

## It’s all about conditioning



DARREL PATTILLO/Colby Free Press

Becky Lang ran laps while coach Mike Sprenkel and Katie Lang served during conditioning drills as the Colby High School girl's tennis team prepared for the upcoming season. Practice starts Monday for the tennis team, and Friday morning there will be one more conditioning session.

## Finley wins junior golf crown, carding a thirty-eight

By DARREL PATTILLO

Colby Free Press

The Colby Country Club held its 2002 Junior Golf championships Monday.

Christopher Finley, 15, of Colby was declared the 2002 Junior Club champion after shooting a 38 in the nine-hole competition.

In the age groups, Regina Heier was 1st in the girl's 14 & 15 bracket. In the boy's 8&9, Taylor Moeder was 1st, Rocque Russell was 2nd, and Tyler Bates was 3rd; in the 10&11, Dylan Stithem was 1st, Levi Schlick was 2nd, and Riley Haas was third; in the 12&13, R.J. Ladenburger was 1st,

Scott Blanton was 2nd, and Mikel Ladenburger was 3rd; in the 14&15, Christopher Finley was 1st, Derek Elliott was 2nd, and Shane Stover and Alex Marshall tied for 3rd. In the 16&17, Jared Helin was 1st, Dason Wentte was 2nd, and curt Beringer was third.

Longest drive on Hole #7 on the blue tees was Derek Elliott; whites tees, Scott Blanton; red tees Riley Haas; block tees Taylor Moeder.

Closest to the line on hole #1 was Christopher Finley; Closest to the pin on #8 was Christopher Finley, and longest putt, on hole #9 was Levi Schlick.

## Eagle practice starts next week

### Colby Middle School

Seventh & Eighth grade football practice starts Monday, Aug. 19, 4 p.m. and Volleyball practice starts Wednesday, Aug. 21, 4 p.m.

8th grade volleyball team meets Monday, Aug. 19, 4 p.m., middle school gym.

### Colby High School

Football-CHS practice fields, 6-8 a.m., 4-6 p.m. Monday, Aug. 19.

Volleyball-CHS gym, 4 p.m.

Monday, Aug. 19

Cross Country-7 a.m., Dennen Field, Monday, Aug. 19

Tennis-Fike Park tennis courts, 4 p.m., Monday, Aug. 19.

Golf-Colby Country Club, 4 p.m. Monday, Aug. 19. The Girl's golf team will have a BBQ @ 6:30 p.m. Friday at Greg and Cindy Schafer's house, 1335 Lue Drive.



## Coach Vermeil happy and concerned at same time

RIVER FALLS, Wis. (AP) — Dick Vermeil takes a simple approach to improving the Kansas City Chiefs.

“Every position has got to be played better for us to win,” he said.

With just two days left before the team breaks training camp, Vermeil is still looking for the right mix to reach that goal. And while he’s happy with the upgrade of talent at spots like wide receiver, he’s concerned about other positions, such as the interior defensive line.

“I’m pleased with the outside rush. I’m not pleased with the inside rush,” he said.

Vermeil said he’s been very impressed with defensive end Eric Hicks. The coach said Hicks, who signed with the Chiefs as a free agent out of Maryland in 1998, is looking more like the player who recorded 14 sacks in 2000.

“He demonstrated that in the ball

game the other day,” Vermeil said about Hicks’ performance in the Chiefs’ first pre-season game. “He’s coming around that corner. To me, he shows a little more burst than I’ve seen him have in the past.”

While Hicks has shown indications of leading a strong outside pass rush for the Chiefs, Vermeil said he’s still looking for someone to step up and provide pressure inside.

First-round draft pick Ryan Sims was expected to help the Chiefs in that area, but with the defensive tackle still not in camp, the inside pressure has been lacking.

The Chiefs are hoping rookie Eddie Freeman and veterans Derrick Ransom and Eric Downing can give the line the push it needs inside. But Vermeil said with Sims still not in camp, the Chiefs would have to find other ways to put pressure on the quarterback.

