



TOMI MILLER/Colby Free Press

Newly-installed metal sculptures and shrubs adorn the entrance to the Colby Recreation Fields. The landscaping was done by

Kappa Upsilon, a sorority that does charitable projects around town.

## Sorority brightens up recreation fields

The Kappa Upsilon sorority, a group of women who do charitable projects around the community, re-landscaped the front entrance to the ball diamonds in Colby on June 18. “Most people don’t know what we do for our community, but this is something that everyone can see and enjoy,” Bonnie Werth, co-owner of Donelan Jewelry and sorority member, said. The sorority members paid for the project through fund raisers and donations. Several of the women from the group were at the ball diamonds all day working on the project. Almost all of the work was done by volunteers and the

members ended up only having to pay for the shrubbery. “Some of the sorority girls took plants from their own yards to donate towards the project,” Werth said. Lana Johnson, group member, donated the time and materials for the iron work that was used for the project. Featured in the landscape is an iron sculpture of a baseball player and an iron sculpture of a power eagle – the Colby High School mascot. Jerry Skolout helped the group with planning the landscape. This isn’t this sorority’s first project. The

group has also held many fund raisers for organizations such as Genesis. They have also held a soup supper to benefit Puddle Duck Preschool in Colby, Werth said. The group has also sponsored and donated to individuals in need, such as those diagnosed with cancer or a family who has lost their belongings in a fire. The next planned event for the group is their annual Christmas Home Tour including events like the cookie walk. The group plans to come up with more ways to benefit the community when they resume meeting in the fall, she said.

## Senior Progress Center

The Senior Progress Center will be closed for the Fourth of July celebration; there will be no meals or transportation. Activities for the week: **Monday:** closed. **Tuesday:** 10 a.m. exercise, 11 a.m. Health Department and board meeting. **Wednesday:** sweets day. **Thursday:** 10 a.m. exercise, 10:30 a.m. pinocle. **Friday:** 10 a.m. exercise, 10:30 pool. Menus for the week: **Tuesday:** Polish sausage with kraut, mashed potatoes, mixed vegetables, apricots. **Wednesday:** sloppy joes, coleslaw with carrots, pears, pud-

ding. **Thursday:** chicken and noodles, peas, stewed tomatoes, cantaloupe. **Friday:** Salisbury steak with gravy, mashed potatoes, green beans, gelatin with fruit. The Thomas County Nutrition Center invites anyone 60 and older and guests to lunch Monday through Friday at the senior center. Home delivery is available, as is pick-up service. A contribution of \$3 per meal is suggested for seniors, \$5.25 for others. For anyone under 60, home delivery is \$5.75. Make reservations at (784) 460-2901 by noon the day before.

## Fort Larned plans Independence Day party

During the weekend of July 2 through 4, Fort Larned National Historic Site will come to life with living history activities for a celebration of our Independence Day. Throughout the weekend, there will be daily historic weapons demonstrations of the rifles used by soldiers at Fort Larned and the fort’s cannon, the 1841 Mountain Howitzer. The fort will feature living history personnel staffing the historic

buildings. While activities will be on going all three days, there will be extra activities on Monday. The historic site is six miles west of Larned on K-156. Open from 8:30 a.m. to 4:30 p.m., admission is free. Information on visiting Fort Larned can be found at [www.nps.gov/fols](http://www.nps.gov/fols), or by calling (620) 285-6911.

# Lifestyle changes may also change your insurance

TOPEKA—Financial challenges have forced many Kansans to make lifestyle changes to adapt to the economy. From changing jobs to moving to a different house to smaller vehicles, they have made decisions that impact unexpected areas of their lives – like car insurance.



**Sandy Praeger**

• **Kansas Ins. Commissioner**

Choices such as driving less, switching jobs or even paying off a vehicle can save – or cost – on your car insurance. Some changes will save in unexpected ways, while others may increase your cost down the road. Below are five examples: • You moved. Whether by choice or necessity, many consumers relocated over the past year. If you downsized homes, took advantage of record low interest rates or were foreclosed on, a change in zip code may affect your auto insurance premium. • You changed cars. Car ownership can be a hefty expense. Whether you chose to purchase a less expensive car, pay off a current vehicle or purchase a “starter” car for a teenage driver, expect car insurance rate changes.

The make and model of your car also affects your premium. Be sure to get quotes from your insurance company before signing the paperwork. A car with a lower resale value is usually cheaper to insure because you will pay less for collision and comprehensive coverage. If you pay off a current vehicle, you may be able to select a higher deductible or eliminate your collision coverage. If you have added a car, be sure to ask about a multi-car discount.

• You changed jobs. With Kansas unemployment more than six percent, many consumers have been impacted by a job loss and the need to find a new job. Some consumers now have a longer or shorter commute after finding a new job. Since your car insurance premium is partially based on annual mileage, driving less equals paying less. Others chose to stop payment

or cancel car insurance because of a job loss. Causing an accident without adequate insurance protection could have devastating financial consequences for you and your family. This decision could result in higher costs if insurance is reinstated in the future because you also lose renewal/continuous coverage discounts. • You drive less. According to a recent national survey by the National Association of Insurance Commissioners, almost 40 percent of consumers drove less in the past year, choosing instead to carpool, walk or take public transportation more frequently. If you have changed your driving habits, check with your insurance carrier to see if you can get a low-mileage discount. • Your credit score is damaged. Whether consumers have fallen behind on bills or made purchases they could not afford later, their financial decisions that affect credit-based insurance scores may impact insurance rates. Having a poor score can result in higher premiums or, in some cases, the inability to secure insurance. The NAIC survey found more than one-third of consumers did not realize their score can be used to determine auto insurance premiums. I urge you to check with our consumer assistance representatives at the Kansas Insurance Department before making key vehicle insurance decisions. Call them toll-free at (800) 432-2484. For more tips on how to lower car insurance costs or additional information about the choices in auto insurance coverage, you can also visit our website, [www.ks-insurance.org](http://www.ks-insurance.org), where you can order or print our vehicle insurance publications, or go to the national association’s site, [www.AutoInsuranceOnline.org](http://www.AutoInsuranceOnline.org).

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