## public notice

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

IN THE MATTER OF THE **ESTATE OF** ROBERT NEIL NAGEL, a/k/a ROBERT NAGEL, deceased CASE NO. 02 P 26

NOTICE OF HEARING

STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that a peition has been filed in the District

The East half of the East half of

and all other property of Robert Neil Nagel, a/k/a Robert Nagel, deceased, whether real or personal, and all interest therein, owned by the decedent at the time of death; and you are hereby required to file you written defenses thereto on or before the 4 th day of September, 2002 at 10:00 o'clock A.M. of said date in said Court in the City of Goodland in Sherman County, Kansas at which time and place said cause will be heard. Should you fail therein judgment and decree will be entered in due

Sharon R. Nagel, Petitioner

Attorney at Law 126 West 11th Street P.O. Box 778 Goodland, Kansas 67735 (785) 899-5687

Published in The Goodland Daily News Friday, August 9, 16

\* Owner Operators

# **KU Law limits** admission numbers

LAWRENCE (AP) — Getting into the University of Kansas School of Law, already a competitive process, could be even tougher next year.

More students than ever are trying to get into the school, dean Steve McAllister said—but at the same time, he is trying to cut class size to improve the law school's rating.

"KU Law School may be pretty darn hard to get into next year," McAllister said.

McAllister said the slowdown in the economy helped lead to record application numbers at the law school, which had about 1,100 applications for the upcoming school year compared an average class size of 150 to 170 stu-

with 841 last year and 715 in 2000.

Class sizes have ranged from 150 to 220 over the past 15 years. The school can handle about 500 students at any one time, McAllister said, and the incoming first-year class will have about 200 students.

Because this year's class will be larger than usual, McAllister said, the law school might accept only 140 students for fall 2003.

In the future, he said, he would like

said, and improves the incoming grade point and LSAT score averages for the

> **Classifieds** work! 899-2338

Having smaller classes means more

individual attention for students, he

# **IDENTITY THEFT**

is one of the fastest-growing types of financial fraud. Without stealing your wallet, a crook can steal your financial identity with as little information as your social security number. It is also called "account-takeover fraud" or "true-name fraud," and it involves crooks' assuming your identity by applying for credit, running up huge bills and stiffing creditors - all in your name.

#### Take these steps to protect yourself:

1. Get a copy of your credit report from each of the three major credit bureaus every year. It lists all of the lines of credit in your name. Check to be sure that everything is accurate, that all of the accounts are yours and that accounts you have requested to be closed are marked closed. Bureau reports cost around \$8 each. But, if you've been turned down for credit, you are eligible for a free report.

To order credit bureau reports, call:

- Trans Union Credit Services 800-888-4213 www.transunion.com
- Equifax Credit Services 800-685-1111 www.equifax.com
- Experian Credit Services 888-397-3742 www.experian.com
- 2. Keep an eye on your accounts throughout the year by reading your monthly/periodic statements thoroughly. That's an easy way for you to be sure that all of the activity in your accounts was initiated by you.
- 3. Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers. Don't leave your ATM or credit card receipt in public trash cans. Crooks (a.k.a dumpster divers) are known to go through trash to get account numbers and other items that will give them just enough information to get credit in your name.
- 4. If your credit card or other bills are more than two weeks late, you should do three things: First, contact the Postal Service to see if someone has forwarded your mail to another address. Second, contact your bank to ask if the statement or card has been mailed. Third, contact the businesses that send you bills.
- 5. Protect your account information. Don't write your personal identification number (PIN) on your ATM or debit card. Don't write your social security number or credit card account number on a check. Cover your hand when you are entering your PIN number at an ATM.
- 6. Don't carry your Social Security card, passport or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet, and keep a list at home of your account information and customer service telephone numbers. That way, if your wallet is lost or stolen, you'll only have to notify a few of your creditors and the information will be handy.
- 7. Never provide personal or credit card information over the phone, unless you initiated the call. Crooks are known to call with news that you've won a prize and all they need is your credit card number for verification. Don't fall for it. Remember the old saying, "if it sounds too good to be true, it probably is."

More Consumer Tips to Avoid Becoming a Victim of Identity

#### Manage Your Mailbox

- Do not leave bill payment envelopes clipped to your mailbox or inside ith the flag up: criminals may steal your mail and change your address.
- Know your billing cycles, and watch for any missing mail. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the post
- Carefully review your monthly accounts, credit card statements and utility bills (including cellular telephone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.
- When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks instead of having them delivered to your home.
- Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of preapproved financing or credit. To "opt out" of receiving such offers, call (888) 5 OPT OUT sponsored by the credit bureaus.
- The Direct Marketing Association offers services to help reduce the number of mail and telephone solicitations. To join their mail preference service, mail your name, home address and signature to: Mail Preference Service, Direct Marketing Association, P. O. Box 9008, Farmingdale, NY 11735-9008.

#### **CheckYour Purse or Wallet**

- Never leave your purse or wallet unattended even for a minute.
- If your state uses your Social Security number as your driver's license number, ask to substitute another number.

