

What precautions are needed for on-line shopping?

Dear Attorney General Kline: I plan to do some holiday shopping on the Internet this year, something I've never tried before. What are some of the precautions I need to take when buying gifts on-line?

Dear Kansas Consumer:



phill kline
• attorney general

Each year more and more people are just like you in that they are using the Internet for their gift shopping. It's convenient, easy and secure, providing you are careful. Make sure you do business with companies you know and trust. Know who the company is and where it is physically located. Businesses operating in cyberspace may be in another part of the country or in another part of the world. Resolving problems with companies you are unfamiliar with can be more complicated in long-distance or cross-border transactions.

Look carefully at the information about the products or services the company is offering, and don't hesitate to ask for more information if needed. A legitimate company will be glad to provide it; a fraudulent marketer won't. Be sure you know what is being sold, the total price, the delivery date, the return and cancellation policy and the terms or any guarantee, and print this information for your records. The federal telephone and mail order rule, which also covers orders by computer, requires

goods or services to be delivered by the promised time or, if none was stated, within 30 days. Check out the company's track record by asking the Better Business Bureau about the company's complaint record. But keep in mind that fraudulent companies can appear and disappear very quickly, especially in cyberspace, so the lack of a complaint record is no guarantee that a company is legitimate. Be careful to whom you give your financial or other personal information. Don't provide your bank account numbers, credit card numbers, Social Security number or other personal information unless you know the company is legitimate and the information is necessary for

the transaction. Even with partial information, con artists can make unauthorized charges, deduct money from your account and impersonate you to get credit in your name. You may be better off paying by credit card than with a check, cash or money order, as long as you know with whom you're doing business. When you use your credit card for a purchase and there is a problem, you have the right to notify your card issuer that you are disputing the charge, and you don't have to pay it while your dispute is being investigated. It's much easier to resolve a problem if you haven't already paid. Also, unless you are purchasing through a secured site, it may be safer to provide your payment information by phone or mail rather than on-line.

Remember that even though your check or debit card displays a credit card company logo, it does not give you the same protections that a credit card does. Know that people in cyberspace may not always be what they seem. Someone who is sharing a "friendly" tip about a great bargain in a chat room or on a bulletin board may have an ulterior motive: to make money. Sometimes those friendly people turn out to be crooks. Don't download programs to see pictures, hear music or get other features from web sites you're not familiar with. You could unwittingly download a virus that wipes out your computer files or even hijacks your Internet service, reconnecting you to the Net through an international phone number, resulting in enormous phone charges.

Finally, take your time to decide on making purchases. While there may indeed be time limits for special offers, high-pressure sales tactics are often danger signs of fraud. By following these suggestions, you can make sure your on-line holiday shopping experience is both pleasant and secure. *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 information or to file a complaint, write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., Second Floor, Topeka, Kan. 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.

Scammers targeting seniors confused by Medicare drug program

If you are one of the 13.5 percent of Kansans that is 65 or older, no doubt your mailbox has been overflowing recently with information on the new Medicare Prescription Drug Program. And, if you are confused by it all, you are not alone. Millions of seniors all across the nation are receiving very similar information.



sandy praeger
• insurance comm.

available through their local Senior Health Insurance Counseling of Kansas office. The organization has trained over 300 volunteer counselors to help seniors sort out the options and make the most informed decisions possible. Counselors are available to anyone needing assistance and can be reached by calling 1-800-860-5260 to locate a counselor in your area. During this open enrollment period, seniors should be extra cautious if confronted with overzealous or unscrupulous sales tactics. I am very concerned that scam artists will exploit seniors interested in these new options under Medicare, and I will aggressively pursue those who attempt to scam them. In order to protect themselves

from fraud and potential identity theft, Medicare beneficiaries should familiarize themselves with certain guidelines and rules. The following are some tips you should keep in mind when considering the purchase of a Medicare Prescription Drug plan. • Government approved prescription drug coverage plans will have a Medicare Approved seal on their materials. • People who are legitimately working with Medicare cannot make door-to-door sales calls or send unsolicited e-mails; however, they can call with information about a plan as long as they follow the state's Do Not Call law. • As a beneficiary, you should never share personal information such as your bank account number, social security number or health insurance card number (or Medicare number) with any individual who

