

BUSINESS

Invest-minute

■ Four stages of raising confident, money-smart kids

Good financial habits are a little like brushing your teeth. When you learn them early, they become second nature and you carry them with you for life. And, while money can feel complicated, especially today, the foundation starts simply.

Parents can begin the conversation with very young children and young adults can build on those basics as they take on more responsibility. Step by step, these habits create confidence that helps build longterm financial security and a more fulfilling life.

The following are the four key stages of financial growth:

Stage 1: For very young children, the goal is to make money feel simple and manageable. A great place to start is with three jars labeled “Spend,” “Save” and “Share.” When kids can actually see their money grow or shrink, the idea starts to make sense. Saving also introduces them to goal setting and working toward paying for a small toy or outing teaches patience. Most importantly, you are helping your children see money as a tool they can understand easily and use with confidence.

Stage 2: If you have tweens (children roughly nine to 12 years old), they’re usually ready for slightly bigger financial ideas. This is a great time for them to earn money through chores or small jobs, helping them see the connection between effort and reward and building a sense of ownership. Conversations about needs versus wants also become more meaningful, because kids are now making real choices with money they earned themselves. Your tween may be ready for a simple savings, or a reload-

able cash card for spending.

Stage 3: By the time teens reach high school or young adulthood, budgeting becomes essential. This doesn’t need to be overly strict or complicated. A simple system that helps them track deposits and withdrawals can make all the difference. Whether they use an app, a paper notebook or a spreadsheet, the real goal is awareness. Teenagers also benefit from learning how credit works. Understanding how to build a healthy credit score and how to use credit wisely protects them from costly mistakes later in life.

Stage 4: Then come the early working years, when habits shift from learning to building. One of the smartest steps at this stage is paying yourself first. Automatic transfers to savings or retirement accounts help establish stability without extra effort. Even small retirement contributions matter more than most people realize, because time allows compounding to do the heavy lifting. This is also when young adults can start organizing their money into different buckets for rent, automobile payments, emergencies, retirement and everyday spending. These habits help lay the groundwork for financial freedom down the road.

Throughout every stage, the theme is confidence. Each small success creates a sense of control and each small success creates a sense of control and each good habit makes the next one easier. Over time, these habits turn into a lifetime of financial security and fulfillment. When you start strong and stay consistent, money becomes a tool that helps your children support the lives they want.

[This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC]

Classifieds

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AA MEETINGS; 213 W. Oak; Independence; Noon Wednesday, Saturday & Sunday; Wednesday at 7pm. Thursday at 7pm; Sunday at 6pm. Alon meetings; Tuesday at 7p m TF

121 Help Wanted

CLEANER NEEDED. Please apply in person T-F, 3-6; Sat, 10-2. AWOL, 116 S. 23rd, Independence. APR4

AWOL IS in need of a can collector. Call 620-331-9368 or come by the shelter T-F, 3-6 for more info. 116 S. 23rd, Independence. APR4

134 Livestock & Equipment

HEREFORD BULLS & Baldies. Private Treaty Sale. Friday, April 24. Lunch at 12:30. Bid off at 2:00pm, 18 month old bulls, bred baldy heifers, registered pair. 5 registered heiferettes. Go to corenerstoneherefords.com for more info or phone 620.926.1189, email smitty@tutamail.com. Independence, KS APR22

135 Pets & Supplies

PUPPIES FOR Sale: Registered Mini Australian Shepherds, DOB 2/19/26, ready now, multiple colors. Call/text for info 816-400-7781. APR10

151 Services

LOWRY CONSTRUCTION, new construction, room additions, steel buildings, remodeling, roofing, insurance claims. Locally owned since 2001. We do it all, 620-330-1943. TF

JESSE'S LAWN Service, mowing, cleaning, trimming. Free estimates. Call 620-779-3897. TF

ALWAYS A great gift idea; automatic garage doors, Independence Overhead Doors, Inc., 115 W. Main, Independence, 620-331-2445. TF

182 Property For Rent

CLIMATE CONTROL storage, available, Witwer Storage, 1691 CR 4325, Coffeyville, 620-251-8542. TF

