

Committee made plans for park to keep kids busy

With the coming of summer in 1931, a citizens committee in Goodland was planning recreational opportunities for the city's younger members. *The Goodland News-Republic* reported that the Chamber of Commerce was asked to help with the project. Reasons for keeping children active haven't changed in 75 years!

WILL HELP PLAYGROUND Directors of C. of C. To Decide Amount of Help

Representatives of the summer playground committee, which has handled the children's playground work the past two years here, met with the Chamber of Commerce Tuesday and after presenting the facts in relation to the playground work, asked the C. of C. to sponsor it for the coming year.

Mrs. Richard Auer and Mrs. B. E. Bridges represented the committee. Proposals were made relative to certain features of the playground work, relative to the decrease of juvenile delinquency since it has been



marcia smith

• from the vault

in operation and the health advantages of supervised outdoor play.

The cost of the work last summer was nearly \$800, and a somewhat more extensive program for this year would probably call for some additional funds.

The matter of deciding whether the C. of C. will assume entire responsibility for the children's work was left to the board of directors by a vote of the general membership. In case they should decide against taking the whole responsibility, it is certain that the organization will boost the work.

The C. of C. was also asked for moral support for the proposed free chautauqua that is being arranged

for this summer. Announcement was made by Rev. L.S. Dudley that most of the money to guarantee the attraction has been subscribed.

Congressman C. I. Sparks made a talk in which he told about the possibilities of a new federal building and the procedure that was had in getting on the list. He predicted that the building would be constructed here within the next two or three years and stated that it was almost certain that it would be within the next five.

Citizens of the city experienced their share of criminal activity — 1930s style.

BLEW BRIDGES SAFE Cracker — Lot of Trouble for Small Amount

A safe-cracker last night did con-

siderable damage at the B. E. Bridges wholesale grocery house and got a small amount of money for the effort.

Entrance was gained through a window, a hole was dug through the brick wall of the vault and the safe blown with a charge of nitroglycerin.

It is estimated that the money taken amounted to around \$50. The burglar left his tools, and an effort was being made today to find finger prints on them that might lead to identifying the person. Police thought it possible the same person who earlier held up the Sundown Camp (motel) hid out and returned to town to do the other job.

This small community was not without its "rumor mill" 75 years ago. The Goodland Garden Club tried to correct the misinformation that had been going around the town.

TO CORRECT A RUMOR

A rumor is afloat that some of the

city employees were seen working in the private garden of Mrs. C. Gary Adams, the inference being that the work was being for her benefit.

The facts in the case are these: Some shrubbery, which had been bought for the park, and which the city had agreed to plant under Mrs. Adams' supervision, came too early and had to be "heeled in" until the proper time for planting.

One tree, a fine 10-foot Boleana Poplar, had been heeled in at the park and promptly stolen. For that reason, Mrs. Adams thought a safer place would be on her own grounds, and the city employees were "heeling in" the city shrubbery where someone interested would watch that they were not stolen before planting time.

I hope this will correct the very great injustice that is being done Mrs. Adams who has so freely and generously given of her time to the beautifying of the city park for the benefit and enjoyment of all the people of Goodland.

Mrs. Eva Morley Murphy/President, Goodland Garden Club

Weather for May 20, 1931, was considerably different than this year. With the 90-degree heat now, perhaps some would welcome the past.

COLD AND STORMY Snow Fell This Morning

Cold and stormy weather prevailed over this section today after an unsettled week. Snow fell during the forenoon but melted as it hit the ground. Trainmen coming from the west reported considerable snow at the west end of the division.

Freezing temperatures prevailed last night over the whole northwest quarter of the state, from Concordia to the Colorado line, and the freeze had done a great deal of damage to wheat and other crops. Heavy rains have fallen over the eastern half of the state, but the southwest corner is complaining because of lack of moisture, which is retarding the wheat.

'Spear phishing' becoming popular sport for identity thieves

Dear Attorney General Kline: Over the past few months I have received several e-mails saying that I need to verify my account numbers or bank passwords by return e-mail, something I have never done. But recently, many of my co-workers and I received similar very authentic-looking e-mail messages, at our company addresses. Is this some new type of scam?

Dear Kansas Consumer:

You were absolutely correct in not answering those earlier e-mail requests, and you and your fellow workers should also not answer the more recent requests. To do so could put you at risk of becoming a victim of identity theft.



phill kline

• attorney general

Many consumers have received a message similar to this:

"There is a possibility that there has been an unauthorized transaction to your account. To make sure your account has not been compromised, click the link provided below to update and confirm your identity."

