

from our viewpoint...

Government needs to get out of the way

To keep the economy afloat, the Federal Reserve Board has cut interest rates to historic lows, down, in fact, to nothing on some short-term loans to banks.

And while this is keeping rates low for those who want to buy a house, few are buying. Few can afford to buy. A lot of people are out of work. Sure, plenty of people are refinancing old loans, and reap great rewards, but that doesn't get the economy going.

Meanwhile, the government has made it so difficult to make home loans banks just aren't making many. Some banks have gotten out of the business. Others are super cautious.

So despite attractive, even historic, low rates, the housing machine has not cranked up.

Same could be said for the rest of the economy. It's recovering, but not nearly fast enough, and what recovery is seen is so fragile the Fed is afraid to do much for fear of sending us into another tailspin.

So these low rates, while they look good, have not done much for the country.

They have done a lot of damage, however, in places most of us don't see. They've ruined interest on most bank accounts. Savings accounts now pay only half of 1 percent to 1 percent interest. At that kind of rate, no one is saving.

Worse yet, senior citizens and others living on a "fixed" income have seen that income plunge right along with their rates. Already hit by the volatile stock market and the economy in general, these people often just can't afford to see their income shrink any further.

While interest rates are low, rates for consumers, such as on credit cards, are not. Why?

New federal laws and regulations have made it much less attractive for banks to loan money on credit cards. Rates that used to hover below 10 percent shot up a couple of years ago to 11, 12 and 13 percent. Poor risks used to pay 18 percent, and some of those rates are beyond 20 percent.

Thanks for the protection, government.

Businesses still have a hard time getting credit, partly because of new regulations from Congress and the federal bureaucracy which banks must comply with. Rules designed to forbid fraud and shaky loans abound, but we suspect when the sharks get to swimming again—as they always do—the rules won't keep them from cheating the customers or putting a few big banks in peril.

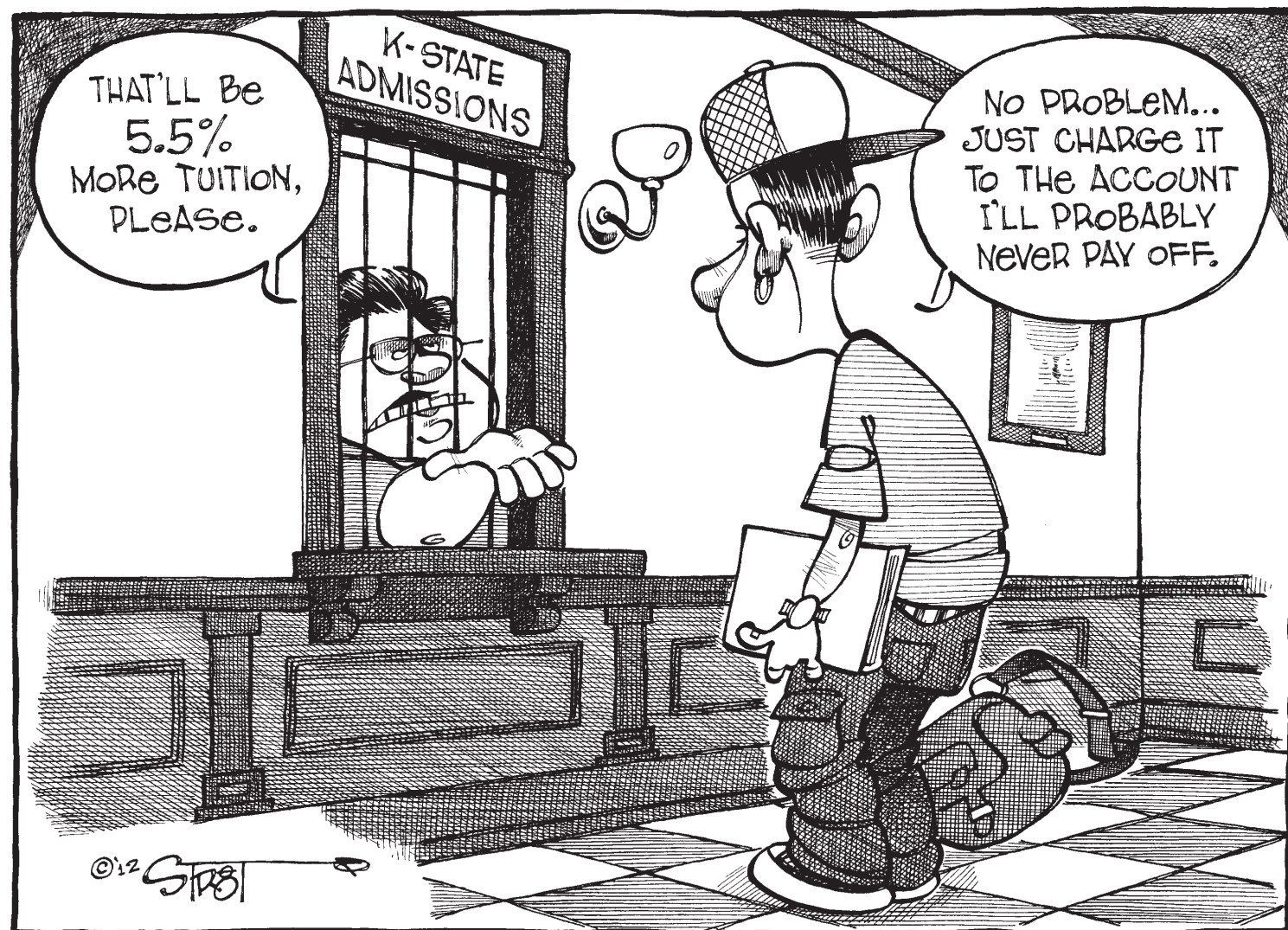
Because the sharp guys always figure an angle. Rules only cover the old holes, not the new ones.