## Strike date likely to be Aug. 30

NEW YORK (AP)—Baseball’s labor talks hit a snag when the sides delved deeper into the key economic issues, leaving the union’s executive board on track to set a strike date Friday.

Rob Manfred, the owners’ top labor lawyer, has repeatedly expressed optimism, but even he admitted little

headway was made at the bargaining table.

The board is to hold a telephone call Friday, and without progress probably would set a strike date, most likely Aug. 30, according to a person familiar with the players’ deliberations who spoke on the condition he not be identified.

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## Insurance coverage affecting World Championships

RICHMOND, British Columbia (AP) — Steve Nash is caught in the middle of a fight between Mark Cuban and Russ Granik, the details of which could only be appreciated fully by

Lloyds of London.

Unless a resolution comes soon, Nash might not play for Canada at the upcoming World Championships.

And if the widening dispute between the outspoken owner of the Dallas Mavericks and the NBA's deputy commissioner gets any worse, two members of the U.S. team — Michael

Finley and Raef LaFrentz — could also miss the Championships.

The argument boils down to insurance coverage for NBA players representing their national teams.

## IDENTITY THEFT

is one of the fastest-growing types of financial fraud. Without stealing your wallet, a crook can steal your financial identity with as little information as your social security number. It is also called “account-takeover fraud” or “true-name fraud,” and it involves crooks’ assuming your identity by applying for credit, running up huge bills and stiffing creditors - all in your name.

### Take these steps to protect yourself:

1. Get a copy of your credit report from each of the three major credit bureaus every year. It lists all of the lines of credit in your name. Check to be sure that everything is accurate, that all of the accounts are yours and that accounts you have requested to be closed are marked closed. Bureau reports cost around \$8 each. But, if you’ve been turned down for credit, you are eligible for a free report.

To order credit bureau reports, call:

- Trans Union Credit Services 800-888-4213 [www.transunion.com](http://www.transunion.com)
- Equifax Credit Services 800-685-1111 [www.equifax.com](http://www.equifax.com)
- Experian Credit Services 888-397-3742 [www.experian.com](http://www.experian.com)

2. Keep an eye on your accounts throughout the year by reading your monthly/periodic statements thoroughly. That's an easy way for you to be sure that all of the activity in your accounts was initiated by you.

3. Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers. Don't leave your ATM or credit card receipt in public trash cans. Crooks (a.k.a dumpster divers) are known to go through trash to get account numbers and other items that will give them just enough information to get credit in your name.

4. If your credit card or other bills are more than two weeks late, you should do three things: First, contact the Postal Service to see if someone has forwarded your mail to another address. Second, contact your bank to ask if the statement or card has been mailed. Third, contact the businesses that send you bills.

5. Protect your account information. Don't write your personal identification number (PIN) on your ATM or debit card. Don't write your social security number or credit card account number on a check. Cover your hand when you are entering your PIN number at an ATM.

6. Don't carry your Social Security card, passport or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet, and keep a list at home of your account information and customer service telephone numbers. That way, if your wallet is lost or stolen, you'll only have to notify a few of your creditors and the information will be handy.

7. Never provide personal or credit card information over the phone, unless you initiated the call. Crooks are known to call with news that you've won a prize and all they need is your credit card number for verification. Don't fall for it. Remember the old saying, “if it sounds too good to be true, it probably is.”

### More Consumer Tips to Avoid Becoming a Victim of Identity Theft

#### Manage Your Mailbox

- Do not leave bill payment envelopes clipped to your mailbox or inside with the flag up; criminals may steal your mail and change your address.

- Know your billing cycles, and watch for any missing mail. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the post office.

- Carefully review your monthly accounts, credit card statements and utility bills (including cellular telephone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.

- When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks instead of having them delivered to your home.

- Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of pre-approved financing or credit. To “opt out” of receiving such offers, call (888) 5 OPT OUT sponsored by the credit bureaus.