calls or comes to the door claiming to sell any Medicare-related product. Plan representatives are not allowed to request such personal information in their marketing activities. • A Medicare provider is also prohibited from enrolling consumers into a drug coverage plan or from asking consumers to pay for a drug plan over the phone unless the consumer is adding prescription drug coverage to a Medicare Advantage Plan or other Medicare Health plan already in place. • Legitimate Medicare providers won't ask for payment over the Internet, rather, they are required to send a bill if a consumer enrolls online. • The bottom line is that a program like this is bound to attract con artists who will find ways to trick the public. That is why I am intent on spreading the word about the

possibility of fraud in order to help you avoid becoming a victim. • If a Medicare beneficiary receives a call from someone claiming to be a Social Security employee and are at all suspicious, they should: 1) Ask the caller for his/her name and telephone number and tell him/her you will have to call them back. 2) Hang up and call Social Security immediately at 800-772-1213 (TTY 800-325-0778) to confirm that the call is legitimate. Additional information about the Medicare Prescription Drug Plans is available for beneficiaries online at www.medicare.gov or by calling 800-633-4227. *Kansas Insurance Department Consumer Assistance Representatives are also available to answer questions and may be reached by calling 800-432-2484. The toll-free number is available Monday through Friday from 8 a.m. to 5 p.m.*

matters of record

Goodland Police
The following crimes have been reported to the Goodland Police Department:
Nov. 9 — 12 p.m. Dulcinella Fyfe, 700 E. 13th, reported criminal damage to a car emblem \$50. Case remains under investigation.
11 p.m. 220 W. 2nd, Minor in possession of alcohol. Case referred to county attorney.
Nov. 10 — 5 p.m. Wilton Tettenborn, 2519 Enterprise, reported theft of license tag. Case remains under investigation.
5:30 p.m. Cora Guion, 208 W. 2nd, reported a theft. Case remains under investigation.
11:30 p.m. Kristina E. Lebeda, 2519 Enterprise, theft of license tag. Case remains under investigation.
Nov. 11 — 12 a.m. Keith W. Ray, 1209 Cherry, reported theft. Case referred to county attorney.
12:40 p.m. Arrested Christopher Maldonado, 790 D'Lao Drive. Case referred to city attorney. Case referred to county attorney.
7:45 p.m. Arthur Dee Albers, 1523 Clark, reported a theft. Case remains under investigation.
Nov. 12 — 12:27 a.m. Craig

Townsend, 1602 Main, reported aggravated battery. Case remains under investigation.
9:36 a.m. Arrested Pedro Lopez, 2325 Enterprise, on two warrants. Case referred to county attorney.
Nov. 13 — 2:30 Wal-Mart, 2160 Commerce, reported a theft. Case referred to county attorney.
District Traffic
The following fines were paid in the Sherman County District Court:
Dec. 7, 1988 — Salvador A. Estrada was fines reinstated \$60 for speeding.
May 27, 1993 — Robert C. Hillenburg was fines reinstated \$59 for speeding and \$10 for not wearing seat belts.
May 23, 1999 — Matthew P. Kelly was fines reinstated \$69 for speeding.
May 26, 2001 — Clint D. Hamacher was fines reinstated \$108 for speeding.
Sept. 4, 2002 — Adam W. Janulis was fines reinstated \$212 for speeding.
April 11, 2003 — Michael G. Walsh was fines reinstated \$137 for speeding.

