

Opinion



Free Press Viewpoint

A life changing party in many ways

A Colby-based business and dozens of volunteers are hoping Northwest Kansas youth don't become another statistic Saturday night.

In fact, they are doing something about it. J&R Marketing has put together Rockin' and Rappin' New Year's Eve Concert and party. The all-night event begins at 9 p.m. at the Colby Community Building. The ensuing 10 hours, yes, 10 hours, includes concerts, food, basketball, dodge ball, movies, inspirational speakers, bowling and a Fear Factor contest, before it all comes to an end at 7 a.m. Sunday. It's almost a steal for \$30 a person.

The event is targeted toward high school and college students. Those years are critical in a myriad of aspects, but those behind the party are hoping those kids will make the right decision about how to handle themselves at social events.

Under-age drinking has been a problem for years, but maybe something like this will convict those kids they don't need to have a beer to have fun with peers and will wait until they are 21 before having a drink. What would make the night even better is if those kids went home and told their friends they shouldn't drink underage either.

There are too many stories about parents who said goodbye to their kids when they left for the evening only to be awoken by a law enforcement officer in the middle of the night with tragic news. According to Mothers Against Drunk Drivers there were 131 alcohol-related fatalities during New Year's Eve 2004. That is 131 too many.

It's not just kids we need to be concerned about on New Year's Eve either. Drinking-and-driving is an adult problem too. There are probably adults who think the Colby party is a great idea for high school and college kids, but they too need to be reminded of the reason why the party is held.

In addition to the message at the party, proceeds from ticket sales will benefit mission work in Central America.

No matter if one person or 1,000 people show up at the party, we need to thank those involved for having their hearts and minds in the right place.

For tickets and information, call (785) 443-1994 or (785) 460-9751.

John Van Nostrand, publisher

Comments to any opinions expressed on this page are encouraged. Mail them to the Colby Free Press, 155 W. 5th St., Colby, Kan., 67701. Or e-mail jvannostrand@nwkansan.com or pdecker@nwkansan.com.

Where to write, call

U.S. Sen. Pat Roberts, 109 Hart Senate Office Building, Washington, D.C. 20510. 202/224-4774

U.S. Sen. Sam Brownback, 303 Hart Senate Office Building, Washington, D.C. 20510. 202/224-6521

U.S. Rep. Jerry Moran, 2443 Rayburn House Office Building, Washington, D.C. 20515. 202/225-2715 or Fax 202/225-5124

State Rep. Jim Morrison, State Capitol Building, 303 SW 10th St. Rm. 171-W, Topeka 66612. 785/296-7676 e-mail: jmorrison@ink.org web: www.ink.org/public/legislators/jmorrison

State Sen. Ralph Ostmeyer, State Capitol, 300 SW 10th St., Rm. 128-S., Topeka, Kan. 66612, 785/296-7399 ostmeyer@senate.state.ks.us

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freepress@nwkansan.com

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John Van Nostrand - Publisher

jvannostrand@nwkansan.com

NEWS

Patty Decker - Editor

pdecker@nwkansan.com

Tisha Cox - General Assignment

tcov@nwkansan.com

Jan Katz Ackerman, Area Reporter

ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director

crystalr@nwkansan.com

Jasmine Crottinger - Advertising Sales

jasminec@nwkansan.com

Cindy Davis - Advertising Sales

c.davis@nwkansan.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager

lea@nwkansan.com

Jeanette Applegate - Bookkeeping & Ad Building

japplegate@nwkansan.com

Evan Barnum - Systems Administrator

support@nwkansan.com

NOR'WEST PRESS

Jim Bowker - General Manager

Richard Westfahl, Lana Westfahl, Ron VanLoenen, Judy McKnight

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Advice is to shut up and follow the leader

What is our official stand regarding treatment of detainees or prisoners?

Our President threatened to veto an important funding bill because of an amendment attached to it. The amendment simply said we would not allow or condone torture. Our Vice President says that we sometimes have to play rough to get what we want. In other words, he was saying we sometimes have to torture or mistreat prisoners to get the information we want from them. The end justifies the means.

When the news broke about the abuse at Abu Ghraib, our President, rather glibly, pushed it off as being a few youngsters that didn't know any better and were just having fun. Not only from government officials but from many citizens, the treatment was excused as not being too bad when compared to the Hussein regime or other countries.

Indications were that we are at war and anything goes, if it serves our purpose. The administration claims the privilege to declare someone as being an enemy combatant and therefore we don't need to notify anyone of the charges or their whereabouts. We don't have to give them access to legal council. We, the administration or mili-

Ken Poland

• Ken's World

tary, are not accountable even to our own people.

So far, only the lowest ranking individuals in the Abu Ghraib incident have been punished beyond a verbal reprimand (and that not too loud) or a slap on the wrist.

