

Jeweler goes to yearly trade show

Jeff Horlacher of Horlacher Jewelers recently attended the 2013 Retail Jewelers Organization's fall buying show.



J. Horlacher

The event, held in Covington, Ky., allowed jewelers to share business ideas, purchase new items at pre-negotiated prices and network with peers. The organization was founded by a small group of independent jewelers in 1966 to command better vendor prices by buying collectively. "Purchasing jewelry at pre-negotiated prices at the show is

critical because we're able to pass along the savings to our customers," said Horlacher. "We also bring home a better understanding of current trends and marketing strategies."

At the show, hundreds of jewelers learned about business strategy and effective communication among other topics while enjoying Kentucky attractions and a derby-themed award gala. To see some of Horlacher's new purchases, visit the store 442 N. Franklin in Colby or online at horlacherjewelers.com.

See what kids need insured before they head off to college

Don't forget "insurance needs" when checking off items your college students should have to make their year successful, said Sandy Praeger, Commissioner of Insurance.



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Sandy Praeger
Kansas Commissioner of Insurance

"College students across Kansas soon are heading back to their schools," Commissioner Praeger said. "But in the rush to get there, students and parents shouldn't forget to review their insurance coverage needs."

The Commissioner, the Kansas Insurance Department and the National Association of Insurance Commissioners have put together the following insurance tips for Kansas college students and parents.

Health Insurance

Nearly all young adults up to age 26 can now stay on their parents' health insurance plans because of federal legislation. That provision is not affected by marital status, financial dependency, enrollment in school, or location.

At school, students should have copies of their insurance cards and know how to seek medical treatment, the Commissioner advises.

"If the student is insured through a network of medical providers, check to see if he or she will be in or out of the provider network service area while at school," Commissioner Praeger said. "That will make a difference in how much you or your student will have to pay for out-of-pocket charges."

Another coverage option is a student health insurance plan purchased through the college, al-

though not all schools offer these limited plans.

"In general, these plans have more limited benefits and coverages than traditional health insurance plans," Commissioner Praeger said. "Many of these policies don't offer routine examination coverage or cover injuries sustained while under the influence of alcohol or drugs. This might also be true of a parents' group plan."

Renters Insurance

Parents should check with their insurance agents to determine whether their family homeowners policies extend to children away at school. If not, they could consider a renters policy for their students.

"Many renters mistakenly believe that a landlord's insurance policy on an apartment will protect them in case of a disaster," Commissioner Praeger said. "A landlord's policy doesn't cover a renter's personal belongings. Also, make sure to take photos or video of the possessions, and store

an inventory list in a secure location."

To print an easy-to-use home inventory checklist and get more tips about disaster preparedness, go to www.ksinsurance.org and click on "Publications" under the Quick Links button at the top right of the home page." Smart phone users can do an electronic inventory by using the myHOMEScr.APPbook application from the national association.

Before packing a student's belongings into a car or rental trailer, make sure to talk with your insurance agent about whether the contents are insured. Ask if your homeowners insurance policy will cover the belongings in the stu-

dent's car or rental trailer before he or she gets to campus.

Auto Insurance

If a student is taking a car to school, check with your local agent about the current vehicle insurance policy. Ask about the rates for the college's city and state before deciding whether to keep the student's car on the family's auto policy.

Identity Theft

"Identity theft insurance is limited. It can't protect parents or students from becoming victims of identity theft, and it doesn't cover your direct financial losses," Commissioner Praeger said. "It does give coverage for the cost of reclaiming you or your student's financial identity - such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney."

Parents should check first to see if their homeowners policies include identity theft insurance while students are away from home. If a student is renting an apartment, ask if his or her renters insurance covers identity theft, or if that could be added to the policy.

K-State goes online with wheat publications

K-State Research and Extension has posted two new agriculture-related publications online that are available free to the public.

The "2013 Kansas Performance Tests with Winter Wheat Varieties" publication provides the results of annual comparisons of new and currently-grown winter wheat varieties in major crop-producing areas of the state. The tests generate information designed to help Kansas growers select wheat varieties suited for their area and conditions. Jane Lingenfelter, K-State assistant agronomist and performance test coordinator, is the author.

Another publication, "Wheat Variety Disease and Insect Rating 2013," provides information on wheat genetic resistance to diseases and insect pests, which is typically the most effective,

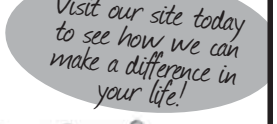
economical, and environmentally sound method of control. The ratings represent the results of multiple field and greenhouse evaluations by public and private wheat researchers. The ratings can help producers select wheat varieties to plant and minimize the potential for yield losses. The publication was written by Erick De Wolf and William Bockus, both professors in Kansas State University's plant pathology department, and Jeff Whitworth, associate professor in K-State's entomology department.

Go to the K-State Research and Extension Bookstore, www.ksre.ksu.edu/bookstore/Default.aspx,

to see these new publications, as well as other fact sheets and publications on a wide variety of research-based information from K-State Research and Extension.

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