

from our viewpoint...

## Where to squeeze to pay health costs

Everyone is talking about health care reform, and how to address the question of uninsured people and the high cost of health insurance.

We listened intently to a discussion with the people from the Kansas Health Policy Authority on Friday at the Northwest Kansas Technical College to hear what answers there might be to these questions.

The timing was of immediate interest because our company had just renewed its health insurance, and employees had to choose higher deductibles or higher premium costs.

From what Joe Tilghman of the Health Policy Authority said, the health insurance costs is one of the major problems facing businesses, not only in Kansas but everywhere.

"A lot of people aren't going to like what we come up with. A lot of those are going to be small businesses," Tilghman said.

That was not what we wanted to hear, but Tilghman went on to say that we cannot squeeze our doctors and hospitals with the hope of reducing health-care costs.

Cutting the income for the doctor and making it more difficult for the hospitals to operate will not save anything, he said, and could result in a far worse problem with fewer doctors and hospitals to handle our health needs.

Keeping our doctors and hospitals going is a major concern, but that means we will grumble under our breath about the bills we get.

However, we agree with Fred Hall, the AFLAC insurance man, that having specialists come to the Goodland outreach clinic is worth paying a higher price for.

As Brian Linin, Chamber of Commerce president, said, when we were young and thought we were indestructible, health insurance was not a concern, but after we get married and have a family, it becomes important.

One advantage larger businesses have is there are more employees to share the costs, and a younger mix of employees that can help reduce the costs.

Small businesses, which do not have a large number of employees or find they have an older pool of people, are at a disadvantage in the health insurance premium process.

A suggestion was allowing small businesses to pool together to provide a larger base to share the premiums. That sounds simple, but for many small businesses the costs could still be out of reach, depending on the choices being offered.

Changing our lifestyle and living a more healthy life is ultimately the best way to reduce the individual health costs, said Marcia Nielsen, Health Policy Authority executive director. She said prevention and incentives for healthy living could reduce the costs by reducing the number of people who let themselves fall into bad behavior and ill health.

It is good to eat healthy and exercise, but we don't see that having an immediate impact on health insurance costs.

Reforming health care is complicated, and suggestions being gathered for the politicians in Topeka should be watched by every Kansan. It is a cinch those premiums won't drop quickly.

— Tom Betz



## Our friends feel we treat them poorly

Talking with people in the United Arab Emirates, as with those in other countries that consider themselves our friends, a couple of themes come up.

One is that our friends want a dialog with us, not just a one-way relationship where Washington gives orders and our allies follow.

The other is that right now, we treat our friends poorly.

The first complaint you hear around the world. We have a lot of friends, and they tend to think we take them for granted.

It's common in Latin America to hear people complain about the remnants of "gunboat diplomacy," everything from the U.S. ambassador ordering a candidate to make a speech to our aid policies.

In Abu Dhabi, capital of the U.A.E., one minister complains that, coming up to the invasion of Iraq, the U.S. seemed bent on a self-determined course.

"Nobody was willing to listen to the advice from the region," he complained.

Worse still is the treatment we give our friends when they come here.

The furor over the Dubai Ports contract last year is a case in point. The firm, an international powerhouse in the port business, contracted to run several U.S. ports. A political furor in Congress forced the Arab company to withdraw, though both it and the country as a whole are firmly on "our side."



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"The people in charge here understood the political atmosphere," one minister said. "I don't think it has affected the formal relationship between the two countries."

"It may have affected the people. It could have an effect on private relations."

"There has been a drop in travel (to the U.S.). The scrutiny in issuing visas, the treatment at the airports..."

"I'd hesitate to go now. Nobody would like to humiliate himself."

Much of the damage from this kind of treatment won't show up for years. Wherever you go in the Arab world today, as in many parts of the Second and Third worlds, you meet people educated at American universities.

These are people who know America and Americans. By and large, they love us. The next generation may not be so friendly, because relatively few of them will come to school here.

