

Wind wins



MAXINE NELSON/Colby Free Press

The windstorm took down a large portion of a tree in the 300 block on West 5th. High winds Tuesday caused minimal damage in the city.

Some residents did report shingles being blown off roofs and tree branches downed.

Consumer questions legitimacy of business

Dear Attorney General Stovall:
My aunt is involved in a multi-level marketing business and is trying to get me to join. I know that some multi-level marketing businesses are legitimate; however, I don't have good feelings about this one. I suspect that it may be a "pyramid scheme." Attorney General Stovall, what advice can you give to help me make a decision?

Dear Kansas Consumer:
There are hundreds of multilevel marketing plans promoted in the State of Kansas each year. With so many promotions, it is sometimes difficult to know what may be a legal multilevel marketing plan or what is an illegal pyramid scheme.

A primary difference between the two is that multi-level plans promote the product and commissions made from it, while illegal pyramids focus on paying commissions for recruiting new distributors.

Pyramiding is prohibited because plans that pay commissions for recruiting new distributors will inevitably collapse when no new distributors can be recruited.

When the plan collapses, most people — except perhaps those at the very top of the pyramid ultimately lose their money.

My office cannot tell consumers whether a particular multi-level marketing plan is legal or give advice as to whether or not to join. However, the following are some tips for consumers to consider when deciding whether or not to join a particular plan:

Avoid any plan that places emphasis on recruiting additional distributors.



Carla J. Stovall

* From the Attorney General

- Beware of plans that ask new distributors to purchase expensive inventory.

- Beware of plans that claim to sell miracle products or promise enormous earnings. Ask the promoter of the plan to substantiate claims with hard evidence.

- Beware of decoy references, also known as "shills," who are paid by a plan's promoter to describe their fictional successes.

- Don't pay or sign any contracts in an "opportunity meeting" or any other high-pressure situation. Insist on taking your time to think over a decision to join.

- Some plans sell items at astronomical costs (i.e. \$1 coins for \$25 each). This is a red flag that should raise questions as to the quality of the organization.

- Avoid plans that receive a greater percentage of income from recruiting new members or people in a "downline" or "circle" than from product or service sales.

Check with my office and the Better Business Bureau to see if complaints have been filed against the plan you are considering. You may call my Consumer Protection Division at 1-800-432-2310.

Editor's note: For information or to file a complaint, call the toll-free Consumer Hotline, 1-800-432-2310.

Student News

Ryan Hale
GREELEY, Colo. — Ryan Hale was among the 245 graduate students who received their master and doctoral degrees at the 2002 spring commencement at the University of Northern Colorado.

The ceremony was held May 10 in Greeley at the Union Colony Civic Center. Ryan received his master of science in degree in kinesiology.

He is employed by the Boulder Community Medical Center in Boulder. Ryan is the son of Roger Hale and Linda Hale.

Trudi Hansen
ORANGE CITY, Iowa — Trudi Hansen of Colby, was among 266 students receiving diplomas from Northwestern College, Orange City, Iowa, at commencement exercises held on Saturday, May 11.

She earned a bachelor of science degree, with a sociology major.

Northwestern College is a Christian liberal arts college of nearly 1,300 students in Orange City, Iowa, affiliated with the Reformed Church in America.

Jackson and Rodenbeck
BALDWIN CITY — Students from Baker University College of Arts and

Sciences were recognized for their significant academic achievements at the university's recent Academic and Leadership Honors Convocation.

The following Colby students were recognized: Eugenia L. Jackson, Phi Eta Sigma freshman honorary society; and Russell M. Rodenbeck, Mildred Hunt Riddle Departmental Recognition Scholarship in art, Alpha Mu

Gamma foreign language honorary society.



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Thank You....

A record 2,486 pounds of food was collected in Colby on Saturday, May 11th by the Postal Carriers for Genesis of Thomas County. Our heartfelt thanks to those who donated food and the mail carriers for their dedication.

~ Genesis Board of Directors

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