This is a scam called "phishing" and it is perpetrated by Internet

scammers in an effort to get consumers to provide bank account information, credit card numbers, Social Security numbers or passwords.

The more recent messages to your company's e-mail addresses are a variation now being referred to as "spear phishing." This new generation of scam appears to be genuine to all those members or employees within a company, government agency or group receiving the message.

The e-mail can even seem to be sent by a colleague or someone within your human resources de-

partment or a computer system manager. It's important to note that spear phishing scam artists will use any and all means to personalize the text of the message to as specific a group of individuals as possible.

While the more traditional phishing scams seek information from individuals, spear phishing scams are a concerted effort to access a computer system. So if you respond to a spear phishing e-mail by clicking on various links or using a password, not only could you be the target of identity theft, but there's the chance of putting your group or employer at risk as well.

It is possible for consumers to avoid spear phishing by using some

of the same methods to prevent the more standard phishing scams:

- Never provide your personal or financial information when responding to an e-mail request.
- If you do receive an e-mail that appears to be suspicious, it's a good idea to call the organization or individual listed in the "from" line prior to opening any attached files or responding with a return e-mail.
- Do not click on links in an e-mail message which asks for your financial information.
- If you receive any e-mail that you suspect might be targeting your company or group in a spear phishing attempt, report the e-mail to your company.

Following these suggestions can help prevent you and your company or agency from becoming the victims of a spear phishing scam.

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.

National association provides information on homeowner's, renter's insurance

As the home selling season swings into high gear and many people begin spring home improvement projects, the National Association of Insurance Commissioners, of which Kansas is a member, has compiled a wealth of information about homeowner's and renter's insurance for individuals and families, available at the consumer education web site, www.InsureUonline.org.

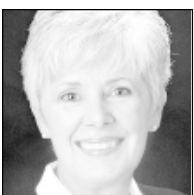
Most Americans, about three quarters, insure their homes and personal possessions against fire, theft and other damages, according to a recent consumer survey. However, there's one notable exception: young singles. Only 34 percent of Americans who own a home or rent an apartment at this life stage have homeowner's or renter's insurance.

Homeowner's insurance covers a home's physical structure and the owner's personal property. In contrast, renter's insurance only protects personal property. Everyone benefits from liability coverage, which provides financial protection in case others are injured while visiting their home.

Consumers need to understand their options with regard to homeowner's/renter's insurance to make sure they get the right type and amount of coverage to fit their individual needs.

Consumers should understand the major factors that affect their insurance costs:

- Where a consumer lives makes a big difference in the cost of coverage. People in states prone to high winds and/or hail, like we are in Kansas, typically pay higher premiums for homeowner's insurance, as those risk factors have a big impact on insurance costs. According to the most recent national association data, in 2003, the average cost to insure a home was \$668.
- Many consumers are not aware that they have the option to insure their home and belongings for either the replacement cost or the actual cash value. Actual cash value is the amount it would take to repair a home or replace damaged possessions after factoring in depreciation.



sandy praeger

• insurance comm.

insuring it for its actual cash value but may be worth the difference if a consumer can afford the higher premiums.

- Another simple tip that can save consumers time and aggravation if they ever need to file a claim — make an inventory of personal belongings and save receipts for major items, along with a photograph or video of each room. This documentation should be stored in a safe place outside the home, such as a safe deposit box, in case the dwelling is destroyed.
- As many consumers learned from last year's violent hurricane season, damage to a home or belongings caused by flooding is not typically included in a homeowner's policy. Consumers who live in areas prone to flooding should inquire about flood insurance through the federal government's National Flood Insurance Program. Information is also available at www.floodsmart.gov.
- People who own expensive valuables, like jewelry, antiques or art, will probably want to purchase an endorsement to their homeowner's policy, as these types of valuables are typically not covered by basic policies.
- Remember to do an annual checkup of your policy, making sure any enhancements made to the property (decks, additions, etc.) are included for protection.

Tips to Help Consumers Lower their Homeowner's or Renter's Premiums:

- Shop around and compare the costs of similar coverage from different insurers to get the best value.
- Install smoke detectors in key locations and keep fire extinguish-

ers handy, especially in the kitchen.

- Install dead-bolt locks and a burglar alarm system, particularly one that directly contacts the police or fire department or an external monitoring service.
- Keep up a solid credit history, as many insurance companies offer better rates to individuals with good credit ratings.
- If you can absorb the higher out-of-pocket expenses in the event of a loss, select a policy with a higher deductible (the amount not reimbursed by your insurance); the higher the deductible, the lower the premium.
- Consolidate homeowner's and auto policies with the same insurer to qualify for a multi-policy discount.

