



Free Press Viewpoint

Housing prices need to make sense

This from the Sept. 12 wire report — for 2007: “An Associated Press analysis of new Census data provides insight into the reasons for the slumping housing market: Since 1990, homeowners have faced a growing gap between their incomes and the price of their homes.

“The widening gap in all but a handful of the nation’s 500 largest cities helped make the recent boom in housing prices unsustainable.... The rising prices were fueled largely by low interest rates and risky borrowing, rather than increasing incomes.”

Perhaps the ultimate analysis: “We had an artificial economy,” said Brad Geisen, founder of the website Foreclosure.com. “There was all this wealth created in real estate, and it wasn’t really created.”

The only real question is why it took 17 years for anyone to see the light. The unreal uptick in city housing prices — while rural areas were left largely untouched, except for resorts — seemed false from the start.

Congress was bent on selling homes to more and more people, so it pumped money into the system and kept rates down. Anytime the government pumps money into something, the sharpies will see a way to make a buck. They started pushing high-rate and complex mortgages on people who wanted homes. These people had no idea what they could afford.

But the mortgage sharps didn’t care. They weren’t going to service the notes, just make a buck off of writing them up and then dump them.

During the period from 1990 to 2006, the AP reported, household income rose about 60 percent, roughly matching inflation. In the same period, housing prices more than doubled. The median price of an American home hit \$185,200.

And in some cities with “hot” real estate markets, the gap was even more. In Miami, the median price quadrupled to \$315,900. In cities such as Las Vegas where incomes doubled, housing prices were up fivefold.

“Mark Andi, chief economist at Moody’s Economy.com, likened the current housing market to the dot-com boom and bust of 2000 and 2001, when stock prices for many high-tech companies soared — before some even turned a profit.

“Nationally, the share of gross income consumer spending on housing jumped from 21 percent to 25 percent,” the AP reported.

Over and over again in this country, we stand by and watch as one market or another gets out of whack. Regulators do nothing, or worse, as with the mortgage crisis, actually encourage the boom for political reasons. The truth is, regulators are usually in cahoots with the industry they’re supposed to watch.

Across the country, the government and the banking system stood by as millions of Americans got into financial straits by buying houses they could not afford. Instead of insisting on a responsible mortgage system, the government encouraged this excess. Banks, if they weren’t involved, started to try to figure out how they could get a slice of the pie.

And consumers who knew no better signed on the line. Greed, that’s all it was. Greed and stupidity.

When will we learn? If a deal, or a market, seems too good to be true, it probably is.

The great promoter P.T. Barnum said it best: “There’s one born every minute.”

And today, we are paying the price, all of us. You’d think some day we’d wise up. — Steve Haynes

