

from our viewpoint...

Credit card reform not a great 'favor'

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

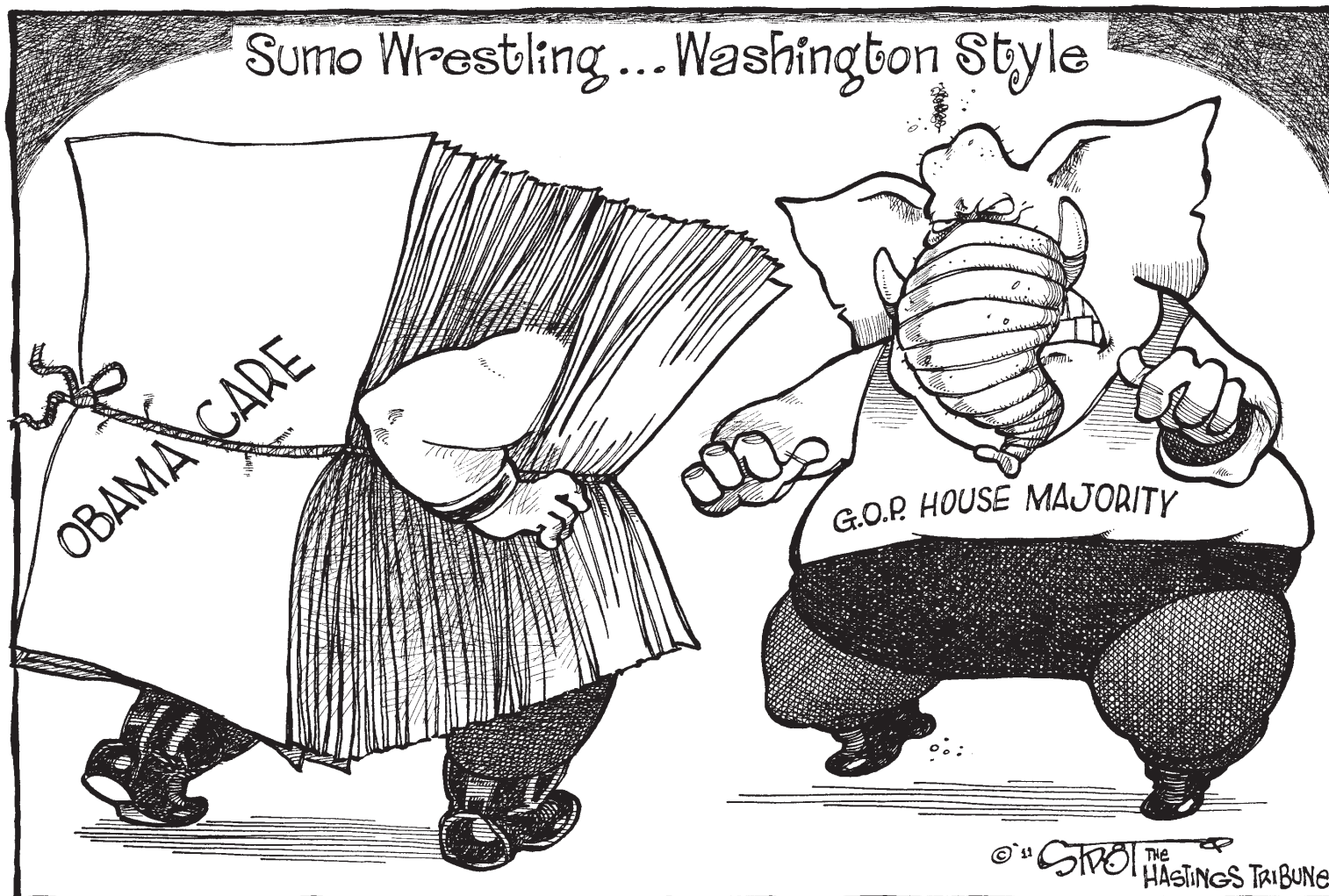
It's hard to see how either consumers or the economy benefited from this bill. The original bailout was a little more straight forward. Had the big banks been forced into bankruptcy, the recovery would have been much longer.

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 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, no one's life or property is safe so long as the legislature is in session. That, unfortunately, goes double for Congress. – *Steve Haynes*



School board makes effort to inform voters

To the Editor:

I'm writing you this letter to first thank the District and School Board for all their efforts in getting us the information on the new school bond issue.

All the meetings have been very beneficial and I have learned so much from all of them.

Secondly, a word of thanks goes out to the Bond Committee for getting the word out to the public to attend the last meeting. The lunch room at the school was packed and that means our community is concerned with the impact a new school will have to them.

Whether you have a child, a grandkid, niece or nephew in school, this bond issue will affect everyone living in Sherman County.

