Commissioner says to look out for insurance fraud

But, unfortunately, fake insurance policies are on the rise in every line of insurance, with Kansas consumers footing the bills in unpaid

The Kansas Insurance Department's Anti-Fraud Division is working with the Attorney General's office to fight fraudulent activity. As a result of this cooperative effort, a lawsuit was recently filed against a Florida company for deceiving approximately 280 Kansas consumers. The company is alleged to have taking unauthorized payments from customers and told them that its program was insurance, when in fact, it was not.



Sandy Praeger

•Insurance Commissioner

like counterfeit money, fake insuring \$252 million in unpaid claims. ance may appear to be legitimate, claims won't be paid.

tionwide sold bogus policies to sumers or businesses.

Unfortunately, there are many more than 200,000 policyholders phony products on the market. Just between 2000 and 2002, resulting

Remember, according to Kansas but it is actually illegal and worth- law—with very few exceptions less. If you buy fake insurance, no insurance product can be sold by you'll pay premiums, but your individual agents, brokers or companies without the approval of the In the area of health insurance Kansas Insurance Department. alone, the General Accounting Of- Fake insurance is any insurance fice reported 144 fake insurers naplan that is intended to defraud con-

Fake insurance can happen to anyone at any time with potentially disastrous results. However, frequent targets of unauthorized health insurance plans are older adults and small businesses or associations looking to reduce health insurance

Fake insurance can be attractive because it's typically less expensive than legal policies. But that's because a fake policy does not provide sufficient — if any — coverage.

As a result of fake insurance policies, honest people and businesses are swindled, health is endangered, premiums stay high, and goods and services cost more.

Protecting yourself is easy

If you're not absolutely sure or writing a check you're dealing with a reputable, licensed insurance provider, look for these three warning signs of fake

 Aggressive marketing and highpressure, "you must sign today," sales approach with lots of fine print and disclaimers

more under the average price for comparable insurance products on the market

• Few coverage limitations So, how can you protect yourself against fake insurance? Just STOP • CALL • and CONFIRM before you buy insurance:

STOP before signing anything

• CALL the Kansas Insurance Department's Consumer Hotline at

1-800-432-2484. CONFIRM if the company is legitimate and licensed to do busi-

ness in Kansas. Contact the Kansas Insurance

Department about fake insurance or • Premiums that are 15 percent or any other insurance-related questions you may have. Your call might help us track down and take action against the con artists who sell fake insurance. Call our Consumer Hotline at 1-800-432-2484 or visit www.ksinsurance.org. And be sure to STOP • CALL • and CONFIRM the before you buy insurance.

Attorney General says some free credit reports not free

Dear Attorney General Kline: I recently responded to an advertisement for a free credit report. I gave the representative the information requested and then was asked for my credit card number. When I questioned the need for my credit card information I was told that there would be a fee for monitoring my credit reports. I informed free credit report. It was only then monitoring service. How can a free the representative that I did not that I was notified the free credit advertised offer cost so much? want my credit reports monitored, report was only available to indi-



Phill Kline

•Consumer Corner

and was only calling to obtain my viduals who registered for the credit

Dear Kansas Consumer:

It is important that you read the fine print and ask the necessary questions when responding to any type of a free offer. Many companies use these so called "free offers" as a way to entice consumers into making contact with their company. Once you have made contact, the company usually markets additional products by advertising to you in the future. It is important to do not want them?

ask several questions BEFORE accepting a free offer.

Is the free trial offer related to a membership, subscription or extended service contract?

Do I have to contact the company to avoid receiving more merchandise or services?

Will I receive other products with the free item? If so, will I have to pay for them or send them back if I

How long do I have to decide before incurring a charge? What is the cost or range of cost of goods or services you will be charged if you do not cancel within an offered trial pe-

Will you be charged a non-re-

fundable membership fee if you do not cancel within the trial period? Will fees be automatically charged to your credit card? Who is offering the trial? What

is the name and address of the com-Following the above guidelines

before participating in a free trial offer will help ensure that you are well informed of any reoccurring charges or products that you may receive in the future.

