

# commentary

from other pens...

## Cattle disease scare frightens consumers

### The Hutchinson News on cattle scare:

An Iowa public radio station knew. Traders on the floor of the Chicago Mercantile Exchange knew.

But Gov. Bill Graves didn't know about a possible outbreak of foot-and-mouth disease last week at the Holton Livestock Market. Neither did Kansas Agriculture Secretary Jamie Clover Adams, until reporters from across the nation started calling and asking questions.

All because Kansas Livestock Commissioner George Teagarden wanted to keep the case secret.

Teagarden's staff veterinarian inspected 15 cattle March 12 in Holton. Worried about lesions in the animals' mouths, he sent blood and tissue samples to the federal testing laboratory in Plum Island, N.Y., for analysis.

By the following morning, an Iowa radio station was reporting the possibility of a foot-and-mouth outbreak in Kansas. Chicago traders heard the rumors and cattle markets nose-dived. Analysts say the industry lost about \$50 million and could take a month to recover.

The tests, by the way, proved negative. ...

Teagarden said that in the future he'll inform the governor and the Kansas adjutant general whenever his agency investigates a possible disease outbreak. He also promised to do a better job of responding to news leaks about disease testing. But he stubbornly insisted that the livestock commission shouldn't announce any tests until it can also provide the results.

That kind of thinking panics markets and frightens communities. Last week proved it.

Whenever the Kansas Livestock Commission tests animals for contagious disease, especially a disease that could ruin the state's cattle industry, Teagarden needs to make the details public immediately. Otherwise, rumor prevails.

And Teagarden saw how that turned out in Holton.

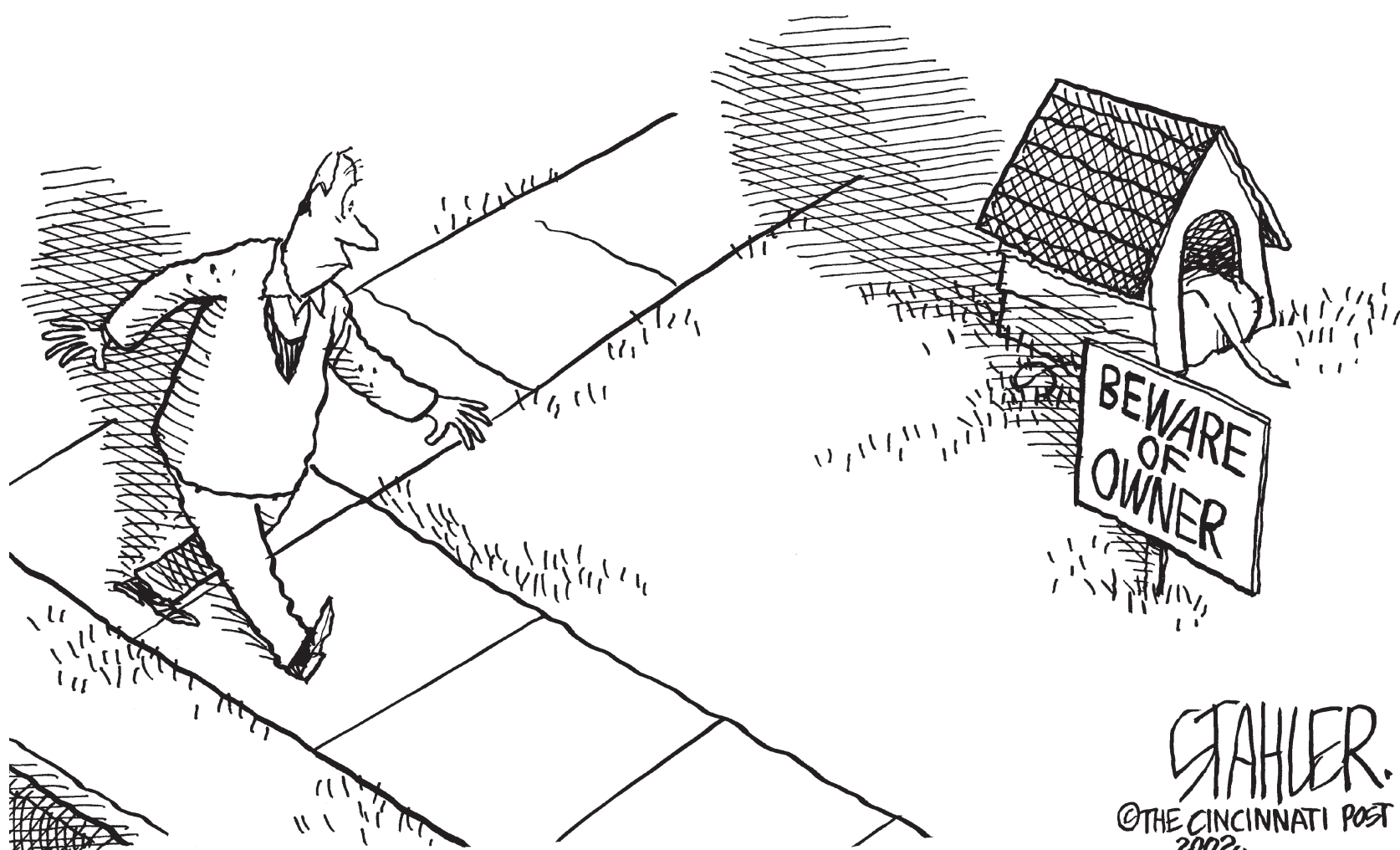
### The Wichita Eagle on university research:

