

Consumer asks about debit card pitfalls

Dear Attorney General Kline:
I am a recent college graduate and am preparing to take a job out of state. I've had a checking account for several years but am now considering the use of a debit card for the first time. What kinds of things should I be aware of when using a debit card?



Phill Kline
•Consumer Corner

Dear Kansas Consumer:
There's no question that the use of debit cards is on the rise nationwide. More than 60 million people now carry debit cards that carry the logos of the two major payment card companies and that number is expected to grow dramatically.

the funds come directly out of your checking account.

Since your purchases and ATM withdrawals are listed on your monthly statements you can track your spending easily.

By using your debit card to pay for everyday items such as groceries, gasoline, and restaurant meals, you don't have to carry checks or large amounts of cash and unless you dip into an overdraft line of credit tied to your checking account, you don't run up interest charges. Be aware though that some debit card issuers do charge fees for making purchases with your card. Be sure to check with your card issuer and shop around for the best deal. Also, keep your receipts and check your monthly statements carefully for any unauthorized uses of your card.

Many debit cards can be used with a Personal Identification Number (PIN) at checkout counters to

get cash back above the purchase amount. Memorize your PIN — don't write it down, don't give it out and don't carry it in your wallet. If you lose your debit card, contact your card issuer immediately.

When used with the proper care and security, debit cards can be a handy and convenient tool to help manage your finances.

Editor's note: Attorney General Phill Kline offers this public service to help people avoid becoming victims of consumer fraud.

Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions.

For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kan. 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.

Colby Girl Scout troop to ship cookies overseas

Colby Girl Scout Troop 162 will be shipping cookies overseas to Colby-area servicemembers fighting the war against terrorism, said Jan Barnum, troop leader.

The troop will be responsible for sending the boxes of cookies overseas.

Although Barnum said she has a few names of local servicemen stationed in Iraq and Kuwait, if someone knows of any other military members or would like to order cookies to be shipped, she asks that they call her at (785) 462-6503.

Cookie drive deadline Monday

Colby Girl Scouts will continue selling cookies until Monday, Feb. 7, said Penny Cline, coordinating the event.

About Town

In addition to offering many old favorites such as Thin Mints, Peat Butter Patties and more, the Pinata cookie will be discontinued after this drive. Anyone who is not contacted by a Colby Girl Scout during the sale time, Cline encourages them to call her at (785) 460-2929 after 5 p.m. to place an order.

Dollars and sense:

K-State offers tips to save money

MANHATTAN—People with a modest income sometimes save more than others who earn considerably more, said Carol Young, Kansas State University Research and Extension family financial management specialist.

"It's been my experience that even people who say they can't save money usually can save something," said Young, who offered these tips:

- Identify key expenses, such as a house payment or rent, car payment, insurance, food, medical bills, etc., and pay those bills first.

- Think about short- and long-term goals. Ask yourself, will you need a new refrigerator this year? New tires for your car come November?

- Identifying needs and goals usually can help people begin to separate needs from wants, which is key to successful money management. Before you buy, ask yourself: Which is more important? An extra sweater or new tires that will provide a safe ride," Young said.

- Stop shopping for recreation or if feeling lonely or bored. Shop only when you have a specific need.

- Shop with a list and spend as little time as possible in the store—wandering around can increase the temptation to make unnecessary purchases.

- Leave credit cards at home and carry a small amount of cash.

"People who shop with a credit card can be tempted to spend more," said Young, who suggested a debit card that offers the convenience of plastic, but limits spending to money in the account.

- Pay down balances by paying as much as you can on the card with the highest interest, while also meeting minimum payment requirements on other cards to avoid extra fees.

- Choose direct deposit. You'll save time and funds usually are available more quickly.

- Make saving a habit. Check to see if your employer offers an automatic payroll deduction to a savings account.

"If you don't see it, you won't be likely to spend it," Young said.

- Set aside money for an emergency fund. Sooner or later, everyone is likely to experience unexpected medical bills, a plumbing problem, a car repair or job loss. To meet such expenses, saving the equivalent of six months' salary is recommended.

