

## On the Beat

### COLBY POLICE Saturday

7:18 a.m. — Report of four cows out, one in roadway, in the 1100 block of Brookside Drive. Not found.

8:03 a.m. — Caller reported four calves in the parking lot at 855 E. Fifth. Chased into draw, then owner arrived to handle.

11:29 a.m. — Provided traffic control for subjects trying to back a horse trailer into a driveway.

5:25 p.m. — Provided directions to motorist.

6:29 p.m. — Caller reported people lying and screaming in hallway at apartment complex. Everything OK.

9:37 p.m. — Subject came to station about possible child abuse. Everything OK.

10:32 p.m. — Caller reported a room being vandalized. Report filed.

11:05 p.m. — Caller reported needing directions to Citizens Medical Center. Provided directions and notified hospital.

### Sunday

12:03 a.m. — Caller reported a group of people and vehicles blocking the street in the 400 block of Siggins. Unable to locate.

1:23 a.m. — 911 caller wanted phone number for Citizens Medical Center. Provided information.

2:36 a.m. — Subject called 911 about a fight. Report filed.

3:02 a.m. — Caller reported safe taken; report filed.

8:48 a.m. — Caller reported man sitting in vehicle smoking at 1255 S. Range. All OK, not found.

10:31 a.m. — Criminal damage to property: caller reported damage to vehicle. Report filed.

### Monday

12:03 a.m. — Caller reported a dog almost getting hit near Dillons. Unable to catch.

7 a.m. — Burglary, theft, criminal damage to property: Subject called to advise damage to semis. Report filed.

8:01 a.m. — Advised subject of

open door on recreational vehicle at traffic stop at westbound on-ramp at I-70 mile 53. Door was secured.

10:40 a.m. — City employee called about recovered two duffel bags; stereo and two speakers inside in women's restroom at Fike Park.

11:47 a.m. — Caller reported unoccupied pickup rolled down driveway and was up against curb, partially into traffic. Owner there; it caused no damage and had no damage.

12:10 p.m. — 911 caller fell; needed help getting up. Provided assistance.

3:14 p.m. — Criminal trespass report filed on incident.

### Tuesday

7:18 a.m. — Caller reported two dogs at large. Not found.

11:12 a.m. — Caller reported erratic driver at Franklin and College Dr. Vehicle located.

11:36 a.m. — Illegal dumping report filed on incident.

12:19 p.m. — Helped motorist at Franklin and College Dr.

12:48 p.m. — Checked on motorist at Pilot Travel Center.

2:55 p.m. — Spoke to subject on phone about possible scam.

9:10 p.m. — Caller reported theft of vehicle. Report filed.

### Wednesday

9:47 p.m. — Report filed for hit and run.

### THOMAS COUNTY SHERIFF Saturday

8:22 a.m. — Assisted highway patrolman on traffic stop at east-bound I-70 mile 52.

10:06 a.m. — Booked Rosemary Lorraine Robinson.

10:42 a.m. — Booked Christopher Justin Wenzel.

12:35 p.m. — Helped subject who had flat tire on trailer in the 2800 block of U.S. 24.

1:06 p.m. — Unable to locate owner of a damaged and rolled vehicle parked behind Free Breakfast Inn that had been there a few

days.

8:18 p.m. — Provided ride for transient to Sheridan County line.

### Sunday

2:23 p.m. — All OK with stalled vehicle at K-25 and County Rd. AA.

9:05 p.m. — Driving while suspended report filed.

### Monday

8:11 a.m. — Provided ride for subject from Village Inn to his vehicle which had broken down overnight at westbound I-70 mile 43.

### Tuesday

10:02 a.m. — Brought prisoner from Rawlins County to Colby.

10:42 a.m. — Released Robert Carl Petersen.

12:57 p.m. — Assisted subject at station with fix-it-ticket.

2:47 p.m. — Caller reported hitchhiker at Frontier Ag, Brewster. Subject taken on east.

3:15 p.m. — Christopher Wenzel arrested on warrant.

3:15 p.m. — Rosemary Robinson arrested on warrant.

4:50 p.m. — Melissa Swafford arrested on warrant.

5:54 p.m. — Booked Melissa Swafford.

### Wednesday

9:26 a.m. — Booked Daniel R. Brown.

10:03 a.m. — Booked Mark R. Harrison.

12:24 p.m. — Booked Christopher Hansen.

3:40 p.m. — Released Timothy A. Johnson.

7:30 p.m. — Elaine Fentress arrested on warrant.

8:09 p.m. — Booked Elaine Fentress.

8:44 p.m. — Released Fentress.

11:47 p.m. — Caller reported farm tractor in ditch west of exit 36 at I-70 eastbound. Tractor was a Department of Transportation vehicle a half mile into Sherman County. Highway Patrol and Sherman County were advised.

# Learning about life insurance should be part of the to-do list

In making a list of exciting things, you probably won't write down "life insurance" as one of them. It just doesn't normally register as something that affects our everyday lives.

