

Identify theft spurs new insurance

What Is Identity Theft?

Identity theft occurs when a person uses your personal information, such as Social Security number and date of birth, with the intent to commit fraud or to aid an unlawful activity. Once personal information is obtained, the person may open new credit card accounts in your name, open bank accounts in your name to write bad checks or take out a loan in your name. Federal law provides a \$50 liability limit for the fraudulent use of credit cards. Because of this, most identity theft victims never incur a high amount of direct monetary losses. However, restoring credit and correcting the information is a slow and time-consuming process. Identity theft insurance is one way to help consumers cope.

- Find out if there is a deductible. Some policies require you to pay the first \$100 - \$500 of costs incurred for reclaiming your financial identity.
- Remember, identity theft insurance does not cover direct monetary losses.
- If the policy covers lost wages, verify what limits apply and what is required to trigger this coverage. If you are a salaried employee or are required to request vacation time in the event of a work absence associated with reclaiming your financial identity, you may not have unpaid leave and lost wages.
- If the policy covers legal fees, verify what limits apply and if legal work needs to be pre-approved by the insurer.

Before You Buy

Check to see if your current homeowner insurer includes identity theft insurance as part of your homeowner's insurance - some do. If not, you may be able to add identity theft insurance to your homeowner's policy for a small fee or purchase a stand-alone policy from another insurer, bank or credit card company.

As with any insurance product, make sure you understand what you are purchasing and compare the product's price, coverage and deductibles among multiple insurers.

For More Information on Identity Theft

For ideas and suggestions on how to minimize the risk of identity theft, or what to do if you become a victim, please visit the Federal Trade Commission Website at: <http://www.consumer.gov/idtheft/>. Kansans are encouraged to call the Kansas Insurance Department's toll-free Consumer Assistance Hotline at 1-800-432-2484 or visit the Department's web site at www.ksinsurance.org if they have questions or need further information about any insurance product. The hotline is available Monday through Friday from 8:00 a.m. to 5:00 p.m.

Editor's note: Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department which is headquartered in Topeka. The overriding objective of Commissioner Praeger and the department is to protect consumers, and help maintain the financial stability of the insurance industry. The department regulates and monitors the activities of 22,546 resident agents, 52,069 non-resident agents and 1692 insurance companies licensed to do business in the state of Kansas. The department offers financial, actuarial, legal, computer, research, market conduct and economic expertise. For more information, visit www.ksinsurance.org.

Can You Insure Against Identity Theft?

If you are a victim of identity theft, it can be very costly to reestablish your credit and identity. Several companies are now offering identity theft insurance, which generally costs between \$25 and \$60 per year. Identity theft insurance cannot protect you from becoming a victim of identity theft and does not cover direct monetary losses incurred as result of identity theft. Instead, identity theft insurance provides coverage for the cost of reclaiming your financial identity, such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

Things To Consider

- Find out what the policy limits are. Most identity theft insurance policies have policy limits of \$10,000 - \$15,000.

Bill proposes new regulations for abortion clinics

TOPEKA (AP) — A bill imposing new regulations on abortion clinics received a House committee's endorsement Wednesday after members made sure it applied only to abortion and not all office-based surgeries.

The measure clearing the Health and Human Services Committee is identical to a bill Gov. Kathleen Sebelius vetoed last year, requiring the Department of Health and Environment to impose minimum health and safety standards for abortion clinics.

The committee rewrote legislation championed by Rep. Nancy Kirk, D-Topeka, under which the health department would have drafted regulations for all surgical procedures occurring outside hospitals. Examples include liposuction and some colonoscopies.

Kirk's measure drew opposition from the Kansas Medical Society, and even Sebelius worried Wednesday about its potential cost. Also, the State Board of Healing Arts, which licenses doctors, approved its own regulations for office-based surgeries last week.

However, for many legislators, the more crucial issue was opposition from Kansans for Life, the

state's largest anti-abortion group, even though Kirk's proposal would have included abortion clinics. Anti-abortion activists want to single out the state's five abortion clinics, arguing they need more oversight.

The committee's 10-8 vote sent the measure to the House for debate, which could occur next week.

"It's appropriate at this time that we continue looking at clinics we think have serious problems," said Rep. Brenda Landwehr, R-Wichita, who proposed the amendment rewriting Kirk's bill.

Kirk predicted Sebelius would veto the bill again. The governor, a strong abortion rights supporter, also vetoed similar legislation in 2003.

