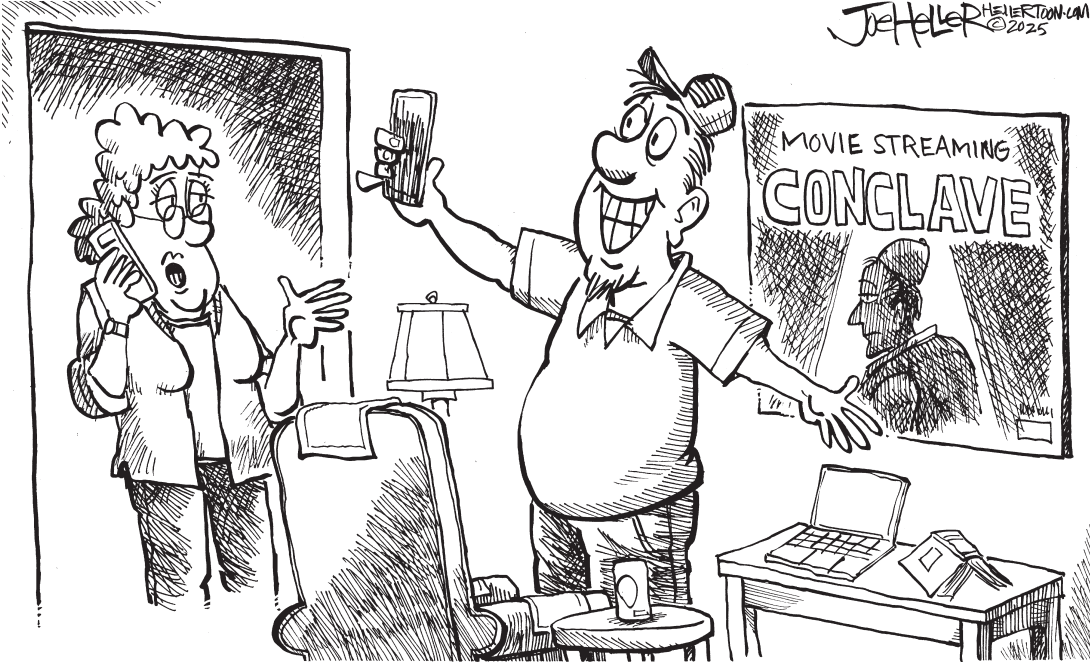


OPINION



"FIRST IT WAS COVID, THEN IMMIGRATION, THEN TARIFFS... NOW HE'S PREPARING TO BE AN ONLINE EXPERT ON SELECTING A NEW POPE."



How seniors can save on auto insurance

Dear Savvy Senior,
Can you offer any tips to help seniors save on their auto insurance? I recently turned 70 and got hit with a 25 percent premium increase on my car insurance and am looking for ways to save.
—Older Driver

Dear Driver,
As auto insurance rates across the country continue to rise for all drivers, seniors can face an even bigger price hike, once they reach their 70s and their driving skills begin to decline. Fortunately, there are ways you can reduce your premiums. To find out what discounts may be available to you, contact your auto insurer and inquire about these options.

Increase your deductible: Paying a higher deductible could save you big on premiums. For example, raising your deductible from \$500 to \$1,000 can bring your annual premiums down by 15 to 20 percent, on average.

Adjust your coverage: If you're driving an older vehicle, you may want to consider dropping collision and/or comprehensive coverage if your premium is more than 10 percent of the car's value. Collision insurance covers damage to your car if you're involved in a crash (or if you're the victim of a hit-and-run) and comprehensive covers damage caused by acts of nature (such as storm damage), vandalism, theft or fire. But if you're scaling back to liability coverage, make sure you have enough to pay for damages out of pocket if you're in an accident or your car sustains damage due to weather, theft or another non-collision event.

Take a defensive driving course: Some insurance companies offer defensive driving discounts – between 5 and 15 percent – to drivers who take a refresher course to brush up on their safety skills. Organizations such as AARP (aarpdriversafety.org), AAA (aaa.com/stop) and The National Safety Council (nsc.org) provide these classes, for around \$20 to \$30 and they can be taken online.

Report your mileage: Most insurers offer discounts to customers who drive limited miles each year, which is usually beneficial to retirees who drive less because they don't commute to work every day. These discounts usually kick in when

your annual milage drops below 7,500 or 10,000 depending on your provider.

