

# Debt stress syndrome: Do you have it?

I do not know when dealing with bills and financial debt turned into a syndrome, but there is a lot of evidence the stress of dealing with higher prices and growing financial debt is now affecting the physical and mental health of a large number of Americans. According to a recent Associated Press and America On-Line health poll, perhaps as many as 16 million Americans are "suffering terrible" due to increased fuel, food and housing costs. In addition, many people are trying to "stay afloat" by paying their bills with their credit cards. As a result, revolving con-



## high plains mental health

• plain sense

sumer debt has increased to \$157 billion dollars in four years.

Of course, these financial challenges directly lead to a great deal of worry and fear. When a person is under stress, their body enters an alarm state and is prepared to quickly

respond to any kind of threat. This natural response works well when a person is trying to fight a fire or take shelter from a tornado. However, if a person remains in this heightened state for days, weeks or months, the same hormones and neuro-chemicals that encourage survival begin to create problems with blood pressure, heart rate, memory, mood and immune func-

tioning. Just as a vehicle stuck in high gear with cause engine damage, a person overwhelmed with chronic stress risks both physical and psychological damage.

Denying the severity of your debt or endlessly worrying about finances without taking action are not effective ways of dealing with the situation. Therefore, experts on finances and stress management have identified some crucial steps in dealing with Debt Stress Syndrome. First, make the debt known. Take the time to write out the actual numbers (your income and expenses) and

look for ways to save, conserve or simplify. Second, seek social support and, if necessary, professional support. Ask someone to help you make sense of the numbers or to understand what will happen in the long run regarding a loan or credit card. Seek out Consumer Credit Counseling assistance in your area if the task appears hopeless or overwhelming. Finally, take steps to make the situation feel less out of control. Put together a plan for paying off the debt, even if it is not ideal. Be clear and honest with yourself about what you can manage and

what you need to do at a minimum. If possible, stop using credit cards or at least minimize the number you have. Debt and financial stress can quickly get out of control, and can affect physical and mental health, so it is vital that a person make and adhere to a realistic plan.

Contributed by Ken Loos, MS, LMLP, LCP Prevention, Education and Outreach Department of High Plains Mental Health Center. The views expressed here are those of the individual writer and should not be considered a replacement for seeking professional help.

# Grasshoppers abundant, problem

Grasshoppers seem to be abundant this year, and control can be a problem as they mature.

Young nymphal stages are much easier to control than adults, and also are much less mobile. One control option for home owners is Permethrin, sold under (numerous trade names). It's a good choice for gardens because it is labeled for a wide variety of vegetables. Keep in mind that hoppers can reinfest an area relatively quickly.

Many times gardeners have not had an insecticide failure, but a reinfestation. Acephate (Acephate, Ortho Systemic Insect Killer) may be the chemical of choice for larger hoppers. It has a longer residual activity and ability to move systemically within a plant. However, acephate is not labeled for many vegetables. It is labeled for roses, flowers, ornamentals, shrubs and shade trees.

Gardeners are often interested in organic controls. Nosema locustae, a protozoan, is the active ingredient in a number of products including Semaspore, NOLO Bait, Hopper



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Stopper and Grasshopper Attack. These products are selective and will affect only grasshoppers.

This is a trait that many gardeners find attractive. However, Nosema locustae products may not be as effective in garden situations as they would be under large-scale rangeland conditions due to potential reinfestations from outside the treated area. These products also have other potential disadvantages. They are most effective against nymphal rather than adult grasshoppers. Also, some grasshopper species are less susceptible than others. Kill can take 3 to 6 weeks after ingestion. These baits are perishable and should be kept refrigerated. Pay attention to the expiration date.

As mentioned above, reinfestations of uninfected grasshoppers can

occur. These products are not effective against adults. Try to treat the nesting area when hoppers are small and populations are concentrated.

Nosema locustae products are

allowed in certified organic crop production. Poultry, including turkeys, guinea hens and chickens, have also been used to help control grasshoppers.

Regardless of method used, the trick is to treat early before the population has matured.

## matters of record

### District Traffic

The following fines have been paid in the Sherman County District Court. All ages are at the time of the ticket.

**June 7:** Ronald S. Schneider, 35, Julesburg, Colo., \$166 for violating motor carrier safety rules and regulations, not having seven days' log, not paying United Carrier fees.  
**June 8:** Jeffrey F. Pierson, 33, Colorado Springs, \$126 for expired

registration.

