State agency targets foreclosure fraud

Attorney General Steve Six has joined the Federal Trade Commission, the U.S. Department of Justice, state attorneys general and local district attorneys to announce Operation Loan Lies, a national crackdown involving 189 law enforcement actions against bogus mortgage foreclosure rescue and loan modification operations.

"Earlier this month, I announced efforts to crack down on mortgage modification and rescue scams," Six said. "These schemes prey on desperate homeowners, by taking large upfront fees and doing little in return. I am pleased to join in this national effort to put these scammers out of business."

Six has filed three lawsuits against modification companies. Six alleges that all three find consumers who are in trouble with their mortgage payments and contact them, usually by phone. They promise to negotiate better terms for the homeowner's mortgage, however, in the end they do nothing at all or they do nothing that the consumer cannot do themselves for free. For this, the companies charge the consumers anywhere from \$499 to thousands

The companies being sued are Kirkland Young LLC in Florida, ABS Saveco in Georgia and Helping Hands Support Services in California.

Consider coming needs in winter feed

MANHATTAN - Summertime activities keep livestock producers more than busy, but it might be worthwhile for a producer to think about feed needs for the upcoming winter, a Kansas State University animal scientist said.

Historically, winter protein needs could be purchased more economically during the off season, said Sandy Johnson, K-State Research and Extension livestock specialist in northwest Kansas.

"With all the focus on the ethanol industry, we might forget all the other by-products that are available," she said. "A good way to follow some of these prices is to visit a University of Missouri Web site that is updated weekly at agebb.missouri.edu/dairy/byprod/ bplist.asp."

names and contact information, the type of feed each one has available, and current prices.

K-State's Johnson cautioned that producers should factor in storage, storage losses, transportation costs and feeding costs into their purchase decisions. Still, advance planning may help control



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According to Six, people facing foreclosure should avoid anyone who requires an advance fee or guarantees results, and anyone who advises them to stop making mortgage payments or to stop communicating with their mortgage lender. Consumers can report scams to your office, or to ftc.gov or by calling 1-877-FTC-HELP.

Free counseling services are available from Kansas Housing and Credit Counseling at www. hcci-ks.org or (800) 383-0217.

The trade commission has created "Real People. Real Stories," a video featuring stories of people who were targeted by scammers. The video explains that free help is available from the Homeowner's HOPE Hotline 888-995-HOPE (4673), which offers counselors certified by the U.S. Department of Housing and Urban Development. The trade commission is distributing the video, in English and Spanish, to more than 5,000 housing counseling and consumer protection organizations around the country. It's also available at ftc.gov/yourhome and YouTube. com/ftcvideos.

'There is legitimate help available at no cost for homeowners," Six said. "I encourage anyone facing foreclosure to talk to a certified nonprofit counselor, and to stay away from these fly-by-night

To learn more about Operation Loan Lies, go to www.ftc.gov. To learn more about mortgage fraud and scams, see www.ksag.org/ content/page/id/552.

Senior Center

Wednesday we will celebrate July birthdays at the Senior Progress Center.

Activities for the week: Monday: Wii bowling. Tuesday: 10 a.m. exercise; 10:30 a.m., Skip Bo game. Wednesday: 11 a.m., July birthday party. Thursday: 10 a.m., exercise; popcorn day. Friday: 10 a.m., exercise; cookie day.

Menus for the week: Monday: cook's choice entree, Californiablend vegetables, beets, applesauce. Tuesday: barbecue pork, cole slaw with carrots, baked beans, watermelon. Wednesday: hot turkey sandwich, mashed potatoes, gravy, pea salad, gelatin with fruit. Thursday: hamburger steak, gold rush casserole, mixed vegetables, ambrosia fruit salad. Friday: chicken pasta salad, peaches, corn bread, blueberry cobbler.

Make reservations at (784) 460-2901 by noon the day before.

Teen arrested

MADISON, Wis. (AP) — An Illinois teen knew he was too drunk to drive home after a concert south of Milwaukee. So he fell asleep in his car, only to be awakened by a state trooper.

Travis Peterson, 19, of Dixon, Ill., said even though he told the officer he was drunk, the trooper ordered him to leave because the lot was being cleared.

Once out of the parking lot, Peterson was arrested for drunken driving, found guilty and ordered to spend 60 days in jail.

A Wisconsin appeals court on Wednesday commended Peterson for doing the right thing by trying to sleep it off, and said the trial court was wrong.



