

Weather Corner



Cloudy and warmer

The forecast
Tonight — Partly cloudy with a low around 32. South wind between 5 and 10 mph. **Saturday** — Partly cloudy with a high near 62. South wind 5 to 10 mph becoming east. **Saturday night** — A 30 percent chance of showers and thunderstorms. Mostly cloudy with a low around 31. East wind around 5 mph. **Sunday** — Partly cloudy with a high near 62. Northeast wind 5 to 10 mph becoming south. **Sunday night** — Mostly clear with a low around 32. **Monday** — Mostly sunny with a high near 72. **Monday night** — Mostly clear with a low around 36. **Tuesday** — Mostly sunny with a high near 72.

Temperatures
 Thursday's high, 62
 Low this morning, 37
 Records for this date, 86 in 1904, -5 in 1969
 Precipitation last 24 hours, 0.00
 March's precipitation, 0.00
 A recorded forecast updated throughout the day is available by calling (785) 899-7119. Current temperatures are available by calling 460-8367.

Gun and coin show this weekend

Kent Johnson and Larry Oller, authors of the book "Kansas Trade Tokens," will be displaying early-day Kansas tokens at their table at the Colby Coin Show. The show is 9 a.m. to 4 p.m. Saturday and Sunday at the Colby Community Building.

Featured will be tokens used by soldiers in the Post Trader, s store at Fort Wallace in the 1880s. Also, Johnson and Oller will be displaying tokens from the old cowtown days of Dodge City, including the Longbranch Saloon token. The men, who deal in early Kansas memorabilia of all types, will also display tokens from Northwest Kansas general stores dating around 1900.

Johnson and Oller are nationally known as experts in Kansas tokens, encased cents, dog licenses, documents, and postcards. They have contributed to more than 20 books on these subjects. At their dealer table they will be buying and selling tokens of all sorts, as well as early dogtags, postcards, and documents.

Spending doesn't match grants

WICHITA (AP) — Wichita Mayor Carlos Mayans says Sedgwick County isn't receiving its fair share of state grants aimed to boost economic development.

Mayans said a recent analysis by The Wichita Eagle proves his long-held belief that counties do not receive a share of economic development grants proportionate to the amount of money spent within their borders on Kansas Lottery tickets.

Sedgwick County, which sold about \$49 million worth of lottery tickets in fiscal year 2006, received about \$11 from the Department of Commerce's economic development fund for every \$1,000 spent on lottery tickets in the county.

By comparison, affluent Johnson County received about \$45 for every \$1,000 spent. That county sold about \$26 million in lottery tickets.

"I think there has always been a bias in funding other parts of the state," Mayans said. "Just give us our fair share because we buy so many tickets."

Johnson County also received more lottery money through the Kansas Board of Regents and the Kansas Technology Enterprise Corporation.

Briefly

Walk Kansas begins Sunday

Walk Kansas, a fitness program developed by Kansas State University Research and Extension and coordinated through area extension offices, begins Sunday. Although the deadline for registration was today, late entries will still be accepted through Tuesday, said Diann Gerstner, Thomas County Extension agent.

In addition to recording the miles walked each week, the program has another component on the mileage log for jotting down how many fruits and vegetables are eaten each day.

For those interested in the program, but cannot fill out a team, the extension office can also help pair them up with others. To register or questions, call Poore at 460-4582.

Remote control car races Sunday

First Baptist Church of Colby, 615 W. Webster, is holding remote control car races Sunday at the church from 2 to 5 p.m. The event is free and open to all middle and high school age students. For those wanting to participate, but

don't have a remote control car, organizers said cars are available for use.

Commissioners to meet Monday

The Thomas County Commissioners will meet at 9 a.m. Monday at the courthouse.

Items on the agenda include a presentation from Ken Gatlin, emergency medical services director, on an education incentive grant program; landfill director Larry Jumper on compactor finance quotes and health department administrator Lisa Molstad on fire door for the Thomas County Office Complex. The meeting is open to the public.

School board meeting Monday

The Colby School Board will meet at 7 p.m. Monday at the Administration Building.

