# Don't let debt service dig deep hole

During difficult economic times, my office receives many calls from Kansans looking for help managing their debt. Unfortunately, scammers or others who break the law sometimes try to take advantage of consumers who are in difficult financial situations.

Debt settlement or consolidation firms can sound like great opportunities to reduce your payments and help you get out from under a mountain of debt. Unfortunately, many of these firms charge excessive fees and then do little to help you with your debt. Some companies have been known to charge fees up to 15 to 20 percent of the debt.

These companies often target consumers through direct mail or by telephone solicitations. They usually ask the consumer to deposit money into an account that is supposed to be used to pay off creditors. The debt settlement firm may take its fee from this account, tell you to stop working with your creditors and ask you to authorize the debt settlement firm to negotiate on your behalf. During this time, your debts will continue to pile up, you may continue to get letters and phone calls from your creditors, and the debt settlement firm continues to charge fees for its services. Too often, consumers end up in a deeper credit hole than when they began.



Kansas law requires credit service organizations to register with the state bank commissioner and obtain a surety bond. State law also limits the amount of fees that can be charged by debt servicers and requires them to comply with certain business practices. If you choose to use a debt service firm, make sure it is properly registered and compliant with these state laws. A list of registered credit service organizations is available on the State Bank Commissioner's website at www.osbckansas.org. If you do need help taking control of your debt, remember the following tips:

Instead of responding to direct mail or telephone solicitations from debt settlement firms, try asking for help from a non-profit credit counseling service. You can find a credit counselor in your community by contacting the National Federation for Credit Counseling at (800) 388-2227 or www.nfcc.org.

Make sure you have all your paperwork and records in order. Understanding how much you owe and when payments are due is the first step to creating a repayment plan.

Contact your creditors to work out a plan for repayment. Most creditors are willing to work with you as long as you are making a good effort to repay your debt.

Make sure all the debt you owe is actually yours. One of the most common forms of identity theft is opening credit accounts in someone else's name. You can watch for this unauthorized activity by checking your credit reports. Each of the three credit reporting bureaus will provide you with one free report per year, which you can request at www.annualcreditreport.com.

If your debt includes a mortgage, you may be eligible for relief under the settlement negotiated by our office with the five largest mortgage servicers. Watch your mail for more information about this settlement or contact our office if you have any questions.

For information or to report a violation of the law, please contact our Consumer Protection Division at (800) 432-2310 or visit www. ag.ks.gov.

## Assistance available for 2011 crop losses

Farmers can enroll in the Supplemental Revenue Assistance Payments program for 2011 crop year losses beginning Monday, Oct. 22.

Under the 2008 Farm Bill, the program authorizes assistance to farmers and ranchers who suffered crop losses caused by natural disasters through Sept. 30.

"Eligible producers who experienced a 2011 crop loss can contact their local FSA County FSA office to learn more about the SURE program," said Adrian J. Polansky, state director of the Farm Service Agency in Kansas. "All eligible farmers and ranchers must sign up for disaster designation and 19 counties received a

2011 SURE benefits before the June 7, 2013 contiguous disaster designation during 2011. deadline," he said.

To qualify for payment, the producer's operation must be located in a county that was declared a disaster for 2011 and have at least a 10-percent production loss that affects one crop of economic significance. Those with operations outside a disaster county are eligible for benefits if they had a loss greater or equal to 50 percent of the normal production on the farm.

In Kansas, 85 counties received a primary

Producers must have obtained a policy or plan of insurance for all insurable crops through the Federal Crop Insurance Corporation and obtained Noninsured Crop Disaster coverage on non-insurable crops, if available, from Farm Service. Forage crops intended for grazing are not eligible.

For information, contact the county office at 462-7671, 915 E. Walnut, or go to www.fsa. usda.gov/sure.

### Program pays to improve tree stands, windbreaks

implement conservation practices by improving tree stands may be eligible for federal funding assistance through the Environmental Quality Incentives Program.

help landowners manage woodlands, renovate windbreaks, proor implement other conservation practices on their land, said Bob Atchison, rural forestry program coordinator with the Kansas Forest Service.

"Landowners who are interested should start the application process early by contacting their local forester," Atchison said.

A forester then visits the landowner's property to identify natural resource concerns, such as gaps or dead trees in windbreaks and shelterbelts. If the property has enough concerns to make it

Kansas landowners wishing to the Natural Resource Conserva- federal water reservoirs. "We than trees such as black walnut or tion Service, which ranks applica- want trees planted along the banks tions based on priority. Atchison to help hold the dirt in place," said most Kansas applicants re- Atchison said. ceive funding.

