

How do you shop for Christmas safely, securely?

Dear Attorney General Kline: I'm gearing up to do my Christmas shopping soon. I want to make sure that I not only get the best deals I can, but also shop as safely and securely as possible. What kinds of things should I keep in mind?



**phill
kline**

• attorney general

Dear Kansas Consumer: Giving gifts to your family and friends this time of year can be a lot of fun, provided you are a careful shopper.

There are many ways to show your loved ones that you care, but your family and friends aren't the only ones who enjoy receiving "presents" this holiday season.

Criminals, too, have become more adept at taking advantage of advancing technologies. It pays to be a safe and savvy consumer, and

hopefully these tips will help make your holiday season a more positive experience for you.

• Don't let your credit card out of your sight, and keep your driver's license, social security number and phone number out of sight as well. Such information should be guarded like the keys to your house — they are the keys to your bank accounts. Should this information be printed on your current checks, consider another form of payment

or have these changed to include only required information.

• Keep all receipts from your purchases. Many stores offer gift receipts that you can include in the package to make returns easier.

• Understand the merchant's refund or return policy before you buy because return and refund policies vary from store to store. There is no law requiring a store to adhere to a specific policy, so know the details before you buy.

• Understand the store's policy on gift cards and gift certificates. These often cannot be redeemed for cash and may not be applicable for some merchandise. Also, there may

be an expiration date for using the certificate, and some stores deduct a fee from the value of the gift card if it is not used within a certain period of time.

• If considering a gift card or gift certificate, you should buy only from reputable, financially sound merchants. If the merchant should go out of business, the gift card will be worthless.

• Keep delivery time in mind. When buying gifts via the Internet or catalog, consider whether you can buy that item locally. Purchasing locally can often reduce problems with returns and refunds. Also consider whether the Internet or catalog merchant can ship the merchandise in time for the holidays. The Internet and discount catalogs can often be a source of great bargains, but don't forget to factor in

shipping costs. Sometimes that bargain isn't so attractive once the shipping and handling costs are added.

• Read the fine print on rebates. Rebates sound great and can often save you money, but only if you mail them in on time. You should immediately complete the rebate form and mail in all of the required materials. For larger rebate amounts, it may be wise to mail the materials via certified mail, return receipt requested. Remember, these rebate claims often take six to eight weeks to process, sometimes more. If you charge items to your credit card and don't pay off the entire balance each month, realize that you could be paying interest or finance charges on the full price of the rebated merchandise for months until you receive that rebate check to apply to your credit card bill.

Also, carefully consider the worth of the rebate if you are required to enter a long-term contract or commitment in order to get the rebate.

Finally, remember if during your shopping you come across a deal that is too good to be true, it probably is.

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.

matters of record

District Traffic

The following fines were paid in the Sherman County District Court:

Oct. 2 — Cory D. Vandegriff was fined \$90 for speeding.

Oct. 4 — Robert W. Bowermaster was fined \$132 for speeding. Emily A. Howard was fined \$126 for speeding.

Dennis J. Laclair was fined \$231 for speeding.

Barbara L. Morton was fined \$102 for speeding and \$10 for not

wearing a seat belt.

Cara L. Self was fined \$126 for speeding.

Oct. 5 — Rafael R. Avalos was fined \$108 for speeding, and \$300 for no insurance.

Oct. 6 — Ernest B. Fagan was fined \$126 for improper parking.

Frank D. Hermansen was fined \$150 for speeding.

David D. Leberknight was fined \$186 for speeding.

Oct. 7 — Christian G. Lopez was

fined \$120 for unsafe turning or stopping; failure to give proper signal and \$10 for not wearing the seat belt.

Linda B. Snethen was dismissed from operating a motor vehicle without a valid license.

Gregory Soberal was fined \$124 for motor carrier; insurance for vehicles without Kansas motor carrier permits.

Jonathon W. Stout was fined \$168 for speeding.

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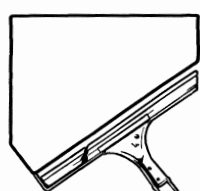
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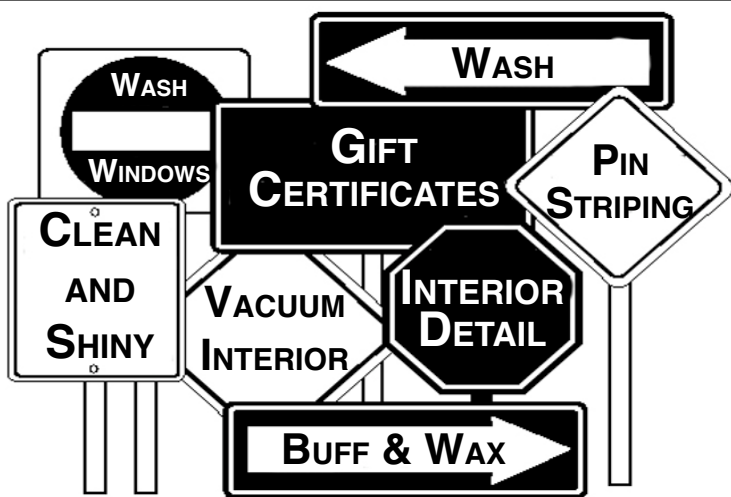
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