

H&R Block agrees to settle refund loan cases

KANSAS CITY, Mo. (AP) — Tax preparer H&R Block Inc. on Wednesday said it has agreed to pay \$62.5 million to settle a number of class-action lawsuits dealing with its use of refund anticipation loans.

A Kanawha County (W. Va.) Circuit Court judge is scheduled to consider the settlement on Friday. If approved, it would resolve four class-action lawsuits dealing with its use of refund anticipation loans.

H&R Block said the settlement would include more than 8 million customers who got the loans between 1989 and 2005.

The company already set aside money for a potential settlement, but said it expects to take a third-

quarter, after-tax charge of \$31 million, or 9 cents per share, to cover the rest.

Under the refund anticipation loans, customers due a tax refund could receive most of the money in two or three business days by paying a fee to file the return electronically and a loan processing fee.

Critics claim the loans take advantage of low-income households, immigrants and financially unsophisticated taxpayers who weren't adequately informed about the high interest rates.

In addition to the money, H&R Block agrees to advise customers in the future about their other options in filing taxes and gaining their refunds quickly, as well as any interest charges or other fees they'll have to pay.

Company spokeswoman Linda

McDougall called the settlement a "fair and adequate resolution."

"Allowing us to get this behind us and focus on the future is a great benefit to us," she said.

The settlement clears up all but two lawsuits tied to the refund loans.

A federal case accusing the company of racketeering is scheduled to go to trial in Chicago in March, while a 1992 case still is pending in Pennsylvania.

H&R Block announced the settlement after the markets closed Wednesday. During trading, company shares gained 25 cents to \$23.95 on the New York Stock Exchange and were up 34 cents in after-hours trading. The stock has traded in a 52-week range of \$22.99 to \$30.

Student asked to change out of kilt seeks to change code

JACKSON, Mo. (AP) — Nathan Warmack wanted to honor his heritage by wearing a Scottish kilt to his high school dance. Then a principal told him to change into a pair of pants.

What began with a few yards of tartan has sparked an international debate about freedom, symbols and cultural dress. More than 1,600 people have signed an Internet petition seeking an apology for the high school senior.

Scots in the United States are assembling a traditional ensemble they hope the student will wear to the prom, and his family is trying to change the school's dress code policy.

"It's a kilt. It's going to turn heads, but I never believed it would have become what it is," Warmack said.

Other schools around the country also have wrestled with the issue. A principal in Victoria, Texas, ordered two boys into "more appropriate"

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Nathan Warmack, Student at Warmack High School

attire when they wore kilts to school in 1992, saying: "I know kilts. Those weren't kilts and the boys aren't Scots."

In 1993, a student in Fayette County, Ga., was not allowed to enter his prom at McIntosh High School because he showed up in a kilt and refused to change clothes.

And while they weren't trying to dress in kilts, a few boys were allowed to wear skirts to class at Franklin Community High School in Indiana in 1997, when a superintendent said different people ex-

press themselves in different ways.

Warmack, a defensive lineman on the football team, lives in Jackson, a growing, largely middle-class city of about 14,000 people about 110 miles from St. Louis.

He got interested in his family's Scottish ties after seeing Mel Gibson's 1995 movie "Braveheart," about William Wallace's battle to overthrow English rule in 13th-century Scotland. Warmack reads books about Scotland and visits Web sites to learn more about his family's genealogy.

Winter exercise tips focus on safety

MANHATTAN — Winter weather needn't sidetrack your exercise routine said Mike Bradshaw, Kansas State University Research and Extension health and safety specialist.

Exercising during winter months does, however, require protective clothing and precautions that are different than precautions during summer months, he said.

"The danger of a fall on snow or ice, frostbite and hypothermia should not be taken lightly," said Bradshaw, who listed choosing inappropriate clothing or shoes, ignoring weather conditions and not allowing the body to acclimatize to the cold weather as common mistakes.

"For winter exercise outdoors, plan to layer clothing," he said. "With three layers, for example, it's possible to shed a layer if you get too warm. Also, wear warm socks, gloves and a hat, as much of the body's heat is lost through the head and neck."

Choose a first layer of a material such as polypropylene or similar fabric that will draw moisture away from the skin. Though winter, people still perspire, and wearing fibers such as cotton, which absorbs moisture and can hold it next to the skin, can make you feel cold.

