

Check before exchanging annuities

Kansans considering year-end tax decisions regarding annuities should always check with a trusted financial adviser before making any transfer of ownership, according to Sandy Praeger, Commissioner of Insurance.

"One of the latest year-end tax saving promises wants you to sign over your annuity to an online, out-of-state organization in order to receive a tax break in return," Commissioner Praeger said. "However, companies like this may not be insurance companies, and they provide no guarantee to protect your assets if they go out of business or are shut down."

Praeger said another online offer is for consumers to directly purchase a "charitable gift annuity," which promises tax breaks.

"The safety of insurance company-issued annuities is based on insurance department monitoring ...," Commissioner Praeger said. "However, the exchange- and charitable-type products we are concerned about now may be outside our authority and don't have the same sort of protection..."

The commissioner is quick to point out these online solicitations should not be confused with established annuity transfer programs,

such as those used by colleges and universities. In any case, a conversation with a trusted financial adviser is a smart decision, she said.

"If your family, tax advisor, attorney or insurance agent hasn't heard of this 'great tax-saving deal,' something may be wrong," Praeger said. "It always pays to 'Stop-Call-Confirm' if you have any doubt at all: stop any transaction, call the Kansas Insurance Department, and confirm that the company is licensed to do insurance business in Kansas."

Call the department's consumer hotline at (800) 432-2484 to speak to a representative.

Student News

Colby Public Schools

Activities: Monday: 4 p.m. scholars' bowl, Colby Invitation- al. **Tuesday:** 7 p.m. fifth grade musical, grade school auditorium; 4 p.m. C-team basketball, Hays; 6:30 p.m. girls' varsity, boys' junior varsity basketball, Hays; 8 p.m. boys' varsity, girls' junior varsity basketball, Hays. **Wednesday:** Colby Community College finals; noon - grade school parent/ teacher meeting; 3:45 coordination council meeting, administration building; 7 p.m. all-sports Booster club meeting, high school. **Thursday:** college finals; 4:30 p.m. C-team basketball vs. Thomas More Prep-Marian; 4:30 p.m. eighth grade girls' basketball, Goodland; 4:30 p.m. seventh grade girls' basketball vs. Goodland; 5 p.m. wrestling, Colby Eagle invitation- al tournament. **Saturday:** 8 a.m. ACT Test, college; 8 p.m. varsity wrestling, Colby Invitational.

Menus: Monday: breakfast: breakfast pizza, apple juice; lunch: burrito (plain or smothered), lettuce/salsa, peas, pumpkin/ chocolate chip squares, peaches. **Tuesday:** breakfast: blueberry muffin, grape juice; sloppy joes on a school bun, tator tots, corn, kiwi. **Wednesday:** breakfast: Rice Krispies, orange slices; lunch: ham slice, mac and cheese, green beans, pineapple rings, biscuit/jelly. **Thursday:** breakfast: French toast sticks, syrup, orange juice; lunch: chicken and noodles, mashed potatoes, California blend

veggies, orange slices, roll. **Friday:** breakfast: cinnamon toast, apple wedges; lunch: hot dog or pig in a blanket, French fries, strawberries/bananas, cucumbers/ dip.

Sacred Heart

Activities: Friday: no after- noon country bus.

Menus: Monday: glazed chicken, cauliflower or broccoli, rosy applesauce. **Tuesday:** steak fajita, lettuce, tomato, cheese, rice, corn, cornbread. **Wednesday:** hot dog, baked beans, pears, chocolate pudding, celery sticks. **Thursday:** chili or chicken noodle soup, carrot sticks, fruit mix, cinnamon roll. **Friday:** deli sandwich, french fries, peach slices, orange slices.

Heartland

Activities: Monday: 4 p.m. girls' high school basketball, Palco. **Tuesday:** 4 p.m. girls' high school basketball, Palco. **Wednesday:** 4 p.m. girls' high school basketball, Palco; 7 p.m. Christmas program. **Friday:** 4 p.m. girls' high school basketball, Palco; noon dismissal, school improvement; 1 p.m. teacher work day. **Saturday:** 4 p.m. girls' high school basketball, Palco; 8 a.m. ACT Test, Colby Community College.

Golden Plains

Activities: Monday: 4 p.m. high school scholars' bowl, Colby. **Tuesday:** 7 p.m. elementary music program. **Thursday:** Castle Rock basketball tournament, Quinter. **Saturday:** ACT Test, Colby Community College.

Menus: Rexford: Monday: breakfast: monkey bread; lunch: chicken and noodles. **Tuesday:** breakfast: biscuit and gravy; lunch: beef and noodle. **Wednesday:** breakfast: French toast, lunch: chili. **Thursday:** breakfast: breakfast burrito; lunch: seventh

grade menu. **Friday:** breakfast: pancake, sausage; lunch: cheese- burger.