The state's budget situation isn't just ugly. It's "Butt ugly," to borrow one lawmaker's assessment of the looming \$700 million revenue shortfall. And it follows that if Wichita State University, The University of Kansas and Kansas State University are going to get any new money from the Legislature to upgrade their status as research centers, the bucks are probably going to have to come from bond financing. So when a Senate panel folded a WSU-related companion bill into an existing bonding bill for research centers at the three universities last week, it was a smart move made out of necessity.

The bill's price tag is now \$143 million, including \$60 million for a biomedical and life-science research facility at the KU Medical Center in Kansas City, Kan.; \$40 million for a food safety and security center at K-State in Manhattan; and \$30 million to expand and help operate WSU's National Institute for Aviation Research. ...

To be sure, what the state doesn't need to do during a budget crisis is incur a debt load that will be onerous years from now. But this bill's many believers say that won't happen, and that the need to improve the university's research capabilities is an urgent investment.

Any remaining doubters in the Wichita delegation need to look at what happened last week when Lockheed Martin and Northrop Grumman came to town hunting workers—hundreds of Kansans turned out, ready not only to work but to relocate. Clearly, Wichita's aircraft sector could use this shot in WSU's arm.



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## Wise to be protected when ordering merchandise

Dear Attorney General Stovall:

I recently attended a dinner presentation from a company that sells magnetic mattress pads. The company's representative said if I was not completely satisfied, I could return the pad for a full refund after using it for 90 days. I ordered a mattress pad, and after 90 days found it did not live up to the representative's claims. I tried to send it back, but the company had gone out of business. Attorney General Stovall, is there any way you can make this company live up to its money-back guarantee?

Dear Kansas Consumer:

My office is currently involved in a multi-state investigation, looking at 11 different companies which sell magnetic mattress pads with the same 90-day money-back guarantee. All but one of these companies has gone out of business, thereby leaving consumers with no refunds and no forwarding addresses for the companies. In addition, several of these companies have filed for bankruptcy. Since most consumers have waited the full 90 days before trying to return the product, they are left without the ability to make a credit card dispute. Credit card companies will only allow disputes within a 60-day period from the date billing statements are normally sent.

Since several of these companies have filed for bankruptcy, consumers must fill out a Proof of Claim form with the Bankruptcy Court in order to make a claim. The Bankruptcy Court will then liquidate the companies' assets and pay off creditors until funds are depleted. This means consumers may not receive a refund if the company doesn't



carla j. stovall

• consumer corner

have enough assets to cover its debts.

My advice for avoiding problems when ordering merchandise is to pay with a credit card so that the purchase can be disputed if the merchandise is not received or is not what was expected. Also, remember that under federal law, you have 60 days from the date your billing statement is normally mailed to you to dispute the credit card charge with the credit card company. If you do not dispute the charge within 60 days, you will lose this right.

Also under federal law, the following restrictions apply while the dispute is being investigated by the credit card company:

- Payment may be withheld;
- Interest and penalties cannot be applied by the credit card company;
- A consumer's account cannot be sent to a credit agency for nonpayment of a disputed amount;
- A credit to the consumer's credit card must be made until the investigation is completed;
- The creditor must acknowledge a complaint in writing within 30 days of receipt, and must conclude its investigation within two billing cycles, but not more than 90 days;
- Negative information cannot be sent to the credit bureau until the investigation is completed.

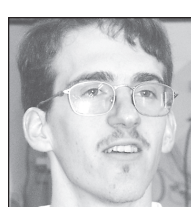
In order to make a credit card dispute:

- Send a written notice of the dispute to the credit card issuer by certified mail so you have proof of mailing;
- Write to the creditor at the address indicated on your statement for "billing inquiries." Include your name, address, account number, and a description of the transaction.
- Ask the credit card company to do a charge back to the company that charged your credit card;
- Provide photocopies (not originals) of any necessary documentation;
- Withhold payment for disputed items; and,
- Review your credit bureau file to make sure it is accurate.

