

## War in Iraq is far from won

Even as the Bush administration pushes through the transfer of power to a new Iraqi government, it looks like much of America is ready to give up on Iraq.

Apparently, we see Iraq as just another foreign adventure unworthy of our attention — or our sons'.

Americans, in increasing numbers, see this war as difficult and deadly, but not worth fighting. The administration has committed itself, and an early withdrawal is unlikely, leaving our troops in a hostile land with increasingly less support.

The winner here is likely to be the terrorist mob, who will see many of their objectives won if Iraq falls into anarchy and confusion as Americans withdraw.

At this point, it matters little if we got into the war because of faulty intelligence or the president's supposed desire to finish what his father started. It matters not whether Iraq was the right battleground.

Nearly a thousand American soldiers have given their lives in this effort. Can we afford to walk away?

War is a terrible thing, and the Iraq war has been harder by far on Iraq than it has been on us. But now the terrorists seem to be winning. They have honed their tactics and driven for the jugular of the western coalition. By randomly and viciously killing most any hostage they can capture from a foreign land, the terrorists are betting that the West has no stomach for prolonged fighting.

This is not the kind of war our armies are designed to fight. We believe in large-unit war, where divisions sweep in and conquer objectives. We won that war in the first few weeks in Iraq. President Bush declared it over, but he warned then that we faced years of tough fighting ahead.

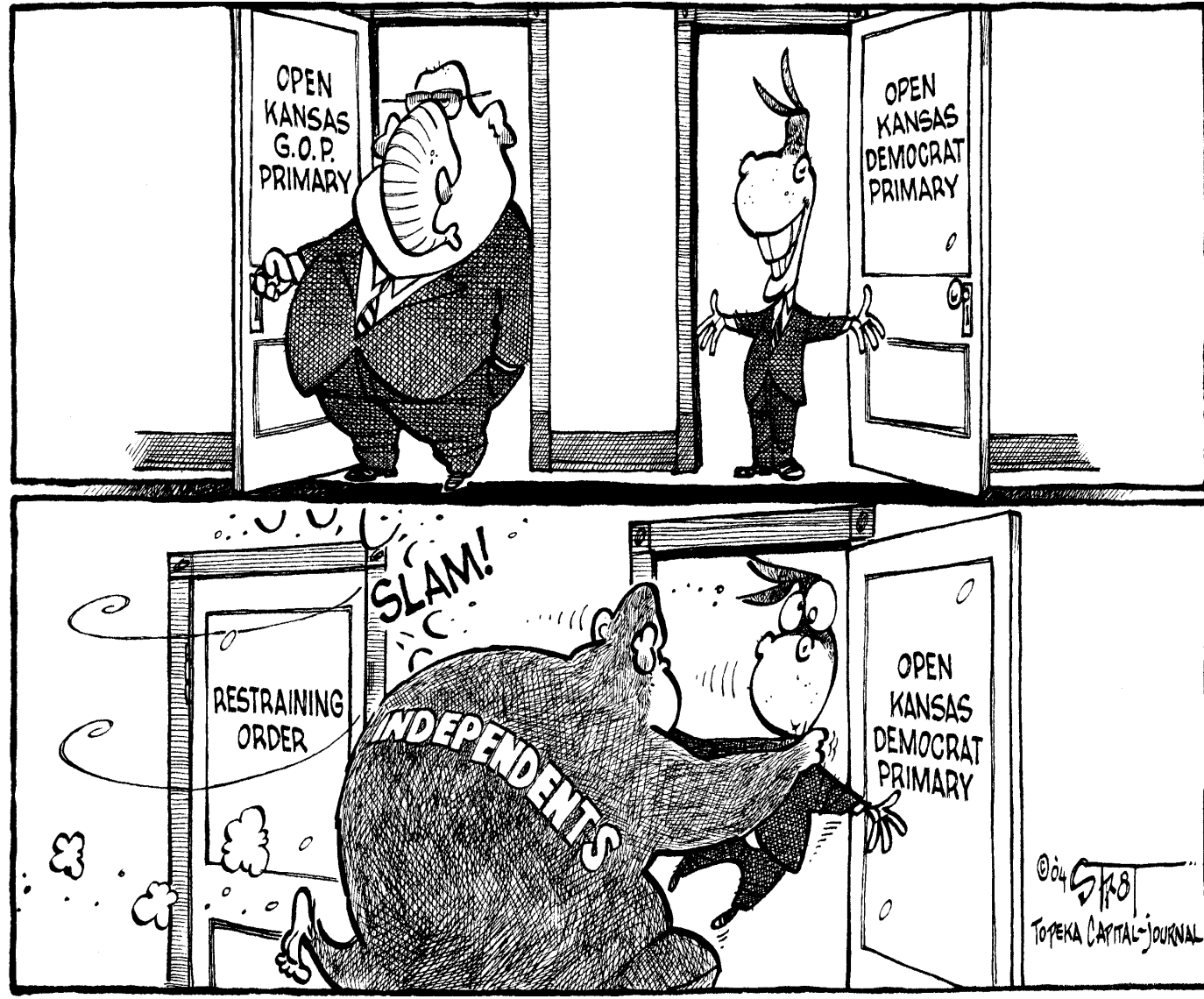
Now we see that he was right. The terrorists toppled a government in Spain, and they would like nothing better than to see "regime change" in America and England. The people running this war are not Iraqi, but Arab terrorists aligned with Osama bin Laden. His chief henchman was the one who bent before the camera and sawed the head off a living American hostage.

