# **Opinion**



## **Letters**

#### **Beware of those cards**

*To the Colby Free Press:* 

These ads on television about Medicare prescription drug cards are so convincing that if I hadn't been informed through various senior organizations of the true nature of those wonderful Medicare cards I'd have gotten one.

Jim Hightower in the periodical, "The Hightower Lowdown," states the real situation concisely, entitled "A Drug-Card Nightmare":

"Drug companies rip off U.S. consumers by charging two or three times what they sell medicines for elsewhere. Last year to quell public outrage over this gouging, Bush and his Congress rammed into law the 'Medicare drugdiscount program' for senior citizens.

"The program, which starts in June, actually subsidizes the drug giants with some \$139 billion of our tax money.

"Then there are the new drug-discount cards that are part of the system. Pharmacy chains, drug companies, insurance peddlers, on-line firms, and others will try to lure you into taking their card — all offering different deals.

"A card company can hook you by offering low prices on the medicines you use most often, then gotcha \_\_jack up its prices the next week.

"Well, you say, if they do that, I'll switch companies." Gotcha again! Bush's law only lets you switch cards once a year. And you thought phone companies were bad."

Ms. Edna A. Hatcher Colby (Letter #43)

#### About those letters . . .

The Free Press encourages and welcomes letters from readers. Letters should be typewritten, if at all possible, and should include a telephone number and an address. Most importantly, all letters must include a signature. Unsigned letters cannot be published. We reserve the right to edit for clarity and length, and, likewise, reserve the right to reject letters deemed to be of no public interest or considered offensive or libelous. The ground rules are simple. Please join in the public debate on the issues you think most important. E-mail td@nwkansas.com, fax 462-7749 or mail to 155 W. 5th, Colby, Kan. 67701. Thanks!

#### Where to write

U.S. Sen. Pat Roberts, 109 Hart Senate Office Building, Washington, D.C. 20510. 202/224-4774 U.S. Sen. Sam Brownback, 303 Hart Senate Office Building, Washington, D.C. 20510. 202/224-6521

U.S. Rep. Jerry Moran, 1519 Longworth House Office Building, Washington, D.C. 20515. 202/225-2715

State Rep. Jim Morrison, State Capitol Building Rm. 171-W, Topeka 66612. 785/296-7676 e mail: jmorriso@ink.org web:http://www.ink.org/public/ legislators/jmorriso

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### Sen. Clark's final thoughts ber of other states for a \$1 billion experimental

This concludes Sen. Stan Clark's final column which was written last Thursday and received in my e-mail Saturday morning. The senator died in a vehicle accident during a dust storm Saturday evening. The first part of his column appeared in Wednesday's Free Press on this page. The column touched many bases and was much longer and detailed than any he had ever written to this newspaper. -td

#### **Insurance**

Health Savings Accounts will be available in Kansas within the next six weeks. Health Savings Accounts are similar to Individual Retirement Accounts (IRA's) except that the money is used for medical expenses rather than retire-

An individual can put \$2,600 tax free every year and a family \$5,150 into these accounts. The care dollars for the family with a BC-BS health contributions can come either from the employee, proprietor or employer.

All unused amounts can be carried forward year-to-year. At retirement age any amount due the employee from unused vacation or sick leave can be placed in this account tax free demands placed on our safety net, the Medicand used to pay Medicare premiums.

Money in this account will be used to pay medical expenses and can be used to pay longterm care insurance premiums.

sible for their medical expenses and to make an emergency cell phone call is coming from. chief among them is writing a constitutional health care insurance more affordable.

health plan with an annual deductible of at least \$1,000 for individual coverage and at least \$2,000 for family coverage.

My wife and son have a \$7,500 deductible health insurance policy whose premium is \$2,050 per year. We see Health Savings Accounts working hand in hand with major medical insurance as part of the solution to provide health care for working Kansans. Dollars in your personal HSA create the incentive to closely monitor the cost of our individual health care.

Personally I would like to see the State of Kansas, and a number of schools across our state utilize this combination.

President Bush has also introduced legislation which allows a refundable tax credit to encourage the purchase of health insurance. His proposal provides for up to a \$1,000 deduction for an individual and up to a \$3,000 deduction for a family. If adopted, if an individual owes Uncle

• Under the Dome

**Stan Clark** 

Sam \$5,000 on his 1040 income tax return, you would subtract the \$1,000 and cut a check for \$4,000; for a family under the same scenario, you would subtract \$3,000 and cut a check for \$2,000 to Uncle Sam.

The individual person has to have a personal stake in the costs of their health care. The responsibility is just as great for the wise use of health insurance plan as it is for a Medicaid recipient. We have to inject a strong dose of responsibility and there has to be tangible consequences to those choices which encourage long-term changes in our individual health and relieve the aid system.

#### **Public Safety**

mechanism so that our local emergency dispatch The goal is to make individuals more responcenters will have the equipment to locate where Each cell phone will pay 50 cents per month to Everyone that opens a HSA has to also have a pay for this equipment; one-half of this fee will go directly to the dispatch center and the other half will be grants awarded to rural dispatch

Urban legislators realized that they were more a risk needing emergency services in rural Kansas because they generally cannot direct emergency vehicles to where they are located. This is an example of money coming to rural Kansas to help everyone. I was very involved with this my articles and the broadcast media that allow legislation for the last four years. Also, this should aid in better cell phone reception with the construction of more cell phone towers.

