

Opinion



Other Viewpoints

Mortgage bailout unlikely to matter much to Kansas

Money from the \$787 billion federal stimulus package should begin flowing soon to Kansas and provide funding for major construction projects, Medicare and other programs.

Whether that's good or bad news probably depends on your position on the wisdom of trying to fight a recession by increasing public debt.

There's another \$75 billion floating about for another program but it's unlikely Kansans will see very much of it. We think that's definitely good news.

That \$75 billion has been allocated to a foreclosure relief plan designed to help homeowners and bankers avoid the taking of homes the borrowers can no longer afford.

As borrowers and lenders across the country were signing outlandish mortgages during the early part of this decade, Kansans by and large appear to have retained their common sense in terms of home loans.

For that reason, there are fewer Kansans who need help now, and we think that speaks well of lenders and families across the state....

In 2007, banks and other lenders signed about 419,000 mortgages to buyers borrowing at least four times their annual income. That represented 9 percent of all borrowers....

Such loans precipitated the mortgage crisis that spawned the country's economic collapse.

President Obama has said the government's relief plan is designed to help homeowners and lenders with mortgages that still can be salvaged.

It won't, he said, bail out dishonest lenders who acted irresponsibly or people who bought homes they knew from the outset they couldn't afford.

If that's the case, Kansas won't see very much of that money. But it's a bailout we're happy to see go elsewhere.

—Topeka Capital-Journal, via The Associated Press

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Problems just make a day memorable

I like to make a big deal about birthdays. I love combining birthday cake and banners to create a memorable day for my friends.

I may not always be the best planner or able to throw a party of unparalleled proportions, but my friends always appreciate my effort.

So on Feb. 28, my friend turned 22, and I decided that I wanted to give him a surprise. My plan was to have his roommate kidnap and blindfold him, throw him in my car, then my three friends and I would drive to the beach. We would stop at one of the best cafes on the coast, then build a campfire on Cannon Beach and roast hot dogs and marshmallows. It was going to be a great 22nd birthday!

But then I realized that I can't keep a secret. I had told my friend to be ready for "something" at 3:30 p.m., but it was 3 and I still had to buy all the campfire supplies. So I was in the grocery store, feeling stressed that I was not going to get back to school in time when I realized that I don't like keeping secrets from my friend, and whenever I need help, I usually call him. How was I supposed to plan a major event without his help? In a panic, I called him and said, "I can't do this! I need your help!"

I finally got everything prepared and was waiting for my friends to get ready to leave when another friend informed me that it was supposed to rain at the beach. In fact, there was an 80 percent chance of rain. She said we should start thinking of alternative ideas.

Our first thought was to go to Mount Hood, which is only 45 minutes from campus. We



Michelle Myers

• A Moment with Michelle

would hike up a trail, have a snowball fight then drive to our friend's house in Boring (Yes, that is really the name of the town.) to build a campfire in her backyard.

We learned that going to her house was not an option since her mom was remodeling.

Our next idea was to go to the house of another friend, who has a hot tub and fire pit in his backyard. That was definitely an appealing idea. However, his mom was ill and very contagious, so she didn't want company.

Denied again. Every other option seemed incredibly lame compared to a day at the beach, a snowball fight in the mountains or relaxing in a hot tub for the evening.

We finally decided to give the beach a try and packed in preparation for being rained on. Blankets, rain boots, a change of clothes, plenty of lighter fluid and we were ready to go.

Once we arrived at Cannon Beach, we went straight to Bella Espresso, which is without debate the best café on the northwest coast. It was starting to get really dark outside, so the thought of sitting around a crackling campfire

moved us to the beach.

Surprisingly, it was still not raining, but it was fairly windy. We found a place that was guarded from the wind enough for us to build the fire. Everything was going smoothly, until one the girls said that she needed to use the bathroom. Normally, finding an available restroom is no problem, but Cannon Beach has only one public restroom and the restaurants do not particularly like tourists using their restrooms if they are not going to eat there.

By the time we got to the public restroom, a young man who had just finished cleaning the restrooms came out, locked the door and said, "Sorry, it's closed for tonight."

We had no luck in finding another restroom. As a last resort, we got into my car and drove to the next beach city, called Seaside, which was about six miles away. We finally found relief at a convenience store.

