

# Coach gave second chance, so does Jesus Christ

On New Year's Day, 1929, Georgia Tech played the University of California in the Rose Bowl. In that game, a man named Roy Riegels recovered a fumble for California.



**steve rains**

● moments from calvary

Somehow, he became confused and started running 65 yards in the wrong direction. One of his own teammates, Benny Lom, outdistanced him and downed him just before he scored for the opposing team.

When California attempted to punt, Tech blocked the kick and scored a safety, which was the ultimate margin of victory.

That strange play came in the first

down in a corner, put his face in his hands, and cried like a baby.

If you have played football, you know that a coach usually has a great deal to say to his team during half time. That day Coach Price was quiet. No doubt he was trying to decide what to do with Riegels. Then the timekeeper came in and announced that there were three minutes before playing time.

Coach Price looked at the team and said simply, "Men the same

team that played the first half will start the second." The players got up and started out, all but Riegels. He did not budge. The coach looked back and called to him again; still he didn't move.

Coach Price went over to where Riegels sat and said, "Roy, didn't you hear me? The same team that played the first half will start the second."

Then Roy Riegels looked up and his cheeks were wet with a strong man's tears. "Coach," he said, "I can't do it to save my life. I've ruined you, I've ruined the University of California, I've ruined myself. I couldn't face that

crowd in the stadium to save my life."

Then Coach Price reached out and put his hand on Riegels' shoulder and said to him: "Roy, get up and go on back; the game is only half over." And Roy Riegels went back, and those Tech men will tell you that they have never seen a man play football as Roy Riegels played that second half.

The gospel of Jesus Christ is the gospel of a second chance. Jesus provides you an opportunity to start new.

No matter how bad a person has blown it, no matter how many times someone has fallen on their face,

you and I can start over.

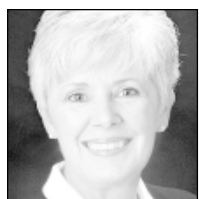
It's still a new year with new opportunities, and the possibility for you to begin a new relationship with God who formed you in your mother's womb. It's time for a fresh start. Get back in the game. The second half has just started.

I want to invite you to church this Sunday. You can come to ours or there are others in the community, but don't wait get in the game!

Steve Rains is the pastor at the Calvary Gospel Church, Fourth and College. Go to the church's web site at [calvarygospel.net](http://calvarygospel.net) or e-mail Rains at [calvarycolumn@st-tel.net](mailto:calvarycolumn@st-tel.net).

# Make 'get smart' about insurance your New Year's resolution

It's that time of year again when millions of people make resolutions for the New Year. For many, it's a time to resolve to lose weight, get organized or save money. But how many include a New Year's resolution to "get smart" about their insurance?



**sandy praeger**

● insurance comm.

Even though most Americans, three fourths, feel they have about the right amount of insurance coverage, only one-third say they understand the details of those policies "very well."

Luckily, this unfortunate — and often costly — information gap is completely avoidable. When it comes to insurance, knowledge really is our best policy. Throughout the course of a year, many things can change that may affect our insurance coverage, but often we fail to remember to update our policies when these life events occur.

I want to offer you some helpful tips on how you can get smart about your insurance.

Compare identical products and services. Not every company charges the same rates for coverage. A wise course of action would be to do some comparison shopping to determine the best coverage at the best price. Keep in mind that it is important to compare identical policy information when doing this.

Also, consider the convenience of dealing with a local agent, compared with the possible cost savings of dealing with a national company which does not have an office in your area.

**Schedule an annual insurance check-up**  
Schedule a yearly insurance check-up with your agent or insurance carrier to review every policy you currently have to look for areas of too much or too little coverage.

In general, you should review your coverage every 12 months or whenever there's a major change in your life (new car, new home, birth, etc.). At every insurance check-up, don't be afraid to ask a lot of questions, and be sure to take good notes.

**Ask about discounts**  
Depending on the kind of insurance you're considering, there are a number of ways to reduce the cost of coverage. Your agent can tell you if discounts may be available to you for things such as a healthy lifestyle (i.e. non-smoker, etc.), a good driving record, good grades, special education or training, having multiple policies with the same insurer, safety equipment (i.e. alarm on your home or auto), having a long-time policy with same insurer or assuming higher deductibles.

**Contact the Kansas Insurance Department**

The Kansas Insurance Department exists to serve you. We provide an unbiased source of information on insurance companies and the coverage they offer. The department offers free guides that outline Kansas insurance laws and regulations. We also publish rate comparison reports to facilitate the insurance

shopping process.

