

## Counties don't want to give up mortgage fees

A bill in the Kansas Senate that would phase out the state's mortgage registration fee strikes us as an attempt to change a bad law, but it has run up against a solid wall of opposition from county officials who do not want to give up the revenue.

That's understandable, since this tax produces about \$45 million a year for Kansas counties, an amount which in many counties far exceeds the cost of running the register of deeds' office.

The fee, or tax, has in effect become a cash cow for many counties. And no county wants to lose it. County officials say ending the tax would force them to increase property taxes instead, and no one, they say, likes property taxes, let alone an increase.

The problem with that stance is that the tax as collected is not applied evenly. It can't be collected on loans made by Farm Credit cooperatives or backed by federal guarantees such as those made by the Veterans Administration. The fee is paid only by people who get a loan from a private, for-profit bank.

Kansas bankers say they have enough trouble competing with Farm Credit, which benefits from federal subsidies, without the state creating an "uneven playing field." Kansas Realtors say the tax is unfair to home buyers and may hold back home sales.

If counties are to collect such a fee, it seems to us, it needs to apply to all mortgages or to none. When it was implemented in 1925, federal programs did not exist. The proposed bill includes increases in other fees collected by registers of deeds, but would not produce enough money to replace the cash-cow end of this law.

It seems to us that a broader-based transfer tax or registration tax would be more fair. Or if it comes down to loading this relatively small cost on all county taxpayers, rather than just on a few homebuyers, that would not be the end of the world.

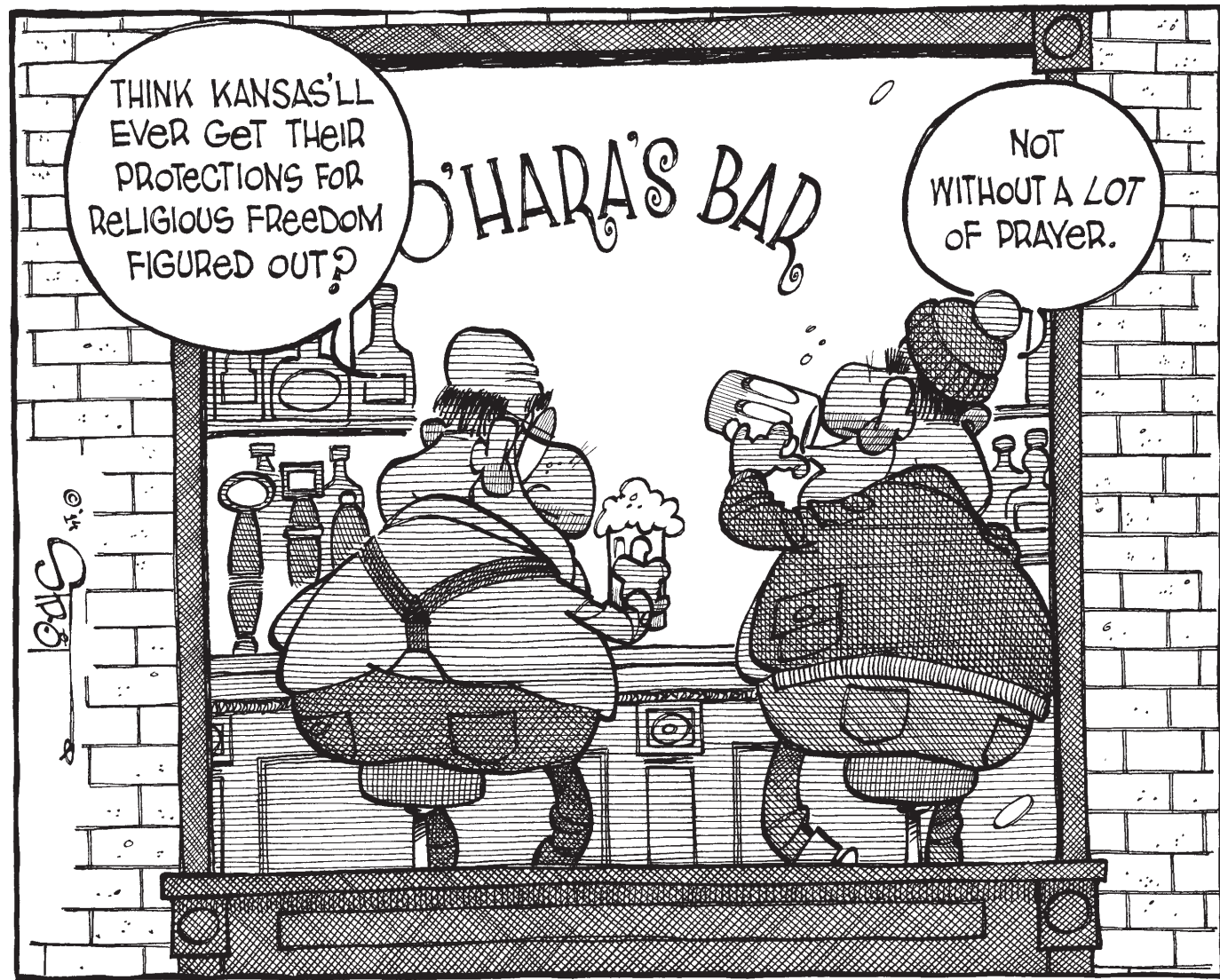
It certainly would be more fair than the situation today.

But it seems to us that county commissioners do have another choice: Instead of just raising taxes again, they might want to make some judicious cuts in the budget here and there, trim some waste and just reduce the overall size of county government a little.

Voters and taxpayers might approve of that. Of course, the counties might need to look at some of their newer programs and slash away at them, even if it means giving up some federal grants. And they might need some help from the Legislature, which sometimes requires counties to do stuff the state won't pay for. They call those "unfunded mandates." We'd be fine with that, too.

