

Check out all insurance before buying a policy

Does it every seem like there is one confusing issue after another? Well, just wait until you reach Medicare age!

It used to be that there was one choice — Medicare — and most people carried a supplemental insurance to pick up the costs that Medicare didn't cover. But, in the last few months, Medicare is "helping" (which is questionable) the nation's older generation by allowing them to get another insurance besides Medicare. The big question: Is the government really thinking about the people, about the hospitals and pharmacies?

Medicare Advantage is splashed across newspapers, magazines, in Wal-Mart and on the news. There are insurance plans, there are medical care plans.... the list goes on of the many plans avail-

able. Many of the older people (and younger people trying to help) are easily confused. Some of the literature takes a lawyer to wade through it.

This is a time when the gas prices are going up, thus making everything that is transported to towns across the U.S. go up in price. People on fixed incomes are worried. How are they going to pay the bill to keep warm let alone eat and buy their medicine?

People are urged to not sign off on another insurance until they know all the facts and they are sure of what they are doing. Signing off on some plans could affect their insurance coverage for the rest of their lives and could also be more expensive in the long run. Read, talk to people who know and don't be misled. —Karen Krien

Hangin' With Marge

Horses

By Margaret Bucholtz



For several years now we have had Doug's horses out here and I have enjoyed watching them run and play. Now that they are gone I miss seeing them. I think horses are beautiful animals and would love to know how to ride one, but I am scared to death when I crawl on and look down to the ground. It is the only time in my life that I feel SMALL. I compare that feeling to how a little child has to feel when a strange adult grabs them under each arm and lifts them up. No wonder they cry, they don't know that a different person might not drop them. I never knew if a horse might not

buck me off.

Doug loved horses and finally when he was about 8 to 10-years-old, I finally bought him a black horse by the name of "nightmare." He loved that horse and rode it miles. Lezlie felt very left out and she wanted to have a horse so I told her she could ride Doug's sometime, which of course didn't happen soon as he was always on it.

The kids went to my parents farm to stay overnight and they took the horse with them. Lezlie talked her grandpa into letting her ride. Dad got her on the horse and it took off

walking up the road. About half way up "nightmare" decided to live up to her name and spun around and, on a full run, headed for the house. Lez dropped the reins and hung on to the saddle horn. Seeing what was going, on my dad stepped out in front of the horse to stop it but it did a sharp turn but poor Lez didn't. She went flying off the side and landed on the ground. When my dad got to her he leaned over her and she opened her eyes and said, "Am I dead?"

Believe it or not, she still likes to ride.

Casey's Comments

By Casey McCormick



I took a pilgrimage. No, it was not to Jerusalem. But it did have a profound affect on me. My journey was to Kansas City where I entered the temple known as Cabela's.

Any outdoors man or woman has to be familiar with the world's largest outfitters. Started in 1961 by two brothers out of their parent's gar-

rage, it was originally a mail order catalog business. Today it is a spectacle.

I'm embarrassed to say that I never made the trek to one of the 14 stores before. But it was worth the wait.

Entering a Cabela's is an experience of the senses. First of all it

is very large. Towards the back of the building is a mountain with every type of furry animal and feathered creature from North America, stuffed and posed in action along the slopes. And above the peak hangs an actual bush plane.

Other features include an aquarium featuring various fresh water fish for anglers to covet. The natural surroundings even include huge turtles.

And then there is the merchandise. If Cabela's doesn't have it, you don't need it. In the parking lot vehicles sport tags from far and wide, all driven to this location so the passengers could purchase something for a future hunt or outdoor experience.

Before I would thumb through a Cabela's catalog much like I did as a kid with the Sear's catalog before Christmas. Circles were drawn around the dream toy that Santa might bring.

