

Be a savvy consumer

National Consumer Protection Week was March 4 through 10, and my office held several events around the state promoting it. Consumer protection is a priority of the attorney general's office 12 months a year. This month's Consumer Corner is a good chance to share some common-sense tips to help you be a better consumer.



Derek Schmidt

• **Attorney General**

that are ripe with potential fraud, like travel, home renovations and investments.

Read the fine print

Reading the fine print is a step many people still overlook. When we're short on time or there's a line behind us at the store it's easy to skim over contracts, warranties, exclusions and return policies. Experts warn to take the time to read through important information, ask questions and seek clarification if needed.

Another step we often skip: reading the directions and safety instructions before we use a product. The information may seem like common sense, but it's up to consumers to know it and follow it.

Hold on to those receipts

In recent years many companies have become more consumer-friendly when it comes to returns or exchanges. Where did that receipt, policy or warranty go? If you've ever lost one of these documents, you know some businesses are more forgiving than others. It's up to consumers to get

the details in writing and keep documents safely filed away.

In addition, if there's an issue you have to resolve, don't forget to jot down the details of your progress. Try to note the specifics like the name of the clerk with whom you dealt, the date and time and what action was promised.

Stay informed about safety issues

It's easy to stay informed when a major recall hits the news, but many issues do not make the news. For major items like a vehicle, the company will often send you a notice. However, you may have to do some searching for the dirt on other products. This information can be found online at www.recalls.gov. This is especially important for infant and health-related items.

It's important for all of us to be savvy consumers 12 months a year. During National Consumer Protection Week set a goal to make these tips common everyday practices. As always, feel welcome to contact my office if we can be of service. You find us online at www.ag.ks.gov or call our Consumer Protection Hotline at (800) 432-2310.

Strategic plan key to farming

By following six steps, farm operators and small business owners can develop a plan to chart the course for future growth and sustainability, according to Michael Langemeier, professor in Kansas State University's Department of Agricultural Economics.

Langemeier outlined the process of strategic planning in a three-part feature in the *Kansas Farm Management Association* newsletter, available online at www.agmanager.info/kfma.

Strategic planning, which should be an ongoing process, is most important during times of transition, he said. When an operation is bringing on a new family member or hiring new employees, those are vital times to devise or reevaluate the strategic plan.

"Formally or informally, the discussion needs to take place between family members so everyone knows their role," he said.

Once that discussion begins, the most important topic is assets, he added. Farm operations have many assets that should be used efficiently. It is important for farmers to monitor their past performance, compare themselves to competitors and determine if growth or staying the same size will be the most financially responsible.

Langemeier cited six steps that can be beneficial for farm operations.

Step 1. Develop an effective mission statement. Consider what makes the operation unique, business values and what the business should be recognized for. Motivating employees and focusing efforts are two benefits of a clear

mission statement.

Step 2. Formulate goals and objectives for the business. This means having specific, measurable, attainable, rewarding and timed-smart goals which will provide strong reference points for decision making and measuring progress.

It is important to have specific goals. Instead of wanting the farm to grow, specify you want the farm to grow by a certain profit or acreage each year. Measurable goals let you look back in five years and see if you grew by a set amount.

Using a SWOT analysis investigates the strengths, weaknesses, opportunities and threats associated with the business in the third and fourth steps.

Step 3. Focus on firm resources. Strengths and weaknesses reflect the internal components of the business. Contemplate human, physical, financial, technological and consumer resources. The important thing to do is think about changes that may occur in the near future that would impact your farm's ability to compete or changes that could lead to profitable endeavors.

Step 4. Evaluate opportunities and threats in the external envi-

ronment of the business. Survey the current and future business environment centers around competitors, markets, powers of suppliers and buyers and the operating environment. Ask such questions as, "What are the key factors to competitive success?" "What are the industry's dominant economic traits?"

Step 5. Identify and select strategies to achieve goals and objectives set in Step 2. This step requires matches to be made between strengths and opportunities outlined in Steps 3 and 4.

Step 6. Engage in continuous self-assessment and strategy refinement. Develop best practices to monitor success.

Langemeier said that farmers may need to make revisions if their monitoring shows undesirable outcomes from the strategic plan. He recommends reevaluating at the beginning or end of each year, adding that it won't take much time, but is an important way to start or end the year.

His third and final installment of the strategic planning series in the February 2012 edition of the farm management newsletter discusses how to measure and sustain competitive advantage.

