

Deaths

Sharon Steele

Sharon Steele, 77, Colby, died Wednesday, Jan. 30, 2013, at her home. Kersensbrock Funeral Chapel of Colby, 462-7979, is in charge of arrangements.

Vern Hazlett

Vern Hazlett, 76, Colby, died Tuesday, Jan. 29, 2013, at the Hays Medical Center. Services are pending with Kersensbrock Funeral Chapel in Colby, 462-7979.

Marvin Jesse Garrett

Marvin Jesse Garrett, 83, Colby, died Tuesday, Jan. 22, 2013, at the Prairie Senior Living Center in Colby.

He was born Aug. 30, 1929, on a farm northwest of Levant, the son of Jesse and Jessie (Foster) Garrett.

When he was 15 and she was 16, he married Betty Lou Coder of Goodland on March 6, 1945, at the Thomas County Courthouse. They eventually lived in Roseburg, Ore., where he worked as an asphalt supervisor for Roseburg Paving for 35 years. In December 2001, he was awarded a 55-year pin from the International Union of Operating Engineers, Local 701, in Gladstone, Ore.

He enjoyed riding horses, gardening, deep-sea fishing, watching westerns and time spent with family.

After Betty's death in 1994, he moved back to Kansas and married Mary Ruth Schroeder-Schultz of Brewster on Oct. 10, 1996. She

died in 2011.

Preceding him in death were his parents; his first wife Betty Garrett; his second wife, Mary Ruth Garrett; a step-daughter, Gloria Ribordy; a brother, Arnold Garrett; two sisters, Vera Logan-Broughard and Orma Clinkenbeard; and a grandson.

Survivors include a son, Steve (Donna) Garrett, of Nanaimo, British Columbia, Canada; a sister, Elva Livingston, Colby; three step-sons, Mike (Dawn) Schultz, Brewster; Bruce (Wendy) Schultz, Hutchinson; and Jim (Velma) Schultz, Guymon, Okla.; nine grandchildren; and six great-grandchildren.

Graveside services will be at 11 a.m. Saturday, Feb. 2, 2013, at Beulah Cemetery, with Mr. Phil Knox officiating.

No visitation.

The Kersensbrock Funeral Chapel in Colby is in charge of arrangements.

Galen H. McGarvey

Galen H. McGarvey, 78, a retired truck driver from Winona, died Sunday, Jan. 27, 2013, at the Logan County Hospital in Oakley.

He was born Nov. 27, 1934, in Hopland, Pa., to Peter and Daisy (Putt) McGarvey.

On May 9, 1964, he married Donna Rogers in Lebanon, Pa.

Previously employed as a railroad engineer with Reading Railroad (pronounced Redding) in Pennsylvania, he retired as a truck driver for National Carriers truck line and Western Trucking in Denver. Recently he was employed at the Colby Walmart.

Preceding him in death were his parents, a daughter, Rhonda McGarvey, in 1957, two brothers, Robert McGarvey and Glen McGarvey, and a sister, Betty Schott. Survivors include his wife,

of the home; four sons, Dennis McGarvey, Gary McGarvey and Steve McGarvey, all of Lebanon, and Greg McGarvey, North Carolina; two daughters, Sandra Herr, Palmyra, Pa., and Gale Welan, Annville, Pa.; a sister, Jenny Potkul, Colby; 13 grandchildren; and four great-grandchildren.

Services will be at 10 a.m. Monday, Feb. 4, 2013, at the Kennedy-Koster Funeral Home in Oakley with Phil Beesley officiating and burial in the Winona Cemetery.

Visitation will be from 4 to 8 p.m. Sunday at the funeral home.

The family suggests memorials to the Oakley Country Chapel in care of the funeral home, Box 221, Oakley, Kan., 67748.

Condolences for the family may be left at www.kennedykosterfh.com.

Lucille Marie Sramek

Lucille Marie (Prochazka) Sramek, 95, Atwood, died Saturday, Jan. 26, 2013, at the Hutchinson Regional Medical Center.

She was born Dec. 9, 1917, on a farm north of Atwood, to Joseph and Francis (Dozababa) Prochazka. She first attended the Queen of Driftwood School, where she had to learn English from a cousin, as Czech was the language spoken in her home. She also attended a year of high school at Notre Dame Academy in Omaha.

On Nov. 12, 1940, she married Edward Sramek at St. Cyril and Methodius Catholic Church north of Atwood. They lived northwest of Atwood. Following her husband's death on April 14, 1989, she remained on the farm until 2011 when she moved to Good

Samaritan in Atwood.

Survivors include three children, Ivan Joseph Sramek, Rita Ann Burk and Betty Marie Finley; 11 grandchildren; and 20 great-grandchildren.