#### KeepYour Personal Numbers Safe and Secure

- When creating passwords and PINs (personal identification numbers) do not use any part of your Social Security number, birth date, middle name, wife's name, child's name, pet's name, mother's maiden name, address, consecutive numbers, or anything that a thief could easily deduce or discover.
- Ask businesses to substitute a secret alpha-numeric code as a password instead of your mother's maiden name.
- Memorize your passwords and PINs; never keep them in your wallet, purse, Rolodex or electronic organizer.



#### • Get your Social Security number out of circulation and release it only when necessary — for example, on tax forms and employment records, or for banking, stock and property transactions.

• Do not have your Social Security number printed on your checks, and do not allow merchants to write your Social Security number on your checks. If a business requests your Social Security number, ask to use an alternate

#### Bank, Shop and SpendWisely

- Store personal information in a safe place and shred or tear up documents vou don't need. Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards and credit offers you get in the mail before you put them out in the trash.
- Cancel your unused credit cards so that their account numbers will not appear on your credit report.
- When you fill out a loan or credit application, be sure that the business either shreds these applications or stores them in locked files.
- When possible, watch your credit card as the merchant completes the transaction. • Use credit cards that have your photo and signature on the front.
  - Sign your credit cards immediately upon receipt.
- Carefully consider what information you want placed in the residence telephone book and ask yourself what it reveals about you.
- Keep track of credit card, debit card and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.
- Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?
- Choose to do business with companies you know are reputable, particularly online.
- When conducting business online, use a secure browser that encrypts or scrambles purchase information and make sure your browser's padlock or key icon is active. Avoid sending personal information by chat room or e-
  - Don't open e-mail from unknown sources. Use virus detection software.

#### **ReviewYour Information**

• Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security number for employment.

### Take action if you are a victim:

1. Financial fraud is a crime; call your local police department.

File a police report with your local police department. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that your are a victim of identity theft.

- 2. Contact the fraud units of all three credit bureaus. Ask them to "flag" your account, which tells creditors that you are a victim of identity fraud. Also, add a victim's statement to each of your credit bureau reports that asks creditors to contact you in person to verify all applications made in your name. Call the fraud units of the credit bureaus at:
  - Trans Union Fraud Assistance Department 800-680-7289
  - Equifax Fraud Assistance Department 800-525-6285
  - Experian Fraud Assistance Department 888-397-3742
- 3. Call the Federal Trade Commission's ID Theft hotline at 1 (877) IDTHEFT. The hotline is staffed by counselors trained to help ID theft victims. Check out their Web site at <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>.
- 4. Notify your banks. They can help you obtain new account numbers for all of your checking, savings and other accounts. Be sure to pick a new PIN number for your ATM and debit cards. Close all of your credit card accounts and open with new account numbers.

Contact your bank(s) & credit card issuers immediately so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers (PINs) and online banking passwords changed; and a new account opened, if appropriate. Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Three of the check verification companies that accept reports of check fraud directly from consumers are: Telecheck (800) 710-9898, International Check Services (800) 631-9656 and Equifax (800)

- 5. Notify the Postal Inspector if you suspect mail theft a felony.
- 6. Depending on your situation, you may want to contact the Social Security Administration to get a new Social Security number. Their telephone number is 800-772-1213. You also may want to contact your telephone, long distance, water, gas and electrical companies to alert them that someone may try to open an account in your name. The Social Security has a Fraud Line phone number (800) 269-0271.
- 7. Finally, make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down each person's name, title, and phone number in case you need to re-contact them or refer to them in future correspondence.

Maintain a written chronology of what happened, what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

Court of Sherman County, Kansas by Sharon R. Nagel, praying for the determination of the descent of the following described real estate situated in Sherman County, Kansas,

section twenty-one (21) and the East half of the Southwest quarter of Section twenty-two (22), all in township ten (10) South, range forty-two (42) of the sixth (6th) p.m.

course upon said petition. Michael V. Foust

Attorney for Petitioner

and 23, 2002.

GOT YOUR EARS ON? \* Company

> \* Loads With Miles Available Immediately! \*Ask about our spouse-training program!

1-800-CFI-DRIVE www.cfidrive.com

#### **BASEMENT WALLS CRACKED** OR BOWED? FOUNDATION SETTLING? WET BASEMENT?

Kansas Basement & Foundation Repair **Solves These Problems** 

*For Free Estimate Call: 1-800-736-9255* 

\$100 OFF With This Coupon Good Thru August 31, 2002

POWER PLANT MAINTENANCE WORKER CITY OF OTTAWA, KANSAS

Responsible for carrying out established preventative maintenance procedures, repair, & replacement of machinery & equipment used in the generation & distribution of electricity to the city. Required: 1-3 yrs mechanical & maintenance experience; relocation to Franklin county within 1 yr. Preferred: Technical degree or some college credit. Hrs: 7-4, M-F. Starting salary: \$13.69-15.76 DOQ. Benefits: KPERS state retirement, health/life insurance, deferred compensation, cafeteria plan. uniforms, paid holidays, vacation/sick. Qualified disabled persons may request modification of job application process. Contact Human Resources, City Hall, 2nd floor, 101 S. Hickory St. Ottawa, KS 66067-2347 (785)229-3634. Deadline: 8/16/02. EOE.



