

# Classifieds

**Classified ads** — Printed in *The St. Francis Herald & The Bird City Times*.

**Cards of Thanks** first ten words free, 20¢ for each additional word.

**Poetry** is charged at the rate of 30¢ per line.

**\$3.00 service charge** is billed monthly for open accounts.

## Notices

**OPENINGS** at Gran's Rocking Chair Daycare. 785-332-2670. 51-02\*

**HELP FOR ABUSED** women and children. Call Northwest Kansas Shelter toll free, 800-794-4624. 1/00\*

**SHARE YOUR NEWS** of house guests or vacations with *The St. Francis Herald* and *Bird City Times* readers. Call 785-332-3162 or 785-734-2621 with news items.

**BINGO**, 7:30 p.m., January 6 at the American Legion, Bird City. 01c



## NOTICE

### AD RATES

For Line Classified Ads are as follows:

- 1-Wk. 10 words - \$5.50  
20¢ ea. additional word
- 2-Wks. 10 words - \$10.50  
40¢ ea. additional word
- 3 to 4 Wks. 10 words - \$11.95  
45¢ ea. additional word

(10 word minimum. Line Classified must be in our office no later than 5 p.m. on Monday)

### Country Advocate

\$6.00/per week - 10 words  
25¢ ea. additional word  
Ads must be in the office by 12:00 noon on Friday.

### Display (box) Ads

Display (box) Ads for *St. Francis* and *Bird City* deadline is 5 p.m. on Monday.

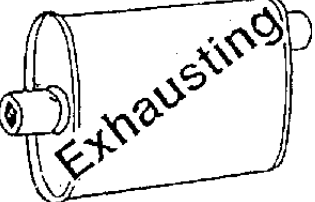
### Classified Display Rate:

*St. Francis Herald* \$4.65 per column in.  
*Bird City Times* \$3.89 per column in.  
Both Papers \$7.35 per column in.

*The St. Francis Herald*  
and  
*Bird City Times*

785-332-3162 or  
785-734-2621

### Our Business Is



**St. Francis  
Tire & Service**  
785-332-3366

**2 FREE ADMISSIONS WITH THIS AD!**

## 12th ANNUAL WICHITA RV SHOW

**Special Show Prices**  
**JANUARY 10<sup>th</sup> - 14<sup>th</sup>**

Wednesday.....	January 10.....	4:00-9:00
Thursday.....	January 11.....	4:00-9:00
Friday.....	January 12.....	12:00-9:00
Saturday.....	January 13.....	10:00-9:00
Sunday.....	January 14.....	12:00-6:00

**Kansas Coliseum**

## FEN-PHEN USERS

If you have an echocardiogram showing **heart valve damage** or **Primary Pulmonary Hypertention**, it is not too late to file a claim against the manufacturers for your injuries!

Verlin A. Ingram, Attorney  
707 N Waco, Suite 101  
Wichita, Kansas 67203

**316-262-2018**  
Free Consultation

## ATTENTION FARMERS

We will purchase corn (includes GMO) or hay from local farmers, you can deliver, we will pick up, or we can feed your corn to your cattle.

**Cheyenne Co. Feedyard L.L.C.**

Contact:  
Todd Neitzel, Yard Mgr.  
785-332-2164 or  
800-236-9151

## Services

**COMPUTER SALES AND SERVICE** - Appliance Repair. Bob Bixler, 785-332-3128. 01\*

**HOME RENEWAL**, remodeling, kitchen and bath, replacement windows, painting and siding. Ross Jamison, 785-332-3274. 51-02c

**WE INSTALL** original equipment replacement windshields. No air leaks, no water leaks. Dankenbring Auto Body, Wheeler, Kan. 785-332-2032. 33tfn

**ARE YOU FACING** a crisis pregnancy? Free pregnancy testing, counseling and financial aid are available at Emergency Pregnancy Services in Colby. Call toll-free 888-462-3022. 17tfn

**TRUCK LETTERING**, Call 1-800-886-2423, pin stripping, signs of all kinds including magnetic, vinyl, over 25 years of experience. Hot Brush, 800-886-2423, fax 785-734-2459 204 W. 4th, Bird City, KS 67731. 19tfn

I will be available to do music on my harp, harpsichord or keyboard for parties, weddings or anniversaries. Kristin Fleming 785-332-2641. 01\*

## ALFALFA HAY WANTED

Delivered to  
Pierceville,  
Kansas, or  
can pick up  
within 30  
days.

Contact Steve Dewey  
316-357-4095  
7 a.m. to 7 p.m.