To contact the Kansas Insurance Department, log onto [www.ksinsurance.org](http://www.ksinsurance.org) or call our toll-free Consumer Assistance Hotline at (800) 432-

2482.

Remember, the amount of insurance you need will vary based on your circumstances. Your agent or our consumer representatives will be able to tell you what types and levels of coverage Kansas laws require you to carry.

Sandy Praeger, Kansas Insurance Commissioner, oversees the

activities of the Kansas Insurance Department, which is headquartered in Topeka. Her objective is to protect consumers and help maintain the financial stability of the insurance industry.

The department regulates and monitors the activities of 23,000 resident agents, 48,000 non-resi-

dent agents and 1,684 insurance companies licensed to do business in the state. It offers financial, actuarial, legal, computer, research, market conduct and economic expertise. Call the Kansas Insurance Department toll-free at (800) 432-2484 or visit [www.ksinsurance.org](http://www.ksinsurance.org) for more information.

## matters of record

**District Traffic**  
The following fines were paid in the Sherman County District Court:  
**Jan. 29, 2006** — Alex M. Hirni, \$240 reinstated for speeding.  
**Feb. 24** — Meghan V. Udden, \$231 reinstated for speeding.  
**July 14** — Elizabeth M. Lawrence, \$156 reinstated for speeding.

**Aug. 5** — Junior RL Wilkey, \$156 for speeding and \$300 for no liability insurance.  
**Aug. 15** — Courtney M. Allen, \$144 reinstated for speeding.  
**Aug. 16** — Marcell C. Gilliam, \$127 for speeding.  
**Sept. 2** — Nina J. Washington, \$126 reinstated for speeding.

