

Opinion

A Kansas Viewpoint



Credit crunch

From The Garden City Telegram
Credit cards get a real workout this time of year. With a National Retail Federation projection of \$439.5 billion in holiday spending nationwide, many shoppers filling gift lists will be busy swiping credit cards.

Unfortunately, too many consumers find that overindulging in credit card — regardless of the season — can create a financial hang-over.

With that in mind, a Kansas bankruptcy judge who's seen plenty of disastrous credit card debt hopes to set up an educational program to warn people of the dangers of credit card spending.

Bob Nugent, Kansas' chief U.S. bankruptcy judge, is accustomed to dealing with Kansans who can't pay credit card bills. He hopes to set up a program in Wichita that's at work in other states: The Credit Abuse Resistance Education (CARE) is a financial literacy program that teaches the importance of using credit cards wisely and treats credit card misuse as akin to alcohol and drug abuse.

Credit cards can indeed be painfully addictive and put users in a financial hole for years. For example, \$500 in credit card charges at 18 percent interest could take seven years to pay off by paying a monthly minimum. A \$2,000 balance, with minimum payments and the same interest, could take a whopping 19 years to pay off.

Nugent rightly believes young Kansans need to learn about credit card abuse.

Card holders, regardless of their age, have a responsibility to understand credit and exercise self-control. At the same time, legislation limiting efforts to inundate consumers with high-interest, confusing credit-card offers is needed.

While learning about the dangers of credit card abuse helps, the true test is in resisting aggressive marketing that shoves credit card offers in our faces every day.

About those letters . . .

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Where to write, call

- 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**, 2443 Rayburn House Office Building, Washington, D.C. 20515. 202/225-2715 or Fax 202/225-5124
- State Rep. Jim Morrison**, State Capitol Building, 303 SW 10th St. Rm. 171-W, Topeka 66612. 785/296-7676 e-mail: jmorrison@ink.org web: www.ink.org/public/legislators/jmorrison
- State Sen. Ralph Ostmeyer**, State Capitol, 300 SW 10th St., Rm. 128-S., Topeka, Kan. 66612, 785/296-7399 ostmeyer@senate.state.ks.us

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155 W. Fifth (USPS 120-920) (785) 462-3963
Colby, Kan. 67701
freepress@nwkansan.com

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John Van Nostrand - Publisher
jvannostrand@nwkansan.com

NEWS

Patty Decker - Editor
pdecker@nwkansan.com

Tisha Cox - General Assignment
tcx@nwkansan.com

Jan Katz Ackerman, Area Reporter
ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director
crystalr@nwkansan.com

Jasmine Crottinger - Advertising Sales
jasminec@nwkansan.com

Cindy Davis - Advertising Sales
c.davis@nwkansan.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager
lea@nwkansan.com

Jeanette Applegate - Bookkeeping & Ad Building
japplegate@nwkansan.com

Evan Barnum - Systems Administrator
support@nwkansan.com

NOR'WEST PRESS

Jim Bowker - General Manager

Richard Westfahl, Lana Westfahl, Ron VanLoenen, Judy McKnight

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The nose knows for the holidays

Some years I jump headfirst into the holiday spirit with decorations, shopping and all that goes with the season.

Being an "empty nester" since August, I am finding myself keeping busier and looking at ideas to take my mind off how much I miss my children.

One idea that I thought sounded like fun came from the lifestyle guru — Heloise — who was saying the sense of smell is a powerful thing and how aromas of a particular dish or baked good can take someone back to their childhood.

She is absolutely right about that. Whenever I smell pine needles for example, it instantly takes me back to simpler times as a child or times when my daughter and I would sit around the table making little Christmas ornaments or other fun decorations.

As Heloise put it, "essential oils and the power of scent is a fascinating subject — it's a science, but, you don't need to be a scientist to utilize essential oils to create natural home fragrances that will stimulate the senses and make your home a haven at the holidays and year-round."

She also offered some great ideas for bringing back those smells and ultimately the memories of Christmases past.

Here are a few:

— For homemade air fresheners: Place a couple of drops of essential oil on a folded paper towel or on cotton balls. Place in a margarine container, poke holes in the lid, then place in an out-of-sight area in the room, such as behind furniture. Note: Be sure to keep away from small children and animals.

— To rejuvenate potpourri, dried flowers and wreaths: Add a few drops of your favorite essential oil to freshen and revive potpourri, dried flowers or wreaths. Note: Avoid putting oil directly on silk flowers or any material because it could stain.

— Spice up your home for the holidays: You don't have to spend the day baking to create a warm, inviting smell in your kitchen. Place a few



Patty Decker

Deep Thoughts

drops of cinnamon, anise, orange or peppermint oil on the inside of the cardboard tube of your paper towel roll and an inviting, yet subtle scent will fill the room. The same can be done in the bathroom on the toilet paper roll.