FLAT RATE-GUARANTEED ACCEPTANCE! SELF-EMPLOYED OR NOT---NO INCREASE! MEDICAL DISCOUNTS ON: DOCTOR \* DENTAL \* VISION \* RX & MORE!



Contact the

**Great Bend** 

Chamber Office

620-792-2401 or One Stop Job Office 620-793-5445 •mechanics • welders • health care workers • machinists • financial planners • sales & retail • & more!

RUDY & THELMA GEMMER, Raymond Heigert, Mel Mauseth, Sellers Sat., August 10, 2002, 11 A.M., MDT Location: 604 E. 5th, Goodland, Ks. chair, Gun cabinet nice., end tables, twin bed, lots of books, silverplate w/chest, safe, Lithograph canisters, small dresser, vinyl picnic tables and trellis, linens, guardianware cookware, Samsung CD player, old records, drafting table, 30 cup coffee pot, patient lift, snack sets, Hoover Vac, Office desk File cabinets, Cedar chest, Kerr & Ball jars, puzzles, typing table, gun rack, plate glass mirror Appliances: GE Refrigerator & Elec Stove, Microwave, 110v window A/C, washer & dryer

HOUSEHOLD, ANTIQUE & SHOP EQUIPMENT AUCTION

Lawn Equipment, Shop Tools' Misc.: JD 300 Riding Mower w/Kohler mtr, 32" Rear tiller & 42" mower w/hyd on front, Ranch King & Town & Country Riding Mowers, Troy Bilt Chipper Shredden Like New, Troy Bilt Big wheel Brush Trimmer, 18" Rotary Mower, Kuker Wand gas sprayer, Atlas Dril Press Floor Model, Atlas 7 1/2"Table Saw, Front Tine & Rear Tine Tillers, Disc Sander, Bench grinder, Lots of hand tools, Snap On Bearing Driver, Wood Plane, Metal Work bench, Old Elec Radio, Sanborn Air Compressor, Bench vice, Mr. Heater single burner, pipe wrenches, Tool boxes, Elec Chain saw, Elec Drills, Skil Saw, Daisy BB Gun, Router, Stanley Miter box, Floor Jack 2T, 3 Drawer Rolling Tool chest Snap On Torque Wrench, Garden Tools, Boys bike, Ladder, Army cots, Boat Prop, 2 captains chairs, Water skis, Tire chains, Rolls Lawn Edging, Jacks, Fire extinguisher, Troy Bilt Tiller I hp w/bulldozer

Antiques, Collectibles & Glassware: Old buffet on legs, D/R Table, Old chairs, Quilt Rack, Pie Cupboard, Curved Glass Hutch, Wash tub copper, 5 gal Red Wing Crocks, Union Pacific Calendars, In well, Fountain Pen quills, Lady Head Vase, McCormick Deering Wood oil box, Western Ammo Box, Victorian Figurine Dresser Lamp, Nudist Sunshine & Health 1939 Magazine, Fancy work, Old picture battery jar, Old hats, Lay an Egg game, Old knives, 1940s Yank & Grit Magazines, Glass washboard, Duck creamer, Chalk wall hanging, Majellica teapot & bowl, Crock Ball Pitcher, Mini Cuckoo, 1960 Denmark B&G Plate, Texas & Mexican Pottery, Ruthie Doll in Box, Nowak Transfer Tin Ashtrays GOODLAND, KS, Bubble Lights, Bisque Black Jointed Doll, Blues Bros. Transport S&P, GOODLAND, WWII US Navy and Army Pillow Covers, Bubble Glass frame, oil lamp, Japan teapots, Republican/Democrat Ashtray, Royal Copley Parrot vase, Lefton vase & shoe, RS Prussia Cup, Jewel Tea S&P, Americana Fostoria Bowl, Pressed glass, Wheat dishes, England Sugar & Creamer, Haegar, Fenton, Big Ben clocks, Sessions Wall Clock, 1914 Silver Cig Case, Fryersoll Pocket Watch, Old Cig lighters, Set of Deer Antlers, McCoy Vase, Nebr State Fair 1959 Duck Plate, Prim Grain Scoop, Brewster Coop Adv Piece Timer from Fitzgerald Implement, Antique Mirror, Several Antique Dresser Treadle Sewing Machine, Steamer Trunk, Old Adv. Thermometer, blue bubble glass, Silver tray, Currier & Ives Gristmill dishes, Shaving Brush, Chauffeur License Pins 1940s, Ks., Sales Tax Tokens Colo & Ks.. MF Tie Tack, Glass drawer knobs, Amsoil 18 wheeler Toy Truck, Button Collection, Antique Floo lamp, sewing box, marbles, s&p shakers. Auctioneer's Notes: This is a 60 year collection of the

> Cole Action & Real Estate
> Roger Kisner, Auctioneer; Charlene Cole, Broker 112 West 13th • Goodland, KS • 785-899-2683