**James E. Reeves, DPM**  
Podiatrist/Foot Specialist  
**Reconstructive Surgery**  
**Foot & Ankle Injuries**

For appointments call:  
**Rawlins County Health Center**  
785-626-3211  
**Thurs., Jan. 25**  
Atwood - A.M.  
Colby-P.M.  
**Fri., Jan. 26**  
Atwood - All Day  
CMC, 100 E. College Dr.  
785-462-7511

## Lost

**\$50 REWARD** payable (upon retrieval) to person who leads me to individual(s) that stole my CD's from wrestling room. Jon Zweygardt 785-332-2286. 01\*

**REWARD: Lost hearing aide** by First National Bank. Call 785-332-2701. 01\*

## Help Wanted

**HELP WANTED:** Full- or part-time sales association to recruit members for the U.S. 36 Highway Association, a long-established regional group with hundreds of members but much potential for growth. Must be personable, articulate, good with people and willing to travel along the highway and meet people. Great opportunity for senior or someone with experience. Send resume and letter to Steve Haynes, president, c/o Bonnie Youngquist, secretary; U.S. Highway 36 Association, Box 366, Smith Center, KS 66967, eoe m/f/d 48tfn

## For Rent

**FOR RENT:** 3 bedroom, 2 bath double wide. Available after 1-1-01. Call Linda at 480-641-6677. 51-02

## For Sale

**FOR SALE:** Arch Style Steel factory Year-end liquidation sale. Selling all unclaimed or canceled orders for 2000 shipping. Never erected, w/blueprints. 1-800-369-3882 52-01c

**Western Kansas Monument SALES & SERVICE**  
Monuments, Corner Stones, Lettering, Dating, Bronze Plaques, Special Designs

**Lance Long**  
Box 862  
St. Francis, KS 67756  
785-332-3019

## New Year's Greetings

Let's turn the page to a new year full of opportunity and hope. We're thankful for the opportunity to do business with great people like you. Here's hoping your New Year's festivities are full of good memories.

**Western Auction & Real Estate LLC**  
785-332-8990

Betty L. Petersen, Broker  
P.O. Box 928 • 301 W. Jackson St.  
St. Francis, KS 67756

Keith (Skip) Petersen, Salesperson & Auctioneer  
www.westernauctionandrealstate.com

## FOR SALE

→ **702 River St.** - Nice 2 bedroom home in St. Francis with landscaping that gives a sense of privacy.

→ **117 West 5th in Bird City.** Two bedroom, 2 bath well maintained home with attached double garage and steel siding all around. Many other features you will enjoy.

→ **320 acres choice cropland** 1 mile south of Bird City in the NE/4 and SW/4 of Section 12. All of the NE/4 quarter is planted to wheat and the SW/4 is in stubble.

→ **7,400 acre Culwell ranch** 6 miles east of Bird City and 11 miles north. Summers 550 head of cows & calves. Has 1,648 acres of good cropland and 290 acres in CRP. Improvements include two houses, 30,000 bu. grain storage, livestock working equipment and feed lots for 700 head plus other buildings.

→ **1600 Ac. Anderson Ranch** - balanced unit with irrigation, dry cropland, pasture and CRP plus nice improvements.

→ **1600 Ac. Potthoff Ranch** - over 1 mile of Arikaree River bottom, 2 irrigation wells, CRP and 1000 acres pasture. Excellent hunting potential.

→ **320 acres** 4 north and 1 west of Bird City. One high quality cropland and one average. Buy one or both quarters.

We have other listings of land and houses.  
Give us a call for more information.

Visit our web site at: [www.donlovealestateinc.com](http://www.donlovealestateinc.com)

**Don Love, Broker •**  
785-332-2921

Sondra Bracelin, Salesperson •  
785-332-3041

P.O. Box 723 • 116 E. Washington  
St. Francis, KS

**Don Love**  
Real Estate, Inc.

**FOR SALE:** Used storm doors, twenty 32" doors; twenty 36" doors. Contact at the Housing Authority, Cheyenne Manor from 8:30-Noon, Monday-Friday, 785-332-3934. 51-02c

## Autos For Sale

**FOR SALE:** 1990 Ford Econoline custom van, loaded, 103,000 highway miles, 302 engine, tinted windows, \$7,000 obo. Call 785-332-2969 or 207-632-7463. 52-03c

## Thank You

To Dr. Miller, Dr. Hamel, Pat, EMTs and the entire hospital staff, thank you for your care and concern while we were patients. Bill and Allie Barr

Thank you very much to whomever brought our children Christmas presents. Vance and Roseanna White

A special thank you to the following people: Sheriff department for the boxes of groceries, to the family of the little girl that gave me the coat and stocking cap, to Jessie S. for the cake. Thank you all, Robert (Bob) Morrell

We want to thank everyone for their visits, food, cards and memorials for our sister, Ruth Peter. We are deeply grateful to you. Coy and Neva DeGood

Thank you St. John's UCC Church for the birthday party and all who sent cards and gifts. Also, "thank you" Good Samaritan Village for all you have done. Cyral Hoag

