

Opinion



A Kansas Viewpoint

Financial literacy for youth month

By Kansas State Treasurer Lynn Jenkins, CPA

Did you know . . .

- University administrators report they lose more students to credit card debt than to academic failure?
- Almost 80 percent of undergraduates have just over three credit cards with a balance of \$2,748. But, almost 10 percent of them owe more than \$7,000 on the cards.

This information compiled by Sallie Mae and Nellie Mae is shocking to say the least. Study after study shows that our youth lack the basic financial knowledge needed to navigate through life. The credit card company, Capital One, found that many teens believe they have money in the bank because they “still have checks left.”

I’m reminded of a conversation I had with a mother of a young teenager. Her daughter wanted her to “go get” some money from the ATM. The mom had a sinking feeling that her daughter didn’t fully understand that the money wasn’t just “in” the machine waiting for someone to put a card in so it could spit out a few twenty dollar bills.

As adults we may forget that children do not automatically understand where money comes from, how interest rates and inflation work, or how to use credit cards responsibly. In fact, many American adults admit to not saving enough for retirement and depending on credit cards to make ends meet. Four out of 10 admit to living beyond their means.

Here’s the bottom line: No matter your age or financial situation, handling your money responsibly and planning for your financial future is critical. Adults need to continuously educate themselves about their finances and make a special effort to educate their children. Just as we are teaching children reading, writing and arithmetic, we need to make sure they are developing at least a basic knowledge of money and credit.

April has been declared “Financial Literacy for Youth Month” in the state of Kansas. I will be traveling throughout the state of Kansas talking about financial literacy to raise awareness. My office has many Financial Literacy efforts that we work diligently on - from financial planning seminars geared specifically to women and senior citizens to finance camps and programs for our elementary and junior high school students.

Please contact me if I can be of any assistance. I would be pleased to coordinate Financial Literacy initiatives in your community. Contact me at 785-296-3171 or at lynn@treasurer.state.ks.us.

Comments to any opinions expressed on this page are encouraged. Mail them to the Colby Free Press, 155 W. 5th St., Colby, Kan., 67701. Or e-mail jvannostrand@nwks.com or pdecker@nwks.com.

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

COLBY FREE PRESS

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

State award-winning newspaper, General Excellence, Design & Layout Excellence, Column Writing, Editorial Writing, Sports Columns, News, Photography.

Official newspaper of Thomas County, Colby, Brewster and Rexford.