Until, that is, you or your loved ones are without protection for a financially secure future.

Having life insurance policies on yourself and your family members can have a great impact over the course of a lifetime — and especially beyond. That's why during September — which is Life Insurance Awareness Month — you should consider the following reasons for adding life insurance to your life's list of priorities.

- Approximately 95 million adult Americans have no life insurance, according to the National Association of Investment and Financial Advisers.

- One third of women own no life insurance at all. That is despite the fact that 7 in 10 households are dual-income households, according to the Life Insurance and Market Research Association.

- Life insurance is more important than ever because people have fewer financial resources to fall back on than in years past, the association says.

These are the stark realities for today's families to consider this month. I hope Kansans will talk over their life insurance needs with qualified insurance professionals, such as their local agents.

When you do have that discussion, consider the following:

- What kind of life insurance do you need? Term and whole life insurance are the two most common types of plans. However, there are many variations of each type, and there are a number of special-pur-



**Sandy Praeger**

• **Kansas Ins. Commissioner**

pose policies that combine the basic policies with other elements.

- Who is your beneficiary going to be? If you die without naming a beneficiary or beneficiaries of your policy, the benefits would be paid into your estate and then paid out according to your will or through state laws. This delays a payment and could create a financial hardship for your beneficiaries.

- How much coverage do you need? You and your agent should do a careful evaluation of your coverage needs, but a general rule of thumb is to buy life insurance that is equal to five to seven times your annual take-home pay.

- Will you have any tax consequences? Your beneficiaries will receive your insurance benefits tax free. With named beneficiaries, life insurance benefits do not have to go through probate or other legal delays involved in the settlement of an estate.

- What happens when my family needs to file a claim? You or your family members, with policy

in hand, will need to notify the life insurance company in the event of a death of an insured person. Your local insurance agent should be able to discuss the steps needed to make sure the policy is paid out

as quickly as possible.

If you need more information before you talk to your agent, go to the Kansas Insurance Department's website, [www.ksinsurance.org](http://www.ksinsurance.org), or our Facebook page, [www.facebook.com/kansasinsurance](http://www.facebook.com/kansasinsurance) department, and download or order our booklet "Kansas Life Insurance and Annuity Basics." You can also call our Consumer Assistance Division representatives at (800) 432-2484.

As you begin to take stock of your 2012 during this month — and possibly make year-end lists — be sure to be list the importance of life insurance protection for your family.



## Foreign land owners, buyers must report their property to government

Ross Sloan, director of the Thomas County office of the U.S. Farm Service Agency, reminds everyone that foreign persons with an interest in agricultural lands in the United States are required to report their holdings and any transactions to the U.S. secretary of agriculture.

Foreign investors must file Agricultural Foreign Investment Disclosure Act reports with the Farm Service county office where the land is located.

"Failure to file a report, filing a late report or filing an inaccurate report can result in a penalty with fines up to 25 percent of the fair market value of the agricultural

land," said Sloan.

Agricultural land is defined as any land used for farming, ranching or timber production, if the tracts total 10 acres or more.

Disclosure reports are also required when there are changes in land use from nonagricultural to agricultural or from agricultural to nonagricultural. Foreign investors must also file a report when there is a change in the status of ownership from foreign to nonfor-

eign, from nonforeign to foreign or from foreign to foreign.

Data from these disclosures is used to prepare an annual report to the president and Congress concerning the effect of such holdings on family farms and rural communities in the United States.

For information, contact the Thomas County office at 462-7671 or go to [www.usda.gov](http://www.usda.gov).

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(785) 460-9152  
[tczf@tczf.net](mailto:tczf@tczf.net)

**"ENDOWING FUNDS TO IMPROVE THE QUALITY OF LIFE FOR ALL CITIZENS OF THOMAS COUNTY"**

Applications for funding are being accepted for grant opportunities at the Thomas County Community Foundation. Non-profit organizations, schools, and government agencies in Thomas County are encouraged to apply by September 30, 2012.

- **Alcohol and Drug Abuse Education Fund:**  
All proposals should be related to the education of prevention for alcohol and drug abuse education.
- **James and Betty G. Secret Fund:**  
All proposals should be related to one of the following areas of interest: the arts, education, literacy and professional development for educators.
- **Patricia A. Embree Trust Fund:**  
All proposals should be related to educational, literary and/or cultural entities and programs located in Thomas County, Kansas. Such entities and programs would include but not be limited to: Prairie Museum of Art & History, Pioneer Memorial Library, Senior Progress Center, Senior Citizens services such as RSVP and Meals on Wheels, Food Bank of Thomas County, art & painting workshops and shows, history and Kansas humanities programs, Boy Scouts and Girl Scouts, music workshops, programs, festivals and shows.

Please visit [www.thomascountycommunityfoundation.com](http://www.thomascountycommunityfoundation.com) for grant applications and guidelines.

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