# Retirees either take up golf or plant a garden

I suspect the general thinking among most young to middle-age folks is that gardening is mostly for older people. You know the thing; when a person arrives at the age of retirement, he either takes up golf or clears off some space in the backyard and plants a garden.

I have a tendency to think of it differently. My feeling is that as you began your gardening career at a very tender age, by the time of retirement, you begin to understand what it's all about. Over the years, I have discovered a number



of "older" people whom I respect, because they obviously have considerable amounts of savvy about the gardening process. I figure it's because they've had more practice than most of the population.

Such is the case of longtime

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belshe

ag notebook

Gerry is celebrating his 85th birthday this week and I'll guarantee you that the new gardening season is very much on his mind right now.

One thing about Gerry's garden is that more people see it each year than anybody else's garden because of its location. Gerry does his work on the southwest corner of 8th and Kansas and it turns many heads as

plants.

eventually may harm plant roots

and lead to scorched leaves and

Goodland chef and by. On most nice days in the sumgardener Gerry Nett. mer, you'll see him out there on his hands and knees, getting his daily dose of exercise.

> Gerry is one of those gardeners that does pretty much what he has done all his life, and that's simply to raise as many vegetables as he possibly can, and shares them with family and friends, or provides them weekly at the Farmer's Market. He does a marvelous job of mulching his garden each year in order to try to keep the weeds down, conserve weeds that are so difficult to keep

happen under field conditions, espe-

cially in low rainfall areas, it is par-

ticularly critical with houseplants.

Houseplants have a certain soil

volume that doesn't change until a

plant is repotted. Thus salt build-up

can be a crucial concern, especially

if plants are fertilized heavily.

under each fall. He's not too picky about the variety of seed he plants; some of the things you see growing in his garden are of the same variety as the ones he has planted for years. You can't argue with success.

His garden depends heavily on the drip system method of watering and he has rigged up a very efficient system of adding moisture to the many rows of vegetables. He complains a lot, as we all do, about the the heavy 8th Street traffic passes moisture and add all those materials down, particularly the rather recent

unhealthy plants. Though this can salts can be an important practice to Water must be added slowly so that

insure the health of our houseplants.

Leaching is not a complicated or dif-

ficult process. It consists of adding

enough water to wash out excess

salts. How much water is enough?

Add the amount of water that would

equal twice the volume of the pot.

This, of course, would need to be Newsletter

back into the soil by plowing them appearance of the vicious amaranth type of pig weed that is so prevalent these days, not only in our gardens but in our fields and pastures.

Gerry Nett has had a lot of practice out in the garden. Keep your eyes on that garden again this year. Watch for his delicious offerings at the Farmer's Market. He might even offer you a discount on a sack of zucchini if you'll drop by his garden sometime and offer to pull a few weeds!

it doesn't overflow the rim of the

pot. If salt has formed a crust on the

surface of the soil, remove it but

don't take more than 1/4 inch of the

underlying media. This may also be

Source: KSRE Horticulture

a good time to repot the plant.

## People and plants shouldn't drink salt water

Fertilizers are

salts. They must be

salts in order for the

plant roots to take

them up. However,

salt levels can build

up over time and

Everyone knows that someone stranded in the ocean should not drink the salt water. The salt content of that water will make a bad situation worse.

What many people don't realize is that this same principle can harm

## **Evaluate options** for health coverage

If you watch late night or cable television, you may have seen the ads that say "health insurance at a low, affordable price." If you are without health insurance now,

you may wonder if these offers would be right for you.

That's why it's important to educate yourself before purchasing any of these plans. The products usually described as discount health plans and limited benefit health insurance plans may or may not offer you the coverage you want.

The National Association of Insurance Commissioners and the Kansas Insurance Department has put together the following information to help you evaluate these options.

#### Discount health plans

Discount health plans are not insurance products, they are membership groups that may or may not have discount arrangements with local providers for services at a reduced (discounted) rate. With limited state regulation and limited state consumer protections, these programs should not be mistaken for comprehensive health insurance offered by companies which are authorized by law to be regulated by the state.



confirm that the company and the insurance agent you are working with are licensed in your state. Go to www.ksinsurance.org to find out more information or call the hotline at (800) 432-2484.

