With a new accounting system, improved purchasing procedures and a commitment to sound management, city leaders will have the opportunity to make more-informed decisions and better plan for the

of city activity.

You can reach me at 1 Morgan Dr., Oberlin, Kan. 67749; by phone at (785) 475-2217; or e-mail at agilley@oberlinkansas.gov.

### Wednesday, January 27, 2010 **THE OBERLIN HERALD** 5A The H1N1 flu vaccine is widely available and recommended for everyone, including: • Pregnant women Healthcare workers • All children and young adults ages 6 months through 24 years of age • Caregivers for children under 6 months of age

#### \$48,000,000.00 and counting.....

STAY INFORMED AND STAY AWARE!

• People ages 25-64 years of age with certain high-risk medical

For more information, call the Kansas H1N1 Hotline at

1-877-427-7317, visit www.kdheks.gov, or contact your

healthcare provider.

• Anyone wanting to protect themselves against H1N1 influenza

to Kansans scammed by deceptive and illegal credit practices, and provided nearly \$3,000,000 in educational grants to help teach Kansas kids that wise personal financial decisions will help them have a bright future. What do we do? It might be for your home, car, or something else.

The Kansas Office of the State Bank Commissioner Division of

Consumer and Mortgage Lending has returned over \$45,000,000

Our mission is to protect Kansas consumers and ensure responsible companies and lenders operate here. If you have questions or concerns about a mortgage or consumer loan, a lender or broker, payday loan, debt relief program, or any

If you borrow money or buy things on credit, we oversee all types

of consumer debt and mortgage lending activities in Kansas. Why?

consumer financial issue call us toll free: 1-877-387-8523, or visit us at www.osbckansas.org

The Kansas OSBC Division of Consumer and Mortgage Lending you're the reason we're here.



**Building Financial Freedom with a Tax Refund** 

For many people, their tax refund equals "splurge money." However, your financial future may be a better destination for these funds. Instead of rushing off to the

nearest shopping mall or travel agent, use these money-saving solutions to get

Having an emergency fund may be a lifesaver in case of the unexpected. Experts

recommend keeping at least three to six months' worth of living expenses in a

savings account to be used in the event of unemployment, illness or other time

Consider this: If you put \$100 into a savings account each month – assuming

a hypothetical five percent return - you could have more than \$15,000 in 10

Often times, people apply a company bonus or tax refund to a mortgage,

automobile payment or credit cards. Applying extra money may shorten the

For example, if you owe \$3,000 on a credit card with 16% interest and you're

paying only the \$60 minimum each month, it will take seven years and almost \$2,000 in interest to pay off this debt. If you put \$1,400 of your tax refund toward

your balance and continue paying \$60 per month (instead of the new lower minimum payment), you'll pay the card off in less than three years an only \$390 in

Do you have your eye on a new TV or sofa? Instead of using credit, consider

starting a savings account for those big-ticket items. Take time to track your

interest. You may be able to save yourself ore than \$1,500 in interest!

length of a loan and the amount that is paid toward interest.

you one step closer toward financial freedom.

Establish an Emergency Fund

Reduce Your Debt

Save for Big Purchases

# Americans love choice; babies need life

Friday, Jan. 22, was the 37th anniversary of the Roe vs. Wade decision by the U.S. Supreme Court, which made most abortions legal.

Many of my colleagues around

the country use Internet blogs and

twitter to keep citizens informed

about city business. While I'm

fairly computer literate, there is just

something comforting about seeing things in the old black-and-white

I appreciate Steve and Cynthia

Haynes and *The Oberlin Herald* 

giving me the opportunity to write a

Here's a brief list of some of the

• Completing the environmental

assessment for the proposed airport

runway, which will have a public

hearing soon. We expect the next

round of grant applications this

spring, and some construction be-

Assessing street and sidewalk

Pricing and planning for a wall

around the new cemetery section.

monthly report on city business.

projects we are working on:

ginning later this year.

"Choice" is as American as apple pie. We Americans love to be able to choose what we want, when we want. We think for ourselves and love to look at options. We routinely exercise our choice while shopping, watching television, deciding what

But are all choices good? Some choices are bad. Some food, although tasting good, can make us ill. Some television programs are bad for us or our children.

