

# Money issues can be avoided by talking it out, making a budget

Dear Dr. Brothers: Money used to be a subject that was never mentioned in polite society, and my husband tells me that's crazy and unreal, that I should get over that bit of my early training. He may be right, but I hate arguing about money with my husband, or with my friends about who's to pay a bill, or my own children, who are 5 and 8. Because of this, according to my spouse, we end up having a lot more quarrels and misunderstandings. Can you help me out here?



**Dr. Joyce Brothers**

• Ask Dr. Brothers

it and draw up a clear budget for your youngsters, for the amount that's to be allotted for food and all general living expenses. It might need to be revised from time to time, but stay with it. At least it gives a framework.

Children need to learn about the value and use of money as soon as possible. They should

start getting an allowance as early as 4 so they can get the experience of thinking about and planning what they want to do with it, how they're going to budget and save a little from each week for something more costly that they can buy later. The amount of allowance money depends upon the child's age and needs.

If you're going through an especially hard economic time, don't be afraid to let your youngsters know that this is a period when you all need to take special care about how money is spent.

Dear Dr. Brothers: Our 15-year-old son has been totally closed off from us and, I believe, from himself for some time, and we finally found out that it's because he was hiding the fact that he got a failing grade on a test he'd taken. He'd hidden this from us and reported that he was doing well. When his teacher asked us about him and told us the truth about what happened, we confronted him. He confessed, adding that he wanted to drop out of school entirely because of his humiliation.

He blamed his teacher, saying the teacher is biased against him, but whatever happened, his confidence is destroyed and he's convinced he can never do well. The truth is, he's always done well scholastically, but he exaggerates the smallest setback. What can we do, and how can we help him?

Dear R.M.: Work with him to help him change his definition of the term "success." It doesn't mean that a person wins and does well at everything. On any path to success, there are many, many problems or so-called failures along the way, but it's the way we respond to disappointment or rejection that's important.

Pessimists immediately get down on themselves, try to bury it, deny it, assume there's nothing that can be done to change things, and often start looking for others to blame. This attitude works against them, stops them from learning. Instead, help your son to analyze where he went wrong and what he could do better next time. Optimists see setbacks as temporary; they study them carefully and use them as learning tools. In order to succeed in life, everyone needs to learn how to fail. Teach him this so he can move ahead.

(c) 2006 by King Features Syndicate

# Cheating couple needs to learn to love themselves before others

By Harlan Cohen

Dear Harlan, I've been with my high-school sweetheart for two years now. I love him, but when we were at our one-and-a-half-year mark, things weren't going so good, and I cheated. He recently found out and flipped. A few weeks later, he got very drunk and cheated on me at a party. He told me right after, and claims to still love me. We're trying to work things out, and right now, everything is great. I love him and he loves me, and everything else in our relationship is healthy. I want to be with him for a long time, but do you think we're doomed?

do you NOT love him, or do you not love yourself? That's the first issue. The next is that when one person cheats and the other retaliates by cheating, it's like two countries firing missiles at each other.

Eventually, all you're left with is destruction, heartbreak and disrepair. So when you asked if this is doomed, I think that you think this is doomed. The only way it won't be doomed is if you can stop hurting each other and figure out how you can love yourselves and each other at the same time. That's the part that might mean going your own way for a while — until you learn to love yourselves.

Dear Harlan, My soon-to-be mother-in-law is very controlling. She has tried to break up me and my fiance twice.

Just recently it wasn't only her, it was also my co-worker, who was working hard at ending my happy world. My fiance's mother told my fiance that I was basically cheating on him. She told my fiance that my co-worker said that. I don't know who to believe or what to do. Please give me some good advice.

How do I put my soon-to-be mother-in-law in her place and let her know to stay out of our business, and how do I deal with a vindictive and manipulative co-worker? I don't know what to do.