Some members viewed the committee's action as an attempt to create an issue to energize anti-abortion activists as Sebelius seeks re-election this year. Others worried the bill would create regulations burdensome and expensive enough to shut down clinics.

"What this is all about is denying access to a procedure," said Rep. Sue Storm, D-Prairie Village.

Abortion opponents have repeatedly pointed to cases involving Drs. George Tiller in Wichita and Krishna Rajanna, who formerly ran a Kansas City, Kan., clinic as examples of why a law regulating clinics is necessary.

A 19-year-old woman died last year after having an abortion at Tiller's clinic. While an autopsy

listed complications from the abortion as the cause of death, the Board of Healing Arts later concluded neither Tiller nor his staff was responsible.

The board revoked Rajanna's medical license last year over conditions at its clinic, but anti-abortion activists had raised questions two years earlier.

"Most people don't die of a mole removal or a colonoscopy," said Rep. Willa DeCastro, R-Wichita, defending the bill's narrow scope.

But there have been questions about office-based surgeries in other states. For example, in Florida in 2000, regulators banned such surgeries for three months and then imposed new regulations after four deaths in only five months.

Legislative Town Hall Meeting with

Sen. Ralph Ostmeyer, Rep. Jim Morrison

Saturday, February 18, 2006
1:45 - 2:45 p.m. CT ~ Colby

Thomas County Office Complex Meeting Room

Pd by Ostmeyer for Senate, Lori Edward, Treasurer
Rep. Jim Morrison, Bill Adams, Treasurer

Business Directory

To have your ad placed in the Business Directory, call Crystal or Jasmine at 462-3963.

Colby Sew & Vac

Sales & Service

Southwind Plaza
785-460-1900

Hours: 9 a.m. - 5:30 p.m.

- Viking Sewing Machines
- Vacuums • Fabrics • Classes
- Nature's Air - Air Purifiers

Solar Comfort Zone Furnaces

Infinity Massage & Body Work

465 N. Franklin ~ Colby, KS
Brianna Moses, Certified Massage Therapist

Relaxation Massage, Sports Massage, Therapeutic Massage, Hot Stone Massage, Infant Massage, Prenatal/Postnatal Massage

- 1 1/2 hr. of Therapeutic Relaxation or Sports Massage
- 1 hr. of Therapeutic, Relaxation or Sports Massage
- 1/2 hr. of Therapeutic, Relaxation or Sports Massage
- Infant Massage • 1 hr. Hot Stone Massage
- 1 hr. Prenatal/Postnatal Massage

Gift Certificates Available!

Call for appointment! 785-443-3241

G&S TREE WORKS LLC

1114 Main, Gem (785) 462-3501

Chuck Saddler Tracey Galli

- Tree Removal & Trimming • Full Insured • Careful & Prompt Service • Late Model Bucket Truck • Free Estimates!

It's time to review your IRA!

COME IN TODAY.

Securities offered exclusively.

RAYMOND JAMES

FINANCIAL SERVICES, INC.
Member NASD/SIPC

785-460-2226

JAMES E. OLIVER, ChFC
Financial Advisor/
Branch Manager

Warta Chiropractic & Fitness Club

Where You Can Still Get A Full Spine Adjustment for 1980's Fees!

"Science & Nature Working Together For You."

Mon. & Wed.: 2 - 7 p.m.
Tue., Thur. & Fri.: 10 a.m. - 3 p.m.

BC/BS CAP Provider

Dr. A.J. Warta
25 years of experience as a licensed chiropractor!

415 N. Franklin • Colby • 460-3350

Advanced Technology Auto Glass

"The Difference is Clear"

Rory Henry • 785-460-7773

Kitchen & Bath SHOWROOM

Sales & Service

Kindred Granite Sinks
Custom Cabinetry • Natural Stone Countertops
Showroom - Southwind Plaza ~ Colby, KS
785-460-1100 or 462-7843

Mudslide buries Philippine village

MANILA, Philippines (AP) — A rain-soaked mountainside disintegrated into a torrent of mud in the eastern Philippines on Friday, swallowing hundreds of houses and an elementary school in sludge three stories high. At least 23 bodies were recovered, but 1,500 people remained missing.

The farming village of Guinsaugon on Leyte island, 420 miles southeast of Manila, was virtually wiped out, with only a few jumbles of corrugated steel sheeting left to show that the community of some 2,500 people ever existed.