But the most permanent choice is cloaked in the "right to choose," as though all the options for a pregnant woman were equal and good choices.

• A comprehensive energy use and identified improved community re-

for a hotel on the south edge of the east entrance.

Gateway property. our electric distribution, lights, and

Department of Health and Environment on the city's water treatment

house at Sappa Park in conjunction with lake improvements.

• Making preliminary site plans circle drive at the Gateway's main why we did it. If we can't explain

infrastructure review to improve lations and information as a priority. As always, every citizen is welcome to schedule a meeting with me to • A consent order with the Kansas discuss any public project or review public documents until their desire

At its fall retreat, the City Council

By Austin Gilley
City Administrator

agilley@oberlinkansas.gov

**City Corner** 

City employees, me included, • Plans to improve the shelter may not always have the answer you want to hear, but we owe it to the taxpayers to provide answers • Selecting a contractor for the for what we do, how we do it and

There are only two options for in Washington that they must take ending a pregnancy: Giving birth the opportunity of reforming health to the baby (keeping the child or care to enshrine and pay for abortion placing the baby for adoption), or on demand into a national "health" care plan. In their effort to change the death of the baby (naturally or the status quo, they claim abortion Abortion always kills a baby. is a "needed medical procedure" Abortion also hurts women. Because and a necessary "part of woman's

Letters to the Editor

of their very nature, it replaces any reproductive health care." But

problems it was meant to solve abortion is not health care. (unsupportive boyfriend, shame, They are also sneaking in a embarrassment, finances, etc.) with dangerous provision about end-ofworse problems: gut-wrenching life care to save money. Anyone who guilt, nightmares, sadness, anger, studies it will see that Sarah Palin's suicidal thoughts and the like. simple statement about "death (See www.afterabortion.org by Dr. panels" is not far off at all.

The health care profession exists The abortion industry has to care for people — all people, no convinced the Democratic leaders matter their size, age, social status,

level of physical or mental capacity. Abortion advocates sometimes complain that abortion practice is stigmatized and practitioners are shunned by other physicians. There's a reason for that: killing is not health care.

If American law enshrines abortion and euthanasia (voluntary or involuntary) as a standard practice in health care, it will forever change the identity of that healing profession and America itself.

Don't be fooled by "choice;" instead, choose life, an inalienable right. For information go to www.

David Gittrich, state development director Kansans for Life, Wichita

## Expert says many changes to tax forms this year

Tax season is here again and there are many changes and new forms, not only with the IRS but also with Kansas. As reported earlier, all intangibles tax forms must now be filed through the county clerk.

As some of you may have already found out, due to financial cutbacks, the Kansas Department of Revenue's free Kansas forms will not be available at most places, including libraries. Their goal is to have all Kansas returns e-filed.

The word I have received from

number of employees this year, it to e-file or go to professional tax money for 2009 due some of the will be July before they begin to advisers. Our American Association open paper returns and they are not of Retired Persons volunteer sites anticipating to begin processing will also be available to assist the refunds from those until October. elderly and low-income people with E-filed refunds should be processed much as in the past.

David Reardon.)

paper Kansas return for 2008, you by not filing a return. If you pay may receive some paperwork to assist in filing a paper return in 2009. Photocopies will not be accepted, as their scanners will only read the a new vehicle, you may qualify for in Jennings. color-coded original forms. You can visit the Kansas

the state is that due to a limited Department of Revenue website refunded in the past may even owe

free tax preparation. Don't miss out on your Kansas

I understand that if you filed a food sales tax or Homestead refunds property tax on your home, have bought a home, purchased some energy-efficient items, or purchased some of the new federal credits. Some people who have had money

stimulus programs put in place by Congress in 2009.

Our program does not prepare farm or business returns, but if you feel that you may qualify for free service for the low-income and the elderly or if you have other questions about the new credits, call me at (785) 678-2659. As in the past, starting on Feb. 1, I will be available at the library in Hoxie and The Bank

Frances Bader, Jennings AARP District No. 11

#### Driver decries maintenance of state roads in this county

There is one word to describe the road conditions on state highways in Decatur County: Pathetic!