Fleece or similar materials typically make an ideal second layer because they're good insulators and will trap in body heat, Bradshaw said. The outer layer should be wind- and water-proof with a zip closing so that it can be put on and taken off easily.

In addition to layering clothing, Bradshaw offered the following tips:

- Avoid exercising outdoors when the temperature or wind-chill drops below 0 degrees F.
- Keep workouts short in the beginning of the season and lengthen them as time goes on to allow the body to acclimate to the cold weather.
- Exercise in daylight, so that you can see where you are going and drivers can see you. Also, the temperature tends to drop after dark.
- Continue to drink plenty of fluids well before exercising to stay hydrated — people typically perspire a lot when exercising, even in during winter months.
- Continue to wear sunscreen in the winter because the sun is still

TV LISTINGS

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SATURDAY												DECEMBER 24											
	6 AM	6:30	7 AM	7:30	8 AM	8:30	9 AM	9:30	10 AM	10:30	11 AM	11:30											
KLBY/ABC 4 (6)	La Gente	BusinessWeek	Good Morning America (CC)		Lilo & Stitch	Buzz-Maggie	Proud Family	That's-Raven	Zack & Cody	Phil of Future	Kim Possible	Power Rangers											
KSNK/NBC 3 (8)	Today (CC)				Paid Program	Paid Program	Tutenstein (E)	Time Warp	Trading Spaces	Darcy's Wild Life	Flight 29 Down	Endurance (E)											
KBSL/CBS 12 (11)	Saturday Early Show (CC)				Lazy-Town	Go Diego	Backyardigans	Dora the Explorer	Little Bill (E) (CC)	Blue's Clues	NFL Today Host Greg Gumbel. (Live)												
K15CG (2)	Business	Market-Market	Thomas-Friends	Jay Jay the Jet	Bob the Builder	Real Wheels	Dragon-flyTV	Kids A Cookin'	Family Kitchen	Seasonings	Food	Victory Garden											
ESPN (28)	Sports-Center	SportsCenter (CC)	NFL Matchup		SportsCenter (CC)		Reporters	Sports-Center	Sunday NFL Countdown (Live) (CC)														
USA (37)	Paid Program	Select Comfort	Paid Program	Paid Program	WWE A.M. Raw		The Dead Zone		Monk Mr. Monk and the Secret Santa		Movie: Three Wise Guys ***½ (1936)												
TBS (38)	Steve Harvey	Steve Harvey	Movie: Grumpy Old Men ***½ (1993, Comedy) Jack Lemmon. (CC)				Movie: Grumpier Old Men ***½ (1995, Comedy) Jack Lemmon. (CC)				Movie: The Wedding Singer												
WGN (39)	Enter-prise	People-People	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Health Corner											
TNT (40)	Movie: Turbulence is bent on crashing a passenger plane.	(1997) A cunning killer battles Colombian drug lords and villainous feds. Harrison Ford.			Movie: Clear and Present Danger *** (1994) Jack Ryan battles Colombian drug lords and villainous feds. Harrison Ford.							Movie: Lethal Weapon (1987)											
DSC (42)	Paid Program	Paid Program	Paid Program	Paid Program	Dinosaur Planet Pod's Travels (CC)		Dinosaur Planet Little Das' Hunt (CC)		Dinosaur Planet Alpha's Egg (CC)		Dinosaur Planet White Tip's Journey												
A&E (47)	The Secret Life of Geisha An in-depth look at the life of a geisha. (CC)				Ask This Old	Ask This Old	Old House	Old House	Movie: Karroll's Christmas (2004, Comedy) Tom Everett Scott. (CC)														
HIST (48)	Automobiles 1955 Chevrolet (CC)		The Twelve Apostles: History's Great Revolutionaries (CC)				Biblical Disasters	Whether biblical accounts of disasters are fact or fiction.			A History of God (CC)												
NICK (55)	Rugrats (CC)	Oddpar-ents	Jimmy Neutron	Jimmy Neutron	Spon-geBob	Spon-geBob	Oddpar-ents	Cats-cratch	Danny Phantom	Avatar-Last Air	Teenage Robot	Chalk-Zone											
DISN (56)	Koala-Cmas	Higgly-town	Ein-steins	JoJo's Circus	Rolie Polie	Charlie & Lola	Stanley (CC)	House of Mouse	Lilo & Stitch	Whis-kers	The Santa Claus Brothers												
FAM (58)	Digimon-Digital	X-Men (CC)	Spider-Man	Dragon Booster	Get Ed Slammer	Kong-Series	Power Rangers	Super Robot	Spider-Man	W.I.T.C.-H. (CC)	Movie: Jingle All the Way ** (1996)												
HALL (60)	Little House on the Prairie The Odyssey		Little House on the Prairie (CC)		Movie: A Christmas Visitor (2002, Drama) William Devane. (CC)				Movie: The Night They Saved Christmas ***½ (1984, Fantasy) Jaclyn Smith.														

