

Are ‘gold’ or ‘platinum’ cards as good as advertised?

Dear Attorney General Kline: I have a fair credit rating and regularly use two credit cards. I've been receiving offers in the mail recently to receive "gold" or "platinum" cards with very attractive rates and the chance to improve my credit, but I'm a little skeptical. Are these deals really as good as they claim to be?

Dear Kansas Consumer: There are many very reputable credit card companies but you need to be leery of some of these "gold" or "platinum" card offers promising to get you credit cards or help improve your credit rating. Even though they may sound like general-purpose credit cards, some of these "gold" or "platinum" cards only allow you to buy merchandise



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from specialized catalogs. Marketers of these credit cards often promise that by participating in their credit programs, you will then be able to get major credit cards (like an unsecured Visa or MasterCard), lines of credit from national department and specialty stores, improved credit reports and other financial benefits.

It is a rare occurrence for you to improve your credit rating or get

those major credit cards by buying the "platinum" or "gold" cards. Often the only major credit card you might get is a secured credit card that requires a rather substantial security deposit with a bank.

Many of these credit card offers throw up some obvious red flags:

• Watch out for credit card promotions which charge up front fees without saying there may be additional costs. Many times, only after you pay an initial fee of \$50 or more are you informed an additional fee of \$30 or more is required just to get the merchandise catalogs. Yet, these catalogs are the only places you can

use the cards.

• Some promotions misrepresent prices and payments for merchandise. You're not allowed to charge the total amount when you buy merchandise from the "gold" or "platinum" catalogs. Instead, you often have to pay a cash deposit on each item charged. Also, catalog prices can be much higher than store prices.

• Marketers of the "gold" and "platinum" cards many times claim it's easy to get major credit cards after using their cards for a few months. In fact, the only major cards you usually get through these marketers must be secured by a deposit which may range from a few hundred to several thousand dollars. Your credit line is a percentage of the deposit.

Investigate any offer before signing up. Contact my Consumer Protection Division and your local Better Business Bureau to see if any complaints have been filed against a particular promoter of "gold" and "platinum" cards.

If a marketer promises that a card is accepted at certain retail chains, verify it with the stores. Also, be cautious about calling 900 or 976 telephone numbers because calls to numbers with those prefixes cost money. Don't confuse these exchanges with toll-free '800' numbers.

Additional information is also available on my Consumer Information Line—dial 785-296-2424, and enter category six and listen to message five.

You can best protect yourself by thinking twice about any offer to get "easy credit." There are no easy solutions to a poor credit rating that's based on accurate information. Only time and good credit habits will restore your credit worthiness.

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, Kan. 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.



June and Les Frazier 60 years ago



The Fraziers today

Couple celebrates 60th anniversary

Les and June (Philbrick) Frazier of Goodland are celebrating their 60th wedding anniversary Friday, Nov. 4, 2005. They married Nov. 4, 1945, in Goodland.

Their children are Leslie (Gary) Bartels of Oberlin, Carol (Dale) Johnson of Sharon Springs and Marcia (Steve) Sitton and Bill (Mary) Frazier of Goodland.

The Fraziers have 11 grandchildren and six great-grandchildren.

Send cards to them at Box 58, Goodland, Kan. 67735.

Hospice raising awareness about end-of-life care during the month of November

We plan for weddings, the birth of a child, college and retirement. Sometimes we spend months planning for vacations.

Many Americans even plan for more difficult situations, by writing wills, purchasing life insurance and giving consent for organ donation.

Yet far too many people wait until they are in the midst of a healthcare crisis before determining what options are available or what care they or their loved ones would have wanted. If these plans have not been discussed, families find that a difficult situation can become even more painful.

November is National Hospice/Palliative Care Month. The purpose is to raise awareness about quality end-of-life care. Palliative care offers comfort and support,



hospice services inc.
 • end-of-life care

while hospice brings compassionate care when a cure is not possible. Hospice and palliative care both provide pain and symptom control, dignity and spiritual and emotional care to the dying and their families.

Only 10 percent of us will die suddenly. The other 90 percent will be aware that we have most likely begun the final phase of our lives. Hospice is there to provide guidance and support through that journey.

Hospice Services Inc. has provided quality end-of-life care in northwest and north-central Kansas for more

than 23 years. The vision of Hospice Services is a world where individuals and families facing serious illness, death and grief will experience the best that humankind can offer. Hospice's role is to honor individual wishes, faith and cultural traditions and the natural cycle of life.

Care services are provided through the combined knowledge and skills of an interdisciplinary team of professionals, including physicians, nurses, homecare aides,

social workers, spiritual caregivers, counselors and trained volunteers.

The goal of this type of care is to treat the person instead of the disease and to focus on the family caregivers, not just the individual. The quality of life is emphasized, not its duration.

Some Hospice statistics:

• Hospice usage in the United States continues to grow. The National Hospice and Palliative Care Organization reports that one million Americans with life-limiting illness were served by the nation's 3,300 hospices this year.

• Hospice Services provided care for more than one hundred 100 persons and their families last year.

• Hospice is covered under Medicare, Medicaid, most private insur-

ance plans, HMOs and other managed care organizations.

• Approximately 500,000 hospice volunteers contribute 13 percent of the care services provided to hospice patients and families. This is 10 million hours per year, representing almost one volunteer for every two patients.

• Hospice Services is supported by more than two hundred 200 volunteers across the fourteen 14 counties served.

• Despite the fact that our country's population is aging, less than 25 percent of Americans have submitted advance directives to outline their treatment wishes in case an illness affects the decision-making process. Hospices are an excellent resource to guide patients

and families through advance care planning and decision-making and encourage them to do so before a crisis occurs.

• Research shows that people want the services hospice provides. Ongoing outreach is needed to help all Americans learn about this important type of care.

For more information, call the HelpLine at 1-800-658-8898 or visit www.caringinfo.org.

Written by Sandy Kuhlman, executive director of Hospice Services Inc., Box 116, Phillipsburg, Kan. 67661. Contact her or Julia Schemper at 800-315-5122. Hospices serves northwest and northcentral Kansas and has been providing end-of-life care for more than 23 years.

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