These tactics will continue until we — the coalition and the Iraqi government — find and kill or capture the terrorists. They have the upper hand, because they are perfectly willing to use any disgusting tactic against us. The more cruel and bloody, in fact, the better.

We, on the other hand, raise a ruckus — and rightly so — if our troops embarrass or harass enemy captives.

That is the difference between our cultures — the Arab terrorists we face are barbaric and uncivilized. They believe in their cause and they believe they will win. We may be too civilized to fight them, but we must. Great civilizations can and do crumble when they lose the will to fight for their freedom.

It's an ugly thing, and hard to know when it is necessary. History teaches that it sometimes is. We need to ask ourselves if this is the time, because if we fail in Iraq, it's quite likely that the terrorists will regroup and return to our shores, and soon. — Steve Haynes



## Summer fun with the grandkids

My vow to Taylor's mother of "This summer, she WILL learn how to swim," has gone the way of other good intentions: Out the window.

It has been so cool here for so long that instead of swimming lessons, we've gone shopping for long pants and sleeved tops. Shorts and tank tops are her mainstay, and it was only an afterthought that Kara threw in a little lightweight jacket.

After watching her shiver in the cold, I hit the discount rack for a long-sleeved shirt and Aunt Jennifer picked up a pair of little size 5 bell-bottom jeans. This cold snap is about like the Texas winters Taylor is used to.

I really did want to teach her to swim, though. Taylor loves the water, but does not, I repeat does *not*, like her face splashed or her head underwater. Especially her ears.

Adam and Kara have an in-ground pool in their backyard, and like the responsible parents they are, they invested in swimming lessons for their ONLY (I just had to slip that in) child.

### Out Back Carolyn Plotts



"The instructor never got her off the steps," Kara said. "The other kids were blowing bubbles, but not Tay."

The good news is Taylor will not go near the pool without her lifejacket. One afternoon I did take her to the kiddie pool and, even there, she wanted the jacket. I did manage to get her to blow bubbles and promised to tell her Mommy how good she had done.

Maybe our older granddaughter, Alexandria, would have better luck teaching Taylor to swim. Alex is like a little fish in the water and even won first place in one of her events at the swim team competition last weekend. Since Taylor idolizes Alex, what she says might have more im-

portance.

Taylor said, "Alex is my buddy. My cousin-buddy." Sunday, Jennifer took Taylor home with her and Alex after church so the girls could play. Later in the evening, we went up to retrieve Taylor and she cried, "I don't want to go. I don't want to leave Alex."

It was quite an Oscar-level performance, actually.

I'm glad the girls get along so well now. In just two or three years, Alexandria will probably outgrow Taylor. Right now, when Alex is 9 and Taylor is five, the difference is not so great. They play well together. In three years, however, when Alexandria is 12 (which will translate "almost 13"), and Taylor is only 8, the difference will be huge.

Alexandria goes to church camp this week. It will be her second year there and she was thrilled to know that Kelsey and Brianna (friends she made last summer) are going too.

I'm not sure what we'll do with Alex gone for a week. Taylor will have to settle for plain old Grandma and Pa-Pa, I guess.

## LETTER TO THE EDITOR:

### Insurance company feels editorial overlooked some important facts

To the Editor:

I read with interest your recent editorial entitled "Insurance companies block health care benefits."

A healthy debate regarding the pros and cons of association health plans is timely as Congress continues to grapple with this proposed legislation. In addition, it is likely that this topic will soon generate more interest in Kansas, as statewide organizations and legislators discuss possible changes to current state insurance laws that could create many of the same dynamics that could arise from federal association health plan legislation.

