Family

Deaths

George Moffitt McKee Jr. Do your part on insurance claims

Chaucer Estates in Wichita.

He was born March 27, 1924, to George Moffitt Sr. and Iva N. (Santrock) McKee in Valparaiso, Neb. In 1942, he graduated from Colby High School, then attended Kansas State University and Bowling Green University in Ohio before serving as a Marine during World War II.

In 1945, he married Mary Lee rett McKee. Taylor. He completed a degree in civil engineering at the University of Michigan in 1947.

Beginning his career as a consulting engineer for Sherman County, he began George M. Mc-Kee Consulting Engineers in Colby, which worked on the Kansas Turnpike, along with many highways, bridges and sewer systems in Kansas from 1952 to 1972. In 1972, he began working for Contact Surety and Consultants, serving as senior vice president in Wichita, as the company's engineer in the completion of Union Station in Washington, D.C., and on bridges and interstate interchanges from Florida to California.

ber of the Scottish Rite and the Colby, Kan., 67701.

Leone Porsch, 93, a Selden homemaker, died Sunday, Jan. 6, 2013, at the Decatur County Hospital in Oberlin.

She was born Nov. 22, 1919, in Clay County, the daughter of Ernest and Clarice Mottin. She grew up near Miltonvale in Clay County and attended Miltonvale High School.

In 1941, she married Cleo Anderson.

She married Francis Porsch in 1974. They lived in Selden, where she was a member of the Selden United Methodist Church and the Selden Rose and Garden Club.

Preceding her in death were her parents, her first husband, two ty Good Samaritan Center. brothers, Leon and Basil Mottin, and a sister, Mildred Guy.

farmer and cattleman, and father and a sister, Carol Billinger. of Connie (Brent) Menges of Colby, died Thursday, Jan. 3, 2013, at ny Waldman, Salina; two other the Gove County Medical Center daughters, Sharee (David) Perez, claim forms online. Reminder in Ouinter. the family farm in Gove County, the son of Nicholas and Josephine (Herzog) Waldman. After graduating from high school, he served in the Army.

George Moffitt McKee Jr., 88, Isis Shrine, both in Salina. A life Wichita, formerly of Colby, a member of the K-State Alumni ment, approximately 65 percent of prominent Kansas engineer, died Association, he was honored the complaints about insurance we Saturday, Jan. 5, 2013, at the on Oct. 27, 2012, as "Fan of the Game" at the university, after at-

tending football there for Professional Engineers, he attended West Heights unfortunately. United Methodist Church in Wichita.

were his parents, his wife grandson, Michael Bar-

G. McKee

Michael C. (Judy) McKee, Fitchburg, Wis., and Thomas L. (Joan) McKee, Independence, Mo.; three daughters, M. Kathleen Raymond, Andover; M. Coleen (John) problem. To help get your claims Dougherty, Colby; and Charlotte A. (Don) Steffens, Andover; 16 grandchildren; and seven greatgrandchildren.

Services will be at 2 p.m. Wednesday, Jan. 9, 2013, at the Colby United Methodist Church, with burial in Beulah Cemetery.

Visitation will be from 6 to 8 p.m. Tuesday at Baalmann Mortuary in Colby.

The family suggests memorials to the Thomas County Historical Society or the Colby church, in He was a Mason and a mem- care of the mortuary, Box 391,

Leone Porsch

Survivors include her husband, of the home; three daughters, Julia Otter, Hays; Connie (Joel) Bryan, Scott City; and Lorraine (Gerald) Ackerman, Columbus, Mont.; nine grandchildren; and 19 greatgrandchildren.

Services will be at 2 p.m. Friday, Jan. 11, 2013, at Pauls Funeral Home in Selden, with the Rev. Cyd Stein officiating and burial in the Selden Cemetery.

Visitation will be from 9 a.m. to 8 p.m. Thursday and from 8 a.m. until service time Friday at the funeral home.

The family suggests memorials to the church or the Decatur Coun-

Condolences may be left at www.paulsfh.com.

Alfred Waldman

Alfred Waldman, 74, a Park parents, his wife on Aug. 27, 2005,

Survivors include a son, Ken-Littleton, Colo., and Jackie Wald-He was born June 5, 1938, on man, Hoxie; a sister Patty (Vern) Younger, Columbus, Neb.; and three grandchildren.

At the Kansas Insurance Departget from consumers are related to claims handling.

