



Credit ‘reform’ just adds problems

You may have noticed that Congress did you a favor last year and made it next to impossible to get a new credit card, then told the banks to raise your interest on the ones you have and to kill a few million trees with long, complicated statements.

Thanks a lot, Congress.

Actually, Congress said it was passing credit “reform” legislation which would “protect” consumers and make the banking system safer. “Protect” apparently means the same as “gouge” in Washington, however.

The main results of this “reform” seem to be higher rates – from 8, 9 or 10 percent for the best customer to 11, 12 or 13 percent – and a cut in the number of card offers people get.

The other main result was to make credit less attractive just when the economic recovery was about to pick up steam. It could have used a kick in the pants from credit-card spending, but that didn’t happen.

So, what have we learned, other than to be wary of congressmen bearing gifts?

One is that we usually are better off before Congress “reforms” something. Another is that any “reform” usually winds up being corrupted by lobbyists for those who need reforming. Thus, we see record profits from big banks that only a couple of years ago were begging for a bailout.

It’s hard to see how either consumers or the economy benefited from this bill. The original bailout was a little more straight forward. Had the big banks been forced into bankruptcy, the recovery would have been much longer.

However, a system that results in bigger and bigger banks, all “too big to fail,” is not a good one. The government needs to put some teeth back in the antitrust laws and reverse this trend toward bigness.

If we restore competition and at the same time enforce the penalty of failure and bankruptcy for bad operators, then the banking system might just prosper. It already works that way for smaller banks. The Federal Deposit Insurance Corp. stands by to pick up the pieces.

Competition might even bring back lower rates and better service for credit customers, at least the good risks. Although that would be asking a lot after “reform.”

It’s an old saying, but true, that no one’s life or property is safe so long as the legislature is in session. That, unfortunately, goes double for Congress. — *Steve Haynes*

Where to write, call

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

U.S. Sen. Jerry Moran, Russell Senate Office Building Room C-4, Washington, D.C. 20002 (202) 224-6521 moran.senate.gov/public/

U.S. Rep. Tim Huelskamp, 126 Cannon House Office Building, Washington, D.C. 20515. (202) 225-2715 or Fax (202) 225-5124. Web site: huelskamp.house.gov

State Sen. Ralph Ostmeyer, State Capitol Building, 300 SW10th St., Room 225-E., Topeka, Kan. 66612, (785) 296-7399 ralph.ostmeyer@senate.state.ks.us

State Rep. Rick Billinger, Docking Building, Room 754, Topeka Kan., 66612, (785) 296-7659 rick.billinger@house.ks.gov

COLBY FREE PRESS

155 W. Fifth St. (USPS 120-920) (785) 462-3963
Colby, Kan. 67701 fax (785) 462-7749

Send news to: colby.editor @ nwkansas.com

State award-winning newspaper, General Excellence, Design & Layout, Columns, Editorial Writing, Sports Columns, News, Photography.
Official newspaper of Thomas County, Colby, Brewster and Rexford.

Steve Haynes - Publisher
s.haynes @ nwkansas.com

NEWS

Kevin Bottrell - News Editor
kbottrell @ nwkansas.com

Andy Heintz - Sports Reporter
aheintz @ nwkansas.com

Marian Ballard - Copy Editor
mballard @ nwkansas.com

Vera Sloan - Society Editor

Shelby Pulkrabek - Society Reporter
colby.society @ nwkansas.com

ADVERTISING

Andrea Bowers, Kathryn Ballard, Tammy Withers
Advertising Representatives
abowers @ nwkansas.com kballard @ nwkansas.com twithers @ nwkansas.com

Kylee Hunter - Graphic Design
khunter @ nwkansas.com

BUSINESS OFFICE

Robin Tubbs - Office Manager
rtubbs @ nwkansas.com

Evan Barnum - Systems Administrator
support @ nwkansas.com

NOR'WEST PRESS

Richard Westfahl - General Manager
Lana Westfahl, Jim Jackson, Betty Morris, Jim Bowker, Judy McKnight, Kris McCool

THE COLBY FREE PRESS (USPS 120-920) is published every Monday, Wednesday, Thursday and Friday, except the days observed for Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and New Year’s Day, by Nor’West Newspaper, 155 W. Fifth St., Colby, Kan., 67701.

PERIODICALS POSTAGE paid at Colby, Kan. 67701, and at additional mailing offices.

POSTMASTER: Send address changes to Colby Free Press, 155 W. Fifth St., Colby, Kan., 67701.

THE BUSINESS OFFICE at 155 W. Fifth is open from 8 a.m. to 6 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 herein. Member Kansas Press Association and National Newspaper Association.

SUBSCRIPTION RATES: In Colby, Thomas County and Oakley: three months \$35, one year \$85. By mail to ZIP Codes beginning with 676 and 677: three months \$39, one year \$95. Elsewhere in the U.S., mailed once per week: three months \$39, one year \$95. Student rate, nine months, in Colby, Thomas County and Oakley, \$64; mailed once per week elsewhere in the U.S. \$72



Tunisian events take on a personal note

The story started out on the back page of the regional daily, just a small piece about unrest in the Arab world. Nothing new there.

But wait. This wasn’t happening in Iran or Iraq or even Egypt. It was in Tunisia.

Tunisia! I’ve been there.

