

# Going phishing



**Phill Kline**

• Consumer Corner

Dear Attorney General Kline:  
About three months ago, your Consumer Corner column warned of computer identity theft scams referred to as "phishing." Since that time I have tried to do a better job of protecting my personal and financial information. Then just this week a friend of mine mentioned that he had heard of another scam called "vishing." Is this the same thing?

Dear Kansas Consumer: As more and more consumers - like you - continue to learn not to respond to unsolicited e-mails, many would-be Internet scammers are faced with developing new sinister ways of persuading consumers to divulge sensitive financial and personal information.

The "phishing" scams you refer to are usually in the form of an e-mail from a credit card company, bank or an online service such as PayPal, which attempt to direct consumers to an authentic-looking website. Once on one of these fake sites, recipients are asked to enter account information under the guise of "confirming" their account status.

"Vishing" or "voice-phishing," attempts to bypass computer safeguards by using the telephone instead. These new scams seem to be easier to set up with the increasing availability of Internet phone companies and the use of Voice over Internet Protocol, or VoIP, technology which enables inexpensive and anonymous Internet calling. In one case, scammers set up an automatic phone dialing system to call consumers. When the phone was answered, a recording was played informing the call recipients that there

was fraudulent activity on their card and asked them to call another number where they are then asked to provide their personal account information.

This latest twist on the "phishing" scam is relatively new but there have already been several national articles written about "vishing" in the Wall Street Journal, USA Today, in various computer newsletters and on computer websites.

If you receive a call and are asked to confirm or provide any account or other personal information the best thing you can do is to hang up immediately and call the number on the back of your card to report the attempt. If there is a legitimate problem with your account, you can then discuss the situation. Also, never provide your personal or financial information when responding to an e-mail request, and do not click on links in an e-mail message which asks for your financial information.

Unscrupulous would-be con artists will use all the tricks in the book in an effort to take your hard earned money. You can prevent that from happening by being a well-informed consumer.

*Editor's note: Attorney General Phill Kline offers this public service to help people avoid becoming victims of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.*

## Flag upsets residents

MEADE (AP) — A 12-year-old son's gift of a colorful flag he found while staying with his grandparents in California has put his parents in the middle of controversy in this small town.

J.R. and Robin Knight said they knew the rainbow flag was a symbol of gay rights when they decided last month to fly it on a pole in front of their business, the Lakeway Hotel. But that isn't why they flew the banner.

"We just put it up. We didn't think about it," Robin said. "It has pretty colors, it's bright, it's summery."

And, J.R. Knight said, it was a symbolic way to have their son nearby.

The decision prompted a controversy in the town of 1,600 and eventually someone cut the flag down. It's also prompted an Internet-fueled debate on gay rights in rural America, and the Knights say they have received messages of support from around the world.

Now, the Knights say, they are determined to replace the flag and keep it flying.

Waitress Vicky Best said such a flag has no place in Meade. "It's hard enough to keep your kids on the straight and narrow without outside influences like that," she complains. "We stay in a small town to stay away from the crap like that that's happening in big cities," she said, calling homosexuality "biblically wrong."

But retiree Charles Helms said he doesn't care if the Knights fly the

flag. "If he wants to fly that thing, let him fly it," Helms said. "I don't have a problem at all because I know the story behind it."

The Knights say they have no problems with homosexuals, but they have never taken a role in the gay rights movement. They moved to Meade two years ago from southern California to pursue their dream of operating a bed-and-breakfast.

The Knights say the anger displayed by some residents has strengthened their resolve to keep the rainbow flag flying.

Flying the flag not only protests discrimination, they say, but they also believe giving into the pressure would send the wrong message to their son, Anthony.



TISHA COX/Colby Free Press

Robin Wilson of the Solomon Valley 4-H Club walked her market steer around the sale ring during the 4-H sale at the Thomas County Free Fair Friday. Wilson had "college fund" painted on the sides of her animal.

