

## Students loans keeping people in over their heads

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.

Economists 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.

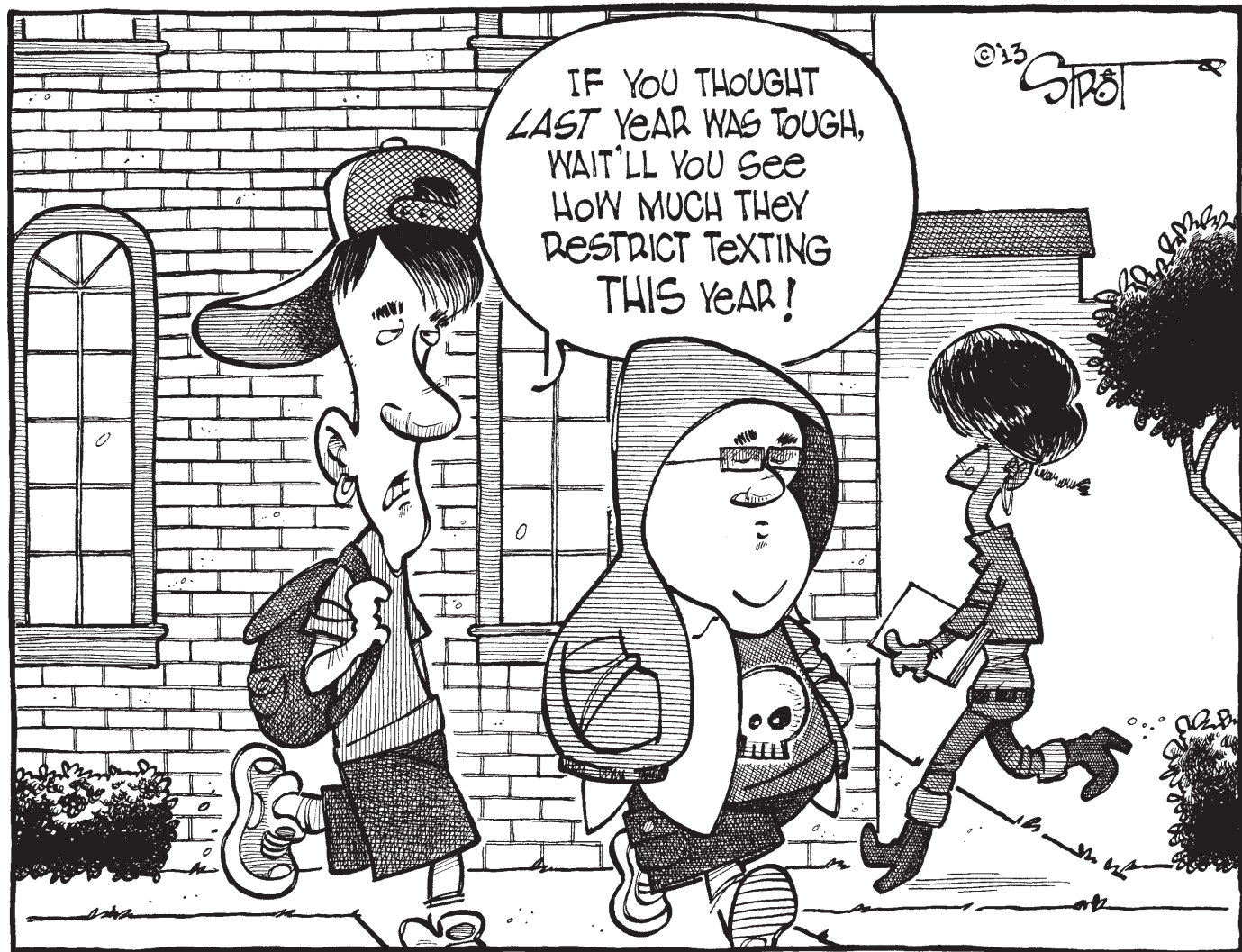
Because it involves scaling back the federal role and making college loans a little harder to get, the solution may not be popular with families or colleges, but the threat to our young people is great. The threat to the economy could be worse.

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



## Clarification on one person's opinion

I am no stranger to criticism and I welcome that. Only with discussion, heated or otherwise, are we able to understand another's viewpoint. When we listen to others, we also are better able to express our own views and we realize, as did I, not always do I actually communicate the desired message.

So when Kurt Kasson of the Ministerial Alliance called to discuss last week's column, I was all ears. We may be on different sides of the coin on many issues, but I have always valued his kindness of spirit, the genuine sincerity of his faith and depth of knowledge.

He shared how he felt the column had mocked the Ministerial Alliance, so I want to straighten this out. First off, I have great admiration for the group which acts merely as a pass through to help those in need. Any money received by the Ministerial Alliance does not benefit anyone in the group, nor does it benefit any church.