DEVORE STORAGE, secured perimeter, reasonable rates, easy access, 216 Cement, 620-331-8407, 620-926-0197, sizes available. TF

RURAL PROPERTY for rent, north of Indy, KS. 2 bedrooms or 3 bedrooms in country. For information call 1-800-321-4523. APR17

200 Public Notice

(First published in the Independence Daily Reporter April 1, 2026)
Millsap & Singer, LLC
8900 Indian Creek Parkway, Suite 180
Overland Park, KS 66210
(913) 339-9132
(913) 339-9045 (fax)

IN THE DISTRICT COURT OF Montgomery County, KANSAS CIVIL DEPARTMENT
NewRez LLC
Plaintiff,
vs.
Kirtley Carter, Mary Carter, Jane Doe, and John Doe, et al.,
Defendants

Case No. MGI-2026-CV-000017
Court No. _____
Title to Real Estate Involved Pursuant to K.S.A. §60 NOTICE OF SUIT

STATE OF KANSAS to the above named Defendants and The Unknown Heirs, executors, devisees, trustees, creditors, and assigns of any deceased defendants; the unknown spouses of any defendants; the unknown officers, successors, trustees, creditors and assigns of any defendants that are existing, dissolved or dormant corporations; the unknown executors, administrators, devisees, trustees, creditors, successors and assigns of any defendants that are or were partners or in partnership; and the unknown guardians, conservators and trustees of any defendants that are minors or are under any legal disability and all other person who are or may be concerned: You are hereby notified that a Petition has been filed in the District Court of Montgomery County, Kansas by NewRez LLC, praying to foreclose a mortgage on the following described real estate:

LOT 3, BLOCK 38, ORIGINAL CITY OF INDEPENDENCE, MONTGOMERY COUNTY, KANSAS. Parcel ID No. 0630873601013002000. Commonly known as 509 W Myrtle St., Independence, KS 67301 (“the Property”) MS 231118 and all those defendants who have not otherwise been served are required to plead to the Petition on or before May 12, 2026 in the District Court of Montgomery County, Kansas. If you fail to plead, judgment and decree will be entered in due course upon the request of plaintiff.

MILLSAP & SINGER, LLC
By:
Dwayne A. Duncan, #27533
dduncan@msfirm.com
612 Spirit Dr.
St. Louis, MO 63005
(636) 537-0110
(636) 537-0067 (fax)
ATTORNEYS FOR PLAINTIFF
MS 231118.464875 KJFC
MILLSAP & SINGER, LLC IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
April 1, 8, 15, 2026

(First published in the Independence Daily Reporter April 1, 2026)

IN THE FOURTEENTH (14th) JUDICIAL DISTRICT OF THE STATE OF KANSAS, SITTING AT INDEPENDENCE, MONTGOMERY COUNTY, KANSAS IN THE Matter of the Estate of JODY RICE a/k/a JODY ANN RICE, Deceased
Case No. MGI-2026-PR-000012
NOTICE OF HEARING AND NOTICE TO CREDITORS
The State of Kansas to All Persons Concerned:

You are hereby notified that a Petition to Admit Will to Probate and for Appointment of Executor has been filed in this Court by Cynthia Weaver a/k/a Cindy Weaver, the executor named in Jody Rice a/k/a Jody Ann Rice's Last Will and Testament, and you are hereby required to file your written defenses thereto on or before April 23, 2026, at 9:00 o'clock a.m. of said day, in said Court, at the Montgomery County Courthouse, 300 E. Main St., Independence, Kansas 67301, at which time and place said cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon said Petition. All creditors are notified to exhibit their demands against said estate within four (4) months from the date of the first publication of this notice as provided by law, and if their demands are not thus exhibited, they shall be forever barred. All interested parties take notice and govern themselves accordingly.
Cynthia Weaver

Prepared By:
/s/ Jon R. Viets
JON R. VIETS
#9675
201 N. Penn, Suite 604
P.O. Box 1176
Independence, KS 67301
(620) 331-0144
Attorney for Petitioner
April 1, 8, 15, 2026

