

## Winning posters made in Oakley, Herndon

Aaron Moore of Oakley, Indigo Anne Guise of WaKeeney, and Donovan Schroeder of Herndon are winners for north-west Kansas in the annual Put the Brakes on Fatalities Day poster contest.

Each child will receive a bicycle donated by the Walmart store in Hays and a helmet donated by Safe Kids Kansas.

Aaron, 6, is the son of Casey and Tama Moore. Representatives of the Kansas Department of Transportation and Kansas Highway Patrol will award Moore his prizes during an assembly at 10:15 a.m. Tuesday, Oct. 25, at the Oakley Grade School.

Aaron's poster was also selected as statewide winner in his age category. He will receive a family package at Great Wolf Lodge in Kansas City and a fuel card from QuikTrip Corporation.

Indigo, 10, is the daughter of Glen Guise. She was to receive her bike and helmet during a presentation Monday at Trego County/WaKeeney Junior High. She is a fifth-grader.

Donovan, 12, is the son of Jim and Destiny Schroeder. He will receive his bike and helmet during an assembly at 3:15 p.m. Tuesday, Oct. 18 at Rawlins County Junior High in Atwood. He is in seventh grade.

A total of 642 poster contest entries were received across the state with 18 kids receiving regional and statewide recognition. The contest helps make people of all ages aware of the need to reduce fatalities on our nation's highways. Transportation organizations across the state sponsor the event.

For information, go to [www.brakesonfatalities.org](http://www.brakesonfatalities.org) or [www.ksdot.org](http://www.ksdot.org).

## High Plains Lions Club

The High Plains Lions met Monday at the Robert Burnett Student Union.

President Melinda Morton called the meeting to order with the flag salute, followed by prayer from Chaplain Elmer Lawver. Lawver introduced his wife Donna as his guest.

The minutes of the last meeting were read by Virgil Jones, who recorded them in the absence of Secretary Roger Hale. They were approved as read. Treasurer Larry Brenn was absent. Morton reported that Candy Night at the Colby-Goodland football game brought in \$280.

Hale reported sending a letter of appreciation to departing member Hazel Estes, who has transferred to the Burlington, Colo., club. He also passed on information concerning motel reservations for the District Convention in Hays March 24 and 25. Hays is holding a wrestling tournament on the same dates so reservations should be made early.

Jones reported that the Kansas Lions Mobile Screening Unit had tested over 1,800 people at the State Fair. Larry Koon worked as a volunteer at the fair.

Morton reported that overall participation at the Thomas County Wellness Fair was down, which she attributed to the weather. Of those screened in Colby, 50 percent had a visual acuity problem, 25 percent a hearing problem, 30 percent high blood pressure and 50 percent high blood sugar.

Koon had helped at the Hoxie health fair but had no report.

In new business, Morton raised the possibility of the club helping with the public school Thanksgiving dinner. Jones discussed cleaning the U.S. 24 ditch before it gets any colder. Jones reminded the club that the annual pancake feed will be Saturday, Dec. 3, followed by the Colby Christmas parade.

Club members reported 70 hours of volunteering in the past two weeks and six members had recycled materials.

The next meeting will be Monday, Oct. 24, at the college. The state council meeting will be Oct. 28 to 30 at McPherson.

Following the meeting Melda Moore and Norm Whittaker served fresh green-tomato pie with ice cream, made with tomatoes from Whittaker's garden.

## Saturday open house planned to celebrate ninetieth birthday

Jimmy Bloom of Oakley will celebrate his 90th birthday with a come-and-go open house from 2 p.m. to 5 p.m. on Saturday, Oct. 15, 2011, at the Gateway Fellowship Church, 806 E. Second St. in Oakley. He was born Oct. 12, 1921.

Those unable to attend, cards may be mailed to J.M. Bloom, 223 Price, Oakley, Kan., 67748.

## Colby man graduates K-State

Matthew Marvin Coplin of Colby earned a Bachelor of Science in computer science from Kansas State University this summer. He was one of more than 500 students who completed degree requirements.

Summer 2011 graduates had the option of participating in K-State's spring or fall 2011 commencement ceremonies.

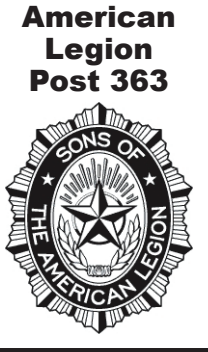
## Corrections

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.