To our family, friends and community a mere "Thank you" seems hardly

## THE WORLD

As close as your phone.  
785-332-3162

[nwkansan.com](http://nwkansan.com)

INTERNET Access as low as \$14.91/month

→ Tech help Available  
→ Hookup Same Day as Signup

**The Saint Francis Herald**  
P.O. Box 1059; St. Francis  
785-332-3162

enough. During this difficult time your compassion and kind expressions of sympathy have filled our hearts with overwhelming humbleness. All of the cards, calls, flowers, food, visits, prayers and memorials were such a loving tribute to Randy. Your generosity will always be remembered and truly appreciated. Special thanks to Pastor Dennis for his visits both at home and in Denver. Also your precious message of comfort. Thank you to the ladies who prepared and served the meal, you were so thoughtful. What a blessing we have in Dr. Miller, Patrick and a very skilled and caring medical staff. We thank you. How fortunate we are to have you all in our community. A very special thank you to Rick, Steve and Candy for making

a difficult trip home just a little easier. For every special 'gift' you gave we are thankful, each one will forever have a special place in our hearts.

The family of Randy Zweygardt

Thank you to the SFCHS classes of 1974, 1998, 2000, 2004 and 2007 for the gifts, cards, flowers and memorials you gave in Randy's memory. You've made us feel very special. Karla, Craig, Kelly, Troy and Janelle

Thank you to all of those who donated and worked on the Santa Day. The DVD player I won is great! Cliff Leach



## Public Service Notices

Published in *The St. Francis Herald*, *St. Francis, Kansas*, Thursday, January 4, January 11 and January 18, 2001 (1-3)

### IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In The Matter of The Estate of Case No. 00-P-28 MARGARET RUTH PETER A/K/A RUTH PETER A/K/A MARGARET RUTH HEATON, Deceased PURSUANT TO K.S.A.

### CHAPTER 59 NOTICE TO CREDITORS THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that on December 28, 2000, a Petition for Probate of Will and Issuance of Letters Testamentary was filed in this Court by Rhonda Ruth Novacek, an heir, devisee and legatee, and executor named in the 'Last Will and Testament of Margaret Ruth Peter,' deceased.

All creditors of the decedent are notified to exhibit their demands against the Estate within four months from the date of first publication of this notice, as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

Rhonda Ruth Novacek, Petitioner APPROVED BY: JAMES M. MILLIKEN, CHARTERED James M. Milliken #07001 101 W. Washington, P.O. Box 627 St. Francis, Kansas 67756-0627 (785) 332-2101 Attorney for Executor

Published in *The St. Francis Herald*, *St. Francis, Kansas*, Thursday, December 28, 2000, and Thursdays January 4 and January 11, 2001 (52-2)

### IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In The Matter of The Estate of RAY H. ZWEYGARDT, Deceased Case No. 98 P 31

### NOTICE OF HEARING THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified a Petition had been filed in this Court by Grace E. Zweygardt, the duly appointed, qualified and acting Administratrix of the Estate of Ray H. Zweygardt, deceased, praying Petitioner's acts be approved; the heirs be determined; the amount advanced for final publication be paid; the administration of the estate be closed and upon the filing of receipts, the Petitioner be finally discharged as Administratrix of the estate of Ray H. Zweygardt, deceased, and the Petitioner be released from further liability.

You are hereby required to file your written defenses thereto on or before January 19, 2001, at 10:00 o'clock a.m., at St. Francis in the District Court of Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon the Petition.

GRACE E. ZWEYGARDT Administratrix

ARTHUR-GREEN, LLP  
727 Poyntz Avenue, Suite 201  
Manhattan, Kansas 66502  
(785) 537-1345  
Attorneys for Administrator

Published in *The St. Francis Herald*, *St. Francis, Kansas*, Thursdays December 21, and December 28, 2000, and Thursday, January 4, 2001. (51-1)

### IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS WESTERN KANSAS FARM CREDIT, FLCA, PLAINTIFF,

V.

CASE NO. 00-C-8 TERRY D. GLASCO a/k/a TERRY GLASCO AND TIFANY MARIE GLASCO a/k/a TIFANY M. GLASCO a/k/a TIFANY GLASCO, his wife; and, THE UNITED STATES OF AMERICA ACTING THROUGH THE FARMERS HOME ADMINISTRATION, USDA; DEFENDANTS.