June 21, 2003 — Paul Anthony Medrano was fines reinstated \$274 for transporting an open container.
Feb. 27, 2004 — Kenneth C. Johnson was fines reinstated \$90 for speeding and \$10 for not wearing a seat belt.
May 9, 2004 — Chanille A. Washington was fines reinstated \$213 for speeding.
May 26, 2004 — Wyakie G. Hudson was fines reinstated for operating a motor vehicle without a valid license.
June 1, 2004 — Alexis F. Power was fines reinstated \$231 for speeding.
June 6, 2004 — Josue M. Merino was fines reinstated \$132 for speeding and \$10 for not wearing a seat belt.
June 27, 2004 — Randall J. Mulhollen was fined \$145 for speeding.
Sept. 6, 2004 — Ashley L. Lindstrom was fines reinstated \$126 for speeding.
Feb. 13 — Scott A. Mattlin was fines reinstated \$204 for speeding.
Feb. 17 — Dwayne A. Borders was fines reinstated \$150 for speeding.

March 3 — Danielle L. Velasco was fines reinstated \$214 for speeding.
March 18 — Amy M. Kidwell was fined \$240 for speeding.
March 12 — Dane H. Angelo was fines reinstated \$150 for speeding.

March 26 — Stacey M. Mitchell was fines reinstated \$126 for speeding.
April 9 — Robin J. Jacobs was fines reinstated \$144 for speeding.
May 7 — Jesus A. Chaivez was fined \$168 for speeding and \$1,000

for driving while license cancelled, suspended or revoked.
June 1 — Charles W. Campton was fines reinstated \$360 for driving while license cancelled, suspended or revoked and \$108 for speeding.