In Tuesday's paper, you saw the figures of what the renovations would cost, how it would affect your pocket book. One thing I noticed not published in the paper was that Superin-



your schools, community

• guest column

tendent Shelly Angelos and the school district have applied for part of the stimulus money the state of Kansas has. That is we have an ear tag on getting \$5 million dollars (if the bond passes) plus if another district in Kansas votes No on their bond, we get their share.

That is FREE interest money we can put towards our \$14.9 million, which would lower your share on your property taxes. This is a onetime shot at getting this money, and if we don't pass the bond issue in April, that money is all gone and we pay the full price.

I would encourage each and every one of

the citizens to think how this will impact our kids. Having a K-6 all in one building would be wonderful. For families that have multiple drops to make each morning and picking up in the afternoon, the time it would save for them. Plus it would ensure the safety of the kids. The proposed gym with the FEMA shelter would keep them safe during any storm.

Education is very important to our kids and having them in updated buildings where in the dog days of August, they can be cool plus in the winter days, everyone has heat and good windows to keep the heat inside.

These are all improvements that have needed to be done for some time and we have the opportunity to get them done.

Jeris McCombs
Goodland

Letter Policy

The Goodland Star-News encourages and welcomes letters from readers. Letters should be typewritten, and must include a telephone number and a signature. Unsigned letters will not be published. Form letters will be rejected, as will letters deemed to be of no public interest or considered offensive. We reserve the right to edit letters for length and good taste. We encourage letters, with address and phone numbers, by e-mail to: <star.news@nwkans.com>.

What about West Elementary?

To the Editor:

Nothing is ever said about West Elementary School in the newspaper. So is it supposed to be torn down, remodeled or what?

Ruth Nichols
Kanorado



from our readers

• to the editor

Editor's note: At each public meeting the future of West Elementary has come up and addressed. At the first meeting in October the existing building committee felt "West could be sold to be remodeled into possibly an as-

sisted living facility and the playground could be given to the city as a park."

West is seen as the second most salable school property after the administration building on Main.

Kansas has always had strong communities

One hundred fifty years ago this month, Kansas became the 34th state in the union. History tells us this was no easy task. The names prominently displayed around the House chamber attest to the strength and determination of our founders.

Too often we have let film "westerns" define Kansas as a state built by rugged individualists out there on their own in a harsh land and conquering it. What is missing from these tales is the story of community. Yes, these were rugged individuals who worked hard and struggled before succeeding. But they were people who recognized the power of community. They did not stand idly by while their neighbors perished; they took care of each other and they built vibrant towns.

Think of the former slaves who banded together to establish Nicodemus, a thriving community on the prairie. Think too of the people of Lawrence who collectively rebuilt each time their community was burned to the ground. Remember the Kansas farmers who held their communities together through the years of the dust bowl. And think today of the people of Greensburg who refuse to let a little thing like a catastrophic tornado wipe them off the map. Together, in a spirit of community, they are building a new and better Greensburg.

Back in the 1850s and 60s, our founders understood and cherished this commitment to community. They deliberately put in their founding documents a recognition it is critical to provide for the improvement of the state as a whole.

Kansas has a long tradition of outstanding public schools, technical and community colleges and superb four-year universities. From pre-school through PhD, Kansas public education delivers.

Kansas has built and maintains an excellent road and highway infrastructure to move manufactured goods and agricultural products from production to distribution safely and efficiently.

Kansas citizens are kept safe by public safety officers, first responders and highway workers ready at a moment's notice to clear our road-



from other pens

• commentary

ways of ice and snow.

And Kansas has a long history of ensuring first rate care for our most vulnerable citizens. We provide services and resources for those with developmental and physical disabilities, for our seniors in need of assistance, for those suffering from mental illness, and for those who simply need a helping hand in difficult times.

But in the years since the 2008 financial crisis and ensuing recession, we have experienced real challenges and real hardship. The budgets for those services that support communities and enhance our quality of life have been slashed and services have suffered.

Funding for every state function has been dramatically reduced and as a result, school employees and programs have been eliminated, highway projects put on hold, tuition has climbed dramatically, public safety officers have been forced to take on extra duties as personnel have not been replaced, and perhaps most tragic of all, disabled citizens eligible for services have died while on a waiting list for those services.

We acknowledge the hard work of the Parkinson administration and the Kansas House and Senate in the 2010 session. The passage of a temporary tax increase kept things from getting even worse. We know we are not yet out of the woods. While the economy is in recovery, it is a slow recovery. This is a time to be cautious. It is not the time to cut revenues and put the budget back into crisis. It is a time to seek stability and commit to the promises made by our founders.

Kansas must recognize the spirit of community and common good that brought New England Free-Staters to the prairie and gave them the strength to establish this great state. We must band together in common purpose

The decision behind deciding to renovate North School is it is the best location with the most available room, Board President Chuck Wilkens said in October. North has more property to work with than West Elementary and is the best location. West Elementary is located within two blocks of a highway, which makes it more vulnerable to security problems. Since North school is closed the renovations would not impact students.

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