

College staff preparing for regional accreditation

Faculty, staff and administrators at Northwest Kansas Technical College have been preparing for the past two years for regional accreditation by the Higher Learning Commission that is part of the North Central Association of Colleges and Schools.

This process was initiated after the Kansas Board of Regents decided all degree-granting institutions should have the same accreditation to facilitate “seamless” learning and ease of transfer.

The college now is accredited with the Council on Occupational Education. The Higher Learning Commission accreditation is designed to ensure quality standards and to enhance the college’s self evaluation. The process began with the college reviewing the its mission statement.

The mission of Northwest Kan-



kenneth clouse

• college notes

sas Technical College, as an institution of higher learning, is to prepare individuals for gainful employment in technical careers, productive personal lives and lifelong learning.

The college decided on this mission because it contains all the features the technical college has nurtured for 40-plus years, and this mission will strategically move the college into the future.

During the past 18 months, faculty and staff have undertaken a thorough self-evaluation of everything the college provides, culmi-

After all the work by college employees, we hope to acquire the Higher Learning Commission accreditation by June.

This accreditation process has caused the college to review its course offerings.

With the growth in technology and the growing need for technical graduates to possess career-related skills, the college has developed more emphasis on areas such as communications, teamwork, problem solving and computation.

Classes have been developed to emphasize these skills by integrat-

ating in a self-study report to be used by a team of colleagues who will visit in February. The team will assess the college’s readiness for accreditation.

ing technically relevant classes that incorporate letter writing, resume development, safety bulletins, technical math issues, human relations and ethical practices.

One-year certificate programs such as Welding, Computer Graphics Technology, Business Technology, Communications Network Technology and Cosmetology have integrated a Computer Applications and Fundamentals and Technical Writing course.

Two-year certificate programs have integrated those two along with Technical Math and Human Relations in Life and Work. Students enrolled in associate degree programs pick up one or two other courses in selected areas as electives.

The college has hired two respiratory therapists to begin a new two-year program next fall. The pro-

gram will be limited to 15 freshmen. Prospective students can apply for admission now. This is an associate degree program and graduates will be eligible to take the tests for Certified Respiratory Therapy and Registered Respiratory Therapy licenses.

The Electronics and Computer Technology program and the Communications Technology Program have teamed up to offer a new two-year program entitled Telecommunications Network Analyst.

This curriculum will feature a blend of computer network skills, network security and telecommunications skills.

The Cisco Academy of courses will be the backbone of the curriculum. This program offers a high demand in employment opportunities and is an excellent way to prepare for a career in Internet Protocol and

Voice and Data Communications using IP technology.

The college is gearing up for the intense demand for diesel technicians. Over the past few years, job opportunities have grown to huge proportions.

With the tremendous demands in our economy for trucking and shipping, the technical college has experienced growth opportunity in this area.

The Area Board of Control has decided to respond to this need by expanding the current program and facility.

A bid has been accepted for a 60-foot-by-140-foot shop expansion and a 25-foot-by-100-foot classroom expansion. This will allow the program to enroll 10-12 additional students per year and accommodate work on the large equipment powered by diesel engines.

How do you avoid being ‘taken’ by door-to-door salesperson?

Dear Attorney General Kline: Over the past few weeks I have had several people come to my house selling a variety of products. They all seem very nice and are quite persuasive but I’m still a little skeptical about anything being sold door-to-door. Am I correct to be concerned?

Dear Kansas Consumer: You are to be congratulated for being concerned about salesmen offering products in this fashion. If you simply do not want to be bothered by any door-to-door offerings, I would suggest placing a “No Solicitors” sign near your front door. My Consumer Protection Division has taken enforcement action



phill kline

• attorney general

Certain steps should be taken to protect yourself from con artists posing as legitimate door-to-door salesmen. Consider greeting door-to-door salesmen with these

four questions:

- Do you have the proper papers to sell door-to-door in my city or county?
- Will you give me a receipt that explains my three-day right to cancel this transaction?
- What physical address (not a post office box) can your company be served with legal papers?
- Will you please come back in an

hour, after I call and check your record with the Better Business Bureau and the Office of the Attorney General?

