Family

'Rainbow' magic coming to library

The Pioneer Memorial Library will be hosts for the "Make Your Own Rainbows Magic Show" by magician and author Eric Eicher at 10:30 a.m. Friday in the base-

Eicher says he will have a funny, stimulating and interactive show that explores many forms of creativity, how reading fires the imagination and why your library can be a wonderful companion on any creative journey. The show is free and open to all. It should appeal especially to preschoolers.

Speaking of magic and sleight of hand, I have been reading the book "House of Cards: A Tale of Hubris and Wretched Excess on Wall Street," by William D. Cohan. This book gives an interesting view of how the market works.

When Bear Sterns begins to have problems because of mortgage packaging, a feeding frenzy begins on the firm's reputation and solvency. The book reveals many corporate investors actually bet against the firm's survival and thus invested in what is called a "put," basically a bet on its failure. Some firms said that since they could not get their money from the investments on mortgages, they would invest in the firm's downfall and at least try and break even.

Investors in our area may understand this strategy, but to the average citizen like me, it now seems that we actually helped to increase the likelihood of a firm's failure and thus, our own market's failure in the long run. This book showed how the market is often based on confidence and not reality of worth.

The book does not just point out the boogie men in the system and the excesses that caused the financial crisis; Cohan quotes Alan Swartz in the last pages of his book to explain more fully. He tells us that Swartz lays blame around liberally, "Government. Rating agencies. Wall Street. Commercial banks. Regulators. Investors. Everybody" (p.450).

Two other new books we have on the shelf that discuss this issue are: "And Then the Roof Caved In: How Wall Street's Greed and Stupidity Brought Capitalism to "The Great Depression Ahead," by Harry S. Dent Jr.

press or frighten you; we want to make sure that you also have materials that will help give you some insights and direction for building your financial future. We have bought new items for patrons so they can consider their investment strategies since the market crisis. The books are written by financial experts who have reasonable and wise strategies for your financial planning.

"Suze Orman's 2009 Action Plan: Keeping Your Money Safe and Sound," is a 10-chapter book that can be fit into your purse or pocket. She covers reinvestment, savings, spending, real-estate, colbook, and in minutes, I quickly the library!

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Melany Wilks

•Library Links

found some good advice that I

Another book is a revised and updated version of "The Total Money Makeover: A Proven Plan for Financial Fitness," by Dave Ramsey. This 13-chapter hardback edition, helps the reader to come to grips with the reality of their finances. He provides charts and excellent basic help to work through the process of knowing what needs to be done to reach your goals. I think the chapter on retirement planning is especially helpful. He walks the reader through the process of actually understanding their needs for the future, and then how to begin putting finances away for that future

Another great book I enjoyed was "Living Rich for Less: Create the Lifestyle You Want by Giving, Saving and Spending Smart," by Ellie Kay. It tells us about how to get by, through giving at least 10 percent to others and saving another 10 percent for yourself. The she give some insights on how to wisely spend the other 80 percent.

A fourth book is "Personal Finance for Seniors," by FC&A Publishing and Frank W. Cawood. It is an easy-to-read book and provides easy-to-implement strategies. A full chapter discusses different types of insurance that a senior would consider having. It also discusses Medicare and Medicaid issues that might help you understand current coverage, ways to improve coverage or even understand some of the health debates that are raging.

Another helpful book is "Save Your Retirement: What To Do if You Haven't Saved Enough or if Your Investments Were Devastated by the Market Meltdown," by Frank Armstrong III and Paul B. Brown. This 16-chapter book is packed with good information. I Its Knees," by David Faber, and like the chapter title, "Before you begin your rescue efforts: Things to do to make sure you don't make that might be helpful to readers is that Armstrong and Brown divide their chapters by the time a person has until retirement.

> Come and use the many resources available at your public library. Save a bundle and enjoy the materials we have prepared just for you. Remember, as you start thinking of harvest festivals and parties, that we have lots of resources to check out. We have craft books, cookbooks, magazines with seasonal ideas, and even Halloween cake pans.

As always, the library is open until 8 p.m. Monday through Thursday, closing at 5 p.m. Frilege, protecting yourself and then day and 4 p.m. Saturday. Sunday our town. Please report any error "the road ahead." I picked up this hours are 1 to 4 p.m. See you at or lack of clarity in a news story



Taking a page from the past, members of the Free Staters posed in their 19th century costumes. The group performs authentic music from the 1850s. They will be appearing Sunday in Good-

Free Staters perform in Goodland Sunday

on a warm, summer Kansas evening, listening to a spirited fiddle, a plunkety old fretless gut-string banjo, a pair of sun-dried buffalo bones and a skin-head tambou-

Put all those unique sounds together and you have the Free Staters, a group that plays fun, fast-paced, popular music from 1850s America. The greatest musical melting pot in our history was brewed from Irish jigs, English ballads, Italian mandolin orchestras and the new American popular music by such composers as Stephen Foster, Daniel Emmett and Thomas Daddy Rice, all overlaid with the unique syncopation of African rhythms. These and other pieces of American music are performed by the group on period instruments, often from original sheet music or 19th century folk sources.

