

Opinion



A Kansas Viewpoint

Shop wisely

By Kansas State Treasurer Jenkins

I know I've done it. A child, family member or friend has told me about a particular item they've been dreaming about for months, but haven't bought for themselves because it was "just too expensive." It's the holiday season and I want them to be happy by receiving exactly what they want, so I buy it, even though it is very expensive and much more than what I had budgeted.

The holiday season is about giving thanks, family, good will towards your fellow men, and unfortunately, going into the poor house. The National Retail Federation expects consumers to spend \$435.3 billion this holiday season, which means each of us will spend an average of \$738. Twenty-eight percent of us will put those purchases on credit cards! And living in a time when the average credit card debt per household reached a record of \$9,312 in 2004, we need to remember that we don't need to give the world to our family and friends. Many times a gift from the heart will make them smile just as much.

It's hard to remember that the holidays aren't about 'things' when we are in the grips of the most important season for retailers. Advertisements are bombarding us, credit card companies are increasing credit limits, and holiday lists are growing. Before you head out to the stores or start shopping on-line, here's some advice.

- Develop a spending plan and shopping list. Decide how much you are going to spend on each person and stick to it. Go over the shopping list twice. If people are on the list that you haven't spoken to or seen in the past year, maybe a card would be more appropriate than a gift.
 - Give thought to the gifts you are planning to purchase. The most thoughtful gifts are not always the most expensive ones. The secret to thoughtful gifts is to be observant all year long to determine something very special for the people on your list. Thoughtful gift-giving also helps to decrease impulse buying.
 - Compromise. Gift cards are a great compromise. You can spend exactly what you had budgeted and the recipient can purchase exactly what they want. But be aware of the terms and policies of each gift card you purchase. The rules vary per merchant and many charge service fees that could impact the value of the card. Remember to keep your receipts. Many merchants can replace cards if they are lost or stolen provided the original receipt is presented.
 - Increase your income during the holiday season. Many businesses are hiring seasonal help. Start a babysitting service for all those holiday party-goers or even start a gift wrapping service in your neighborhood. There are many opportunities to earn a little extra cash during this time of year. Take advantage if you can.
 - Only use credit cards if you spend an amount you can pay off in the next 30 days. Follow your spending plan and use the cards as you would use cash. If you don't have the cash and won't have it in the next month, assume you cannot afford to purchase the item.
 - Be creative. There are a number of ways to reduce spending during this season. Bake cookies instead of buying them. Take advantage of free gift wrapping at the stores. Draw names at work and home. Instead of buying one gift for everyone, buy one for one person.
- I hope your holiday season is full of family, friends, love, laughter, and celebration. Remember the best of all gifts during this holiday season is the presence of the people you hold most dear to you all wrapped up in each other.

Comments to any opinions expressed on this page are encouraged. Mail them to the Colby Free Press, 155 W. 5th St., Colby, Kan., 67701. Or e-mail jvannostrand@nwkanssas.com or pdecker@nwkanssas.com.

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freepress@nwkanssas.com

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John Van Nostrand - Publisher

