

Family

Baptisms

Gabriel John Schroeder
Father Dana Clark baptized Gabriel John Schroeder, infant son of Mike and Kathryn (Sis) Schroeder, on Saturday, Nov. 27, at Sacred Heart Catholic Church in Colby. Godparents are Mark and Donita Schroeder.

Emalee Kay Hartwell
Emalee Kay Hartwell, infant daughter of Tyler V. Lynd and Kayla K. Hartwell, was baptized on Saturday, Nov. 27 by Father Dana Clark at Sacred Heart Catholic Church in Colby. Godparent is Sheila Wendling.

Bridge Results

Colby Country Club bridge winners for Tuesday, Nov. 30 were:
• First place — Marge Roulter
• Second place — Joy Davis
• Third place — Margaret Den-

neler. For those interested in the bridge tournaments on Tuesday or with general questions, call the Colby Country Club, (785) 460-6443.

Tips for holiday shopping offered by attorney general

Dear Attorney General Kline: Now that the holiday shopping season is well under way, can you offer some tips to help me be a smarter consumer and avoid becoming the victim of a scam?

Dear Kansas Consumer:
Whether your objective is to get the most for your money or you simply want to avoid falling victim to con artists, you need to make educated, cautious decisions especially during this frenzied time of year. Here are some tips that will minimize your chances of being sadly surprised while playing Santa during this festive season:

1. Do not pre-print your driver's license, social security number or phone numbers on your check.
2. Always be cautious when asked to give account numbers to anyone, especially over the telephone. Treat financial information like the keys to your house, because they are the keys to your bank accounts and financial well-being.
3. Be sure to pay extra-careful attention your bank and credit card statements during and after the holiday shopping season. Be on the lookout for charges or debits that you do not remember making and for duplicate charges.

Most financial institutions and credit card companies provide access to your accounts online or over to phone so you can monitor transactions throughout the month rather than waiting until the next billing statement comes in the mail. If you find a discrepancy, notify your bank or credit provider immediately to preserve your legal rights.

4. Do not buy an item that is the subject of a recall or negative reviews as it relates to product safety. Check with the U.S. Consumer Product Safety Commission (www.cpsc.gov), the Federal Citizen Information Center (www.fic.gov) and Consumer Reports magazine before purchasing "big ticket" items.
5. Plan ahead for returns. Understand the merchant's refund or return policy before making a purchase.

Return policies vary from store to store, and many offer exchanges or in-store credit only. Internet or catalog purchases may not allow any returns, require the shopper to pay for return shipping costs, or charge a restocking fee.

6. Beware when buying used items. Many safeguards such as the Kansas Consumer Protection Act and recourse to the Better Business Bureau do not exist when buying from an individual and not a retail establishment. It is always good to get assurance, in writing, that an

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item sold as "used" will function as represented.

7. Take time to review the terms and conditions of a manufacturer's warranty before purchasing an additional or extended warranty. The fine print must reveal limitations in coverage, duration and events that will nullify the warranty. Some additional warranties do little beyond that offered by the manufacturer's warranty, while others offer many tangible benefits.
8. Ask about gift cards and gift certificate policies.

Such handy gifts cannot be redeemed for cash in most instances, and sometimes have other restrictions and limitations. Expiration dates must also be noted. It is best to purchase gift cards or gift certificates from reputable, financially sound merchants because if a merchant goes out of business the gift card is worthless.

9. Read the fine print on rebates. Rebates can save you money, but only if you submit them properly and on time. Read the fine print on the rebate form before you make a purchase and immediately submit it after you buy.

Be sure to keep a copy of everything that you send in with the rebate coupon and get some kind of proof of delivery to show when you mailed the forms and when the company received it. And understand that rebate claims can take months to process, so be patient.

Editor's note: Attorney General Phill Kline offers this public service to help people avoid becoming victims of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints.

For information or to file a complaint, write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.

Markets

Quotes as of close of previous business day Hi-Plains Co-op	
Wheat	\$3.08
Corn	\$1.88
Milo	\$2.91
Soybeans	No bid

PASTTIMES

Grand Opening

Train! Drawings for Door Prizes throughout the Day!

Refreshments! Brim Elements gift line

Guitars!

Unique items made by local artisans

Join us all day Saturday, December 4th, from 9 am to 5 pm to celebrate our Grand Opening!

Live Music!

**640 N. FRANKLIN AVE.
COLBY, KS
785.460.PAST (7278)**

Musical group to perform at center

Young at Heart will sing at 11:30 a.m. Friday, Dec. 10 at the Senior Progress Center, 165 Fike Park. Come and enjoy a good time with this group of talented ladies.