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*Worship warms the heart*

<p><b>Calvary Gospel Church</b> Pastor: Steve Rains, Ben Coats, youth pastor Fourth &amp; College • 890-3605 <b>Sunday:</b> Kid's Church: 10:30 am Morning Service: 10:30 am Evening Service: 5:00 p.m. <b>Wednesday:</b> Royal Rangers Missionettes 6:30 p.m. Adult mid-week service: 7:00 p.m. Youth @ the Rock House: 7:00 p.m. Small Group Ministries meets throughout the week. <a href="http://www.calvarygospel.net">www.calvarygospel.net</a></p>	<p><b>Our Lady of Perpetual Help</b> Pastor: Father Norbert Diabal 307 W. 13th • 890-7205 <b>Sacrament of Reconciliation:</b> 4:30-5 pm Saturday or by appointment <b>Mass Schedule:</b> Saturday: 6 pm, Sunday: 10:30 am <b>Spanish Mass:</b> Sunday: 4 pm</p>	
<p><b>Sonrise Christian Church</b> Ninth &amp; Caldwell • 899-5398 <b>Minister:</b> Charles E. Kerr, Jr. <b>Sunday:</b> Worship Service: 9:30 am Sunday School: 10:45 am Team Puppeteers: 6 pm <b>Wednesday:</b> Junior/Senior High Meeting: 7 pm Adult &amp; Children's Classes: 7 pm Jets, 4th grade and under: 3:30 - 4:30</p>	<p><b>Word of Life Joursquare Church</b> 10th &amp; Clark • 899-5250 <b>Pastor:</b> John Coumerilh <b>Sunday:</b> Worship Celebration and Kids' Church: 10:30 am Wednesday: K.W.A.M.! Age 3 through grade 6, 6:30 p.m. (during school year)</p>	<p><b>Pleasant Home Church</b> Serving the rural community for over 100 years Rt. 1, Box 180 • 694-2807 • 3190 Road 70 <b>Pastor:</b> Charlie Busch 694-2242 <b>Sunday:</b> Worship Service: 9 am Sunday School: 10 am Evening Service: 6 pm</p>
<p><b>Bible Baptist Church</b> Pastor: Michael Estep Fifth &amp; Broadway 890-7368 <b>Sunday:</b> Sunday School: 9 am Morning Service: 10 am Evening Service: 6:30 pm <b>Wednesday:</b> Evening Bible Study: 7 pm</p>	<p><b>Church of Jesus Christ of Latter-Day Saints</b> 1200 15th Street • Burlington, CO (719) 346-7984 <b>Sacrament Meeting:</b> 10 am <b>Sunday School:</b> 11:15 am <b>Priesthood/Relief Society:</b> 12 am</p>	<p><b>Iglesia Del Dios Vivo</b> La Luz Del Mundo Spanish Speaking Church <b>Minister:</b> Esteban Ortiz B. 1601 Texas • 899-5275 <b>Daily Prayer:</b> Sunday thru Saturday: 5 am &amp; 6 pm <b>Sunday:</b> Sunday School: 10 am</p>
<p><b>United Methodist Church Brewster:</b> Pastor: Dorine Chambers Worship Service: 10:45 am CST Sunday School: 9:45 am CST <b>Winona:</b> Minister: Sheryl Johnson Worship Service: 9 am CST Sunday School: 10:15 am CST</p>	<p><b>First Christian Church (Disciples of Christ)</b> Pastor: Rev. Ted Amos Eighth &amp; Arcade • 890-5233 <b>Sunday:</b> Worship Service: 10:30 am <b>Sunday School:</b> 9:15 a.m. <b>Activities:</b> Junior High &amp; High School Youth Groups, Adult Bible Study, Choir, Men's and Women's Groups, Devotions Study, Monthly Fellowship <b>Special Notice:</b> Handicap Accessible, Hearing Assistance Equipment and Infant and Toddler Nurseries Available</p>	<p><b>Kanorado United Methodist Church</b> Pastor: Leonard Cox 399-2468 <b>Sunday:</b> Sunday School: 9 am Worship Service: 10:15 am</p>
<p><b>Church of the Nazarene</b> Pastor: Bob Willis Third &amp; Caldwell 899-2080 or 899-3797 <b>Sunday:</b> Sunday School: 9:45 am Worship Service: 10:50 am Evening Service: 6 pm <b>Wednesday:</b> Evening Service: 7 pm</p>	<p><b>First United Methodist Church</b> 1116 Sherman 899-3631 Pastor: Rev. Janet Hernandez <b>Saturday:</b> Worship: 5:30 pm <b>Sunday:</b> Adult Classes: 9:15 am Worship: 10:30 am <b>Wednesday:</b> Wednesday Nite Live 5:45 - 6:45 Simple Supper "Free will Offering 6:30 - 7:30 p.m. Classes for all ages</p>	<p><b>Goodland Bible Church</b> 109 Willow Road • 899-6400 Pastor: Chad DeJong <b>Sunday:</b> Sunday School: 9:30 am Morning Worship: 10:45 am Evening Worship: 6 pm <b>Wednesday:</b> AWANA (Winter) and prayer: 7 p.m.</p>
<p><b>First Baptist Church</b> Pastor: Travis Blake Fifth &amp; Center • 890-3450 <b>Sunday:</b> Sunday School for all ages: 9:15 am (Child care provided) Morning Worship: 10:30 am <b>Wednesday:</b> Bible study 7 p.m. Call church for information <b>Thursday:</b> Bible study 9:30 a.m. Wheatridge Center</p>	<p><b>St. Paul's Episcopal Church</b> 13th &amp; Center Church 890-2115 or Rectory 890-6969 Priest: Father Hal Lycett <b>Holy Eucharist:</b> 10:00 a.m. Sunday 10:00 a.m. Thursday <b>Morning Prayer:</b> 8:00 a.m. Wed. - Sun. For emergencies 890-6969</p>	<p><b>Harvest Evangelical Free Church</b> 104 E. Hwy. 24 • 890-7918 Pastor: Brian Fugleberg <b>Sunday:</b> Worship: 10:30 am Sunday School: 9:30 a.m. <b>Wednesday:</b> Youth group meets at 7 p.m. at Scherlings', 827 Caldwell.</p>
<p><b>Seventh Day Adventist Church</b> 1160 Cattletrail Pastor: Jim Martin <b>Saturday:</b> Sabbath School: 9:30 am Worship Service: 11 am</p>	<p><b>Emmanuel Lutheran Church</b> 13th &amp; Sherman • 890-6161 <b>Sunday:</b> Christian education/fellowship: 10:15 a.m. Worship Service: 9 am <b>Wednesday:</b> Confirmation: 6 pm</p>	<p><b>Church of Christ</b> 401 Caldwell 890-6185 <b>Sunday:</b> Bible Study: 9:45 am Worship Service: 10:45 am <b>Wednesday:</b> Bible Study: 7 pm</p>

**The following sponsors urge YOU to attend your chosen House of Worship this Sabbath:**

<b>Short &amp; Son Trucking</b> Hwy. 24	<b>Koons Funeral Chapel</b> North Main	<b>Good Samaritan Center</b> 208 W. 2nd
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