

Opinion



A Kansas Viewpoint

Fishing for loansharks

From The Wichita Eagle

If you wanted evidence of the kind of money payday lenders are making — and are willing to shell out to protect their highly lucrative industry in Kansas — look no further than the surreal scene that unfolded in Wichita earlier this month.

A public meeting sponsored by the Sunflower Community Action group to raise consumer awareness about the dangers of getting these short-term, high-interest loans was crashed by hundreds of people bused in by LoanMax, a national payday lender with outlets in Wichita. Turns out LoanMax paid each of these “supporters” \$100, and gave them T-shirts and free box lunches as well, in exchange for showing up at the meeting as warm bodies for the industry.

The tactic reveals just how far LoanMax and other payday and car title lenders will go to protect their cash-cow businesses, which give people short-term cash loans, typically over two weeks, until their next payday.

Payday lenders say there is a legitimate role for their services, that they extend loans to credit risks when no one else will.

That might be true in some cases. But the effective annual interest paid on the typical loan is almost 400 percent — a crushing burden for many borrowers, who find themselves in a vicious cycle of debt with no way out.

Many desperate borrowers take out multiple loans to keep their heads above water — as many as 15 or more, say local credit counselors — and they’re sinking in a sea of debt.

A legislative solution is called for to protect the most vulnerable consumers from being exploited.

One good idea being pursued by state Rep. Oletha Faust-Goudeau, D-Wichita, and other lawmakers would limit the total number of loans someone can receive. Payday lenders should have to permit their customers to pay off bad loans over time, in installments, and to work with consumer credit counselors.

A statewide electronic database, like the one that integrates traditional lenders, is also needed to keep track of payday lenders and borrowers.

True, borrowers must take personal responsibility for their financial decisions.

But payday customers are often facing an economic crisis. That tends to skew judgment. Lenders “are preying on people who can’t help themselves,” points out J.J. Selmon, a Sunflower organizer.

That’s why lawmakers must do something to protect their most vulnerable constituents.

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@nwkansas.com or pdecker@nwkansas.com. Opinions do not necessarily reflect the *Free Press*.

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

COLBY FREE PRESS

155 W. Fifth (USPS 120-920) (785) 462-3963
Colby, Kan. 67701

State award-winning newspaper, General Excellence, Design & Layout Excellence, Column Writing, Editorial Writing, Sports Columns, News, Photography.

Official newspaper of Thomas County, Colby, Brewster and Rexford.