Delays in processing an insur-70 years. A member of ance claim have been the No. 1 the National Society of complaint of insurance consumers across the nation for many years,

Filing and getting a claim resolved with your insurance com-Preceding him in death pany can be a frustrating process for you, especially when you are of 64 years, a brother, troubled with the incident that Craig McKee, and a caused the claim or you are faced with a weather disaster.

Being prepared with and keep-Survivors include two sons, ing track of the information your insurance company needs to process the claim is critical in reducing the time between the insurance incident and the resolution of your paid promptly, consider the following ideas.

Know your policy. Understand what your policy says. Because it is a contract between you and your insurance company, you need to know what's covered, what's not and what your deductibles are.

File claims as soon as possible. Don't let the bills or receipts pile up. Call your agent or your com-

laim deadline nears

The deadline for eligible Kansas borrowers who lost their homes due to foreclosure between Jan. 1, 2008, and Dec. 31, 2011, to file a National Mortgage Settlement Claim form in order to receive a cash payment is Friday, Jan. 18, according to Kansas Attorney General Derek Schmidt.

Schmidt encouraged Kansans who have received notice that they may be eligible to file a claim to do so before the deadline in order to receive a cash payment from a settlement fund set aside for that purpose.

State attorneys general and the National Mortgage Settlement administrator have taken extensive steps to ensure that eligible borrowers who were victims of improper foreclosure practices are aware of the claims process. In September and October notice letters and claim forms were mailed to eligible borrowers. A call center was opened for borrowers to speak with a trained customer service representative. The National Mortgage Settlement website allows borrowers to submit their mailings were sent in November



possible. Your policy might require that you make the notification within a certain time frame.

Provide complete, correct information. Be certain to give your insurance company all the necessary information. If your information is incorrect or incomplete, your claim could be delayed.

Keep copies of all correspondence. Whenever you communicate with your insurance company, be sure to keep copies of all correspondence. With phone calls, include the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

Ask questions. If there is a disagreement about the claim settlement, ask the company for the specific language in your policy that is in question. Find out if the disagreement is because you interpret the policy differently. If your claim is denied, make sure pany's claims hotline as soon as you have a letter from the com-

> gage servicers between 2008 and 2011 have not yet filed their claim forms and after Jan. 18 they may not be able to qualify for a cash payment from this fund," Schmidt said. "One of the key provisions of the mortgage settlement is this

> > eligible borrowers to take advantage of this remedy." If you believe you are eligible and have not received a claim form, contact the National Mortgage Settlement Administrator at (866) 430-8358. To file a claim online, go to www.nationalmortgagesettlement.com.

> > direct payment, and I encourage

The settlement negotiated by the state attorneys general and the federal government and announced in February affects certain borrowers whose mortgages were serviced by the following major lenders: Ally/GMAC, Bank of America, Citi, JPMorgan Chase and Wells Fargo.

Markets

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

reason for the denial - including the spewhich caused the denial.

first offer your insurance company

makes does not meet your expectations, be prepared to negotiate to any questions regarding the fairness of the offer, talk with your professional advice or call the de-Hotline, (800) 432-2484.

Document auto and homeowners temporary repairs. Auto and homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, document any damaged personal property for an adjuster to inspect. If possible, take photo- more quickly and accurately if graphs or videotape the damage before making the repairs.

Don't make permanent re-

pany explaining the pairs. A company might deny a claim if you make permanent repairs before the damage is inspectcific policy language ed. If possible, determine what it will cost to repair your property before you meet with an adjuster. Don't rush into Provide the adjuster any records a settlement. If the of improvements you made to the property, and ask him or her for an itemized explanation of the claim settlement offer.

Seek accident and health get a fair settlement. If you have claims details. Ask your medical provider to give your insurance company details about your treatlocal insurance agent, seek other ment, condition and prognosis. If you suspect your provider is partment's Consumer Assistance overcharging, ask the insurance company to audit the bill, and verify whether the provider used the proper billing procedure.

Contact us. If you continue to have a dispute with your insurance company about the amount or terms of the claims settlement, contact our hotline or go to our website, www.ksinsurance.org, to file an online complaint.

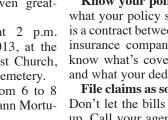
You can get a claim resolved you have the consumer know-how to move it along. Best wishes for 2013.

Be true



Creating Possibility... and future doctors.