## Instructors say demand high for gun training

LAWRENCE (AP) — The state's new concealed carry law has prompted an increase in people buying guns and a waiting list for some gun safety courses, according to gun shop owners and state officials.

The state has also hired two investigators to do background checks on those applying to carry concealed weapons, and has certified 250 people to conduct the eight-hour firearms course that is required for successful applicants.

"Usually summers in the gun business are deader than a doornail, but we're having a record year," said Jeff Howlett, owner of Kansas Firearms Specialties in Tonganoxie.

He said his store is selling a lot of pistols to people who want to take advantage of the new concealed carry law.

Applications for a license to carry a concealed weapon became available July 1 at sheriff's offices and online from the attorney general's office. The licenses won't be issued until Jan. 1.

As of Friday, the attorney general's office had received 446 applications, said Chuck Sexson, the state's new director of concealed services.

However, some sheriffs in northeast Kansas report little interest in the law so far.

Doniphan County Sheriff Jerry Dubach said only one person has requested a conceal-and-carry application, although he thinks interest will pick up as January gets closer.

Atchison County Sheriff John Calhoon said about 10 people have requested permit applications but he doesn't expect large numbers of applicants even when permits are issued.

"I think a lot of people are realizing there's more to it than just applying," he said.

Last week, two investigators were added to Sexson's office to conduct background checks on the license applicants. An applicant must be at least 21 and cannot have a criminal history or a history of mental illness.

"Most of our applicants — 90 percent — we're not finding any significant issues with their backgrounds," Sexson said.

And he said the state is adding to its list of 250 people who have been trained to conduct the firearms safety courses required by the law.

"We'd like to have up around 300 instructors as kind of a core group," Sexson said. "We'll certainly take as many as we can certify because that simply gets more programs out there for the applicants to attend."

Mark Witt, of Lawrence, said two classes he's scheduled to teach in August and September are full and he already has people signing up for a class in October.

Most of the people buying guns aren't planning to carry concealed weapons all the time, Howlett said.

"They say they are just going to go ahead and (take the course); that it's probably good practice and if they ever do want to carry, they can," he said.

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Once issued, the licenses are good for four years. Based on the experiences of other states, Kansas could issue up to 25,000 licenses in the next couple of years, Sexson said.

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10-14 days 16¢/word  
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**NOTICE OF BUDGET HEARING**

The governing body of **Lacey Township** will meet on the 21st day of August, 2006 at 7 p.m., at the Gem Community Building for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax.  
Detailed budget information is available by contacting a Township Officer and will be available at this hearing.  
**BUDGET SUMMARY**  
Proposed Budget 2007 Expenditures and Amount of 2006 Ad Valorem Tax establish the maximum limits of the 2007 budget. Estimated Tax Rate is subject to change depending on the final assessed valuation.

Fund	2005		2006		Proposed Budget 2007		
	Prior Year Actual Expenditures	Actual Tax Rate*	Current Year Estimate of Expenditures	Actual Tax Rate*	Expenditures	Amount of 2006 Ad Valorem Tax	Est. Tax Rate*
General	8,886	8.895	50,710	10.911	17,010	12,226	7.786
Debt Service	11,214	8.134	15,029	12.009	15,029	13,731	10.946
<b>Totals</b>	<b>20,100</b>	<b>17.029</b>	<b>65,739</b>	<b>22.920</b>	<b>32,039</b>	<b>25,957</b>	<b>18.732</b>
Less: Transfers							
Net Expenditure	20,100		65,739		32,039		
Total Tax Levied	24,119		29,224		25,957		
Assessed Valuation:							
Township	1,257,301		1,275,077		1,254,418		
City	304,474		324,427		315,863		
Total	1,561,775		1,599,504		1,570,281		

\*Tax rates are expressed in mills.

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<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>	<b>U</b>	<b>V</b>	<b>W</b>	<b>X</b>	<b>Y</b>	<b>Z</b>
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