- Make a birthday and holiday gift list and add in the extras, such as a nephew's wedding in Denver that also will involve travel expenses. Add up estimated costs, divide by 12 and budget for gift and travel expenses monthly. To reduce gift-giving expenses, take advantage of sales and shop for gifts throughout the year. For more tips call the local K-State Research and Extension office, 462-7575, and ask for "Budgeting Basics" from the "Basic Money Management Series" or check Extension's Web site: www.oznet.ksu.edu.

Listen to the Play by Play Action of the Colby Eagles vs The Oberlin Red Devils

Friday evening, Feb. 4 • Pre-game 6 p.m.

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Check each issue of the Free Press for additional TV Listings

TV LISTINGS sponsored by the COLBY FREE PRESS

SATURDAY FEBRUARY 5

	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 (6)	La Gente	Paid Program	Good Morning America (CC)	Lilo & Stitch	Fillmore (EI) (CC)	Proud Family	That's-Raven	Phil of Future	Lizzie McGuire	W.I.T.C.-H. (CC)	Power Rangers	
KSNK/NBC (8)	Today (CC)			Paid Program	Paid Program	Kenny-Shark	Tutenstein (EI)	Trading Spaces	Endurance (EI)	Strange Days	Darcy's Wild Life	
KBSL/CBS (12)	Saturday Early Show (CC)			LazyTown	Miss Spider	Backyardigans	Dora the Explorer	Little Bill (EI) (CC)	Blue's Clues	Paid Program	Paid Program	
K15CG (2)	Yoga	Market-Market	Thomas-Friends	Jay Jay the Jet	Bob the Builder	Real Wheels	Dragon-flyTV	Kids A Cookin'	Hand-Crafts	Art of Food	Food	Victory Garden
USA (34)	Paid Program	Paid Program	Paid Program	Paid Program	Monk Mr. Monk Gets Cabin Fever	Movie: Pottergeist ***½ (1992, Horror)	Jobeth Williams. (Premiere) (CC)				World Cup Skiing: Men's Downhill.	
TBS (35)	Saved by Bell	Saved by Bell	Movie: Mickey Blue Eyes ***½ (1999, Comedy) (PA) Hugh Grant. (CC)				Movie: The Bachelor * (1999, Comedy) Chris O'Donnell. (CC) (DVS)				Movie: Forces of Nature **½ (1999)	
WGN (36)	Enterprise	People-people	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Health Corner	
TNT (37)	(5:00) Movie: Get Carter *½ (2000)		Movie: JFK ***½ (1991, Drama) Based on the alleged conspiracy surrounding JFK's death. Kevin Costner, Sissy Spacek.								Movie: Donnie Brasco (1997)	
NICK (43)	Rocket Power	Rugrats (CC)	Jimmy Neutron	Jimmy Neutron	SpongeBob	SpongeBob	Odd-parents	Odd-parents	Danny Phantom	Grown Up	Teenage Robot	Chalk-Zone
FAM (46)	Digimon-Digital	Shinzo	Super Robot	Power Rangers	Power Rangers	W.I.T.C.-H.	Digimon-Digital	Dragon Booster	Spider-Man	X-Men (CC)	Full House	Full House
DSC (50)	Paid Program	Paid Program	Paid Program	Paid Program	Planet Storm (CC)			Raging Planet Tornado (CC)			Raging Planet Tidal Wave (CC)	
A&E (53)	Biography: Prince William-King		Movie: Storm Chasers: Revenge of the Twister (1998, Adventure) Kelly McGillis.				Old House	Old House	Ask This Old	Ask This Old	All Year Round	Movie: The
ESPN (56)	SportsCenter (CC)	SportsCenter (CC)	SportsCenter (CC)	SportsCenter (CC)	SportsCenter (Live) (CC)	College GameDay (Live)	College GameDay (Live)	College GameDay (Live)	College Basketball: Kansas at Nebraska.		College Basketball: Kansas at Nebraska.	
HBO (14)	(5:30) Movie: Let It Ride *½ (1989)		Movie: Stuck on You (2003) Conjoined twins star on a TV show with Cher. (CC)			Rebels of Oakland: The A's	Inside the NFL	Inside the NFL	Movie: Gattaca *** (1997) (CC)			
MAX (29)	Movie: The Naked Gun ***½ (1988, Comedy) Leslie Nielsen.		Movie: Noises Off *** (1992, Comedy) Carol Burnett. (CC)			Movie: Confidence *** (2003, Crime Drama) Edward Burns, Rachel Weisz. (CC)			Movie: Old School ** (2003)			
DISN (44)	Koala Brothers	The Wiggles	Higglytown	JoJo's Circus	The Wiggles	Stanley (CC)	Rolie Polie	Lilo & Stitch	Lilo & Stitch	Barbarian	Barbarian	American Drgn

