

# Farm

## This credit report really is free

We can all probably admit we have watched the goofy, yet catchy ads from freecreditreport.com. Maybe you have even cracked a smile at the plights of these gentlemen portrayed in jingle form. However, if you have obtained a report from this service, it was more than likely followed with some type of charge.

Earlier this year was the fifth anniversary of the "free credit report" legislation, which enables all consumers to obtain a free credit report from each of the three major credit reporting agencies annually. Unfortunately, the misleading freecreditreport.com ad campaign has been much more visible to consumers than the legitimate free credit report site of the government, located at annualcreditreport.com. Through these ads, people are often unknowingly "signing up" for a \$14.95/month credit monitoring service as part of their "free" credit report offer.

AnnualCreditReport.com is the only authorized source to get your free annual credit report under federal law. The Fair Credit Reporting Act guarantees you access to a free credit report from each of the three nationwide reporting agencies — Experian, Equi-

**Tara Solomon**  
Extension Agent for Family and Consumer Sciences



fax, and TransUnion — every twelve months.

How do I request my free credit report?

You can request your free report online, by phone or by mail. Visit AnnualCreditReport.com, call 1-877-322-8228, or fill out the Annual Credit Report Request form (please call our office, 620-244-3826, if you do not have access to a computer, we can get this form to you) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year.

Why should I request my credit report?

Because the information in your credit report is used to evaluate your applications for credit, insurance, employment, and renting a home, you should be sure the

information is accurate and up-to-date. In addition, monitoring your credit is one of the best ways to spot identity theft. Check your credit report at least once a year to correct errors and detect unauthorized activity.

What should I look for when I review my credit report?

If you see accounts you do not recognize or information that is inaccurate, contact the credit reporting agency and the information provider. If you suspect identity theft, you may need to place a fraud alert on your credit report, close compromised accounts, file

a complaint with the FTC, or file a police report.

Be sure to check your credit report this year. If a humorous jingle is what you are looking for, the Federal Trade Commission has formed its own jingle and new site. Take a look at freecreditreport.GOV.

Information from today's article comes from Dr. Mark Oleson, University of Missouri, and Federal Trade Commission. The Southwind Extension District is your source of quality information. Please visit our website at www.southwind.ksu.edu, give us a call at 620-244-3826 or 620-365-2242.

## News from Carlyle

### Presbyterian Church

Rev. David Moore's message at Carlyle Presbyterian Church June 19 was "Fathers to Fathers." Six people joined the church as new members.

A short meeting followed church services to install David Loomis as an elder.

The evening meeting was well attended with special music by Jerri Waters, Cheryl and Richard Klingensmith and Bonnie Johnson.

Father's Day dinner guests of Greg and Jackie

### Joanne McIntyre

365-2829



McIntyre were Jack and Beverly Franklin, Zack and Kady McIntyre, Ashton McIntyre and Rick Steele. Joanne McIntyre visited in the afternoon.

Alma Herschberger accompanied Wade Vogel to Garnett to visit Alma's brother, Benedict Yoder.

On Father's Day, Richard and Diana Deeds, Emporia, visited her father, Jim Hinson.



Southwind Extension District photo

4-H Favorite Foods winners were, front from left, Ethan Gough, Levi Meiwes and Jenna Kramer; and second row from left, Anna Setter, Shannon Vogel and Riley Ellis.

## 4-H'ers provide tasty entries

The Southwind Extension District held its local 4-H Favorite Foods Contest June 14. This was an opportunity for 4-Hers to exhibit a favorite food they have learned to prepare and also use their creative talents as they plan a table setting. Participants created a whole menu and table setting for a meal. Participants also made one item on the menu for display.

Those participating were Riley Ellis, Shannon Vogel, Anna Setter, Ethan Gough, Levi Meiwes, and Jenna Kramer. Anna Setter received first place in the Senior Division and Jenna Kramer received first place in the Junior/Pee Wee Division. All participants received excellent marks and will represent the District at the area contest in Emporia June 28.