I believe that you overlooked some important facts while presenting your

point of view to readers, and I hope you will allow me to point out a few additional pieces of information for your readers' consideration.

First of all, you are correct in saying that the Blue Cross and Blue Shield Association is one of the opponents of association health plan legislation; however the group of 41 independent licensees which collectively represents more than 88.8 million members is far from the only opponent. There are more than 1,000 national and state organizations that oppose federal legislation that would exempt health insurance sold by association health plans from state consumer protection.

Opponents are not limited to health in-

surers who you characterize as opposing legislation simply to protect their own business interests. The list also includes groups such as the National Governors Association, the National Association of Insurance Commissioners, 42 state attorney generals, the American Academy of Pediatrics, American Nurses Association, the AFL-CIO, the NAACP, the American Diabetes Association and the American Cancer Society.

The National Association of Insurance Commissioners, an organization that represents the chief insurance regulators from all 50 states, the District of Columbia and four U.S. territories, is a vocal opponent of the association health plans legislation currently before Congress. Last year, the group asked Kansas Insurance Commissioner Sandy Praeger to testify on its behalf before a Senate committee in Washington.

It is equally important to consider the reasons why certain organizations support the creation of association health plans. The *Wall Street Journal* predicts that association health plan legislation "will provide a major boon to the deep pockets of small business lobbies." The *Journal* claims that the National Federation of Independent Businesses, one of the chief proponents of the bill, could "reap more than \$100 million in annual revenue by selling policies." If you are going to suggest that Blue Plans are fighting the legislation for purely business gain, you should note the possible financial motivation of organizations on the other side of the issue as well.

The opponents agree that association health plan legislation is bad public policy because it would actually make matters worse for more small businesses, and their

employees, than it would help. Here are some of the reasons why:

1. Consumer protections. Association health plans would be exempt from state-mandated benefits. That would mean the insurance plans through an association health plan might not cover such important health benefits as maternity care, mental health and substance abuse services, as well as child care and mammography screening. In addition, association health plans would not have to provide access to emergency care and the right to independent, external review of denied medical claims.

2. Destabilization of the small group market. *The Washington Post* concluded that association health plans would "destabilize the current insurance markets and wind up hurting the consumers they are intending to insure." This would happen because association health plans would be allowed to operate outside the boundaries of an otherwise highly regulated industry.

In Kansas, for example, small group reform laws were enacted more than 10 years ago which puts small groups together in larger community pools, spreading the risk across the larger group. In all likelihood, association health plans would cherry-pick the healthiest groups, meaning that employer groups left behind in the community pool would likely see their premiums increase due to the smaller, less healthy pool.

3. Ranks of uninsured likely to grow. A study by Mercer and the National Small Business Association found that association health plans would actually cause the ranks of the uninsured to swell by one million people, at a time when more than 43 million Americans already lack any

health insurance coverage.

Another study, this one by the California Healthcare Foundation (conducted by researchers at the Urban Institute), found that association health plans would provide no help to the uninsured and cause health insurance premiums to rise for the vast majority of small businesses and their workers.

A companion study by the California Healthcare Foundation (this one conducted by researchers at Georgetown University) found that association health plans would make it difficult or impossible for older workers to obtain and afford coverage, as well as increase the potential for fraud and abuse.

4. Potential for fraud and insolvency. Association health plans would operate through a giant loophole in an otherwise highly regulated industry. This lack of oversight would greatly increase the risk of unscrupulous operators working the system to their benefit. There would be no protection from abusive business practices such as re-underwriting, or raising premiums multiple times as an employee gets sick, nor state oversight of the financial solvency of an association health plan.

The idea of exempting insurance sold by association groups from state consumer protection and oversight has been debated in Washington for nearly a decade. It is time to explore new, meaningful solutions to provide small businesses with access to reliable and affordable health benefits.

S. Graham Bailey, vice president  
Corporate Communications and Public Relations  
Blue Cross Blue Shield of Kansas

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Office hours:

8 a.m. - 5:30 p.m. Mon.-Fri.

Phone: (785) 877-3361

Fax: (785) 877-3732

E-mail: telegram@nwkansas.com

STAFF

Cynthia Haynes ..... editor and publisher  
Veronica Monier ..... staff reporter  
Dick Boyd ..... Blue Jay sports  
Carolyn Plotts ..... society editor  
Kristen Brands ..... reporter  
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