

Student loan fix is not a silver bullet

On the
Prairie Dog
Steve Haynes



Congress got together this summer to solve a problem with a bipartisan approach that the Democrat-led Senate and the Republican-dominated House could both get behind. While the nation was stunned, the deal made good sense for both parties and offered a more-or-less permanent solution to the student loan "crisis." Instead of another one-year patch, extending artificially low rates again, the bill ties future rates to Federal Reserve 10-year lending rates.

That means instead of a crisis when rates start to yo-yo again, the cost of federally backed student loans ought to rise and fall with the market, as other rates do. There's nothing wrong with that.

This is supposed to save the average student about \$1,500 a year in interest charges, a laudable result, but it won't solve all the issues in higher education.

The most pressing issue is to halt the spiraling cost of an education, which has been fed by unlimited federal spending and cheap, easy-to-get loans. The solution may not be as popular as holding down interest rates, however.

Economist note that college costs have soared even though states and students have been in a pinch since the Great Recession began more than five years ago. Tuition and other costs have risen far faster than prices as a whole.

Even when states were cutting their education budgets over the last few years, colleges, private and public, kept raising rates. That defies common sense and the normal behavior of prices in a market where cash is scarce and buyers are hurting.

What made the difference? Federal money, of course. Congress made sure that students could keep borrowing more and more to pay their bills. In effect, the huge increase in college costs – salaries for professors, equipment and buildings, what have you – is being financed on the backs of middle-class students eager for an education.

And this burden could result in a whole generation of young families who can't quite pay the bill for college. As a class, it would be "too big to fail," requiring perhaps another form of federal bailout.

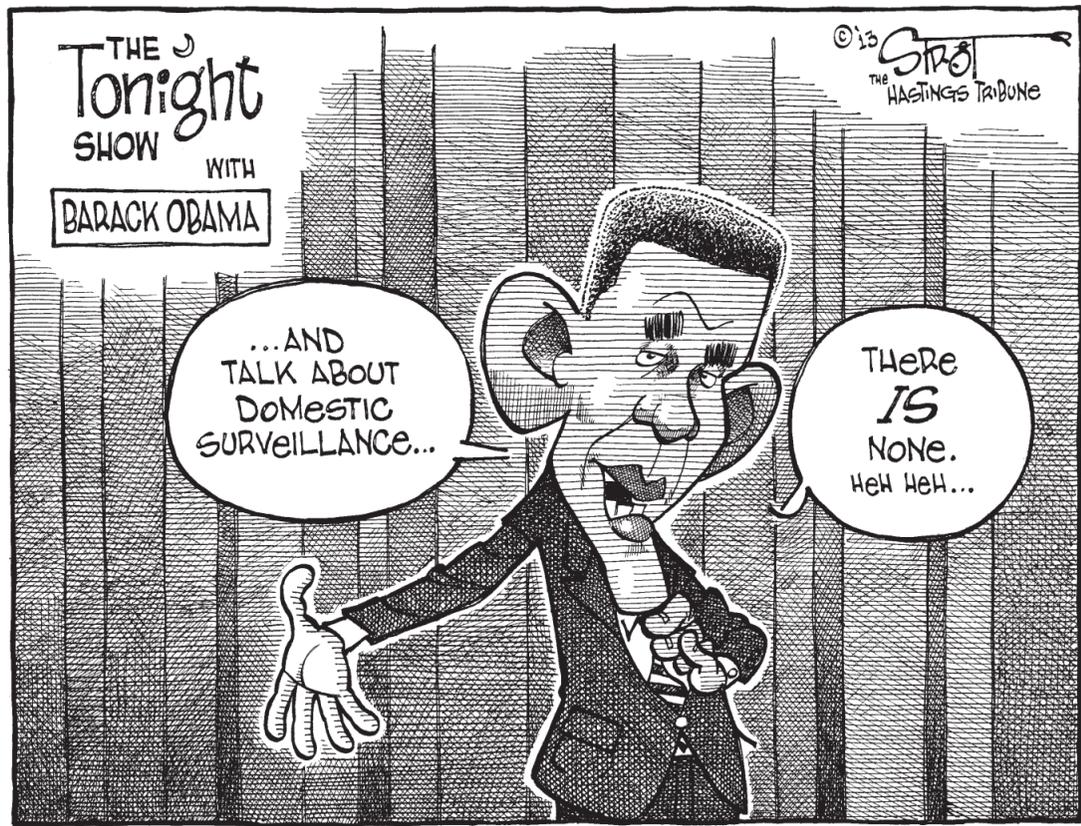
Because it involves scaling back the federal role and making college loans a little harder to get, the solution may not be popular with families or colleges, but the threat to our young people is great. The threat to the economy could be worse.

But the market is oversaturated with college graduates right now. Huge numbers are working in jobs that just don't require – and won't pay for – a college degree.

Colleges have no fiscal discipline; they continued to hike tuition and fees in the face of the worst economy in half a century. Only slowing the flow of federal money will rein them in.

Should we let kids continue to take on more debt than might be wise, and continue encouraging colleges to spend and grow – or let the market slow things down? The answer should be obvious, but it may not be popular.

We'll see how Congress responds to this one. – Steve Haynes



Defending the New Norton Farmer's Market

To the Editor:

This letter is in response to the public and private criticism of the Market. I want to explain how and why we've done it 'this way' so as to give the public a correct understanding of the Market.