Selden: Monday: breakfast: breakfast burrito; lunch: chicken noodle. **Tuesday:** breakfast: mon- key bread; lunch: chiliburger. **Wednesday:** breakfast: biscuit and gravy; lunch: pizza bobz. **Thursday:** breakfast: pancake; lunch: grilled cheese. **Friday:** breakfast: scrambled eggs; lunch: Frito pie.

Brewster

Activities: Monday: 3 p.m. Sagebrush Shootout, Brewster. **Tuesday:** 3 p.m. Sagebrush Shootout, Brewster. **Friday:** 3 p.m. Sagebrush Shootout, Brewster. **Saturday:** 3 p.m. Sagebrush Shootout, Brewster.

Menus: Monday: breakfast: French toast sticks; lunch: victo- ry burger, fries, veggie sticks, banana, peaches. **Tuesday:** breakfast: cinnamon roll; lunch:

chicken and noodles, mashed po- tato, green beans. **Wednesday:** breakfast: ham and cheese biscuit; lunch: chili, veggie sticks fruit, cinnamon roll. **Thursday:** break- fast: scrambled eggs; lunch: nacho beef and cheese, corn.

Colby Community College

Activities: Monday: 6 p.m. women's basketball vs. McCook; 8 p.m. men's basketball, Salina. **Wednesday:** final exams. **Thurs- day:** final exams; women's bas- ketball, Western Nebraska Com- munity College Classic. **Friday:** final exams; 8:30 p.m. men's bas- ketball, Lamar. **Saturday:** wom- en's basketball, Western Nebraska Community College Classic; wrestling, Kearney, Neb. **Sunday:** 2 p.m. men's basketball, North- eastern Junior College.

Send us your calendar and menus to colby.society @ nwkan- sas.com or mail Colby Free Press, 155 W. Fifth, Colby, Kan., 67701.

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Senior Progress Center

There will be a donation day Thursday at the Senior Progress Center. Items to donate are nap- kins, toilet paper and paper tow- els.

Activities for the week: **Mon- day:** 10:30 a.m. domino game. **Tuesday:** 10 a.m. exercise; 11 a.m. Health Department, board meeting. **Wednesday:** cookie day. **Thursday:** 10 a.m. exercise; dona- tion day. **Friday:** 10 a.m. exer- cise; 10:30 a.m. Wii game.

Menus for the week: **Monday:** cook's choice entree, hash brown casserole, seasoned carrots, plums. **Tuesday:** ham and beans, ambro- sia fruit salad, cornbread, cake. **Wednesday:** taco salad, citrus salad, chips, brownies. **Thursday:** baked chicken, mashed potatoes and gravy, corn, apricots. **Friday:**

baked fish, green bean casserole, coleslaw with carrots, applesauce.

The Thomas County Nutrition Center invites anyone 60 and older and guests to lunch Monday through Friday. A contribution of \$3 per meal is suggested for se- niors, \$5.25 for others. For anyone under 60, home delivery is \$5.75.

Make reservations at (784) 460- 2901 by noon the day before.

Red Barn

Monday: 2 p.m. Barnswal- lows. **Tuesday:** 7 p.m. book club. **Wednesday:** 10 a.m. ladies' Bible study; Pearl Harbor Day. **Thurs- day:** 2 p.m. "Come On Down." **Friday:** 9:30 a.m. Koffee Klatch; 2:30 p.m. "Stitch and Chatter;" 7 p.m. bingo.

Crop performance posted

Publications detailing the 2011 results of Kansas crop perfor- mance tests for wheat and corn, conducted by K-State Research and Extension, are available on- line at www.ksre.ksu.edu/library.

Performance tests are conduct- ed annually by the Kansas Ag- ricultural Experiment Station to provide crop producers, extension

agents, seed industry personnel and others with information about the performance of many varieties sold in the state.

Publications outlining Kansas soybean and sorghum perfor- mance test results will be avail- able on the website by the end of the year.

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RESERVE THE DATE: January 26th, 2012.
In celebration of our 125th anniversary, we are hosting a Business After Five! Please join us at our main location, 240 W. 4th Street, as we celebrate **125 years** of growing with and serving our community!

RESERVE THE DATE
January 26th, 2012
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Sunday, Dec. 4th at 3:30 p.m.
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Andrew Salvador, Conductor

Admission Cost: Adults \$10, Seniors \$5, Students \$3
Christmas cookies will be served during intermission.

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Letters To Santa
Calling all kids!!

Dear Santa...

Bring your Santa Letter by the office or mail to:

Colby Free Press
155 W. 5th St.
Colby, KS 67701

Deadline for letters is Friday, Dec. 9th

Your letter will appear in the paper so Santa can read it!

Name: _____
Teacher: _____