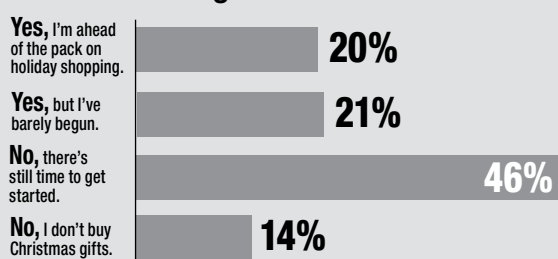


Opinion

HERALD POLL RESULTS

Have you begun shopping for Christmas gifts?



Herald Poll conducted Oct. 27-Nov. 2 online at www.ottawaherald.com.

Editorial

Mudding fun

Local 'mudders' should find another place to drive wild

Well, it is a road. So, it certainly is legal to drive down it. But it's also a road designed for minimum maintenance.

Not a lot of care. Not a lot of gravel, if any. Not much attention paid.

In a rainy week, it's a recipe for getting stuck.

There are 77 such miles of road in Franklin County. Each, mostly, is intended to provide access to farm ground for farm equipment and trucks.

But the roads also are targets for people who don't mind — even enjoy — getting stuck.

It's the sport of mudding — taking out four-wheel-drive vehicles and daring to go where no passenger car can go.

It's not difficult to see the fun in the sport. Challenging your skills and the capabilities of your vehicle is a time-honored rural pastime. It stretches from running moonshine, through NASCAR and Monster Trucks to mudding. It probably started with horse racing.

At the same time, an episode of massive mudding this weekend — an event that involved as many as 40 people, mostly spectators — ended up making a road impassable and causing additional damage to an adjacent farm.

Fun, yes. But the landowner got it right: "The problem is landowners and taxpayers are paying for what they're destroying."

We all know it's wrong to destroy or damage private property.

It also is wrong to destroy or damage public property. That includes county roads, even minimum maintenance ones.

Local mudders really need to find a new place — or way — to have fun. Many groups and festivals in the area organize "mud runs" so people can enjoy the sport without damaging public or private property.

How about sticking to organized mudding events?

— Gordon Billingsley
Herald content director



Want a healthy marriage?

Many of you may have caught the Hollywood blockbuster, "Couples Retreat" in recent weeks. My husband and I attempted to see it on a date night, but it was sold out.

However, I've recently read an article from the California Healthy Marriages Coalition about the movie. The Coalition's Vice President, Patty Howell states, "Since everyone's flawed, we all bring imperfections to the relationship. It's fun to see these depicted in film and I'm happy the filmmakers showed couples staying together through the tough times. What's sorely missing is seeing a realistic pathway to success. America has a big need for this information."

Whether dealing with stresses of everyday life, infidelity or a variety of unmet expectations in their marriage, the film depicts couples struggling with real-life situations. But, it doesn't offer realistic means for mending these imperfect relationships. Relationship experts agree that the foundation for a successful marriage is skillful communication.

It takes two to communicate well. Learning to talk and really listen to each other is the first step toward good communication that will lead to effective conflict management.

Here are some ground rules for communicating your message:

- Pick the right time: While there is no perfect time to raise a difficult issue, some times are more appropriate than others. Try to pick a time when you and your spouse are free of other distractions.

REBECCA MCFARLAND



Reaching Out

- How you start is how you'll finish: The way in which the speaker raises an issue often is a big predictor of how the discussion will go. If you begin the conversation in a harsh way by attacking or blaming your partner, you are likely to have an angry discussion.
- Speak for yourself: Stick to talking about how you, the speaker, feels. Also, describe the issue at hand for you, rather than stating what you may assume, think or observe to be the problem with your spouse.
- Be short and to the point: Try to tackle one issue at a time. Keep your point specific to issues, observations or feelings and raise only those things happening currently. Do not include negative comments that attack the other.
- It's not safe to assume: You might think the other person should know what you're thinking and feeling because they know you. Making assumptions is dangerous in any type of communication. It's up to you to tell the listener what you feel, or how you observe a situation.

• Stop, pause, listen: After you have done your best to follow the speaker rules to get your message across, be sure to let the listener paraphrase or summarize what you have said. The only way to know your listener accurately received your message is to pause and give the listener a chance to respond back to you. This response should not include their opinion about what you've said. They should simply re-state, in their own words, what you just shared.