State education board members frustrated with law

Associated Press Writer TOPEKA(AP)—State Board of Education members aired frustrations Wednesday about the federal No Child Left Behind law to a congressman who said he wants to improve the two-year-old education

Some board members agreed with Rep. Dennis Moore, a Democrat who represents the 3rd District, that the law is unrealistic in requiring schools to have all students proficient in reading and math by 2014. Others said Kansas is penalized because it had high standards a decade before the federal law took

Moore said he believes Congress is not providing states as much money as originally promised. He is among the dozens of members of the Congress sponsoring legislation to suspend the law's requirements until funding increases.

when it was enacted because he believed its goals were laudable and he believed Congress would follow through with money. He asked board members to give him a list of suggestions for changes.

"If we're going to have a law, it needs to be part of the real world," Moore said. "I don't think in the real world, we can expect this law is going to be — or should be — repealed in the near future. What we can do is to try to make up for the deficiencies we're able to identify."

The board invited members of the state's congressional delegation to speak about educational issues, and Moore was the first who had time in his schedule.

its members learned six districts Kansas already had high standards and 15 schools failed during the last in place. school year to meet state goals for academic progress. They were type of scrutiny as a Florida, as a "Title I" institutions, those that re-

Moore said he supported the law ceive federal funds targeted to bama, or an urban area in New York should be left to state and local govschools with large concentrations of poor students.

The state expects to release another list, for non-Title I schools, in October. Schools and districts that do not meet goals for academic progress must give parents the option of transferring students to another school, and sanctions increase each subsequent year the goals are missed. They include forcing schools to restructure their curricu-

Republican board members were most critical of the law — Sue Gamble, of Shawnee; Steve Abrams, of Arkansas City, and Connie Morris, of St. Francis.

Abrams and Gamble said the fed-He met with the board a day after eral law ought to recognize that "I don't think we need the same

Texas, as a Mississippi, as an Ala-

or Pennsylvania," Gamble said.

Morris, who acknowledged she supports President Bush, the law's hind missed it on the boat of states' champion, said education policy

Bridal Registry

Leann Schielke

&

Lance Harter

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"I just think No Child Left Berights," Morris said.

"This is home to

me because I'm

so much better

off."

- Lucille Long

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Check each issue of the Free Press for additional TV Listings

TV LISTINGS sponsored by the COLBY FREE PRESS

SUNDAY AUGUST 15

	6 AM	6:30	7 AM	7:30	8 AM	8:30	9 AM	9:30	10 AM	10:30	11 AM	11:30	
KLBY/ABC	In Touch Success (The Coral Hour (CC)		Paid Program	Paid Program	Hour of P	ower (CC)	This Weel Stephano		1st United Methodist		
KSNK/NBC	Rebecca Gdn	Martha Stewart	Today (CC) Meet the Press Paid (CC) Progr			Paid Program	Paid Program	Your Bible	Body by Jake	XXVIII Sur Olympics			
KBSL/CBS	Hispan- ics T.	Messiah Baptist	John- ston	Believer Voice				Paid Program	Health To Heart	Paid Program	Paid Program		
K15CG 3	This Week	Ameri- ca's Wlk	Zoboom- afoo (EI)	Sagwa- the Cat	Anne of Green	Jay Jay the Jet	Dragon Tales	Dragon- flyTV	Book of Virtues	Small Busi-	The 11th Hour	Health Diary	
WGN 13	Chang- ing	Singsa- tion!	Key of David	Ronnie Floyd	Hillbil- lies	Happy Days	Home Improve.	Cosby Show	Fresh Prince	Fresh Prince	BeastMas Alliance (C		
NICK 29	Rocket Power	Rocket Power	Rugrats (CC)	Chalk- Zone	Spon- geBob	Spon- geBob	Oddpar- ents	Oddpar- ents	Danny Phantom	Jimmy Neutron	Jimmy Neutron	Teenage Robot	
FAM 30	Bey- blade	Bey- blade	Power Rangers	Power Rangers	Digimon- Digital	Digimon- Digital	Spider- Man	Spider- Man	Power Rangers	Power Rangers	Full House	Full House	
USA (31)	Paid Program	Paid Program	XXVIII Sui	nmer Olyn	npics Cyclin	ng. (Live)		Preview Special Goes to the G					
TBS (37)	(5:00) Mov Feeling M		Movie: Save the Last Dance ★★★ (2001, Drama) Julia Stiles. (CC) Movie: National Lan					mpoon's Vacation () Chevy Chase. (CC) Movie: Captain Ro					
TNT (38)			★½ (1994, Costner, De			marshal brir	ngs law and	order to	Golf: PGA From Kohl	Champion er, Wis. (Liv	ship Fina ve) (CC)	Round.	
DSC (42)	Paid Program	Paid Program	Paid Program	Paid Program	Surprise k Girlfriend's		Rally Rou House Mis		The Bosto Massacre		MythBusters Falling elevator. (CC)		
A&E 47	Old House	Ask This Old	Breakfast	With the A	rts (CC)		Biography Hedren (C		Movie: Th Suspense)	e Boys Fro Gregory P	om Brazil ★★★ (1978, Peck. (CC)		
ESPN 49	SportsCe	nter (CC)	SportsCe	nter (CC)	Sports- Center	Outside Lines	Sports Reportrs					Baseball Tonight	
HBO		e Mighty D nedy) Emil		Head of State		aconda ★ nnifer Lope							
DISN 17	Koala Brothers	Stanley (CC)	The Wiggles	JoJo's Circus	The Wiggles	Stanley (CC)	Rolie Polie	House of Mouse	Movie: To (1995) Voi			Lilo & Stitch	
MAX	(5:35) Mov	vie: The Fi	rst \$20	Movie: My	Girl 2 **1	/ ₂ (1993,	Movie: Lo	ngshot * (2001,	Movie: Freejack ** (1992,			