If the salesman at your front door is able to answer all of these questions to your satisfaction, then the product or service might be worth considering.

My Consumer Protection Division has even more information available to you as close as your telephone. If you’d like to learn more about your three-day right to cancel such sales, I encourage you to call our 24-hour Consumer Information Line at (785) 296-2424, Category 6, Message 2. To hear more about home repair scams,

choose Category 1, Message 5.

You can also help me protect Kansans from con artists and scams by obtaining copies of a new brochure developed by my Consumer Protection team entitled “The Seven Deadly Scams.”

This brochure is intended to give Kansas consumers, in one reading, information necessary to protect them and their loved ones from the seven most common scams reported to my office. I encourage you to pass them around at civic events, social gatherings and other locations where the good people of Kansas interact as a way of sharing the content of this brochure with those most needing protection from con artists.

Our best defense against the Seven Deadly Scams is in recognizing them and realizing how they are used to separate Kansans from their hard-earned cash.

Attorney General Phill Kline offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions.

For information or to file a complaint, write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., Second Floor, Topeka, Kan. 66612, or call the toll-free Consumer Hotline, (800) 432-2310.

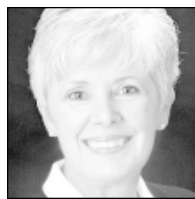
Senior citizens need to do research before deciding whether to buy an annuity

Annuity sales to senior citizens have significantly increased in recent years. It is extremely important when considering whether or not to buy an annuity to take the necessary time to do your research, which will in turn help you make an informed decision, one that is best for you.

An annuity is a contract in which an insurance company makes a series of income payments at regular intervals in return for a premium or premiums you have paid. Annuities are most often bought for future retirement income and can pay an income that can be guaranteed to last as long as you live.

There are several types of annuities, all of which carry varying levels of risk and guarantees. To get the most out of an annuity, it is imperative that you know the different options available to you, as well as the benefits each type provides.

- **Single Premium Annuity:** An annuity in which you pay the insurance company only one premium payment.
- **Multiple Premium Annuity:** An annuity in which you pay the insurance company multiple premium payments.
- **Immediate Annuity:** An annuity in which you begin to receive income payments no later than one year after you pay the premium.
- **Deferred Annuity:** An annuity in which you begin to receive income payments many years later.



sandy praeger

• insurance comm.

When determining whether an annuity would benefit you, ask yourself the following questions:

- How much retirement income will I need in addition to what I will get from Social Security and my pension plan?
 - Will I need supplementary income for others in addition to myself?
 - How long do I plan on leaving money in the annuity?
 - When do I plan on needing income payments?
 - Will the annuity allow me to gain access to the money when I need it?
 - Do I want a fixed annuity with a guaranteed interest rate and little or no risk of losing the principal?
 - Do I want a variable annuity with the potential for higher earnings that aren’t guaranteed and the possibility that I may risk losing principal?
 - Or, am I somewhere in between and willing to take some risks with an equity-indexed annuity?
- Understand the Product You are Buying**
- Here are a few ways to protect yourself:
- Always review the contract before you decide to buy an annuity. Terms and conditions of each annuity contract will vary.
 - You should understand the long-

term nature of your purchase. Be sure you plan to keep an annuity long enough so the charges don’t take too much of the money you invest.

- Compare information for similar contracts from several companies. Comparing products may help you make a better decision.
- Ask your agent and/or the company for an explanation of anything you don’t understand.
- Remember that the quality of service you can expect from the company and the agent should be an important factor in your decision.
- Verify that the company and agent are licensed. In order to sell insurance in Kansas, companies and agents must be licensed. Call the Kansas Insurance Department at (800) 432-2484 to confirm the company/agent you are considering is licensed in Kansas.

The proof is in the paperwork. As you complete your research and decide to purchase a particular policy, it’s important to keep detailed records. Get all rate quotes and key information in writing. Once you’ve made a purchase, keep a copy of all paperwork you complete and sign, as well as any correspondence, special offers and payment receipts.

