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Consumer Protection Agency

Pat Crank dismantled what little consumer protection there was for the Wyoming people for some flawed reason and logic known only to him.

Because it is the basic policy of the Cheyenne Herald to not pursue the wrongs of private business enterprises or people, Wyoming consumers often go wanting.

Not only Wyoming residents are affected by unethical, unprofessional and illegal behavior of Wyoming businesses. The Cheyenne Herald has heard from nonresident consumers who did business with Wyoming businesses and then, when there were problems in their transaction, they found that Wyoming has not Consumer Protection Agency.

A full-time municipal court judge in Cheyenne spends precious little time and accomplishes precious less, acting as the only so-called advocate for consumers in this very large state.

The extent of his "assistance" is usually to send a letter, which the business being challenged ignores, and then the consumer advocate drops the matter and tells the aggrieved consumer to pursue the matter in court. Don't need Mark for that.

Diploma mills set up operations in Wyoming for one simple reason: Wyoming has few laws to protect consumers (in this case, students seeking higher education) AND few laws to prevent scandalous and illegal behavior on the part of businesses.

Government can hide behind immunity and if that fails, the knowledge that a private citizen often cannot afford to bring litigation against any level of government which will use the public's money to fight its residents. That happens quite often in Wyoming.

Every state needs a consumer protection agency. Even those of us who are pro-business know that there are disputes which will not be equitably resolved and the advantage always lies with the seller.

Such an agency in Wyoming should be located in the center of the state - in Casper. There should be a mechanism whereby residents who feel wronged can avail themselves of a service residents of most other states take for granted.

The sale of used motor vehicles bring the most contacts to the Cheyenne Herald but there are other transactions that frequently generate complaints as well. The column to the right will go into one of those.

Wyoming does not have a real Better Business Bureau and they are virtually toothless anyway. Consumers seldom refer to a BBB, which is supported by businesses dues, to resolve problems. An independent entity is required.

Insurance Ombudsman

No decision is more one-sided and more arbitrary than an insurance company's denial of a claim.

Insurance companies maximize profits on claims they do not pay, not on those they do. For every legitimate claim for which they can reduce payment, those dollars go to their bottom lines.

People insured for years without a claim may find their carrier will either deny their eventual claim in its entirety or negotiate a settlement at less than the entitled amount. Then, if such a claim is paid, coverage may be terminated.

Again, an insurance company's basic business tenet is: Take premiums. Do not pay claims. Not that all insurers deny every claim, just enough to make the problem huge in consumer's eyes - and wallets.

Health insurance claims are as difficult to pursue as any. The cost of coverage is exacerbated by the overbillings and erroneous billings from hospitals, clinics, doctors and billing companies. These claims can be complicated and most patients just want to be done with the dispute and never do understand what they did or didn't pay for and why.

The subject of health care and its costs will continue to be debated in the Wyoming State Legislature. Lobbyists representing the various interest groups will attend every meeting where the subject is even mentioned. One group will be noticeably lacking in representation. The consumers. The users of the health care. They are the ones paying the freight and they are the ones least protected when debate occurs on coverage and cost.

The Cheyenne hospital is known for sending out billings that are wrong but threatening in nature. When they tell a new mother that the costs of childbirth are to be borne by her and her husband, not her insurance, some accept that the hospital knows of what they threaten.

If the health care provider or billing company does not code the charges properly and the insurance company denies coverage, where is the consumer to turn? Back to the provider? Hardly. Their attitude is that they make no mistakes. To their insurer? That is almost as difficult.

With billions of surplus dollars, and at least lip service about improving the availability and cost of health insurance for Wyoming residents, a good starting point might be a clearinghouse to determine that legitimate needs are being met and that legitimate billings are being paid.

An ombudsman (woman) would be a good starting point. The Cheyenne Herald cannot solve these problems. There are too many and they are too complicated.

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Danny Glick

Paid for by Danny Glick

Grasslands annexation (from the front page)

Back to Basom's contention that exemptions for livestock, firearms, nuisance and sewer and water can be granted to this annexed parcel. He wrote that the Nuisance requirements apply "only to parties located with the City, as do the Firearms Discharge provisions of City Code ..., and the Livestock provisions of"

Then, to throw kerosene on the fire, he wrote: "Thus, while the Grasslands property in question has become a non-contiguous annexed part of the City, it certainly does not lie within the City's boundaries ..." And, "Defendant City of Cheyenne affirmatively alleges that, because the Grasslands property is non-contiguous and therefore not within the City's boundaries, the cited portions of the City Code are inapplicable to the Grasslands area."

To prevail, a judge has to agree that annexation of a parcel of land does not place that parcel within the City limits.

If it doesn't, what is the purpose of being annexed? Can the City make the case that annexing land it owns sets up a whole separate set of zoning rules which are not articulated in state statutes?

The rumored first purpose of this annexation was to exchange land with the Kiwanis Club of Cheyenne. The role that

Tom Segrave played in the initial maneuvering supports that charge. To accomplish that exchange (for land on Parsley Blvd., which was later purchased by the City), it would have only taken a revised lease with USDA, which seems little interested in the \$1 a year land.

Reasons given for "the need" to annex this 2200 acres have imploded. It was a lie that annexation was requested by the Botanic Gardens so they could gain some of the land for an Arboretum. Those plans were in the works and annexation efforts came as a surprise to the Gardens Board. Another "need" was to be able to provide water to the Grasslands Research Station at the same cost as City residents pay instead of the 50% premium extracted from non-city users. A review of the 1928 lease shows clearly: "The City will furnish water to the Government for domestic purposes on the same terms and conditions as other users of City water."

Every contention that the annexation was necessary is flawed. It serves no purpose and provides no benefit that would not be possible without annexation. The Ordinance approved on second reading had language Plaintiffs claim is required. Only after it was pointed out to the City that they could not satisfy those requirements was the language changed. (More in the next issue of the Cheyenne Herald.)