Items on the agenda include reports from the principals, curriculum director and superintendent; a curriculum presentation on the high school journalism and yearbook program; Thomas County Academy future; approval to re-publish the

2006-2007 budget; district Web site; drug-free schools subcontract and if necessary, personnel issues. The meeting is open to the public.

Tree deadline changed

The Thomas County Conservation District has changed the deadline for tree orders, as well as the day for delivery. Orders will be taken through Friday, March 23, and Tree Day will be held Saturday, April 14, at the Thomas County 4-H Building from 8 to 11 a.m.

Please contact Danielle Freeman at 462-7482 Ext. 303 for order information.

Green eggs and ham brunch Sunday

In honor of St. Patrick's Day, Queen Mary Circle of Sacred Heart Church is having its annual green eggs and ham breakfast brunch from 9 a.m. to 12:30 p.m. Sunday at the church basement, 1065 W. Fifth.

A free will offering will be accepted to support special needs in the parish and community.

Commissioner: disability insurance can help people

By Sandy Praeger
Insurance Commissioner

Commissioner's Corner

TOPEKA — Most Americans are not prepared to deal with the possibility of becoming disabled and, in turn, unable to work, according to new research by the National Association of Insurance Commissioners of which Kansas is a member. More than half (56 percent) of U.S. adults say they would be unable to pay their bills or meet expenses if they became disabled and could not work for a year or longer, according to a January association national consumer survey fielded by International Communications Research.

The survey showed consumers have an optimistic picture of their future, with only 13 percent saying it was somewhat or very likely they would become disabled and unable to work.

However, data from the Social Security Administration indicates that a substantial portion of the nation's population - 20 percent - will actually become disabled for a year or more before reaching age 65.

These findings highlight the need

for long-term disability insurance, designed to protect people financially by replacing some of their lost income. In the survey, only 44 percent of respondents indicated they had long-term disability coverage. Of these individuals, 71 percent said their long-term disability insurance was employer provided rather than individually purchased. This suggests a significant number of people could lose their coverage in the event of a change in employment status.

"Many people don't think about the impact becoming disabled can have on their ability to earn a living and remain financially independent," said Commissioner Praeger. "Understanding the role of disability insurance at each life stage is critically important to one's total financial security."

Having knowledge about disability insurance options before an accident or serious illness occurs can help ease the financial pain during recovery.

The Basics: What All Consumers Should Know About Disability Insurance

For insurance purposes, disability is typically defined as the inability to work due to an illness or injury, although the definition varies among different insurance companies and policies.

There are two main types of disability insurance: short-term and long-term.

Short-term disability insurance, which some states require employers to carry for their employees, replaces a portion of the policyholder's salary for a short-period — typically from three to six months following a disability. The specific percentage of replaced income varies with different policies.

Long-term disability insurance coverage typically begins after the policyholder is disabled and unable to work for at least six months. The coverage period can extend for a specific number of years or until the policyholder retires or turns 65, depending on the policy selected and the type of disability. Though policies can be costly, being disabled for a long period of time can be financially devastating. Accord-

ing to research by the U.S. Department of Education and the National Institute on Disability and Rehabilitation, the most common causes of long-term disability are heart disease, back injuries and cancer, followed by anxiety and depression. In 2005, about a third of disabled worker beneficiaries had been diagnosed with a mental disorder, according to the SSA.

Consumers should not confuse disability insurance with workers' compensation - a benefit that employers are required to carry in most states for employees who are injured on the job.

Here are some tips for consumers considering disability insurance:

- Determine how much money you'll need to cover all of your critical expenses (such as mortgage payments/rent, food, utilities and transportation) should you become disabled.

Unless your investments and savings can maintain your current

lifestyle for several years, you may want to consider purchasing long-term disability insurance, which typically covers about 60 percent of your previous income. The percentage varies depending on the policy you select. Also, you'll need to decide how long you want benefits to last.

- Be aware that having a pre-existing health condition, such as a back problem or heart ailment, coupled with your age, could affect whether you'll qualify for long-term disability insurance and at what cost. You may be subject to a higher premium or be "excluded" completely from purchasing a policy based on your medical history.