John Van Nostrand - Publisher

jvannostrand@nwkansas.com

NEWS

Patty Decker - Editor

pdecker@nwkansas.com

Tisha Cox - General Assignment

tcox@nwkansas.com

Jan Katz Ackerman, Area Reporter

ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director

crystalr@nwkansas.com

Jasmine Crotinger - Advertising Sales

jasminec@nwkansas.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager

lea@nwkansas.com

Jeanette Applegate - Bookkeeping & Ad Building

japplegate@nwkansas.com

Evan Barnum - Systems Administrator

support@nwkansas.com

NOR'WEST PRESS

Jim Bowker - General Manager

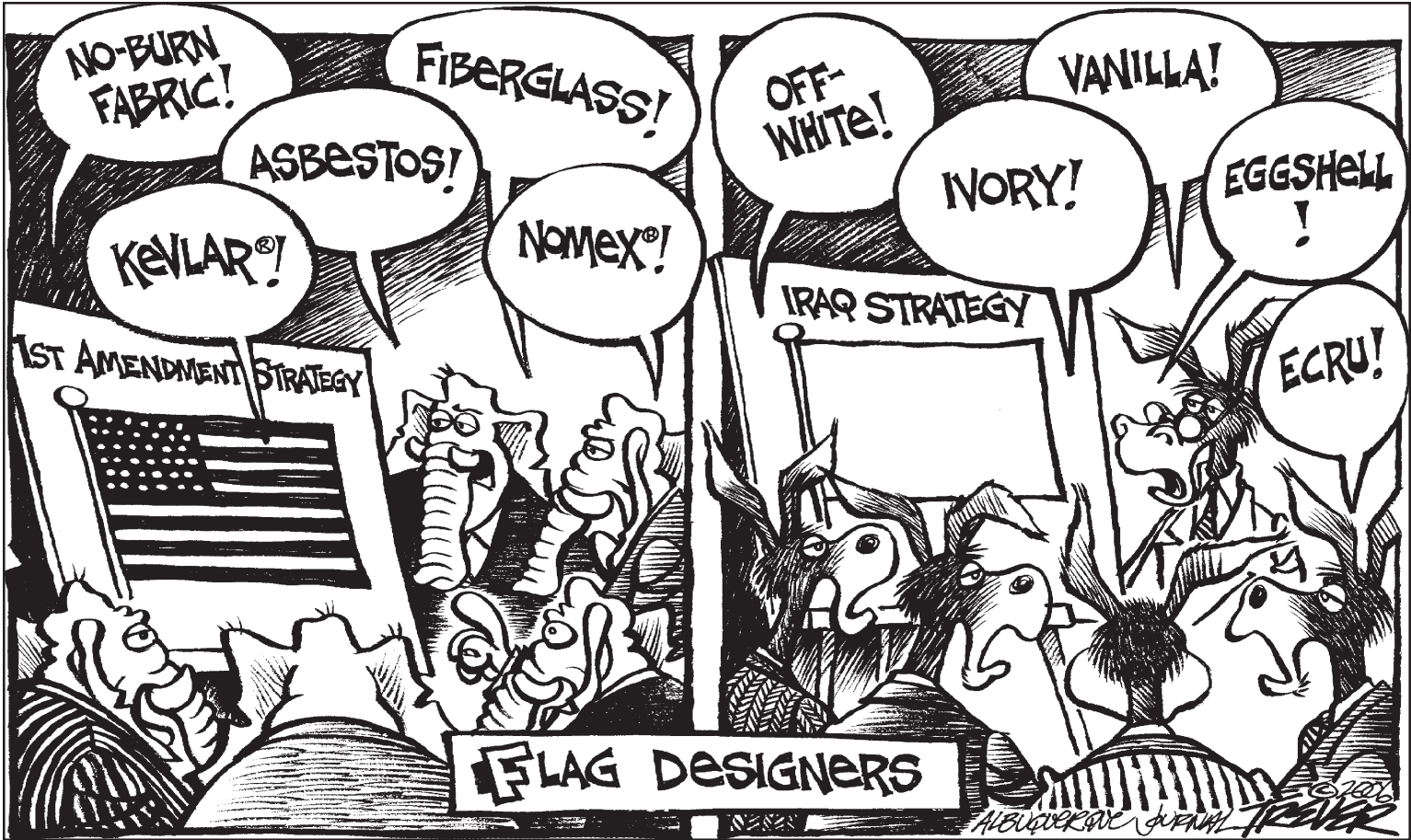
Richard Westfahl, Lana Westfahl, Ron VanLoenen, Judy McKnight

THE COLBY FREE PRESS (USPS 120-920) is published every Monday, Wednesday, Thursday and Friday, except the day observed for Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and New Year's Day, by Haynes Publishing Co., 155 W. Fifth, Colby, Kan., 67701.

PERIODICALS POSTAGE is paid at Colby, Kan. 67701, and at additional mailing offices. **POSTMASTER:** Send address changes to The Colby Free Press, 155 W. Fifth, Colby, Kan., 67701. THE BUSINESS OFFICE at 155 W. Fifth is open from 8 a.m. to 5:30 p.m. Monday to Friday, closed Saturday and Sunday. MEMBER OF THE ASSOCIATED PRESS, which is exclusively entitled to the use for publication of all news credited to it or not otherwise herein. Member Kansas Press Association, Inland Press Association and National Newspaper Association. **SUBSCRIPTION RATES:** In Colby by carrier: 4 months \$38, 8 months \$53, 12 months \$70. By mail with in Colby and the nine-county region of Thomas, Sheridan, Decatur, Rawlins, Cheyenne, Sherman, Wallace, Logan and Gove counties: 4 months \$50, 8 months \$62, 12 months \$78. Other Kansas counties: 4 months \$57, 8 months \$67, 12 months \$81. All other states, \$81, 12 months.