### NOTICE OF SHERIFF SALE

(Pursuant to K.S.A. Chapter 60) Notice is hereby given that under and by virtue of an Order of Sale issued and delivered to me for execution by the Clerk of the District Court of the County of Cheyenne and State of Kansas, in a certain action pending in said Court, wherein the Western Kansas Farm Credit, KLCA, is plaintiff, and Terry Glasco, et al., are defendants, Case No. 00-C-8, I will, at the front door of the courthouse in the City of St. Francis, County of Cheyenne, State of Kansas,

on the 15th day of January, 2001, at 10:00 o'clock a.m., of said day, offer for sale and sell at public auction for cash in hand the following described real estate in the County of Cheyenne, State of Kansas, to-wit:

**Tract 1:** South Half of the Southeast Quarter (S 1/2 of SE 1/4) and the Northwest Quarter of the Southeast Quarter (NW 1/4 of SE 1/4) of Section Fourteen (14); Southeast Quarter (SE 1/4) of Section Twenty-two (22); North Half (N 1/2) and the Southwest Quarter (SW 1/4) of Section Twenty-three (23), All being located in Township Two (2) South, Range Thirty-eight (38), West of the Sixth Principal Meridian.

**Tract 2:** West Half (W 1/2) of Section Nineteen (19), Township Two (2) South, Range Thirty-seven (37), West of the Sixth Principal Meridian.

The defendant, United States of America, Farm Service Agency, has a valid and subsisting lien on the subject real estate in the amount of One Hundred Forty-two Thousand Eight Hundred Two Dollars and Fifteen Cents (\$142,802.15) principal and Sixteen Thousand Eight Hundred Forty-four Dollars and Seventy-three Cents (\$16,844.73) interest as of May 22, 2000, plus interest thereafter until paid at the rate of \$19.5619 per day. The lien of the United States is a second lien to that of plaintiff as to Tract 1 and is entitled to priority as a first lien as to Tract 2. The Sale of Tract 2 shall be made without disturbing the prior lien of the United States of America, Farm Service Agency.

The above described real estate will be sold subject to redemption as provided by law and for the purpose of satisfying the unpaid balance of the judgment rendered in said action in favor of the plaintiff therein in the sum of One Hundred Twenty-three Thousand Nine Hundred Thirty-one Dollars and Thirty Cents (\$123,931.30) which sum includes the Certificate of Title, UCC title search, insurance, filing fee mentioned above, and attorney fees accrued to date; plus interest at the rate of 12.75 percent per annum from and after December 15, 2000, and for the costs of said action, accrued and accruing.

Ben Smull  
Cheyenne County Sheriff

Laurence A. Taylor, #9496  
1480 West Fourth  
P.O. Box 509  
Colby, KS 67701  
785-462-6736

Published in *The St. Francis Herald*, *St. Francis, Kansas*, Thursdays December 21 and December 28, 2000, and Thursday, January 4, 2001. (51-1)

### IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In The Matter of The Estate of George R. Thacker, Deceased, Case No. 00-P-25

### NOTICE OF HEARING AND NOTICE TO CREDITORS

The State of Kansas to All Persons Concerned:

You are hereby notified that on December 15, 2000, a Petition was filed in this Court by First National Bank, St. Francis, Kansas, a secured creditor of George R. Thacker, deceased, praying that an administrator be appointed.

You are required to file your written defenses thereto on or before Jan. 12, 2001, at 10:00 o'clock A.M. of said day, in this Court, in the City of St. Francis in Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail, judgment and decree will be entered in due course upon the Petition.

All creditors are notified to exhibit their demands against the estate within four months from the date of first publication of this Notice, as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

First National Bank, St. Francis, Kansas, Petitioner

Published in *The St. Francis Herald*, *St. Francis, Kansas*, Thursdays December 21 and December 28, 2000, and Thursday, January 4, 2001. (51-1)

### IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In The Matter of The Estate of George R. Thacker, Deceased, Case No. 00-P-25

### NOTICE OF HEARING AND NOTICE TO CREDITORS

The State of Kansas to All Persons Concerned:

You are hereby notified that on December 15, 2000, a Petition was filed in this Court by First National Bank, St. Francis, Kansas, a secured creditor of George R. Thacker, deceased, praying that an administrator be appointed.

You are required to file your written defenses thereto on or before Jan. 12, 2001, at 10:00 o'clock A.M. of said day, in this Court, in the City of St. Francis in Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail, judgment and decree will be entered in due course upon the Petition.

All creditors are notified to exhibit their demands against the estate within four months from the date of first publication of this Notice, as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

First National Bank, St. Francis, Kansas, Petitioner



# Idalia News

By  
**Elsie  
Shanks**



## Weather (high/low)

Dec. 18: 51/18; Dec. 19: 54/10; Dec. 20: 55/13; Dec. 21: 30/3; Dec. 22: 33/8. On the 20th there was wind and snow flurries.

## Graduation

Virginia Lengel and son Mark Lengel and daughter Abby drove to Lubbock, Texas, Friday morning to attend Brad Gersten's graduation from the University of Texas Tech. He is the son of Gene and Donna Gersten of Hurst, Texas. Others attending were Mark and Diana, Matthew and Daniel Fletcher of South Lake, Texas. They returned home Saturday night. Brad will start work Jan. 4.