Less government, lower fees, fairness. Those are not bad things. County officials might just want to get onboard.

— Steve Haynes



## The journey to discover one's own ideas

So many times, we older people believe kids just mimic the ideas of their parents. Sometimes it is true. Other times, kids rebel and, at least for a while, believe all things opposite. Then there is the young person who acknowledges their parents' beliefs and sets out to discover how they were determined.

Someone asked recently how they could find references to support an opinion. How could they know if it was a valid source?

My reply was, "Not always an easy task and frequently one in which it is hard to find a consensus. What one person claims as valid, another person won't. And it works on both sides of any issue."

A strong belief about equality and equal rights was at this person's foundation. After reading the Constitution, the person highlighted the phrase, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these

### Phase II Mary Kay Woodyard



are life, liberty and the pursuit of happiness."

What does the word, "unalienable" mean? Some people will focus on the word within, 'alien', and determine it must mean strange, but the word unalienable means something else entirely. It means "impossible to take away or give up."

Today's youth have been molded by the events of 9/11. For some, often older Americans, it has resulted in hatred, fear and paranoia of anything outside of our norm. Young people are aware of the global impact on their lives. Exchange programs, travel opportunities and foreign job possibilities

have opened not just doors, but minds, particularly young minds. Perhaps this is the reason there is such disparity between the 70 and over voters and the 18-29 group. An example is in the last presidential election where 56% of the 18-29 year olds voted for President Obama and 35% voted for Mitt Romney. In the 70 and over group, 39% voted for Obama and 53% voted for Romney. I point this out not as anything wrong or bad, but rather as an acknowledgement of our changing tempo and minds. Young people are often open to more variety in thinking and different attitudes.

What I see as most important is the search or journey. Many will adopt the attitude of their current peers or of their family, but what the attitude is, is far less important than their journey to discover their thoughts. Critical thinking is a powerful tool, and one which hopefully young people will use wisely to formulate their thoughts and beliefs as our future leaders. mkwoodyard@ruraltel.net

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Ordinary people need a lot of fixing every single day before living their ordinary lives.

It starts before bed. We slather our faces, hands and bodies with lotions and anti-aging creams. We douse our cuticles with oil.

We arise to even more moisturizer, sun screen and makeup. We may have had numerous procedures: Botox for wrinkles, collagen for full pouty lips, plastic surgery-----

And the hair! Sara Evans sings in Something More: "Well the straight haired girls, they all want curl and the brunettes wanna be blondes." Off to the salon! Maintaining what was done there requires a lot of products! The whole ordeal ends with a generous application of hairspray. Cough, cough!

Men are not immune. They use Rogaine, have hair transplants or in Donald Trump's case get a bad looking rug!

Even brushing our teeth has become a chemistry lesson! Stuff to whiten, prevent cavities, strengthen enamel and especially for sensitive teeth! Many have veneers or implants. Almost everyone had braces. Removing wisdom teeth is a rite of passage

As we go through the day we wash our hands, our dishes, and every imaginable surface with anti-bacterial soap.

We have liposuction and breast implants. We squeeze into shape wear. We pierce our ears and eyebrows, belly buttons and tongues. We tat every available surface. We go to nail salons. Oh the caustic fumes!

We correct our vision and remove cataracts via surgery. We inadvertently turn our eyes to brown with medication that will help us grow rich, thick lashes

### This Too Shall Pass Nancy Hagman



and turn them back to blue via contacts.

We shave, tweeze and wax. Sunbathe, fake bake and get spray on tans.

Women use birth control not just for reproductive freedom but to prevent acne, cramps, limit or even eliminate their periods. And there is an absolute epidemic of men suffering from low testosterone.

We watch drug ads then demand our Docs furnish us with the latest and greatest for conditions that are barely conditions. We blissfully ignore 16 pages of warnings, taking yet another pill to combat the effects of the last.

We support gene research. We replace joints. We save cord blood against future calamity. Babies have procedures in utero when something shows up on a sonogram.

MRI's CAT Scans, Robotic Surgery---yes, we can and will conquer everything. We boldly go where no one has gone before.

Until we eat. Then we cower in fear because corn in the corn flakes might have been genetically modified.

We hate anything unnatural!

Everything must be certified organic. Animals must be free range. Heaven forbid our hand-sanitizer obsessed society ever ingests beef treated with 10 CC's of an antibiotic at 500 pounds, months before slaughter.

But wait: If we are going to ban un-

natural foods, have we considered what are we going to do with the children who are cured of devastating illnesses like cystic fibrosis or childhood diabetes once human gene therapy is perfected?

Treat them like freaks or monsters? Label them? Will we feel comfortable interacting with them? Should they be allowed to reproduce?

GMO plants are modified to require less pesticides and herbicide. Farmers do not have to handle as many deadly chemicals. Desirable plants (like trees and flowers) are not inadvertently sprayed. There is no runoff into water supplies used by animals, fish and humans.

Some are modified to require less water, water that can be conserved. You'd think these would be considered good things.

Meanwhile, recent news indicates researchers are on the edge of creating "designer" babies. And Chipotle wages war on farmers.

I'd find Chipotle's concern for consumers a lot more believable if they did something about the portion size. I don't see them spending millions of dollars on a campaign encouraging us to eat less. Here are a couple of things they could do without spending a dime: use 6-inch tortillas for the burritos and remove the soft drink machine.

Many things we do every day have considerable more potential for harm than anything in our food. Some are necessary for good health, some improve our lives, and some are pure narcissism. Most of them are far from "natural".

Why a whole set of separate rules for food?