

Good fishing weather?



SAM DIETER/Colby Free Press

Levi Rall, 14, (left) and his little brother Wyatt, 7, took a fishing trip to Villa High Pond on Sunday. Levi took a couple small fish.

# Learn about saving and budgeting, then set out to change some habits

I don't know about you, but when I research savings I find information on everything we should be doing: setting goals, budgeting, putting our savings on auto, cutting back on spending, clipping coupons, etc.

Knowing what we should do and actually doing it, though, are two different things. Changing habits is hard to do and something we have to constantly work on. Something needs to keep it "in our face" so we don't slip away from our goal. Here are six simple ideas to help you stay focused on your goal for saving. Hopefully one (or more!) will work for you.

**1. That's how many hours?** Every time you go to buy something ask yourself: "Is it worth the hourly rate?" To calculate this rate divide your take home pay by the hours worked in that pay period. If your household has multiple incomes, use the lowest-paying one. You want this to be easy math, so if you come up with \$9.76, round up to \$10.

Then when you're spending money, use this trick to consider if it is worth the hourly rate you calculated. For instance: A \$60 dinner would be six hours of work if you had calculated a rate of \$10 an hour. Is just one dinner worth six hours of work?

**2. List it.** This is especially good for debt reduction. Take all your debts and list them. Post it on a wall or fridge and every month when you pay a portion, change the totals with a big



Diann Gerstner

## Knowledge for Life

red marker (while doing a little dance or yelling "heck yah" – whatever works for you). It's a constant reminder of your progress.

**3. A picture's worth a thousand words.** A lot of people find keeping a picture of their savings goal (new car, house, vacation, etc.) in their wallet or on a wall works really well as a motivational tool. If you keep it right on top of your credit or debit card you will have to see it every time you pull your card out.

**4. Get artsy.** For the creative among us: make an outline of your goal, say the floor plan of a house, tropical vacation, etc. and divide it into sections. Every time you save a certain amount, whether it's \$50 or \$500, color in a section – a palm tree, beach or add flooring, paint, furniture, etc. When the picture is complete, you have reached your goal.

**5. Stark (brutal) choices.** Either/or, but not both. Phrase it appropriately and the choice will be clear.

• "I can either have a bigger house or a college fund."

- "...cable or a data plan."
- "...data plan or an emergency fund?"
- "...cable or eat out on the weekends."
- "...fun money or new computer."

You get the idea.

**6. Quotes.** Some find inspiration in quotes. Find one that speaks to you. Here are a few to get you started:

- Save a part of our income and begin now, for the man with a surplus controls circumstances and the man without a surplus is controlled by circumstances.
- All days are not same. Save for a rainy day. When you don't work, savings will work for you.
- A bargain ain't a bargain unless it's something you need.
- He who does not economize will have to agonize.
- The best way to save money is not to lose it.
- Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.

Good luck in working toward your savings goal!

*Diann Gerstner is the family and consumer sciences agent for the Thomas County Extension office.*

# Palliative care a goal of grant to hospice

Hospice Services Inc. is creating a new palliative care service through a grant from the Dane G. Hansen Foundation.

This grant will be used to develop palliative care for northwest Kansas, a medical specialty that supports medical, social and spiritual care for patients with acute and chronic disease.

According to the company, palliative care has been shown to significantly lower pain and discomfort, improve patient outcomes and boost patient and family satisfaction.

Palliative care brings services familiar to hospice care, such as expert pain management and symptom control, to patients earlier in the course of serious illness and in conjunction with curative therapies.

The company plans to spend the first few months of the grant period learning from existing palliative care programs and adapting the services to rural northwest and north central Kansas.

Their goal is to offer services by Jan. 1.

## High Plains Art Club

The High Plains Art Club met Aug. 13 for the annual salad luncheon at the Methodist Church.

Vice President Margaret Denner conducted the meeting. A sympathy card was circulated and signed for Karen Reed due to the recent loss of her mother.

The members voted to make a donation to cystic fibrosis.

Marj Brown went over the sign up sheet and detailed schedule for the second annual juried art show, Friday through Sunday, Oct. 18 to 20.

Deb Johnson of the Whistle Stop reported there will be an auction of their wares and antiques Friday and Saturday, Oct 11 and 12. Call Bob Jones at 460-6000

for information.