Some friends and I have wanted to do something to provide Norton area farmers and gardeners incentives to grow more and better produce to be sold to our community. We agreed that the farmer's market was a good place to start. It was brought to our attention by other people that the then current farmer's market had gotten smaller, was dis-organized, and in some instances, dangerous.

We decided to advertise an Open Forum with the public in hopes that both customers and previous vendors would come and collaborate with us to organize the Farmer's Market. I also sent letters to the previous vendors from the address list given to me by Keith VanSike. One former vendor was there and a few folks wondering what it was all about.

I continued to research by calling MANY other towns throughout a sixty mile radius to learn how they did their Markets. I also got in touch with the City of Norton, The Chamber and The Extension Office and the Health Department. All offered their advice and encouragement. This was over a six week period. Together with Jim Rowh, Casey Meyers and the input of several others, we came up with the Market Guidelines. Our goal was to introduce organization, goals and advertizing into the New Market. We understood that the previous market had no real organization and would be difficult to implement. All the Markets around us had more organization, stall fees, etc. I also read statistics that stated most markets will fail without it. At that point, I asked to be the Market Manager (non-paid).

To answer specific questions... 'Why did we move it up to the Highway across from Shopko?' During our research, we learned that Highway 36 had 80 percent traffic, while State Street had 20 percent. We walked the park and thought through all the needs of the vendors and customers. It had a small parking lot for customer parking. It had a 'drive through' for vendors to park. It had some trees, a gazebo, and bathrooms.

'Why are the vendors so close together?' Because my research from the experts say that this draws more customers (the bunched look), and is easier for them to compare prices and traverse the Market.

'Why is the date and time changed?' We changed it from Thursday early mornings to Saturday mornings for several reasons. One, many of our current vendors work during the week and simply cannot do it during work hours. Two, our ultimate goal is to have one of the best Farmer's Market in a 90 mile radius that other communities will come to Norton on Saturday mornings to shop at our Market. We are hoping this will encourage out of towners to continue to shop, and recreate on Saturdays throughout Norton.

'Why do you charge 'stall fees'?' Because we need to get into the habit of paying for our own advertisement. In all of my research, I have not found one community that DOESN'T charge ad fees. I also kept it as low as possible because I knew this would be one of the most difficult changes. They are; \$5 per Saturday OR \$25 for the whole season. This gives options for vendors. Vendors are business owners. We are not a 'non-profit' entity. We sell our goods to make money. There is nothing wrong with that. Every business owner has fees, taxes, and other expenses.

'Didn't you get \$1000 from the Norton Arts and Tourism Council?'

Yes, and we are very thankful for that launch fund. And that is exactly what it was. Advertising costs a lot of money. We also purchased a newly made sign from Christine here in town. Those funds are nearly gone. Even with the stall fees, we will not have much to spend for sustained advertising. I have also gone all over town taping up flyers at businesses and talking it up. All of the financial dealings are through First Security Bank and overseen by Tara Vance at the Norton Chamber Office. I do not get paid anything as Market Manager. I also have paid my seasonal pass as a vendor.

We currently have seven vendors, ranging from high school age to senior citizen. They sell everything from sweets, yeast breads, jams, pies, veggies and fruits to homemade noodles. The Market is open to new cottage industries that sell home-made foods. Our vendors are developing a business and neighborly relationship with each other. All of our vendors nearly sell out by the end of the morning. A vendor from the previous Market has said he has seen a 70 percent increase in his sales.

We are still learning and growing. Depending on the community, customers and of course vendors, we may need another Market Day. Time will tell. We continue to adjust and tweak things as necessary. We'd like to see both vendors and customers double by the end of this season. Probably the most difficult thing for people to get used to is the new day and time... Saturday mornings at 8. The success of the Farmer's Market is dependent on many things. It is a community endeavor. Your input, helpful criticism and encouragement...as well as your patronage are needed. Thank-you.

Sincerely,
Robin Somers
Norton Farmer's Market Manager

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Turkish traffic

Open
Season
Cynthia
Haynes



Watching the bumper cars at the county fair on Friday night reminded me of traffic in Istanbul.

Actually, the Turkish drivers were much better than the wild-eyed drivers at the fair. I never saw anyone hit another car during the week I sat, frequently cringing, in the seat behind the bus drivers.

Traffic signs are more or less suggestions in Turkey, but the drivers tend to be courteous, and even when four lanes of traffic coming from three directions funneled into a single lane going down a narrow alley between thousand-year-old buildings, drivers would seldom honk, gesture or curse.

Buses, cars, trucks and motorcycles moved together in a huge dance as they jockeyed for position and passed each other with inches to spare.

Out in the country, away from the tourist areas and cities, you could almost believe you were in the Midwest.

The other odd thing I noticed about the living in Turkey is the house.

Turks live in apartments.

Now, Istanbul is a city of 15 million people, and you expect to find plenty of apartment buildings downtown, just as you would find them in any large city in the world.

But, we traveled all over the country, and there are way more apartment

buildings than there are single-family homes. Even in the smaller cities and town, apartment buildings predominate. In towns the size of those in northwest Kansas, they have three and four-story apartment buildings. Only in the really rural areas are there single-family homes scattered about.

We had dinner with a family in their third-story walk-up apartment while we were in Istanbul. Though the stairway was rather stark, the apartment was modern and comfortable and the family had decorated it nicely.

I lived in apartments during my college days and when we were first married, and I really wouldn't want to go back to living in one again, but lots of people love them.

And, a lot of those people seem to be Turkish.