

# Laws protect consumers from debt collection firms

*Dear Attorney General Kline: I was very generous in buying Christmas gifts for family and friends and have fallen behind on several bills. I understand that this is my fault, but I am already being hounded by debt collectors. What rules must these agencies follow?*

Dear Kansas Consumer:



**phill kline**

• attorney general

Keep in mind that sending such a letter to a collector does not make the debt go away if you actually owe it and that you could still be sued by the collector or your original creditor.

Within a short period of time after you are first contacted, the debt collector must send you a written notice telling you the amount of money you owe, the name of the creditor to whom you owe the money and what action to take if you believe you do not owe the money.

A collector may not contact you if, within 30 days after you receive the written notice, you send the collection agency a letter stating you do not owe the money. But, a collector can renew collection activi-

ties if you are sent proof of the debt, such as a copy of a bill for the amount owed.

There are also specific debt collection practices which are prohibited:

- Harassment — Debt collectors may not harass, oppress or abuse you or any third parties they contact by using threats of violence or harm, by using obscene or profane language or repeatedly using the telephone to annoy someone.

- False statements — Debt collectors may not use any false or misleading statements when collecting a debt. For example, they may not falsely represent that they operate or work for a credit bureau or falsely imply that you have committed a crime or will be arrested if you do not pay your debt. Debt collectors are also prohibited from giving false credit information about you

to anyone, including a credit bureau.

- Unfair practices — Debt collectors may not engage in unfair practices when collecting a debt. For example, collectors may not collect any amount greater than your debt or deposit a post-dated check prematurely.

If you believe a debt collector violated the law, you have the right to sue a collector in state or federal court within one year from the date the law was violated. If you win, you may recover money for the damages you suffered plus an additional amount up to \$1,000. In addition, court costs and attorney's fees also can be recovered.

You can report any problems you have with a debt collector by calling my Consumer Protection Division at 1-800-432-2310 and the Federal Trade Commission at 1-

877-382-4357. You can hear more about the protections afforded you under the Fair Debt Collection Practices Act by calling my consumer information line at (785) 296-2424 and choosing category 3 and then message 7.

*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, (800) 432-2310.*

## Couple visits family in Brewster

Les and Barbara Berry from Boulder, Colo., were in town to visit relatives in Brewster and visit their mother, Clarice Blakely, in Colby.

Found — Jack Edelman found a walker on Highway 24 between Brewster and Goodland on Sunday, Jan. 29. Call him at (785) 899-3240 if you lost one.

Don't forget the Thomas County nurse will be doing blood pressure checks from 10-11:30 a.m. Tuesday, Feb. 21, at the senior center.

Troy Dillinger is now in Infinia of Colby, formerly Lantern Park. He's getting along well, and I'm sure he'd like a visit from any of you.

Men's Fellowship Breakfast is at 7 a.m. Saturday at the Senior Center.

Folks, that is all the news I've been able to gather this week, and I'm sure there is more, so please let me know so I can keep this column going. I need your help



**betty jo baird**

• brewster news

and open your home to those who have no place to go.

And don't get so busy helping the

needy that you forget your own family. Love your wife, your husband, your parents. Listen to your children, and let them know they are important to you. When you do these things, then you will feel my pleasure and share my delight.

For your light will break forth like the dawn, and all that is sick in your own soul will be healed. You will call me, and I will answer. I will continually guide you. I will satisfy your deepest needs and strengthen you. And you will be like a well-watered garden, like a spring whose waters never fail.

To show your love for me, show your love for others. God. Isaiah 58:6-9, 11.

and support.

We want to keep those that are ill in our prayers, including Anne Lowe, Reva Eicher, Mark Flanders, Troy Dillinger, Wilma Burk and any others you may know.

Dear child, You have told me that you love me, and you long to prove your love. But how? You wonder. What do I desire of you? Will I be impressed with lofty words or fasts or sacrifices?

No. Here is the way to show me your love. Here is the way to my heart. Break the chains of injustice. Stand for the oppressed. Free those around you who are in bondage. Welcome strangers. Share your food with the hungry,

## Goodland graduate coordinates program

A 2003 Goodland High School graduate was the program coordinator for a Veterans Day candlelight vigil at the University of Kansas campus in Lawrence.

