

Family

Insurance covers — almost anything

TOPEKA — Question: What can you do about insuring the following:

- Liability coverage for your church's janitor?
- Potential sink-hole problems near your business that are caused by an abandoned mine shaft?
- A carnival or special event ride that you take from town to town?
- A fireworks display for your annual Fourth of July celebration?

Answer: Ask your insurance agent to locate a company that specializes in "surplus lines" insurance coverage.

Surplus lines insurance coverage — sometimes called specialty lines — is a block of business that is separate from traditional insurance company coverage such as homeowners, business owners, auto, life and health. It isn't always easy to find, but your local insurance agents can assist you in finding coverage that is geared directly toward unusual or high-risk situations.

Specifically, surplus lines coverage is unavailable through Kansas companies. That's because the market is too small to have a dedicated company in the state. The business has to be combined with policies from other states in order to be successful.

However, Kansas agents can secure the coverage from companies outside the state if they work through a licensed surplus lines broker. Companies operating in this market are usually very specialized, small multi-state insurers, or they are divisions of larger companies.

For example, one of the best-known surplus lines insurers is Lloyd's of London. Although it provides insurance for a wide range of commercial and domestic needs, it has been known for its willingness to provide new types of innovative insurance. One such



Sandy Praeger

• Kansas Ins. Commissioner

example is a Nebraska car dealer's \$1.5 million dollar policy from Lloyd's. The policy covered the dealership after it offered \$10,000 to anyone who bought a car from the dealership during December, provided that it snowed on Christmas Day.

There are provisions that your agent must follow in finding and transacting business with these companies outside the state, but for the most part the Kansas Insurance Department doesn't have major, direct regulation of these transactions. That's something I hope we can remedy in the future.

By widening and regulating the surplus lines market, we can provide more statewide economic activity. Regulating and standardizing the market means more money flowing into Kansas coffers through premium taxes and agent commissions.

It also means more protection for consumers and business owners. Together with increased economic development in the state, those are two winning ideas.

You will see more activity concerning surplus lines markets and regulation during the coming months. I'm hoping the Kansas Legislature will work with our department to expand the surplus lines market and make it easier for individuals and businesses to secure coverage for the less-than-common need.

By the way, all the examples I gave at the beginning of this column for specialty coverage are ones that Kansas businesses or organizations have sought. The market is there for expansion of these types of coverage throughout the state.

Foundation to send fall trees

The Arbor Day Foundation will brighten up your fall by giving you 10 autumn classic trees when you join the organization in October as part of the Trees for America campaign.

Those who join in October will receive two sugar maples, two red maples, a scarlet oak, a sweetgum, a northern red oak, a silver maple, a white flowering dogwood and a Washington hawthorn.

"You'll especially enjoy these

trees for years to come during the autumn months," said John Rose-now, chief executive of the foundation.

The 6- to 12-inch trees will be shipped between Nov. 1 and Dec. 10 with planting instructions. Send a \$10 membership contribution to Autumn Classics Trees, Arbor Day Foundation, 100 Arbor Ave., Nebraska City, Neb., 68410, or join online at www.arborday.org/october.



Kimberly and Trey Potter

Colby couple's son married in Hays rite

Trey Potter and Kimberly Roblyer were married June 12, 2010, at Trinity Lutheran Church in Hays, with Pastor Lesley Radius officiating.

Parents of the bride are Dan and Marsha Roblyer of Westmoreland. Parents of the groom are Blake and Debra Potter of Winona.

Grandparents of the couple are Maxine Fisher of Lincoln, Neb., and the late Preston Fisher; A.E. Roblyer, Wamego, and the late Glen Roblyer; Robert and Barbara Potter, Colby; and Joe and Norma Darnall, Winona.

Maid of honor was, Amanda Roblyer, sister of the bride. Bridesmaids were Danielle Sass, Kylie Wamsley and April Augustine.

Best man was Dillon Potter, brother of the groom. Grooms-men were Preston Mackley, cousin of the groom, Chris Hogan and Calvin Davenport.

Ushers were Chase Ebert,

Jared Wilson, Grant Dixon and Ben Moeckel. Candle-lighters were the bride's cousin Shelby Holloway and the groom's cousin Bryan Brewer.

Grace Merry, cousin of the bride, was flower girl and Nicholas Zerr, cousin of the groom, was ring bearer.

The bride is a graduate of Fort Hays State University with an associate's degree in radiologic technology and a bachelor's in medical diagnostic imaging. She is a recent graduate of Washburn University, where she studied radiation therapy. She is a radiologic technologist and CT technician at Hays Medical Center.

The groom graduated from Fort Hays with a bachelor's degree in health promotion and wellness and works as a health unit coordinator at the medical center.

The couple plans a honeymoon to Mexico in November.

Polite golf course vandals put away carts after a spree

EAST WENATCHEE, Wash. (AP) — Joyriders in Washington state stole six golf carts and tore up the Wenatchee Golf and Country Club — but were thoughtful enough to put the carts back in the storage shed.

Police said they vandals plugged in the electric carts and locked up the shed Saturday night before leaving.

The *Wenatchee World* reported that two of the carts were dam-

aged and there was significant damage to the course.