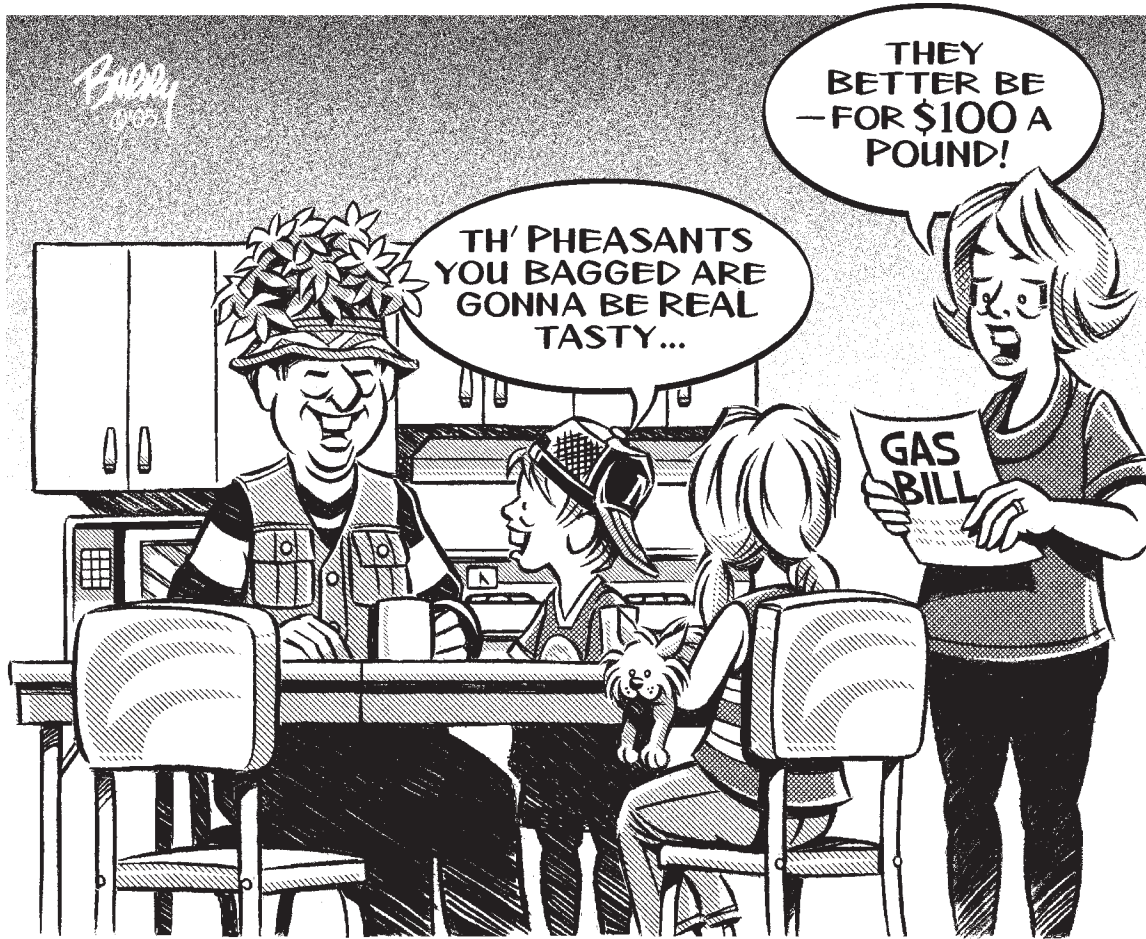
But there is something different now that I have been to Cabela's. I have been to the mountain and I have seen it all!

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News From the Past

90 years ago - 1915

Cheyenne County can have an up-to-date high school building by levying a small tax of only one mill for three years. This one mill tax will give \$20,000, with which an excellent building can be put up. All of those that were unfortunate enough to have books destroyed by the leaking of the roof in the hall, assembly room and the west class room are fully convinced that we need a new school house or at least one that sheds water.

The new seats for the grade room and the high school have been installed. The seating capacity of the high school assembly room is 65 and the seats are all full.

50 years ago - 1955

For the fifth consecutive year the St. Francis chapter of Future Farmers of America placed in the Gold Emblem group in the Northwest Kansas District Leadership School. Team members

include Ben Leibbrandt, president; Marlin Rueb, vice president; Don Smull, secretary; Don Holliman, treasurer.

Four nursing homes in St. Francis will hold an open house during Kansas Nursing Home Days. Homes include Miller Nursing Home, West Jackson; Carter Nursing Home, East Spencer; Schrader Nursing Homes, Frances Street and South Quincy and Good Samaritan Village, south city limits.

The city of St. Francis has purchased a street cleaner, the latest modern type.

A new football scoreboard has been purchased and erected at the high school football field.

There are two new business buildings under construction in the city. Home and Auto Supply is starting a new structure on Main Street and Mill & Seed has commenced rebuilding a new building to replace the one destroyed by fair in August.

Bobby Schlittenhardt is the new president of the Pleasant Hill 4-H Club while Dean O'Brien is the new vice president.