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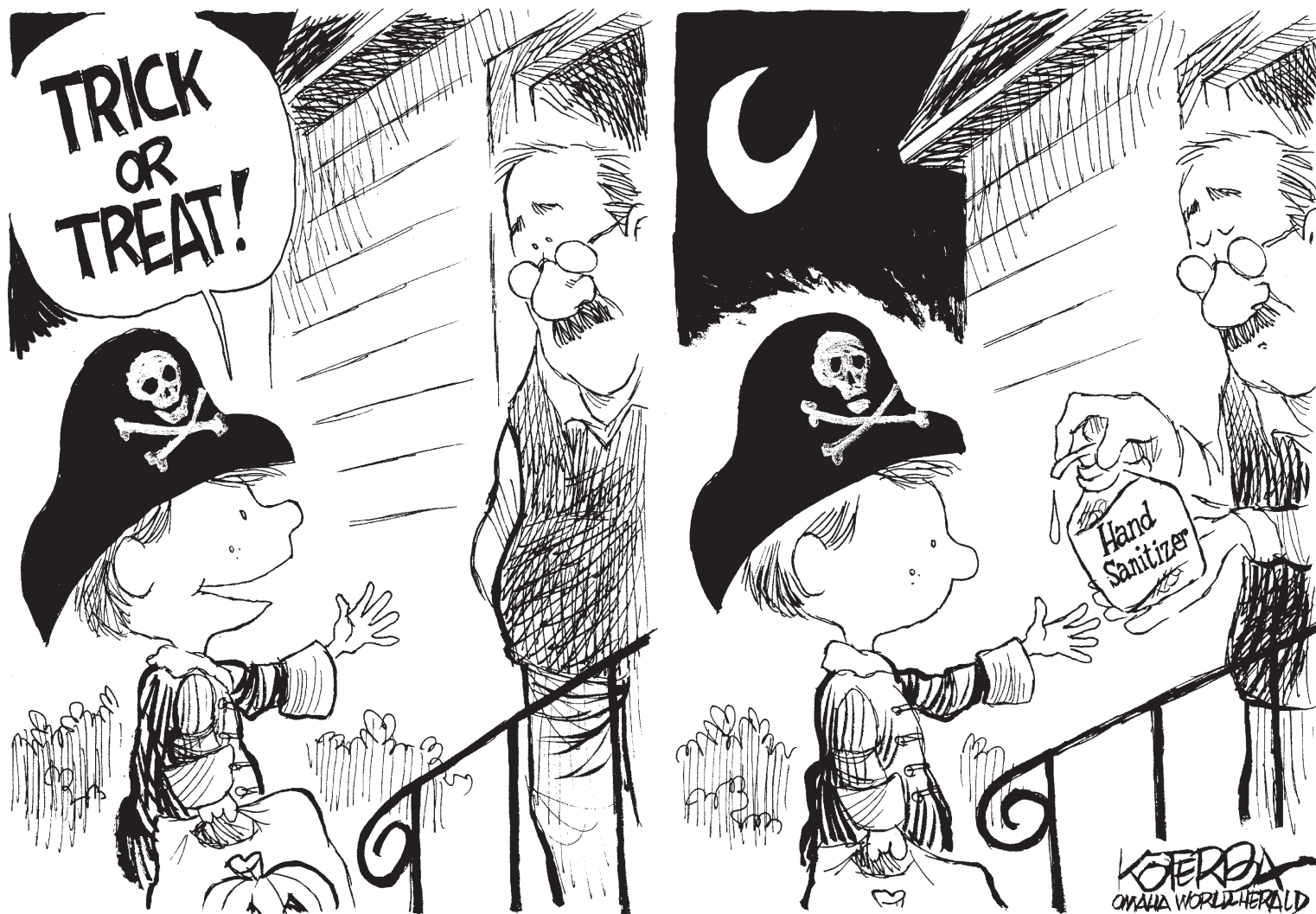
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Cleaning is no fun in the garden, either

This is my least favorite time of the year for gardening.

The vegetables are all picked, cut or dug, and it’s time to clean up the garden and put it to bed.

I hate cleaning.

I especially despise pulling up slimy zucchini vines and stuffing black and rubbery tomato plants into a plastic yard bag. It’s nasty, and the dead leaves keep getting into my socks and itching.

Then there are the green peppers. I tried; I really did. I checked each plant so carefully.

So why, after it had frozen for several nights in a row, did I find three beautiful peppers hiding under a layer of grass clippings at the bottom of a plant?

Well, it wasn’t a total loss, since they had been mostly protected by the clippings, only the tops were ruined and I was able to save the bottoms. They were delicious.

Then there were the tomatoes.

Our vines are always plentiful, and when it comes to trying to save the green tomatoes for



Cynthia Haynes

• Open Season

later, its hard to find them all amongst the foliage.

But then it freezes and all the foliage turns into brown strings, exposing all those lovely green tomatoes that you missed. And after a freeze, they’re no good. They’re beautiful for now, but they won’t keep, won’t ripen and won’t be worth a hoot.

The two bright spots in my garden this season are the lettuce and spinach patch and the broccoli, both of which will take some freezing.

I planted the lettuce and spinach back in July, right after the first batch of corn came out. It was too hot and the seeds didn’t do any

thing for quite a while. Then, as it started to cool off in late August and early September, they started to grow.

My crop isn’t as good as it is in the spring, but we’ve had a spinach salad and several lettuce salads this fall out of our garden.

