

## What does a college education really get you

Forty years ago, who would have thought this nation would have to spend so much money and waste so much time tinkering with an educational system that had served us so well for nearly 200 years.

Even the one-room elementary schools produced students that could read at a high level, express their thoughts clearly in essays, memorize the mathematical tables and find Timbuktu on a map. Of course, those that failed had to repeat the grade the next year.

These elementary schools and high schools may have been short on courses in science, health and social issues, but they did turn out educated students that provided the foundations for our highly regarded colleges and universities.

However, by the 1980's employers were grumbling that too many high school graduates couldn't read or understand a job application form without outside help. But, nothing really changed.

While some people became concerned about the "dumbing" down of America, most teachers, the unions and the government insisted we still had the world's finest educational system. And, they could have added, the most costly.

In the case of university and college degrees, the costs had been rising above inflation for almost 25 years. High school graduates were encouraged to just raise the money and not to worry about taking out a student loan. "Everyone knows that a college diploma is required to get a good job. You'll make a lot more money in the long run and quickly pay off any debts," they were told.

Then we heard and read about "grade inflation." Parents might be upset with the high costs, but they were still more likely to keep their students in college another year if he or she was getting A's and B's.

Soon there was the realization that many freshmen with good grades weren't prepared for college. So the schools added more remedial courses. This meant extra semesters in college and additional expenses.

Reading-challenged students were certainly not the fault of the college...unless that school was graduating the teachers that taught these students. But, it did cause more people to question if one had to have a 4-year diploma to succeed.

High school counselors had often acted as university gate-keepers by encouraging or discouraging those thinking about higher education. So, were standards being lowered?

Also, students were complaining that major classes were being taught by graduate students while the professor listed as the teacher for the course was writing a book or doing research.

But, even all of these problems might have been ignored for a few more years if it hadn't been for the recession and the fact that student loan debt reached \$1.2 trillion last year. (The debt covers all types of education, not just 4-year colleges).

This massive debt got the media's attention, along with the government and even businesses. Rising student loan debt was no longer just a family matter.

How are these graduates and non-graduates going to be able to buy houses or cars or about anything unless those college years result in a really, really high-paying job? Unfortunately, the recession erased a lot of job possibilities.

Today, about 12 million students borrow annually to get a degree. But, there are 37 million student loan borrowers with outstanding loans. More than two million of these are over 60 years of age. The average student loan balance for all age groups is around \$26,600.

Today, the news media is filled with articles and discussions on the value of college degrees. When nearly 80 percent of current job openings do not actually require a 4-year degree, should a college degree requirement still be used more or less as a "culling" tool?

Neal McCluskey, Cato Institute, quoted a Pew higher education study where 33 percent of college graduates said they were in a job that didn't require a college degree.