John Van Nostrand - Publisher

jvannostrand@nwks.com

NEWS

Patty Decker - Editor

pdecker@nwks.com

Tisha Cox - General Assignment

tcx@nwks.com

Jan Katz Ackerman, Area Reporter

ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director

crystalr@nwks.com

Jasmine Crotinger - Advertising Sales

jasminec@nwks.com

John Altman - Advertising Sales

jaltman@nwks.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager

lea@nwks.com

Jeanette Applegate - Bookkeeping & Ad Building

japplegate@nwks.com

Evan Barnum - Systems Administrator

support@nwks.com

NOR'WEST PRESS

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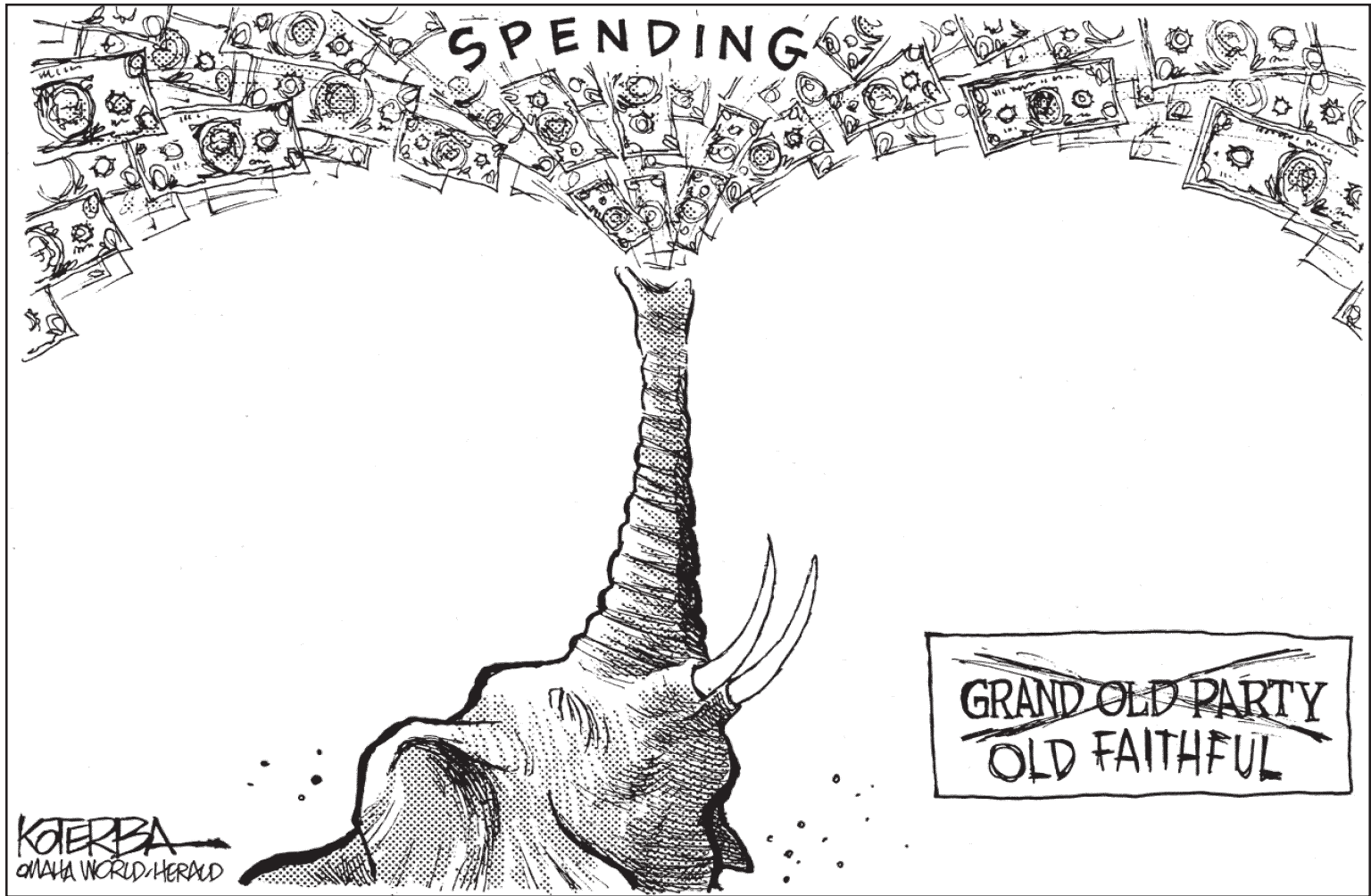
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THE COLBY FREE PRESS (USPS 120-920) is published every Monday, Wednesday, Thursday and Friday, except the day observed for Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and New Year's Day, by Haynes Publishing Co., 155 W. Fifth, Colby, Kan., 67701.

PERIODICALS POSTAGE is paid at Colby, Kan. 67701, and at additional mailing offices. **POSTMASTER:** Send address changes to The Colby Free Press, 155 W. Fifth, Colby, Kan., 67701. THE BUSINESS OFFICE at 155 W. Fifth is open from 8 a.m. to 5:30 p.m. Monday to Friday, closed Saturday and Sunday. MEMBER OF THE ASSOCIATED PRESS, which is exclusively entitled to the use for publication of all news credited to it or not otherwise herein. Member Kansas Press Association, Inland Press Association and National Newspaper Association. **SUBSCRIPTION RATES:** In Colby by carrier: 4 months \$38, 8 months \$53, 12 months \$70. By mail with in Colby and the nine-county region of Thomas, Sheridan, Decatur, Rawlins, Cheyenne, Sherman, Wallace, Logan and Gove counties: 4 months \$50, 8 months \$62, 12 months \$78. Other Kansas counties: 4 months \$57, 8 months \$67, 12 months \$81. All other states, \$81, 12 months.

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Haynes Publishing Company



Phelps is forgetting what's inside

For years I've heard many politicians say it is tough to legislate morality.

But the time has come to do so.

Kansas legislators are debating rules over protests at funerals. The issue is because of what Topeka's Rev. Fred Phelps has been doing at funerals of soldiers who died in Iraq. Phelps and his followers have made a bunch of noise at funerals because Phelps thinks soldiers' deaths in the war is God's punishment on America for being so cooperative with homosexuality.