In addition, consumers need to be aware of companies that only offer refunds if the product is used for a long period of time, since this takes away their rights with credit card companies. If you believe you have been a victim of deceptive or unconscionable business practices, call my Consumer Protection Division at 1800-432-2310.

Attorney General Carla J. Stovall offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints. For further information or to file a complaint, please write Attorney General Carla J. Stovall, Consumer Protection Division, 120 SW 10th, 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310. Leave your name, number and subject of your inquiry with the receptionist and your call will be returned promptly.

## Got a dog?



doug stephens

• wisdom from babes

My kids aren't old enough for me to know what it feels like to have them brought home by the police, but I have an idea.

A sheriff's deputy chased my dog home Sunday. Yes, that's right, my dog.

After fighting the idea for the past year or two, I finally gave in and agreed to have my wife bring home a dog. I wasn't given a lot of choice. A relative of ours found herself in a tough financial situation and had to move and couldn't take the mutt with her. It was either us or the pound.

Let me give a little background on myself and dogs. One of the readers of this paper called me after we published one of my columns and told me she didn't like the way I characterized them (I called them pant-sniffing menaces to society). I actually love dogs. When I was in high school, I had a lovable mutt who terrorized the backyard and destroyed the fence. When I left home, I couldn't take her with me and left her with my parents.

Now that I am settled, it wouldn't be fair to take her from the home she has gotten used to. My reluctance to getting a dog was just not wanting to replace her.

If I had to do it over again, I would have a few more things to be reluctant about.

We brought our new dog to our backyard and let

him get used to his new home for awhile. Somehow one of our cats got out of the house and was hopping on her flight to freedom by a strange, slobbering beast. As much fun as it would have been to see who would win the Fight for the Backyard, I felt it would be prudent to separate the fighters.

I scooped up the cat and started a quick shuffle back to the house. The dumb mutt didn't understand he had almost lost an eye and bounded up to us, trying to jump up and see what's going on. Kitty-cat didn't think too much of the show, and tried to separate my arm at the elbow. Luckily, all three of us survived. If it was possible to kill with a look, though, the cat would be the only one alive.

After my wife got everybody settled down (especially me. That HURT!), we kept the dog outside by himself for awhile. Less than 20 minutes later, we heard a knock at the door. Deputy Sheriff Art Lovington informed us that our beloved dog

had gotten out of the yard and was chasing bicycling kids down the street. When Art tried to catch the dog, it ran back into the yard through the gate. I'm going to have to teach that dog: if you are running from police, the last thing you do is lead them to your home.

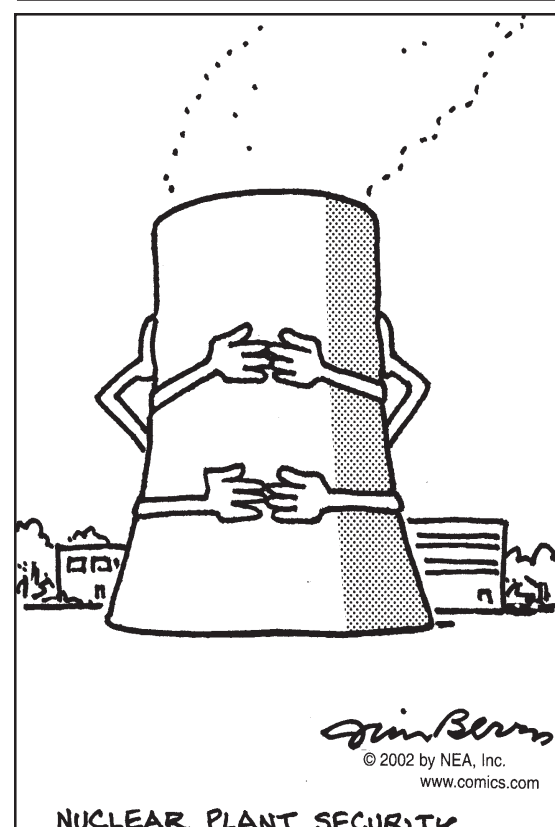
So now I have a dog. I'm going to have to put up with pooper-scoopers, barking at night, neighbors yelling at me because of barking at night, police officers giving me tickets because of barking at night, and all the other fun stuff which comes with dog-ownership.

At the same time, I'll have a dog to play catch and wrestle with. A person can put up a lot if when he goes outside and sees a wagging tail and a mouth which always looks like a grin.

Art told us if the dog got loose again he would have to give us a ticket. Here we were, trying to do a nice thing; we took in the dog so it wouldn't end up in the pound. Sometimes a cliché is repeated so often because it is true: "No good deed ever goes unpunished."

It should be fun, though. At least it won't be boring.

## berry's world



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