

Does ‘No-Call’ list prohibit calls from charities?

Dear Attorney General Kline: Last year, I registered my home phone number on the No-Call list but I continue to get calls from various charities located in Kansas and other states. Doesn't the No-Call law prohibit these types of calls?

Dear Kansas Consumer:

The Kansas No-Call Act has proven quite successful in reducing unwanted calls to those Kansans who have registered their phone numbers on the list. My Consumer Protection Division has enforced this law in a firm yet fair manner, fining telemarketers more than \$360,000 since January 2003. However, the No-Call Act does



phill kline

- attorney general

not end all unwanted calls. The No-Call list should curtail “cold calls” from businesses trying to sell you something or to set up a meeting to sell you something. The law does, however, contain several exemptions. They include:

- Calls from organizations soliciting charitable donations.

- Calls concerning political candidates or issues.
- Calls from businesses with whom you have established a business relationship within the past 36 months.
- Calls from debt collectors, even when calling the wrong number. (If you are having problems with debt collectors, you may benefit from calling my 24-hour Consumer Information line. Call 785-296-2424 and choose category 5, message 2.)

Even though Kansans have registered over 976,500 numbers on

the No-Call list, it is not too late for you to register your home or mobile numbers. It is easy to do and must be re-done whenever your telephone number is changed.

Call toll-free 888-382-1222 from the number you wish to register. You may also register on-line at www.donotcall.gov if you have an active e-mail address. The registration is valid for five years and applies only to residential numbers, not to business numbers.

If anyone offers to register your number on the list for a fee, you should promptly contact my Consumer Protection Division. Such offers are scams because registra-

tion on the No-Call list is free.

If you receive a call you believe is a violation of the Kansas No-Call Act, you should get as much information as you can from the telemarketer. Request the telemarketer's name and on whose behalf the call is being made. Get a phone number and address if you can.

Without this information, it will be difficult to take any action against the telemarketer. You can contact my Consumer Protection Division to file a complaint.

By fully understanding the provisions of the Kansas No-Call Act, you can minimize the number of unwanted calls to your personal

phone numbers. For a legal briefing on the No-Call Act, you can choose category 5, message 1 on the Consumer Information line.

Attorney General Phill Kline 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 or questions. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.

Belongings need to be insured during move

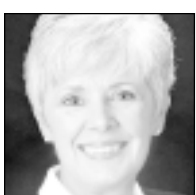
It's summer and for many, and that means moving to a new location within Kansas or to another state. Whether you are moving across the country or just down the street, you will likely need to insure your property.

All your belongings will be picked up and set down at least twice, carried up and down stairs and around sharp corners and tossed about in the back of a truck or van. Something is bound to be dropped, scraped, chipped, broken, damaged or destroyed.

Federal law requires that commercial moving carriers provide you with a basic moving coverage policy. This policy covers both local and interstate moves and must be provided at no charge to you.

The policy is based on 60 cents per pound per article. If your \$175, 50-pound table gets damaged, you would be entitled to \$30 to cover the damage, which probably would not cover the costs to repair or replace it.

This is magnified if the possession was a priceless antique or a piece of art worth several thousand dollars, but you are only entitled to



sandy praeger

- insurance comm.

several dollars because it weighed only a few pounds. The answer to this problem is to insure your belongings during transit.

Does my homeowners insurance cover moving?

Your own homeowners insurance policy might cover some aspect of your move; however, many do not.

You should check with your insurance agent, who can review the coverages of your policy with you, and if it does cover moving, tell you what the limits of coverage are.

It's also a good idea to review your homeowner's insurance policy to determine whether or not it provides coverage specifically for any valuable items such as crystal, antiques or collectibles during a move.

If you are having a moving com-

pany move you, they may offer moving coverage.

What kind of coverage is available from the moving company? Basically, three kinds of coverage are available:

- Basic coverage (which pays 60 cents per pound) provided by the moving company at no cost to you.
- Coverage based upon the value of the item less depreciation.
- Coverage based upon total replacement cost. Items that are lost, damaged or destroyed will either be repaired, replaced with a similar item or a cash settlement made based on current market value of the item. Depreciation is not a factor in this type of coverage.

The cost of full value protection varies from mover to mover, and there is usually a minimum coverage level. Deductibles of either \$250 or \$500 are common unless a customer is willing to pay extra.

The third choice provides you with the best coverage, but it will be more expensive.

Regardless of which plan is most

appropriate for your circumstances, you can ask your insurance agent to explain each alternative carefully. He or she is your best source of information for covering your next move.

Kansans are encouraged to call the Kansas Insurance Department's toll-free Consumer Assistance Hotline at 1-800-432-2484 or visit the department's web site at www.ksinsurance.org if they have questions or need further information about any insurance product. The hotline is available Monday through Friday from 8:00 a.m. to 5:00 p.m.

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 department is to protect consumers and help maintain the financial stability of the insurance industry.

The Department offers financial, actuarial, legal, computer, research, market conduct and economic expertise. For more information, visit www.ksinsurance.org.

Nearly 20 graduates make college honor roll

Nearly 20 graduates in five departments were on the spring honor roll at the Northwest Kansas Technical College.

In automotive technology: Levi B. Wassemiller, Goodland; Brett E. Mahieu, Fowler; Albert Foster, Kanorado; and Eric David Kaiser, WaKeeney.

In business technology: Kazim D. Cornett, Goodland; and Regina M. Fischer, Goodland.