Several members entered the Thomas County Free Fair. David Ketchum received a purple ribbon, Margaret Denner a blue and Maxine Nelson a blue and a white. Shirley Baker received two purples, one blue, and one red ribbon at the Sheridan County Fair.

Shirley J. Houston from Black Bird Gallery in Goodland was the speaker. Her gallery has been open for about a year. She rents space for artists to display and sell their works. She also has all sorts of classes for young and old and gives private lessons and workshops.

— Ruth Hughes

## Corrections

The Colby Free Press wants to maintain an accurate record of our town. Please report any error or lack of clarity in a news story to us at 462-3963.

## Markets

Quotes as of close of previous business day <b>Hi-Plains Co-op</b>	
Wheat (bushel)	\$6.80
Corn (bushel)	\$5.24
Milo (hundredweight)	\$8.11
Soybeans (bushel)	\$13.17

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## On the Beat

### COLBY POLICE

#### Sept. 9

1:35 a.m. – Caller wanted a transient removed. Subject got a ride.

3:01 a.m. – Caller reported having a flat tire and wanting an officer for traffic control between the Colby interchanges on westbound I-70. Followed wrecker to Great Western Tire, then took subjects to Oasis.

7:03 a.m. – Caller reported subject driving vehicle without a license. Vehicle described not found; will keep looking.

9:25 a.m. – Caller reported vehicle blocking alley. Vehicle was moving when officer arrived.

10:03 a.m. – Walk through at Colby Grade School.

10:16 a.m. – Walk through at college.

10:16 a.m. – Caller reported dog at large. Dog turned over to owner; verbal warning.

11:04 a.m. – Report filed for lost tag.

11:14 a.m. – Subject advised of possible protection from abuse order violation. Report filed.

2:38 p.m. – Illegal dumping report filed on incident.

3:02 p.m. – Helped motorist at Franklin and Willow.

3:50 p.m. – Collision at Third and Garfield.

5:02 p.m. – Theft report filed.

#### Sept. 10

12:56 a.m. – Assisted sheriff's office with welfare check.

7:44 a.m. – Caller reported injured bat. Turned over to Wildlife and Parks.

9:20 a.m. – Walk through at Heartland Christian School.

9:27 a.m. – Caller reported pickup and trailer parked for several days. Pickup was checked and legally parked.

9:27 a.m. – Walk through at Colby High School.

10:03 a.m. – Caller reported semi with brake locked up north-bound on Range. Located vehicle, all OK.

11:58 a.m. – Walk through at college.

1:52 p.m. – Assisted Court Services.

2:33 p.m. – Caller reported cattle in yard. Not found.

6:14 p.m. – Report filed for damage to property.

7:03 p.m. – Report filed for lost prescription.

detain order. Upon further investigation the order was taken care of.

#### Last Wednesday

2:52 a.m. – Kansas Information Center hit for wanted person out of Marshall County.

12:17 p.m. – Caller reported car struck pedestrian in parking lot. Notice to appear issued.

1:44 p.m. – Caller reported pickup struck in parking lot on Sept. 9.

2:47 p.m. – Welfare check. Subject not found.

2:55 p.m. – Child in need of care report filed.

11:56 p.m. – Caller requested an officer in reference to someone using drugs. Nothing found, odor only.

### THOMAS COUNTY SHERIFF

#### Sept. 9

9:32 a.m. – Kirt Alan Dugger arrested on warrant.

9:33 a.m. – Booked Tracy Ty Stephens.

9:51 a.m. – Booked Dugger.

11:05 a.m. – Took prisoner to Rawlins County.

11:25 a.m. – Caller reported motorcycle parked at north end of Timmerman Feeders four to five days. Motorcycle checked OK; 48-hour notice posted.

11 p.m. – Caller reported a man and pack mule walking south-bound in the 500 block of U.S. 83. Logan County deputy checked and advised subject was going to the High Plains Campground.