Nor'West Newspapers

Haynes Publishing Company



There is plenty to do

Ahh summer. I know it technically began Memorial Day weekend, but the official start was Wednesday with the summer solstice.

Either way, summer is a time when many may find themselves suffering from a case of boredom.

Everyone has been there but the solutions can be few and far between.

One of the recent modern favorite cures for boredom is the Internet. It's been a favorite of mine when I've had downtime on weekends and need something to do, although popping virtual bubble wrap (www.virtual-bubblewrap.com/popnow.shtml) doesn't cure boredom for long.

Another fun boredom reliever (or time-killing method) is www.quizilla.com. Lots of fun quizzes there that answer "What color are you?" to anything involving pop culture or anything a person can imagine.

One can even design their own quiz, but I haven't done that. Yet.

Another potentially interesting thing I didn't think of, but found while looking up boredom relief was going to the Google search Web site, typing in something random in the search field and hitting the "I'm feeling lucky" button instead of the "Google search" button.

Say, for example, type in 1968 Camaro, hit the button and you get a Web site on Chevy promotional ads for the car's roll-out nearly 40 years ago.

I also looked up "bored." It kicks up Web sites such as www.planetboredom.com, which has plenty of



Tisha Cox

● Off The Beaten Path

suggestions on what to do when bored.

There is also www.bored.com, which serves as a portal for all things to relieve boredom. It has links to games, jokes and more. A couple that looked interesting were the phobia guide and <http://cyberfireworks.com> which allows a person to create online fireworks.

Though there are many virtual ways to get rid of boredom, a "real world" solution is probably better.

Another way to relieve boredom, I've found, is to do something creative. I had never thought of that until a couple of years ago after reading an interview done on actor Viggo Mortenson. He said there is no excuse to be bored, and when one finds oneself entering that state, they should do something creative. Write, draw, it doesn't matter.

The act of creating something, even if it's a popsicle birdhouse, can bring about inspiration and satisfaction.

Besides summer free-time boredom, there is the dreaded in the car traveling boredom, with kids.

Kline fights to control image

By JOHN HANNA

AP Political Writer

TOPEKA (AP) — Phill Kline wants voters to know he's done a bang-up job as attorney general and, more importantly, that others think so, too.

Kline adorns his campaign biography with plenty of positive blurbs, like the ones publishers use to entice people to read a new book. There are usual suspects, fellow conservative Republicans such as Sen. Sam Brownback, and not-so-usual ones, such as Sedgwick County District Attorney Nola Foulston, a Democrat.

Kline is trying to control his image in a tough race against Johnson County District Attorney Paul Morrison, the Democratic nominee.

"It's a sign of someone who thinks he has a career," said Bob Beatty, a Washburn University political scientist. "You want to make sure you get credit for what you're doing."

A Republican incumbent in a traditionally GOP state such as Kansas shouldn't have trouble winning a second term.

That's particularly true for an attorney general who has consistently argued for tougher criminal sentences, taking the position that if building new prisons is expensive, there's still no price on justice. At least since Vern Miller, who liked to jump out of car trunks and bust drug miscreants personally during his 1971-75 tenure, Kansans have liked Super Sheriffs as attorneys general.

Kline was part of the successful movement to impose a minimum 25-year sentence for first-time sex offenders preying on children. He has worked to increase the time police and prosecutors have to bring criminal cases and to lengthen penalties for child pornographers. He touts endorsements from 89 of 104 county sheriffs.

He has defended the state's capital punishment law twice before the U.S. Supreme Court.