## Decorations

Idalia is decorated really pretty. Baptist Church has a Nativity set lit up, cross and other things. The school has Santa Claus and reindeer on the roof. Bankwest has ornaments and lights up, too. There are also a number of houses lit up both outside and inside and a tree in the middle of Main Street.

## Baptist Church news

Pastor Fore delivered 170 sacks this week in the community from the Baptist Church. If you did not get one call him at 354-7822.

## Bachelor party

A bachelor party was held at the Homestead Memorial Building Dec. 22 for Duane Richards. He and Lisa Tyler were married Dec. 30 at Beecher Island Sunday school chapel.

## National Rodeo

Ronnie and Polly Lengel, Bob and Terry Brenner, Roger and Suzie Richards, Duane Richards, Nicole Shaffer, all of Idalia, Justin Franz of Burlington, Kim Herman of Otis, Brian Steerman of Idalia, Katie and Jake Dahl, Kristy and Bryan Harris and son, Rhett, all of Colorado Springs, Darcy and Jason Trent of Oklahoma all attended the National Finals Rodeo at Las Vegas, Nev., Dec. 7 through Dec. 11. They all enjoyed themselves.

Galen Lengel was a Thursday morning visitor of his sister Ruth Richards.

Clark and Mildred Rolow were pleasantly surprised Thursday with a visit from grandson, Brad Long, Nancy, Alex and Preital of Burlington. All enjoyed lunch at LaFamilia restaurant and had a nice afternoon visit.

Clark Rolow visited Jim Hutton at Cedardale Care Center in Wray last Thursday afternoon.

Mrs. Jerry Weisshaar attended the Christmas dinner at Grace Manor

Care Center in Burlington Thursday with her mother, Fern Summers. There was a party also.

Ted and Donna Mosier were Christmas dinner guests of her sister Karen Student and boys in Denver.

Roy Clark, Virgil Lundvall of Burlington and friend were Christmas dinner guests of Violet Knapp.

John and Michelle Cure and family were Christmas Day dinner guests of J.E. and Debbie Cure in Burlington.

Susan and Garvin Hill attended Christmas dinner with her Grandmother Hendricks.

John and Michelle Cure and family were Christmas Eve dinner guests at the Thompson home in Stratton with all the family members attending.

Melanie Lumpkin spent Christmas weekend with her parents, Ron and Mary Lumpkin at Russell.

Philip and Jeanne Steven and Morgan of California flew to Denver Dec. 24 and rented a car and will spend until Jan. 7 with her parents, Dave and Debbie Moellenberg.

Wayne and Amy Gardner and Levi of Pueblo arrived Friday night to spend the weekend and were Christmas dinner guests of his sister Julie and Terry and mother, Lori Gardner at Colorado Springs.

Christmas dinner guests of Dave and Debbie Moellenberg were Betty J. Moellenberg, Dennis and Laura Lengel, Brian and Kevin, Wayne and Amy Gardner and Levi of Pueblo, Philip and Jeanne, Steven and Morgan, Melvin and Dorthy Mast of Bird City, Steve and Karen Mast of Chicago, Ill., Dave and Jane Uphoff, Brent and Kevin and Danielle Moellenberg.

Travis Crites of Houston, Texas, arrived Friday to spend Christmas weekend with his parents, Terry and Debbie Crites. Trisha Crites of Greeley will arrive Sunday for Christmas with her parents and relatives.

A number attended the potluck supper and farewell for Dave and Janie Uphoff and boys at St. John fellowship hall Wednesday night.

Freeman and Diana Morris and Ross and Josh Morris were Christmas dinner guests of her mother, Lee Busby in St. Francis. Other guests were Jeanne and Les Gelvin of Fort Collins. Ross, a student of Chadron College of Chadron, Neb., arrived home Dec. 8 to spend the Christmas vacation with his family.

Harlan Boden visited Cyral Hoag at Good Samaritan Village last week and

took him his birthday and Christmas present. Cyral is his uncle. He also visited Walt and Dolores Kincheloe.

Hall Christmas party and gift exchange was held on Saturday hosted by Eddie and Jan Hall at their home with 36 attending.

Tim and Kim Hall, Lorna and Steve Argo and Nicole of Longmont and her mother, Jerri Berkes of Fort Morgan were Christmas dinner guests of Eddie and Jan Hall.

Virgil Lundvall was admitted to Kit Carson Memorial Hospital in Burlington for a few hours and returned home Thursday morning.

Chuck and Sheila Stewart of Aurora were Sunday until Tuesday house guests of her parents, Buzz and Bonnie Gartrell. All of the family were Christmas Eve supper guests of their parents, Buzz and Bonnie Gartrell.

Christmas dinner guests of Bill and Lois Lippert were Susan and Alan Greene and family of Aurora, Bob Lippert and Anna Lippert, both of

Idalia area.

