



Other Viewpoints

Health system no longer works

Running across some old paperwork the other day, we came across a bill from the hospital for the birth of one of our children. The total due, thanks to private insurance: \$10.

That was less than 30 years ago, when the private insurance system actually worked. That was before insurers began flushing sick customers off the rolls. Before they learned to deny coverage for the slightest of reasons. Before they learned to jack up deductibles to fatten the bottom line. Before the health care sector of the economy went hog wild, boosting costs at two to 10 times the inflation rate.

Today, our doctor's office visit costs four times what we paid for our child's birth and hospital care.

Our system of private insurance would be worth defending today if it worked as it did a quarter century ago.

It doesn't. The system being defended as an efficient, productive model of free enterprise at work no longer exists.

A worker with private health insurance today pays twice for health care.

First, he pays for Medicare, less than 30 cents an hour for every \$10 he earns (including his employer's share). That 30 cents per hour supports his parents, grandparents and all Americans over 65, the sickest segment of our population. In addition, it covers everybody on disability and the cost of all the fraud plaguing the system.

Then, he must insure his family. For that he pays his private insurance company about \$6 an hour. And for that \$6 an hour, after deductibles, he will see little if any payout for the few trips his family may make to the doctor in a given year.

This is the world's finest, most efficient health care system? With the cost of the average family health care insurance plan now at \$13,375 a year, according to USA Today, some would gladly pay double for Medicare if it covered everyone and everyone were contributing their fair share. Even triple, or 90 cents an hour, still looks like a bargain at this point.

Maybe Medicare wouldn't be facing bankruptcy if some of this money going to private insurers came Medicare's way. Score that, CBO!

Medicare recipients rarely complain about their single-pay-or coverage. But many don't hesitate to lecture the rest of us about the dangers, the socialist evils, of including anyone else in their plan.

Our response: Switch with us. We'll take their Medicare and they can take our wonderful private enterprise health insurance plan.

So far, we've found no takers. Small wonder.

— *The Clay Center Dispatch, via The Associated Press*

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We do not publish anonymous letters. We sign our opinions and expect readers to do likewise. Nor do we run form letters or letters about topics which do not pertain to our area. Thank-yous from this area should be submitted to the Want Ad desk.

Letters will not be censored, but will be read and edited for form and style, clarity, length and legality. We will not publish attacks on private individuals or businesses not pertaining to a public issue.