Cadet Joshua Topliff in the Air Force Reserve Officers Training Corps, the son of John and Carol Topliff of Goodland, is a junior in mechanical engineering at the university.

## Goodland teen sells steer for \$6,200

A Goodland teenager sold a first-place steer for \$6,200 at the National Western Stock Show's Auction of Junior Livestock Champions Friday, Jan. 20, in Denver.

John Mosbarger, 17, sold his steer to Carter Energy Corp. and Chisum Livestock.

It was one of 96 animals sold for a total of \$604,772 at the auction. Ten percent of the proceeds were contributed to the National Western Scholarship Trust, which supports 61 agribusiness and rural medical scholarships at universities and community colleges throughout Colorado and Wyoming.

More than 1,400 animals from 22 states competed in the national junior event.

## matters of record

### District Traffic

The following fines were paid in the Sherman County District Court: **Dec. 30** — Christopher S. Johnson fined \$168 for speeding.

Jeffrey L. Krannawitter fined \$120 for speeding.

Jaems N. Pease fined \$213 for speeding.

Jillian B. Summar fined \$120 for speeding.

Buckley D. Williams fined \$108 for speeding and \$10 for not wearing seat belts



**Dec. 31** — Lawrence M. Baker fined \$150 for speeding.

Eric C. Geiger fined \$126 for speeding.

Donald B. Graves fined \$315 for speeding.

Joseph M. Heet fined \$126 for speeding.

Jeremy S. Kipatrack fined \$160 for speeding.



**LIVESTOCK AUCTION MARKET**  
OGALLALA, NE  
**SPECIAL STOCKCOW & BRED HEIFER SALE**  
SATURDAY FEBRUARY 11, 2006  
SALE TIME: 9:00 A.M. MT  
Selling 3000 to 3500 Choice Stockcows & Bred Heifers

**EARLY CONSIGNMENTS INCLUDE:**  
**STROMBERGER FARMS - LISCO RANCH (405) 300** – Choice Angus & a few BwF Coming 2nd Calf Heifers; **80** - Choice Angus & a few BwF Coming 3rd calf heifers, Bred to Angus Bulls, start calving March 18th, 45 days; Preg Guard shots in spring, Scourguard & Poured this fall, DISPERSION of 2nd & 3rd CALF HEIFERS; **25** - Choice Angus & a few BwF Stockcows, Short to Broken Mouth, Bred to Angus Bulls, start calving March 18th, 45 days.  
**HORTON CATTLE CO. (400) 125** – Choice Angus & Angus Cross 1st Calf Heifers, Ultrasound tested to have bull calves; **125** - Choice Angus & Angus Cross 1st Calf Heifers, will have bull and heifers calves; Bred to Leachman Composite low birth weight bulls, start calving March 1st, 60 days; Preg Guard shots, both Scourguard shots & poured; **100** - Choice Angus & a few Crossbred Stockcows, 3 to 6 yrs old; **50** - Choice Angus & a few Crossbred Stockcows, Short to Broken Mouth, Bred to Angus bulls, start calving March 1st.  
**O L O RANCH (300) 200** – Choice Black, BwF & Hereford Stockcows, 3 to 8 yrs old; **100** - Choice Black, BwF & Hereford, Stockcows, Short to Broken Mouth; Bred to Angus & Hereford Bulls, start calving March 15th, 50 days, Home raised.  
**FLYING A CATTLE CO. (260) 240** - Choice Angus Coming 2nd Calf Heifers; **20** - Choice BwF Coming 2nd Calf Heifers, Bred to Snyder Bros. Angus Bulls, start calving March 25th, 45 days, Complete vaccination & Scourguard program, range & cake fed, DISPERSION OF COMING 2nd CALF HEIFERS.  
**BUTCH ORR (200)** – Choice Angus Stockcows, 4 to 8 yrs old, Bred to Angus Bulls, start calving March 10th, 60 days. Home raised.  
**VERN & RANDALL JOBMAN (200) 150** – Choice Angus & BwF Stockcows, 3 to 8 yrs. old; **50** - Choice Red & Red Cross Stockcows, 3 to 8 yrs old; Bred to Char. & Angus Bulls, start calving Feb. 20th, 70 days. COMPLETE DISPERSION.  
**ERNEST MARTIN (115)** - Choice Angus 1st Calf Heifers, Synchronized AI'd to Connealy Angus Bulls. Cleaned up with low birth weight Angus Bulls, start calving Feb. 25th, 60 days. Pelvic measured.