On the Beat

COLBY POLICE
Tuesday

8:23 a.m. – Suspicious vehicle: subject came to station about a vehicle parked in pasture at times over last couple weeks. Spoke to reporting party, will contact owner; all OK.

9:04 a.m. – Aggravated battery report filed.

11:01 a.m. – Caller reported two children riding in semi cab without being buckled in heading westbound in the 800 block of E. College Drive. Not found.

12:30 p.m. – Hit and run: vehicle struck in parking lot at 1915 S. Range.

12:57 p.m. – Manager advised of theft of camera from coat pocket. Report filed.

Wednesday

12:36 a.m. – Security check at the college.

12:47 a.m. – Caller wanted officer to escort him. Unable to locate subject; he had walked home.

12:52 a.m. – Caller reported receiving threatening text message.

Spoke with suspect and told not to contact victim.

12:55 a.m. – Caller reported a vehicle driving erratically in the area of Third and School in reference to call at 12:47 a.m.

4:32 a.m. – Caller reported a friend talking about suicide. Spoke with subjects, everything OK for now.

7:35 a.m. – Accident in the 1000 block of W. Second.

7:35 a.m. – Domestic: caller reported a disturbance.

1:08 p.m. – Caller reported subject driving while suspended. Subject not found in operation of the vehicle.

1:24 p.m. – Caller reported stolen vehicle.

3:06 p.m. – Had vehicle towed from 1675 W. Fourth by 24/7 to impound in reference to call at 7:35 a.m.

3:14 p.m. – Subject came to the Law Enforcement Center and advised of harassment. Report filed for theft.

3:27 p.m. – Sheriff's officer re-

quested assistance with welfare check. Unable to locate subject.

3:49 p.m. – Accident at the high school.

4:03 p.m. – Request for a welfare check on a possible suicidal subject. Unable to locate, possibly moved to Goodland.

6:03 p.m. – Subject came to the Law Enforcement Center needing information on driver's license. Information provided.

6:21 p.m. – Civil standby.

6:42 p.m. – Caller reported neighbors parking on her property.

7:27 p.m. – Sheriff's officer requested assistance with welfare check.

7:41 p.m. – Measurements on lights display on S. Range.

9:18 p.m. – Caller wanted to speak to an officer about being hit last night by a subject. No report.

9:46 p.m. – Caller wanted to speak to an officer about information on Facebook. Spoke with reporting party.

Wheat greenup worrisome

Unusually warm weather in late February and early March and good topsoil moisture levels, except in far southwest Kansas, have caused wheat in much of Kansas to break dormancy and start greenup, said Jim Shroyer, K-State Research and Extension crop production specialist.

"This is a scenario somewhat reminiscent of 2007, which was a year with severe spring freeze injury. Hopefully we will avoid that this year," Shroyer said. "The wheat has begun to grow as a result of several days with temperatures in the 60s and nighttime temperatures above freezing. It would be much better if temperatures were colder."

Plants growing at this time of year use valuable soil moisture, he said. Even though topsoil moisture is adequate in most of Kansas, the moisture would be better used later in the growing season.

In addition, plants will have lost some of their winterhardiness, he said.

"This won't be a problem if the weather never turns extremely cold again this month or if temperatures cool down gradually, so the plants can regain some of their winterhardiness. If the wheat is green and growing, however, and temperatures suddenly go from unusually warm to extremely cold, freeze

injury could occur," Shroyer said.

The warm weather could also result in early-season insect and disease problems.

"Army cutworms are sometimes a problem in wheat fields during March. Other early-spring insects to watch include winter grain mites and greenbugs. Early-season disease concerns include powdery mildew and tan spot," he said.

"Producers should watch their wheat crops for insects and diseases, and make every effort to get on their topdress nitrogen soon, before the crop reaches the jointing stage – if they haven't already done so," Shroyer advised.

"Other than that, there's not much that producers can do to stop the development of the crop. Grazing the wheat can hold back its development, but grazing may not be possible much longer this winter. Cattle should be pulled off before first hollow stem, and this will be occurring soon in southern Kansas, if it hasn't already occurred."

The longer temperatures remain above normal, the more susceptible the wheat will be to a sudden temperature drop to the single digits or below, Shroyer said.

Wedding Registry

**Leah Cox
Brian Morales**
Wedding: March 16th

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