

Deaths

Cleo Marie Nollette

Cleo Marie Nollette, 86, born on April 12, 1916 in Woods County, Okla., died Monday, Dec. 23, 2002 at the Logan County Hospital in Oakley. Her parents were Alonzo Ellsworth Greenwood and Vergie Coraella Metcalf Greenwood and was a resident of Logan County since 1919.

Mrs. Nollette married Paul O. Nollette on July 24, 1938 at Monument and together they farmed in Logan County where she was also a homemaker.

She is survived by three sons: Randall P. Nollette, San Jose, Calif.; Michael P. Nollette, Monument; and Joel R. Nollette, Wichita; two sisters: Dorothy A. Jones, Monument and Josephine L. Bricker, Colby; along with nine grandchildren and 12 great-grandchildren.

Preceding her in death were her parents, her husband, one son, Kent Nollette, three brothers, James Greenwood, Claude Greenwood and Troy Greenwood, and one sister, Opal Lee.

Funeral services will be held on Friday, Dec. 27, 2002, at the Oakley Christian Church in Oakley with Pastor Bob Kelly officiating. Burial will be at Monument Cemetery, Monument. Visitation is from 2 to 9 p.m.,

today, at Kennedy-Koster Funeral Home in Oakley.

Memorials can be made to the Logan County Hospital or the Logan County Emergency Medical Services and sent in care of Kennedy-Koster Funeral Home, 217 Freeman, P.O. Box 221, Oakley, Kan., 67748.

Violet Anderson

Violet (Zeller) Anderson, born Nov. 8, 1910 in Manning, died Tuesday, Dec. 24, 2002, at Citizens Medical Center, Inc.

She was a member of the First Baptist Church in Colby, the Retired Senior Volunteer Program and Liberty E.H.U.

Mrs. Anderson married Eric Hans Anderson and worked as a sales clerk until she retired.

Surviving her is a brother, Ivan Zeller of Colby and preceding her in death was her husband.

Funeral services will be held at 3 p.m., Friday, Dec. 27, 2002, at Harrison Chapel in Colby with Pastor Reed Hartford officiating. Burial will be at Beulah Cemetery in Colby. Visitation is today until 6 p.m.

Donations may be made to the First Baptist Church, Colby, and left at any Colby Bank or Harrison Chapel, 190 S. Franklin Ave., Colby, Kan., 67701.

Consumers encouraged to thoroughly read loans

Dear Attorney General Stovall:

I recently received a check for \$1,500 in the mail. At first, it seemed like a dream come true. However, I noticed that the check was attached to a letter stating that the money was mine and that I could activate my "instant credit line" simply by cashing the check. After reading the letter thoroughly, it became apparent that this "check" was not really a traditional check at all, but merely a solicitation for a loan. The letter assured me that I only would need to pay a "low \$30 a month on this balance."

This company had pre-approved me for a \$2,500 credit line. And, by cashing the check, I was agreeing to all of the company's terms including an annual interest rate of 22.548 percent!

Attorney General, this type of sneaky loan solicitation really concerns me. I am afraid that consumers who are not aware of these types of tactics might rush down to their banks and cash the checks not realizing what they were getting into. It also concerns me that a pre-approved line of credit with my name on it can be floating around in the mail and accessed by anyone who happens to get my mail - by mistake or otherwise. Attorney General Stovall, is this a scam or is this type of thing actually legal?

Dear Kansas Consumer:

My Consumer Protection division has looked into these loan solicitations that have been offered to Kansas consumers in recent years. Unlike these types of solicitations may appear a bit "sneaky" the ones we have reviewed do not violate the Kansas Consumer Protection Act (KCPA). Because all of the terms of the loan agreement and endorsement of the check are disclosed to consumers, there is nothing which would, per se, be considered deceptive or unconscionable. However, I urge consumers to exercise caution in dealing with these types of loans that appear to be checks. Pay particular atten-

Carla Stovall

• Consumer Corner

tion to interest rates and minimum monthly payments and be aware of what you are paying for.

Creditors and insurers may "pre-screen" consumers' file information to use as the basis for sending unsolicited offers of credit or insurance. Recent amendments to the Fair Credit Reporting Act require that these offers include a toll-free phone number for consumers who want their names and addresses removed from future lists. If you call and ask to be removed from the lists, the company must delete you from its list for two years. You may permanently opt-out of the pre-screening process by writing to the three major credit reporting agencies: Equifax at P.O. Box 740123, Atlanta, Ga., 30374-0123, Experian (formerly TRW) at P.O. Box 919, 701 Experian Parkway, Allen, Texas, 75013, and Trans Union at P.O. Box 97328, Jackson, Miss., 39288-7328.

