

NEWS

When your income drops: Expert shares money-saving tips

by Pat Melgares

K-State Extension news

A family's or individual's income may drop for a variety of reasons.

Kansas State University family resource management specialist Elizabeth Kiss said individuals may lose a job, or get fewer hours at a current job. Entrepreneurs might make less money than they anticipated.

"Or," Kiss adds, "you may be noticing that a lot of the things you buy are suddenly costing more, which in effect is a drop in your income."

Kiss and colleagues have written a publication titled "When Your Income Drops: Making Ends Meet," that is available online through the K-State Research and Extension bookstore.

She said that making ends meet comes down to five 'C' words – control, claim, communicate, confer and change.

Control your spending. "We don't always like to examine our spending too closely," Kiss said. "We like to do some things on autopilot."

But she notes that taking a look at how you spend your money can be an opportunity to change spending habits that you've already wanted to change.

"Some of the changes you need to make may be out of your control," Kiss said. "Income loss and price changes are all out of our control right now. Look at your income, look at your expenses and figure if you can earn more or spend less – or do some combination of the two."

Claim benefits available to you. If a drop in income is due to losing a job, you may be eligible for unemployment benefits. "You should definitely take advantage of that because you and your former employer have paid into that," Kiss said.

Families on low income may also be eligible for SNAP benefits, a federal program once known as food stamps. Kiss suggests searching the online marketplace for health insurance, if the loss of a job has left the family without employer-provided health coverage.

Guidance on claiming benefits is available at many local extension offices in Kansas.

Communicate within the family. Adults should talk calmly about the family's financial situation, and share age-appropriate details with children.

"Children may have ideas about things they're willing to give up or substitute," Kiss said. "The other thing about communicating out loud is that many times we live only within our heads. If we can name the challenge ahead of us, it's not as scary and we can make progress."

Confer with creditors. Families working through a period of decreased income should prioritize the bills that must be paid, versus those that may be able to put off for a short time. Basic services – water, power, groceries – can be a priority, as might items that could be repossessed or will incur a high finance charge if payments aren't made.

"There might be creditors who will be able to garnish wages," Kiss said. "So you really need to understand who your creditors are and think about how you're going to make those payments. It's important to communicate with them if you won't be able to make a payment."

Kiss said it may be tempting to take on new credit cards to help you get by. "Please do

that very cautiously," she said. "It might be good to have some credit available to you as a last resort, but putting things on credit is a slippery slope."

Change your lifestyle, if necessary. "If you sense that a drop in income might last a bit longer, your changes might be a little bit different than if it's a temporary drop in income," Kiss said.

Some changes may be things you've wanted to change already. "I think a lot of us want to spend less on different categories," Kiss said. "So, again, this can be an opportunity, a little push to do it."

Kiss also urges families to be attentive to reducing food waste, and perhaps consider gardening to supplement meals and reduce food costs. Consider talents that you currently have, and consider using those to build a "side gig" – or some service or product that can help you earn additional spending money.

Baseball

2-1A Valley Falls Regional – May 14 in Valley Falls – Play-in Game – McLouth wins by forfeit – Quarterfinals – Valley Falls over McLouth 9-2; Jefferson County North over Pleasant Ridge 8-1;

May 14 in Oskaloosa – Quarterfinals – Oskaloosa over KC Christian 13-1;

3A Bishop Ward Regional – May 15 in Ozawkie – Quarterfinals – Jefferson West over Wellsville 3-0

May 15 in Overland Park – Quarterfinals – Perry-Lecompton over Bishop Ward 11-2.

Records

<i>Northeast Kansas League</i>	W-L
Valley Falls	20-4
Oskaloosa	18-6
Jefferson County North	6-19
McLouth	4-17
<i>Big East League</i>	
Jefferson West	24-2
Perry-Lecompton	15-10

Softball

May 12 in Tonganoxie – Jefferson West over Tonganoxie 6-1 and Tonganoxie over Jefferson West 2-1;

May 12 in Lawrence – Lawrence over Perry-Lecompton 10-0 and 2-1.

Records

<i>Northeast Kansas League</i>	W-L
McLouth	26-0
Oskaloosa	19-5
Valley Falls	11-12
Jefferson County North	8-16
<i>Big East League</i>	
Jefferson West	19-5
Perry-Lecompton	8-18

Pawsitively Jefferson County



• **Non-profit organization to humanely reduce the outdoor cat population**

• **Volunteers are needed once a month**

• **Let us know if you have outside cats needing our spay/neuter program**

• **Contact Julie Blichmann at 785-813-2230 or email pawsitivelyjeffersoncounty@gmail.com**

Reports . . .