## Markets

Quotes as of close of previous business day  
Hi-Plains Co-op

Wheat (bushel)	\$6.61
Corn (bushel)	\$6.35
Milo (hundredweight)	\$10.63
Soybeans (bushel)	\$11.05



## Steak Feed

Serving Grilled Rib Eyes, Baked Potatoes, Vegetable, Roll & Dessert

**Saturday, October 15**  
6 - 8 p.m. • \$12 per person  
(To go boxes available)

# Extension Council matters; remember to cast your vote

Have you voted yet? Do you use K-State Research and Extension in Thomas County? Maybe a better question is do you know what K-State Research and Extension is and what it can do for you?

You may have read this column for about a year now and I hope you have gained some useful knowledge from both Diann's and my articles. These articles are just a part of what we have to offer.

K-State Research and Extension is an outreach arm of Kansas State University. Thomas County Extension, which is the name of K-State Research and Extension in Thomas County, brings non-biased research-based information to our constituents in Thomas County. Diann and I are County Extension Agents trained to deliver that information to you.

The Thomas County Extension Council is made up of 24 members, elected from Thomas County residents. A nine-member executive board is elected from the council members. The 24-member Council is made up of four Program Development Committees: Agriculture, Family and Consumer Science, Economic Development, and 4-H and Youth.

You may be thinking, "What does this have to do with me and why should I care?"



**Clint Milliman**

• Knowledge for Life

Consider this. The Thomas County Extension Council helps guide the direction of the programs Thomas County Extension provides. Each program development committee identifies needs of the community and what the people of Thomas County might benefit from. Programs are then designed to help meet those needs.

Most programs are provided free of charge. Thomas County Extension can help you in many different ways, whether it is farming advice, nutrition requirements for yourself, activities for youth, or other information. Many times we are the last place a person calls when they cannot find any answers. Try calling us first to get your questions answered in a timely fashion. The information we have to offer is free to you.

Thomas County Extension is funded by the

Thomas County Commissioners – which in essence is you, the Thomas County taxpayer. If you have not used our services, I would encourage you to check us out and see what we can do for you.

As a resident of Thomas County you can help elect the members of the Thomas County Extension Council who will be guiding the programs that are available to you.

If you have not cast your vote to elect the new members of the Thomas County Extension Council, please do so by Monday.

Ballots were in the Sept. 28 *Northwest Journal* and are also available at the Extension office. Ballots can be dropped off or mailed to the Thomas County Extension Office at 350 S. Range Ave., Suite 16, Colby, Kan., 67701.

You must be a registered Thomas County voter to vote for the Thomas County Extension Council. Cast your votes now! You only have a few days left.

*Clint Milliman is the Thomas County agriculture and natural resources agent with Kansas State Research and Extension. A native of Illinois, Milliman works with area 4-H clubs, farmers and ranchers.*

# Seniors warned to watch for scams during Medicare plan open enrollment

During the upcoming open-enrollment period for Medicare Part D and Medicare Advantage plans, Sandy Praeger, Commissioner of Insurance, is urging Kansas Medicare beneficiaries to be alert to any potential scams surrounding sign-up activity.

"Unfortunately, not everyone who contacts Medicare-age Kansans about switching to a Medicare drug plan has the best intentions," Commissioner Praeger said. "Educating yourselves is very important in fighting potential fraud and illegal sales."

The open-enrollment period for Medicare Prescription Drug Plan and Medicare Advantage plans begins Saturday, Oct. 15, and ends Wednesday, Dec. 7.

To protect your family members or yourself from scam artists intent on taking advantage of the situation, Praeger offers the following tips.

Beware of door-to-door salespeople. Agents cannot solicit business for either Medicare Part D or Medicare Advantage Plans at your home without an appointment. Do not let uninvited agents into your home. Also, Medicare has no official sales representatives. Beware of any salesperson who says that he/she is a Medicare representative.

Check with the Kansas Insurance Department to make sure the salesperson is a licensed agent. Call (800) 432-2484 for a Consumer Assistance representative.

No marketing in educational or care settings are allowed. Federal regulations prohibit the marketing of Medicare products in places where health care is delivered or at an educational event.

No free lunches, either. Federal regulations prohibit free meals for

listening to a sales presentation for a Medicare product or for signing up for a particular plan.

Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone not verified as a licensed agent. Salespeople are not allowed to request such personal information in their marketing activities and cannot ask for payment over the Internet. They must send the beneficiary a bill. Once he or she has decided to purchase a plan and has

verified that the agent is licensed, the customer may give the agent personal information to assist in enrollment and billing.

Verify that the plan is an approved Medicare plan. All approved plans are available at [www.medicare.gov](http://www.medicare.gov) under the "Finding Plans" section, or by calling (800) MEDICARE, (800) 633-4227.

Read and understand the plan. Be sure that the chosen plan matches the beneficiary's needs and that the beneficiary can continue to see his or her current

health care providers if desired.