SATURDAY FEBRUARY 5

	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 (6)	Paid Program	Paid Program	Paid Program	Paid Program	Best of Winter X Games (N)	Golf: Wendy's Champions Skins Game -- Day One. (Live)					Paid Program	ABC Wild News
KSNK/NBC (8)	Jeopardy!	Paid Program	Track and Field: Millrose Games. New York. (CC)		World of Adventure Sports (N) (CC)		Bull Riding: PBR Built Ford Tough Series. Tampa, Fla. (CC)				Paid Program	NBC News
KBSL/CBS (12)	College Basketball: Georgia Tech at Duke. (Live) (CC)				PGA Golf: FBR Open -- Third Round. Scottsdale, Ariz. (Live)						Paid Program	CBS News
K15CG (2)	Yanke Shop	This Old House	Ask This Old	Home-time (N)	Woodwright	Find!	Paint!	School-Fine Art	Love of Quilting	Piano Guy (CC)	Cabin Country	Kansas Spotlight
USA (34)	World Cup Skiing: Men's Downhill.		Movie: Jeepers Creepers ***½ (2001, Horror) Gina Phillips, Justin Long. (CC)			Battlestar Galactica 33: Water (CC)					Movie: Riding the Bullet ** (2004)	
TBS (35)	(11:05) Movie: Forces of Nature **½ (1999, Romance)		Movie: Mickey Blue Eyes ***½ (1999, Comedy) (PA) Hugh Grant. (CC)			Movie: A Knight's Tale **½ (2001) A peasant poses as a knight for a shot at jousting glory. Heath Ledger.						
WGN (36)	Soul Train Freddie Jackson	Movie: A Thousand Acres *½ (1997, Drama) Michelle Pfeiffer. (CC)			Mutant X	Wilderness beast.	Andromeda	Pride Before the Fall (CC)	Home Improve.	Will & Grace		
TNT (37)	(11:00) Movie: Donnie Brasco ***½ (1997) Al Pacino.		Movie: Enough ** (2002, Suspense) A woman takes her daughter and flees her abusive husband.			Law & Order Black, White and Blue				Law & Order American Jihad		
NICK (43)	Hey Arnold!	CatDog (CC)	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV	Nick-toons TV
FAM (46)	7th Heaven	Anything You Want	Gilmore Girls The Road Trip to Harvard		Smallville Jitters		Movie: Clockstoppers (2002) A scientist's son steals his father's time-altering device.				Movie: Austin Powers: International Man of Mystery	
DSC (50)	Earthquake Storms (CC)	Supervillanos (CC)	Pompeii: The Last Day			American Hot Rod '63 Chevy Sting Ray					Biker Build-Off Ron Finch.	
A&E (53)	(11:30) Movie: The Shipping News ** (2001, Drama) Kevin Spacey. (CC)		Caesars 24/7 (CC)		Caesars 24/7 Dream On (CC)	Caesars 24/7 Love Is a Gamble (CC)				Caesars 24/7 The Games People Play		
ESPN (56)	College Basketball: Kansas at Nebraska.	College Basketball: George Washington at Temple. (Live) (CC)			College Basketball: Cincinnati at Charlotte. (Live) (CC)					NFL PrimeTime Jacksonville, Fla.		
HBO (14)	(11:00) Movie: Gattaca *** (1997)		Movie: Grind *½ (2003) Friends follow a legendary skateboarder across America.		Movie: Stuck on You (2003) Conjoined twins star on a TV show with Cher. (CC)					Movie: Matchstick Men *** (2003)		
MAX (29)	(11:00) Movie: The Untouchables **** (1987, Drama) Kevin Costner. (CC)		Movie: The Substitute ** (1993) Amanda Donohoe. (CC)		Movie: The Medallion ** (2003, Action) Jackie Chan.					Movie: Killing		
DISN (44)	Whiskers	Proud Family	Movie: The Garbage-Picking Field Goal-Kicking, Philadelphia Phenomenon **½		Lilo & Stitch	Whiskers	American Drgn	Kim Possible	Lizzie McGuire	Lizzie McGuire		