**June 9:** Julie E. Seymour, 39, Colorado Springs, \$165 for speeding, 91/70.

**June 10:** Ryan L. Weaver, 54, Burlington, \$150 for improper parking.

**June 11:** Jose Sanchez Jr., 35, Greeley, Colo., \$216 for violating motor carrier safety rules and regulations, false log.

# Worship warms the heart



### Calvary Gospel Church

**Pastor:** Steve Rains, Ben Coats, youth pastor  
Fourth & College • 890-3605  
**Sunday:** Kid's Church: 10:30 am  
Morning Service: 10:30 am  
Evening Service: 5:00 p.m.  
**Wednesday:** Royal Rangers Missionettes 6:30 p.m.  
Adult mid-week service: 7:00 p.m.  
Youth @ the Rock House: 7:00 p.m.  
Small Group Ministries meets through out the week.  
[www.calvarygospel.net](http://www.calvarygospel.net)

### Our Lady of Perpetual Help

**Pastor:** Father Norbert Diabal  
307 W. 13th • 890-7205  
**Sacrament of Reconciliation:**  
4:30-5 pm Saturday or by appointment  
**Mass Schedule:**  
**Saturday:** 6 pm, **Sunday:** 10:30 am  
**Spanish Mass:**  
**Sunday:** 12:30 pm

### Word of Life

### A Foursquare Church

10th & Clark • 899-5250  
**Pastor:** John Coumerilh  
**Associate Pastor:** Ben Coumerilh  
**Sunday:** Worship Celebration and Kids' Church: 10:30 am  
**Life Groups - call for times and locations**  
[www.wordoflifegoodland.org](http://www.wordoflifegoodland.org)

### Pleasant Home Church

Serving the rural community  
for over 100 years  
Rt. 1, Box 180 • 694-2807 • 3190 Road 70  
**Pastor:** Perry Baird  
890-3375  
**Sunday:** Worship Service: 9 a.m.  
Sunday School: 10 a.m.  
Evening Service: 6 p.m.

### Bible Baptist Church

**Pastor:** Clifford Middlebrooks  
Fifth & Broadway  
890-7368  
**Sunday:** Sunday School: 9 a.m.  
Morning Service: 10 a.m.  
Evening Service: 6:30 p.m.  
**Wednesday:** Evening Bible Study: 7 p.m.

### Church of Jesus Christ of Latter-Day Saints

1200 15th Street • Burlington, CO  
(719) 346-7984  
**Sacrament Meeting:** 10 a.m.  
**Sunday School:** 11:15 a.m.  
**Priesthood/Relief Society:** 12 a.m.

### Iglesia Del Dios Vivo

La Luz Del Mundo  
Spanish Speaking Church  
**Minister:** Esteban Ortiz B.  
1601 Texas • 899-5275  
**Daily Prayer:** Sunday thru Saturday: 5a.m. & 6 p.m.  
**Sunday:** Sunday School: 10 a.m.

### United Methodist Church Brewster

**Pastor:** Dorine Chambers  
Worship Service: 10:45 a.m. CST  
Sunday School: 9:45 a.m. CST  
**Minister:** Sheryl Johnson  
Worship Service: 9 a.m. CST  
Sunday School: 10:15 am CST

### First Christian Church (Disciples of Christ)

**Pastor:** Rev. Ted Amos  
Eighth & Arcade • 890-5233  
**Sunday:** Worship Service: 10:30 a.m.  
**Sunday School:** 9:15 a.m.  
**Activities:** Junior High & High School Youth Groups, Adult Bible Study, Choir, Men's and Women's Groups, Devotions Study, Monthly Fellowship  
**Special Notice:** Handicap Accessible, Hearing Assistance Equipment and Infant and Toddler Nurseries Available

### Kanorado United Methodist Church

**Pastor:** Leonard Cox  
399-2468  
**Sunday:** Sunday School: 9 a.m.  
Worship Service: 10:15 a.m.

### Church of the Nazarene

**Pastor:** Bob Willis  
Third & Caldwell  
899-2080 or 899-3797  
**Sunday:** Sunday School: 9:45 a.m.  
Worship Service: 10:50 a.m.  
Evening Service: 6 p.m.  
**Wednesday:** Evening Service: 7 p.m.