Communication technology: Matthew H. Bock, Cawker City; Douglas S. Vanner and Robert L. Fowler, both of Carrollton, Texas; and Anthony R. Rosane, Gordon, Neb.

Engineering technology: Bret D. Tremblay, Hoxie; Jason L. Fine and Kristi J. Corder, both of Spring Hill; and James V. Kendell, Norton.

Welding: Joshua W. Holman, St. Joseph, Mo.; Leopoldo Munoz Jr., Deerfield; Joseph L. Rush, Arriba, Colo.; and Bradley J. Stremel, Hays.

In order to be considered for honor roll, a student must maintain a grade point average of at least a 3.5 on all course work for the semester.

Celebrities, governor contribute to cookbook to benefit foster kids

A handful of celebrities and a host of employees, foster parents and friends of a child welfare agency contributed to a cookbook now on sale.

The Farm Inc. published the cookbook, which contains about 300 recipes and will be sold at the agency's offices across the state. They can be mailed for a small fee.

The book includes favorite recipes of Gov. Kathleen Sebelius, country singer Martina McBride, Sen. Pat Roberts, the Rev. Billy Graham, former President Jimmy

Carter and his wife Rosalyn, and Nancy Reagan and the late President Ronald Reagan, as well as a unique flowerpot cake from Emporia State University President Kay Schallenkamp.

Proceeds from sales in Colby and the surrounding area will be used to provide holiday gifts, special events and enrichment items for foster children in this area.

Cookbooks are available from Vicki Beiser, foster care social worker in Brewster. Call her at (785) 443-0813.

Real estate matters of record

Real Estate

The following real estate transactions were reported by the Sherman County Register of Deeds:

Johnnie and Coleen Dautel to Maurice D. Kear, Lonny Lee Kear Jr. and Jodie A. Kear, Lots 9, 10, 11 and 12, Block 8, Subdivision of the First Addition in the City of Goodland.

J. Leo and Judith A. Hayden to James L. and Avis M. Alcorn, Lot 12, Block 15, C.K.&N. Addition in the City of Goodland.

David G and Lavera Walker to Dustin D. and Shawn D. Gastineau a tract in the NE/4, Sec. 14, T7S, R39W.

Leroy Krafft, also know as Leroy E. Kraft, to Leroy E. Krafft, Kelli Edell, Lori Krafft and Nicole Bruner, trustees of the Leroy E. Krafft Family trust, the south 12 feet and north 11 feet, Lot 7, Block 6, Kohler's First Addition in the City of Goodland.

First National Bank, trustee of the John J. Heyer trust, to Steven J. and Marcia G. Evert the N/2 of the NE/4, Sec. 7, T9S, R40W.

Cesar and Starla K. Miller to Michelle L. Shoff, Lot 17, Block 4,

Eastridge Addition No. 1 in the City of Goodland.

Alice Nemecek to Gregory L. and Judith R. Nemecek the N/2, Sec. 29, T9S, R39W and the E/2, Sec. 32, T9S, R39W.

James Andrew and Angela K. Rohlman to trustees of the Juanita M. Barnett Revocable Trust the S/2 of Lot 3, all of Lot 4, Block 37, Beahm's Addition in the City of Goodland.

Donice L. Monhollon quitclaims to Donald Williams Jr. the south 25 feet of Lot 2 and the north 25 feet of Lot 3, Block 2, Kohler First Addition in the City of Goodland.

Thomas P. and Lori A. Burke, Ford County, to Jared A. Cohoon the west 70 feet Lots 25 and 26, Block 2, C.K.&N. Addition in the City of Goodland.

Russell D. and Tamara K. Morrison to Nicholas A. and Kazim Dyani Cornett Lots 7 and 8, the E/2 of Lots 9, 10, 11 and 12, Block 27, Second Addition in the City of Goodland.

Harold and Laura Marems to Harold and Laura Marems, trustees and successor trustees of the Harold and Laura Marems Revocable Liv-

ing Trust, the S/2, Sec. 29, T6S, 37W; the NE/4, Sec. 29, T6S, R37W.

Raleigh and Miriam Glee Eggers; Wanda and William C. McGee; Marcia Rippey, formerly Marcia Zinn, and Richard L. Rippey; and Eugene Eggers to Harold and Laura Marems the NE/4, Sec. 29, T6S, R37W.

Andersine Lee Christensen and Robert A. Klescewski to Andersine Lee Christensen and Robert A. Klescewski the SW/4, Sec. 18, T9S, R37W and the S/2 of the NE/4, Sec. 14, T9S, R38W.

Terry L. and Paula R. Smith, Elbert County, Colo., to Robert G. and Shirley L. Lamb, Lots 7, 8, 9 and the north 15 feet, Lot 10, Subdivision of Block 50, Original Town of Goodland.

Judy K. Mann, Texas County, Okla., to Terry L. and Paula R. Smith, Lots 7, 8, 9 and the north 15 feet of Lot 10, Subdivision of Block 50, Original Town of Goodland.

First Baptist Church in Goodland to John J. and Dorothy Anah Bass, Lots 10, 11 and 12, Block 25, Second Addition in the City of Goodland.

Woodrow B. Warren and Luck Warren to Leslie A. Vesper, Lots 13, 14 and the S/2 of Lot 15, Block 15, Second Addition in the City of Goodland.



LIGHT THE WAY TO A CURE

Keep the fire of hope burning by purchasing a luminaria candle in memory of someone lost to cancer, in honor of someone still fighting, or in special recognition of someone who has beaten this dreaded disease.

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Sherida Shoff, 1222 Broadway, Goodland, Kan. 67735

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