SUNDAY AUGUST 15

12 PM 12:30 1 PM 1:30 2 PM 2:30 3 PM 3:30 4 PM 4:30 5 PM 5:30

	IZ FIVI	12.30	I FIVI	1.30	Z FIVI	2.30	3 FIVI	3.30	4 FIVI	4.30	3 FIVI	3.30	
KLBY/ABC 4 6		Paid Program	Paid Program	Guthy- Renker		IRL Racin Ky. (Live) (Casino Indy	/ 300. From	Sparta,	ABC WId News	News (CC)	
KSNK/NBC	(11:00) XX	VIII Summ	er Olympic	s Basketba	ıll; beach vo	lleyball; rov	wing; swimn	ning; water	polo. (Live)	(CC)	News	NBC News	
KBSL/CBS		Paid Program	Golf: PGA	Champion	ship Final	Round. Fro	om Kohler,	Wis. (Live)	(CC)				
K15CG 3		McLaug- hlin	McLaug- hlin	To the Contrary	Classic Go Heavenly h		Smart Travels	Cruising	Sewing- Nancy	Kaye's Quilting	Religion- Ethics	Kansas Spotlight	
WGN 13	Fresh Prince	Fresh Prince		MLB Baseball: Los Angeles Dodgers at Chicago Cubs. Wrigi Field. (Live) (CC)					Tenth Inning	Fresh Prince	NightMan Spellbound		
NICK 29	Hey Arnold!	Thorn- berrys	Nick- toons TV	Nick- toons TV	Nick- toons TV	Nick- toons TV	Nicktoons	s TV	Nick- toons TV	Nick- toons TV	Told by Ginger	All That	
FAM 30	7th Heave Knows (0			Walk in the eanu Reeve	Clouds ** s.	k½ (1995,	Movie: Inc Comedy-D	dian Summ Irama) <i>Alan</i>	Movie: Forever Young *** (1992)				
USA 31	Monk Mr. I the Marath		Monk Mr. the Airplan		Monk Mr. I Goes Back		Monk The suspect is	primary in a coma.	Monk Mr. Monk Goes to the Theater		Monk Mr. the Three		
TBS 37	(11:00) Mo Captain R			e: Blast From the Past ★★ (1999, dy) Brendan Fraser. (CC) (DVS) Movie: Austin Powers: International Ma of Mystery ★★½ (1997) Mike Myers. (CC)									
TNT 38	Golf	NASCAR Pre-Race		Racing: Ne len, N.Y. (L		ries Siriu	s at the Glen. From Movie: Evel Knievel Based on the life of the				l ★★ (2004, Biography) he famed daredevil.		
DSC 42	Big Motoro (CC)	cycle 2	Monster C Firetruck E		Monster H House 2	louse Dog	Widening Panama C					Seven Wonders Of Ancient Greece	
A&E (47)	(10:00) Mo Boys Fron			e Lords of ma) <i>David</i>	Discipline Keith. (CC)	***	Old House	Ask This Old	Sell This House	Sell This House		Makeovr Mama	
ESPN 49	2004 Worl of Poker L		2004 Worl of Poker L		2004 Worl of Poker L				Horse Racing: Iselin. Del Mar, Calif.		2004 World Series of Poker Las Vegas.		
HBO (7)		vie: Seabi 3) Tobey M		Movie: Dances With Wolves **** (1990, Western) Kevin Cos winning vision of the American West. Kevin Costner, Mary McDo.							Movie: Star Trek: First Contact (1996)		
DISN 17	Barbar- ian	Kim Possible	That's- Raven	Phil of Future	Lizzie McGuire	Even Stevens	Lilo & Stitch	Lilo & Stitch	Kim Possible	Proud Family	Brace- face	Lizzie McGuire	
MAX	(10:30)	Movie: An	nerican We	ddina **	Movie: Op	eration De	Ita Force 3	· Clear	Movie: Ga	ttaca ***	(1997	Movie:	

