

'Consumer IQ Test' offered for protection week

Dear Attorney General Kline: It seems to me that every few days I hear or read about another scam or a new rip-off scheme. I do my best to keep up but it's getting increasingly difficult. What can I do to be a better consumer?

Dear Kansas Consumer: Your question about becoming a well informed consumer is very timely, because this is National Consumer Protection Week. My Consumer Protection Division remains steadfast in its efforts to help Kansas consumers.

The Division processes about 150 written complaints each week, ranging from car problems, no-call violations and foreign lotteries, just to mention a few. To assist you in becoming a better consumer, here's a chance for you to test your "Consumer IQ."

Just answer the following true or false questions to check your con-



**phill
kline**

• attorney general

sumer awareness:

1. A telemarketer may call at 9:15 p.m. to make a sales presentation.

2. The Kansas Lemon Law applies to new cars only.

3. The right to cancel a transaction within three days applies to any consumer transaction.

4. If an item purchased scans a higher price on a scanning cash register than it was marked on the shelf, it is only a mistake and not a violation of the law.

5. Under Kansas law, a telemarketer must terminate the call if the consumer indicates he/she does

not want to purchase the product or service.

6. If unsolicited merchandise is received from a company, it must be returned or paid for by a consumer.

7. A store must give cash refunds for returned merchandise.

8. When writing a check, an individual may be required to provide a major credit card number.

9. A long distance carrier may switch an individual's long distance service without approval.

10. A purchase may be required before entering a contest or sweepstakes offer.

Here are the correct answers:

1. False. The Federal Telemarketing Sales Rule sets calling hours from 8 a.m. to 9 p.m.

2. True. The Kansas Lemon Law applies to new car purchases or leases, not purchases of used cars.

3. False. The door-to-door sale provisions of the Kansas Consumer Protection Act apply when there is a "sale, lease or rental or consumer property or services with a purchase price of \$25 or more, whether under single or multiple consumer transactions, in which the supplier or the supplier's representative personally solicits the sale, including those in response to or following an invitation by the consumer, and the consumer's agreement or offer to purchase is made at a place other than the place of business of the supplier."

As an example, purchases made at the Kansas State Fair are not covered by the act's three day right-to-cancel provisions but are subject to the cancellation provisions of the federal "Cooling Off" Rule.

4. False. It is a violation of the law for the owner of a weights and measures device (e.g., an electronic scanner) "to charge or attempt to charge, at the time of the sale of an

item or commodity, a value which is more than the price which is advertised, posted or quoted."

5. True. Under the consumer protection act, a telemarketer must terminate the call if the consumer indicates they are not interested. Kansas is a "one no" state.

6. False. When a consumer receives goods or services not actually ordered or requested, the goods or services may be considered an unconditional gift.

7. False. A store may establish its own refund policy. Consumers should inquire about a store's return policy prior to any purchase.

8. False. Presentation of a major credit card number shall not be a requirement to writing a check (unless the credit card was issued by the company requesting the information). A consumer may be asked to display a credit card as an indication of credit worthiness, but the only information that may be recorded is the type of credit card and the credit card issuer.

9. False. A long distance carrier may not switch an individual's long distance service without approval.

To do so is called "slamming."

10. False. It is against state law to require an individual to make a purchase in order to enter a contest or sweepstakes.

If you need additional assistance, I urge you to call my Consumer Information Line. Simply dial (785) 296-2424 and choose from one of eight general categories, then select from one of eight messages recorded in each category. And for even more information about National Consumer Protection Week, check out this web site: www.consumer.gov/ncpw.

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.

Tutor dashes for cash



Coleen Rohr, at risk tutor at Central Elementary, bent down to pick up \$1 bills as one of the winners in the Family Career and Community Leaders of America annual Cash Dash held at half-time of the Cowboys basketball game Friday. Rohr picked up \$33 dollars in the 45 seconds and Ryder Kling picked up \$45 as the other winner.

Photo by Tom Betz/The Goodland Star-News

matters of record

District Traffic

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

Jan. 3 — Heather A. Taylor fined \$126 for speeding, \$10 for not wearing a seat belt and \$20 for child passenger safety; restraining systems and seat belts.

Jan. 4 — Aaron E. Barrow fined \$159 for improper parking.

Fernando A. Castro-Torres fined \$126 for speeding.

Stephen Charles Gilkey fined \$102 for speeding.

Nathaniel L. Smith fined \$159 for improper parking.

Jan. 5 — Robert W. Bias fined \$120 for speeding.

Frank A. Covington fined \$160 for no Kansas registration.

Debra P. Johnson fined \$168 for speeding.

Antonio Rodriguez-palma fined \$126 for speeding.

Jan. 6 — John Hillister Golden fined \$132 for improper parking.

Larry A. Pape fined \$114 for speeding.

Norman C. Reid Jr. fined \$114 for speeding.

Joy L. Solko fined \$120 for un-

lawful acts with a vehicle.

Jan. 7 — Zackary G. Brown fined \$118 for motor carrier; insurance for vehicles without Kansas motor carrier permits.

Marion Bryant Jr. fined \$118 for motor carrier; insurance for vehicles without Kansas motor carrier permits.

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When I developed hemorrhoids, my doctor recommended Hemcure...the painless, non-surgical treatment method performed by M.D.s. It took only a few short visits to the doctor's office. And since no recuperation was needed, I could resume my normal activities right away.

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Hemorrhoids aren't the easiest thing to talk about. But listen, if you've got hemorrhoids, why suffer? Do as I did and call to find out more.

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cure**

**NEXT VISIT
Saturday, March 4
&
Tuesday,
March 7**

**Dr. John D. Ferris, M.D.
Burlington, Colorado
1-800-593-0009**



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