So if you think we're saying the Fed and Congress have made a mess of things, you're right. And we suspect a lot of people would agree.

This economy is not going to improve until the government figures out how it's messed things up and gets its hands out of the pie. It's not the Democrats or President Obama, or the Republicans in Congress.

It's just the heavy hand of government holding things down. Remove that, make things right, and the economy will be fine.

— Steve Haynes



A smoky day at the ballpark

I was expecting it, but it's still very strange not to start seeing the Rocky Mountains as you get to Limon, Colo., on I-70.

Several people from the Star-News office were given the opportunity Tuesday to experience skybox seating at Coors Field. Our boss had bought the box tickets at auction at the annual Colorado Press Association Convention. So Tom Betz, Sheila Smith and I joined a couple from the Colby Free Press office and headed down the road Tuesday afternoon.

I've made this drive more than a dozen times now over the past three years. I joke that I could do it in my sleep, but that would be quite dangerous. It's a very easy drive, but the scenery is a bit boring. Once you get past Burlington it seems there are very few farms, just miles and miles of pasture land or short grass prairie.

You get used to the landmarks along the way. The towns like Stratton or Deer Trail, the grain elevators at Arriba. The turn-offs to Vona and Kiowa. And, of course, the mountains. You start seeing the first one sometime around Limon. When you first began noticing it, it seems to appear by itself. I called my parents and asked them to find out what mountain it is, after all it should be easy to figure out since it must be the most easterly of any of the mountains. To my surprise it is one I've heard of: Pike's Peak.

Once you get past Limon the other mountains start to appear until you have a whole line of them marching from one end of the horizon to the other. It's quite a sight, even for someone born and bred in a place where you can see 14,000-foot heights from your back porch. When you move out on the plains, you stop taking the mountains for granted.

Tuesday, however, was a different story. No Pike's Peak, no marching mountains, not until you got almost within 40 miles of Denver.

To be fair, I was expecting that. As you might have read in my earlier column, I've been following along with the Colorado wildfires. We were too far south to see the gigantic High Park



kevin bottrell

• simple tricks and nonsense

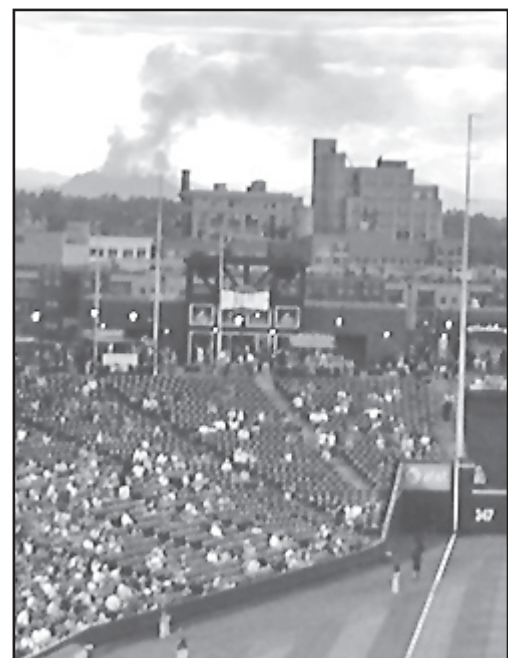
Fire west of Fort Collins, but coming in we could see a large but indistinct dark patch off to our left, which we surmised was the Waldo Canyon Fire near Colorado Springs. That fire has burned more than 18,500 acres and forced the evacuations of 36,000, and so far, it is only 5 percent contained. Hundreds of homes have been destroyed. This morning, CNN was reporting it may have been arson.

We had an excellent view of smoke rising from a small mountain a bit northwest of Denver. This was a new Flagstaff Fire near Boulder. It has burned about 300 acres and the latest estimate is it has been about 30 percent contained. One of the people in our car described it as looking like a volcano, since from our point of view it looked like smoke coming from the top of the mountain.

