

Opinion

Free Press Viewpoint



Quarter features buffalo, sunflowers

The Kansas commemorative quarter, in its first week, showed signs of being a hot item. Visitors to the Kansas State Fair in Hutchinson were buying 40-coin rolls to take home to their grandchildren and friends. And in Alabama, the coins were such hot items an armored truck carrying \$800,000 worth of them caught fire. Most of the coins spilled out onto the highway, where, with lots of police protection, workers used shovels and even heavy equipment to scoop them up. The coins were being delivered from the mint in Philadelphia to Birmingham, Ala. Now one group of Kansas commemorative quarters has even more appeal for collectors. Many of the spilled coins were singed in the fire. But the coins were destined to be hot items even without the freak accident in Alabama. They were officially unveiled by Gov. Kathleen Sebelius ... at the opening of the Kansas State Fair in Hutchinson. ... One man from Iowa told a reporter he was taking 11 rolls back home to give to his friends. The Kansas quarter is the 34th in the series of commemorative coins issued by the U.S. Mint honoring the states. One side of the coin shows the front view of a standing buffalo and three sunflowers. At the top is "Kansas 1861," the year the Sunflower State joined the union. Watch for them in your change. Or if you can't wait, check with your bank to find out if they have any you could buy. It's a cool looking coin that shows Kansas in a positive light.

Topeka Capital-Journal

Comments to any opinions expressed on this page are encouraged. Mail them to the Colby Free Press, 155 W. 5th St., Colby, Kan., 67701. Or e-mail pjschief@nwkans.com or pdecker@nwkans.com.

Where to write, call

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- U.S. Sen. Sam Brownback**, 303 Hart Senate Office Building, Washington, D.C. 20510. 202/224-6521
- U.S. Rep. Jerry Moran**, 2443 Rayburn House Office Building, Washington, D.C. 20515. 202/225-2715 or Fax 202/225-5124
- State Rep. Jim Morrison**, State Capitol Building, 303 SW 10th St. Rm. 171-W, Topeka 66612. 785/296-7676 e mail: jmorrison@ink.org web: www.ink.org/public/legislators/jmorrison
- State Sen. Ralph Ostmeyer**, State Capitol, 300 SW 10th St., Rm. 128-S., Topeka, Kan. 66612, 785/296-7399 ostmeyer@senate.state.ks.us



Unsolicited mail a pet peeve

If I am not the only one who is fed up with unsolicited material received from credit card companies please raise your hand. Seriously, unwanted and unnecessary materials I receive by postal mail and email are becoming a pet peeve of mine. How about you? For instance, I got this letter (which looks totally legitimate) from a company whose logo is similar to General Motors. This letter told me I had 72 hours to take advantage of a "FINAL OFFER" to extend my factory warranty on my vehicle. Excuse me? My vehicle is almost seven years old and the factory warranty ran out on it about 50,000 miles ago. But wait, it gets better. The letter told me I could choose coverage for my car for "up to six years or 125,000 miles." In six years or 125,000 miles I hope to be driving a different vehicle! Oh yes, I was told I could get all these luscious options at 0.0% financing and they come with a 100% money back guarantee. And, if I were to have a claim during the six years of 125,000 miles, all repair bills would be paid for by direct payment to the body shop. "No concerns about reimbursements," the letter said. And, all I had to do to "activate" the wonderful warranty program was to call the toll-free number listed on paper and for a "minimum down payment required at the time of activation" I was covered. If I called within the first 72 hours after receiving the letter I could receive 15 percent off the cost of the coverage. Wow, if I wasn't the skeptic I am, I might have fallen for the deal. Not in this lifetime!