SUNDAY AUGUST 15

	6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM	11:30
KLBY/ABC 4 6	America's Home Vid		America's Home Vide		Extreme N Home Edit		The Days (N) (Part 1			Seinfeld (CC)	Sports Machine	Diamond Adv.
KSNK/NBC	XXVIII Sur	nmer Olyn	pics Beach volleyball; gymnastics; swimming. (CC)							News	Summer Olym.	
KBSL/CBS	60 Minutes (CC)		Cold Case Glued Movie: Swordfish ** John Travolta, Hugh J					News (CC)	News	The Outer Inner Child		
K15CG 3	First to Worst (CC)		Nature Ra (DVS)	lature Ravens (CC) Mystery! Foyle's War II Ti DVS) Funk Hole (CC) (DVS)					Globe Trekker Mongolia (CC)		Touching I of 4)	
WGN 13	Mutant X No Exit (CC)		Andromed tempts Dyl	ndromeda A spy The X-Files The WGN Instant mpts Dylan. (CC) Calusari (CC) News Replay		Matlock The Ghost (CC)		In the Heat of the Night (CC)				
NICK 29	Romeo!	Drake & Josh	Brothers Garcia	Sabrina- Witch		Full House	Who's Boss?	Cosby Show	Rose- anne	Rose- anne	Cosby Show	Cosby Show
FAM 30	(5:00) Movie: Forever Young				Whose Line?	Whose Line?			Joel Osteen	Feed the Children		
USA 31	Monk A record producer is killed.						The Dead Zone Law & Order: Special Victims			The Dead Zone Instinct (CC)		
TBS (37)	(5:00) Mov Austin Po		Movie: A N ★½ (1998,	ie: A Night at the Roxbury Movie: A Night at the Roxbury ★ (1998, Comedy) Will Ferrell. Comedy) Will Ferrell, Chris Kattan				★½ (1998, Movie: Austin Powers: n. (CC) International Man of Myste				
TNT 38				John Rambo Movie: Hard to Kill (1990) A policeman Afghanistan. emerges from a seven-year coma. (CC)				Movie: Rambo III (1988) Joh heads to Soviet-occupied Afg				
DSC (42)	First Olym	npian	Butch and Sundance		American Dixie Chop		American Chopper Dixie Chopper 2		Butch and Sundance		American Choppe Dixie Chopper 1	
A&E (47)		Airline (CC)		ovie: Gosford Park *** (2001, Mystery) arty at a lavish British estate. Eileen Atkins					Airline (CC)	Airline UK (CC)	Movie: Go Park ★★★	
ESPN 49	Baseball (Live) (CC)		MLB Base Field. (Live		uis Cardina	ls at Atlanta	a Braves. T	urner	SportsCe	nter (Live) ((CC)	Sports- Center
HBO (7)	(5:00) Movie: Star The Wire Stray Rounds (CC)				Six Feet U Grinding th		Entou- rage (N) Show (N)		Def Poetry		eabiscuit *** (2003) obey Maguire. (CC)	
DISN (17)		That's- Raven	Movie: To spring to lif	y Story (19 e when hur	95) Animat mans are no	ed. Toys ot around.	That's- Raven	Phil of Future	Bug Juice	Lizzie McGuire	Boy Mts. World	Brace- face
MAX (21)) Movie: The Rich Man's Movie: Ghost Ship ★ (2002, ★½ (1996) Halle Berry. Horror) Julianna Margulies.					Movie: The Rainmaker ★★★ (1997, Drama) Matt Damon, Claire Danes. (CC) Wedding ★★ (