Foresters also examine the Common resource concerns for- species in woodland areas. Most The program provides funds to esters watch for include a short- woodlands in Kansas are not manage of trees next to stream banks, aged, leading to an abundance of leading to bank erosion that con- trees like honey locust and Osage conservation service office at 915 tect against stream bank erosion tributes to the sedimentation of orange, which are less beneficial E. Walnut, 462-7671 in Colby.

> **Rod Taylor** Thomas County Sheriff

bur oak.

Forester contact information is available online at www.kansasforests.org or by calling the Kansas Forest Service state office at (785) 532-3310.

For information, contact the

### PUBLIC NOTICE NW KS GMD#4 WTAP SIGN-UP OPEN

The Kansas Department of Agriculture is acceptng applications for the Water Right Transition Asistance Program (WTAP). The deadline to apply is November 15

WTAP is a voluntary, incentive-based program de gned to help restore aquifers and streams in critical areas by retiring water rights. Six "high priority" areas in the Northwest Kansas Groundwater Manage ment District No. 4 (GMD 4) have been designated as eligible target areas by the Kansas Department of Agriculture's Division of Water Resources chief engineer because of significant water level declines The six areas have been determined to be in need of quifer recovery and are now closed to further water

## Ballot question could affect boats

will have an opportunity to vote registrations to each county on a constitutional amendment that would allow the Kansas has registered their watercraft. Legislature to change the way watercraft are taxed for property tax purposes. For tax purposes, a watercraft is any boat date. powered by gasoline, diesel, electric, oars or sail, including sailboards, personal watercraft (jet skis), kayaks and canoes.

The amendment would allow lawmakers to classify and if a resident owns a watercraft tax watercraft on a basis different from other property. The amendment would not directly change how watercraft are taxed; rather, it is a required first step before legislators can make changes in the future, if they choose to do so.

A vote for the proposition would allow the legislature to separately classify and tax watercraft or to exempt watercraft ing federal funds - the amount from property taxes and impose another form of tax.

Watercraft property taxes vary by county and value of the watercraft. For county property tax purposes, watercraft are taxed at a rate of 30 percent of a vessel's value multiplied by the county mill levy. This rate is higher than many other states, and is set by the Kansas constitution, which is why an amendment is necessary to allow lawmakers to consider classification and tax rate changes. Three neighboring states - Oklahoma, Nebraska and Missouri - do not have a property tax on watercraft, and neither do Texas and Iowa.

diesel, electric or sail must be registered with the Kansas Department of Wildlife, Parks and tion is available at ksoutdoors. Tourism. The department annu- com/Boating.

On Tuesday, Nov. 6, Kansans ally sends its list of watercraft so appraisers will know who Registrations and renewals cost \$32.50 each, and are valid for three years from the registration

> To lower their property tax burden, some owners unlawfully register their vessels in a neighboring state. The only way county appraisers know is for the owner to declare it for property tax purposes or to use the watercraft registration records. An estimated 10,000 Kansas residents register their boats in other states to avoid paying higher property taxes in Kansas. Kansas has about 85,000 registered watercraft.

> The department uses registration revenues along with matchof which is determined by the number of registered watercraft - to support boating-related programs such as developing, improving and maintaining docks, boat ramps, toilet facilities; inspecting marinas; enforcing vessel operation, sanitation, sound muffling and boating under the influence laws; investigating accidents and thefts; officer training; search and rescue operations; administering boating education and water safety programs; publishing boating information; and appearing at fairs and boat shows.

The department does not receive the property tax revenues. Each county is responsible for Boats powered by gasoline, how it uses its portion of the property tax receipts.

Boating registration informa-

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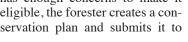
#### Published in The Colby Free Press on Friday, October 12, 2012 **PUBLIC NOTICE** NW KS GMD#4 WTAP Sign-up Open

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Applicants who are selected for WTAP grants are compensated by the department's Division of Conservation in exchange for the permanent retirement of water rights on irrigated land. Priority is given to retiring water rights in areas that would have the greatest impact on the aguifer system. A fixed rate of \$2,000 per acre-foot of historic consumptive water use is available for eligible water rights to be retired. WTAP grants are approved on the basis of competitive bids.

To be eligible, water rights must be in good standing with the department's Division of Water Resources. Dryland farming is permitted after a water right is retired.