Markets

Quotes as of close of previous business day

Hi-Plains Co-op	
Wheat (bushel)	\$5.61
Corn (bushel)	\$4.33
Milo (hundredweight)	\$7.25
Soybeans (bushel)	\$9.51

Judging team does well for college

The Colby Community College Livestock Judging Team recently returned from the first contests of the year at the Flint Hills Classic in El Dorado Sept. 25 and the Mid-American Livestock Judging contest in Wichita Sept. 26.

The Flint Hills Classic is the largest collegiate livestock judging contest in the country with over 500 individuals competing from over 30 junior and senior colleges across the country.

"CCC freshman Justin Taubenheim (Amherst, Neb.) had an outstanding weekend at both contests," said coach Jim Latoski. "At the Flint Hills competition he finished 10th in cattle and eighth overall. The next day in Wichita he was 11th in swine, 15th in cattle, ninth in oral reasons and eighth overall."

Freshmen Travis Line, Miller, Neb., and Sage Henderson, Alliance, Neb., also placed well. Line finished 10th in reasons and 18th overall. Henderson was 17th overall.

The freshman team finished third overall in sheep judging.

Also competing in the freshman contest were Colby Harner, Partridge; Shea Schweizer, Plevna; Grady Brunk, St. Francis;

Brian Krajewski, Wallace, Neb.; Heather Abel, Scott City; Shelby Pulkrabek, Cimarron; and Luke Hedberg, Marquette. There were 161 freshmen from 17 schools competing at the Flint Hills Classic. The Mid-America contest included 108 freshmen from 12 schools.

The sophomore team including April Scott, Sutherland, Neb.; Ross Lohr, Gill, Colo.; Garrett Frank, Johnstown, Colo.; Case Rundel, Levant; Ryan Boldt, Longmont, Colo.; and Clint Johnson, Longmont, Colo.; also traveled to El Dorado and Wichita.

The sophomore team finished 10th overall and third in sheep judging at Wichita. Johnson finished ninth in sheep as an individual. Rundel was ninth in swine. The team also finished ninth in cattle and swine judging as well as 10th overall out of 24 teams competing from 18 schools at the El Dorado contest.

"It was an excellent start to the year, but they still have a long way to go before reaching their potential," said Latoski. "I look forward to working with this outstanding group of young people and helping them reach that potential."

County schools gain from cell phone rebates

Thomas County schools received almost \$3,300 from a school rebate program sponsored by Nex-Tech Wireless.

The program gives subscribers a chance to choose a school to receive a 3 percent donation from their monthly bill at no cost to schools or customers.

Colby Public Schools received \$1,838. They have put it into the expendable trust fund, where non-tax money is kept, and plan to use \$1000 toward technology for students, while the rest will go into scholarships.

Golden Plains School District got a rebate of \$848. They plan to use it to enhance student services.

The Brewster Schools received \$279 from the rebate program. They will use it for their special fund for student rewards, which are given to students or classes with special accomplishments.

Sacred Heart Catholic School in Colby received \$383, which goes into the Home and School Association fund.

"Nex-Tech Wireless is proud to donate money to local schools," said Karly Rogers, director of sales, marketing and customer service. "It gives us an opportunity to give something back to the communities where we live, work and play."

For more about the program, customers can go to their Nex-Tech Wireless office or to www.nex-techwireless.com.

Corrections

The Colby Free Press wants to maintain an accurate record of our town. Please report any error or lack of clarity in a news story to us at 462-3963.

GHS ANNUAL HOMECOMING CHILI FEED
 In the Goodland High School Cafeteria
FRIDAY OCT 8th, 2010
4pm through Half Time
 Donations of
\$5.00 for adults
\$2.50 for children
(12 and under)
SPONSORED by the GOODLAND AFS, NHS, and ART CLUBS

COLBY COMMUNITY COLLEGE

ENDOWMENT FOUNDATION

Annual Meeting

October 11, 2010
 Union, 6:00 p.m.

Call Nick Wells for more information: 785-460-4684

Who's in My Pew?
 Both 8:30 and 11:00 services will be combined

COME JOIN US!
 Sunday, Oct. 10, 2010
 10:00 a.m.

Brunch to follow at the
Colby United Methodist Church
 950 S. Franklin Ave.
 785.460.2761

EVERYONE WELCOME!

GET YOUR FLU SHOT!

The Thomas County Health Department will be hosting a Mass Flu Clinic on October 13, 2010 at the Thomas County Health Department from 8:30a.m. - 6:00p.m. No appointments are necessary, you may pick up paperwork prior to the clinic at the health department. The cost will be \$25 payable by cash, check or insurance (be sure to bring a copy of your card). For further information please dial our Flu Information line at 785-460-4599, or our main line at 785-460-4596.

This is personal.

My mother died of colon cancer when she was only 56.
 Terrence Howard, actor/musician

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 1 (800) FED-INFO

Colorectal cancer is the 2nd leading cancer killer in the U.S., but it's largely preventable. If you're 50 or older, please get screened.

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www.cdc.gov/screenfortife

Screen for Life
 National Colorectal Cancer Research Alliance
 Action Campaign

National Colorectal Cancer Research Alliance
 EIF Entertainment Industry Foundation Program

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