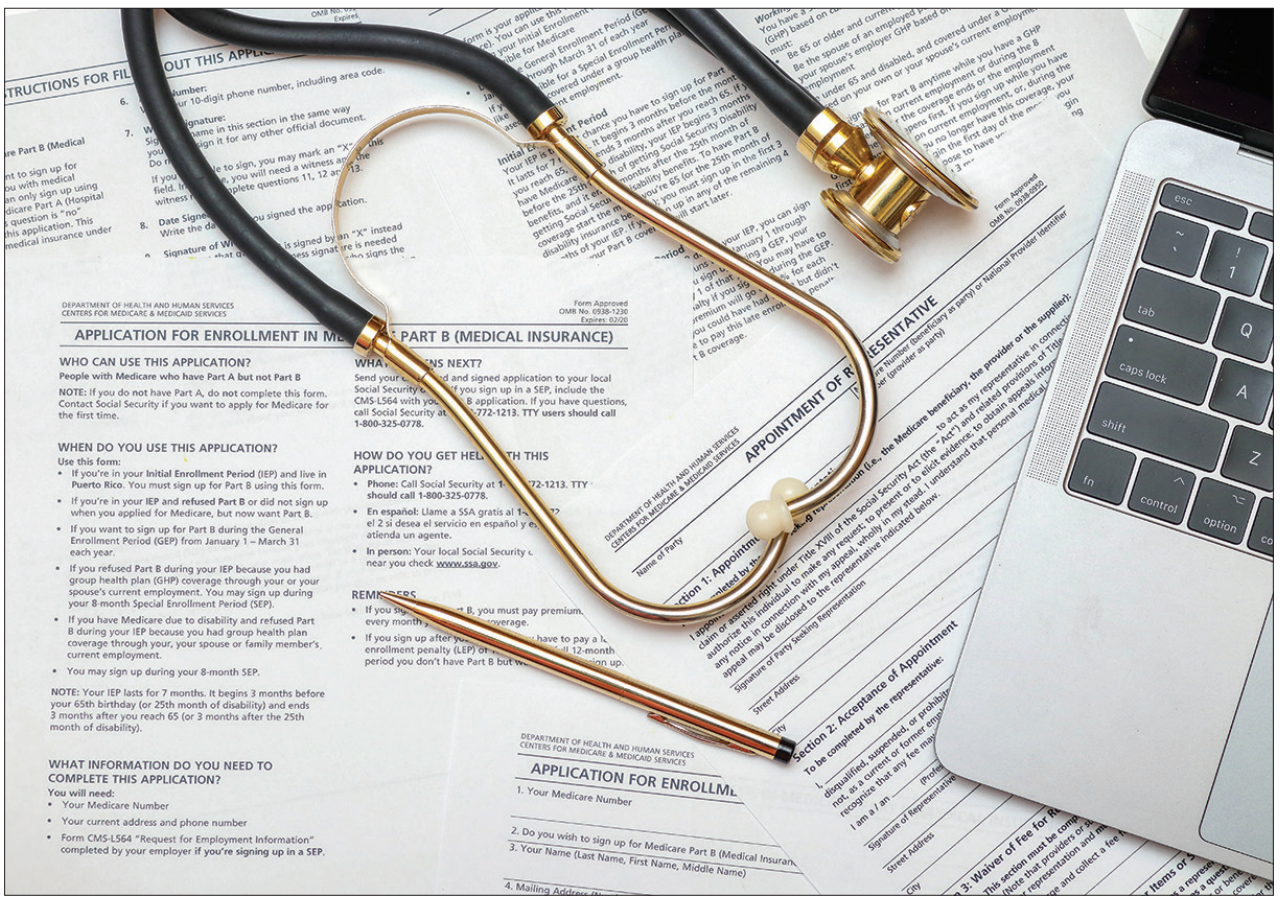




The basics of Medicare

Medicare was signed into law by United States President Lyndon B. Johnson in 1965. Since then, scores of seniors have enrolled in the program and benefitted greatly from the assistance Medicare provides.