PAID FOR BY MARVENA CHANCE, TREASURER

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For more information, contact Steve Frost, water conservation program manager, at (785) 296-8964 or Steve.Frost@kda.ks.gov. WTAP rules and regulations applications, maps and other details are available on the kansas Department of Agriculture's Division of Conser vation website at http://www.ksda.gov/doc/?cid=1941. Information and assistance is also available on the Kansas Department of Agriculture's Division of Water Resources field office in Stockton at (785) 425-6787 or at the Northwest Kansas Groundwater Managemer District No. 4 in Colby at (785) 462-3915.

Limited irrigation can also be temporarily allowed to establish a permanent cover on the land being transitioned from irrigation. Partial water right reductions will also be considered for retirement grants.

For more information, contact Steve Frost, water conservation program manager, at (785) 296-8964 or Steve Frost@kda.ks.gov. WTAP rules and regulations, applications, maps and other details are available on the Kansas Department of Agriculture's Division of Conservation website at http://www.ksda.gov/doc/?cid=1941.

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Make a Difference - Please Recycle C.S.



Worship in the church of your choice this weekend.



FAITH FELLOWSHIP CHURCH, Pastor Dan Keel. 815 W. 3rd. WINONA METHODIST CHURCH, 501 Bellview Ave. Rev. WESLEYAN CHURCH, 320 W. Pine - 785-462-8391, Sunday FIRST CHRISTIAN CHURCH, (Disciples of Christ), Pastor Sundays at 2 p.m. 337-401-7207 (temp)

CELEBRATION COMMUNITY CHURCH, 1890 S. Franklin ship 9:15 a.m. (CDT) Ave. - Colby Community Building. Pastor Dave Funk.Sunday Worship 10:45 a.m. www.celebratejesus.org

tor James Bloom, Sunday Morning Worship and Children's a.m.; Bible Study: 6:30 p.m. Church 10:15 a.m., Wednesday evening Bible Study and Intercessory Prayer 6:30 p.m. 785-671-4020.

COLBY INDEPENDENT BAPTIST CHURCH, 730 E. 3rd (former Jaycee's building), Pastor Bernard Heinz, 785-460-0313, Sunday School 9:30 a.m.; Sunday Morning Worship 10:30 a.m.; Sunday Evening 6:00 p.m.; Wednesday Evening 7:00 p.m.

Martin, College Drive & Wheatridge Rd., 785-462-3041, Holy Eucharist, 9:00 a.m. every Sunday, Evening Praver, 5:15 p.m. Wednesday, September through May. Christian Education for Youth, 6:30 p.m. Wednesday, September through May.

COLLEGE DRIVE ASSEMBLY OF GOD, 245 W. College Dr., Colby. Pastor Steve Todd. Sunday School 9 a.m. for all ages. Worship 10:15 a.m. Kid's Church for Kindergarten- 5th grade during Worship Service. Nursery available for kids birth - 5 yrs old. Wednesday night: Family night September - May. Meal Group for 6th - 12th graders and Adult Bible Study at 7 p.m. 8:00 & 10:00 a.m., Confessions will be heard Saturday 4:30-5:05 785-462-8234. cdag@st-tel.net.

BEREAN CHURCH, 1000 S. Franklin, 785-460-2763, www. colbyberean.com; Sunday School 9:30 a.m., Sunday Worship 785-462-6342, Sunday Worship 9:00 a.m. Podcasts of the worship 10:45 a.m and Saturday, 5:30 p.m.. Pastor Mark Carlton, Youth services are available at the church website colbypres.org. Pastor Ben Phillips. Middle School Group Wednesday 7 p.m. at the Attic and High School Youth Group Sunday 6 p.m. at the Attic. AWANA Wednesdays at 7 p.m. at the church.

Sheryl Johnson, Sunday School, 10:30 a.m., Morning Wor-

FIRST BAPTIST CHURCH, (Affiliated with American Baptist Churches USA) Rev. James Bridges, 615 W. Webster, 785-GATEWAY FELLOWSHIP, 2nd and Sunrise, Oakley. Pas- 462-2867. Sunday School: 9:15 a.m.; Family Worship: 10:30

COLLEGE VIEW BAPTIST CHURCH (Affiliated with Southern Baptist), 1185 Wheatridge Rd. at College Drive, 785-460-7144, Sunday Bible Study 9:30 a.m., Sunday Worship services, 10:45 a.m. Prayer Service at 6:30 p.m. on Wednesday's. Contemporary Evening Service at 4 p.m. through the semester.