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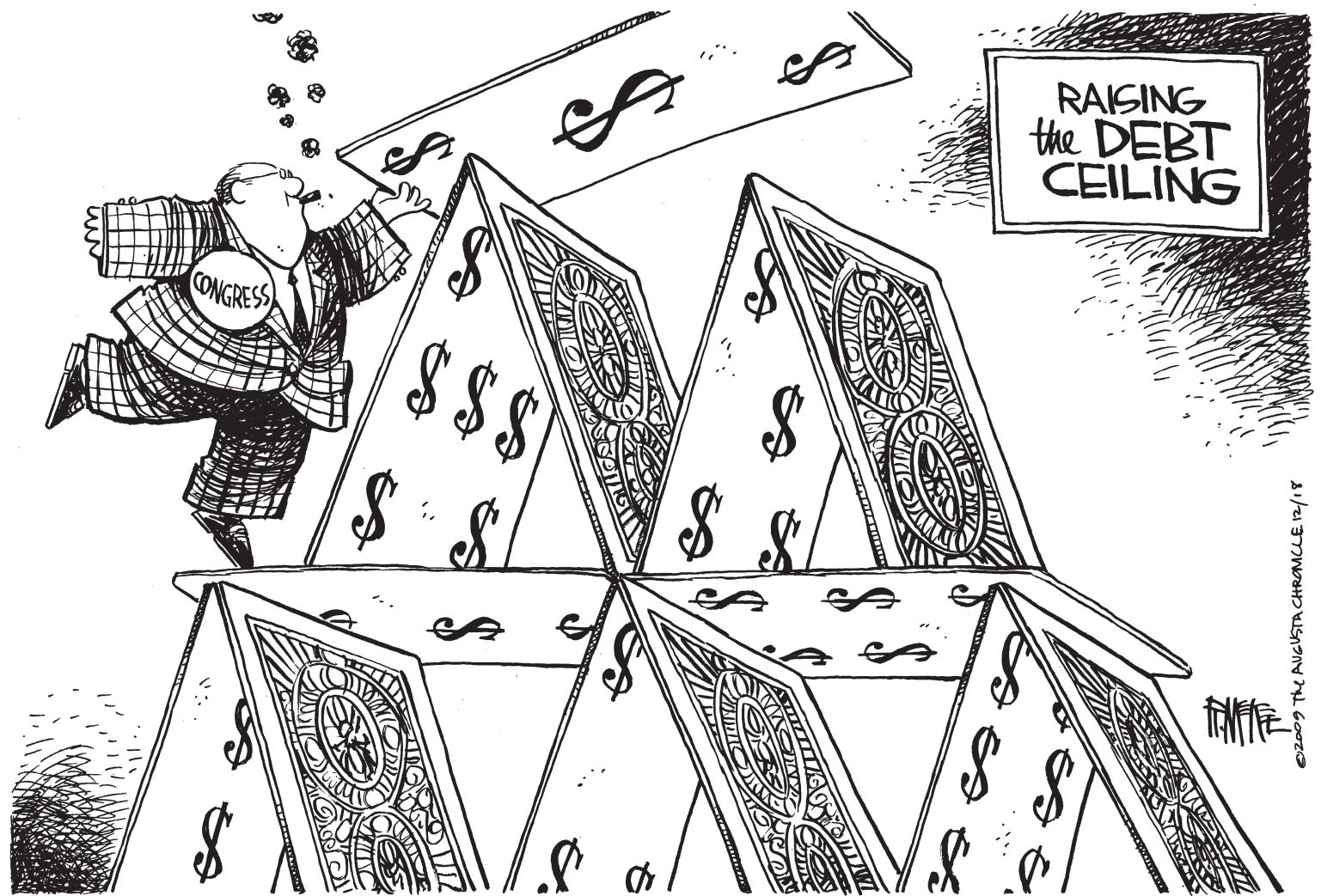
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It's not shopping that matters

'Tis the season to be exhausted.

I'm not feeling in a holiday mood, I confess. This could be the result of more than one super-long day here at the paper in the last week. It could be the result of a year in which stresses on the whole country have seemed to drag us into the doldrums.

But then again, it could be because so often the stories, the music, the whole idea of Christmas gets pushed aside in a frantic grab for deifying Santa and exalting American commercialism.

A number of years ago, I had an interesting conversation with an exchange student, who was truly amazed at the manner in which this country sets about celebrating the birth of Christ. In his country, Christmas was a day of fasting and prayer, a day to attend church.

Contrast this to our Christmas, which could easily be said to worship overindulgence. There is too much food and drink. There are too many parties. Excess often is most apparent when it comes to gift-buying and decorating.

I don't think it's a coincidence that it is also a time of year when depression and even suicide are common. Some can be attributed to the shorter days and Seasonal Affective Disorder brought on by all that darkness.

But much is simply the let-down which comes when too-high expectations meet up with reality. If Christmas is not perfect, with the perfect gifts, the perfect ornaments, the



Marian Ballard

• Collection Connections

perfect Christmas cookies, the "right" Christmas music on the stereo, we somehow feel cheated.

Why? Why would a child who gets less than 50 gifts be disappointed. Why would an adult, with family members who have obligations in several states, be disappointed if every single one does not gather on the magical day of Dec. 25?

I want to put my two cents' worth in for making Christmas what it was always intended to be — a day to honor the birth of a baby in a cave. The baby's arrival was against all odds, though his birth had been predicted for centuries. His arrival went almost without notice, but for a very few people.

The angels — messengers of God, in our words — took note, and sang an anthem.

Some shepherds in the field took note — of the angels' song, at any rate — and took a break to go visit the new baby.

Some Eastern astrologers took note, and took the road at a time when travel was difficult and dangerous. When they arrived in

the region, they didn't have an accurate map, and so went to the logical place to seek a newborn ruler — the palace.