jvannostrand@nwkanssas.com

NEWS

Patty Decker - Editor

pdecker@nwkanssas.com

Tisha Cox - General Assignment

tc Cox@nwkanssas.com

Jan Katz Ackerman, Area Reporter

ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director

crystalr@nwkanssas.com

Jasmine Crottinger - Advertising Sales

jasminec@nwkanssas.com

Cindy Davis - Advertising Sales

c.davis@nwkanssas.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager

lea@nwkanssas.com

Jeanette Applegate - Bookkeeping & Ad Building

japplegate@nwkanssas.com

Evan Barnum - Systems Administrator

support@nwkanssas.com

NOR'WEST PRESS

Jim Bowker - General Manager

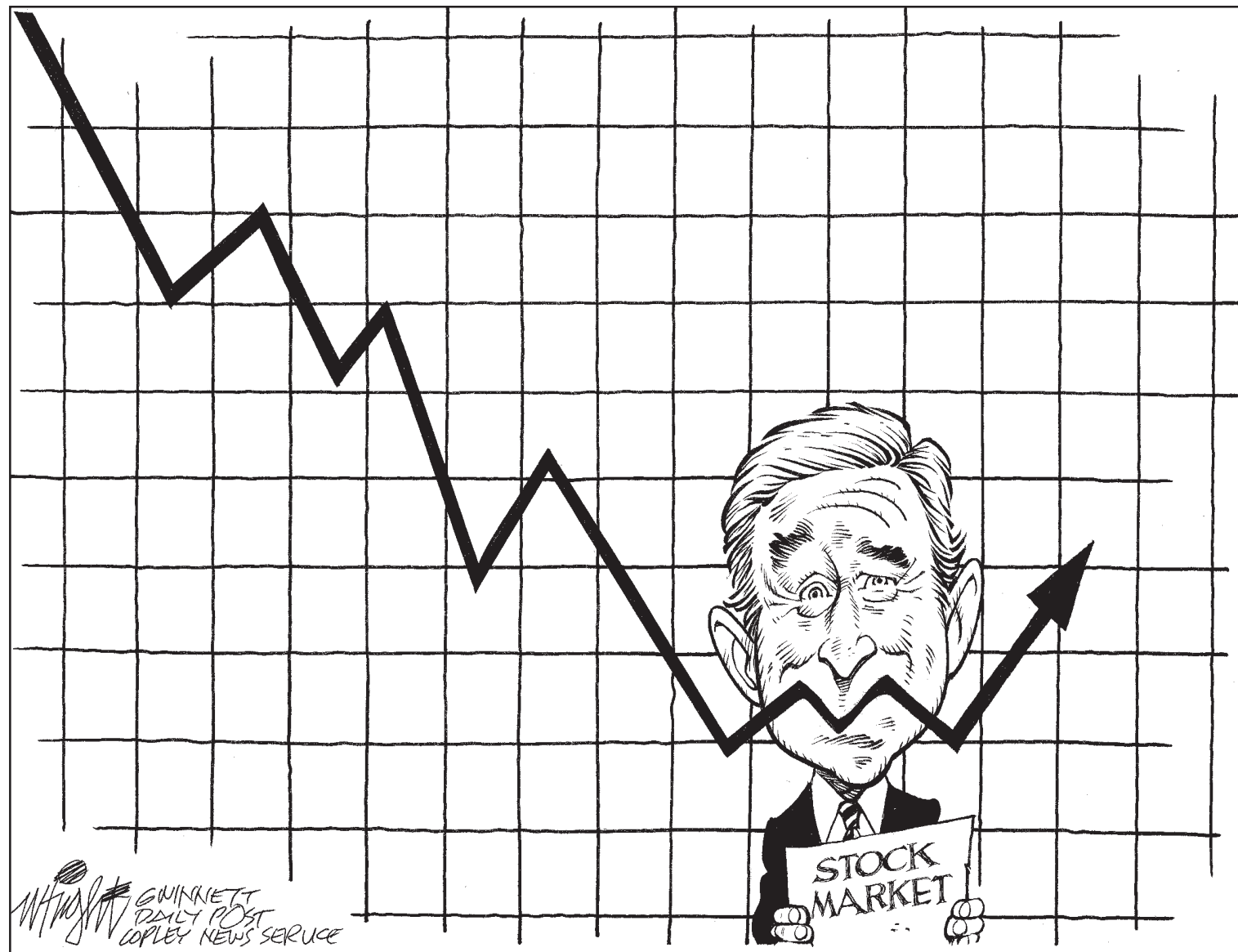
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The most dangerous places in the world

And it could be as close as your own backyard. A favorite magazine of mine is "National Geographic Adventure."

Each month, it features a column by a man named Robert Young Pelton, who has built a reputation for himself in certain circles. Or, notoriety, given his line of work.

He's a journalist and experienced traveler who has made it out alive from some of the most high-risk destinations on the planet.

As much as I enjoy his writing, I never thought I would find myself in the kind of predicament he often writes about, the kind where a person should have listened to their common sense.

Coming back from visiting family over Thanksgiving, I ended up coming back to Colby on Monday.

High winds, blowing snow north of Scott City and reports of closed roads on north made me decide to go back to my mom's place for at least Sunday night.

Leaving Lakin on Monday, the worst I had to contend with until north of Scott City was wind.

The closer I got to Oakley on U.S. Highway 83, the more ice and snow there was on the roadway, along with blowing snow.

I-70 was closed at Oakley, and I decided to take 83 to U.S. Highway 24.

I experienced almost total white-out conditions most of the way. Blowing, drifting snow made it hard to tell where the road was most of the way up to 24. which was only marginally better.

I can say it's not an experience I care to repeat any time soon. It also reminded me of the quote about doing something each day that scares you. I think during that stretch in the car I think I used up my scare-quotient for the rest of the year.



Tisha Cox

• Off The Beaten Path

Any place can be dangerous, but you don't expect it to be the very environment you inhabit every single day.

Eye-opening? Yes, indeed.

That brings me back to Mr. Pelton. Take a look at his Web site, www.comebackalive.com, and you'll get a crash-course on what the most dangerous places are, including our own United States.

It's listed along with hell-holes like Chernobyl, Bosnia, Iraq and Afghanistan. How's that for shocking?

