

Review your insurance

Commissioner Sandy Praeger Urges Important Resolution in 2004

The new year is a time when millions of people will begin the ritual of resolutions. For many, it's a time to resolve to lose weight, get organized, or save money. But how many make it a New Year's resolution to "get smart" about their insurance? Unfortunately, not enough. In fact, according to a recent survey by the National Association of Insurance Commissioners, even though most Americans feel they have about the right amount of insurance coverage (72 percent), only 33 percent say they understand the details of those policies "very well."

Luckily, this unfortunate — and often costly — information gap is completely avoidable. When it comes to insurance, knowledge is your best policy, and the Kansas Insurance Department is your best resource for insurance-related questions. That's why the Kansas Insurance Department is partnering with the National Insurance Commissioners to sponsor the third annual Get Smart About Insurance Week, Jan. 19-23.

During Get Smart About Insurance Week, the public is encouraged to schedule a yearly check-up with insurance agents and to contact the Kansas Insurance Department for information on what to expect from insurance policies — and providers. As a public service, the Kansas Insurance Department offers a free brochure with tips for evaluating and finding the right coverage.

Get Smart About Insurance Week is not about selling or buying insurance policies. It's about educating consumers — and making sure every person in Kansas is properly covered.

So what can you do to get smart about your insurance?

Contact the Kansas Insurance Department

The Kansas Insurance Department exists to serve you. It is an



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unbiased source of information on insurance companies and the coverage they offer. The Department offers free guides that outline Kansas insurance laws and regulations. We also publish rate comparison reports to facilitate the insurance shopping process.

To contact Kansas Insurance Department, log onto www.ksinsurance.org or call our toll-free Consumer Hotline at 1-800-432-2482.

Shop around for identical products and services.

Not every company charges the same rates for coverage. A wise course of action would be to shop at least three companies for the best coverage at the best price. Also consider the convenience of dealing

with a local agent, compared to the possible cost savings of dealing with a national company without an office in your area.

Dig for discounts

Depending on the type of insurance you are considering, there are a number of ways to reduce the cost of coverage, such as healthy living, a good driving record, good grades, and special education or training.

Schedule an annual insurance check-up

Use Get Smart About Insurance Week as your personal call to action. Schedule a yearly insurance check-up with your agent or insurance carrier to review every policy you have and to look for areas of too much or too little coverage. In general, you should review your coverage every 12 months or whenever there's a major change in your life (new car, new home, birth, etc.). At every insurance check-up, don't be afraid to ask a lot of questions, and be sure to take good notes.

public notice

In the Matter of the Estate of Axel Alfred Lindsten a/k/a Alfred Lindsten, a/k/a A. A. Lindsten, Deceased

Case No. 03-P-29

NOTICE OF HEARING

THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that a petition has been filed in this Court by Rosetta Lindsten, duly appointed, qualified and acting executor of the Estate of Axel Alfred Lindsten, deceased, praying Petitioner's acts be approved; account be settled and allowed; the heirs be determined; the Will be construed and the Estate be assigned to the persons entitled thereto; the court find the allowances requested for attorneys and guardian ad litem fees and expenses are reasonable and should be allowed; the costs be determined and ordered paid; the administration of the Estate be closed; upon the filing of re-

ceipts, the Petitioner be finally discharged as the executor of the Estate of Axel Alfred Lindsten, deceased, and the Petitioner be released from further liability.

You are required to file your written defenses thereto on or before February 25, 2004, at 10:00 a.m. in the district court, Goodland, Sherman County, Kansas, at which time and place the cause will be heard. Should you fall therein, judgment and decree will be entered in due course upon the petition.

Rosetta Lindsten
executor

Zuspann & Zuspann, P.A.
1015 Center
P.O. Box 968
Goodland, Kansas 67735-0968
Phone: (785) 899-6555
Attorneys for executor

Published in The Goodland Star-News on Friday, January 30, February 6 and 13, 2004.

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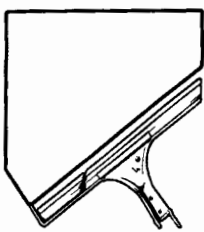
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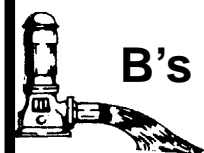
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