Easy as A-B-C



JoAnn Catherine Kinderknecht in Park

He was a member of Sacred Heart Catholic Church in Park and the Knights of Columbus. He enjoyed fishing and the University of Kansas Jayhawks basketball games.

Preceding him in death were his www.schmittfuneral.com.

Services were to be today at the church in Park, with Father Kevin Weber officiating and burial in On April 3, 1961, he married the church cemetery with military rites by the American Legion.

> The family suggests memorials to the Gove County Medical Center respiratory therapy department, Smart Vest or the Park Alumni, in care of Schmitt Funeral Home, 901 S. Main, Quinter, Kan., 67752.

Condolences may be left at

'Sweet' smokes earn sour fine

ST. PAUL, Minn. (AP) - Own- sale of candy smokes and cartoon ers of an old-school soda shop in St. Paul, Minn., are being warned to kick the habit and stop stocking novelty candy cigarettes.

City inspectors threatened a misdemeanor citation and \$500 fine if Lynden's soda fountain is caught selling the fake smokes again. The Star Tribune reported (bit.ly/RiCHiP) that the offering violated an ordinance barring the

character lighters.

A city spokesman says the warning came after inspectors looked into a complaint about the presence of the tobacco-themed products. The ordinance was enacted to discourage youngsters from picking up a real smoking habit.

Shop owner Tobi Lynden says the white candy sticks with the red tips were her best-selling candy.



Jessica Milliman graduated from Northwest Kansas Tech in Cosmetology in December 2012. She loves all aspects of working in the salon from cutting hair to hair color to pedicures. Jessica's emphasis is on nails, including acrylic, gel, polish, and manicures.

Jessica is now taking appoint-

ments at Uptown Style in Colby, KS. Schedule with Jessica in the month of January and receive \$5.00 off your services when you mention this ad. To schedule call 785-462-2383 or check us out online at www. uptownstyleonline.com or on FaceBook.



and December.

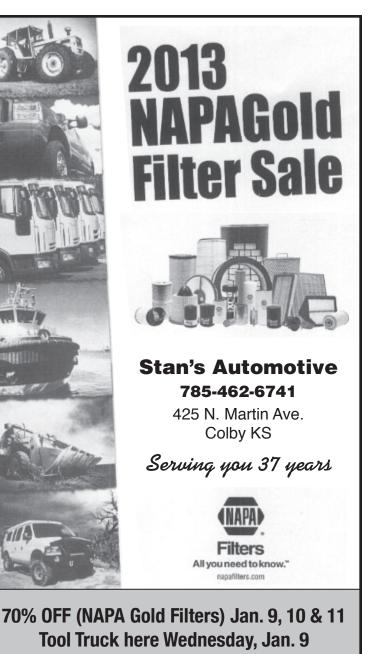
As of Dec. 20, notices had been mailed to 12,134 eligible borrowers with a total of 10,338 loans in Kansas; 4,837 claims had been filed. The number of borrowers exceeds the number of loans because some loans had multiple borrowers.

"More than half of eligible Kansas borrowers who were foreclosed upon by one of the top five mort-

Wheat (bushel) Corn (bushel) \$6.80 Milo (hundredweight) \$11.70 Soybeans (bushel) \$12.99

Corrections

The Colby Free Press wants to maintain an accurate record of our town. Please report any error or lack of clarity in a news story to us at 462-3963.



Sloppy Joes Jan. 9 & 10 from 11:30-1:00



Enter our Pay-for-A's contest! Students, bring a current report card to any Sunflower Bank. On April 1st, five lucky students from each Sunflower Bank location will win \$10 for every A, and we'll donate that same amount to your participating school!

Use your debit card!

Use your school-registered debit card between January 1st and March 31st, and each time you swipe and sign for a transaction, you'll earn 5¢ for the participating school of your choice. All of those nickels really add up!



Open a Spend & Sign & Save account and earn up to \$100!*

When you become a new Sunflower Bank checking customer and choose our signature Spend & Sign & Save package, you earn BIG, and so does your school!

Visit sunflowerbank.com/abc or call 888.827.5564 for more information.



*Limited time offer. Available only to new checking households opening Spend & Sign & Save checking account with savings account. Minimum \$100 to open account. Spend & Sign & Save savings account annual percentage yield: 0.04% for balances under \$2,500. 0.07% for balances \$2,500 + \$9,999 . 0.10% for balances \$10,000 - \$25,000 . 0.13% for balances er \$25,000. No purchase ne ary to enter report card dr