### First United Methodist Church

1116 Sherman 899-3631  
**Pastor:** Rev. Kasey Crosby  
**Saturday:** Worship: 5:30 p.m.  
**Sunday:** Adult Classes: 9:15 a.m.  
Worship: 10:30 a.m.  
**Wednesday:** Wednesday Nite Live  
5:45 - 6:45 p.m. Simple Supper "Free will Offering  
6:30 - 7:30 p.m. Classes for all ages

### Goodland Bible Church

109 Willow Road • 899-6400  
**Pastor:** Chad DeJong  
**Sunday:** Sunday School: 9:30 a.m.  
Morning Worship: 10:45 a.m.  
Evening Worship: 6 p.m.  
**Wednesday:** AWANA (Winter) and prayer: 7 p.m.

### First Baptist Church

**Pastor:** Travis Blake  
Bateman's Funeral Home, 211 E. 11th  
890-3450  
**Sunday:** Sunday School for all ages:  
9:30 a.m. (Child care provided)  
Morning Worship: 10:30 a.m.  
**Thursday:** Bible study 9:30 a.m.  
Wheatridge Center

### St. Paul's Episcopal Church

13th & Center  
Church 890-2115 or Rectory 890-6969  
**Priest:** Father Hal Lycett  
**Holy Eucharist:** 10:00 a.m. Sunday  
10:00 a.m. Thursday  
**Morning Prayer:** Daily, 8 a.m. Thursday and Sunday  
For emergencies 890-6969

### Harvest Evangelical Free Church

104 E. Hwy. 24 • 890-7918  
**Pastor:** Brian Fugleberg  
**Sunday:** Worship: 10:30 a.m.  
Sunday School: 9:30 a.m.  
**Wednesday:** Junior high 6:30 p.m.  
at Fugleberg's, 708 Washington  
Senior high 6:30 p.m. at church

### Seventh Day Adventist Church

1160 Cattletrail  
**Pastor:** Mike Larson  
**Saturday:** Sabbath School: 9:30 a.m.  
Worship Service: 11 a.m.

### Emmanuel Lutheran Church

13th & Sherman • 890-6161  
**Sunday:** Christian education/fellowship:  
10:15 a.m.  
Worship Service: 9 a.m.

### Church of Christ

401 Caldwell  
890-6185  
**Sunday:** Bible Study: 9:45 a.m.  
Worship Service: 10:45 a.m.  
**Wednesday:** Bible Study: 7 p.m.

The following sponsors urge YOU to attend your chosen House of Worship this Sabbath:

**Short & Son Trucking**  
Hwy. 24

**Koons Funeral Chapel**  
North Main

**Good Samaritan Center**  
208 W. 2nd

**KLOEIKKQJIKWGB**  
3023 W. 31

## Vision Source!

Dr. Mark Wahlmeier & Staff welcome Dr. Philip J. Beggs to Vision Source of Goodland

Dr. Beggs is now accepting appointments  
785-899-3654

### Vision Source of Goodland offers:

- Two-year frame & lens warranty
- Guaranteed contact lens success program
- State of the art eyecare technology
- Glaucoma detection & treatment
- Large selection fashion eyewear
- Caring, comfortable atmosphere
- Oakley, Maui Jim, Serengeti & Bolle Sunglasses

### Vision Source!

Now Three Locations to Serve You  
1002 Broadway, Goodland, KS  
1005 S. Range, Ste. 100, Colby, KS  
498 15th St., Burlington, CO

[www.eyeclinic.com](http://www.eyeclinic.com)

## Sunflower Contest

### RULES

- Write down as many words (at least 3 letters) that you can think of using the word "Promotion"
- Do not use proper names
- Bring your completed list to The Goodland Star-News office at 1205 Main or at our booth at the Fair by 12:00 p.m. by

Monday, August 13th

Winner will be announced in the Friday, August 15th edition

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|-----------|-----------|
| 1. _____  | 26. _____ |
| 2. _____  | 27. _____ |
| 3. _____  | 28. _____ |
| 4. _____  | 29. _____ |
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| 25. _____ | 50. _____ |

(If you have more than 50, please attach an additional sheet)

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Age \_\_\_\_\_

Winner of the Sunflower Contest will receive a FREE 1 year subscription to:

The Goodland Star-News