MONDAY AUGUST 16

	6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM	11:30
LBY/ABC 4 6	(5:59) News	Ent. Tonight	The Best TV Shows Movie: Jurassi That Never Were Adventure) San					.001,	News (CC)	Nightline (CC)	Jimmy Kimmel Liv Incubus. (N) (CC)	
SNK/NBC 8 9	News	Wheel of Fortune	XXVIII Sur	nmer Olym	npics Diving	g; gymnasti	cs; swimmir	s; swimming; volleyball. (CC)			News	Summer Olym.
BSL/CBS 12 11	News (CC)	Friends (CC)	Still Standing	Yes, Dear	Ray- Two/Half CSI: Miami Extr			i Extreme	News Late Show		v (CC)	Late Late
K15CG 3	The News With Jim		Antiques History Detectives Roadshow (CC) (N) (CC)				Chaco Canyon		World News	May- Dec.	Charlie Ro (CC)	ose (N)
WGN 13	Will & Grace	Home Improve.		Movie: Red Heat ★★ ¹ / ₂ (1988, Drama) Arnold Schwarzenegger, James Belushi.				s at Nine	Becker (CC)	Becker (CC)	Elimi- date	The 5th Wheel
NICK 29	Jimmy Neutron	Oddpar- ents	Spon- geBob	Drake & Josh	Full House	Full House	Who's Boss?	Cosby Show	Rose- anne	Rose- anne	Cosby Show	Cosby Show
FAM 30	7th Heave (CC)	n Sunday	Movie: Back to the Future Part II *** (1989, Fantasy) Michael J. Fox. (CC)				Whose Line?	Whose Line?	The 700 C	lub (CC)	Home Videos	Home Videos
USA 31	JAG Defer Honor (CC	nding His ;)	Law & Order: Movie: Daylight ** (1) Special Victims to escape an underwar			(1996, Dram ater commu	na) New Yo ter tunnel.	rkers fight	der: ctims	Monk (CC)		
TBS 37		Friends (CC)	Ray- mond	Ray- mond	World's S Police Ch		MLB Base Park. (Live	ball: Atlanta Braves at San Diego Padres. PETCO (CC)				
TNT 38		Law & Order Scoundrels		Law & Order (CC) Law & Order (DVS) Law a Corder Terminal (CC) (DVS)		Law & Order Sideshow		Homicide: Life on the Street Sideshow		The X-Files Within (Part 1 of 2) (CC)		
DSC 42	Big Motoro (CC)	cycle 2	Monster H	louse (N)	American Leno Bike		American Choppe Leno Bike 2 (CC)		Monster House		American Choppe Leno Bike 1 (CC)	
A&E (47)	American Justice Fatal F The Monster Inside (CC)			ers (N)	s (N) Family Growing Airline Airline Plots (N) Up Gotti (N) (CC) (CC)		Crossing Jordan Conspiracy (CC)		Fatal Fathers (CC)			
ESPN 49	Monday N Countdow				ason Football: Seattle Seahawks at Green Bay mbeau Field. (Live) (CC)				SportsCer (CC)	nter (Live)	Outside- Lines	Baseball Tonight
HBO	(5:00) Mov	vie: Nell 4) (CC)			er ★½ (2003 omas Jane.				★★ (2002, Crystal. (CC		Death in Gaza (CC)	
DISN (17)	Sister, Sister	That's- Raven			★★½ (1995 Irene Bedai		That's- Raven	Sister, Sister	Bug Juice	Lizzie McGuire	Boy Mts. World	Even Stevens
MAX	(4:00) Movie: The Movie: The Matrix Reloaded *** (2003) Freedom Movie: 1 Spy *** (2002, Movie: Passion Movie: 1 Spy *** (2002, Movie: Passion Movie: 1 Spy *** (2002, Movie: Passion Movie: Passion Movie: 1 Spy *** (2002, Movie: Passion Movie: Pass											