Dressed in 19th century clothing and playing period instruments or reproductions, the band looks and

Imagine sitting on a front porch sounds like it stepped off the front porch and into the present. The Free Staters took their name from the men and women who settled in the Kansas Territory beginning in 1854. As the territory became a battleground between those for and opposed to slavery, lines were drawn and sides were formed into "Pro-slavery" and "Free-State" or "Free Soil" factions.

In every performance, the group says, members strive to take their audiences back to a time in our nation's history when life was far less complex. It's their hope that listeners come away from a performance feeling like, only moments earlier, they were sitting on that old, wooden, front porch tapping their feet and experiencing a small taste of mid-19th century life.

The performance will be at 3 p.m. (Central Time) Sunday at the Goodland High School Auditorium. Admission is by Western Plains Arts Association season ticket or at the door, \$10 for adults and \$5 for children.

Rotary Club

The Colby Rotary Club met Tuesday, Oct. 6, at Colby Community College with 38 members and guests, including Barry Blount and Patrick Toth.

The October collection for Genesis was taken.

Nick Wells announced the fall trash pick up would be held Wednesday, with the college

to us at 462-3963.

women's basketball team helping.

Jerry Arensdorf had the program. His guests were members of the college men's basketball team and coaches Dustin Pfeifer, Rusty Grafel and Rossie Smiley. The team members introduced themselves, told where they were from and their course of study.

The club meets at noon each Tuesday in the Student Union.

– Relda Galli

Corrections The Colby Free Press wants to maintain an accurate record of



Students place at livestock show

Kortney Bredemeier and Seth for natural market lamb and eighth Bredemeier, and Joshua Mazanec, for commercial ewe. all from Colby, were part of the hundreds of youths from across the state to earn auction premiums and scholarships on champion livestock during the 77th Kansas Junior Livestock Show, Sept. 25 to 28 in Wichita.

Kortney Bredemeier won 11th in class for Suffolk market lambs, 14th in commercial ew and eighth for speckled market lamb.

Seth Bredemeier received 15th for crossbred market lamb, third

Joshua Mazanec took for commercial ewe, fourth for crossbred market lamb and fifth for commercial ewe.

The show featured 744 4-H and FFA members from 83 counties exhibiting 1,268 head of livestock. Major sponsors of the show were the Kansas Livestock Association, Kansas State University and the Agri-Business Council of

Income tax seminar offered in November

Kansas State University Re- tirement, and ethics. search and Extension will offer the Kansas Income Tax Institute Wednesday and Thursday, Nov. 4-5, in Colby at the Comfort Inn, 2227 S. Range.

The two-day seminar is for accountants, ag producers, lawyers and others who are interested in learning the latest on tax issues.

Presenters will include representatives of the U.S. Internal Revenue Service and Kansas Department of Revenue, as well as accounting professionals and a tax policy expert on faculty at Iowa State University. They will give information on such topics as new legislation, rulings and cases, dependent tax issues, an Internal Revenue Service update, Social Security, Kansas tax issues, agricultural and rural investors, C corporations, individual taxpayer Rich Llewelyn at (785) 532-1504 issues, small business issues, re- or rvl@ksu.edu.

Attorneys and accountants can earn continuing education credits at this training.

If paid at least two weeks in advance, the cost to attend is \$230 for the full two-day conference. If paid after that, the fee is \$250. The fee for one day is \$165. The fee covers the "2009 Federal Tax Workbook" and CD, lunch both days, and the continuing education credit.

Sessions will also be offered in Garden City (Nov. 3-4), Hays (Nov. 5-6), and Salina (Dec. 9-10), as well as several other sites.

Information about registration and other details is available at the K-State Agricultural Economics Web site at www.agmanager.info (click on "2009 Kansas Income Tax Institute") or by contacting

Karaoke singer attacked in Connecticut sports bar

STAMFORD, Conn. (AP) -Police say a woman singing ka- The victim suffered bruises and a raoke in a Connecticut sports bar was attacked by six other women who didn't like her performance.

Five of the women were arraigned on assault and other charges on Wednesday in Stamford Superior Court. The other woman appeared in court Monday.

Police say the Sept. 23 attack on the 25-year-old woman from Port Chester, N.Y., happened during karaoke night at Bobby Valentine's Sports Gallery Cafe in Stamford.

Authorities say the six women, all under the legal drinking age of 21, knocked the singer to the floor,

punched her and pulled her hair. chipped tooth.

The victim said she was singing "A Dios le Pido" by Colombian superstar Juanes when the violence began.

Markets

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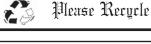
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