"With the restrictions on visas and the hassles at the airports," says Abdul-Aziz Abdulla al Ghurair, speaker of the U.A.E. parliament, the Federal National Council, "with

the FBI watching, parents don't want to take the risk of sending their kids to the U.S."

"It has created choices for parents to send their kids elsewhere. We are building more universities in the U.A.E."

"I am sad and disappointed. I want my kids to study in the U.S."

Part of the problem is the American tendency to see things in black and white. We were attacked by people from an Arab country, so all Arabs must be bad. All Muslims must hate us. That is essentially racist thinking.

And if we keep thinking that way, it may come to be. Certainly, the way we treat our friends is not winning us any.

"In general, the Americans are very nice people," the speaker says, "very straightforward and very friendly. I wish they would get away from thinking of stereotypes for any region of the world."

"In the U.S., Muslims have been labeled as bad boys. In a billion people, you will have some crazies, but you can't just label everyone. You have to let people know that not all Arabs are crazy."

He went on to talk about diplomatic relations.

"You should give from your right hand without the left hand knowing what you are doing," he said. "We are all keen to have even a better relationship with the U.S. We expect a two-way relationship."

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## Speak up; one voice can make a difference

By John Crabtree

Center for Rural Affairs

The farm bill, the flagship of rural public policy for the next five years, is in the final turn.

The version passed by the House of Representatives on July 24 will weaken family farms, worsen farm consolidation and accelerate rural population loss.

During the August recess, senators and representatives will travel their states and districts, meeting with voters and discussing pressing issues.

This presents an opportunity for family farmers, ranchers and rural people to discuss the future of our rural communities face to face with elected officials who will make many



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decisions in the coming months that directly impact our lives and communities.

Ask Congress to focus the farm bill on real solutions and real reform — effective farm payment limits; help for beginning farmers and ranchers; conservation on working lands; value added agricultural development; rural entrepreneurship; and reforms that breathe life and competition back into livestock markets.

## Tapped out on bottled water

I feel bad for the bottled-water people.

Back in the late 1980s, young upwardly mobile professionals — yuppies, if you recall the term — suddenly had cash to burn. This was the baby-boom generation. It demanded the good life — the best of everything.

The baby boomers rejected the approach of their cost-conscious parents. To heck with Folgers; they demanded freshly roasted specialty coffees (Starbucks). To heck with Budweiser; they wanted specialty beers (microbrews). And to heck with fresh water that poured out of your kitchen tap; they wanted bottled spring water from exotic mountain locations.

Older generations never could understand the concept of bottled water. My father (the Big Guy) surely couldn't.

Big Guy: You want to pay money for something that comes out of your kitchen tap?

Yuppie: That's right.

Big Guy: But you're paying \$10 a gallon for something you already have.

Yuppie: Only the best for me.

Big Guy: But tap water is nearly FREE.

And so it was that the trendy crowd turned the bottled water market into a gold mine. By 2004, some 41 billion gallons were sold. But suddenly the bottled-water party is over.

Many of the same trendy folks who made bottled water hip have decided to stop drinking it because another trend is more hip.

According to Newsday, bottled water is bad for the environment. It requires some 50 mil-



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don't drink it because it's polluted and poisoned and all kinds of little living entities are swimming around waiting to attack your innards.

But in America, virtually all our water is safe. Virtually every home in every part of the country has a kitchen tap that offers an unlimited supply.

Our tap water is a reflection of our country — a reflection of how incredibly successful the American experiment has been. It's also a reflection of how lazy and ignorant and unaware so many Americans have become — because we take our water for granted.

The whole bottled-water concept makes me wonder how many other things we're taking for granted.

Our freedom? In many places around the world, the government runs everything (Cuba, for instance) and the people have nothing — BECAUSE the government runs everything.

Yet some Americans are eager to dismantle the system that created our wealth because they think the government can do better — the same people who used to think bottled water was better.

All I know is the older I get, the wiser my father becomes. He knew 20 years ago or more that the bottled-water trend was just that — a nutty trend.

If only the rest of America was as wise as the Big Guy.

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