Given it's all a matter of perspective, it is sobering.

My little adventure nearly fell into the category of went somewhere where nobody knew where I was.

Such antics in 2004 cost a Colorado man, Aaron Ralston, nearly half of his right arm.

I had a valuable lesson reinforced on Monday. Listening to, and heeding Mom's advice in such a situation paid off: Don't freak out and stay calm. Well, she was right.

Mr. Pelton, on his Web site, has a few tips for keeping yourself safe in dangerous places, or his "Seven Things That Will Save Your Life."

They are: Be alert; be sober; use it or lose it; insure and ensure; trust no one, suspect every-

one; stay away from tourists and prevent opportunists.

The first two are fairly obvious, and the most common sense.

Sometimes even good old common sense isn't enough to avert disaster, or near disaster. Stuff happens. Whether we like it or not, it does. Sometimes randomly, sometimes we're asking for it because we're not paying attention.

And I have been there, done that. Several times. (Stranded. Twice. Among other things.)

People who live here joke about how fast the weather can turn. Residents of this area can attest to not only how fast it can change, but also about how vicious it can become.

Normally, the plains look sedate and sublime, with nothing more to worry about than the wind which seems to be a necessary evil when living in Kansas.

("One authority says the Indian word Kansas has a dual meaning — "wind and swift" — and that the word Kansas may be interpreted as meaning "swift wind," <http://skyways.lib.ks.us/genweb/archives/1912/k/kansas.html>)

That one natural force makes this a dangerous place to live. Tornadoes during storm season and blowing dust and snow are both hazards when the wind gets up.

Compared to the rest of the world, this is a relatively safe haven.

However, Mother Nature's fury last weekend drove home the message to be on the lookout. That's a reminder I won't soon forget.

Tisha Cox is a general assignment reporter/photographer for the Free Press. Her column appears on Mondays. tc Cox@nwkanssas.com.

More than a city

I'm sitting in my office Sunday night as I write, waiting for the coffee to brew and trying to warm up after the Christmas Parade in downtown Colby. It was, according to the thermometer in my car, 18 degrees.

In fact, I saw some friends from Colorado who were in town helping family move and asked them if they were going to the parade and they said it was too cold in Kansas and they were going back to Denver.

My own minor frostbite wasn't from participating in the parade. The fire truck has a heater and I took advantage of that. It was from standing outside watching the rest of the entries go by after we finished.

Even with the cold, it was a beautiful night for the parade. A little hint of snow as we got underway added to the ambiance and the crowd was wonderful, both in size and in spirit.

What brings people out on a frigid night to see tractors, pickups, wagons and trailers decked out with Christmas lights? It isn't necessarily the religious aspect. For one thing, some of us, me included, do not celebrate Christmas as a religious holiday.

I don't think it is completely the so-called Christmas spirit, either. Yes, people seem to be kinder and more generous at this time of year, but that isn't the entire reason for getting so many people out to a parade in sub-freezing weather.

For one thing, most people get the Christmas



Jay Kelley

• Speaking MyMind

spirit in one form or another, but not everyone has a parade for the whole town to celebrate.

The answer, I believe, is found in a sense of community. Not every city or town has it, but those who do are hard to miss.

When we have a sense of community, we support things which are good for our city. We are also willing to fight things which are not. Most of all, we are generally willing to get along whether we agree or not.

That doesn't mean we live in a sugar-coated world. There are certainly enough curmudgeons who can only complain, but never provide any solutions (or work,) to go around.

As well, we have our share of pie-in-the-sky incompetents who think more money is the solution to every problem.

Most of us, however, are realists who know we must stick together to make our city the best it can be. As an outsider who moved in, I can also say the infamous cliquishness of small town has

not been a major problem.

Our city is not unique in its sense of community, though. I have lived in other places where the same attitude was prevalent. I have also lived in places where it was not and, while they were pleasant places to live, it was not the same.

All the same, a sense of community must be maintained. It can never be taken for granted. If you want to be part of the community you must get involved. Join a club or civic organization. Go to meetings. Go to church (of course, there are other more important reasons for going to church as well.)

If you are plugged in, help someone else get plugged in. Introduce new people to the community, especially to the clubs and organizations to which you belong.

Remember as well that you can't do everything, nor should you try. Do not be so busy with work, school and activities that you don't get to know your neighbors.

I am fortunate in that regard. I bought a house a couple of years ago and knew all my neighbors before I moved in. I still can't understand why they didn't just outbid me on the house!

Community is important. Without it, we're just strangers crowded together.

Jay Kelley is a local preacher and writer who speaks his mind from time to time. His e-mail is jkelley@st-tel.net.

Doonesbury

• Gary Trudeau