Services will be at 10:30 a.m. Friday, Feb. 1, 2013, at St. John Nepomucene Catholic Church in Beardsley, with Father Nick Parker officiating and burial in the Sts. Cyril and Methodius Cemetery.

Visitation will be from 9 a.m. to 4 p.m. Thursday at the Williams Funeral Home in Atwood and after 6 p.m. at the church, with a vigil and rosary service at 7 p.m.

The family suggests memorials to the church in care of the funeral home, 109 N. Second, Atwood, Kan., 67730.

Keep close eye on credit report



Diann Gerstner

• Knowledge for Life

It seems like almost every store you walk in today has a credit card and they lure you in by giving a percentage off your purchase. If you are buying a lot, it can be a great deal and you end up with yet again another credit card.

Having lots of credit cards has its pros and cons.

Contrary to popular belief, having a lot of credit cards is not detrimental to your credit score. In fact it could help because one component of a FICO (Fair Isaac Company) formula is the ratio of your balances to your credit limits. The more available credit you have relative to the amount you charge each month, the higher your score is likely to be. Be sure not to use more than 50 percent of your available credit or your score will suffer.

On the other hand credit card accounts with little to no activity are targets for identity thieves. They hope you aren't watching and they can move in and run up some big bills for you.

You don't want that to happen so it might just be easiest to get rid of some of the cards you don't use. Another catch-22, you have probably heard that closing a credit card account may damage your credit score. But this is only true if it is done incorrectly. Here's how to pare down your card collection without damage to your credit rating.

First keep in mind the length of your credit history makes up 15 percent of your credit score, which is why you should hold on to your oldest credit cards even if you don't use them. Credit bureaus usually leave closed accounts on your file for 10 years, so your score will continue to reflect payment history on closed accounts.

To close an account without hurting your credit score, pay off any balance and write to the issuer that you want to close the account.

Ask for written confirmation the account was "closed by customer" and tell the issuer to report it to the credit bureaus. Verify the information with a free copy of your credit report from www.annualcreditreport.com.

Now for the credit cards you do keep, you want to make sure no one tries to use them or steal your identity. One of the best tools for combating identity theft is to keep an eye on your credit report. Early signs of illegal use of your identity and credit can be detected by monitoring your report.

Federal law allows all persons the opportunity to check their credit report free of charge from all three credit reporting bureaus once per year. You can obtain your free credit report by going to www.annualcreditreport.com or by calling (877) 322-8228. Notice it is NOT "freecreditreport.com" - which isn't truly free.

It's generally recommended to request a free copy of your credit report from one bureau every four months so that you can keep an eye on your credit more often than just once a year. If you notice something in your report which is not correct, immediately contact the credit bureau with the listed error. You can get directions on the website on how to report the error and place an alert on your credit.

Something I didn't realize until I got one of my free credit reports is that it does not include your credit score. I'm not sure about all three sites, but the one I recently visited had

a button "Get Your Free Credit Score." When you click on it, it takes you to a site to sign up for a free seven-day risk-free trial for a credit monitoring service. If not cancelled during the seven-day free trial, there is a \$16.95 monthly fee thereafter.

It said, "To cancel your subscription please contact our customer service team. For contact information and hours of service go to..." and gave a website. Copying the web address into my browser, it took me to a message that the page was no longer available and offered options to go to their home page or another site. I was already feeling run around and chose not to take the free trial, as I may not be able to contact them in the seven days to cancel the subscription to the credit monitoring service that I did not want in the first place.

This is my way of encouraging you not to be hasty in accepting "free trials." There are often hoops to jump through to keep it "free." There should be a place to click to just be able to purchase your credit score. Most places cost \$15 to \$25.

Another little nasty trick (in my opinion) is that when you request your credit report, you may be subject to several "pre-approved" credit card offers. You can reduce the amount of this kind of "junk mail" by calling (888) 5-OPTOUT, (888) 567-8688. This opt out is good for five years and will be listed on your credit report, along with the date it ends.

I hope this information helps you to get the information you need without falling into some of the sticky places along the way.

Diann Gerstner is the family and consumer sciences agent for the Thomas County Extension office.

On the Beat

COLBY POLICE Jan. 20

2:50 a.m. - Caller reported loud music in apartment. Not found, but came across another party about to begin; broke it up.

9:02 p.m. - Caller reported barking dogs. Spoke with owner.

9:23 p.m. - Caller reported commercial fire alarm. Everything OK.

9:35 p.m. - Caller reported two males trespassing. Not found.

Jan. 21

3:01 a.m. - Checked vehicle and occupants.

3:20 a.m. - Suspicious persons: officer advised of three subjects in reference to earlier motor vehicle-accident. Subject getting items out of his vehicle; all OK.

6:15 a.m. - House checks.

8:27 a.m. - Theft of services reported.

6:28 p.m. - Criminal damage to property report filed.