I’ve talked to these people. I’ve eaten with them, had my picture taken with them and enjoyed this moderate Islamic country.

This is the country I visited in 2007 with other publishers from across the country.

It was a government-sponsored trip, and since the Tunisians were paying, I tried to look at the good in this beautiful little country on the edge of the Mediterranean. I even dipped my feet in this almost-mythical sea.

We were shown the university, a research station, a couple of small businesses, mosques and a school. We looked at ruins of buildings and monuments put up by the Romans.

We met with members of both houses of the parliament and were shown some of their most sacred places.

I saw a lot that was good in Tunisia. There is universal suffrage. Women are not required to wear anything special while out in public and can serve in public office. In fact, many of the government officials we met were women.

Although the people are mostly Islamic and mosques are everywhere, we were told that plural marriage was forbidden.

Islamic scholars in Tunisia explain the Koran’s passages on the issue was: when God said men could have more than one wife if he treated them equally, it was a joke. No man, they said, could treat all women in his life equally.

Tunisia has universal free education through university level. It’s a well-educated country, although the school we visited would seem very primitive by U.S. standards.

But even four years ago, we could see the problems, some were admitted openly and some glossed over.

While the population is well educated, unemployment is high and the country tends to export its young people because they can’t find jobs at home.

Then there was the government. Everyone praised President Ben Ali, who seemed to be a benevolent dictator. Tunisia had seen, at that time, only two presidents since independence from France in 1957. And photos of Ben Ali were everywhere.

Back in 2007, the leader of our group gave us what he called Tunisia 101:

1. Universal education.
2. Equality for women. Equality for all.
3. Struggle against fundamentalism.
4. Commitment to dialogue instead of confrontation.
5. Moderation in all things.

But everyone wants a job and eventually people do get tired of a dictator. So for now, Tunisia is in the headlines as confrontation takes over where dialogue failed.

These are still good people who want what we want – freedom, justice and a job. I hope they get it.



Cynthia Haynes

- Open Season



Cynthia Haynes stood in front of a photo of former Tunisian President Ben Ali.

Cynthia Haynes, co-owner and chief financial officer of Nor’West Newspapers, writes this column weekly. Her pets include cats, toads and a praying mantis. Contact her at c.haynes @ nwkansas.com

Kansas common sense needed in Capitol

As I was sworn in this month as a United States senator representing the great state of Kansas, I couldn’t help but reflect on the voices of Kansans from the recent election.

November left many victorious candidates claiming mandates, and many political pundits judging the previous Congress and predicting the direction of the next. One thing is certain: Now is the time for my colleagues in Washington to get out of campaign mode and really start listening.

Unfortunately, Washington is a town that prefers talking to listening, and much of the talk I’m hearing continues to be divisive and greatly partisan. Not surprisingly, this is the exact opposite of what I hear from Kansans as I travel the state.

I’ve been listening, and I hear you telling me, “Jerry, lead with Kansas common sense and reject the business-as-usual politicking of Capitol Hill – it got us into this mess in the first place.”

Candidly, our country is facing a number of challenges, one of the greatest being our staggering national debt caused by decades of overspending and government growth. Today, the national debt has surpassed \$14 trillion, and each American’s share is more than \$45,000. Over the past two years, 40 cents of every dollar we’ve spent has been borrowed from counties like China.

It doesn’t take an economist to realize that our fiscal course is unsustainable. When Kansans find themselves in tough financial circumstances, they sit around the kitchen table and figure out a way to tighten their belts, make the needed sacrifices, and work their way out of debt. Unfortunately, when members of Congress back themselves into a corner, they simply borrow and spend even more. This is intellectually and ethically dishonest; we cannot pay for the present by mortgaging the future.

This out-of-control spending and borrowing jeopardizes the prosperity of future generations, who will have to pay for our irresponsibility. In Kansas, we lead a special way of life that is worth fighting to preserve for our children and grandchildren. That fight has been my focus throughout my time in public service, and I will bring this spirit of personal responsibility and living within our means to the U.S. Senate.

Congress can and should do what Kansans do every day: make decisions based on good values and accountability. How we work together in Washington to tackle our fiscal crisis will determine the future of our country. The first step toward working together successfully is listening – both to each other and to Americans.

In order to stay connected with Kansans, I



U.S. Senator Jerry Moran

- From the Senate

have returned home each weekend, holding annual town halls in all 69 counties of the “Big First” district. In the years ahead, I will continue to return home to Kansas and travel throughout all 105 counties of our state to hear from Kansans directly. I encourage you to attend these listening-tour stops to share your ideas on how Congress can make a positive difference in your life. I will take your suggestions back to Washington with me, and look forward to staying in touch through your phone calls, letters and e-mails.

We have a responsibility to the next generation to be good stewards of America’s bounty. As I humbly begin my new responsibilities in the 112th Congress, I remain committed to leading with Kansas common sense, and to making the tough choices necessary today, so tomorrow – and every day thereafter – our children and grandchildren can enjoy the same freedoms and opportunities we have been blessed with.

Jerry Moran, of Hays, is the junior U.S. Senator from Kansas.

Write us

The Colby Free Press encourages Letters to the Editor on any topic of general interest. Letters should be brief, clear and to the point. They must be signed and carry the address and phone number of the author.

Mallard Fillmore

- Bruce Tinsley