Marching to the bowl



Jennifer Stockton, a 2001 Colby High School graduate, will be among the Oklahoma State University marching band members accompanying the football team to the Houston Bowl on Friday, Dec. 27. The game can be seen locally at noon on ESPN. In addition to taking part in the holiday bowl, Stockton plans to continue as a member of the concert band and jazz ensemble during the spring semester at the university. She is majoring in interior design.

Happenings

The first committee meeting for the Northwest Kansas "Great Strides" walk-a-thon benefiting the Cystic Fibrosis Foundation will be held at 5:30 p.m., Jan. 3 at 5:30 p.m. at Pioneer Memorial Library. Amy Samaripa from the Foundation's Heart of America Chapter in Kansas City will be in attendance to answer questions. Anyone interested in getting involved should stop by, or contact Doris Reed at 785-465-7907.

Colby Community College is offering 12 spring semester classes over the northwest Kansas interactive television network to many towns around the area, said Debbie Schwanke, public information officer. Among those lo-

cations are Grainfield, Grinnell, Brewster, Rexford, Colby, Quinter, Oakley, Winona, Norton, Goodland and St. Francis.

For those interested in information or to enroll, call the local coordinator or Sue Long at (785) 462-4692.

Hospital

Citizens Medical Center, Inc.

Tuesday, Dec. 24, 2002

Admissions

- Theibert Boyd, Monument

Dismissals

- Darrell Carmen, Colby
- Gary Swigert, Colby
- Madeline Bond, Colby

Wednesday, Dec. 25, 2002

Admissions

- None

Dismissals

- None



Markets

Quotes as of close of previous business day
Hi-Plains Co-op

| | |
|----------|--------|
| Wheat | \$3.69 |
| Corn | \$2.53 |
| Milo | \$4.15 |
| Soybeans | \$5.24 |

Year End Inventory Clearance

50% OFF Original Price on

ALL Men's, Women's & Childrens Fashions

Fri. Dec. 27

Sat. Dec. 28

& Sun. Dec. 29

Amy's Fashions

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HOURS: Mon. - Sat.: 10:00 a.m. - 6:00 p.m.; Sun.: 12:00 - 6:00 p.m.

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ALLERGY/IMMUNOLOGY
BOARD CERTIFIED
Michael Volz, M.D. (January 8)

CARDIOLOGY
Christina Fisher, M.D. (January 21)
Joseph O. Rainwater, M.D. (January 22)

COUNSELING SERVICES
NewLife Clinic - Angie Witman
(January 2, 9, 16, 23, 30)

DERMATOLOGY
Wallace Weber, M.D. (January 9)

FAMILY PRACTICE
Pauline Ahem-Neze, M.D. (January 27-31)
Victor Hildyard, M.D.
Stanley Johnson, M.D. (January 6 - 13)
Ned Nixon, Jr., M.D. (January 1 - 6)
LaDonna Regier, M.D.
Scott Russell, M.D. (January 13 - 20)

FOOT CLINIC (January 20)

GASTROENTEROLOGY
Jeffrey D. Huston, M.D. (January 6, 27)

HEMATOLOGY/ONCOLOGY
Martin Rubinstein, M.D. (January 6, 7)

NEUROLOGY
Brad Miller, M.D. (January 8)
Khoi D. Pham, M.D. (January 22)

OPHTHALMOLOGY-ADULT
William K. Keats, M.D. (January 9, 10, 23 & 24)

ORTHOPAEDICS
Timothy J. Birney, M.D. (January 14)
Theodore Clarke, M.D. (January 7)
James Holmes, M.D. (January 21)
Stuart Kennedy, M.D. (January 14)
Ted Parks, M.D. (January 28)
Howard Wilcox, M.D. (January 9 & 23)

OTOLARYNGOLOGY(Ear, Nose, Throat)
James Black, D.O. (January 15)
Gary Whitesell, M.D. (January 7)

PEDIATRICS
Raymond Ketting, M.D.

PLASTIC SURGERY
Conrad Tirre, M.D. (January 31)

PODIATRY
Steven B. Larsen, D.P.M. (January 17)
James Reeves, D.P.M. (January 16)

PSYCHIATRY
Donald Curran, D.O. (January 6 & 20)

PULMONARY (Chest)
Timothy Kennedy, M.D. (January 8)

RHEUMATOLOGY
David Korman, M.D. (January 22)

SURGERY
W. Duncan Davis, M.D.

UROLOGY
Carl Newman, M.D. (January 23)
Darrell Werth, M.D. (January 16)

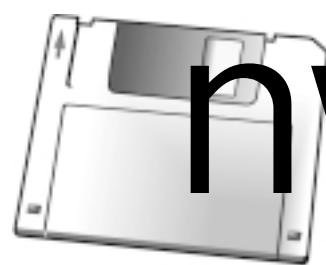
VASCULAR STUDIES
Stephen Annett, M.D. (January 8)

A healthcare organization of



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100 E. College Drive • Colby, Kansas



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