SATURDAY												DECEMBER 24											
	12 PM	12:30	1 PM	1:30	2 PM	2:30	3 PM	3:30	4 PM	4:30	5 PM	5:30											
KLBY/ABC 4 (6)	Santa's Works	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	ABC Wld News											
KSNK/NBC 3 (8)	Jeopardy!	Paid Program	Paid Program	Paid Program	World of Adventure Sports (N) (CC)							NBC News											
KBSL/CBS 12 (11)	NFL Football: San Diego Chargers at Kansas City Chiefs. Arrowhead Stadium. (Live) (CC)						NFL Football: Indianapolis Colts at Seattle Seahawks. Qwest Field. (Live) (CC)																
K15CG (2)	Yankee Shop	This Old House	Ask This Old	Home-time	Wood-wright	For Your Home	Paint! Paint!	School-Fine Art	Love of Quilting	Piano Guy (CC)	Cabin Country	Rare Visions											
ESPN (28)	World Series of Poker Tournament of Champions Las Vegas. (CC)						Strong-est Man	Strong-est Man	Strong-est Man	Strong-est Man	Strong-est Man	Strong-est Man											
USA (37)	(11:00) Movie: Three Wise Guys		Movie: Happy Gilmore ** (1996, Comedy) Adam Sandler. (CC)				Movie: The Fast and the Furious ***½ (2001, Action) Paul Walker. (CC)				Movie: 2 Fast 2 Furious ** (2003)												
TBS (38)	(11:15) Movie: The Wedding Singer *** (1998, Comedy)		Movie: Pleasantville ***½ (1998) A suburban teen outcast finds solace in a 1950s TV sitcom. (CC)				Movie: Forrest Gump ***½ (1994, Drama) Tom Hanks. (CC)																
WGN (39)	Soul Train Leela James; J. Moss.	Moesha (CC)		Recess Christmas: Miracle on Third Street (CC)			Movie: Planes, Trains and Automobiles *** (1987, Comedy) Steve Martin. (CC)				Hollywood Christmas Parade												
TNT (40)	(11:00) Movie: Lethal Weapon		Movie: The Long Kiss Goodnight *** (1996, Adventure) Geena Davis. (CC)				Movie: Lara Croft: Tomb Raider ** (2001, Adventure) Angelina Jolie.				Movie: Twister *** (1996) (CC)												
DSC (42)	Miracles of Jesus Miracles. (N)		Miracles of Jesus Miracles. (N)		Miracles of Jesus Resurrection. (CC)		Ancient Evidence (CC)		Ancient Evidence (CC)		Noah's Ark: The True Story (CC)												
A&E (47)	Ultimate Small Town	Christmas A panel crowns one hometown. (CC)		Random 1 A jobless man struggles. (CC)			Growing Up Gotti	Growing Up Gotti	American Justice		Investigative Reports (CC)												
HIST (48)	(11:00) A History of God (CC)		Bible Battles Exploring the biblical world from a military perspective. (CC)				Decoding the Past (CC)		Decoding the Past (CC)		Modern Marvels Toys (CC)												
NICK (55)	Rock Star	Cats-cratch	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Jimmy Neutron	Hey Arnold!	Grown Up											
DISN (56)	Movie: Mickey's Twice Upon a Christmas ***½ (2004) (CC)		Movie: The Ultimate Christmas Present (2000)				Kim Possible	Kim Possible	Even Stevens	Lizzie McGuire	Sister, Sister	Phil of Future											
FAM (58)	(11:00) Movie: Jingle All the Way		Movie: A Very Brady Christmas ***½ (1988) Florence Henderson. (CC)				Movie: Willy Wonka and the Chocolate Factory *** (1971) Gene Wilder.				Jack Frost												
HALL (60)	Movie: Unlikely Angel ** (1996, Drama) Dolly Parton, Roddy McDowall.				Movie: Once Upon a Christmas (2000, Comedy-Drama) Kathy Ireland. (CC)				Movie: Twice Upon a Christmas (2001, Fantasy) Kathy Ireland, John Dye. (CC)														