Christmas dinner guests of Kenny and Nancy Helling, Will and Stephanie were Edmund and Roberta Helling of Wray, Angie Vrome of Boulder, Colo.

Kenny and Nancy Helling and family hosted an early Christmas at their home Saturday evening. Guests were Raymond and Joyce Helling, Kevin and Ken, Kaylene Helling of Albuquerque, N.M.

Darrell and Rose Mary Shanks were Thursday supper guests of Elsie Shanks at the Mittens Restaurant in Burlington and then toured Burlington to view the beautiful lights.

E.J. and Briar Carpenter hosted an early Christmas dinner at their home Friday. Guests were Aaron Blanchard of Broken Bow, Neb., Gilbert Blanchard and Brook of Cheyenne, Wyo. Mary got sick and stayed in Yuma with her parents, Bill and Myrle Oliver. Celeste talked on the telephone to their parents, Perry and Mary Blanchard of Sidney, Mont. Perry was

doing fine but weak after his emergency gall bladder surgery Thursday at Sidney Health Center. He returned home Friday. Aaron's girls, Taylor, Cheylene and Sierra of Wray were Christmas Day guests.

Jerry Crites was a Monday afternoon visitor of Shirley Boden and brought her a cake.

Clark and Mildred Rolow were Tuesday visitors of their daughter, Phyllis Long at Goodland. They also did some shopping.

Betty J. Moellenberg was a Tuesday afternoon visitor of Harlan and Shirley Boden and brought her gifts.

Christmas weekend guests of Ronnie and Polly Lengel and Tara were Darcy and Jason Tent of Oklahama City, Katie and Jake Dahl, Kristy and Bryan Harris and son, Rhett, all of Colorado Springs and June Redman of Wray.

Sunday Christmas Eve guests of

Larry and Janie Beckman were Robbie and March Beckman and Tyler of Fort Lupton, Ryan Beckman and friend Jennie, both of Basalt, Colo., Amber Beckman and Kyle Gelvin, both of Fort Collins, Tim and Angela Toledo and Chelsee of Aurora, Richie and Sarah Beckman, Jake, Cole, Beau and Page.

Gary and Marilou North of Burlington, Donald North and family of Flagler, Don and Janice North of Watkins, Colo., Kitty Jacobs of Wray were planned for Christmas dinner guests of their parents, Willard and Geneva North.

Stan and Melanie Pratt, Tosha and Sean were Christmas dinner guests of her parents, Ralph and Norma Beek at Cheyenne Wells with other relatives attending.

Evelyn Flick hosted Christmas dinner at her home Monday with all the family attending.

# Beecher Island News

By  
**Bessie  
Dent**



Linda Fliam and family of Indonesia were Sunday and Monday guests of Mr. and Mrs. Pete Allen. Linda is a niece of Fern Allen.

Mr. and Mrs. Kenny Rose and family and Mr. and Mrs. Duane Blessman left Friday morning for Idaho Falls, Idaho, to spend Christmas with Mr. and Mrs. Dallas Madsen and Kinsey. They returned home Tuesday.

Mr. and Mrs. Robert Simmons were Thursday overnight guests of Mr. and Mrs. Randy Perila and Laura. They went on to Fort Collins Friday and picked up Amber Simmons to bring her home with them for a few days.

Suzy Richards had lunch with June

Richers Wednesday.

Mr. and Mrs. Kris Jones and family hosted an early Christmas dinner last Sunday for Mr. and Mrs. Keith Jones, Pauline Duncan, Daniele Jones and friend Joe.

David and Mary Ann Harwood of Colorado Springs were Wednesday and Thursday guests of Mr. and Mrs. Pete Allen.

Veda Douglas called at the Harvey Allen and Delmar Moellenberg homes Thursday.

Visitors at the Bill Mansfield home this past week were Gail Coonts, Sharilyn Mansfield and Monte Mansfield.

# Haigler News

By  
**Opal  
Collicott**



Stanley and LaNeta Carlock home included Myrna Mulligan, Opal and LaVoine Collicott, Velma and Barby Neville and Darold and Sharon Raburn.

Friday evening supper guests in the home of Charlie and Myrna Mulligan were Tom and Marge Buxman and Aaron and Janice Irwin.

Jessica Wall of McCook and Dwight Wall of Lewellen were Sunday dinner guests in the Richard Wall home. Caleb of Chadron and Lyndsay of McCook and Dwight were overnight guests of the Walls.

Evelyn (Creach) Friesen, a resident of the Hester Memorial Home in

Benkelman the past 10 years, celebrated her 93rd birthday on Saturday, Dec. 23. Visiting her that afternoon to celebrate with her were her sister Opal Collicott and daughters LaNeta Carlock and Myrna Mulligan.

