## **ENID NEWS & EAGLE**

## **KUDOS**

Dear Editor,

I would like to express my appreciation to Clark Staiger at Focus Institute. Clark is a counselor and helps people work through problems such as financial, marital, or many other issues that arise in life.

My problem was with a credit card company. I had paid the balance in full, but was still receiving bills. One month the bill would be for \$1,000, the next month, \$2,000, and so on. I had tried to resolve the issue myself, and twice had received a letter from the credit card company saying that I did not owe them anything and that my account balance was zero. But their billing department continued to adjust my account and bill me for amounts that I did not owe. This problem went on for 18 months. The situation escalated to the point that they began putting derogatory comments on my credit. All the while, I had not one, but two letters from the credit card company saying I owed them nothing.

At this point, I knew I had the right to take legal action. I was introduced by a friend to Clark Staiger at Focus Institute to try to determine if legal action was necessary. Within four weeks, Clark was able to resolve the issue and have the derogatory comments removed from my credit. He spent many hours making phone calls and writing letters. He was able to accomplish the seemingly impossible task of communicating to the credit card company about their error and was able to fix it. I am so grateful to Clark Staiger at Focus Institute for his time and perseverance in helping me resolve my increasingly frustrating situation.

Sincerely, Karla Kirtley Enid