- The Direct Marketing Association offers services to help reduce the number of mail and telephone solicitations. To join their mail preference service, mail your name, home address and signature to: Mail Preference Service, Direct Marketing Association, P. O. Box 9008, Farmingdale, NY 11735-9008.

#### Check Your Purse or Wallet

- Never leave your purse or wallet unattended - even for a minute.
- If your state uses your Social Security number as your driver's license number, ask to substitute another number.

#### Keep Your Personal Numbers Safe and Secure

- When creating passwords and PINs (personal identification numbers) do not use any part of your Social Security number, birth date, middle name, wife's name, child's name, pet's name, mother's maiden name, address, consecutive numbers, or anything that a thief could easily deduce or discover.

- Ask businesses to substitute a secret alpha-numeric code as a password instead of your mother's maiden name.

- Memorize your passwords and PINs; never keep them in your wallet, purse, Rolodex or electronic organizer.

- Get your Social Security number out of circulation and release it only when necessary — for example, on tax forms and employment records, or for banking, stock and property transactions.

- Do not have your Social Security number printed on your checks, and do not allow merchants to write your Social Security number on your checks. If a business requests your Social Security number, ask to use an alternate number.

#### Bank, Shop and Spend Wisely

- Store personal information in a safe place and shred or tear up documents you don't need. Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards and credit offers you get in the mail before you put them out in the trash.

- Cancel your unused credit cards so that their account numbers will not appear on your credit report.

- When you fill out a loan or credit application, be sure that the business either shreds these applications or stores them in locked files.

- When possible, watch your credit card as the merchant completes the transaction.

- Use credit cards that have your photo and signature on the front.
- Sign your credit cards immediately upon receipt.

- Carefully consider what information you want placed in the residence telephone book and ask yourself what it reveals about you.

- Keep track of credit card, debit card and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.

- Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?

- Choose to do business with companies you know are reputable, particularly online.

- When conducting business online, use a secure browser that encrypts or scrambles purchase information and make sure your browser's padlock or key icon is active. Avoid sending personal information by chat room or e-mail.

- Don't open e-mail from unknown sources. Use virus detection software.

#### Review Your Information

- Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security number for employment.

#### Take action if you are a victim:

1. Financial fraud is a crime; call your local police department.

File a police report with your local police department. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you are a victim of identity theft.

2. Contact the fraud units of all three credit bureaus. Ask them to “flag” your account, which tells creditors that you are a victim of identity fraud. Also, add a victim's statement to each of your credit bureau reports that asks creditors to contact you in person to verify all applications made in your name. Call the fraud units of the credit bureaus at:

- Trans Union Fraud Assistance Department - 800-680-7289
- Equifax Fraud Assistance Department - 800-525-6285
- Experian Fraud Assistance Department - 888-397-3742

3. Call the Federal Trade Commission's ID Theft hotline at 1 (877) IDTHEFT. The hotline is staffed by counselors trained to help ID theft victims. Check out their Web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

4. Notify your banks. They can help you obtain new account numbers for all of your checking, savings and other accounts. Be sure to pick a new PIN number for your ATM and debit cards. Close all of your credit card accounts and open with new account numbers.

Contact your bank(s) & credit card issuers immediately so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers (PINs) and online banking passwords changed; and a new account opened, if appropriate. Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Three of the check verification companies that accept reports of check fraud directly from consumers are: Telecheck (800) 710-9898, International Check Services (800) 631-9656 and Equifax (800) 437-5120.

5. Notify the Postal Inspector if you suspect mail theft - a felony.

6. Depending on your situation, you may want to contact the Social Security Administration to get a new Social Security number. Their telephone number is 800-772-1213. You also may want to contact your telephone, long distance, water, gas and electrical companies to alert them that someone may try to open an account in your name. The Social Security has a Fraud Line phone number (800) 269-0271.

7. Finally, make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down each person's name, title, and phone number in case you need to re-contact them or refer to them in future correspondence.

Maintain a written chronology of what happened, what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