Medicare has undergone various changes since its inception in 1965, but the essential function of the program, which is intended to make it easier for older adults and people with disabilities to cover the cost of health care, has remained. Despite that consistency, it's still easy for Medicare-eligible individuals and their families to feel overwhelmed when the time comes to enroll in the program. This rundown on the basics of Medicare may be helpful for millions of individuals as they prepare to enroll in this important yet sometimes confusing program.



The parts of Medicare

Medicare is broken down into various categories known as parts: Part A, Part B, Part C, and Part D. Medicare.gov notes that each part helps to cover different costs associated with health care.

• ***Part A:*** Part A helps to cover the cost of inpatient care in various medical facilities, including hospitals, skilled nursing facilties, hospice, and home health care.

• ***Part B:*** Part B helps to cover services from health care providers, outpatient care and home health care. AARP notes that such services may include diagnostic tests, preventive care and some medical equipment, which Medicare.gov indicates may include wheelchairs, walkers and hospital beds.

• ***Part C:*** Part C is also known as Medicare Advantage, which serves as an alternative to Original Medicare. Benefits in Part C are provided through a private, Medicare-approved health plan. Part C may require users to remain in-network and receive prior authorizations for certain drugs or services. Out-of-pocket costs with Part C typically differ from Orignal Medicare, but Part C also tend to offer extra benefits, such as vision and dental care, not offered through Original Medicare.

• ***Part D:*** Medicare.gov notes that Part D helps to cover the cost of prescription drugs. Users must join a Medicare drug plan in addition to Original Medicare. Those who choose a Medicare Advantage plan may have their prescription drug costs covered by the plan they choose.

Medicare enrollment

AARP reports that nine in 10 Medicare users are age 65 or older. Medicare.gov indicates that people generally sign up for Medicare when they turn 65, noting the Initial Enrollment Period is a seven-month period that begins three months before a person turns 65 and ends three months after the month a person turns 65. Additional information regarding enrollment, including special enrollment periods for Part A and Part B, can be found at https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start.

Do I have to enroll at 65?

AARP notes that it's not necessarily essential that people eligible for Medicare sign up at age 65. Eligible adults who are still working and have health insurance through their employer or adults who are insured through a spouse's employer may not need to sign up for Medicare. However, some employers may require employees 65 and older to sign up for Medicare. Working adults who are eligible or about to become eligible for Medicare are urged to contact their human resources and benefits department to learn about what they need to do related to health care coverage.

Are all health care costs covered by Medicare?

AARP notes that most, but not all, medical costs are covered by Medicare. Enrollees may have to pay monthly premiums, deductibles, copayments, and coinsurance costs. A 2025 poll from the University of Michigan found that one common misconception about Medicare is that it will pay for care if enrollees need to permanently move into a nursing home due to a long-term illness or disability. But AARP notes that is not the case. Special circumstances may be applicable, but long-term care generally must be covered by individuals and/or their families.

Navigating Medicare can be confusing. More information about the program can be found at Medicare.gov.





What to know about long-term care insurance

Insurance is a safety net that can help people confront accidents, injuries and other unforeseen events. People may be quick to associate insurance with injuries or property damage, but one insurance product is designed for something that has little to do with broken bones or homes wrecked by strong storms. Long-term care insurance is an asset that can help people afford the fact that many are living longer. Indeed, a report from the National Center for Health Statistics in early 2026 indicated that life expectancy for someone born in 2024 reached 79 years in 2024. Life expectancy for someone born a year earlier was 78.4.

Longer life expectancies are good news, but when people live longer, they may need to tweak their financial approach to ensure they can afford the expenses associated with a longer life. Long-term care insurance can be a part of such changes. Families may have some common questions about long-term care insurance, including whether or not a family member needs it, what it covers and other details.

Will I even need long-term care?

A recent study from the Department of Health and Human Services concluded that nearly half of all men and 64 percent of women who reach the age of 65 will require significant long-term care during their remaining years. For the 14 percent of people the DHHS estimated will need more than two years of paid care, the cost will exceed $120,000. Long-term care can help to cover those costs, as AARP® notes that Medicare coverage for long-term care covers little more than hospitalization after an illness or injury. Medicaid also might not be an option until seniors have spent all of their savings and exhausted additional assets beyond their homes and vehicles.