Bundle policies: If your auto insurance policy is issued by a different company from the one insuring your home, call each insurer and ask if bundling the policies would be cheaper.

Sign up for driver monitoring: Some insurers offer discounts based on how and when you use your car. They will monitor things like your acceleration, braking habits, driving speeds and phone use, via smartphone app or a device that plugs into your car's diagnostic port. Drivers can be rewarded anywhere from 10 to 30 percent for safe driving.

In addition, many insurance providers also offer discounts to drivers who do not have any violations or accidents for three or more years.

Ask about membership discounts: Many insurers offer discounts through professional associations, workers' unions, large employers or membership organizations such as AAA, NARFE, AARP, etc. You could even qualify for savings based on the college you attended or the fraternity or sorority you belonged to decades ago.

Improve your credit: You may be able to lower your car insurance premium by paying your bills on time and reducing the amount of debt you carry. Insurers look at how their customers manage credit to get an idea of risk and to price policies. Better rates are given to those with good credit scores, typically 700 or above.

Comparison shop: To find out if your current premium is competitive with other insurers, shop around through insurance marketplace websites like TheZebra.com, Insurify.com, Lemonade.com or Policygenius.com. Or use an independent agent (see trustedchoice.com/agent) to help you compare.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



PUBLIC NOTICE

(Published in The Oskaloosa Independent May 1, 8, and 15, 2025)3t

IN THE DISTRICT COURT OF JEFFERSON COUNTY, KANSAS CIVIL COURT DEPARTMENT

UNITED STATES)
OF AMERICA,)
ACTING THROUGH)
THE RURAL HOUSING)
SERVICE, ITS)
SUCCESSORS AND)
ASSIGNS, UNITED)
STATES DEPARTMENT)
OF AGRICULTURE)
Plaintiff,)
vs.)
SHERRY M ATCHISON)
(DECEASED),)
JOHN DOE (UNKNOWN)
TENANT/OCCUPANT),)
JANE DOE (UNKNOWN)
TENANT/OCCUPANT),)
BETH ATCHISON,)
ERIN ATCHISON,)
KEVIN ATCHISON,)
RHONDA WEISNER,)
CHRIS WEISNER,)
ET AL.)
Defendants.)

Case No.: JF-2025-CV-000033

Division No.
Pursuant to K.S.A. Chapter 60
Title to Real Estate Involved
NOTICE OF SUIT

THE STATE OF KANSAS,
to the above-named defendants
and the unknown heirs, execu-
tors, administrators, devisees,
trustees, creditors and assigns
of any deceased defendants; the
unknown spouses of any defen-
dants; the unknown officers,
successor trustees, creditors
and assigns of any defendants
that are existing, dissolved or

dormant corporations; the un-
known executors, administra-
tors, devisees, trustees, credi-
tors, successors and assigns of
any defendants that are or were
partners or in partnership;
the unknown guardians, con-
servators and trustees of any
defendants that are minors or
are under any legal disability;
and the unknown heirs, execu-
tors, administrators, devisees,
trustees, creditors and assigns
of any person alleged to be
deceased and all other persons
who are or may be concerned.

YOU ARE HEREBY NOTI-
FIED that a Petition has been
filed in the District Court of Jef-
ferson County, Kansas, praying
to foreclose a real estate mort-
gage on the following described
real estate:

LOT 5, BLOCK A, BASS-
WOOD SUBDIVISION, CITY
OF MERIDEN, JEFFERSON
COUNTY, KANSAS EXCEPT
A TRACT DESCRIBED AS
FOLLOWS: BEGINNING AT
THE SOUTHWEST COR-
NER OF LOT 5, IN SAID
BASSWOOD SUBDIVISION;
THENCE A CURVE TO THE
LEFT WITH A RADIUS OF
60 FEET AN ARC DISTANCE
OF 4.00 FEET; THENCE N.
72 DEGREES 59' 12" E., 35.25
FEET; THENCE NORTH
85 DEGREES 47' 27" E.,
136.66 FEET TO THE EAST
LOT LINE OF SAID LOT 5;
THENCE S. 00 DEGREES
08' 07" EAST., 10.00 FEET
ALONG SAID LOT LINE TO
THE NORTHEAST CORNER
OF LOT 6, BLOCK A, IN SAID
BASSWOOD SUBDIVISION;
THENCE S 84 DEGREES 51'

53" W., 169.87 FEET ALONG
THE NORTH LOT LINE OF
SAID LOT 6 TO THE POINT
OF BEGINNING.