Herod the Great took note — not because he was eager to see the new baby, but because he was a politician always looking to short-circuit anyone who might displace him.

A couple of old folks in the temple took note, and rejoiced in the future God had let them glimpse.

The only lighted decorations were the stars. The only gifts were those given to baby Jesus. And, of course, the gift of the baby Jesus to us.

Have a merry Christmas this year. But please, try to remember that Christmas is not meant as a boost to the economy, it's not meant as an opportunity to light up the night in competition with an airport runway and it's not meant as an excuse to eat and drink yourself into a coma.

It's a birthday party — for a newborn — who grew up, taught us by words and actions how to live, and died on a cross that we might have the chance for eternal life.

If you get it, practice it. If you don't, check into it. Christmas is a lot more fun that way.

Marian Ballard has collected careers as counselor, librarian, pastor, and now copy editor for the Colby Free Press. She collects ideas, which are more portable than other stuff.

Use the gift of memory

If I could request but one gift during the holiday season, I'd ask for a book. Books abound with a wealth of knowledge and wisdom. They provide hours of adventure and entertainment rarely found anywhere else in today's culture.

A couple of books on my present wish list are "The Last Report on the Miracles at Little No Horse" by Louise Erdrich and "Fall on Your Knees" by Ann-Marie MacDonald. Another book I once read, and pick up to review from time to time, is Howard Thurman's "The Mood of Christmas."

The message in Thurman's book revolves around a gift he says everyone should enjoy and use in the best way. This gift is memory.

Thurman defines memory as, "one of God's great gifts to the human spirit without which neither life nor experience could have any meaning." What Thurman urges in his book is to use your memory now, today and often.

Think what a priceless gift it is. What if you had no memory?



John Schlageck

• Insights Kansas Farm Bureau

Every second, minute and hour of every day would have to begin for the first time. Learning would be impossible and education would be meaningless.

Instead, as people, we have the power to store vast amounts of information and experiences throughout our lives. All we have to do is think about it and we can recall these thoughts and experiences on demand with the use of our memory.

Some people store only unpleasant memories. Every slight is filed away. Whenever they encounter the person responsible for the

offense, her or she is chastised again, either mentally or verbally.

After a period, the memory storehouse is full of unpleasant thoughts. Their mind is filled with suspicion, resentment and hate.

For others, only pleasant thoughts are stored for safekeeping. Such thoughts can be summoned at a moment's notice. They restore faith and re-establish confidence in life at difficult and trying times.

Remember with the coming of the New Year, look to the future with hope — the confident expectation of good. Use the gift of memory to your benefit. Enjoy past experiences and remember life is what you make of it.

Make it good. Happy holidays.

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

Water resources remain a vital need

To the Editor:

Few people pay attention to water issues until the proverbial well runs dry. As much as we hear about energy and food security, most experts believe water will be the next major problem for this country. Now is not the time to narrow our options for preparing for a secure water future.

I write on behalf of the Kansas Water Authority to raise awareness for Kansas' most underappreciated resource, its water. The authority, a 24-member advisory board to the governor and Legislature, fully understands

the state's current fiscal dilemma. It's disheartening, however, when the money for water-resource projects is disproportionately cut. While overall state budgets have been slashed by 15 percent, expenditures for water resources have been cut by 30 percent.

The state Water Plan Fund has provided money for water projects for 20 years. This year, we've witnessed the completion of Horse Thief Reservoir near Jetmore, the inaugural lake dredging project at Horton and the expansion of the nationally recognized Aquifer Storage and Recovery Project near Wichita. The

fund also pays for hundreds of smaller projects across the state each year.

We realize that essential programs have been affected by the state's economic downturn. Despite that downturn, though, water issues must be addressed. The authority has recommended a fully funded budget for fiscal year 2011. Please help us by reminding our elected officials of the importance of the Water Plan Fund in addressing our future water needs.

Steve Irsik, chairman
Kansas Water Authority
Ingalls

Mallard Fillmore

• Bruce Tinsley

