

**On the Beat**

**COLBY POLICE**

**Friday**  
 10:52 a.m. – Theft report filed.  
 1:36 p.m. – Caller reported hit and run collision.  
 8:04 p.m. – Caller caught dog at large. Turned over to Colby Animal Clinic.  
 10:33 p.m. – Caller reported being harassed. Report filed.

**Saturday**  
 10:59 a.m. – Caller had question about length of time a vehicle can be parked on street. Provided information.  
 2:20 p.m. – Caller reported man on dirt motorcycle riding on streets. Warned subject.  
 3:01 p.m. – 911 disconnect: from Colby Middle School. Kids playing with phone.  
 6:33 p.m. – Caller reported possible drug use. Not found.  
 9:19 p.m. – Caller reported two males attempting to break into vehicle. Report filed.  
 9:41 p.m. – Caller reported domestic disturbance. Report filed.  
 10:03 p.m. – Caller reported barking dog.  
 11:27 p.m. – Caller reported sexual assault. Report filed for battery.

**Sunday**  
 1 a.m. – Caller reported underage drinking. Everyone was of age.  
 11:04 a.m. – Caller reported loud engine revving in neighborhood. Spoke to subject.  
 1:24 p.m. – Caller reported juvenile male in alleyway aim-

ing BB gun towards residences. Spoke to parent.  
 3:41 p.m. – Caller reported dog at large. Not found.  
 7:02 p.m. – Parking complaint: caller reported vehicle too far from curb. Not found.

**THOMAS COUNTY SHERIFF**

**Friday**  
 8:30 a.m. – Clerk at Quality Inn called about transient needing ride to McCook. Provided ride for subject to Thomas/Rawlins County line on K-25.  
 9:33 a.m. – Provided traveler's aid.  
 10:19 a.m. – Released Michael John Leebrick.  
 11:41 a.m. – Released James David Hickert.  
 11:56 a.m. – Provided Vehicle Identification Number inspection for Colby Wrecking Yard.  
 12:11 p.m. – Subjects came to Law Enforcement Center about incident involving family member in Rexford/Menlo area. Report filed.  
 1:40 p.m. – Provided Vehicle Identification Number inspection for Colby Dodge.  
 2:02 p.m. – Executed search warrant in reference to above complaint.  
 3:10 p.m. – Subjects came to Law Enforcement Center about criminal threat and possible identity theft. Report filed.  
 3:53 p.m. – Booked Fredrick Lee Albers.  
 6:21 p.m. – Booked Connie

Victoria Gassmann.

**Saturday**  
 8:12 a.m. – Booked Michael Dean Worek.  
 10:31 a.m. – Subject came to Law Enforcement Center about possible stalking. Report filed.  
 11:06 a.m. – Tyler Garrett Heskett arrested by Sherman County Sheriff's Office on warrant.  
 12:10 p.m. – Helped highway patrolman on traffic stop on west-bound I-70.  
 12:40 p.m. – Brought two inmates from Sherman County to Law Enforcement Center.  
 1:08 p.m. – Charles Laroy McQueen arrested by Sherman County on warrant.  
 2:08 p.m. – Booked Heskett.  
 2:45 p.m. – Booked McQueen.  
 3:50 p.m. – Released Jimmy Thomas Stevenson II.  
 9:47 p.m. – Provided ride for transients from Thomas/Sheridan County line to Colby.  
 10:12 p.m. – Booked Brandon J. Tittel.

**Sunday**  
 11:24 a.m. – Illegal dumping: spoke to subject; will get items picked up found in ditch in the 2200 block of K-25; was accidental.  
 1:35 p.m. – Charles Edward Lightner Jr. Arrested on warrant by highway patrolman on west-bound I-70.  
 2:23 p.m. – Booked Lightner.  
 3:20 p.m. – Served warrants on Lightner.