PLEASANT HOME CHURCH, Pastor, Perry Baird, 785-728-ASCENSION-ON-THE-PRAIRIE EPISCOPAL, Rev. Don 7380, 3190 Road 70, Edson, Worship, 9:00 a.m., Sunday School 10:00 a.m. (MST)

> MINGO BIBLE CHURCH, 420 Main Mingo, 785-462-2992: An independent community church served by Village Missions Pastor Tom Peyton. Sunday School: 9:30AM - all ages. Worship Services: 10:45AM. Sunday Evenings 6:30. 3rd Sunday informal fellowship - bring a snack to share! First Sunday of month - carry-in dinner following morning worship.

SACRED HEART CATHOLIC, 785-462-2179, Father Dana served 6 - 6:30 p.m. CD Kidz for kids birth - 5th grade, Youth Clark, Pastor, Saturday Eve. Mass 5:30 p.m., Sunday Masses p.m. and from 7:30-7:45 a.m. and 9:25-9:40 a.m. on Sunday.

FIRST PRESBYTERIAN CHURCH, Rev. Carol Rahn, 515W. 4th,

OUR SAVIORS LUTHERAN CHURCH, Brewster, Sunday worship 9:00 a.m.; 2nd Sunday of the month at 8:00 a.m.

To become a sponsor call Sharon or Kathryn today at 462-3963.

School 9:30 a.m., Sunday Worship 10:40 a.m., Sunday Evening Cell groups at 6:00 p.m., Wednesday Youth Ministries, Worship and Children's Church at 10:00 a.m. Kids Clubhouse 7 p.m.

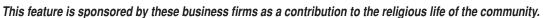
S. Franklin - 785-460-6605, President Andy Rose, 785-460-6807. a.m., Priesthood, Relief Society, YM/YW, 12:10 p.m.; Family History Center open by appointment. Call 785-462-3571.

and Rev. Orvella Romine, Equipping Class, Sunday, 9 a.m., Sunday worship, 10 a.m., Wednesday, R.L.M Training Centers (Bible School), 6 p.m. Shop online at: www.rlmregionalchurch.com.

COLBY UNITED METHODIST CHURCH, Rev. James Mardock, pastor, 950 S. Franklin, 785-460-6521, Sunday Worship Services at 8:30 and 11:00 a.m., Fellowship coffee 9:30 a.m., Sunday School, 9:45 a.m., KXXX broadcasts 11:00 worship. www.colbyumc.org

CHURCH OF CHRIST, Minister, Jarrod Spencer. 510 E. 4th, Sunday Bible Study 9:30 a.m., Sunday Worship 10:30 a.m., Wednesday, Bible Study 7:00 p.m. www.colbychurch.com

THE SHEPHERD'S STAFF, REXFORD, Joan Dingwerth, Director, 785-687-2565.





COLBY LUMBER **Bud Van Horn and Staff** 1760 W. 4th 462-2181

### **CERSOVSKY INSURANCE** "Customer Service is Our Policy" **CINDY L. CERSOVSKY** 370 N Franklin • P.O. Box 310 • Colby 785-462-7544 · Toll Free 888-462-7544

### Brewster United Methodist Church

Lyle Knebel, 385 W. 3rd - 785-460-2718, Sunday Morning

TRINITY LUTHERAN CHURCH, Rev. Robert Alexander. CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS, 1145 East 5th & Country Club, 785-462-3497, Services, Sat., 5:30 p.m., Beginning Sept. 2 - Sunday Worship Service 10:30 a.m., Sacrament meeting 10 a.m., Sunday School and Primary 11:20 Adult Bible Class & Sunday School 9:15 a.m. Visit us at www. trinitycolby.com

LEVANT COMMUNITY CHURCH, 205 1st St., Pastor Charles REDEEMING LOVE MINISTRIES, INC., 345N. Franklin, Dr. W.G. Taff, 785-586-2376, Sunday School (classes for 3 years & up and 3 adult classes) 9:30 a.m., Morning worship 10:30 a.m.

> BREWSTER UNITED METHODIST CHURCH, PO Box 250, Brewster. Pastor Mike Baughn, 785-694-2278, Sunday School: 9:45 a.m.; Worship Service, 10:45 a.m.

> REXFORD COMMUNITY CHURCH, Rexford, Pastor Lane Purcell, 785-687-3305, Sunday School 9:30 a.m., Worship Service 10:30 a.m.

> BREWSTER COMMUNITY CHURCH, Mike Pinkelman, Pastor, Brewster - 785-694-2720, Sunday School (all ages) 9:30 a.m., Worship Service 10:30 a.m., Bible Study 7:00 p.m., Wed. mornings 6:30 a.m. - Men's Bible Study, Wed. 7:00 p.m. - Children's Ministries (Royal Rangers/Missionettes), Wed. 7:15 p.m. - Intercessory & Prayer, Tue. 5:00 p.m. - Women's Bible Study.