— Aromatherapy while you read: Place a drop or two of your favorite essential oil on the cool light bulb of your reading lamp. Enjoy the aroma while the light bulb heats up for some truly relaxing "me" time.

Another article I read this week — somewhat on the subject of the holidays — that probably falls under the "trivia" column is about poinsettias and where they came from.

According to one expert with Kansas State, until massive change arrived from Spain, the ancient Aztecs prized the poinsettia as a symbol of purity.

In turn, Mexico's early Christians adopted it as their prized Christmas Eve flower ("la flor de noche buena").

For almost a century, however, the majority of U.S. Americans have had mixed feelings about the plant, said Larry Crouse, horticulturist with Kansas State University Research and Extension.

The poinsettia can be a 10-foot shrub in Mexico, but it's a top-selling potted plant further north, Crouse said. U.S. farmers manage the world's oldest (1905) and largest commercial poinsettia production.

Since 1919, most U.S. Americans have believed the plant is poisonous. A Society of

American Florists poll in 1995 found that 66 percent of the population still thought this myth is the truth.

The myth got started in 1919 when an Army officer's 2-year-old child died of poisoning at a base in Hawaii. The doctors there weren't likely to know much about the exotic Christmas Eve flower, but they did learn the child had been bothering a poinsettia leaf. They assumed it must have been the cause of death.

"Once in a great while, someone will have an allergic skin reaction from being exposed to the poinsettia's milk sap. That's the sap the people of Mexico were using as a fever medicine well into the 16th century," Crouse said. "But no one has ever documented a case of poinsettia poisoning. In fact, study after study has proven no part of the plant is toxic."

The plant's popular name honors Joel R. Poinsett, the first U.S. minister to Mexico.

Ironically, the first half of its scientific name — "Euphorbia pulcherrima" — shows the poinsettia's relationship to other spurge, some of which are poisonous, Crouse said. The last half means "very beautiful."

Sure hope others will find some of these little tidbits useful in preparing for the holidays.

It's going to be a smaller gathering at our house this year with one daughter in Germany and one son in Denver.

Fortunately, our oldest son will be home from college.

Although I am not the first to ever experience "empty nest," it is our first time and, as silly as it might seem to some people, memories are becoming even more precious.

If someone else has some neat holiday ideas or other related thoughts, please let me know. It would be fun to share them with everyone in my next column.

Decker is editor of the Free Press. Her column appears on Fridays.

Your turn

Please stay

*Cathy Brown
Colby, Kan.*

I really don't know if this will help — but I believe we all should let Dr. Ketting know how we feel about him leaving Colby.

I, for one, can't imagine not having him here for our children. As a matter of fact, I would not even have one of my grandsons had it not been for Dr. Ketting being there when he was born.

I'm hoping to let all of you be aware of him leaving and helping me to convince him to stay. Why would anyone want to have to drive to Hays or elsewhere when we have our own very good pediatrician right here?

If anyone is interested in helping get a petition going you can call 462-2890, 443-2968, 460-0459 or 443-6100.

Please people, help me in keeping Dr. Ketting here. Our kids love him and relates to them so well. We not only need him, we want him here in Colby.

Buy direct from a farmer

By Jim Hightower

It's Thanksgiving Day (more or less) - have you hugged a farmer yet?

Actually, we need to do a lot more than hug those family farmers who bring us such a bounty of good food. They've become endangered species in the Brave New AgWorld of industrialized, conglomeratized, and globalized food production that our policy makers are pushing. Thanks to such policies, those who till the soil are productive, efficient... and broke!

They're being forced out of business by corporate profiteers. The price of everything from seeds to crop loans keeps going up, while the price farmers are paid for their commodities keeps going down. Few consumers know it, but very little of what you and I spend on food goes to the farmer. Out of each dollar we spend, farmers now get only 19 cents, with monopolistic middlemen like ADM, Cargill, McDonalds, Monsanto, Philip Morris, Tyson, and Wal-Mart grabbing an ever-larger share.

But the good news is that we don't have to buy-in to the self-serving manipulative system of the monopolists. Instead, there's a growing mass movement among consumers,

small farmers, entrepreneurs, communities, and others to take back control of our food economy and food culture by focusing on locally-grown foods.

Farmers markets, for example, are flourishing, with some 2,800 of them across America, involving nearly 20,000 farmers selling in all kinds of neighborhoods to hundreds of thousands of consumers. There are also community garden projects, farm stands, and other direct farmer-to-consumer marketing outlets, as well as more and more grocers and restaurants proudly offering food fresh off local farms.

Check out these connections for everything from free-range turkey to organic tomatoes. Buying locally means you can get better food at cheaper prices, but it also means that the money you spend stays in your community and supports a revitalized family-farm economy.

To connect to markets near you, go to this website: www.localharvest.org.

Jim Hightower is the best-selling author of "Thieves In High Places: They've Stolen Our Country And It's Time To Take It Back," on sale now from Viking Press.

Doonesbury

• Gary Trudeau