Dick and Laura Pearl Wall hosted their usual family brunch on Christmas Day. Attending were Carol and Jay Flaming, Heather, Greg and Logan Klein, Duane and LuAnn Wall, Betty Lee Green, Dusty, Christy, Sydney and Gracie Wall, Dwight, Caleb and Lyndsay Wall, Merry Lu, Bob and Quentin Simmons. The day ended with a family sing-a-long with Merry Lu at

the piano. Dusty Wall drove to Denver International Airport on Christmas Day to meet Christy's mother, brother and friend from North Carolina. They were arriving for a visit in the Dusty Wall home.

On Friday Dick and Laura Pearl Wall visited in the home of Robert and Merry Lu Simmons with their little great-granddaughter Amber Simmons of Fort Collins, Colo., the daughter of Todd Simmons and Shea.

# Moments with Mila

By  
**Mila Bandel**



## Manage credit with care

### Manage credit with care

It is estimated that as many as 80 percent of all United States households have at least one credit card. While many households pay off credit card charges each month, a significant number carry over these balances. The consumer Federation of America report estimated that 56-60 million households 'revolved' credit card debt each year.

It's not hard for most people to get a credit card - multiple mailings offer low introductory interest rates and attractive 'extras,' ranging from travel benefits to cash rebates. The economy is good and people are optimistic, but a buy-now, pay-later attitude can cause major financial headaches and damage credit histories to a point where it can take years to rebuild. Having a credit card also may prompt people to spend more than they would if they were paying cash!

Most consumers can learn to use credit wisely. Credit does offer some

advantages and can be a convenience. For example, traveling is difficult without a credit card - it's almost impossible to guarantee hotel or motel room reservations or arrange for a rental car without one. With a credit card, mail order purchases are not likely to be delayed while a check clears. Credit cards also can facilitate returns and, in some cases, offer protection to consumers' when merchandise is defective.

Credit does, however, have some strings attached. Using credit costs more, ties up future income and can tempt the unwary to overspend. So, what's the best way to manage credit? Here are some tips from some financial specialists:

- Choose credit cards carefully, with consideration for your family's spending and repayment patterns.
- Limit the number of cards you have. With several cards, it is easy to lose track of your total debt. Cancel

unused or unnecessary cards, rather than allow accounts to remain open. Cancel cards in writing and keep a copy of the cancellation letter. Too many credit cards also can be a liability when applying for a car, home or other substantial loan, even if they are not used.

- Keep track of credit card spending. Use cards only when needed!
- If you can't pay the total outstanding balance, reduce debt by making as large a payment as possible, rather than just the minimum payment.
- Use credit carefully. Limit non-mortgage consumer credit to less than 15 percent of your take-home pay.
- You make check your credit report. If you have been denied credit within the last 60 days because of information in your file, you can check that report without a charge. Otherwise, expect a small fee, usually about \$8.
- Keep financially smart and don't get caught in the credit trap!

## American Legion Auxiliary

Unit 134 of the American Legion Auxiliary met Dec. 12 in Wray at the home of Pat Gardner. Meeting was called to order by Florence Douglass, president. Due to the absence of Mildred Stute, the chaplain's prayer was given by Pat Gardner.

Florence Douglass read a poem, "When I am an Old Lady." Roll call was answered by seven members. Reports were given. There was no November meeting due to bad weather.

Notice was received that the dues will be raised next year. The new rate was accepted. It was moved to pay Pat Gardner for postage and Berneice Douglass for the note books. The meeting closed with the chaplain's prayer.

The Christmas program was given by Florence Douglass with some help from other members. There was a gift exchange. Delicious refreshments were served by Pat.

Next meeting will be at 1:30 p.m. Jan. 9 at the home of Florence Douglass: roll call, New Year's Resolution; program: Legislation National Security by Irene Day.

## Rainbow Family and Community Education Club

Virginia Harford entertained the members of Rainbow FCE on Dec. 21. She called the meeting to order and the Collect was read. Roll call was the telling of a personal experience. Irene Day reminded the members of the rapidly approaching holiday. Reports were given. Melva read an article from Daily Guide Post about changes in daily living. Lillian read about the drug PPA and the harmful effect of the use of that drug which can cause strokes. Laura Pearl Wall presented some Christmas quizzes. Virginia read some tricky riddles and served delicious refreshments.

Guests Christmas week in the

# Kansas Classified Ad Network

**Adoption**  
ADOPT: Your baby will be raised with love, laughter & security. Expenses Paid. Susan & Peter 1-800-595-6376.

**Business Opportunity**  
A+ M&M MARS/NESTLE. ESTABLISHED VENDING ROUTE. Will sell by 1/15/00. Under \$9K Minimum Investment Required. Excellent Monthly Profit Potential. Finance Available/good credit. 1-800-637-7444.

**OWN A COMPUTER?** Put it to work! www.getpcwork.com or call for a free booklet, 800-429-5653.

**Computers For Sale**  
DELL COMPUTERS...Built-To-Order. Hassle Free Financing! Pentium III-933 & more. Low Monthly Payments - O.A.C. Limited Time FREE INTERNET ACCESS - most areas. 1-800-477-9016. Code KS01. www.omcsolutions.com.