"It sounded like the mountain exploded, and the whole thing crumbled," survivor Dario Libatan told Manila radio DZMM. "I could not see any house standing anymore."

Two other villages also were inundated, and about 3,000 evacuees were at a municipal hall.

"We did not find injured people," said Ricky Estela, a policeman on a helicopter that flew a politician to the scene. "Most of them are dead and beneath the mud."

The mud was so deep and unstable that rescue workers had difficulty approaching the school. Southern Leyte province Gov. Rosette Lerias told the British Broadcasting Corp. the school had 246 students and seven teachers. Only one child and one adult had been recovered.

and air force, and the Red Cross, were on the scene, but search-and-rescue efforts were called off at nightfall. She asked for people to dig by hand, saying the mud was too soft for heavy equipment.

"All those who could have come today have come," she told BBC. "We hope to be able to rescue more people."

The U.S. Embassy said an American naval vessel was en route to the disaster area and Philippine disaster officials were being consulted on coordinating chopper deployment. The Red Cross also appealed for U.S. troops, who are in the country for joint military exercises, to send helicopters.

"Help is on the way," President Gloria Macapagal Arroyo said in televised remarks. "It will come from land, sea and air."

Sen. Richard Gordon, head of the Philippine Red Cross, issued the casualty estimates and made an international appeal for aid.

There appeared to be little hope for finding many survivors, and only 53 were extricated from the brown morass before dark halted rescue efforts, officials said.

"It was like the whole village was wiped out," said air force spokesman Lt. Col. Restituto Padilla.

Aerial TV footage showed a wide swath of mud amid stretches of rice paddies at the foothills of the now-scarred mountain, where survivors blamed illegal logging for contributing to the disaster.

WORLDWIDE • Vacation Packages • Cruises • Tours • Groups • Flights • Hotels • Trains • Cars

155 W. 4th, Colby, KS 67701
Phone: 785.462.6999
Fax: 785-460-0852
Toll Free: 1.888.690.7077

CALL IN OR FAX YOUR INTERNET QUOTES AND OTHER ADS! WE CAN BOOK THEM FOR YOU WITH LOCAL, CARING SERVICE!!

VACATION SPECIALS		From	# Nights
LAS VEGAS	Air & Hotel	\$250	4
DISNEY WORLD	Park Passes, Air & Hotel	\$500	3
MEXICO	Air & Hotel	\$800	3
CARIBBEAN CRUISE	Cruise & Air	\$1,050	5
ALASKAN CRUISE	Cruise & Air	\$1,500	7
HAWAII	Air & Hotel	\$740	7
LONDON, ENGLAND	Air & Hotel	\$700	3
AMTRAK EXPLORE AMERICA	Air & Hotel	\$359	3

Per Adult Max 45

Round Trip Travel
BOOK SUMMER VACATIONS NOW!
Call for Bus Tours Schedules.

All specials may be for specific dates and are subject to availability

Now Scheduling Spring Cleaning!

Commercial • Residential
Serving NW Kansas & Eastern Colorado!

New System

Professional Window Cleaning

Chris & Beth Lewon • 650 N. Grant • Colby, KS

785-462-6995 ~ 800-611-6735

Call for your FREE estimate!
"We do windows!"

Your ad could be here!

Let advertising work for you!!!

Call Jasmine or Crystal today

462-3963

ROOFMASTERS

Your Local Roofing Contractor

425 East Hill, Colby, KS
Licensed - Bonded - Insured

RESIDENTIAL Tamko Shingles GAF Shingles Wood Shingles Metal Roofs	1-800-536-6642 1-785-462-6642 FREE ESTIMATES	COMMERCIAL Rubber Single Ply White TPO Single Ply Built Up Systems Modified Systems
--	---	--

Elastomeric Rubber Coating For Metal Roofs

THOMAS COUNTY HEALTH DEPARTMENT

OFFERING LOW COST FAMILY PLANNING SERVICES

BLOOD WORK IMMUNIZATIONS
HEALTH SCREENINGS LACTATION SUPPORT
MANY OTHER SERVICES AVAILABLE

JUST ASK
CALL FOR INFORMATION
785-460-4596

Bison

Rx compounding & Therapy

James E. Hampton, RPh, PCCA Member

416 State Street, Suite A
Atwood, Kansas 67730
(785) 626-3237
(800) 696-3214
Bison Rxcompounding@atwoodtv.net

Customized prescriptions for patients with unique medical situations requiring unique medical solutions.