Following a national trend, the Safeway Stores Company is this week announcing closing of the local store on Nov. 5. Safeway has been in St. Francis since April of 1935. St. Francis still has several modern food markets to serve the area.

An electronic photo-electric device was installed in the city's electric distribution system so in the future street lights throughout the city will turn on and off automatically.

The grade school football team finished the season undefeated. Sixteen eighth grade boys played their last game for the team at Atwood. Billy Sherlock, Paul Eggerling and Marlin Zimbelman acted as captain for the final game.

Lines From Library

By Pat Leibbrandt

The library has the following new books: *April Showers* by V.C. Andrews; *The Ambler Warning* by Robert Ludlum; *People Of The Moon* by Michael W. Gear; *The Maverick* by Lori Copeland; *Iron Orchid* by Stuart Woods; *The Last Days Of Dogtown* by Anita Diamant; *The Christmas Angel* by Thomas Kincade; *The Divide* by Nicholas Evans; *School Days* by Robert Parker; *Blue Smoke* by Nora Roberts; *A Breath of Snow and*

Ashes by Diana Gabaldon; *Dreamboat* by Judith Gould; *Lakeside Cottage* by Susan Wiggs; *In My Father's House* by Bodie Thoene; *Say To This Mountain* by Bodie Thoene; *A Thousand Shall Fall* by Bodie Thoene; *Sew-Now-More Holiday Decor*.

The following new books have arrived in the children's department: *My First Dinosaur Board Book*; *Big Sister Dora* by Alison Inches; *At The Carnival* by Leslie Valdes; *Happy Birthday,*

Spongebob by J-P Chanda; *UFO* by Adam Beechner; *Lara And The Silent Place* by Kathleen Duey; *Lara At Athenry Castle* by Kathleen Duey; *Lara And The Moon-Colored Filly* by Kathleen Duey; *Lara And The Gray Mare* by Kathleen Duey; *Arthur And The World Record* by Stephen Krensky; *Arthur And The Nerves Of Steel* by Stephen Krensky; *Junie B., First Grader*; *Shipwrecked* by Barbara Park and *The Big Red Barn Board Book*.

GOD SAYS

If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness.

I John 1:8, 9

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Worship Warms the Heart

First Christian Church
332-2956 • 118 E. Webster
Pastor Tony Christians
Sunday School 9:20 a.m.
Church Service 10:30 a.m.
Wed. night Bible Study 7 p.m.

United Methodist Church
Church Office 332-2292,
Church 332-2254,
512 S. Scott
Pastor Morita Truman
Early Bird Service 8:30 a.m.
Sunday School 9:30 a.m.
Worship 10:30 a.m.

Seventh-Day Adventist Church
332-2888 • 3rd & Adams
Pastor Jim Martin
Sabbath School 9:30
Morning Worship 10:45

First Baptist Church
2nd & Scott • 332-3921
J.W. Glidewell, Pastor
Sunday School 9:30
Worship 10:30 a.m.
Sunday Evening Service 6:30 p.m.,
Wednesday prayer service, 6:00 p.m.
Wed. AWANA Club 6:30 - 8:00 p.m.

Church of Christ
332-2380, Pars. 332-3424
502 W. Spencer
Norman Morrow - Minister
Bible Class 11 a.m.
Morning Worship 10 a.m.
Wed. Bible Study 7 p.m.

St. Francis of Assisi Catholic Church
625 S. River • 332-2680
Fr. Beryl Gibson
Sunday Mass 10:30 a.m.
Weekday Mass 8 a.m.
Confessions Sat. 4-4:30

Living Water Fellowship Ministry
Pastors:
Terry & Tiffany Glasco
Downtown Bird City
785-734-2363
Sunday:
Fellowship 9:30 a.m.
Worship & Word 10 a.m.
Bible Study 6:30 p.m.
Wednesday:
Intercessory Meeting 7 p.m.
Last Sunday evening of Month:
Revival Service 7 p.m.

St. Francis Community Church
332-3150 • 204 N. Quincy Street
Pastor: Richard Garcia
Sunday School 9:30 a.m.
Worship Service 10:30 a.m.
Wednesday Bible Study 7 p.m.

Clough Valley Church of Hope
12 m. west, 6 m. north of SF
Pastor Jason Howard
332-3152
Saturdays 8 p.m. CT or 7 p.m. MT

St. Francis Equity

Knodel Funeral Home
202 S. Benton • St. Francis
785-332-3131

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