

College president welcomes new superintendent



Shelly Angelos, new superintendent for the Goodland School District, visited with fellow educator Ken Clouse, president of the Northwest Kansas Technical College, at a reception to welcome her and allow the public to meet the new superintendent. Photo by Anne Hamilton/The Goodland Star-News

Is holding allowed on credit cards?

Dear Attorney General Kline:

My new job requires out-of-town travel, which is also new to me. On a recent trip, I used a credit card to guarantee my reservation but I paid my bill by personal check when I checked out. The next day I tried to use my credit card but my purchase was denied because a "hold" had been placed on my account by the credit card company. Is this practice permitted?

Dear Kansas Consumer:

The situation you refer to is actually quite common — it is called card "blocking" and yes, it is allowed.

When you use one of your credit or debit cards to check into a hotel or to rent a car, the clerk usually then contacts the bank or company that issued your card to give an estimated total. If approval of the transaction is approved, the balance in your bank account or the credit available on your card is then reduced by this amount, or "blocked."

It works like this: You use a debit or credit card when you check into a \$100-per-night hotel for four nights. There is the likelihood that at least \$400 would be blocked, but many hotels and rental car companies often add anticipated charges for "incidentals" — things like gasoline, food or beverages — to the amount that has been blocked. These additional amounts can actually vary widely from merchant to merchant.

If you decide to pay your bill with the same card you used at check-in, the final charge on your credit card, or the final amount on your debit card, probably will replace the block within a few days.

But if you pay your bill with cash, a check or a different credit card, the company that issued the card you used at check-in might keep the block in place for up to 15 days after you've checked out because they weren't notified about the final payment and did not know you paid your bill another way.

The reason this technique is used is to make sure you do not exceed your credit line (if you used a credit card) or overdraw your bank account (if you used a debit card) prior to checking out of your hotel or returning your rental car, leaving the merchant unpaid.



phill kline

• attorney general

Blocking is also used at times by restaurants in anticipation of large bills (like for a large dinner group or a party) and by other businesses to make sure that credit or account funds will be available to complete payment.

Here are some suggestions to help you avoid blocking:

- When you rent a vehicle, check into a hotel, or if a business asks for your card in advance of service, ask then if the company is "blocking," the amount of money to be blocked, how that amount is determined and the length of time the block will remain in place.

- Consider paying your hotel, rental car or other "blocked" bills with the same credit card or debit card you used at the start of the transaction. Don't forget to ask exactly when the prior block will be removed.

- If you pay with cash, by check or a different credit or debit card, remind the clerk you are using a different form of payment and ask that the prior block be removed promptly.

If you're well below your credit limit or don't have a low balance in your bank account, blocking probably will not be a problem. But if you are reaching that point, you need to be careful. Not only can it be embarrassing to have your card declined, it can also be inconvenient, especially if you need to make an emergency purchase and do not have enough money in your bank account or insufficient credit available.

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.

Elderly often victims of domestic violence

People perceive domestic violence as something that happens to young women. It is difficult to picture women, some in their 60s, 70s and 80s, being subject to physical and emotional domestic abuse.

I refer to women because the United States Justice Department has stated that 85 percent of the victims of intimate-partner violence are women.

The January 3, 2006, AARP magazine has an excellent article entitled "And Then He Hit Me" describing the real picture of elder victims of domestic violence.

The AARP article points out that in studies in the late 1990's, between four and six percent of older North Americans reported they were in a relationship they considered physically abusive. If the surveys are correct and the percentages remain constant with overall popu-



bob stephan

• domestic violence

lation growth, that would mean three to five million Americans more than 50 years of age (out of 85 million) currently are in abusive relationships.

Our oldest elders (80 years and more) are abused and neglected at two to three times their proportion of the elderly population. In almost 90 percent of the elder abuse and neglect incidents with a known perpetrator, the perpetrator is a family member, and two-thirds of the perpetrators are adult children or spouses.

Because elder abuse almost al-

ways occurs within the home, it is without a doubt under reported. It remains the dark secret within the family.

It is estimated that only one of 14 domestic elder abuse incidents come to the attention of authorities.

Adult children are the most frequent abusers of the elderly. According to a 1996 study (the most recent study of which I have knowledge), 14.6 percent of the victims were subjected to physical abuse, 12.3 percent were subjected to financial/material exploitation, 55 percent were the victims of neglect, 7.7 percent were subjected to emotional abuse, 0.3 percent were victims of sexual abuse, and about 10 percent of reported domestic abuse

cases do not fit into any of these categories.

The National Center on Elder Abuse found that the median age of elder abuse victims was 77.9 years old. The study further found 66.4 percent of domestic elder abuse victims were Caucasian, 18.7 percent were African American and 10 percent were Hispanic.

Without a doubt, the true extent of elder abuse and positive intervention will remain elusive for many years to come. The secret nature of the crime should not dissuade regulatory agencies and law enforcement officials from seeking an answer.

If you are a victim of domestic violence, call 888-END ABUSE (888-363-2287) to find resources to assist you.

Bob Stephan is the chair of Gov. Kathleen Sebelius' Domestic Violence Review Board.

VFW auxiliary news

The Lowell Coleman Veterans of Foreign Wars Auxiliary met at 5:30 p.m. Thursday, March 2. President Brenda Frankenfeld called the meeting to order. Nine members were in attendance.

The charter was draped in memory of Gerri Bartlett. The Ninth District Spring Convention will be Saturday and Sunday, April 29 and 30, in Stockton. All members are encouraged to attend the meeting on Sunday.

At the banquet on Sunday, Michael Smith, Goodland's Voice of Democracy speech contest winner, will present his speech, which won third place in the department.

The national president, Sandy German, will make her official visit to Kansas on Monday and Tuesday, March 20 and 21. She will be welcomed at the Kansas City Airport by an avenue of flags. She will be visiting auxiliaries in Lenexa, Topeka, Hope, Herrington and Junction City.

Statewide, the auxiliary treats and other non-cash item donations to the Veterans Administration Hos-

pitals is less than it had been in the past. Members are encouraged to bring clothing donations or new underwear items to the post for delivery to Fort Dodge.

Connie Berquist, Grant Junior High English teacher, was recognized by the Department of Kansas as the middle school teacher of the year. A program in her honor was conducted at the junior high last week.

Connie was instrumental in getting students to participate in the "Patriot's Pen" writing contest, as well as having students adopt a military unit. The students sent letters and comfort items to troops overseas.

An appreciation dinner for the many volunteers from the post and auxiliary will be held Thursday, March 30. Officers and others who volunteer their time at Bingo, helping with Veterans Day, Memorial Day and other special ceremonies are invited to attend.

The next meeting will be at 5:30 p.m. Thursday, April 6.

Submitted by JoAnn Wahrman.

Goodland schools rearranging principals

There will be some changes in school principals for the next school year.

The Goodland School Board made the changes after coming out of closed session at their school board meeting last Wednesday at West Elementary School.

Harvey Swager will remain the principal at the high school. Don Smith will become the Athletic Director at the high school.

Steve Raymer will move from the high school to being principal at Grant Junior High. Jim Mull will only be the principal at North Elementary School. Sharon Gregory

will remain the principal at Central Elementary School. Their salaries weren't determined yet, said Marvin Selby, School District Superintendent.

Marvin Selby said they are beginning interviews to fill the principal's job at West Elementary School.

Shelly Angelos, the current principal of West will become the new superintendent in July with the retirement of Selby.

That will mean each school will have its own principal next year rather than sharing a principal between Grant and North.

Raile Charolais - Raile Gelbvieh

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