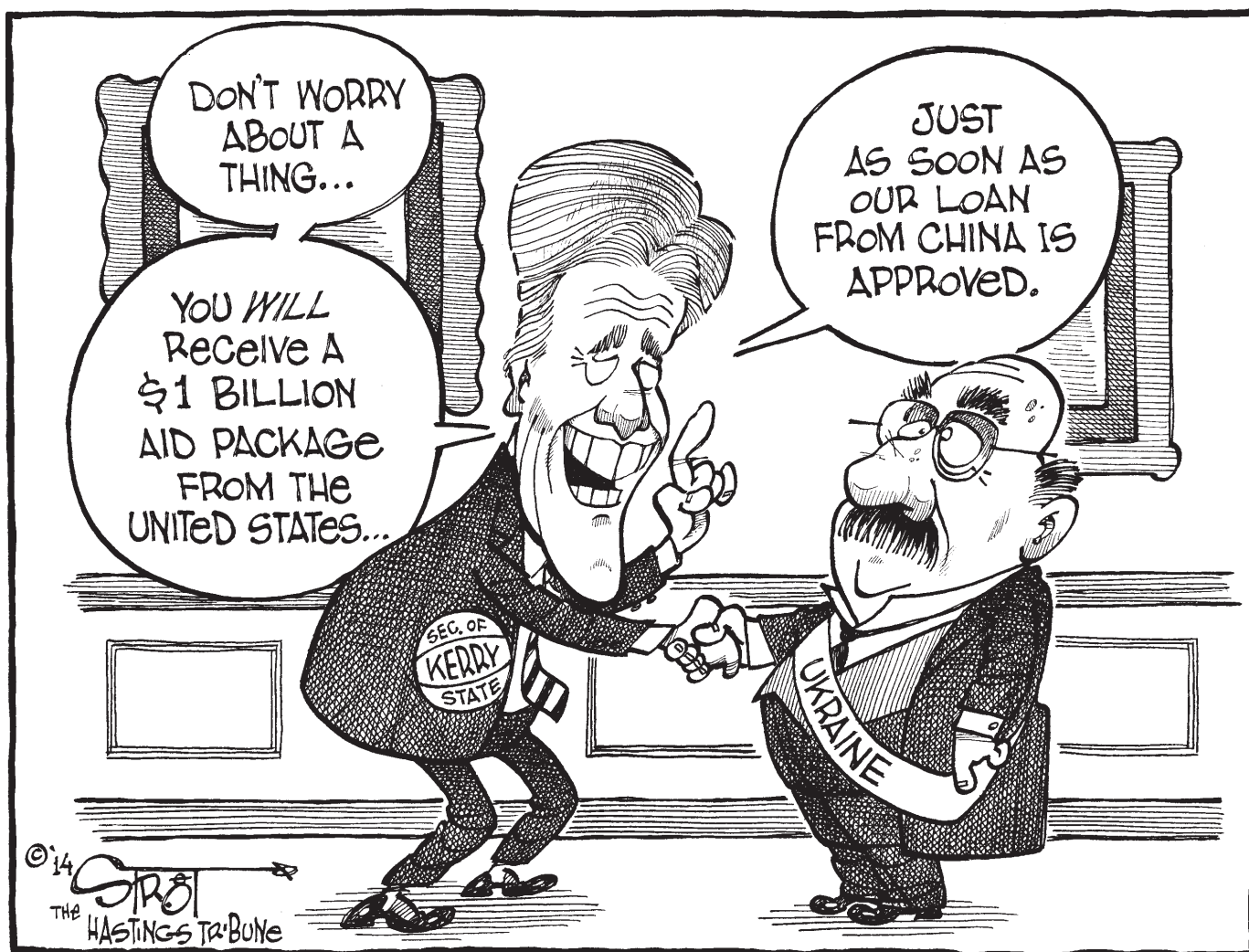
"So one-third of all college degrees are quite possibly economic wastes?" McCluskey asks. "To be fair, no doubt some of those graduates are looking for jobs requiring a degree, mitigating this somewhat. On the flip side, many jobs probably require a degree without actually requiring college-level skills, counterbalancing that."

"When college cheerleaders say there is an earnings premium for graduates, they make it sound like investing in financial instruments. No one receives any payment or premium merely for having finished college. Employers don't reward workers just for having passed enough classes to earn a degree. They reward workers for their productivity.

"College might increase a person's productivity, but it's neither necessary nor sufficient for that. College itself isn't an investment, just one way of increasing your value," Leef concludes.

The good news is that students can be looking at a much broader educational picture with a chance to greatly reduce costs. Many systems have been around for years: on-job training, trade schools, community colleges, apprenticeships, and in later decades, certification programs.

-Ray Lippe, Mid-America Commerce and Industry Magazine



## You either love it or hate it

My mother used to say, "Just because everybody does it, doesn't make it right."

So it is with "Daylight Saving Time." Notice I said, "Saving." Even though everyone says, "Savings," me included, it's wrong. A search on Google shows that even some of the experts use "Savings."

Pronunciation aside, you either love it or hate it. Here it is, a few days after Daylight Time has begun again this year, and I'm leaning toward the "hate" side. That's mainly because it's still pitch black outside when I get up, and secondly because I can't seem to adjust to losing that hour of sleep. By the end of the week, I'll be used to it, and all will be well with the world again.