Dear Engaged Target, I'm not saying you did anything wrong, but when you're getting it from your mother-in-law and a co-worker, you might be doing something without even knowing that you're doing it. In order to know, find out if

you're doing something that's unintentionally rubbing people the wrong way. The BIG risk is that you might hear something that hurts your feelings or you disagree with. If you follow this advice, promise that you will NOT get defensive should you hear something that rubs you wrong. Instead, quietly walk away and ask yourself if there is any chance that they're saying is true. If you're not sure, turn to people around you who will tell you what you NEED to hear (not what you want to hear). When you're ready to begin your search

Faced with a Drinking Problem? Perhaps Alcoholics Anonymous Can Help Meetings are Open to the Public City Hall Basement Mondays & Thursdays - 8:30 p.m.

for answers, ask your co-worker and mother-in-law if you unintentionally did something that upset them.

Ask for the truth. No matter what's said, thank them for being honest.

## Classifieds

### Pets / Supplies

AKC German Shorthaired Pointer pups. Proven bloodlines, guaranteed hunters. 785-460-6749 evenings. -- 11/15-11/22 --

### Lost and Found

Lost: black bull, 15 miles northwest of Brewster, brand on left hip. Leon Hoyt. 785-694-1666, 785-462-2055. -- 11/17-11/22 --

### To Give Away

Free Kittens. Litter trained, weaned. Call 785-462-2052 or leave message. -- 11/20-11/24 --

# BUSINESS DIRECTORY

To have your ad placed in the Business Directory call Joe, Crystal or Jasmine today at 462-3963.

**"Go the Extra Mile"**  
**Now Open:**  
 4:00 - 8:00, Tues - Thurs.  
 4:00 - 9:00 Fri - Sat.  
**Same great pizza, calzone, pasta.**  
 DINE IN, CARRY OUT OR DELIVERY!!  
 1100 W. 4th, Colby • 785-462-9977

**NOW OPEN!**  
 Come see us at our new location!  
**NTRONIC**  
 LIFE SUPPORT FOR TECHNOLOGY  
 1055 Taylor Ave, Colby 785-460-3700  
 www.ntronic.net  
 info@ntronic.net

**Thomas County Insurance** has been serving NW Kansas for 100 years.  
 Stop in and experience the friendly service and excellent insurance products we have to offer.  
 490 N. Franklin • 462-3939  
**THOMAS COUNTY INSURANCE AGENCY**  
 Jim McLaughlin/Agent

**Check out our low rates.**  
 Call today for your free, no-obligation quote.  
**David L. Browne III**  
 550 N Franklin Ave Colby (785) 462-3388  
**FARM BUREAU FINANCIAL SERVICES**  
 Auto Home Life Annuities College Retirement  
 www.fbfs.com

**H & H AUTO SALES**  
**AUTO RENTALS**  
 Hours: M-F: 8-5:30; Sat: 8-4:30  
 Phone: 785-460-0828 Fax: 785-460-0829 Cell: 785-443-1082  
 930 S. Range Colby, Kansas 67701

**G & S TREE WORKS LLC**  
 1114 Main, Gem (785) 462-3501  
**Chuck Saddler Tracey Galli**  
 • Tree Removal & Trimming • Full Insured • Careful & Prompt Service • Late Model Bucket Truck • Free Estimates!

**FAMILY DENTAL CARE**  
 The Latest Technology and Most Complete Care Available!  
 • Root Canals • Orthodontics • Implants • Wisdom Tooth Surgery  
 New Patients Welcome  
 No Referral Necessary ~ Financing Avail.  
 1690 W. 4th St., Colby ~ 785-460-3999  
 Toll Free: 1-866-305-3999  
 SHAWN D. JENSEN, D.D.S.