• Move on: Once you are sure your message was understood, you can choose your next option. If you are communicating a conflict, use the rules to develop a solution based on common ground, or things you can agree upon in the situation. You may be able to resolve an issue by simply discussing it, or you may "agree to disagree." If you identify a conflict that needs to be resolved, schedule a time to discuss it using the above skills. This doesn't necessarily mean you fix the conflict, only that you both agree on ways you can live with the conflict.

Learning any new skill and incorporating these rules may seem silly or unnatural at first. The key is to stick to it and incorporate the techniques into your communication. Even practice the skills when things are going well in your relationship so you'll be prepared when attempting to use the rules during a conflict.

Rebecca McFarland is the family and consumer sciences agent with the Franklin County Extension Office.

Don't leave tax breaks on the table

In the midst of the holiday hustle and bustle, try to carve out a few moments for some year-end financial housekeeping. You may be able to save enough money using available tax breaks to pay for all your holiday needs — and more.

Here are a few suggestions:

- Boost 401(k) savings. You can contribute up to \$16,500 to your 401(k) plan in 2009, plus an additional \$5,500 if you're over age 50. Making pretax contributions reduces your taxable income, which in turn lowers your taxes — not to mention the boost employer-matching contributions, when offered, can give to your account balance.

Online calculators (like the one at www.kiplinger.com/tools/401kadd.html) can help you estimate the impact additional contributions will have on your taxes. If you're not already maxing out, ask your benefits department if you can make additional contributions before Dec. 31.

- Use up flexible spending account (FSA) balances. If you participate in employer-sponsored health care or dependent care FSAs, which let you use pretax dollars to pay for eligible expenses, make sure you spend the full balance before the plan-year deadline (sometimes up to 75 days into the following year). Otherwise, you'll forfeit what's left over.

You can use your surplus health care FSA balance for things like

JASON ALDERMAN



Practical Money Skills

over-the-counter medications, glasses or contact lenses. Conversely, if your account is empty, consider postponing non-critical medical expenses until early next year so they can count toward your 2010 FSA. See IRS Publication 502 for a complete list of allowable and non-allowable expenses (www.irs.gov).

To learn more about 401(k) plans and FSAs, visit Practical Money Skills for Life, Visa's free personal financial management site (www.practicalmoneyskills.com/benefits).

- Charitable contributions. If you itemize deductions on your taxes, charitable contributions made to IRS-approved organizations by Dec. 31 are generally tax-deductible. (See Publication 78 at www.irs.gov for a complete list of organizations.) By accelerating donations you planned to make in 2010, you can beef up your 2009 deduction, thereby lowering your tax bill.
- Tax credits for energy-efficient

home improvements. You can claim a tax credit for up to 30 percent of the purchase price of certain home improvements to existing homes (including central air conditioning, furnaces, windows and water heaters), up to a maximum of \$1,500 over 2009 and 2010. Check out the government's Energy Star Web site for details (www.energystar.gov/taxcredits).

• Sales tax deduction for new cars. If you're already planning to buy a new vehicle in the coming months, doing so before Dec. 31, 2009, may allow you to deduct state and local sales and excise taxes on up to the first \$49,500 of the cost, even if you don't itemize deductions. The deduction gradually phases out for those whose adjusted gross income is more than \$125,000 (\$250,000 for married couples filing jointly).

Other strategies that help some taxpayers include:

- 1) Prepaying 2010 property taxes by Dec. 31, 2009.
- 2) Prepaying Jan. 2010 mortgage payment by Dec. 31, 2009.
- 3) Making annual gifts of up to \$13,000 (\$26,000 for married couples) per recipient without triggering estate taxes.

Check with your financial adviser or a tax specialist before taking these actions to ensure they will work for you.

Jason Alderman directs Visa's financial education programs.

Reader Forum

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Jeanny Sharp, Editor and Publisher
jsharp@ottawaherald.com

Address: 104 S. Cedar St., Ottawa KS 66067

Gordon Billingsley, Content Director
gordon@ottawaherald.com

Web site: www.ottawaherald.com
Fax: (785) 242-9420

Linda Brown, Marketing Director
lbrown@ottawaherald.com

Serving Franklin County and the surrounding area.

Kathy Miller, Business & Office Manager
kmiller@ottawaherald.com

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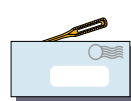
Jace Samsel, Production Manager
jace@ottawaherald.com

Julie Taylor, Advertising/Online Services Director
jtaylor@ottawaherald.com

Postmaster: Send address changes to The Ottawa Herald, 104 S. Cedar, Ottawa, KS 66067
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