Throughout the car ride we were reading Facebook updates from the Oberlin Herald on the fires up there. Our colleagues at the paper there have done an incredible job covering this fire. They had up-to-the-minute posts with details on evacuations, photos, requests from law enforcement to stay away from the burn areas and information on how to donate to relief funds.

After negotiating Denver traffic, we finally made it to Coors Field and I got my first-ever glimpse of the club level. It is really night and day compared to the main levels. Everything is carpeted or tiled. The walls are finished. There's glass windows between the seats and the restaurants. There are coffee shops and lounges.

The box itself was nice as well, with couches



The Flagstaff Fire near Boulder could be clearly seen from the club level at Coors Field on Tuesday.

Photo by Evan Barnum/Colby Free Press

and tables and a refrigerator. It's air conditioned of course, but Tuesday night in Denver was a bit cooler than it was here, so the outside seats were very comfortable. It's almost enough to make you forget there's a game. But when I go to a game, I like to watch it. It wasn't a very good game though. It was tied at the Rockies brought in a new pitcher who promptly gave up five runs. They never recovered.

Oh well, it was still fun to watch. From where we were we could see the smoke from the Flagstaff fire, especially when the sun started to go down.

Coming back that night there were signs saying "low visibility" but on I-70, but we really didn't notice any. I never smelled the smoke either, which was a surprise.

All in all it was a slightly smoky, but good day at the ballpark.

Cuba, super-PACs and passing the baton

It must have been the title of the book that caught my eye. I've always enjoyed wandering through bookstores and their stacks of hidden treasures. One day in Rio de Janeiro years ago I was indulging in this favorite pastime when I came across a book entitled "Fidel and Religion," by a Brazilian priest named Frei Betto. Maybe its odd title was too intriguing to pass up, and I bought it.

The book was the result of conversations Betto had with the Fidel Castro over a couple days in Havana back in the mid-1980's. It didn't change any of my negative impressions of Cuba from a previous visit, but the work did offer interesting insights into the Cuban leader's thinking.

One particular point from the book has returned to mind frequently in recent years. When asked about the lack of democratic elections in Cuba Castro defended his system and criticized the influence of money and special interests in American elections. His criticism was legitimate this time.

The U.S. Congress has become increasingly dysfunctional. No one seems willing to compromise for the greater good. Much of the reason points back to the chase for campaign cash. Given that over half of the monies many congressmen use to fund their campaigns come from special interest PACs, it shouldn't come as much of a surprise the pursuit of PAC money increasingly trumps the search for good public policy. With discipline-enforcing party leaders controlling the spigots for special interest donations members are less and less willing to reach out to the other side in search of common ground.

And then there's our Presidential race.



a voice of reason

• alan jilka

Instead of preparing for grassroots Tea Parties this year Republicans spent the second week of April marking the coronation of Mitt Romney as their presumptive nominee. On April 11th rival Rick Santorum dropped out of the race, effectively handing the nomination to the former Massachusetts' governor. Could it be big money triumphed over grassroots campaigning?

Indeed, one could argue Romney won the nomination by winning the battle of the Super-PACs. 2012 will mark the first year our citizenry will feel the full effects of the Citizens' United Supreme Court decision allowing corporations to spend unlimited amounts on political campaigns. Disclosure requirements seem to be somewhere between lax and non-existent.

Romney's better-funded super PAC, "Restore our Future," carpet-bombed his nearest opponent of the week with attack ads. When rivals complained he feebly noted a candidate is not supposed to have contact with or coordinate advertising with super-PAC's. How long will candidates have to say that with a straight face?

The brave new world of super-PACs ushered in one particularly notable distortion this spring. Newt Gingrich, who won only two primaries, was able to continue his campaign long past where it should have ended based

on voters' judgment. As long as Nevada billionaire Sheldon Adelson continued funding his "Winning our Future" super-PAC Gingrich continued campaigning.

President Obama has criticized the Citizens United ruling early and often. But he recognizes the new reality created by the court decision. The Obama campaign has helped launch "Priorities USA Action," which will assist in making the case for another term for the President.

Wall Street Journal correspondent Jeremy Singer-Vine is making a credible effort to track Super-PAC spending this election cycle. But the spending numbers listed on the page seem to sanitize this type of activity. For the television viewer buried in attack ads no relief will be in sight until November 6th, especially for those with the misfortune to live in a swing state.

There's got to be a better way to elect our leaders. The Founding Fathers can be forgiven for not envisioning television, radio, PAC's and Super-PAC's when they wrote our Constitution and enshrined our commitment to free speech in the First Amendment. But we're evolving towards the best government that special interest money can buy.

The brittle system developed by the Castro brothers will disintegrate upon their passing. Hopefully we can update our system to accommodate the realities of the 21st century and make our government more responsible to its citizens.

Alan Jilka is the Vice-President of Jilka Furniture and former Mayor of Salina and one-time candidate for Congress.

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