

# Family

## Death

### Blanche L. Cheney

Blanche L. Cheney, of Selden, Ks, died at Presbyterian St. Luke's Hospital in Denver at the age of 78.

She was the daughter of Joseph and Avis Turrell and was born on May 22, 1924 in Rexford.

Mrs. Cheney attended Hopewill Country School and later married William Cheney on Dec. 1, 1940.

They were members of the Rexford Community Church, and made their home on a farm north of Rexford where she was a homemaker.

She was preceded in death by her spouse, William, her parents, two sons, Earl Cheney and John Cheney, a grandson, Tommy Korte and a grandson-in-law, Tim Carl.

Mrs. Cheney is survived by two daughters Marilyn Korte of Garden City and Lois Hake of Montrose, Colo.; a sister, Lola Skiles of Colby; two brothers, Clyde Turrell of Rexford and Billy Jo Turrell of Colby.

She also survived by six grandchildren, and seven great-children.

Funeral services are pending with Pauls Funeral Home of Selden.

## Hospital

### CITIZENS MEDICAL CENTER

Friday, June 27, 2002  
Admissions

Austin Brier, Colby  
Sarah Green, Colby  
Elizabeth Touslee, Colby  
Clarence Tubbs, Colby

### Dismissals

John Lee, Colby

## Markets

Quotes as of close of  
previous business day  
Hi-Plains Co-op

Wheat	\$3.04
Corn	\$2.15
Milo	\$3.38
Soybeans	\$4.64

# Protect yourself and your family from costly credit card scams

"Credit Problems? No problem!" is an advertisement seen in newspapers, on television, and on the internet, said Jamie Varbel with the Kansas Credit Union Association.

"You hear them on the radio. You get fliers in the mail. You may even get calls from telemarketers offering credit repair services," she said.

They all make the same claims: "We can erase your bad credit—100 percent guaranteed."; "Create a new credit identity—legally!"; "We can remove bankruptcies, liens and bad loans from your credit file forever!"

For those thinking this may be the answer, Varbel warned that people should remember the old saying—if it is too good to be true, it probably is.

It is simple. No one legally can remove accurate and timely negative information from your credit report. Do yourself a favor and don't believe these statements.

Only time, a conscientious effort, and a personal debt repayment plan will improve your credit report.

Credit repair companies can be very beneficial to consumers with bad credit, but not because they can magi-

cally change or erase bad credit. These companies can help consumers learn the money management skills needed to achieve and maintain good credit. They act as credit counselors and help consumer budget and sometimes work with creditors to either lower the interest rate or lower the monthly payment.

By law, credit repair organizations must give a copy of the "Consumer Credit File Rights Under State and Federal Law" before signing a contract, Varbel said.

"They also must give you a written contract that spells out your rights and obligations."

"Read these documents carefully before signing the contract. The law contains specific consumer protections," she said.

Offering examples, Varbel said a credit repair company cannot make false claims about their service, charge you until they have completed the promised services, or perform any services until they have your signature on a written contract and have completed a three-day waiting period, of which you can cancel the contract with out paying any fees yourself.

In addition, Varbel said that people should beware of the companies that promise the following to repair bad credit: want you to pay for credit repair services before any services are provided, do not tell you your legal rights and what you can do for yourself, for free, recommend that you do not contact a credit bureau directly, suggest that you try to invent a new credit report by applying for an Employer Identification Number to use instead of your Social Security number, or advise you to dispute all information in your credit report or take any action that seems illegal—such as creating a new credit identity.

"You could be charged and prosecuted for mail or wire fraud if you use the mail or telephone to apply for credit and provide false information," she said.

It is a federal crime to make false statements on a loan or credit application, to misrepresent your Social Security number and to obtain an Employer Identification Number from the Internal Revenue Service under false pretenses.

Varbel offered the following points to keep in mind when responding to credit card ads:

- Most legitimate companies will not guarantee that you will get a loan or credit card before you apply—especially if you have bad credit or a bankruptcy.
- It is an accepted and common practice for reputable lenders to require payment for a credit report or appraisal.

• You also may have to pay a processing or application fee.

• Never give your credit card account number, savings and/or checking account number or Social Security number out over the telephone unless you are familiar with the company.

## Community Calendar

July 1, 2002

### MONDAY,

Tornado sirens test, 10 a.m.

Duplicate Bridge, airport, 1 p.m.

Quit smoking support group, 775 E. College Drive, 1 p.m.

Monday Afternoon Bridge, Meadowlark Manor, 1 p.m.