"With health care such an important topic in today's society, consumers have to arm themselves with all the information they can," Commissioner Praeger said. "Being a savvy Medicare beneficiary or family member of a beneficiary helps all of us fight fraudulent activities."

Kansas Medicare beneficiaries can contact the KID Consumer Assistance Division for more information about Medicare Part D. Call (800) 432-2484.

## Questions on Medicare Part D, Advantage

Below are questions and answers regarding Medicare Part D and Medicare Advantage Plans.

• What are Medicare Prescription Drug Plans?

In 2003, the federal government enacted a Medicare prescription drug coverage benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, sell Medicare prescription plans. Everyone with Medicare is eligible to enroll, regardless of income or assets.

• What if I am already enrolled in a plan?

Plans might change from year to year. Therefore, you should carefully examine all available plans during each open-enrollment season, as you may find that your current plan no longer best meets your needs. Be sure to check the features of your plan, including the list of drugs covered and the amount of premium you pay.

If you are satisfied with your current plan, you do not need to do anything to keep your plan. If you take no action, you will remain in

your current plan.

• What if I am enrolled in a Medicare Advantage Plan with prescription drug coverage?

Medicare Advantage Plans might also make changes to important features of your plan from year to year, including the list of drugs covered, the premium you pay, cost-sharing requirements and provider networks. Your plan options should be carefully reviewed during each open enrollment season.

• What are my options if I want to enroll in a plan?

You can enroll in a stand-alone prescription drug plan (Medicare Part D) or you can choose a Medicare Advantage plan (Medicare Part C) that includes the new drug benefit.

You will want to compare plans and select the one that best meets your individual needs. Here are a few things to check:

• See if all of your prescriptions are on the plan's list of drugs (called a formulary).

• Check to see that your pharmacy participated with the plan.

• Find out what co-payments you will be responsible for paying when filling a prescription.

• Is the premium for your preferred plan affordable?

• Check the Medicare.gov "Finding Plans" section on the Internet.

• What if I wait to enroll?

If you do not enroll at your first opportunity, you may be subject to late-enrollment penalties. These penalties are generally one percent per month for every month you delay enrollment. There is no limit on the penalty, so the longer you wait to enroll, the higher the premium you will pay.

**Other important things to consider**

Federal assistance with premiums will be available to Medicare beneficiaries who meet certain income requirements. Kansas Medicare beneficiaries may seek assistance in reviewing options for coverage and obtaining financial assistance by contacting the Senior Health Insurance Counseling for Kansas (SHICK) program, (800) 860-5260.

**Thank You!**

We would like to thank all our friends and neighbors and especially our Church Family for the fund raiser Potato Bar they had for us at the Brewster United Methodist Church and also for all the cards and prayers over the last couple of years of Dorine's fight for better health, words can never Thank You all enough, for all that you have done. Thank You Very Much!

Larry & Dorine Chambers and family

## Farm Implement & Supply Co

See our equipment at [www.farmimp.com](http://www.farmimp.com)

1025 East 1<sup>st</sup> Street  
Colby KS  
785-462-2411

### NICE SELECTION OF USED COMBINES

YEAR	MAKE	MODEL	ENGINE HOURS	SEPERATOR HOURS
1991	CASE IH	1660	2,546	
2000	NEW HOLLAND	TR99	2,201	1,614
2005	NEW HOLLAND	CR960	1,920	1,400
2007	NEW HOLLAND	CR9060	694	460
2007	NEW HOLLAND	CR9070	2,044	1,458

## Island Paradise

Sacred Heart Parish  
14th Annual Auction

Mark Your Calendar

Saturday  
October 22, 2011  
5 p.m.

City Limits Convention Center, Colby

Tickets \$30 Call or send request

585 N. French Ave, Colby  
785-462-2179

Email: [parish@sacredheartcolby.com](mailto:parish@sacredheartcolby.com)

## Farmers & Merchants Bank of Colby

YOUR LEADER FOR HOME LOANS IN NW KANSAS

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Jacque Golemboski  
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Member FDIC  
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**Mortgage interest rates are as low as:**

15 year loans - 3.625%* (3.713% APR)	Rates shown assume: • Excellent Credit • Conventional Loan, 80% Loan to Value • Single Family Residence
20 year loans - 4.250%* (4.318% APR)	
30 year loans - 4.250%* (4.301% APR)	

\*Rates may change without notice subject to market conditions. APR based on a loan of \$100,000, actual fees may vary. Mortgage products are subject to change and availability. The actual mortgage product you qualify for will depend upon the verification of the value of your home, your credit score and other considerations.