



Still more challenges for Congress on loans

Congress got together this summer to solve a problem with a bipartisan approach that the Democrat-led Senate and the Republican-dominated House could both get behind.

While the nation was stunned, the deal made good sense for both parties and offered a more-or-less permanent solution to the student loan "crisis." Instead of another one-year patch, extending artificially low rates again, the bill ties future rates to Federal Reserve 10-year lending rates.

That means instead of a crisis when rates start to yo-yo again, the cost of federally backed student loans ought to rise and fall with the market, as other rates do. There's nothing wrong with that.

This is supposed to save the average student about \$1,500 a year in interest charges, a laudable result, but it won't solve all the issues in higher education.

The most pressing issue is to halt the spiraling cost of an education, which has been fed by unlimited federal spending and cheap, easy-to-get loans. The solution may not be as popular as holding down interest rates, however.

Economists note that college costs have soared even though states and students have been in a pinch since the Great Recession began more than five years ago. Tuition and other costs have risen far faster than prices as a whole.

Even when states were cutting their education budgets over the last few years, colleges, private and public, kept raising rates. That defies common sense and the normal behavior of prices in a market where cash is scarce and buyers are hurting.

What made the difference? Federal money, of course. Congress made sure that students could keep borrowing more and more to pay their bills. In effect, the huge increase in college costs - salaries for professors, equipment and buildings, what have you - is being financed on the backs of middle-class students eager for an education.

And this burden could result in a whole generation of young families who can't quite pay the bill for college. As a class, it would be "too big to fail," requiring perhaps another form of federal bailout.

Because it involves scaling back the federal role and making college loans a little harder to get, the solution may not be popular with families or colleges, but the threat to our young people is great. The threat to the economy could be worse.

But the market is oversaturated with college graduates right now. Huge numbers are working in jobs that just don't require - and won't pay for - a college degree.

Colleges have no fiscal discipline; they continued to hike tuition and fees in the face of the worst economy in half a century. Only slowing the flow of federal money will rein them in.

Should we let kids continue to take on more debt than might be wise, and continue encouraging colleges to spend and grow - or let the market slow things down? The answer should be obvious, but it may not be popular.

We'll see how Congress responds to this one. - Steve Haynes



The Gardener

By Kay Melia



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Squash - butt of many jokes

During the past 30 years or so, I've had a lot of fun writing and talking on the radio about zucchini. It seems as though zucchini has always been the butt of hundreds of jokes, mainly because of its profuse production ability.

You plant a couple of hills of the stuff and you are guaranteed to grow enough for your family, and most of the families in your block or neighborhood. Plant more than two hills and you have real trouble.

Strangely enough, there are people who seem to enjoy eating zucchini, despite the obvious fact that it has little or no taste. I see quite a bit of it being sold at the Farmer's Market and buyers don't seem bothered whether the things are 6-inches long or 16-inches long. And I have yet to hear zucchini lovers offer an understandable description of its taste without adding six or seven different spices or other accompaniments.

I admit to growing a little of it. I enjoy slipping some of it into unsuspecting friend's cars, or

dropping off a sack full on their front porch when they're not home. Some of my friends have learned over the years to keep their cars locked during the period of zucchini production.

A neighbor of mine used to tell his friends how to know when zucchini season was in full swing. He said that they should watch the ditches along the road near my home for vines that were growing from the zucchini that people had thrown out of their cars after visiting my place.

That wasn't true of course because zucchini doesn't grow on a vine. It multiplies on a big-leaved bushy plant with no vining capability. Mr friend, the late Bill Gray and I were helping to judge a pie baking contest at the county fair one time. The pies were passed down the line from judge to judge who would each cut a small slice and taste it.

Bill passed me an apple pie which I proceeded to taste, and when my mouth was full, he leaned over and whispered that it was not an apple pie; it was a

mock apple. It was zucchini! Well, there was nothing I could do but swallow the mouthful because all the lady contestants were sitting out front, intently watching. Bill thought it was funny.

Then there was the guy who discovered a rather useful idea for utilizing zucchini. He peeled it, chopped it up, and put enough pulp into a plastic bag so that it would fit snugly into a shoe he had purchased that was just a little too tight. He forced the bag into the shoe carefully and placed the shoe in the freezer for a day or two. He then removed the shoe, allowed it and the zucchini bag to thaw, and bingo! The shoe had expanded enough that it fit perfectly. I assume he also repeated the process with the other shoe.

One spring, a friend of mine bought a dozen very small cantaloupe plants at the store, and at the correct time, stuffed them in the ground in his garden. Alas! The plants had been mislabeled. They were zucchini plants! Imagine the sorrow when the plants matured and went into production. A large sign went up in the front yard. ZUCCHINI FOR SALE...\$1 PER CORD.

Wonderful, wonderful zucchini! Our gardens would be dull without it.

Sincerely Marie Holzwarth

Letter to the Editor

Letter to the Editor: St. Francis has had a very eventful summer!

Ending with a successful fair and a great parade. All of these events have called for a lot of people to participate and work

many long hours to make them possible. All the volunteers are to be commended for their dedication.

Sincerely Marie Holzwarth

Casey's Comments

What you might find at McDonalds

By Casey McCormick



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Last weekend Leslie and I made a quick, unscheduled trip to Topeka to see our daughter, Lexi. Before heading back west we stopped for a little breakfast at a McDonalds on Topeka Blvd.

After placing our order, the girls found a booth while I waited near the counter. My eyes spotted a frame on the wall with

a large plug of wood inside. You know me, I had to investigate.

It was a cross section of an old flag pole that stood in front of the Topeka High School which was built in 1931. What made the round, split cross section of timber interesting is where it originally came from.

A request was made in the early 1930s that a spar be used for the flag pole. The spar, for

us landlubbers, is the upper most portion of a mast on a sailing ship. The ship that was contacted was "Old Ironsides," otherwise known as the U.S.S. Constitution.

It probably did not hurt that the asking was made by then vice president to Herbert Hoover, Charles Curtis, who happened to be an alumni of the original Topeka High.

The first spar stood from 1931 to 2004, when years of dry rot and woodpecker damage finally took its toll. The second 61-foot-tall spar from the same ship went up but was damaged by lightning shortly after.

In 2008 the current pole, with the wise addition of a lightning rod, became the third to stand in a 77-year-span.

All three spars were donated by the U.S.S. Constitution, however the last was shipped from Boston to our state capitol for the price of \$21,000.

You never know what you might find at a McDonalds in Kansas.

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Famous Quotes

• Every artist writes his own autobiography - Havelock Ellis

• Intellect is to emotion as our clothes are to our bodies; we could not very well have civilized life without clothes, but we would be in a poor way if we had only clothes without bodies - Alfred North Whitehead

• One of the most serious thoughts that life provokes is the reflection that we can never tell, at the time, whether a word, a look, a touch, an occurrence of any kind, is trivial or important - E.V. Lucas

• In philosophy, it is not the attainment of the goal that matters, it is the things that are met with by the way - Havelock Ellis

GOD SAYS This is the day which the Lord hath made; we will rejoice and be glad in it. Psalms 118:24

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