# NEW TRUCK HEADQUARTERS!

**2011 FORD ESCAPE XLT FWD**

**NEW**

V6, Auto., Pwr. Windows & Locks

MSRP \$26,860  
Twin Motors Discount \$1,165  
Manufacturer's Rebate \$3,000

**\$22,695**

Stk. #T-11479

**2011 FORD F-150 S/C 4X4 XLT**

**NEW**

Auto. V8, Chrome Package

MSRP \$37,670  
Twin Motors Discount \$2,875  
Manufacturer's Rebate \$5,000

**\$29,795**

Stk. #T-13999

**2011 FORD F-150 LARIAT CREW**

**NEW**

3.5L V6, Ecoboost, Leather & 22 Hwy MPG

MSRP \$41,810  
Twin Motors Discount \$2,815  
Manufacturer's Rebate \$3,500

**\$35,495**

Stk. #T-12660

**2011 FORD F-150 LARIAT CREW 4X4**

**NEW**

3.5L V6, Ecoboost, Leather & Loaded

MSRP \$44,745  
Twin Motors Discount \$3,000  
Manufacturer's Rebate \$3,500

**\$38,245**

Stk. #T-13920

**2011 FORD 4X4 RANGER XLT S/C**

**NEW**

Auto., 4.0L V6, Pwr. Windows & Locks

MSRP \$27,495  
Twin Motors Discount \$1,500  
Manufacturer's Rebate \$3,500

**\$22,495**

Stk. #T-13167

**2011 FORD F-150 S/C XLT**

**NEW**

Auto., 3.7L V6

MSRP \$32,730  
Twin Motors Discount \$2,235  
Manufacturer's Rebate \$6,000

**\$24,495**

Stk. #T-11712

**2011 FORD F-250 R/C 4X4**

**NEW**

Auto., 6.2L V8

MSRP \$38,075  
Twin Motors Discount \$1,980  
Manufacturer's Rebate \$2,500

**\$33,595**

Stk. #T-16187

**2011 FORD F-250 CREW LARIAT 4X4**

**NEW**

6.7L Diesel, Leather

MSRP \$56,140  
Twin Motors Discount \$4,445  
Manufacturer's Rebate \$3,500

**\$48,195**

Stk. #T-12302

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## Shine light on energy savings

Consumers can reduce home energy costs by replacing incandescent light bulbs with compact fluorescent lamps (CFL). With new programs in the Iola area, consumers can change bulbs easier than ever. Shopping for the newer energy-efficient bulbs need not be difficult, said Bruce Snead, director of Engineering Extension at Kansas State University.

Light from both incandescent bulbs and CFLs are measured in lumens, said Snead, who noted that a CFL will typically have 25 to 30 percent of the watts (power) of the incandescent bulbs they are replacing.

So, to replace a 100-watt incandescent light bulb, look for a CFL with a minimum of 1650 lumens and

### Carla Nemecek

Extension Agent for Agriculture



approximately 25-30 watts.

To replace a 75-watt incandescent bulb, look for a CFL with a minimum of 1375 lumens and approximately 19-25 watts; to replace a 60-watt bulb, look for a CFL with a minimum of 1100 lumens and approximately 15-20 watts.

A CFL is typically larger than an incandescent bulb, so consumers are urged to consider size before buying, and to check for a screw-in rather than a plug-in base, Snead said.

If choosing a CFL to re-

place an incandescent bulb in a fixture with a dimmer switch, he also advises reading the label before buying to check to see if the new bulb is compatible with dimmer technology.

In choosing the new bulbs, consumers will have a choice of warm, somewhat yellow light; or cool, somewhat blue light, said Snead, who explained that the color temperature is measured in Kelvins (K). An incandescent light will usually have 2700K, and a CFL with 2700K will be similar in producing a warm, yellow incandescent-like light.

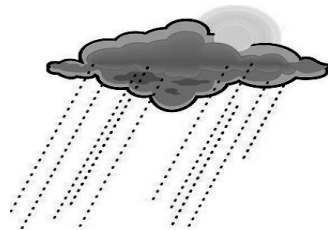
If bright, somewhat blue daylight-like is desired, look for a CFL with 5000 to 6000K.

Currently, the city of Iola is participation in a State of Kansas Department of Energy program to offer new CFLs in exchange for old incandescent bulbs. This is available for those in the 66749 zip code and the bulbs are a 14 watt which replaces an incandescent 60 watt. Contact the City of Iola for detailed information.

More information on choosing CFLs, as well as other energy efficient devices, is available at K-State Research and Extension offices throughout the state and online at the extension engineering website: [http://www.engext.ksu.edu/home\\_energy.asp](http://www.engext.ksu.edu/home_energy.asp).

## Chance of storms

Tonight, a 40 percent chance of thunderstorms. Lows near 70. Wednesday, a 20 percent chance of thunderstorms. Highs in the mid 90s. Wednesday night, mostly clear. Lows in the mid 70s. Thursday, sunny. Highs 95 to 100. South winds 15 to 25 mph. Thursday night through Independence Day, mostly clear. Lows 75 to 80. Highs 95 to 100.



Temperature	Precipitation
High yesterday 86	24 hours ending 7 a.m. 0
Low last night 59	This month to date 1.92
High a year ago 94	Total year to date 17.19
Low a year ago 77	Def. since Jan. 1 .90

Sunrise 6 a.m.

Sunset 8:48 p.m.

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