But — !

Just recently, our marines blew the doors off a detention center in Iraq that housed prisoners. What they found inside was 170 or more prisoners instead of the 40 they were told were in there. What they found, also, was evidence of torture and abuse. The Commander of the raid, Brig. Gen. Karl Horst indicated we would be searching for everyone of the secret detention centers of the Iraqi Army and is quoted as saying, "We're going to hit every single one of them."

Are we indicating that we will not allow anyone but us to "play rough" with prisoners? We will invade other countries and blow off doors to find unaccounted for prisoners, but we don't have to answer to anyone regarding our treatment of prisoners or detainees.

Contrary to how our leaders responded, when we were caught with mistreating prisoners, the Iraqi officials didn't try minimizing or excusing the treatments. The Iraqi ministry's under secretary for security, Maj. Gen. Hussein Kamal, just plainly said there was evidence of abuse and that it was unacceptable treatment. He faced the news media and flatly stated, "They were being abused. This is totally unacceptable treatment and it is denounced by the minister and everyone in Iraq." Will the new government that is to be popularly elected in January have this same policy? I hope so.

We are a Christian nation? Because our leaders proclaim themselves to be "born again" and compassionate Christians, we are supposed to bow in obeisance and never question their policies or actions. Shut up and follow the leader, or you will be accused of being atheist, unpatriotic, partisan, or worse yet, ignorant!

America's poor need bank accounts

By Emma Fawcett

More than a third of the 4 million children born in the United States each year join families without enough savings to weather emergencies or to invest in their futures.

Contrary to popular belief, the culture of poverty, rather than a lack of financial savvy, may be to blame for a low saving rate by poor Americans. Among families earning less than \$40,000, less than a third have any retirement savings, and typical non-retirement savings for this group are only about \$2,000.

In contrast, wealthier Americans have far more saving power - while those with the highest incomes earn 23 times more than those with the lowest incomes, but they are able to build 142 times more assets, according to Washington University's Center for Social Development.

In poor neighborhoods, many prefer to cash their paychecks at issuing banks or at local grocery stores that do not charge for the service. For those living paycheck to paycheck, opening a savings account might seem rather pointless, and a checking account even more so - many landlords in low income areas don't accept personal checks.

Despite promises of "free" checking, many worry that with overdraft fees, minimum balance requirements, and other penalties, banking may be more trouble than it's worth. According to a study conducted by Professor Christopher Berry of the University of Chicago, "unbanked" households pay less than \$100 a year in total fees for financial transactions, and respondents to his survey (all from "unbanked" households) were

well aware of the fees charged by banks and check-cashing operations.

But opening a bank account is very important for the working poor. According to Robert E. Rubin and Michael Rubinger, "Low income families can only become part of the mainstream economy if they can buy homes, start businesses and live in stable, vibrant communities. If the United States is to compete globally, we need everyone to contribute." Without even a small "nest egg," low income families are often just one setback away from financial disaster. As the nation saw in the aftermath of Hurricane Katrina, many of the evacuees had no banked savings from which to draw upon in a time of crisis.

For some, opening a savings account may be the first step in gathering money to finance education, buy a home, start a business, or prepare for retirement.

In the United Kingdom, government intervention is providing a solution through the Child's Trust Fund program, where every child born there after September, 2002 begins life with a government funded savings account. Opening deposits range from £250 to £500 for the poorest third of children.

In the developing world, the concept of microcredit is perhaps more important than enabling the poor to bank their savings, with organizations like Project Dunganon in Bangladesh providing small loans to women for the advancement of family businesses. Program members are required to follow a set of eleven commandments, which include: "I will educate

my children and ensure that I can pay for their education" and "I will live the four principals of Project Dunganon - discipline, unity, courage, and hard work."

Dunganon's founder, Cecilia D. del Castillo attributes the success of the program to these commandments; 96 percent of all loans are repaid.

The women are required to enroll in training courses prior to applying for loans to ensure that they understand the commitment involved, and the project fosters a sense of community by encouraging the women to help each other make payments on time.

Engaging all Americans in the world of banking is the key to nationwide financial security, as the United Kingdom's Child Trust Fund and Bangladesh's Project Dunganon have demonstrated internationally. Savings provide poor Americans with "emergency funds" for a time of crisis or seed money for starting businesses; government-supplied savings provide an attractive alternative to those who are unable to procure their own assets. Opening a savings account and salting away even a small amount of money is a step in the right direction - progress towards bridging the savings divide between rich and poor and enabling all Americans to thrive.

Emma Fawcett is a former intern at WHY (World Hunger Year). Founded in 1975,

WHY is a leader in the fight against hunger and poverty in the United States and around the world. www.worldhungeryear.org