Call the Consumer Assistance Hotline at (800) 432-2484 to confirm this information.

For more information about insurance, consumers can visit the Kansas Insurance Department's Web site at www.ksinsurance.org

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GUN, COIN, and ANTIQUE SHOW

Colby Collector's Show
March 10-11
9 a.m. to 4 p.m.
 Community Building
 Colby, KS

Admission \$3
 Information - 308-995-2258

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1996 Aurora, Black w/Tan Leather, 48K Miles, Loaded \$6,995	2006 Escape XLT 4x4, Tundra w/Tan Cloth, CD, P Seats, 11K Miles \$19,850
2004 F150 Supercrew Lariat 4x4, Black, Topper, 41K Miles. \$23,850	2005 Beetle GL, Orange w/Black Leather, CD, PW, 39K Miles. \$15,850
2000 Explorer XLT 4x4, Blue w/Gray Cloth, 4.0L \$5,500	1994 Beretta 2 Door Coupe, Green w/Gray Cloth. \$995
2006 Stratus SXT, White w/Gray Cloth, 4 Cyl., CD, Satellite Radio, P Seats, Alloy Wheels, 14K Miles. \$11,995	2003 Taurus SES, White w/Flint Cloth, 6 Cyl., 69K Miles. \$6,995
2000 Chev S-10 Extended Cab LS, Pewter, Cruise, Power Equipment Group, V-6, 5 Speed Manual. \$8,995	2006 Explorer Eddie Bauer 4x4, Chevy w/Tan Leather, Sunroof, Heated seats, Navigation System, 7K Miles. \$28,500

Sacred Heart School **C•A•R•N•I•V•A•L** THANK YOU

Sacred Heart School would like to personally "THANK" the following businesses, organizations and individuals who donated to this years carnival.

Colby Ag Center Laurie's Quilting, Laurie Allen P & D Auto Huffles Sand & Excavating John & Jeannie Schroeder Mike & Sondra Finley Donald & Debbie Zerr Love's Country Store Jack & Kathy Elliott Taco John's, Jeff & Shelly Krzycki Frito Lay, Steve Dempewolf Hi-Plains Coop John & Mert Strecker C.Y.O. Colby Community College Barton Concrete Works Arby's Sunflower Bank Sonic Drive-In Farmers & Merchants Bank Service Oil Company Dairy Queen Gary Wingard Wagoner & Sons Farm & Ranch Realty, Inc. Colby Cinema & Arcade Butch's Body Shop C.J. Boutique Made of Iron, Lana Johnson Daughters of Isabella Office Works & Home Furnishings Donelan Jewelry Chris & Jennifer VanEaton McDonald's	Colby Country Club Someplace Special Uptown Style, Shelly Moeder Ashley Haines St. Gerard Circle Knights of Columbus S & T Communications Holy Family Circle St. Monica Circle Queen Mary Circle Parish Council Taylor Motors Dan & Janet Schroeder Hairitage, Linda & Bud VanHorn Jeannie Solko Dave & Cheryl Evert Dougherty Implement First National Bank The Bank Mike & Elaine Bremenkamp Sports Shoppe Colby Bowl & Fun Center LeRoy's Printing Pizza Hut Claire's Clint & Sarah Horinek Carol Morgan Huffles Construction, Inc. Grinnell Locker City Limits Bar & Grill Dillons Lucy Curtain Work-Out-Women Vanderbilt's	Doctors Morrison & Wahlmeier American Family Insurance Adams, Brown, Beran & Ball Cersovsky Insurance F & M Insurance Store Shane & Kim Franz Great Plains Spraying Homeland Real Estate Jim's Electric, Jeff Unger Prairie Designs Landscape & Irrigation, Gery & Shirley Skolout Stephens Construction, Inc. Western Sprinklers, Inc. Colby Free Press Tina Harris Physical Therapy J.J. Oil Company, Bob Luck Burger King Karen Thummel, DDS Farm Bureau Financial Services Fotogirl Photography Gavon's Electronics Schlick Construction State Farm Insurance Swartz Veterinary Hospital Tom & Nancy Barlow
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A special thanks to the parents and community for your support!