**Financial**  
\$OVERDUE BILLS!!! Credit Prob-

lems? Consolidate Debts! Cut monthly payments to 50%. Become debt free. NO APPLICATION FEES! 1-800-863-9006.

Homeowners with Credit Worries may now quickly qualify for loans. Stonecastle's a direct lender that can tell you over the phone-and without obligation! Call 1-800-700-1242, ext 316.

**For Sale**  
Mother-in-law apartment, accessible bathroom, and room additions for aging parents. Constructed adjacent to home of adult children. Up to \$14,000 grants and tax credits. 785-862-2535.

**Help Wanted**  
AVON Looking for higher income? More flexible hours? Independence? AVON has what you're looking for. Let's talk. 888-561-2866. No up-front fee.

Community Representative: Part time work, full time fun! Work with international exchange students and host

families. Strong community spirit and warm hearts for teens. 1-888-552-9872.

**Driver - COVENANT TRANSPORT.** NO CDL-NO PROBLEM 1-800-842-0853. \*Teams Start up to 46¢ \*\$1,000 Sign-On Bonus For Exp. Co. Drivers. Experienced Drivers 1-800-441-4394. Owner Operators 1-877-848-6615. Graduate Students 1-800-338-6428.

**DRIVERS NEEDED!** Offer full benefits & guaranteed home time. Veteran drivers start .32cpm for flatbed & .31cpm for van. Call SMITHWAY MOTOR XPRESS: 1-800-247-8040. www.s-mxc.com.

**EXPERIENCE PAYS AT GAINEY!** Start up to 38¢/mile. Students Welcome. Ask about our CDL-A training, ESOP, SIGN ON BONUS. Call Kim 1-800-287-0376 EOE & Drug.

**POSTAL JOBS \$48,323.00 yr.** Now hiring-No experience-Paid training-great benefits. Call for lists, 7 days. 1-

800-429-3660 Ext. J313.

**SWIFT Transportation Drivers & Owner Operators Wanted for Various Runs!** CDL Training Available. Tuition Reimbursement Up to \$5,000. (eoe, m/f) www.swifttrans.com 1-800-284-8785.

**Help Wanted/Truck Driver**  
Driver - Inexperienced? Learn to be an OTR professional from a top carrier. Great pay, executive style benefits and conventional equipment. Call today! U.S. Xpress 800-879-7743.

**DRIVERS-CFI HIRING OTR DRIVERS.** \*\*Company/Student/Owner Operators. Company with one year experience starts @ 32¢ per mile. O/O starts @ 87¢. All Miles (w/tuel surcharge) \*\*Also, Ask About Our 2-week Spouse Training Program in an Automatic Transmission Truck. Call 1-800-CFI-DRIVE.

Owner Operator: Nordic - \$.83 cpm Contractor Benefits include: Up to \$.02

cpm performance incentive, \$40 Additional pickup and delivery compensation, loading and unloading pay, low cost insurance and many other benefits. Call Chuck or John at 1-800-379-6673.

**Insurance**  
HEALTH INSURANCE Rates Increased Again? Paying too much? Find out FREE. Individual & Group... Top Companies - Lowest Prices - No Obligation. Call John at 800-444-4911.

**Legal**  
Social Security disability claims; Saunders & Saunders Attorneys at Law. No recovery, No fee! 1-800-259-8548.

**Special Notice**  
12th Annual Wichita RV Show, January 10-14, Kansas Coliseum. Tent campers, 5th wheels, motorhomes. Special Show prices. LIVE MUSIC! Adults \$5, Children \$1. FREE PARKING!  
Owner Operator: Nordic - \$.83 cpm Contractor Benefits include: Up to \$.02

CLASSIFIED ADVERTISING in over 110 Kansas Newspapers, \$250/25 words, \$10/extra word - KCAN. Contact this newspaper or Kansas Press, 785-271-5304. www.kspress.com.

SAVE OVER \$2000!!! 2x2 Display Ad Network. Advertise Across Kansas for \$750. Contact this newspaper or Kansas Press 785-271-5304, www.kspress.com.

TARGETED KANSAS NEWSPAPER ADVERTISING! One-Order, One-bill, One-check placement service, no placement fee. Contact this newspaper or Kansas Press 785-271-5304. www.kspress.com.

**Steel Buildings**  
For Sale STEEL BUILDINGS Sale: 5,000+ sizes. 40x60x14, \$9,226; 50x75x14, \$11,776; 60x100x16, \$17,203. Mini-storage buildings, 40x160, 32 units, \$16,914. Free brochures. www.sentinelbuildings.com. Sentinel Buildings, 1-800-327-0790, Extension 79.