

# Scholars win two in Grinnell meet

By Russ Aumiller  
Golden Plains High School

The Golden Plains Middle School sixth-grade Scholars Bowl team won two of its three matches in Grinnell.

Three Golden Plains teams – sixth, seventh and eighth grades – competed in Grinnell on Nov. 29. All three divisions had a pool play format.

The sixth grade Bulldogs' two wins advanced them to bracket play.

They dropped their first match, but won the second. The team finished third. The kids were very excited to win the third place med-

als. Sixth graders competing were Nick Brown, Morgan Ritter, Austin Rivera, Gabrielle Schiltz and Dawson Spresser.

The seventh-grade team had three wins and two losses in its pool, not enough to advance to bracket play. Seventh graders were Taylor Petersen, Kami Miller, Madison Walz, Kade Wessel and Koi Wessel.

The eighth-grade team had one win with three losses in pool play and didn't make it to bracket play. Team members included Rebecca Bange, Ana Bermudez, Lucas Hapke, Joseph Koerperich, Taylor Todd and Brooke Wark.

## Club holds reunion



The Rexford Social Hour Club, which disbanded in 2009 after being an organized club for 92 years, held a luncheon reunion Wednesday, Dec. 1, at the Colonial Steak House near Oakley. Attending were (standing, from left) Marjorie Leh, Deborah Bamboa, Cleda Moeder, Sondra Barnett, and (seated) Grace Cheney, Hulda Wark and Vesta Roth.

# Golden Plains scholars mix wins, losses in Colby

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The Golden Plains Scholars Bowl Team won two matches and lost four at the Colby meet last week.

The Bulldogs defeated Rawlins County 40-30 in the first round and beat Colby 30-20 in the second round on Dec. 6.

After getting off to a strong start, they were unable to win any more matches, losing to Norton

50-30, Thomas More Prep-Marian of Hays 65-0, Oberlin 50-10 and Sharon Springs 40-10.

Golden Plains scored 120 points total. Trey Schwarz led the squad with 60 points and Randi Cressler accounted for 30 points, Avery Spresser 20 and Chance Hoeting 10.

"We have had a different set of participants on the team at each meet," Cressler said. "We hope to get a consistent team together so that we will know each other's strengths."

## Remember: save receipt

When shopping, during the holiday season or any other time, for that matter, it's best to check a retailer's exchange and return policies before buying, a Kansas State University financial management specialist said.

While the recommendation applies to any purchase, it can be particularly important when purchasing clothing or other sized merchandise as a gift, said Carol Young, K-State Research and Extension financial management specialist.

The same is true for electronics and other working items, such as a power tool, that may not live up to advertised claims, said Young, who also advised checking warranties and guarantees before buying.

And, while financial management pros typically do not recommend running up a credit card bill while shopping for the holidays,

using a credit card to pay for items that may need to be returned can sometimes provide leverage for customers, she said.

That doesn't mean, however, that a customer will get cash back if a replacement item is unavailable, Young said.

"Many retailers offer a credit, rather than a refund," she said.

"Keep receipts," said Young, who recommended organizing receipts for holiday shopping and gifts in an envelope or file folder; filing receipts by category, such as appliances, home improvements or other items, including tax deductible expenses and donations.

Keep holiday receipts for several months after a gift has been given in the event that the product falls short of advertised claims, said Young, who also advised requesting a gift receipt that can be included in the package to facilitate an exchange or return.

## Pizza purchases use fake dough for deliveries

VINELAND, N.J. (AP) — Police say people in southern New Jersey have been paying for pizza with fake dough.

Authorities in Vineland are searching for several suspects who have paid pizza deliverymen with counterfeit \$100 bills.

The Daily Journal of Vineland and The Press of Atlantic City report recent cases on Sunday and Dec. 5 are believed to be related.

In one case, ink on one of the bills ran after getting wet. The paper appeared different from the type on which real currency is printed.

# Protect purchases; check gift coverage

Many Kansans are working on their holiday gift lists and keeping an eye out for good shopping deals, especially for items such as flat-screen televisions, exercise equipment, gaming consoles and computers.

You may be excited about bagging a bargain, but before you're asked if you want extra protection at the check-out, find out if you're already covered for damage or loss.

Now is a great time to find discounts on popular items, especially electronics, and it is equally important to insure the investment. Consumers should know what their existing insurance covers before purchasing additional protection, like an extended warranty.

The Kansas Insurance Department and the National Association of Insurance Commissioners offer some tips to help decide whether to buy additional protection.

**Find out what your insurance policy already covers.** The first thing to check is your homeowner's or renter's policy. Find out what household items are covered under your existing insurance, and check to see if there are exemptions. Your insurance usually protects against theft or damage, although there may be stipulations about what is covered.

Many homeowner's and renter's insurance policies cover electronics and other expensive goods up to a certain limit. It's important to do your research ahead of time so you make financially responsible choices at the register and avoid spending more than you need to.