At different life stages, consumers' homeowner's/renter's insurance needs are likely to change. For example:

- Young singles, who typically rent rather than own and may have one or more unrelated roommates, should know that each lease holder needs his own individual renter's policy to protect his own possessions and against liability for accidents that happen on the premises.
- Young families who may be buying their first home should know that in most instances it only makes sense to insure their home itself and belongings, not the land on which the home sits. Also, if they install a swing set or trampoline for their kids, they should consider additional umbrella liability insurance to cover them in the event a visiting child is injured while on their property.
- Established families that may be remodeling or building an addition to their home should update their homeowner's policy to reflect these enhancements, particularly if they add \$5,000 or more to the value of their home.

- Seniors should ask if they are eligible for discounts. And if they've just paid off their mortgage, and their homeowner's insurance was previously paid through their mortgage company, they need to alert their insurance company to send the premium bills directly to them and to pay on time so that their homeowner's policy doesn't lapse.

All Kansas consumers need to protect themselves from being scammed by fake insurance companies selling bogus insurance policies. All they need to do is take a few minutes to stop, call our department at (800) 432-2484 and confirm that a company is legitimate and authorized to sell insurance in Kansas before buying.

For more information or answers to your questions about insurance, visit the Kansas Insurance Department web site at www.ksinsurance.org or call the Department's toll-free Consumer Assistance Hotline at (800) 432-2484. The hotline is available Monday through Friday from 8 a.m. to 5 p.m.

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

June Consultant Schedule

ALLERGIST**	Jeffrey Rumbyrt, M.D.	June 8
AUDIOLOGIST	Sherri M. Beck, Au. D.	June 16 & 23
CARDIOLOGIST	Barry Smith, M.D.	June 14 & 28
CARDIOLOGIST	Vijay Subbarao M.D.	June 8
DERMATOLOGIST	Charles Ruggles, M.D.	June 1 & 15
DIETITIAN	Sarah Linton, RD, LD	Monday Thru Friday
EARS, NOSE, THROAT	Alfred N. Carr, M.D.	June 1, 9, 16 & 23
ENDOCRINOLOGIST	Gerald Poticha, M.D.	June 15, 16, 29 & 30
GASTROENTEROLOGIST	Jeffrey D. Huston, M.D.	June 19
GENERAL SURGEON	David D. Beck, M.D.	June 8 & 22
GYNECOLOGY	Jeffrey Cross, M.D.	June 1 & 15
NEUROLOGIST	Laura Rokosz, M.D.	June 7 & 28
OBSTETRICS/GYNECOLOGY	Steven J. Gulevich, M.D.	June 7, 9 & 28
ONCOLOGY/HEMATOLOGY	David Forschner, M.D.	July 19
OPHTHALMOLOGIST	Martin Rubinowitz, M.D.	June 6 & 27
OPHTHALMOLOGIST	Brian Joondeph, M.D.	June 21
ORTHOPEDIST	David Pfoff, M.D.	June 13, 20 & 27
ORTHOPEDIST	John Gargaro, M.D.	July 10
ORTHOPEDIST	Tim Birney, M.D.	June 12
ORTHOPEDIST	Armond Hatzidakis, M.D.	June 12
ORTHOPEDIST	James Holmes, M.D.	June 19
OTRHOPEDIST	Edward Parks, M.D.	June 26
PSYCHIATRIST	Raj Bazaz, M.D.	June 20
PODIATRIST	John C. Faul, M.D.	June 2, 7 & 23
PULMONOLOGIST	Erik Ouder Kirk, D.P.M.	June 5
RADIOLOGISTS	Ken Weisiger, M.D.	June 5 & 22
RHEUMATOLOGIST	Professional Radiology Services	WEEK DAYS
SPEECH THERAPY	Karl Chambers, M.D.	June 15
SUBSTANCE ABUSE DIR.	Lisa Paxton	By Appointment Only
UROLOGIST	Fred Waters, CADC III	Mondays
UROLOGIST	Darrell D. Werth, M.D.	June 27
UROLOGIST	Wallace Michael Curry M.D.	June 13

ARE YOU CONSIDERING BANKRUPTCY?

News accounts concerning recent changes to bankruptcy laws have often been misleading. Many people think they can no longer take bankruptcy. That is simply wrong. Experts in the bankruptcy field believe that up to 85% of those eligible for Chapter 7 bankruptcy prior to the new laws are still eligible, even with the changes.

If you are considering bankruptcy, call my office for an appointment to determine if you qualify. This conference is free!

Gene F. Anderson ~ Attorney at Law
1400 Main ~ Hays, Kansas 67601
785-625-6519

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