Fortunately, the rest of the night went smoothly. We arrived back on the beach, a fire blazing and our stomachs grumbling.

I really thought the night was going to be a disaster, but it wasn't. It didn't even rain, despite the 80 percent chance. I remember telling my friend, who is now 22, "I really think God knew it was your birthday, and that I was planning on doing this."

It's good to know that God cares about the little things, even birthdays.

Michelle Myers, a Colby native, is a student at Multnomah University in Portland, Ore., majoring in Bible and journalism.

Tracking farmers reveals some changes

One of the most significant changes seen in the 2007 Census of Agriculture is the increase in woman farm operators, both in terms of the absolute number and the percentage of all principal operators.

In the latest survey, released last month, the number of female principal operators totaled 306,209 in '07. That's up from 237,819 in 2002 — an increase of almost 30 percent.

Agricultural land ownership has remained stable over the past five years. The 2007 census shows that 62 percent of farmland in the U.S. is owned by the operator. Areas with more cropland, such as the Midwest, tend to have a greater percentage of rented land, and that includes Kansas.

There are more farms in the United States than there were five years ago. Many of these new farms are smaller, but have pushed the number of farms in the United States to just above 2.2 million. This reverses a 60-year trend, the Census Bureau says.

As many of us might have suspected, the typical farmer is growing older, but has more sales. The average age rose from 55.3 to 57.1, with farmers retiring later or continuing to work part time.

On the other hand, commodity farms that produce corn, soybeans, cattle and hogs have declined in number to make way for more farms that produce vegetables, fruits, aquaculture and specialty animals.

The bulk of farms in the United States are small, with 60 percent of all farms reporting less than \$10,000 in sales of agricultural products. More than half — 1.2 million farms — depend on nonfarm income to cover farm



John Schlageck

• Insights

Kansas Farm Bureau

expenses.

This group also reports something other than farming as their primary occupation. Almost 900,000 principal operators report working off the farm more than 200 days a year. The share of farmers working off-farm grew from 55 percent in 2002 to 65 percent in 2007.

The demographic characteristics of operators on larger farms, with sales more than \$250,000 a year, differs from those of small farms. Operators of larger farms tend to be younger, are more likely to report farming as their primary occupation and are less likely to work off the farm.

There is a relationship between the type of farm operated and the demographics of the farm operator. For example, white farmers are more likely than non-white farmers to produce grains and oilseeds. Asians and native Hawaiians have a higher percentage of fruit and tree nut farms than ethnic groups.

Women operators are fairly equally split among three industries: cattle, calves and feedlots; aquaculture and other livestock operations; and other crops. Cattle and calves was the most common farm type for American Indian, Black and Hispanic farmers.

The percentage of farm operations with In-

ternet access has increased over the past five years, from 50 percent in 2002 to 57 percent in 2007. For the first time in 2007, the census looked at high-speed Internet access, an important measure of farmers' ability to use the Internet effectively.

Of the U.S. farms with Internet access, 58 percent reported having a high-speed connection. The 2007 census shows both Internet access and high-speed Internet access at the county level for the first time.

Kansas once again held its own, ranking among the highest in market value of ag products sold. With 65,531 farms, Kansas recorded total sales of more than \$14.4 billion.

Leading the way were cattle and calves, where 27,565 farms sold more than \$8.5 billion. This ranked first and amounted to 59.3 percent of all sales. Hogs and pigs accounted for another \$506 million. Milk and other dairy products from cows totaled more than \$376 million. Sales in poultry and eggs amounted to nearly \$70 million.

Kansas grains, oilseeds, dry beans and dry peas accounted for more than \$4.5 billion and 31.3 percent of total sales. Other crops and hay totaled nearly \$254 million. Nursery, greenhouse, floriculture and sod accounted for \$77 million. Vegetables, melons, potatoes and sweet potatoes contributed with sales of \$25 million.

John Schlageck of the Kansas Farm Bureau is a leading commentator on agriculture and rural Kansas. He grew up on a diversified farm in northwestern Kansas, and his writing reflects a lifetime of experience.

Mallard Fillmore

• Bruce Tinsley