COMMONLY KNOWN AS:
112 Basswood Court, Meriden,
KS 66512 ("Property")

and all those defendants
who have not otherwise been
served are required to plead to
the Petition on or before June
11, 2025, in the District Court
of Jefferson County, Kansas. If
you fail to plead, judgment and
decree will be entered in due
course upon the Petition.

NOTICE
Pursuant to the Fair Debt
Collection Practices Act, 15
U.S.C. § 1692c(b), no informa-
tion concerning the collection
of this debt may be given with-
out the prior consent of the
consumer given directly to the
debt collector or the express
permission of a court of com-
petent jurisdiction. The debt
collector is attempting to collect
a debt and any information will
be used for that purpose.

Respectfully submitted,
MARINOSCI LAW
GROUP, P.C.

/s/ David V. Noyce
David V. Noyce, #20870
11111 Nall Avenue, Suite 104
Leawood, KS 66211
Phone: (913) 800-2021
Fax: (913) 257-5223
dnoyce@mlg-defaultlaw.com
ATTORNEY FOR PLAINTIFF
MARINOSCI LAW GROUP,
P.C. AS ATTORNEYS FOR
THE PLAINTIFF IS AT-
TEMPTING TO COLLECT A
DEBT AND ANY INFORMA-
TION OBTAINED WILL BE
USED FOR THAT PURPOSE.



Dr. Universe: What are protons made of?
– Dean, 11, Utah

Dear Dean,
There's a pencil lying on my desk right now. It's not much to look at, but what if I could zoom way in and see the protons and other itty-bitty stuff inside it?

My friend Ryan Corbin told me it would be like looking at a bubbling soup of fundamental particles. He's a quantum physicist at Washington State University.

He told me that protons—along with neu-
trons—form the nucleus in the middle of an atom.

"Atoms make up all the stuff that we see," Corbin said. "An atom has neutrons and protons in its nucleus. Protons have a positive electric charge. Neutrons have no electric charge. And then around the nucleus—very far out—there are electrons with negative electric charge."

An atom is the smallest bit of an element that's still that element. The graphite inside my pencil is the element carbon. An atom of carbon would be the teeniest bit of carbon possible. An atom of carbon is so tiny that you can't even see it using a regular microscope.

But if you could zoom in on a basic carbon atom, you'd see six protons and six neutrons clumped together in the middle. You'd see six electrons, too.

Sometimes people say electrons orbit the nucleus. Corbin told me it's not really like how the planets orbit the sun. It's more like a smear-y cloud of possible places the electrons could be. You can't poke a wee finger at an electron and say, "There it is!"

Electrons are fundamental particles. As far as we know, they're not made of anything smaller.

Protons (and neutrons) are made of a different kind of fundamental particle. They're quarks. Every proton has three main quarks—called valence quarks. They can be up quarks or down

quarks.

Quarks are the reason protons have a positive charge. Each quark has a fraction of an electric charge. A proton has two up quarks and a down quark. Up quarks have a +2/3 charge, and down quarks have a -1/3 charge. If you add and subtract those fractions, you get the +1 charge of a proton. Valence quarks get lots of attention. But they're about 1% of what's inside a proton. Protons also contain another kind of fundamental particle that acts like glue between quarks. It's called a gluon.

The quarks trade gluons back and forth. Protons trade gluons with neutrons and other protons. All that trading makes the strong force. That's what holds together an atom's nucleus. It's why protons stick together—even though things with the same charge repel each other.

"Those quarks and gluons only get you part of the picture," Corbin said. "There's also this bubbling sea of quark and anti-quark pairs that can pop in and out of existence. We call them sea quarks because there's this sea of bubbling, frothy quantum weirdness happening."

In addition to the three valence quarks, tons of other quarks blip in and out of reality inside a proton—like the bubbles forming and popping in a boiling soup.

That can happen because there's lots of energy inside the proton. Energy can change into mass and back into energy again. That's one of the things Einstein figured out.

All that happens inside everything—even my boring pencil or the atoms that make me. I guess you could say the universe is a weird and quark-y place.

Got a question? Ask Dr. Universe! Send an email to Washington State University's resident cat-scientist and writer Wendy Sue Universe at Dr.Universe@wsu.edu or visit her website at askdruniverse.com.