Foulston was impressed enough with his December appearance before the justices to write of feeling exhilarated afterward.

"He had eloquently and effectively represented the people of Kansas," she wrote in the spring edition of The Kansas Prosecutor, the trade magazine for Kansas county and district attorneys. "No one could ask for more."

Kline has a longer list of things favoring his re-election. Morrison will contest him on all points — his campaign has a "cleanup crew" — but Kline was diligent about promulgating a message even before Morrison entered the race.

"When you are seeking the trust of the people for a second term, you let them know that you did what you what you said you were going to do," Kline said. "I think that's part of the credibility of the elective process."

Yet it's not Kline the prosecutor who gives Kline the candidate trouble. It's Kline the conservative culture warrior.

That Kline is a vocal opponent of abortion who's trying to gain access to information contained in the patient records from two abortion clinics — to prosecute rapists with child victims but also to dig up evidence against the clinics themselves.

He inspired a federal lawsuit by declaring that a plain reading of Kansas law requires doctors to report all suspected instances of underage sex to authorities as possible child abuse, even if it appears to involve only consenting teenagers. He unsuccessfully defended the Legislature's right to set much harsher sentences for offenders because their illegal acts involved gay sex rather than straight sex.

Last year, he volunteered to defend the State Board of Education in court if its conservative majority mandated stickers in textbooks saying evolution is a theory and not fact, an idea the board didn't entertain.

That's the guy who has angered moderate Republicans, the one Morrison switched parties

Though I don't have kids, I remember as a child what it was like on long road trips on family vacations, stuck in the car with nothing to do.

My mom was pretty good at keeping me and my younger sister, Chris, occupied, by pointing out interesting sites, or asking us questions along the way, kind of like a travel quiz.

We also did a pretty good job keeping ourselves busy, talking, doing silly stuff or reading or playing games like hangman.

Nowadays, there are iPods, in-car DVD players and game systems that help keep kids occupied. But as with anything, they only last a while.

So here are a few suggestions that might be fun for anyone on a family road trip: These are oldies but goodies: 20 questions or Eye Spy. Going retro might be fun in the age of the MP3 and DVD player. Or the old travel versions of board games like Battleship or Connect Four, if they can still be found.

Then there are the old stand-bys like bringing along books, snacks, etc.

I guess the bottom line is boredom can be fun if one wants it to be.

Instead of looking at boredom as a bad thing, look at it as a positive. It can't hurt, can it? And after all, it could be the way to beat it.

Tisha Cox is a general assignment reporter/photographer for the Free Press. Her column appears on Mondays. tcox@nwkansas.com.

to run against. Morrison derides Kline as a professional politician with an ideological agenda making good legal decisions less likely.

"My world involves fighting crime in a substantive way, day in and day out," Morrison said after filing for office. "Phill Kline's world is a world of politics, posturing and press conferences."

For Kline to win re-election, moderate Republicans and independents either have to forgive his conservative politics or view them as a reasonable cost to get a tough-on-crime attorney general.

Kline plays down his role in the culture war. "I think there's been a lot of media attention on things I spend very little time on," he said.

Kline also dismisses the notion that he's a professional politician, pointing to his past in private business and as an attorney in private practice. By contrast, he said, Morrison has drawn a government paycheck for a solid quarter-century.

But Kline had an unsuccessful congressional campaign on his resume before Morrison ran his first race for district attorney. Before Morrison had finished his second term, Kline had made a name for himself as a leading conservative in the Kansas House.

Beatty contends Kline qualifies as a professional politician — though the political scientist doesn't use the term derisively. Kline, he said, is playing the game successful national politicians do — in which being responsive to voters and getting credit for it is vital.

Certainly, Kline is seeking credit for fighting crime — and enlisting others to help him tell the story he hopes will stick with voters. Morrison is hoping voters see him as the best person to fill the role of Super Sheriff.

Political Writer John Hanna has covered state government and politics since 1987.

Mallard Fillmore

● Bruce Tinsley