At the Thomas County Fairgrounds Colby, KS. at 7:00 p.m. CDT Tickets will be \$20.00 in Advance or \$25 Day of Concert

Ticket Outlets: PEOPLES STATE BANK (All locations) F&M BANK @ DILLONS NEW LIFE CHRISTIAN BOOKSTORE (McCook, NE) THE GOOD BOOK STORE (Hays) JB MEAT MARKET (Colby)

TICKET INFO CALL: (785) 443-1994

Rest easy with sound financial solutions from Sunflower Bank. Triple **Option CD** Adjust your APY* one time 2.25% apy* during the term of the CD. 29-month term Withdraw up to 50% of your CD during the term** with no penalty. 2.35% apy* Add to your CD in \$1,000 increments up to 3. Add to your CD in \$1,000 me.

double the original amount of the CD. 3-year term 2.95% apy* Your triple option is available in 29-month, 3-year and 5-year terms with an initial 5-year term minimum deposit of \$10,000! Serving our communities for more than a century,



susano@sunflowerbank.com

Recording studios sponsor Abilene karaoke showdown

The "Country Showdown" Karaoke event planned for the Central Kansas Free Fair on Thursday, July 30, in Abeline will be sponsored by two recording

Chapman Recording and Mastering of Kansas City will provide the winner of the adult category with a prize package including two hours of recording time, a master CD, archival CD and 10 copies of a recording session.

This is in addition to the first place prize of \$500. Other prizes for adults include second place, \$250 provided by Kick Butt Longhorns, and third place, \$100 provided by www.hobbyholics.com

Dimension Music Productions of Hanover owner Al Schwartz will be helping to judge the contest. The

Health

Center

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July

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(785) 626-32

the winner of the youth category.

This prize package is in addition to the first place monetary prize of \$250 provided by Smart Insurance of Abilene. Other prizes for the uouth category include \$150 second place and \$100 third place both provided by Smart Insurance of Abilene.

Dimension will record the entire contest event so that contestants and public can buy CDs right after

For information or to enter, go to www.ckff.net or by call the fair office at (785) 263-4570. There is a \$10 entry fee for either contest. Forms and fees must be received at the fair office no later than noon, Wednesday, July 29.

WITH A VISITING PHYSICIAN,

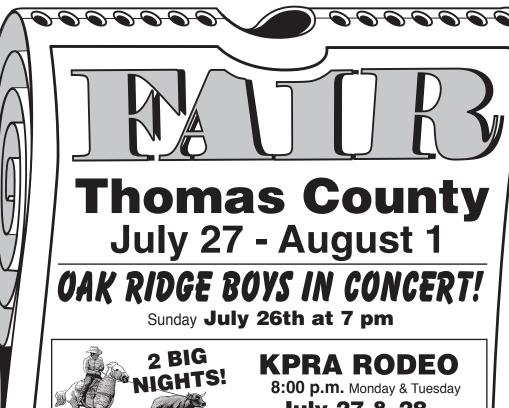
PLEASE CALL

(785)626-3211

Cheryl Banister, RN

Specialty Clinic Director

RE HE	Sun	Mon	Tue	Wed	Thu	Fri	Sat
Rawlins County	The Hospital is Celebrating the 4th of July on July 3rd. No Ultrasound, MRI or Cardiac Rehab that day.			Diabetic Clini	2	3	4 HAPRV
Health				Cardiac Reha	b	Hin	erica
Center	5	6	7	8	9 Brandi Ihrig	10	11
RAWLINS				Diabetic Clinic Ultrasounds	Dietician	MRI's Ultrasounds	
COUNTY HEALTH	12	Cardiac Rehab	14	Cardiac Reha	16	Cardiac Rehab	18
CENTER COMMUNITY CALENDAR	12	13	Dr. Frankum Surgery	Diabetic Clinic Ultrasounds	Dr. Reeves	Dr. Reeves Podiatry MRI's	10
DALLINDAII		Cardiac Rehab		Cardiac Reha	ıb	Ultrasounds Cardiac Rehab	
707 Grant Atwood, KS 67730 785) 626-3211	19	20 Bone Density Cardiac Rehab	21	Mammograms Diabetic Clinic Ultrasounds Cardiac Reha	Cardiology	24 MRI's Ultrasounds Cardiac Rehab	25
Bringing Specialized Healthcare To Your	26	27 Dr. Rubinowitz Oncology	28 Dr. Miller Cardiology	29 Diabetic Clinic Ultrasounds Cardiac Reha		31 MRI'S Ultrasounds Cardiac Rehab	
Community	TO SCHEDULE AN APPOINTMENT						INTMENT





FREE BBQ

July 27 & 28

MUTTON BUSTIN

Both Nights Before the Rodeo! Sponsored by: Orscheln Farm Supply

Wednesday July 29 at 5:30 pm PEDAL TRACTOR PULL July 29 Sponsored by: Dillons of Colby

Sponsored by:

Registration Th. Co. Farm Bureau Assn.

PARADE Tuesday July 28th at 5:30 pm

DEMOLITION DERBY Sponsored by: Cornerstone Ag



8 p.m. Wednesday **July 29**

<u> 2 NIGHTS OF RACES!!</u>

SUMMER SHOOTOUT

Friday, July 31

IMCA Modifieds Econos

Saturday, August 1

IMCA Modifieds, IMCA Stock Cars, URSS 305 Sprint Cars, Races: 8 p.m. | IMCA Hobby Stocks, Races: 7 p.m.

Sponsored by: E & G Promotions & F & M Insurance

CARNIVAL & GAMES

Open Class Entries from 11 am to 4 pm July 27th

July 28 - August 1 7-11 p.m.