Jan. 22

1:21 a.m. - Walk through at Walmart.

12:13 p.m. - Caller reported

dog in back of pickup at Colby Community College. Everything OK.

12:14 p.m. - Caller reported transient begging for money. Everything OK.

3:01 p.m. - Criminal damage to property report filed for incident.

5:42 p.m. - Theft report filed for incident.

8:40 p.m. - Theft report filed for incident.

10:19 p.m. - Business called about suspicious vehicle parked in the parking lot. Everything OK.

Last Wednesday

2:44 a.m. - Caller reported a vehicle driving erratically with driver showing a weapon on East-bound I-70. Turned over to Highway Patrol. Located, no weapons in vehicle.

9:05 a.m. - Caller reported dead cat on sidewalk. Animal removed.

11:15 a.m. - Walk through at Colby Middle School.

Thursday

5:56 a.m. - Security checks to residences.

9:18 a.m. - Indecent liberties

with a child report filed. 9:19 a.m. - Report filed for stolen medication.

10:17 a.m. - Sat in on interviews by other agency.

12:48 p.m. - Assisted motorist.

2:53 p.m. - Caller had questions about a restraining order. Spoke to subject.

8:10 p.m. - Driving while suspended report filed for traffic stop.

10:35 p.m. - Attempt to catch a beagle running loose in the parking lot at 1915 S. Range; not found.

THOMAS COUNTY SHERIFF Jan. 20

10:58 p.m. - Caller reported minor injury accident with deer, no ambulance needed, at I-70 mile 41 westbound. Report filed.

Jan. 21

11:44 p.m. - Caller requested that a deputy check First St. in Gem in reference to loud noise. All OK.

Jan. 22

11:47 a.m. - Served warrant on Son Ai Nguyen.

Last Wednesday

6:22 a.m. - Caller reported two horses standing in the middle of U.S. 24 two miles west of Colby. Contacted subject, would check; unable to locate.

10:26 a.m. - Report filed for theft from McCormick Excavating and Paving.

Thursday

3:02 a.m. - Caller reported his vehicle missing. Report filed, vehicle entered in Nation Crime Information Center and area law enforcement notified.

1:28 p.m. - Brought subject from the Thomas-Sheridan county line to Oasis.

5:13 p.m. - Provided child safety seat inspection on N. Chickamanga.

5:28 p.m. - Assisted highway patrolman on traffic stop at east-bound I-70 mile 67.

Markets

Quotes as of close of previous business day	
Hi-Plains Co-op	
Wheat (bushel)	\$7.70
Corn (bushel)	\$7.35
Milo (hundredweight)	\$12.48
Soybeans (bushel)	\$13.61

SHOP AT HOME WITH THE CLASSIFIEDS

Even if you don't feel like getting out, you can still "go shopping" in the Classifieds!

Flash flood danger looms in Waldo Canyon

COLORADO SPRINGS, Colo. (AP) - State and local officials say they're worried the scorched hillsides left by the Waldo Canyon Fire in Colorado Springs last summer could mean intense flash flooding this spring and summer.

Gary Heller, maintenance foreman for the Colorado Department of Transportation, tells *The Gazette* (bit.ly/WZe5c5) that "before the fire, it was like we had a golf course on the side of the hill and it absorbed water. Now it's like a

parking lot and absorbs nothing." Some worry the waterways in the burn area will pick up debris that could damage homes, bridges, culverts and streets.

But government agencies and environmental groups have started mitigation efforts and funded studies to help direct efforts. Greg Langer with the Natural Resource Conservation Service says the

odds of any part of the area being flooded are 50-50.

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.

Colby Community College Homecoming 2013



You are Invited!
January 31,
February 1 and
February 2

- Community-Wide Talent Show January 31 at 7 p.m. in the Cultural Arts Center
- Bonfire and special recognition ceremony east of the college on Friday, February 1, at 7:30 p.m.
- Recognition Luncheon for First Inductees into the CCC Alumni Hall of Fame (Lyle & Nancy Saddler and Keela Case) and Sports Hall of Fame (Coach Steve Lampe and Kay Mannebach Estes) on Saturday, February 2, at 12 noon in the Union. The public is invited. Call 460-5411 to register.
- Trojan Basketball at 6 p.m. in the Community Building on Saturday, February 2 (Members of all teams from 1972-73, 1982-83, 1992-93, 2002-03 and 2012-13 will be recognized.)
- Homecoming Royalty announced between Trojan basketball games

"Forecasting a Bright Future at CCC"
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<p>Watches</p> <p>Rolex, Tiffany, Elgin, Railroad, Waltham, English, Swiss, Hamilton, Phillippe, Omega, Cartier, Hublot</p>	<p>Guitars</p> <p>1950's & 1960's Fender, Gibson, & Others</p>	<p>Diamond Jewelry</p>

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