SATURDAY FEBRUARY 5

	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 (6)	News (CC)	Seinfeld (CC)	America's Funniest Home Videos (CC)	Desperate Housewives (CC)	Desperate Housewives (CC)	News (CC)	Seinfeld Pilot (CC)	Entertainment Tonight (N) (CC)				
KSNK/NBC (8)	News (CC)	Wheel of Fortune	Law & Order: Criminal Intent	Law & Order: SVU	News (CC)	Saturday Night Live Paris Hilton; the Scissor Sisters. (CC)						
KBSL/CBS (12)	News (CC)	Friends (CC)	Wickedly Perfect (N) (CC)	CSI: Miami Deadline (CC)	48 Hours Mystery (CC)	News (CC)	Drew Carey	Drew Carey	Drew Carey			
K15CG (2)	Antiques Roadshow Omaha	Keeping Up	As Time Goes By	The Lawrence Welk Show	Red Green	Austin City Limits Performance. (CC)	Movie: Desk Set *** (1957, Comedy) Spencer Tracy. (CC)					
USA (34)	(5:00) Movie: Riding the Bullet	Law & Order: SVU	Law & Order: SVU	Law & Order: SVU	Law & Order: SVU	Law & Order: Criminal Intent	The District Fools Russian (Part 2 of 2)					
TBS (35)	Movie: Analyze This (1999) An angst-ridden mobster seeks a psychiatrist's help.		Movie: What Women Want (2000) A chauvinistic ad executive can suddenly read women's minds. (CC)		Want (2000) A chauvinistic ad executive can suddenly read women's minds. (CC)		Movie: Divine Secrets of the Ya-Ya Sisterhood ** (2002)					
WGN (36)	Home Videos	NBA Basketball: Chicago Bulls at Miami Heat.	American Airlines Arena. (Live) (CC)		WGN News at Nine (CC)	Becker (CC)	Movie: Shadow Conspiracy * (1997) Charlie Sheen. (CC)					
TNT (37)	Law & Order Couples (CC) (DVS)	11th Annual Screen Actors Guild Awards (Live)		11th Annual Screen Actors Guild Awards			Movie: I Am Sam * (2001) Sean Penn.					
NICK (43)	Drake & Josh	SpongeBob	Ned's School	Drake & Josh	All That	Amanda	Full House	Full House	Fresh Prince	Cosby Show	Rose-anne	Murphy Brown
FAM (46)	(5:00) Movie: Austin Powers		Movie: Death Becomes Her (1992) Two vain women vie for the secret to eternal life.		Whose Line? Whose Line?	Home Videos	Home Videos	Home Videos	Home Videos	Home Videos	Home Videos	Home Videos
DSC (50)	American Chopper Leno Bike 1 (CC)	The FBI Files Operation Goldenrod	Guilty or Innocent? (N)	Justice Files Domestic abuse.	The FBI Files Operation Goldenrod	Guilty or Innocent? (CC)						
A&E (53)	City Confidential (CC)	City Confidential (CC)	Cold Case Files (CC)	Mi-5 Love and Death (N) (CC)	Amer. Justice (CC)	City Confidential (CC)						
ESPN (56)	(5:00) NFL PrimeTime (Live)	College GameDay (Live)	College Basketball: Notre Dame at Syracuse. (Live) (CC)		SportsCenter (Live) (CC)	College GameDay (Live)						
HBO (14)	(5:00) Movie: Matchstick Men	Movie: The Matrix Revolutions **½ (2003, Science Fiction) Keanu Reeves.	Taxicab Confessions: New York, New York (N) (CC)		Carnivale (CC)	Movie: Bad II						
MAX (29)	(5:30) Movie: Killing Emmett		Movie: Old School ** (2003) Three men relive their wild past by starting a fraternity.		Movie: Starsky & Hutch ***½ (2004, Comedy) Ben Stiller.		Movie: Voyeur Beach (2002, Adult) Juliet Carriaga. (CC)					
DISN (44)	Phil of Future	That's-Raven	Movie: A Sainly Switch **½ (1999, Fantasy) David Alan Grier. (Premiere) (CC)		Lizzie McGuire	Phil of Future	American Drgn	That's-Raven	Whiskers	Kim Possible		

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