Phase II  
Mary Kay  
Woodyard



but rather goes straight to where the need exists.

The people who put together last weekend's Biker Bash wanted to help three organizations, Ministerial Alliance, American Legion Riders and the Children's Hospital. The Ministerial Alliance didn't know they were going to be a beneficiary and, I imagine, the others may not have either. I had no intention of mocking the recipients of the funds, the developers of the event or even those who took part.

I do understand the concern over degradation of women through an event like a wet tee shirt contest. Personally

however, I feel the degradation of women occurs more frequently in ways which we view as more socially acceptable than an event such as this. Magazines, movies, television shows and unfortunately some religions expose young girls regularly to attitudes not conducive to positive self-image. Perhaps the greatest culprits are parents who reward sexual attributes over solid values.

The coordinators of events such as the Biker Bash are bound to draw the ire of some, maybe even many. As I told Pastor Kasson, I certainly do not mock the recipients of the funds nor do I mock the coordinators. Maybe they, like me, are sometimes misunderstood in their effort to convey a God of love who can laugh and have fun. Thank you, Pastor, for stepping forward to have this discussion, share your views and being willing to listen to mine. [mkwoodyard@ruraltel.net](mailto:mkwoodyard@ruraltel.net)

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## Take care when assessing blame or picking heros

As events unfolded I discovered I may have been piling on by taking Missouri to task for promoting gambling last week.

I did not know of the Missouri State Fair rodeo clown incident when I wrote the column, and only realized on Sunday that August 21 is the 150th anniversary of Quantrill's infamous raid on Lawrence, Ks.

The only positive thing about all of these events is less negative attention on Kansas.

The rodeo clown, wearing an Obama mask and asking the crowd if they would like to see the bull take him; was troubling. It has been suggested this type of "joke" has been around at least since Richard Nixon was president.

This does not change the fact that it wasn't funny then and it isn't funny now. I am not a rodeo aficionado. I enjoyed it when I was young. We attended the Jayhawker Round-up in Hill City every year.

Ah yes the Jayhawkers----Quantrill, everything is related!

Somewhere rodeo lost its charm for me; perhaps when I had to pay for the tickets because it wasn't part of a job perk. I spend most of my time at a rodeo hiding my eyes because it seems certain someone is going to get hurt. Why go?

The Obama stunt was in appallingly poor taste, but I wasn't shocked. What I find shocking is some people expect rodeos to be shining examples of sensitivity. And that now workers at the Missouri State Fair will from now on undergo "sensitivity" training.  
I'm all for sensitivity but forcing

This Too  
Shall Pass  
Nancy  
Hagman



one set of beliefs on others leads to a climate where groups like those lead by Quantrill flourish.

Quantrill's raid on Lawrence was horrific. However to his mind and the minds of 450 followers it was justified because of the raids Jayhawkers had conducted in Missouri.

One of Quantrill's targets was James H. Lane, who had plundered Osceola, Mo. That raid resulted in the deaths of nine Missourians. Lane proved his heroism during the Lawrence raid by running into a cornfield in his night shirt.

Kansans claim their cause was righteous: the Border Wars were about abolishing slavery. Missourians believe the Jayhawkers were only using that as justification for raiding and looting.

The Union army encouraged the Jayhawkers for a time, but eventually "reined them in" when it became clear many of their actions had nothing at all to do with slavery.

In assessing blame or choosing heroes, care should be taken. My great grandfather fought for the Union in the Civil War. From family lore I have the impression he was paid to fill the description of a rich man.

Many in the Union army did not fight because they wanted to see slavery

end. They were just there because of circumstances. I can be proud of my Grandfather's service but it would be hypocritical to do so without acknowledging other incidents in his lineage showing evidence of what would today be called racism.

Many members of the Confederate Army were not slave holders. History books tell us the core reason for the Civil War was State's Rights, not slavery. Strict reading of the Constitution arguably tells us the South was in the right on that issue.

More than any other person or event; the celebrated John Brown, who conducted much of his anti-slavery campaign in Kansas but lived here only a short time, was the catalyst for action on slavery in this country. Some see him as a hero, some as a madman; equating him with Timothy McVeigh (a Kansan and Osama Bin Laden).

Historian Paul Finkelman has said Brown was "simply part of a violent world."

Quantrill also lived in Kansas for a time. Wherever he lived he led a fairly roguish existence. He is described as a sociopath.

It is said those who do not learn from history are doomed to repeat it. This statement seems true, but it also seems the best way to make the world a better place is to look at where we want to go, not where we have been. To bury our grudges and resentments. To leave judgment to God.

Our state motto says it best: Ad Astra per Aspera. To the stars through difficulty!