220 West 2nd
Goodland, Kan. 67735
890-3625
Call for Appointments
785-890-6030

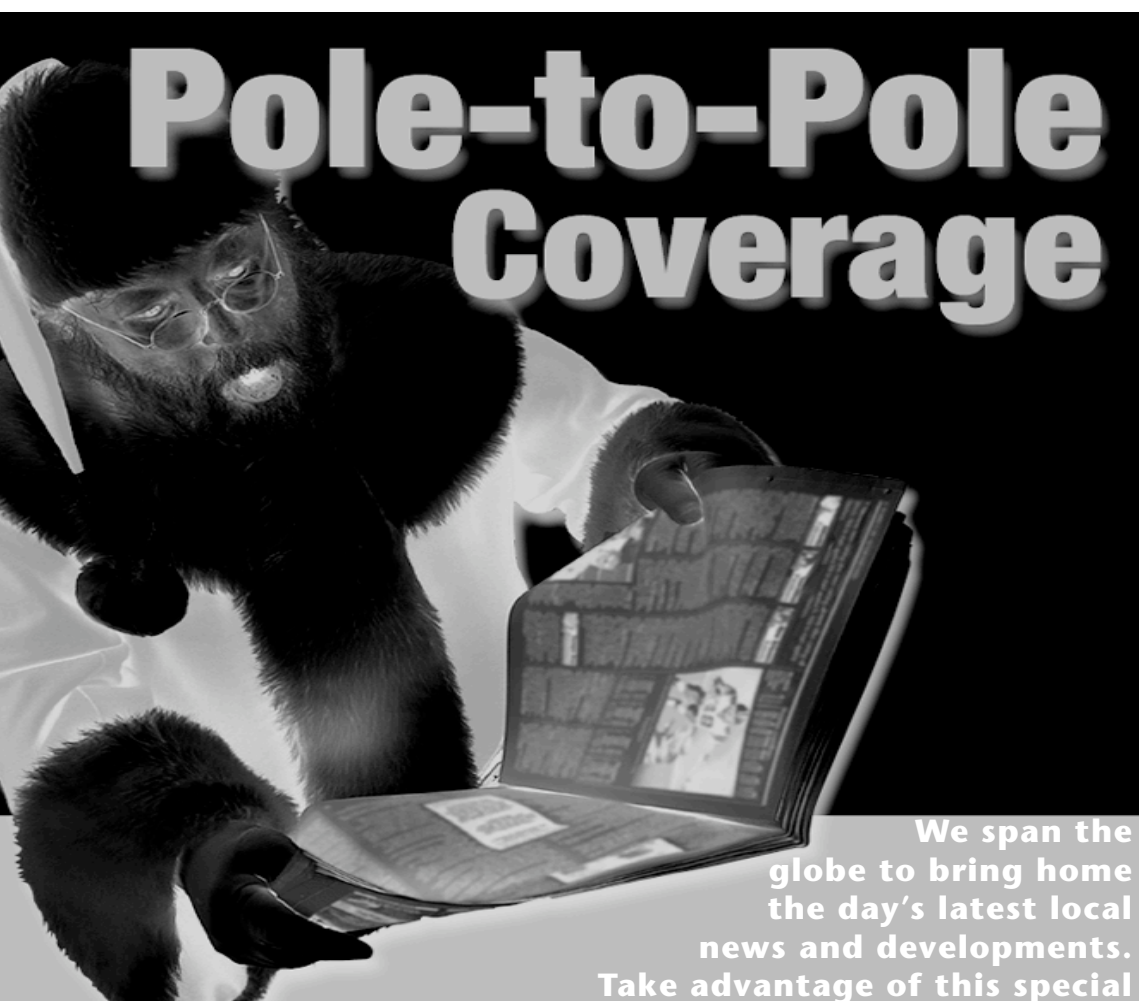
December Consultant Schedule

ALLERGIST**	Jeffrey Rumbryt, M.D.	Dec. 8
AUDIOLIGIST	Sherri M. Beck, Au. D.	Dec. 2 & 16
CARDIOLIST	Barry Smith, M.D.	Dec. 14 & 28
CARDIOLIST	Vijay Subbarao, M. D.	Dec. 8
DERMATOLIGST	Charles Ruggles, M.D.	Dec. 8 & 15
DIETITIAN	Sarah Linton, RD, LD	Mon - Fri
EARS, NOSE, THROAT	Alfred N. Carr, M.D.	Dec. 2, 9 & 16
ENDOCRINOLOGIST	Gerald Poticha, M.D.	Dec. 9, 15, 22, 23
GASTROENTEROLIGIST	Jeffrey D. Huston, M.D.	Dec. 19
GYNOCLOGY	Laura Rokosz, M.D.	Dec. 7
NEUROLOGIST	Steven J. Gulevich, M.D.	Dec. 7, 14, & 28
OBSTETRICS/GYNOGOLOGY	David Forschner, M.D.	Jan. 18
ONCOLOGY/HEMATOLOGY	Martin Rubinowitz, M.D.	Dec. 6
OPHTHALMOLOGIST	Kent Bashford, M.D.	Dec. 1 & 15
OPHTHALMOLOGIST	Brian Joondeph, M.D.	Dec. 21
OPHTHALMOLOGIST	David Pfoff, M.D.	Dec. 13 & 20
ORTHOPEDIST	John Gargaro, M.D.	Dec. 5
ORTHOPEDIST	Tim Burney, M.D.	Dec. 12
ORTHOPEDIST	Armond Hatzidakis, M.D.	Jan. 9
ORTHOPEDIST	James Holmes, M.D.	Dec. 19
ORTHOPEDIST	Edward Parks, M.D.	Dec. 27
PEDIATRICIAN	Raymond Ketting, M.D.	Dec. 27
PSYCHIATRIST	John C. Faul, M.D.	Dec. 2, 7, & 16
PODIATRIST	Erik Ouder Kirk, D.P.M.	Dec. 5
PULMONOLOGIST	Ken Weisiger, M.D.	Dec. 5
PULMONOLOGIST	Val Lindquist, M.D.	
RADIOLOGISTS	Professional Radiology Services	WEEK DAYS
RHEUMATOLOGIST	Lara Chambers	Dec. 15
SPEECH PATHOLOGY	Lisa Paxton	By Appt. Only
SUSTANCE ABUSE DIR	Fred Waters, CADC, III	Mondays
UROLOGIST	Darrell D. Werth, M.D.	Dec. 6
UROLOGIST	Wallace Micheal Curry, M.D.	Dec. 20

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In Community Healthcare

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