I drive 100 miles through three counties every day, and Decatur County highways are the worst. Last Wednesday morning (Jan. 20), U.S. 36 and U.S. 83 had not been cleared at all in Decatur County. They were snow packed and icy.

I usually leave early, but I waited to leave until 9 a.m., hoping the roads would be cleared. It didn't happen.

When I got to the Sheridan County line on U.S. 83 and on into Thomas County, the roads were clear. This is not the first time; in fact, it happens all the time. This is blight on Decatur County.

People tell me they will travel another route, if they can, to avoid Decatur County highways because they are notoriously the worst. How is that going to bring travel business to Oberlin? I have to travel these highways

and can't avoid them. Everyone should complain. This

is ridiculous. Ruth Wolfram, Oberlin

Editor's Note: The editor was

### The Stamps

out a half hour later and met a state

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plow working U.S. 83. The road was slick, though, and a couple with a baby had slid off and down a 60-foot incline. The plow driver stopped to see if they needed help. And yes, the road had been salted west of the Selden Junction and was clear all the way to Colby.

To Your

Community

**February** 

2010

### WANT A NEW CAREER?

FORT SCOTT COMMUNITY COLLEGE TRUCK DRIVING SCHOOL LOW COST CLASS A CDL TRAINING.

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CLASSES START FEBRUARY 15TH.

RE	Sun	Mon	Tue	Wed	Thu	Fri	Sat
Rawlins		<b>1</b> Dr. Rubinowitz	2 Brandi Ihriq	3	4 Lighter Side	5	6
County		Oncology	Dietician		Weight Loss Program		
Health		Ultrasounds Cardiac Rehab		Ultrasounds Cardiac Rehab Diabetic Clinic		MRI's Cardiac Rehab	
Center	7	8	9	10	11	12	13
				Dr. Frankum Surgery			
RAWLINS COUNTY		Ultrasounds Cardiac Rehab		Bone Density Ultrasounds Cardiac Rehab Diabetic Clinic		MRI's Cardiac Rehab	
HEALTH	14	15	16	17	18	19	20
CENTER COMMUNITY				Dr. Curtis Cardiology	Dr. Saba Orthopedics		
CALENDAR				Mammograms Ultrasounds			
		Ultrasounds Cardiac Rehab		Cardiac Rehab Diabetic Clinic		MRI's Cardiac Rehab	
707 Grant	21	22	23	24	25	26	27
Atwood, KS			Dr. Miller Cardiology		Dr. Reeves Podiatry	Dr. Reeves Podiatry	
67730				Ultrasounds			
(785) 626-3211		Ultrasounds Cardiac Rehab		Cardiac Rehab Diabetic Clinic		MRI's Cardiac Rehab	
	28	29	30	31	Nuclear	Stress Tes	sts will be
Bringing					February 17, 2010		
Specialized Healthcare		Ultracounde		Ultrasounds			

Cardiac Rehab

TO SCHEDULE AN APPOINTMENT

WITH A VISITING PHYSICIAN,

PLEASE CALL

(785)626-3211

Cheryl Banister, RN

**Specialty Clinic Director** 

Diabetic Clinic

au February 14

Ultrasounds

#### expenses for a month. You may be able to find ways to cut expenses in order to boost your savings for these items. for example, if you bring a sack lunch for a cost of \$1 a day instead of the \$5 you'd spend at the cafe, you could save \$1,040 per year (52 weeks x 5 days x \$4 per day savings = \$1,040). Keep an Eye on the Future Opening an individual retirement account or college savings account with your refund could mean a brighter financial future for you and your loved ones. Talk with your insurance agent about a financial checkup and ways you could save for the future. Several savings options are available, and your agent can help tailor a strategy to meet your objectives. By applying these strategies, you may find yourself experiencing more financial freedom with a little extra "splurge money" in your picket at the end of 2010! www.pueblo.gsa.gov/cic\_text/money/finanfree/finanfree.htm www.pubelo.gsa.gov/cic\_text/money/save-fit/save- fit13.htm www.pueblo.gsa.gov/cic\_text/money/here2-security/5\_steps.htm Bureau Mutual Insurance funding products and services, call

1 "Life Advice About Building Financial Freedom," www.pueblo.gsa.gov/cic\_text/money/finanfree/finanfree.htm, visited November 6,

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