There are plenty of other activities scheduled at the center for the week of Dec. 6-10, including an advanced quiz at 11:30 a.m. Monday.

Exercise will be at 9:30 a.m. Tuesday and it's also Christmas socks day. Wednesday is also time

Senior News

for holiday cheer — don't forget to wear your Christmas jewelry. Thursday exercise is at 9:30 a.m. Friday exercise is at 9:30 a.m. and *Young at Heart* will perform at 11:30 a.m.

Everyone over 60 is welcome to eat lunch at the center. Donna Schielke, director of the center, says no special invitation is needed to

join in the lunchtime fellowship and all are welcome. Those under 60 are welcome to eat at the center also. She did remind everyone that a reservation is needed by noon the previous day.

The menu for the next week includes: Monday - baked fish, winter mix veggies, apricots, noodles Romanoff, orange juice. Tuesday - lasagna, asparagus, peaches, bread sticks, pudding with blueberries. Wednesday - hamburger stew, or-

ange pineapple salad, biscuit, brownies.

Thursday - chicken dressing casserole, mashed potatoes and gravy, green beans, bread, cinnamon apple slices. Friday - hamburger steak, baked potato, peas and pearl onions, bread, pear, apricot, blueberry salad.

The building is also available for rental for events.

For information or lunch reservations, call 460-2901.

VFW Auxiliary approves many donations

Veterans of Foreign Wars Auxiliary 6882 Thursday, Nov. 4 at the Post Home with President Doris Voisin presiding.

Among the many items on the agenda, the organization agreed to allow monetary donations for Vet's Coat fund, Christmas Cheer fund, National Home Christmas fund for project to send package to military personnel.

Roll call was read and opening prayer offered followed by patriotic instructions and flag salute.

Minutes were read and approved and treasurer's report heard.

Bills were presented and allowed for payment.

Communications read were president's message and thank-you from Yarnell family for funeral dinner served. Thank-you from guests member Florine Whisnant.

Community service reported 64 projects done for September entailing 318 hours at cost of \$118.40 and 112 projects done for October entailing 477 hours at cost of \$252.

Food items received for Genesis and \$88 in cash also received for Genesis.

Youth chairman reported 21 kids' Halloween costumes safety taped and two coats taken to local school.

Election promotion posters were distributed at election time.

Allowance was made to purchase towels to make bibs for VA nursing home. September audit report was ready and duly attached to minutes.

Auxiliary charter was draped in

memory of Barbara Burd, Mary Penland and Verna Reilley and monetary donation made to Cancer Aid and research for each deceased member.

VFW dues are due for 2005. Members please take not since na-

tional will not send out a notice this year.

Dues are \$13.50 and will raise to \$14.50 as of Jan. 1. Please remit to President Doris Voisin, 480 S. Chick, Colby, or to Charlene Barnett, 580 N. Sinclair, Colby.

National home prayer was offered and meeting closed with ritual closing prayer.

Next meeting will be Dec. 10 at 2 p.m. at the Post home.


About Town

Piano recital planned Sunday at Methodist Church

A piano recital is planned for 2 p.m., Sunday, at Colby United Methodist Church. Students taking part in the winter recital are students of Shirley Malcolm and will be performing solos and ensembles. Those students presenting a solo include: Amanda and Matthew Barnum, Dryden and Lucas Baumfalk, Bryan Brewer, Melissa Crumrine, Aaron and John Faber, Madison Gawith, Alexa, Jaxon and Ryley Haas, Carter and Jaden Morrison, Quinlee Niblock, Andrew Toth, Elizabeth Tubbs, Brock Wagoner, Kaid Wark and Jackie Webb.

Accompaniments for the Christmas ensembles will be provided by Jan and Scott Barnum, Josh and Ronda Faber, Jenny Niblock, Joey Nickols, Rachelle Morrison, Jeff

Wagoner, Logan Wark, Casey Ziegler and Malcolm.




**High Plains Lions Club
Pancake Feed**

December 4, 2004

\$3.50 Donation
Colby Community Building
7am - 2 pm

\$ goes toward community projects!





THE BIG ONES WON'T GET AWAY WHEN YOU "HUNT" WITH A CLASSIFIED AD!!

Bag your limit in values - buy and sell in the classifieds!!

785-462-3963

Letters To Santa



Calling all kids!!

Bring your Santa Letter by the office or mail to:

**Colby Free Press
155 W. 5th St.
Colby, KS 67701**

Deadline for letters is Monday, December 13th

Your letter will appear in the paper so Santa can read it.