Encouraged and help provide resources so that local emergency radios can utilize Kansas Department of Transportation's communication towers and assist those local agencies in moving to the 800 megahertz communication chan-

Oil, Gas & Electricity Kansas entered the competition with a num-

emission-free, coal-fired electric generation facility. Our central location, national rail lines our existing oil fields make us a viable candidate The site selection criteria is still being developed by the U.S. Dept. of Energy but at least one location in my Senate District looks like it meets the preliminary site selection criteria. I am a member of the Kansas site selection committee

Established wind lease filing criteria for the Register of Deeds. This change will allow future owners, title examiners and lenders to fulfill their responsibilities.

Our goal is to increase the level of knowledge to where a standard legal form will be acceptable by parties entering wind lease agreements that provide equitable terms and conditions that everyone accepts in common usage.

Provide a remedy to clear titles that were clouded by other parties filing "Mineral & Royalty Deeds" on land they had no legal interest in The legislation requires the offending party to clear the titles within 30 days of notice by the owner. If that doesn't happen they are subject to the court awarding up to \$10,000 in damages plus attorney fees.

There are over 60 such deeds filed in Rooks Provided an approval process and funding County and several hundred are known in 10 additional western Kansas counties.

There are a number of challenges remaining school funding formula.

It has been personally rewarding to serve the citizens of Cheyenne, Decatur, Gove, Graham Greeley, Logan, Norton, Rawlins, Scott Sheridan, Sherman, Thomas, Trego, Wallace and Wichita counties in the Kansas Senate the past 10 years and I look forward to continuing this service. The district expands to also include Lane, Ness and Rooks counties.

I really appreciate the newspapers that print me time to explain issues before the legislature There is a direct correlation between this coverage and the involvement of the citizens.

Thank you editors and newscasters!

Sen. Clark ended what would be his last column ever with the usual tag: You can reach me by writing: Sen. Stan Clark, 205 US 83, Oakley, Kan. 67748; by calling me at (785) 672-4280, or email at sclark@ink.org.

He will be missed.

# The reason for Memorial Day

Memorial Day has passed and summer has officially begun. Most of us enjoyed the long weekend. I held a picnic for the church at my home which turned out to be quite a party.

Since many of us go out of town for the weekend, I expected only 15-20 guests, but wound up with somewhere around 50! It was quite a party for my small house. In typical church fashion, everyone brought something and we didn't run short of food, although we did have to make a run for some more paper plates and cups!

Before the picnic, however, there was a more serious event to attend as veterans, their families and others gathered at both Colby cemeteries to honor those who didn't come home from

America has always been a something of a contradiction when it comes to warfare. We have fought many bloody wars - sometimes for reasons that seem less than sound in hindsight yet we are by temperament difficult to provoke.

Many of our greatest presidents have been men who either were great warriors themselves or led the country through war. Washington, Lincoln, both Roosevelts and Eisenhower come

Yet, many of those same presidents are remembered for their peacetime accomplishments as well. Washington is remembered for his sterling character and leadership of a fledgling nation as well as his service as commander of the Continental Army.

Franklin Roosevelt is remembered as much



#### **Jay Kelley**

Speaking MyMind

for his leadership during the Great Depression as for World War II.

I suspect Lincoln would have been remembered, had he not been cut down by an assassin's bullet, for his healing of the nation's wounds as much as the War between the States.

It seems we are a nation of peaceable warriors, if such may be said. We fought a Cold War for more than 40 years, maintaining an arsenal capable of destroying the world many times over and praying we would never need it.

Even when we come together to honor the fallen, it is not war that we glorify. Many of those who did not return home were not warriors in the classic sense. They had not spent their lives training for war; they simply answered the call of duty in their country's time of need.

Certainly there were some professional soldiers among them and we need to maintain the honor of that profession, but many were from other occupations to which they planned to re-

turn after their duty was done. Some were even boys and girls fresh out of

school, but they responded to the need of their nation and performed gallantly at the cost of their own lives.

Nor is America the only country to be free as a result of their sacrifice. Most of Europe, what we used to call the Eastern Bloc and the Russian Republics enjoy their freedoms because Americans were willing to fight and die for their freedom as well as our own.

There is a story about former President Ronald Reagan's visit to the cemetery in Normandy where many of the D-Day veterans are buried. There had been several protests against his military buildup before and during the trip. As they were preparing for the ceremony, an elderly Frenchman, one of the local dignitaries, approached the president.

He said words to this effect, "Don't worry about the protests, Mr. President, those who were there remember."

Those who were there remember not only the horrors of the war, but why we were there in the first place. They remember why war is not lightly undertaken and is never the best choice, but why it is often the only choice as well.

Those who remember, however, are not with us forever.

That is the reason for Memorial Day, so that we never forget.

Jay Kelley is a local minister and writer who speaks his mind from time to time. His e-mail is

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