### Vienna Rose Martin

Vienna Rose Martin, 92, Lincoln (formerly of Colby), died Monday, September 16, 2013. She was born in Ness City, KS, on October 11, 1920, to Edmund Winter and Ollie May (Cook) Fitzgerald. She was preceded in death by her parents, her husband, Arthur Martin, all of her siblings, 1 grandchild, and 1 great-grandchild. Survivors include: son Patrick L. Martin, of Schoenchen, KS; daughters Pastor Kaye (Jeff) Metzler of Lincoln, KS and Judy (Chris) Stephens of Manhattan, KS; 13 grandchildren and 15 great-grandchildren. A graveside service will be held 11:00 a.m. Saturday, September 21, at Beulah Cemetery in Colby, KS. In lieu of flowers, the family requests memorials to the community garden of Lincoln and the nursing department of Colby Community College in care of Post Rock Funeral Services, 111 E. Elm Street, Lincoln, KS. Vienna was in the care of Hall Funeral Home, Lincoln, KS. Online condolences at [www.postrockfs.com](http://www.postrockfs.com)

PRAIRIE MUSEUM OF ART & HISTORY  
1905 S. FRANKLIN, COLBY, KAN. WWW.PRAIRIEMUSEUM.ORG

## Party for the Pottys BARN DANCE & BBQ FUNDRAISER

Fundraiser for Cooper Barn improvements, agricultural programming and a new "High & Dry: Agriculture on the High Plains" exhibit

Saturday, September 28, 2013

\$20 Includes Ticket + Meal

Buy tickets at the door or in advance at the Prairie Museum

Reserved VIP Tables

\$250 seating eight people

Does not include admission

6p.m. - BBQ

8p.m. - Maria's Boys Opening Act

10p.m. - Barn Crow Band Headlining Performance

Junior Traeger Wood Pellet Grill Drawing, must be present to win

### Sept. 10

12:24 a.m. – Oakley Police called to advise of an agency requesting a welfare check on subject that was armed and wanting to harm himself. Report filed for protective custody.

8:55 a.m. – Caller reported three different hitchhikers on U.S. 24 between Nine-Mile Corner and Hoxie. Checked subject at Nine-Mile Corner; notified Highway Patrol. Subjects not found.

1:47 p.m. – Assisted Wildlife and Parks at 2534 K-25.

9:23 p.m. – Suspicious incident: 911 caller advised subject showed up on doorstep at Mingo. Report filed.

## Public Notice

IN THE DISTRICT COURT OF  
THOMAS COUNTY, KANSAS  
CIVIL DEPARTMENT

JPMorgan Chase Bank,  
National Association  
Plaintiff,

vs.

Unknown Heirs of Paul E. Chase,  
deceased, et al.  
Defendants.

Case No. 12CV33  
Court Number:  
Pursuant to K.S.A. Chapter 60

### Notice Of Sale

Under and by virtue of an Order of Sale issued to me by the Clerk of the District Court of Thomas County, Kansas, the undersigned Sheriff of Thomas County, Kansas, will offer for sale at public auction and sell to the highest bidder for cash in hand, at the Front Door of the Courthouse at Colby, Thomas County, Kansas, on October 3, 2013, at 10:00 AM, the following real estate:

All of Lots One (1), and Two (2), Block Twenty-Eight (28), South Park Annex to South Park Addition to the City of Colby, Thomas County, Kansas, as shown by the recorded plat thereof, commonly known as 410 Garfield Avenue South, Colby, KS 67701 (the "Property")

to satisfy the judgment in the above-entitled case. The sale is to be made without appraisal and subject to the redemption period as provided by law, and further subject to the approval of the Court. For more information, visit [www.southlaw.com](http://www.southlaw.com)

Marc Finley, Under Sheriff  
Thomas County, Kansas

Prepared By:  
South & Associates, P.C.  
Kristen G. Stroehmann (KS # 10551)  
6363 College Blvd., Suite 100  
Overland Park, KS 66211  
(913)663-7600  
(913)663-7899 (Fax)  
Attorneys For Plaintiff  
(86129)

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### Colby Outreach Clinic Schedule

Citizens Medical Center  
100 E. College Drive - Colby

Cardiology  
Dr. Christine Fisher  
Monthly

Oncology/Hematology  
Dr. January Fields  
Twice Monthly

Orthopedic  
Dr. Sukchan Lee  
Monthly

Orthopedic/Spine  
Dr. Vivek Sharma  
Monthly

Urology  
Dr. Wallace Curry  
Dr. Darrell Werth  
Monthly

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