**The Tool Box**  
**Kitchen & Bath SHOWROOM**  
 Sales & Service Since 1984  
 Your One Stop Remodeling Shop!  
 • Kitchen Cabinets • Vanities • Sinks • Faucets • Countertops & Much More • Design & Installation Service  
**NEW HOURS - M-W-F 10am - 5:30 pm Saturday Appointments Welcome!**  
 785-460-1100 - Southwind Plaza - Colby, Kansas

**Colby Sew & Vac**  
 Sales & Service  
 Southwind Plaza  
 785-460-1900  
 Hours: 9 a.m.-5:30 p.m.  
 SEBO essential Series  
 • Hospital Grade Hepa Filtration System • Made in Germany! • Lifetime warranty on Belts  
**Durable, Versatile, and Powerful.**

**ROOFMASTERS**  
 Your Local Roofing Contractor  
 425 East Hill, Colby, KS  
 Licensed - Bonded - Insured  
**RESIDENTIAL** 1-800-536-6642  
 Tamko Shingles GAF Shingles Wood Shingles Metal Roofs  
**COMMERCIAL** Rubber Single Ply White TPO Single Ply Built Up Systems Modified Systems  
**FREE ESTIMATES**  
 Elastomeric Rubber Coating For Metal Roofs

**WORLDWIDE - Vacation Packages - Cruises - Tours - Groups - Flights - Hotels - Trains - Cars**  
 155 W. 4th, Colby, KS 67701  
 Phone: 785.462.6999 Fax: 785-460-0852 Toll Free: 1.888.690.7077  
**ROUND TRIP TRAVEL**  
 CALL IN OR FAX YOUR INTERNET QUOTES AND OTHER ADS! WE CAN BOOK THEM FOR YOU WITH LOCAL, CARING SERVICE!!  
**VACATION SPECIALS**  

	From	# Nights
LAS VEGAS	Air & Hotel \$250	4
DISNEY WORLD	Park Passes, Air & Hotel \$505	3
MEXICO	Air & Hotel \$800	3
CARIBBEAN CRUISE	Cruise & Air \$1,050	5
ALASKAN CRUISE	Cruise & Air \$1,500	7
HAWAII	Air & Hotel \$740	2
LONDON, ENGLAND	Air & Hotel \$700	2
AMTRAK EXPLORE AMERICA	\$359	Max 45

**Round Trip Travel BOOK HOLIDAY TRAVEL NOW!**  
 Call for Bus Tours Schedules.  
 All specials may be for specific dates and are subject to availability

**Murray Roofing & Construction**  
 Residential & Commercial (785) 462-6908  
 Residential roofs Flat & Low-Sloped Roofs Metal Retro-Fit Energy Efficient Roofing Solutions  
 Vinyl & Steel Siding Decks & Patios Wood & Vinyl Fencing Soffit & Fascia  
**FREE ESTIMATES**  
 Jeff Dreiling - Sales (785) 443-0819  
**FREE ESTIMATES**  
 Jim Murray - Owner (785) 443-1339

Chris & Beth Lewon  
 650 N Grant Ave Colby, KS 67701 - We Do Windows  
**New System Professional Window Cleaning**  
 785-462-6995  
 www.MyWindowCleaner.net  
 Free estimates!

**NOW OPEN! HEALTHY HEARTS NURSING SERVICES LLC**  
 Administrator: Larry L. Booth  
 Supervisor: Brenda Fehrenbach RN  
 Administrative Assistant: Dawnelle Umberger AIT  
**Providing: Pediatric Nursing, Private Nursing, Nursing Consultant, Administrator Consultant, Interim D.O.N.'s, RN's, LPN's, CMA's, and CNA's.**  
**Healthy Hearts Foot Clinic**  
 1st & 3rd Friday of Every Month  
 8 am - 5 pm  
 In office - \$10.00 House Calls - \$15.00  
**CALL FOR APPOINTMENTS!**  
 330 Lake St • Colby, KS • 785-462-2408  
 healthyheartsnursing@yahoo.com

**PRAIRIE SKILLET**  
 1950 S. Range, Colby (Quality Inn) 785-462-3933  
**Monday - American Buffet**  
**Tuesday - Taco Tuesday \$1.00 ea.**  
**Wednesday - American Buffet**  
**Thursday - American Buffet**  
**Friday - Fajita Friday Buffet**  
**Saturday - No Buffet**  
**Sunday - American Buffet**  
 NEVER OVER \$7! CHILDREN UNDER 6: \$3.50  
**Monday - Saturday: 11-2 & 5-10; Sunday: 11-2**