

# Governor to take Farm Bureau tour

MANHATTAN — Gov. Kathleen Sebelius will learn firsthand about the issues facing farmers, ranchers and rural communities in north central Kansas when she participates in the Kansas Farm Bureau Governor's Farm & Ranch Tour.

The KFB Governor's Farm & Ranch Tour will take place Monday, Aug. 28, in Jewell and Smith Counties.

The Governor will observe the effect of drought on farms in the region; hear about two communities' struggles with school consolidation; and listen to a young farm family discuss farm financing, water quality regulations, and property taxes.

The Kansas Farm Bureau Governor's Farm & Ranch Tour is designed to showcase current issues impacting agriculture and rural Kansas and to enlighten the Governor and other policy makers about their role in preserving and encouraging Kansas' agricultural industry.

"It's an honor to welcome Gov. Sebelius to Jewell County," said Jewell County Farm Bureau President Jim Dooley. "We look forward to showing her how rural

communities are adapting to the challenges we face on a daily basis."

Smith County Farm Bureau President David Sasse, who is also a member of the local zoning board, will discuss how farmers can be involved in civic planning efforts. "It will be a pleasure to demonstrate to Gov. Sebelius how farmers and ranchers can work with their communities to plan for growth that embraces both agricultural and non-agricultural interests," Sasse said.

The rural communities featured in this year's tour highlight how drought and lower farm incomes have prompted rural communities to search for alternative sources of revenue, including agritourism and grants for rural business opportunities. KFB members who live in these small towns will also discuss the costs of rural education and their concern about the use of local property taxes to fund schools.

"We are grateful that the Governor has agreed to spend this time with us," said Steve Baccus, an Ottawa County farmer who serves as president of Kansas Farm Bureau.

# Debit card does not act like a credit card

Dear Attorney General Kline: I have been receiving information from my bank promoting a debit card, stating that the card is accepted nearly anywhere major credit cards are accepted. How does a credit card differ from a debit card?



**Phill Kline**

• Consumer Corner

Dear Kansas Consumer: Even though debit cards closely resemble credit cards and are widely accepted at many locations that accept credit cards, you should understand how they operate differently.

When a debit card is used the availability of funds is verified immediately and that amount is deducted from your checking or savings account. Credit cards on the other hand are "pay later" products which offer a line of credit and grace periods you can borrow against for purchases.

Simply put, debit cards provide the advantage of allowing you to spend only what money you have saved and deposited into your account.

Before you begin using your debit card, you should fully understand the conditions and terms governing your card. Some debit cards have fees for each transaction, some have monthly fees and some may have both.

The financial institution issuing the card is legally required to dis-

close the amount and the types of fees charged for using the card. Many times this disclosure of fees is located in the fine print of the application form, so be sure you read that fine print very carefully.

Debit cards are usually protected by a personal identification number, or PIN. You should consider the PIN the key to your account because the debit card cannot be used without it. If you are allowed to choose your own PIN, it's a good idea to be creative when selecting one. Random numbers are considered the best instead of using birthdates or addresses. It is vital that you closely guard your card and the PIN because if someone were to gain access to them both, your account could be emptied. Do not carry your PIN in written form near your card, memorize it instead.

Here are a few tips on using your debit card:

- Know your current actual balance. The balance shown on the screen of an ATM may not accu-

rately reflect your available balance because recent purchases may not yet have been posted to your account.

- Record your transactions and don't forget to also deduct any fees. Keep all receipts. This will make it easier to return a purchase later if necessary and help you reconcile your account.
- If your debit card is lost or stolen, contact the card issuer immediately. While credit cards carry a

maximum \$50 charge in the event of any fraudulent activity, the issuers of debit cards may charge account holders up to \$500 for unauthorized purchases. Also, money that is fraudulently removed from a debit card account may never be recovered.

Debit cards allow consumers to shop without carrying large amounts of cash or a checkbook. With careful use and protection, debit cards can be used as safe and convenient financial tools.

*Editor's note: Attorney General Phill Kline offers this public service to help people avoid becoming victims of consumer fraud. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., Topeka, Kan. 66612-2310.*

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