**Effects of hail, weather damage insurance premiums complicated**



**Sandy Praeger**

• **Kansas Ins. Commissioner**

Three or four times a year the Kansas Insurance Department will get a call from a news reporter asking how the latest severe weather outbreak is going to affect premiums for homeowners and auto insurance. This happens most frequently following a hail event that covers a larger metropolitan area.

Our best answer to the reporter isn't simple; almost everything involving insurance rarely is. In this era of the pat answer, we can't provide one, because many factors go into a company's determination of your insurance premiums.

Because this question pops up regularly, we have compiled a list of factors that might help you understand when and how a homeowners or vehicle premium increase could occur. Below are some of the more important items to consider.

- It may take up to two years before an insurance company reflects weather-related claims experiences in their current rate adjustments.
- Most companies file for rate adjustments yearly based on five years' worth of claims experience. The companies factor out anything in excess of normal, taking out catastrophic losses (such as major tornado damage) and averaging them over a period of time,

such as 20 years.

- Property and casualty premium rates, through state legislation passed a few years ago, can increase or decrease up to 12 percent (called a "flex rating") without approval from the Kansas Insurance Department.
- The Insurance Department can, however, intervene at any time to determine the reasons for the premium change.
- Insurance companies look at total losses versus premiums in helping to calculate rate adjustments.
- Multiple insurance companies are involved in Kansas weather-related losses each year. Premium adjustments can be different for each company.
- Adjustments can vary within the state. This is usually determined by each insurance company's territorial map.
- Companies can be reinsured for catastrophic losses to their policyholders. Reinsurance is in-

urance that is purchased by one insurance company from one or more other insurance companies. There are different levels of reinsurance they can purchase.

- For real property, fire is still the number one peril, followed by wind and hail. (Real property includes land and structures that sit on the land).
- Companies have the ability to stop writing new coverage policies.

Insurance companies have to make sure they can pay for claims and maintain financial regulations that require them to keep a certain cash balance. Those factors also play into the adjustment of premiums as well.

If you have questions about your premium notices, you can always call our Consumer Assistance Hotline in Kansas, (800) 432-2484. For tips on lowering your premiums, check our website, www.ksinsurance.org, and download booklets such as our "Kansas Homeowners and Renters Insurance and Shopper's Guide" and our "Kansas Auto Insurance and Shopper's Guide."

**'Batman' nabs suspect**

LONDON (AP) – A man dressed as Batman has brought a suspected burglar into a police station in northern England.

West Yorkshire Police said Monday that they do not know the identity of the man who appeared in "a full Batman outfit" and turned in a 27-year-old suspect to police in Bradford, England.

CCTV images released by police show a caped crusader – fully clad with the comic hero's boots, gloves and logo across his chest – standing alongside a man in a red hooded sweatshirt.

Police said the handover occurred on Feb. 25 and the suspect will appear in court on Friday.

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**ATTENTION FARMERS**

**You're Invited**

to discuss the United States Department of Agriculture (USDA), Risk Management Agency (RMA) evaluation of how Federal Crop Insurance currently addresses producers intending to apply reduced irrigation and RMA's evaluation of the feasibility of establishing a limited irrigation guarantee for producers who apply less water than they may have historically applied to their irrigated acreage.

**As part of the contract study, two listening sessions are being held.**

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| <p><b>Colby, Kansas</b></p> <p>Community Building<br/>285 E. 5th Avenue</p> <p><b>March 13, 2013</b><br/>9:00 a.m.</p> | <p><b>Kearney, Nebraska</b></p> <p>Buffalo County<br/>Extension Building<br/>1400 E. 34 Street</p> <p><b>March 14, 2013</b><br/>10:00 a.m.</p> |
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Grower, insurance industry, and other interested stakeholders are encouraged to attend and share their concerns and feedback about limited irrigation and ideas to address the crop insurance consequences of the changing irrigation water situation in future years.

For more information contact:  
 Randy Landgren • Project Manager  
 Watts and Associates, Inc. under contract to USDA RMA  
[rlandgren@wattsandassociates.com](mailto:rlandgren@wattsandassociates.com)  
 406-252-7776