#### Limited benefit health insurance plans

Limited benefit health plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans, not to be an alternative to them. You may have seen these types of plans marketed as "cancer only,""specifice disease," "hospital cash" or "indemnity" plans.

Limited benefit health insurance plans are not typically required to provide the same level of coverage, so they cover fewer types of medical expenses than a comprehensive policy. This means a limited benefit plan will set the amount of coverage the company will pay per episode of illness or procedure.

These policies also provide limited, if any, surgical, preventive care, testing and emergency benefits. And with low maximum benefit limits called "caps," it may be possible for you to reach your cap quickly, leaving you responsible for the balance of the bill.

Worship warms the heart

#### **Calvary Gospel Church**

**Pastor:** Randy Payne Fourth & College • 890-3605 Sunday: Kid's Church: 10 am Morning Service: 10 am Prayer and Praise: 6:00 p.m. Wednesday: Royal Rangers Missionettes 6:30 p.m. Adult mid-week service: 7:00 p.m. Youth @ the Rock House: 6:30 p.m. Small Group Ministries meets through out the week. www.calvarygospel.net

**Our Lady of Perpetual Help** 

Leaching an overabundance of done outside or in a bathtub or sink.

**Pastor**: Father Norbert Dlabal 307 W. 13th • 890-7205 Sacrament of Reconciliation: Mass Schedule: Spanish Mass: Sunday: 12:30 pm

5-5:45 p.m. Saturday or by appointment Saturday: 6 pm, Sunday: 10:30 am

#### **Pleasant Home Church** Serving the rural community

for over 100 years *Rt.* 1, *Box* 180 • 694-2807 • 3190 *Road* 70 **Pastor**: Perry Baird 890-3375 **Sunday**: Worship Service: 9 a.m. Sunday School: 10 a.m.

#### **Iglisia Del Dios Vivo**

La Luz Del Mundo Spanish Speaking Church Minister: Esteban Ortiz B. 1601 Texas • 899-5275 **Daily Prayer**: Sunday thru

*Life Groups - call for times and locations* www.wordoflifegoodland.org A Foursquare Gospel Church **Bible Baptist Church Pastor:** Clifford Middlebrooks

Word of Life

10th & Clark • 899-5250

**Pastor**: John Coumerilh

Sunday: 9:30 a.m. - Morning Star Cafe Opens

10 a.m. - Worship Celebration

and Kids' Church

Fifth & Broadway 890-7368 *Sunday*: *Sunday School: 9 a.m.* Morning Service: 10 a.m.

### **Church of Jesus Christ**

of Latter-Day Saints 1200 15th Street • Burlington, CO (719) 346-7984 Sacrament Meeting: 10 a.m.

Typically, such products are sold through the Internet or advertised on TV, but they can also be distributed through "blast" faxes or by taped telephone solicitations.

Marketing for discount health plans can be similar to limited benefit plans, making it difficult to distinguish one plan from the other (for example, try reading the fine print on the TV screen, if any fine print is even shown). Our consumer assistance representatives at the insurance department receive inquiries almost daily regarding solicitations from companies such as these.

Recently the department joined with several other states insurance departments in issuing cease and desist orders against a group of related companies who were misleading consumers into thinking discount plans were actually comprehensive insurance coverage.

To protect yourself and your money, stop before purchasing any claims, it's good to remember the type of insurance policy, call us at old adage, "if it looks too good to the state insurance department and be true, it probably is."



Before deciding if a limited benefit health insurance plan is right for you, carefully consider if the plan meets your current and future needs

Know the limitations of the coverage and understand the expenses that will and will not be covered under the policy. Also, if possible, ask your local insurance agent if there are any exclusions or limitations specifically spelled out in the policy, so expenses that fall within the coverage gaps do not surprise you.

For more tips about choosing health insurance coverage that is right for you and your family, go to our web site, www.ksinsurance.org or www.insureUonline.org.