Only about one-third of the broccoli made it through the roofers’ assault, but those plants are producing little florets and I plan to have broccoli this week. In fact, I still have my broccoli worms, although I have to admit, I was hoping the freezing weather had done them in. No such luck.

Well, I have to go out to cover the lettuce — it’s supposed to get pretty cool tonight and I want to have another couple of salads before the garden goes to sleep for the winter.

Cynthia Haynes, co-owner and chief financial officer of Nor’West Newspapers, writes this column weekly. Her pets include cats, toads and a praying mantis. Contact her at c.haynes@nwkansas.com

Who’s going to run Kansas education?

The majority of your state tax dollars — more than all other state agencies combined — is spent through the Kansas State Department of Education, yet the department occupies a small building on the corner of 10th and Quincy in Topeka.

Only a few stories tall, it takes up barely a quarter of a block because your tax money for the cost of Kansas public education is disbursed across Kansas to independent school districts. Every Kansas citizen should therefore be interested in who is running the department. With Commissioner Alexa Posny leaving for a federal job in Washington, who will take her place and what pressures does a Kansas commissioner of education face?

There are 50 states and 50 different ways of managing state education policy. Usually there is a state “board of education” that makes policy and there is an education executive in charge of running day-to-day affairs. According to the National Association of State Boards of Education, only two states (Minnesota and Wisconsin) have no state board. The chief education office is called either a commissioner or a state superintendent of instruction. While state constitutions give different degrees of responsibility to the boards and school chiefs in each state, there are some common patterns.

In 12 states (Alaska, Arkansas, Connecticut, Florida, Illinois, Kentucky, Maryland, Massachusetts, Missouri, Rhode Island, Vermont and West Virginia), the governor appoints the state board and the board then appoints the commissioner or superintendent. School leadership and policy can turn over with the election of each new governor. The education chief is vulnerable each election cycle, and has to run the agency with an eye to the politics of both the governor and the board.

Eleven states (Arizona, California, Georgia, Idaho, Indiana, Montana, North Carolina, North Dakota, Oklahoma, Oregon and Wyoming) have a state board appointed by the governor but the state school officer is independently elected. Such a state superintendent has considerable independence in managing the agency, although policy-making rests in varying degrees with the board. However, an



John Richard Schrock

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elected superintendent has to make decisions with an eye to re-election, and there is election-year turnover.

In eight states (Delaware, Iowa, Maine, New Hampshire, New Jersey, Pennsylvania, South Dakota, Tennessee and Virginia) and Puerto Rico, the governor appoints both the state board and the commissioner or superintendent. This can be the most politically entangled and involve the most upheaval each election year, although some have rotations to dampen the effect. There is a mix of board appointments and elections in four other states (Louisiana, Ohio, Washington and Mississippi).

Kansas is one of eight states (Alabama, Colorado, Hawaii, Kansas, Minnesota, Nevada, Nebraska and Utah) that have an elected state board of education that then appoints the chief education officer. Kansas has a strong populist tradition, and despite several attempts to change the system, we are always going to elect five of our 10 state board members each two years, to serve four-year terms. This continuity in policy is not found in many states.

The Kansas commissioner of education does not have to worry about re-election. If there are no major swings in the politics of new board members, a Kansas commissioner can serve a long time, manage crises and carry through with administrative reorganization and development over many years. Commissioner Andy Tompkins served for many years across many new boards and through the evolution-creationism battles. The board issues of the day were local control, routine program approvals and a reasonable amount of reform measures.

Today, the commissioner faces terabytes of No Child Left Behind Act reporting requirements tied to federal Education Act money, entering the high stakes “race to the top”

for billions in federal pork, dramatic budget constraints (the Kansas Legislature controls the money) and possible major school consolidation, and pressure from special interest groups (from parents with autistic children to high numbers of English language learners). And the commissioner must run this huge department while major policy decisions are in the hands of the board, and while the federal government is attempting to take over public schools.

Searching for a new commissioner will take many months. We should wish that new commissioner the best of luck. And I recommend he or she bring a prescription for Prozac for the departmental water fountains and board room.

John Richard Schrock, a professor of biology and department chair at a leading teacher’s college, lives in Emporia. He emphasizes that his opinions are strictly his own.

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