

People should 'get smart' about insurance

It's that time of year again when millions of people begin the ritual of making resolutions for the New Year. For many, it's a time to resolve to lose weight, get organized, or save money. But how many include a New Year's resolution to "get smart" about their insurance? Even though most Americans, three fourths, feel they have about the right amount of insurance coverage approximately one-third say they understand the details of those policies "very well."

Luckily, this unfortunate — and often costly — information gap is completely avoidable. When it comes to insurance, knowledge really is our best policy. Throughout the course of a year, many things can change that may affect our insurance coverage, but often we fail to remember to update our policies when these life events occur.

I want to offer you some helpful tips on how you can get smart about your insurance.

Compare identical products and services

Not every company charges the same rates for coverage. A wise course of action would be to do some comparison shopping to determine the best coverage at the best price. Keep in mind that it is important to compare identical policy information when doing this. Also, consider the convenience of dealing with a local agent, compared with the possible cost savings of dealing with a national company which does not have an office in your area.

Schedule an annual insurance check-up

Schedule a yearly insurance check-up with your agent or insurance carrier to review every policy you currently have to look for areas of too much or too little coverage. In general, you should review your coverage every 12 months or whenever there's a major change in your life (new car, new home, birth, etc.).

Swine conference slated for February at K-State

MANHATTAN — Kansas State University's annual Swine Profitability Conference will be held Feb. 6 at the K-State Student Union from 9:15 a.m. to 3:15 p.m.

The conference provides producers with information on production management, marketing, and business decisions as they relate to capital investment and profitability, said Jim Nelssen, K-State swine nutritionist and professor.

Presentation topics for this year's conference include: "Current Understanding of the Transmission and Control of PCVAD"; "How We've Grown Our Agribusiness with the Help of Family and Friends"; "Troubleshooting Growing-Finishing Production"; "Will There be Enough Corn to Go Around? - Impact of Biofuels on Corn and Soybean Meal Prices"; and "Life Lessons That Can Be Learned From the History of K-State Football."

This year's conference presenters include: Robert Desrosiers, Boehringer-Ingelheim of Canada; Alan Haverkamp, swine producer from Bern.; Mike Brumm, Brumm

Farmers look for ways to meet demand for ethanol

BROOKINGS, S.D. (AP) — Explosive growth in the ethanol industry is prompting many corn farmers to look for an alternative source for the alternative fuel.

One place they're looking is in their fields after the corn harvest.

Scientists are developing ways to turn crop residues such as corn stover into ethanol, and demonstration plants could begin using such materials within the next year, experts said Tuesday during a conference at South Dakota State University.

The stover, which is all of the corn plant except the ear, is attracting attention because it's abundant and can provide added income to farmers already supplying the ethanol industry, said Susan Andrews, an ecologist with the federal Natural Resources Conservation Service.

But stover already plays an important role in corn fields by combating erosion, adding organic matter and nutrients to soil and increasing biological activity, she said.

"Residues perform many ecosystem services and their removal should not be taken lightly," Andrews said.

Researchers are focusing on what percentage can be removed without hurting yields.

Phill Kline

• Consumer Corner

At every insurance check-up, don't be afraid to ask a lot of questions, and be sure to take good notes.

Ask about discounts

Depending on the kind of insurance you're considering, there are a number of ways to reduce the cost of coverage. Your agent can tell you if discounts may be available to you for things such as: a healthy lifestyle (ie. non-smoker, etc.); a good driving record; good grades; special education or training; having multiple policies with the same insurer; safety equipment (ie. alarm on your home or auto); having a long-time policy with same insurer; or assuming higher deductibles.

Contact the Kansas Insurance Department

The Kansas Insurance Department exists to serve you. We provide an unbiased source of information on insurance companies and the coverage they offer. The Department offers free guides that outline Kansas insurance laws and regulations. We also publish rate comparison reports to facilitate the insurance shopping process. To contact the Kansas Insurance Department, log onto www.ksinsurance.org or call our toll-free Consumer Hotline at 1-800-432-2482.

Remember, the amount of insurance you need will vary based on your circumstances. Your agent or our consumer representatives will be able to tell you what types and levels of coverage Kansas laws require you to carry.

If you have a question or concerns about any insurance-related issue, please call our Consumer Assistance Hotline at 1-800-432-2484 or visit the Department's web site at www.ksinsurance.org.

Swine Consultancy; John Lawrence, Iowa State University; and Stan Weber, announcer for K-State sports radio network.

Registration fees are \$25 and are due by Jan. 25. Forms can be mailed to Lois Schreiner 213 Weber Hall Kansas State University Manhattan, Kan. 66506, attention K-State Swine Profitability Conference.

For more information about the 2007 K-State Swine Profitability Conference or for registration forms, interested persons can call Nelssen at (785) 532-1251 or Lois Schreiner at (785) 532-1267.

K-State Research and Extension is a short name for the Kansas State University Agricultural Experiment Station and Cooperative Extension Service, a program designed to generate and distribute useful knowledge for the well-being of Kansans. Supported by county, state, federal and private funds, the program has county Extension offices, experiment fields, area Extension offices and regional research centers statewide. Its headquarters is on the K-State campus in Manhattan.

More residue can be removed from no-till land than from conventional plow fields, and cooler wet climates can tolerate removal better than dry fields. Low residue crops such as soy decompose fast, so farmers using a corn-soybean rotation should only remove stover and leave behind soy plant residue, Andrews said.

Gregg Carlson, an SDSU soil scientist, said farmers must consider stover's value both as a natural fertilizer and a feed source when determining its worth on the open market.

Residues such as corn stover and wheat straw comprise just a fraction of the potential sources of cellulose or biomass fuel, said Bruce Jamerson, president of VeraSun Energy Corp., a Brookings-based ethanol producer. Energy crops, which include switchgrass, elephant grass and fast-growing trees such as aspen and willow, can produce higher tons per acre for the industry.

"There's more energy in those plant materials than in residues," Jamerson said.

Other potential alternative fuel sources include garbage and forestry resources such as wood chips.

The mountain grows...

TISHA COX/Colby Free Press

A city of Colby employee dumped a load of snow last week at Mount Colby. The snow pile has been steadily growing over the past few days, and could get even bigger this weekend. Meteorologists at the National Weather Service in Goodland are predicting up to six inches of new snow. The city has piled snow from emergency routes at the corner of Plum Street and Franklin avenue.



Colby student gets scholarship

NORTH NEWTON — Audrey Hoyt, Brewster, has been awarded the President's Academic Scholarship from Bethel College for the 2007-08 academic year. The scholarship is valued at \$32,000 over a four-year period. Hoyt is a senior at Brewster High School. Her parents are Christina and Keith Hoyt.

Academic scholarships at Bethel are based on high school grade point average and college entrance exams.

Bethel College, located in North Newton, is a four-year liberal arts college affiliated with Mennonite Church USA. Founded in 1887, it is the oldest Mennonite college in North America. Bethel is known for its academic excellence and has been named a Top Tier college by U.S. News & World Report every year since 1998. For more information, see the Bethel web site at www.bethelks.edu.



Don't Miss this Unbelievable SPECIAL OFFER!

FOR A LIMITED TIME ONLY!

Jan. 8 until Feb. 8,
place a **FULL PAGE** advertisement in the *Country Advocate* and the *Colby Free Press* and pay less than one-half the full price plus we'll throw in **SPOT COLOR for FREE!**

Call Crystal or Joe at 785-462-3963!

The Country Advocate

155 W. 5th Colby