Take Off Pounds Sensibly, United Methodist Church, 7 p.m.; weigh-in, 6-6:30 p.m.

Pride of the Prairie Orchestra practice, Colby Community College Band Room, Cultural Arts Center, 7:30-9 p.m.

Downtown Alcoholics Anonymous, (smoking), City Hall, 8:30 p.m.

Al Anon, (nonsmoking), 1275 W. 6th, 8:30 p.m.

Eastern Star/8 p.m.

VFW, 8 p.m.

Sons of American Legion, 8 p.m.

## Thank You!

WOW - what a DREAM come true to represent the COLBY EAGLE VOLLEYBALL TEAM in Hawaii!!! I would like to thank the coaching staff - Coach Wagoner, Coach Gottsch and Coach Jones. Also thanks to Chuck and Dana Dempewolf, Aunt Nancy and her family and my Grandma Mary for all the hard work in the concession stands...I couldn't have done it without you!! Thanks also to Mr. Quenzer and the high school custodial staff for allowing me to practice and prepare in the gym - you guys are the greatest!! Thanks Chelsey and Cortney for helping me get ready...ALOHA!!

Tiffany Focke - Sr. 2003

## About Town

Jadon David Siruta, infant son of Jason and Alicia (Fikan) Siruta, was baptized on Sunday, June 23, at Sacred Heart Church, Colby, with Father Galen Long officiating.

Godparents are Brad Fikan, Jason

Fikan, and Shannon Harter.

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Larry Johnson of Sidney, Nebraska, was a guest of Earl and Mildred Yarnell over Father's Day weekend. Larry is the Yarnell's grandson.

## Colby United Methodist Church receives congregation award

The Colby United Methodist Church along with 11 other congregations earned the "Creation Care Congregation" award during 2001.

The awards were presented June 13 during the 2002 Kansas United Meth-

odist Annual Conference session in Salina.

"Creation Care Congregations" plan and carry out ministries of environmental education and environmental care. They work to be good stewards of God's creation.

Pastor of the Colby United Methodist church is James Mardock.

This is the 10th year Colby has received this award.

## We want your local news

## Month-End CLEARANCE

SAVE UP TO 75% OFF on Selected Merchandise!

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What measles, mumps and rubella can teach us about keeping kids in school, off drugs and out of trouble.

Not that long ago, healthy kids were easy prey for all kinds of diseases. But then we got smart. We started immunizing. And now, we keep kids healthy. Today, our kids face a series of life choices every bit as serious as any disease. And once again, we need to join together to immunize them from the things that threaten their health. The wonder drug that can help kids make smart choices doesn't come from a vial or doctor's bag. It comes from each of us. It comes from connecting with the children in our community to give them the sense of

belonging that keeps them centered through tough decisions and tough times. Protecting the health of Kansas kids will take every one of us, reaching out to every child. If we immunize 10% of the children, we protect only those kids. But if we immunize 85% or more, we protect our whole community. That's why we need you. To smile. Wave. Talk. To care. To do the simple things to connect with children in your family, your neighborhood, your church. To give Kansas kids the immunization they need to protect the future for all of us.

Take a second. Make a difference.

KANSAS HEALTH FOUNDATION

1-800-834-2338 • 785-462-3317

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## FRONTIER AUTOPLEX

445 N. Lake • Colby, Kansas

~ CHECK OUT THESE HOT DEALS!! ~

2001 JEEP GRAND CHEROKEE 4x4 - silver .....

2001 PONTIAC BONNEVILLE - 23k, white .....

2001 PONTIAC GRAND PRIX - 19k, gold .....

2001 OLDS OLERO - 2 dr., silver .....

2001 OLDS ALERO - 4 dr., red .....

2001 BUICK CENTURY - 29k, grey .....

2001 DODGE INTREPID - 20k, white .....

2001 DODGE STRATUS - 28k, maroon .....

2001 CHEVY EXT. CAB 2 WD - 1k, white .....

2001 CHEVY EXT. CAB 4x4 - 22k, white .....

2000 OLDS INTRIGUE - 45k, white .....

2000 PLYMOUTH NEON - 34k, white .....

2000 DODGE 2500 R/C DSL - 50k, maroon ....

2000 FORD RANGER EXT. CAB 2 WD - 46k, white

1999 PONTIAC GRAND AM COUPE - 33k, green ...

1999 CHEVY MONTE CARLO - 52k, white .....

1999 CHEVY LUMINA - 60k, silver .....