200 Public Notice

(First published in the Independence Daily Reporter March 18, 2026)
IN THE FOURTEENTH (14th) JUDICIAL DISTRICT OF THE STATE OF KANSAS, SITTING AT INDEPENDENCE, MONTGOMERY COUNTY, KANSAS In the Matter of the Estate of RITA J. BOLTON, Deceased
Case No. MGI-2026-PR-000011
NOTICE OF HEARING AND NOTICE TO CREDITORS
The State of Kansas to All Persons Concerned:

You are hereby notified that a Petition for Appointment of Administrator Pursuant to the Kansas Simplified Estates Act has been filed in this Court by Jason Mendoza, an heir at law of Rita J. Bolton, deceased, and you are hereby required to file your written defenses thereto on or before April 9, 2026, at 9:00 o'clock a.m. of said day, in said Court, at the Montgomery County Courthouse, 300 E. Main St., Independence, Kansas 67301, at which time and place said cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon said Petition. All creditors are notified to exhibit their demands against said estate within four (4) months from the date of the first publication of this notice as provided by law, and if their demands are not thus exhibited, they shall be forever barred. All interested parties take notice and govern themselves accordingly.
Jason Mendoza

Prepared By:
/s/ Jon R. Viets
JON R. VIETS
#9675
201 N. Penn, Suite 604
P.O. Box 1176
Independence, KS 67301
(620) 331-0144
Attorney for Petitioner
March 18, 25, April 1, 2026

Helpful Tips

Easter egg coloring tips
Many families will soon be partaking in a springtime tradition that has spanned generations: coloring Easter eggs.

While eggs once symbolized fertility and rebirth in Pagan celebrations, they have since come to be associated with Christianity. History.com says eggs historically were not allowed to be eaten during the 40 days of Lent. Subsequently, they were painted and decorated to mark the end of penance and enjoyed as a treat on Easter Sunday. Britannica also notes that the egg has come to represent the tomb Christ escaped, much like a chick breaks out of its shell.

Although it may seem like coloring Easter eggs already is a relatively simple project, there are steps that can simplify the process and make eggs more unique.

- Remove eggs from the refrigerator. Prior to dyeing eggs, bring them to room temperature by removing them from the fridge about 20 minutes before it's time to start boiling. This minimizes the chances that the egg shells will crack.
- Use a pin. Poking a tiny hole into the large ends of the eggs before boiling can release the air pressure inside and prevent the eggs from bursting during boiling.
- Keep vinegar on hand. Vinegar is the key to vibrant eggs because it acts as a mordant, which helps the dye bond to the shell. Without vinegar, the egg colors will be pale.
- Use a whisk. Instead of potentially breaking eggs when dropping them into dye with fingers or spoons, place the egg inside the wires of a kitchen whisk.
- Use protective gear. Children tend to get messy when coloring eggs. Make sure they are dressed in clothes that can get splattered. Also, wearing kitchen dish washing gloves or latex gloves will keep hands from being stained by dye.
- Cover tables or counters with a water-resistant sheet or tablecloth to further prevent staining.
- Experiment with different dyeing methods. Wrap rubber bands or string around the eggs before dipping to create geometric shapes and white lines. For a soft, marbled look, mix dye in a tray with shaving cream and roll the egg through. For a speckled appearance, place eggs in a container with dry rice and drops of dye and then shake.
- Create a drying station. Letting eggs dry on a paper towel or newspaper can contribute to smears and white spots. Instead, poke flat-head pins into a foam board. Rest the eggs on the pins while they dry.
- Create some sheen. When the eggs are completely dry, rubbing them with a drop of vegetable oil on a cloth will shine them up nicely. Eggs are a traditional component of Easter festivities and decor. A few easy tweaks can make the process go more smoothly and result in vivid and creative eggs.

U.S. & WORLD

Trump wants Congress to come back early, end DHS shutdown, press secretary says

BY JOHN T. BENNETT

CQ-Roll Call (TNS)

WASHINGTON — President Donald Trump wants Congress to nix a two-week recess and return to the Capitol to address the ongoing Department of Homeland Security shutdown, his top spokesperson said Monday.