Ask your insurance agent about coverage amount limits to make sure new purchases don't exceed your policy threshold. Certain valuables might be better covered with an insurance rider or additional policy, depending on the circumstances. Your agent can help you assess the benefits and costs when considering this option.

If you are a renter and don't have renter's insurance, you might consider this kind of protection. Although your landlord should have insurance for structural damage to the building, this coverage does not extend to your personal property. The average renter's insurance policy costs between \$15 and \$30 per month. Replacing

**Sandy Praeger**  
• Kansas Ins. Commissioner

all of your possessions will cost much more.

**Understand the difference between insurance and warranties.** Part of the holiday shopping experience is the extended warranty sales pitch at check-out. However, a warranty is not insurance, and it does not cover damage in the way a homeowner's or renter's policy might.

A manufacturer's warranty offers a certain kind of guarantee to the quality or performance of an item for a specified time period. Some are lifetime warranties; others are one- or two-year warranties that cover malfunctions or repair needs. Warranties vary by product, model and manufacturer.

In addition, some retailers offer extended warranties that typically extend the original manufacturer's warranty or provide additional perks and services, such as in-store repair. Unlike a homeowner's or renter's policy, these warranties do not cover the cost of replacing the item if it is stolen, but some will cover certain kinds of damage to the product or product malfunctions.

**Update your home inventory.** Keep a list of electronics and other valuable household items with model numbers and receipts. As you buy, give away or sell belongings over time, your coverage needs can change. Checking your inventory regularly can help you save money or avoid being under-insured.

A home inventory can also help when filing a claim after a loss. Go to [www.ksinsurance.org](http://www.ksinsurance.org) to download a copy of the KID Personal Home Inventory booklet.

**For More Information**  
Your existing insurance policies might not cover all possible damages, but it's important to be informed when weighing the costs and benefits of additional warranties.

If you have questions or are confused about your insurance coverage, contact our Consumer Assistance Hotline (in Kansas), (800)432-2484, or visit our website, [www.ksinsurance.org](http://www.ksinsurance.org).

Additional information about auto, home, life and health insurance options – as well as tips for choosing the coverage that is right for you and your family – visit [www.InsureUonline.org](http://www.InsureUonline.org), the NA-IC's consumer education website.

Here's to a great holiday season for you and your family.

# Colby grad named to university society

Andrew Christian Toth, a Colby High School graduate and son of Patrick and Sally Toth of Colby, has been selected as one of 129 new student members of Phi Kappa Phi honor society at the University of Kansas.

Robert Walzel, dean of the School of Music, was the keynote speaker at the Nov. 30 ceremony on campus.

Two faculty members were inducted: Erik A. Lundquist, associate professor and director of the genetics program in the Department of Molecular Biosciences, and Sara E. Wilson, associate professor in the Department of Mechanical Engineering and director of the bioengineering graduate

program.

Founded in 1897, Phi Kappa Phi is the nation's oldest and largest all-discipline academic honor society. The university's chapter was established in 1975 and today has about 300 members. Only the top 10 percent of seniors, top 7.5 percent of second-semester juniors and top 10 percent of graduate students are asked to join.

The society's primary objectives are to promote the pursuit of excellence in all fields of higher education and to recognize outstanding achievement by students, faculty and others.

Toth is a senior majoring in political science.

## 'Strippermobile' delivers gifts

LAS VEGAS (AP) — The "strippermobile" has made another run in Las Vegas, this time with properly dressed Santa's helpers riding for a good cause.

A year after agreeing to stop a promotion that involved hauling bikini-clad exotic dancers in a truck with clear plastic sides, a company that owns several Las Vegas strip clubs used the vehicle to help deliver Christmas donations to a local charity.

Deja Vu's truck was part of a convoy that delivered \$19,000 in donated bikes and toys Friday to HELP of Southern Nevada, a non-profit group that assists the poor, the Las Vegas Review-Journal reported.

Inside the large Plexiglas cubicle were a bearded St. Nick and eight female entertainers who wore long red dresses or Santa-style camisole dresses paired with leggings.

There was no gyrating or pole dancing this time.

In November 2009, Deja Vu

parked the truck after local officials and residents complained its use of live strippers was unseemly and unsafe. But Las Vegas Mayor Oscar Goodman said he had no problem with the strippermobile carrying a Santa and appropriately dressed women through the city.

"As far as I'm concerned, we are an adult playground and we're going to be an adult wonderland," he told the Review-Journal.

A HELP executive said her agency was comfortable taking donated toys from a strip club. Deja Vu collected the donations from patrons and employees.

"They are a legal, licensed business in our community," said Fuilala Riley, HELP's chief operations officer. "Their employees are part of our community, and they have children, too."

Clark County Commissioner Steve Sisolak said the company's attorney assured him that the strippermobile would be idled for good as a promotional tool. He still thinks it's a traffic hazard.

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