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The last few days in Kansas have been proof that if you don't like the weather, just wait five minutes because it's going to change. One morning, it was so cold it almost took your breath

### Out Back

Carolyn Plotts



away. By afternoon, the wind had calmed, the sun was out and the temperature had risen by about 50 degrees.

Sunday, it was so warm I had to turn on the van's air conditioner. Then, by nightfall, it was almost freezing again.

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It's definitely been too cold at night to be out walking, but that was the predicament we found a young woman in last week. She was trying to get to a friend's house in eastern Colorado and had left her home in Nebraska ill prepared, wearing a lightweight sweatshirt hoodie and blue jeans. No hat, no

gloves, no warm socks, she was carrying a purse with no money and a plastic bag with a soda and a bag of chips.

We couldn't let her be without shelter, so naturally, we brought her home. In my assessment of her situation I said, "This looks like 'man' problems to me."

Her answer, "Yeah, he dumped me."

Ashlee is only 22 years old, but has seen a lot of life. A bright girl, she has been on her own for a long time. As she put it, "I think I've turned out pretty good, considering where I came from."

She stayed with us for two days. She got some much-needed rest, ate some good food, washed her clothes and then we drove her partway to her friend's house. A phone call later confirmed she got there OK.

People come into our lives for unknown reasons. Perhaps we were there to help Ashlee. Maybe Ashlee was there to help us. I think we are both better for having met each other.

## Fact or fiction, it is your choice

Deception and exaggeration have characterized the stance of some environmental organizations and the mass media's coverage of environmental issues. If we look critically at these issues, however, we can begin to sort out fact from fiction.

One of the first things we must realize is that correlation is not causation. Correlation means two things tend to happen at the same time. Causation means one thing is known to cause another thing.

Because two things happen at the same time doesn't mean one is causing the other. We need proof, including a reasonable theory showing the path by which one thing causes another to occur.

Environmental scares like global warming happen when correlation is mistaken for causation. To avoid future errors, radical environmentalists must be responsible for proving that one thing is actually causing another to happen.

In today's world, much remains unexplained. Cancer is one disease that comes to mind. Cancer may be due to genetic conditions, nutrition, a health problem in childhood or a combination of these factors.

Someday scientists may find a cure for this disease, but that day has not arrived.

Trends don't always predict the future. In the early '70s some scientists predicted the advent of another ice age. During the '80s temperatures increased

### Insight

John Schlageck



and some experts predicted catastrophic global warming. The cold winter of 1993-94 prompted a new wave of hysteria and predictions of another ice age.

Predictions of an approaching population explosion and resource depletion make headlines today. We must remember trends only serve as a guideline of past events and cannot document what will happen down the road.

Critical thinking relies on fact rather than opinion. So often in our society, the "squeaky wheel gets the grease." The loudest person or the most controversial opinion often receives the most attention.

This has definitely been true in the environmental movement where claims of upcoming catastrophes receive extensive media coverage. To make sure "experts" don't mislead you, seek relevant facts and make up your own mind.

You don't have to look back far in history. During the energy crisis of the '70s the advent of more fuel-efficient vehicles and the discovery of alternative fuels helped ease this energy shortage. Today, the discovery of additional oil reserves in our own country pro-

vides additional energy.

One reason apocalypse abusers thrive is the general public rarely relies on its long-term memory. People are unlikely to remember a doomsayer's dire predictions of a few months ago, much less 10 or 20 years back. We must remember yesterday's false alarms and the people who sounded them if we are to respond to future calls to action.

Everything we do has risk, even ordinary events like walking down the steps (falling and breaking bones) or crossing the street (being run over by a car).

Remember the risk of drowning (16 in a million), or dying in a home accident (90 in a million) or being killed in an auto accident (192 in a million) greatly exceed the alleged environmental risks being hawked by some organizations.

Throughout our lives we make choices. We must decide between the black pair of shoes and the burgundy. We must decide on catsup, pickles or mustard on our hamburger.

The same can be said about our environment. We have to choose our priorities. We can't do everything at once. To do so could produce unintended consequences that could harm the environment.

We must apply the same prudence we apply to other significant areas of our lives to environmental issues. Their importance makes careful planning all the more necessary.

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