Zip code matters

By Debra Johnston, M.D.

Those of us who make our homes in the rural midwest understand that we face medical challenges our countrymen in more populated areas don't. For example, there are two pediatric rheumatologists in the whole state of South Dakota. . . and they are both based in Fargo. In contrast, there are 10 in the Twin Cities with the University of Minnesota alone. In Winner, South Dakota, you are nearly 150 miles away from emergency access to a neurosurgeon, assuming you can go by air. No matter where you are in Connecticut, that help is no more than 50 miles away.

These ideas are probably obvious to anyone reading this. If we haven't had to travel for medical care ourselves, we know someone who did. But other factors, things that have an even bigger impact on our well being, may be less familiar.

Economics plays a role, of course. Can you afford your medicine, or to go to the doctor? Do you have time off for that appointment? Are you choosing between keeping food on the table and a roof over your family's head? Are you filling up on cheap empty calories, or are you able to buy fruits, vegetables and eggs?

Where you live matters in other ways. Can you buy those healthy groceries nearby? Are there safe places to walk, and for your children to play? How clean is the air in your community? Does your home have lead paint or asbestos insulation? Is the water that comes out of your

tap safe to drink, or is it contaminated with chemicals or lead? Does the noise in your neighborhood keep you awake at night?

Zip codes can impact the infrastructure around you in ways that affect residents unequally. How accessible is the environment? Are people with mobility challenges able to easily enter retail spaces? Do they have housing options? Are the schools able to support children who face learning challenges? Can you find childcare while you work? Can you practice your faith in your community? Social engagement protects your well-being.

Even our genes are affected by our environment. This is a fascinating new concept that many of us never study in school. Scientists have learned that external factors influence how our genes are expressed, without changing our DNA. These factors start working before birth: nutrition and stress experienced by a pregnant woman influences the development of her child, and has an impact not only throughout that child's life but into subsequent generations.

As we think about health, let's not forget that we aren't all starting in the same place. It's worth thinking about how we can address some of those disadvantages.



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Transition planning: Step five — Who is in charge?

There are no easy steps when it comes to farm transitions, but one of the more difficult ones is the discussion around who is in charge. "Nuts and bolts" discussions like goals or finances aren't easy, but they're often less personal than the decision about who is going to spearhead the operation.

The authors of "Transition Planning: 12 Steps to Keep the Family Farming" suggest two different organizational charts: one outlining the current decision-making system and another showing the same system post transition.

It can be a vital tool in the process to visually illustrate where responsibilities lie in the overall effort to keep the farm functioning smoothly.

Vital does not equate to simple, however, and the discussion can be complicated. What if the operator in charge isn't ready to step away from a leadership role? What if there isn't an apparent successor? A 2014 survey of Missouri growers showed only 19% of operations had a successor currently working on the farm.

What if there is no frame-work for a succession plan even started? Without that foundation of wants, needs, fears, goals, objectives, etc., it may be



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Crops and Soils

K-State Research and Extension
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email: dhallaue@ksu.edu



difficult to build a new organi-
zational chart around a leader
who can carry them to fruition.

If you are still at the begin-
ning of the leadership transition
process, consider a University
of Missouri publication titled
"Five Phases of Management
Transition During Family Farm
Succession" (October 2022).
It's not going to do the work
of building an organizational
chart or having difficult discus-
sions, but it is an easy read built
around a multi-step process
from the initial idea of having
a successor to handing over the
reins of the operation. If it helps
you to map out the phases, it
even comes with a worksheet
to help outline roles and respon-
sibilities at each step along the
way. Check it out at: extension.missouri.edu/publications/g516.

Disclaimer: there isn't a
perfect plan any more than
there are perfect people writing
it. It's going to require effort,
flexibility, and frank discussion

amongst all parties as a plan is
implemented and leadership
roles are refined. Depending on
where you are in the process,
there are people who might be
able to assist. K-State's Office
of Farm and Ranch Transition
is one: agkansitions.org/ – but a
first step has to be taken before
further steps can follow.

For a reminder of what those
steps might include, check out
"Transition Planning: 12 Steps
to Keep the Family Farming"
available online at: bookstore.ksre.ksu.edu/item/transition-planning-12-steps-to-keep-the-family-farming_MF3074 or
from any district office.