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	6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM	11:30											
KLBY/ABC 4 (6)	News (CC)	Santa's Works	America's Funniest Home Videos (CC)		Movie: I'll Be Home for Christmas **½ (1998, Comedy) Jonathan Taylor Thomas.				News (CC)	Santa's Works	Seinfeld (CC)	Enter-prise											
KSNK/NBC 3 (8)	News	Wheel of Fortune	Movie: It's a Wonderful Life ***** (1946, Fantasy) An angel saves a distraught businessman from suicide. James Stewart.						News	The Kansas Profile	Christ-mas Eve												
KBSL/CBS 12 (11)	News (CC)	Friends (CC)	NCIS Red Cell (CC)		NUMB3RS Dirty Bomb (CC)		48 Hours Mystery (CC)		News (CC)	Messiah Baptist Church	Alias (CC)												
K15CG (2)	Arthur's Perfect Christmas		Keeping Up Appearances (CC)		The Lawrence Welk Show		A Merry Red Green Christmas		Christmas With the Mormon		Christmas at Belmont (N) (CC)												
ESPN (28)	Sports-Center	NFL Primetime (Live) (CC)		College Football: Sheraton Hawaii Bowl -- Honolulu. (Live) (CC)							SportsCenter (Live) (CC)												
USA (37)	(5:00) Movie: 2 Fast 2 Furious (2003)		Movie: The Mummy Returns ***½ (2001) Two evil forces pursue the son of adventurer Rick O'Connell. Brendan Fraser.						Movie: The Hulk (2003) Scientist Bruce Banner transforms into a powerful brute.														
TBS (38)	(4:00) Movie: Forrest Gump (CC)		Movie: A Christmas Story (1983) A boy wants a Red Ryder BB gun for Christmas.				Movie: A Christmas Story (1983) A boy wants a Red Ryder BB gun for Christmas.				Movie: A Christmas Story *** (1983)												
WGN (39)	(5:00) Hollywood Christmas Parade		Bozo, Gar & Ray: WGN TV Classics (CC)				WGN News at Nine (CC)		Movie: Home Alone *** (1990) A boy defends his home against inept burglars.														
TNT (40)	(5:00) Movie: Twister *** (1996)		Movie: Gladiator *** (2000, Historical Drama) A fugitive general becomes a gladiator in ancient Rome. Russell Crowe.						Movie: First Knight ***½ (1995) The evil Malagant threatens the peace of Camelot.														
DSC (42)	Jesus: The Complete Story		Jesus: The Complete Story		Jesus: The Complete Story		St. Nick: The Real Face of Santa (N)		The Science of Christmas		Jesus: The Complete Story												
A&E (47)	City Confidential (CC)		Cold Case Files (CC)		Cold Case Files (CC)		Cold Case Files (CC)		Cold Case Files (CC)		Cold Case Files (CC)												
HIST (48)	Christmas Unwrapped		In the Footsteps of Jesus		In the Footsteps of Jesus		In the Footsteps of Jesus		In the Footsteps of Jesus		In the Footsteps of Jesus												
NICK (55)	Rugrats Babies in Toyland (CC)		Spon-geBob	Jimmy Neutron	Oddpar-ents	Danny Phantom	Rose-anne	Rose-anne	Rose-anne	Rose-anne	Rose-anne	Rose-anne											
DISN (56)	Zack & Cody	That's-Raven	Movie: 'Twas the Night ** (2001, Comedy) Bryan Cranston. (CC)				Zack & Cody	Sister, Sister	Phil of Future	That's-Raven	Even Stevens	Lizzie McGuire											
FAM (58)	Frosty's Wnter	'Twas Night	Santa Claus Is Coming to Town		The Year Without a Santa Claus		Rudolph's Shiny New Year		Home Videos	Home Videos	Paid Program												
HALL (60)	Movie: A Carol Christmas (2003, Comedy-Drama) Tori Spelling. (CC)				Movie: A Boyfriend for Christmas (2004, Romance-Comedy) Kelli Williams. (CC)				Movie: Once Upon a Christmas (2000, Comedy-Drama) Kathy Ireland. (CC)														



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