Won't I be covered by government programs in my golden years?

AARP® notes that a survey from the nonprofit organization KFF (formerly the Kaiser Family Foundation) found that it's a widely held misconception that Medicare would finance a long stay in a nursing home if the need arises. However, long-term care insurance can help to finance a stay in a long-term care facility.

What are the basics of a long-term care policy?

The National Council On Aging notes that standalone long-term care policies typically indicate a benefit amount, a benefit period and an elimination period. The benefit amount refers to the maximum amount the policy pays per day for long-term care services. The NCOA notes that many long-term care policies include protection against inflation so benefits keep pace with rising costs. A benefit period is the duration during which benefits will be paid, while the elimination period is how long new policy holders must wait before benefits can begin. Elimination periods are why it can be vital for adults to take out a long-term care policy before they get sick so they can access their benefits the moment the need for long-term care arises.

Who can I consult about a long-term care policy?

Insurance agents and financial advisors can help adults and their families navigate long-term care insurance so they can find the best fit for them. Financial advisors can be especially helpful, as AARP notes decisions surrounding long-term care policies may hinge on prospective policy holders' asset portfolio.

Long-term care insurance can be the safety net some people need as they grow older and hope to cover the costs associated with living longer.

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Notable monuments to visit across the United States

Veterans Day honors the millions of men and women who have sacrificed much to serve in the United States military. Veterans Day is commemorated each year on November 11 because it was that day in 1918 when an armistice was reached between combatants in World War I, which estimates suggest claimed the lives of as many as 22 million people.

There are many ways for Americans to celebrate veterans on Veterans Day. Visiting war memorials can instill a greater sense of appreciation for the men and women who have served in the United States military. The following are some notable war memorials honoring veterans across the United States.



Tomb of the Unknown Soldier

The Tomb of the Unknown Soldier is an iconic memorial located in Arlington National Cemetery in Arlington, Virginia. Cemetery officials note New York Congressman and World War I veteran Hamilton Fish, Jr., played an integral role in establishing the Tomb of the Unknown Soldier by proposing legislation that provided for the internment of one unknown American soldier killed during WWI. Guards are now present at the tomb 24/7, and visitors, including U.S. presidents and foreign dignitaries, typically lay a wreath at the tomb to honor the sacrifices of all U.S. veterans.

Korean War Veterans Memorial

The Korean War Veterans Memorial in Washington, D.C. honors the roughly 1.5 million American veterans who fought alongside forces from the United Nations in a conflict that lasted from 1950 to 1953. Nineteen sculptures depicting U.S. servicemen on patrol during the conflict are among the many notable components of this moving memorial, which also features a wall and pool of remembrance that display the names of the more than 36,000 Americans killed during the Korean War.

Liberty Memorial

The Liberty Memorial in Kansas City, Missouri, was built in 1926 to honor the brave American service members who lost their lives in World War I. The Liberty Memorial, which is now known as the National World War I Museum and Memorial, is an iconic landmark in Kansas City that features the Liberty Memorial Tower, which rises 217 feet about Memorial Courtyard and 268 feet above the North Lawn. The top of the tower emits a flame at night to create a stunning visual. Memory Hall on the east side of the Liberty Memorial Tower containing a portion of the Panthéon de la Guerre, an iconic French painting that depicts the Allied nations of World War I.

USS Arizona Memorial

The USS Arizona Memorial in Honolulu, Hawaii, is dedicated to preserving the memories of the sacrifices of servicemen who fought in the Pacific theater throughout World War II. The memorial marks the resting place of more than 1,100 sailors during the Japanese attack on Pearl Harbor on December 7, 1941, an event that led to U.S. involvement in World War II. The memorial is accessible exclusively by boat and the sunken remains of the battleship USS Arizona straddle the site.

These are just four of the many notable landmarks that commemorate the sacrifice and service of U.S. military members over the course of the nation's history.