(Continued from page 6)

Ozawkie; Rural FD, back pain (non-traumatic), 1342 U.S. 59 Hwy., Perry; Sarcoxie FD, breathing problems, 5198 Cherokee Ln., McLouth; Rock Creek FD, assist call, 8078 Mike O Vince Rd., Ozawkie; Oskaloosa FD, carbon monoxide/inhalation, 507 Cherokee; sick person, 405 Liberty; Union FD, carbon monoxide/inhalation, 507 Cherokee, Oskaloosa; breathing problems, 5198 Cherokee Ln., McLouth; Jefferson FD, grass/brush/tree/pole fire, 18518 142nd St., Winchester.

May 13: Meriden PD, handled by officer, 400 Frontier Ct.; Perry PD, follow-up, 11282 U.S. 24 Hwy.; traffic problem, 404 Lecompton Rd.; assist other agency, 11282 U.S. 24 Hwy.; juvenile call, 404 Lecompton Rd.; misrepresentation/forgery, 402 Plaza Dr.; Valley Falls PD, 1 car stop; Winchester PD, assist other agency, 500 E. Sunflower Blvd., Ozawkie; Kentucky FD, injury accident, 4141 Ferguson Rd., Perry; Rural FD, assault/sexual assault, 14424 46th St., Perry; Sarcoxie FD, fall, 1818 Republic Rd., Lawrence; Rock Creek FD, breathing problems, 8078 Mike O Vince Rd., Ozawkie; Fairview FD, injury accident, 4141 Ferguson Rd., Perry; Oskaloosa FD, grass/brush/tree/pole fire, 11320 Reno Rd.; Union FD, grass/brush/tree/pole fire, 11320 Reno Rd., Oskaloosa.

Phone calls: 911 calls, 95; Administrative calls, 507; Total phone calls, 602; Total dispatch calls, 208; Total burn permits, 37.



PUBLIC NOTICE

(Published in The Oskaloosa Independent May 8, 15, and 22, 2025)3t

IN THE DISTRICT COURT OF JEFFERSON COUNTY, KANSAS

Pursuant to KSA Chapter 59 IN THE MATTER OF THE ESTATE OF: Barry Lee DePoy, Deceased

Case No. JF-2025-PR-000021 NOTICE OF HEARING AND

NOTICE TO CREDITORS THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are notified that a Petition was filed in this Court on April 28, 2025, by James Lee DePoy, an heir, devisee and legatee, and Executor named in the "Last Will and Testament of Barry Lee DePoy," deceased, dated September 11, 2024, requesting that the instrument attached thereto be admitted to probate and record as the Last Will and Testament of the decedent; Letters Testamentary under the Kansas Simplified Estates Act be issued to Executor to serve without bond.

You are further advised under the provisions of the Kansas Simplified Estates Act the Court need not supervise administration of the Estate, and no notice of any action of the Executor or other proceedings in the administration will be given, except for notice of final settlement of decedent's estate. You are further advised if written objections to simplified administration are filed with the Court, the Court may order that supervised administration ensue.

You are required to file your written defenses to the Petition on or before June 6, 2025, at 8:30 a.m., in the District Court, in Jefferson County, Kansas, at which time and place the cause will be heard. Should you fail to file your written defenses, judgment and decree will be entered in due course upon the Petition. All creditors are notified to exhibit their demands against the Estate within the latter of four months from the date of the first publication of this notice, as provided by law, or if the identity of the creditor is known or reasonably ascertainable, 30 days after actual notice was given as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

James Lee DePoy, Petitioner

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Times Gone By Photos



Any information about these and other photos that have run in this section is encouraged and welcome. We love hearing from you. Please email responses to: independent@jeffcountynews.com.

TIMES GONE BY

Reprinted from the archives of The Oskaloosa Independent — compiled by Jen Trowbridge

35 years ago

May 24, 1990

• Oskaloosa's own Xerian Swaffar and Waldo Schultz will be the featured artists at the John Steuart Curry Memorial Gallery for this weekend.

Swaffar will be displaying her works in the medium of water colors. Schultz will be exhibiting wood miniatures.

• The Jolly Juniors 4-H Club selected their royalty candidates at their meeting May 16. The candidates are Gabe Griffiths for prince, Amy Kramer for princess, and Janet Ottensmeier for queen. The club decided not to have a king candidate.

• Dale and Helen DuBois were honored for their 50th wedding anniversary May 6 at the Nortonville Christian Church. Their daughters, sons-in-law, grandchildren, and great-grandchildren were hosts for the occasion.

• The Winchester Rural High School enjoyed its annual alumni banquet with a covered dish dinner May 12 at Jefferson County North High School.