Phelps' protests have been in Kansas — one of several states contemplating what legally can be done with such protests at funerals.

I don't agree with homosexuality but I don't agree with Phelps either.

Kansas Senators favor a law to ban protest's within 100 yards of a funeral one hour before, during and two hours after the funeral. Kansas Representatives initially had the distance 300 yards and did not want streets and sidewalks obstructed. The House eventually eliminated the streets and sidewalks section. Punishment is six months in jail and a \$1,000 fine.

The bill has yet to be approved and probably won't be addressed again until later this month.

What Kansas Legislators have on the table is a start, but probably the start of a long battle in the courts no matter what is approved. Phelps' daughter, Shirley, has already promised a lawsuit over the 300-yard limit. Supposedly, Fred has 11 relatives who are attorneys.

The families who are hoping the Kansas law will curb Phelps' protests also have another tool,



John Van Nostrand

• Line in the Dust

even though they may not ask for it. The Patriot Guard Riders is about 5,000 motorcycle enthusiasts from across the country who have agreed to act as a line of defense from Phelps at funerals. Relatives of fallen soldiers have thanked the Patriot Guard members for their efforts. Patriot Guard Riders just want the family to have some peace and dignity while saying their last goodbye.

What I want to know is how much does Phelps know about the families of funerals where he protests?

I wouldn't be surprised if there are military families who have no qualms over the Iraq War, speak honorably for their fallen family member and agree with Phelps homosexuality is wrong. Has Phelps protested at a funeral where the mourning family agrees with him in principle?

If so, the protest does not do anything for Phelps other than bringing him more attention.

Phelps' Web site, (which I refuse to put the address because of its obvious insult) is disturbing. There are several links and stories promot-

ing Phelps' cause, and even some links to those opposed to Phelps and his protest.

I can't stop thinking Phelps actually wants the war to last as long as it can so American soldiers can die. If there are no funerals, Phelps does not have a stage to blast his opinion. Phelps started protesting at funerals of AIDS victims but switched to soldier funerals.

If the war ends, I'm sure Phelps will find another platform to continue. It's too bad Phelps can't do this on his own. Phelps is lazy, let alone bitter, standing on the shoulders of innocent families.

According to his Web site, homosexuals can't be changed. That's not true, there have been homosexuals who switched to a heterosexual lifestyle. People can overcome a sin. I once read of a man convicted of murder, served his time and then got into the ministry and his Georgia church grew rapidly because of his positive impact on the people.

There is more to a person than leaving their sin behind, if that is what Phelps is all upset about.

Phelps is forgetting the beauty, and some times puzzling aspect, of Christianity. There is no time frame or deadline when a person has to be a Christian. Sure, the longer you are one, the better life can be. But if you accept Christ moments before your last breath and God accepts you, you're in.

And it won't matter who is at your funeral.

John Van Nostrand is publisher of the Free Press.

We're to blame for the national debt

The Topeka Capital-Journal

Did you know that you owe \$28,000 to the federal government? So does your spouse and so does each of your kids.

That's the amount every man, woman and child in the United States would need to send in to clear up our \$9 TRILLION debt.

Sooner or later, your children or grandchildren will have to pay. Do you feel guilty about that? Apparently not.

A recent Pew poll showed that only 55 percent of Americans consider the national deficit a "top priority." And our government has shown it won't do anything about it until there is a louder

public outcry for reform.

There are a lot of facets to this problem and no single one offers the total solution by itself.

Rescinding the tax cuts — restoring them partially or fully — would raise revenue.

But Social Security, Medicare and Medicaid are where the big money goes. There are a number of things that could be done there, all of which would be unpopular.

Raising the age at which a person qualifies for full Social Security benefits is one. Making the payments need-based so that the wealthiest of us would fund a larger share of our own retirements is another.

Pork barrel projects, technically called "earmarks," would help some, probably more symbolically than in reality.

The amount of money that members of Congress slip quietly into appropriations bills might not add up to a large percentage of the money needed to fix the problems, but every little bit helps.

Besides Congress and the president, you know who else is to blame? Us.

We're to blame for not insisting our elected officials make the tough decisions to get this debt under control.

Pogo was right. The enemy is us.

About those letters . . .

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