Watch for the following red flags, which could serve as warnings of possible deceptive sales practices:

- High-pressure sales pitch. If a particular group or agent has con-

tacted you repeatedly, offering a “limited-time” deal that makes you uncomfortable, trust your instincts and steer clear.

- Quick-change tactics. Skilled scam artists will try to prey on your “time fears.” They may try to convince you to change coverage quickly without giving you the opportunity to do adequate research.
- Unwilling or unable to prove credibility. A licensed agent will be more than willing to show adequate credentials. Just ask to see them.

Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department. Her objective is to protect consumers and help maintain the financial stability of the insurance industry.

The department offers financial, actuarial, legal, computer, research, market conduct and economic expertise. Call the department toll-free at (800) 432-2484 or visit www.ksinsurance.org for more information.



NEW LISTINGS!!

1104 and 1108 Center.



Wonderful home and income property too! Victorian era home, large living room, formal dining room, kitchen with eating area, six bedrooms, three baths.

Hardwood floors, beautiful original woodwork, fireplace, kitchen appliances, washer and dryer and five air conditioners included with house. The apartment four-plex generates a nice monthly income too. The package is priced at \$170,000. Please call Donna Moore for your private tour of this home today. 899-2328 or donna@goodlandhomestead.com



119 Walnut

Nice ranch home in quiet neighborhood! The main floor boasts large living room, eat-in kitchen with appliances, two bedrooms and full bath. The basement is finished with two bedrooms, bath, laundry, family room area and storage/kitchen area. Attached garage, central heat and air, new privacy fence, all new grass, and brand new roof! \$67,500. Please let Donna show you this home today. 899-2328 or donna@goodlandhomestead.com



908 East 5th

Great location! Four bedroom, 2 1/2 bath home on nice corner lot. Formal living room, dining room, kitchen with new stainless steel appliances, two bedrooms, 2 baths and laundry on the main floor. The second floor has big family room with fireplace and pool table, two bedrooms and 1/2 bath. Double car attached garage, fenced yard, newer roof, some new floor coverings. \$79,900. Please call Donna today to schedule a tour of this home. 899-2328.

See our web on how to win our \$100 Shopping Spree

785-899-2328



800-974-2426

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4-H news

What are you going to be for Halloween? That was what the Goodland Livewires answered for roll call at the Monday, Oct. 16, meeting.

Simon Basset led the club in the song “Great Green Gobs of Greasy, Grimy, Gopher Guts.” He was followed by the flag salute.

Vice President Jason Cowan called the meeting to order with 27 members, two leaders and three guests. The September minutes, read by Secretary Brennan Clouse, were approved by the club and signed by Jason Cowan.

There was a bill received by the treasurer Kaleb Zwick, which he presented to the club for the 4-H Open House Punch. Cooper Slough filled in for Jesse Cooper as cheer person, and the club sang “Happy Birthday” to four October birthdays.

Historians Cassie Cooper and Lacie Cowan announced that in order to start the Historian book they would need school pictures.

Leader Gennifer House talked about the Halloween Party at Cole Family Farms, Achievement Awards Banquet and Enrollment

forms. She then congratulated Kade Sheldon for his fair photo, which was chosen for the 2007 Essence of Kansas 4-H calendar.

Leader Mary Beth Zwick talked about radio talks, officer training, and signing a thank-you note to Cochran Farm Supply.

In new business, the club voted to pay the bill for 4-H Open House. It was moved and seconded to adjourn the meeting by saying the club motto “To make the best better.”

The club’s next meeting will be Monday, Nov. 20.

Submitted by Ellie House.

A Vote for Chuck Thomas is A Vote for Experience!



Vote
Chuck Thomas,
County
Commissioner
on Nov. 7th!

Paid for
by Chuck Thomas

Need a Ride?

Call General Public Transportation Bus Services are available within the City limits of Goodland, Kansas

To schedule a ride call:

Monday thru Friday
9:00 am to 3:00 pm MST
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