Jan Katz Ackerman

• From Where I stand

But, over and above all the hype, the letter had a little box at the bottom which was more interesting than the proposed offer. Inside that little box was information explaining that if I didn't take advantage of the offer, I could call an alternate toll-free number and opt out of being a recipient of such unsolicited materials. Hooray! I finally had a way to stop part of my junk mail. However, after I called the alternate toll-free number is when I really got upset. The number was to a voice activated service to one of the three major credit reporting agencies. The sweet talking woman on the other end of the computerized phone said if I didn't want the credit reporting agency to sell my information to insurance and credit card companies to push X-number. Then I was to push Y-number and so on and son on. You've heard the drill. It's no wonder our world is running amuck at a pace faster than a speeding bullet. It's no wonder our lives have become ones of addiction to material things at the rate of a lightning flash. When will this craziness stop? Well, for me it stopped about a year ago when I not only opted out of materialism, but it fur-

ther stopped after leaving an order to opt out of the junk mail receipt system. Now all I have to do is wait "four to six weeks" for it to be activated! Speaking of junk mail, here's how my day goes when I return to the office from visiting my local post office. I sort my mail in piles - work and personal - and it sounds like this: Today's deadline, personal, File 13, tomorrow's deadline, next week's deadline, personal, File 13, today, File 13, etcetera, you get my drift. Anyway, I can't tell you how much of what I receive goes into File 13. Topping the list is anything unsigned. Yep. Anonymous letters go directly into File 13. Each and every time I open an envelope, the very first place I set my eyes is at the end of whatever came. If it's not signed it goes in the trash. Here's my theory. As a reporter whose name is attached to everything I write, if I'm expected to read something someone else writes I need to at least be given the courtesy of knowing who wrote it. Don't you agree? So while it's very easy to track me down and communicate with me, just remember if you want it read, please sign it. I'm a big fan of George Carlin's but I do not agree with his definition for freedom of the press. It doesn't mean no-iron clothes! Here's hoping the church bells of your choice draw you near. Have a great weekend.

Used car buyers beware

Insurance Commissioner Sandy Praeger is warning Kansans who are shopping for used cars to take a few extra precautions. While flood-damaged cars are not often found in Kansas, right now consumers should be on alert. As a result of Hurricane Katrina, thousands of automobiles were abandoned as waters continued to rise, and those vehicles sat underwater for days. Even though such vehicles are technically considered a total insurance loss, some of them could be marketed for sale in Kansas and other states. Flood-damaged cars are often sold at scrap prices, but some unscrupulous entrepreneurs may clean them up and resell them to unsuspecting buyers. The vehicles may look good on the surface, but their computer and safety mechanisms may be compromised and pose safety hazards to the new owner. "It is important that used car buyers be extra cautious right now," said Praeger. "Consumers should do a little extra investigating if deals or prices seem too good to be true. That could be a warning signal for damaged property. Even when vehicles look clean and to be in good condition, there may in fact be hidden defects that could pose danger to buyers down the road." Commissioner Praeger also recommends

Sandy Praeger

• Kansas Insurance Commissioner

working with a reputable car dealer. Robert Donovan of Donovan Auto and Truck Center in Wichita offers this advice, "Before you buy, make sure you ask the dealer selling the car to obtain a Carfax Discrepancy Report for you, or take the car to a qualified mechanic that you know and trust. A trained mechanic will be able to look for signs of water damage that won't be obvious to the buyer or won't appear on the title." Insurance companies usually purchase damaged vehicles from policyholders, declare them "totaled" and then sell them at auction to be resold for parts, many of which will still be suitable for use in other cars and trucks. The following tips are things consumers should be aware of to protect themselves from purchasing a flooded car.

- Flooded vehicles oftentimes end up at auctions.
 - Flooded cars may have lower asking prices, so be suspicious.
 - Look at the engine; if there is a high water mark on the block or radiator, it's been flooded.
 - Look for rust or corrosion on wires and other components under the hood.
 - Look at the carpet in the car. If it's been replaced, then chances are it was replaced due to flooding.
 - Look in the trunk; are the jack and tools rusty? Is the well for the spare tire wet and rusted? If it is, most likely the car was in a flood.
 - Smell the carpet. If it smells damp and musty, be suspicious.
 - If you see a "Flooded" title, don't even consider the purchase no matter how good the vehicle may look.
 - Closely examine titles, which can be altered, falsified or laundered through another state.
- 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 insurance department is to protect consumers, and help maintain the financial stability of the insurance industry.

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• Gary Trudeau