“The president is also encouraging Congress to come back to Washington to permanently fix this problem and to fund and reopen the Department of Homeland Security entirely,” White House press secretary Karoline Leavitt told reporters.

The Senate late last week approved a DHS spending measure that, at Democrats’ behest, excluded new monies for Immigration and Customs Enforcement and Customs and Border Protection. House GOP leaders rejected that measure, instead approving an eight-week DHS funding measure along party lines.

For his part, Trump signed an executive order to pay Transportation Security Administration employees in order to address long wait times at U.S. airports.

But Leavitt contended that was far from a long-term solution.

“Of course, the president just can’t keep signing presidential memorandums and proclamations every time Congress fails to do its job,” she said.

As Trump has since the weeklong DHS shutdown began, Leavitt pinned all of the

blame for the stalemate on congressional Democrats.

She accused Democrats of “holding our entire country hostage” by “picking and choosing which programs and agencies they want to fund just because they don’t like this administration’s policies.”

“That’s not how it’s supposed to work,” Leavitt said. “They voted seven times against funding DHS, over partisan and political reasons.”

But House Armed Services Committee ranking member Adam Smith, D-Wash., on Sunday told “Fox News Sunday” that Republicans could have funded TSA by sending Trump the Senate measure — and could come back and do so at any point over the next two weeks.

“Why won’t (Speaker) Mike Johnson allow a vote? Because, tell you something, if he allowed a vote, it would pass. All Democrats would vote for it. Eighty percent of Republicans would vote for it. And TSA and everything else would be funded,” Smith said.

He noted GOP members have boasted that their “big, beautiful” filibuster-proof budget reconciliation law provided new dollars for ICE, the same 2025 law from which Trump pulled to pay the TSA airport workers.

“And then they complain, ‘Well, yes, but we have to fund ICE,’” Smith said. “They complain we have to fund ICE out of one side of their mouth, and out of the other side of their mouth they say we’ve already funded ICE.”

As Artemis II countdown clock starts, SpaceX knocks out record launch

BY RICHARD TRIBOU

Orlando Sentinel (TNS)

The countdown clock for a Wednesday launch attempt of NASA’s Artemis II mission began ticking at 4:44 p.m. EDT Monday at Kennedy Space Center.

Minutes later, SpaceX knocked out its 21st launch of the year using a record-setting booster on the Space Coast with another Falcon 9 rocket on a Starlink mission.

Using a first-stage booster for a fleet-leading 34th time, SpaceX launched at 5:15 p.m. from Cape Canaveral Space Force Station’s Space Launch Complex 40 with another 29 Starlink satellites.

The booster made yet another recovery landing downrange on the dronship Just Read the Instructions stationed in the Atlantic.

The booster last flew Feb. 22 as SpaceX pushes it toward its stated goal of 40 flights per booster. Several other boosters in its fleet have surpassed 30 flights as well.

It first launched in June 2021 and with 34 launches, continues to approach the record set by Space Shuttle Discovery, which made 39 trips to space.

This particular SpaceX booster has notably flown two crewed missions to space, Crew-3 and Crew-4, along with a pair of cargo resupply missions to the International Space Station, the Galileo satellite for the European Commission, several commercial satellite missions and now 22 Starlink missions.

While turnaround on boosters can be as quick as nine days, SpaceX officials have said it takes much longer to refurbish one flown so many times to ensure it will be successful.

It marked the 22nd orbital mission overall from the Space Coast, with only ULA’s February launch of a Vulcan rocket joining SpaceX missions having gotten off the pad.

Blue Origin, though, announced it was aiming for its third ever New Glenn launch as soon as April 8 while ULA is awaiting the conclusion of the Artemis II launch to get an Atlas V rocket off the ground.

With the potential of NASA’s SLS launching four astronauts on the Orion spacecraft from KSC’s Launch Pad 39-B on Wednesday, the Space Coast could see this year as many as six different rockets launch including Falcon 9 and Falcon Heavy from SpaceX, Atlas V and Vulcan from United Launch Alliance and Blue Origin’s New Glenn.

Be in the KNOW.



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