Finally, when reviewing product

WE

Trader

**Classified work!** 

899-2338

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#### Evening Service: 6:30 p.m. Wednesday: Evening Bible Study: 7 p.m.

#### **United Methodist Church** Brewster:

**Pastor**: Dorine Chambers Worship Service: 10:45 a.m. CST Sunday School: 9:45 a.m. CST Winona: Minister: Sheryl Johnson Worship Service: 9 a.m. CST Sunday School: 10:15 am CST

#### **Church of the Nazarene**

**Pastor:** Bob Willis Third & Caldwell 899-2080 or 899-3797 Sunday: Sunday School: 9:45 a.m. Worship Service: 10:50 a.m. Evening Service: 6 p.m. Wednesday: Evening Service: 7 p.m.

#### **First Baptist Church**

**Pastor**: Travis Blake 1121 Main 890-3450 Sunday:

Coffee fellowship: 9:30 a.m. Morning Worship: 10 a.m. Sunday School: 11:15 a.m. **Thursday:** Bible study 9:30 a.m. Wheatridge Center

Seventh Day Adventist Church 1160 Cattletrail **Pastor:** Jerry Nowack Saturday: Sabbath School: 9:30 a.m. Worship Service: 11 a.m.

**Sunday School:** 11:15 a.m. Priesthood/Relief Society: 12 a.m.

Saturday: 5a.m. & 6 p.m. Sunday: Sunday School: 10 a.m.

### **First Christian Church**

(Disciples of Christ) Pastor: Rev. Carol Edling Jolly Eighth & Arcade • 890-5233 Sunday: Worship Service: 10:30 a.m. Sunday School: 9:15 a.m. Activities: Junior High & High School Youth Groups, Adult Bible Study, Choir, Men's and Women's Groups, Devotions Study, Monthly Fellowship **Special Notice:** Handicap Accessible, Hearing Assistance Equipment and Infant and Toddler Nurseries Available

#### **Goodland United Methodist** Church

1116 Sherman 899-3631 **Pastors**: Dustin and Shelly Petz Saturday: Worship: 5:30 p.m. **Sunday**: Adult Classes: 9:15 a.m. Worship: 10:30 a.m. Wednesday: Wednesday Nite Live 5:45 - 6:45 p.m. Simple Supper "Free will Offering 6:30 - 7:30 p.m. Classes for all ages

#### St. Paul's Episcopal Church

13th & Center Church 890-2115 or Rectory 890-6969 **Priest:** Father Hal Lycett Holy Eucharist: 10:00 a.m. Sunday 10:00 a.m. Thursday **Daily Morning Prayer** For emergencies 890-6969

**Emmanuel Lutheran Church** 13th & Sherman • 890-6161

*Sunday: Christian eduction/fellowship:* 10:15 a.m. Worship Service: 9 a.m.

#### Kanorado **United Methodist** Church

**Pastor**: Leonard Cox 399-2468 Sunday: Sunday School: 9 a.m. Worship Service: 10:15 a.m.

#### **Goodland Bible Church**

109 Willow Road • 899-6400 Pastor: Chad DeJong Sunday: Sunday School: 9:30 a.m. Morning Worship: 10:45 a.m. Evening Worship: 6 p.m. Wednesday: AWANA (Winter) and prayer: 7 p.m.

#### Harvest Evangelical **Free Church**

521 E. Hwy. 24 • 890-6423 **Pastor**: Brian Fugleberg Sunday: Worship: 10:30 a.m. Sunday School: 9:30 a.m. Wednesday: Junior high 6:30 p.m. at the old church building Senior high 6:30 p.m. at church www.goodlandefree.com

#### **Church of Christ**

401 Caldwell 890-6185 Sunday: Bible Study: 9:45 a.m. Worship Service: 10:45 a.m. Wednesday: Bible Study: 7 p.m.

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

Short & Son Trucking Hwy.24

Koons Juneral Chapel North Main

**Good Samaritan Center** 208 W. 2nd

Kansasland Tire 1402 Main St.

KLOE/KKCJ/KWGB 3023 W. 31

AJLAC Insurance 111 W. 12th