Approximately 260 alumni and guests attended. Traveling farthest from the East Coast was Ida Curry Newburg, Clearwater, Fla. And from the West Coast was Smoke Robertson, Barstow, Calif. Marie Riley was the closest alumni, living about one block from the high school.

• Jeanne Schuler welcomed 162 members and guests to the annual Nortonville Rural High School banquet and reunion May 12 at St. Joseph's School gym. Father Mike Mullen gave the invocation.

Mrs. Alma Davis, class of 1916, was the oldest member present. Harriet Whitaker, class of 1920, attended her 70th class reunion. She has missed only one banquet in the 70 years since her graduation.

• Leslie A. Lash, McLouth, attended the 7th annual Governor's Scholars Award Program at Cedar Crest May 6. The recognition ceremony honors the top 1% of Kansas high school seniors from accredited public and non-public schools.

• Cherokee Lodge Adult

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Care Home, Oskaloosa, once again has a new administrator.

Kathy Wilcox, Lenexa, has been hired by Greenwood Care Centers Inc. to fill the administrator's position vacated by Garry Swords April 23.

25 years ago

May 25, 2000

• A website created by the Oskaloosa Elementary Cyber-fair 2000 team won second place in an international website design contest sponsored by the Global Schoolhouse Network.

• The Winchester City Council voted last week to allow two businesses, KT's Shortstop Inc. and Heath's Place, to sell cereal malt beverages by issuing a waiver of the city code's location requirement.

A 1988 ordinance prohibited the sale of beer within 500 feet of a church, school or library.

• Gov. Bill Graves served as host to the 17th annual Governor's Scholars Award Program May 7 in Topeka. The recognition ceremony honored the top academic 1% of Kansas high school seniors.

Among those in attendance were Robert Herring, Jefferson County North, Staci Braksick, McLouth, and Penny Kitterman, McLouth.

• Sergeant Robert Poppa, Valley Falls, was given a Silver Award by the Kansas Association of Chiefs of Police for prolonging or saving a life. He was nominated by Valley Falls Police Chief Gordon Bledsoe.

• Students at John Dewey Learning Academy, Oskaloosa, recently completed the school's final community project.

At the request of the Oskaloosa Chamber of Commerce, the students designed and painted eight promotional signs for the Old Settlers Reunion. The chamber, Harvey's Hardware, and Meyer Lumber donated the paint and supplies needed for the project.

• Oskaloosa fifth-graders are greeting Terry Reiling with L-to-the-forehead loser signs these days after they met his challenge to accumulate 1,500 Accelerated Reader points during the spring semester. As a reward for earning over 1,600 points, Reiling provided a picnic lunch of grilled hotdogs, chips, and pop last week to the same students who made him lip-sync a Smashmouth song last semester when they met that challenge.

Reiling's son, Logan, is in the

fifth-grade class.

15 years ago

May 27, 2010

• Kristen L. Selland was among the 71 baccalaureate graduate students of the Washburn University School of Nursing who were honored during a recognition and pinning ceremony May 15 at White Concert Hall. The School of Nursing commencement was held the same day.

Selland, of Hiawatha, was a member of Student Nurses of Washburn. She is the daughter of Gary Seifert, Oskaloosa, and Debbie Gibson, Sterling.

• The Kansas State Track and Field meet will mark a special occasion – the 100th anniversary of the state meet – Friday and Saturday in Wichita.

Jefferson County will be represented by more than 40 thinclads for this centennial event.

• Jefferson County North High School Art and Music Divisions presented "Marching into Spring" May 17 under the direction of Tammy Gigstad, music educator, and Penny Linscott, art instructor. Friends and family enjoyed an art display and ice cream social to begin the evening.

• Meals on Wheels of Shawnee and Jefferson counties has been awarded \$15,000 through a Walmart Foundation grant. The money will provide a cargo van.

• The Oskaloosa Library is bringing the Internet and more books closer to home.

Wireless users can now stop by the library for free access to the Web. Librarian Paula Ware said after-hour users can sit on the square or in their car to access the Web.

After Thanksgiving last year, the library joined a consortium of about 35 other libraries throughout northeast Kansas. This will allow patrons to check out books from another library without having to travel to that said library.

• On May 2 Open Arms Christian Preschool graduated six children, Cooper Edmonds, Walker Edmonds, Kolby Gehl, Clarissa Stean, Quentin Sudlow, and Ethan Marshall. Ryder Sparks also completed a year of preschool but will not start kindergarten this year.

Cake and punch were served afterward in the fellowship hall at the McLouth Church of the Nazarene.

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