This sale will feature an outstanding selection of stock cows and bred heifers that will produce high quality feeders to suit today's standards. These females have been preg checked, bangs vaccinated, bangs tested to meet state health requirements, sorted for age, conformation & breed, and sold in lots to fit every buyers needs.

Make plans now to attend this showcase sale & feel free to call for more information and an updated listing. This sale will be broadcast live via the internet on [www.CattleUSA.com](http://www.CattleUSA.com). Pre-Registration is required before the day of the sale.

For Complete Listing and Sale Information, Contact:  
Ogallala Livestock ~ 308284-2071  
[www.ogallalalive.com](http://www.ogallalalive.com)

## Glyphosate replacements evaluated

When spraying glyphosate to burn down weeds, ammonium sulfate is commonly added to the tank before the glyphosate product to condition hard water and increase absorption by the target weeds.

In its dry form, ammonium sulfate works well and is relatively inexpensive, but it can be bulky to handle and hard to measure out. It is added at the rate of 17 pounds per 100 gallons of solution.

Liquid ammonium sulfate products are available, and the equivalent use rate is five gallons of liquid per 100 gallons of solution. Dry and liquid forms have performed equally well.

In recent years, replacement products have entered the market. The main selling point of these is they have lower use rates than liq-



**jeanne falk**

• agron notes

uid ammonium sulfate and are easier to handle than the dry form.

However, some of these products contain very low amounts or are completely lacking ammonium sulfate. Kansas State University experts have compared the performance of ammonium sulfate to several of these replacement products, using their recommended rates, with glyphosate.

Dallas Peterson, Kansas State weed management specialist, says ammonium sulfate dramatically

improved weed control with glyphosate compared to glyphosate alone.

Of the replacement products, only those that actually contained ammonium

sulfate and were applied at comparable rates provided similar control.

None of the commercially available low-rate replacement products worked as well as ammonium sulfate. In fact, weed control from glyphosate with the low-rate replacement products (one to two quarts per 100 gallons of spray solution) was often no better than with glyphosate alone.

The conclusion is, it's important to include ammonium sulfate in some form while using glyphosate.

## Eye doctor offers free vision assessments

A Goodland eye doctor is offering free vision assessments for 3-year-olds on Tuesday, Feb. 21, hoping to catch vision problems that need correction at an early age.

Dr. Mark Wahlmeyer, 110 W. 10, is participating in a statewide program by optometrists. Vision

problems in the very young are not common, he said, but some conditions, such as lazy eye and turned eye, need to be treated before the age of 5 to prevent loss of vision.

Good vision is in important in school, as 80 percent of learning is done visually, say eye doctors.

Twenty percent of kindergarteners have problems seeing. The percentage grows to between 30 and 40 by graduations.

"Vision assessments are very important for 3-year-olds," said Wahlmeyer.

To make an appointment, call his office at 899-3654.



## Putting Our Energy Into Education.

### Aquila Scholarships Available

Aquila has a tradition of supporting education. If you are graduating from a Kansas high school in 2006, you may be eligible for a \$500 Aquila scholarship if you meet the following criteria:

- You rank in the top 25 percent of your class **or** you score 21 or higher on your ACT **or** 980 or higher on your SAT.
- Your parent or legal guardian is an Aquila customer.
- You plan to attend an accredited college or university as a full-time student for a bachelor's degree.
- You are not a relative of a current or retired Aquila employee.

For a scholarship application, contact your school office. The application also is available at [www.aquila.com](http://www.aquila.com) (Under "For My Home," click "Programs & Services." Enter your ZIP Code in the field provided). Or, call Aquila toll-free at 1-888-521-4059.



**Aquila**

Providing Energy For Better Living.™

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## Internet tonight! Call 899-2338.