

Other Viewpoints

Financial classes ahead of the curve

Finally, someone apparently is ready to stop talking about the need for more financial education and start acting.

The Wichita schools are not waiting for an order from the state Board of Education or the Kansas Legislature; they plan to require a financial literacy class for graduation starting with their sophomore class.

School officials across the state should take notice. If Wichita can do it, then ... other districts can take similar steps to address some of the economic troubles highlighted during the recent recession.

The economic downturn brought into focus the culture of debt that exists in America and the credit card and loan traps many young people fall into after they graduate high school. Most people have a load of debt before graduating from college and starting a career.

If approved, the Wichita class would aim to reach students before they are bombarded with credit-card offers. More education still needs to be implemented at earlier levels to instill financial values that encourage saving money, living within your means and general financial responsibility. And the lessons children pick up at home are sure to play a role in that, too.

But a high school class at least will educate students in the basic principles of credit, interest rates and banking. They will know what they are getting into before they sign on the dotted line.

The Legislature considered a proposal last year to make financial literacy a graduation requirement, but budget concerns contributed to the measure stalling. That is why school districts should follow Wichita's example and take matters into their own hands.

Financial literacy already is supposed to be taught at every grade level under a Kansas law passed in 2002. The *Wichita Eagle* reports, however, that a state education department survey of teachers in 2008 found they weren't teaching the topic. That no longer can be accepted.

This year, four Wichita high schools are testing a financial literacy course developed by a committee of teachers and businesspeople.

Exactly how school districts implement financial learning could vary – getting the lesson across to students is most important – but requiring a class for graduation is the most practical way to be sure students pay attention and to know that our educators take the problem seriously.

– *The Hutchinson News, via the Associated Press*

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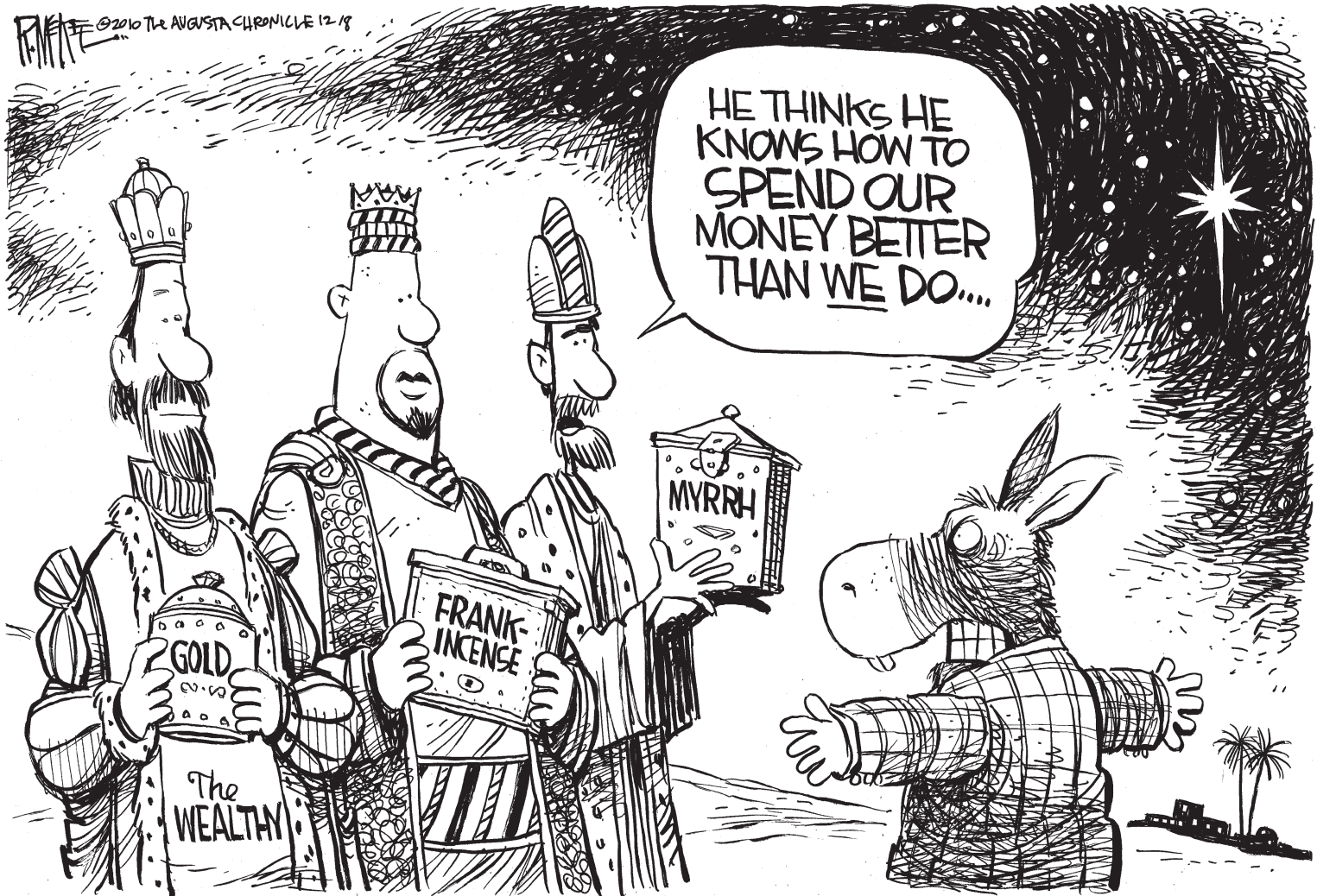
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Time to stand up for Social Security

Dear Mr. President,
You're the bone; I'm the picker.
I feel it is necessary to speak up for a class of Americans who are being overlooked in this fight over the rich and the middle class. You and your Democrats on Capitol Hill seem to think the only ones who matter in this winless battle is the middle class.

How wrong you are, Mr. President!
There's that "other class" that seemingly is a thorn in the side of the rich and the not-as-rich-but-not-poor-either category. No, it's not the unemployed, the numbers of which are staggering under your watch. God only knows the help they need and deserve. And I pray they receive.

That overlooked class of Americans I refer to are those who monthly receive a Social Security check. While that check doesn't allow for much more than the basic needs plus a few extra dollars for, let's say, Christmas shopping, it was a real blow to enter 2010 without an increase in these checks. And now we learn there will not be an increase in 2011 either. I know the increase for Social Security recipients is not your call. It is determined by some kind of magic formula tied to inflation.

Well, Mr. President, I will use myself as an example. I subsist entirely on a Social Security monthly check. I was employed in most part by companies that were too small to allow retirement plans, but they did allow me something more important – a job!

Mr. President, my monthly Social Security check, after take outs, is \$1,365.40. Well, low and behold, starting in January 2011, my check will be a little bit thinner; it'll be \$1,358.40, thanks to an increase in Medicare Part B. Doesn't sound like much, does it? But walk in my shoes.



Tom Dreiling

• A View From the West

There was some chatter a while back on Capitol Hill about perhaps favoring Social Security recipients with a check of around \$300-\$350 to somewhat help with the absence of increases for this year and next. But we were just too busy back there with a war between the rich and the middle class to follow up on that chatter. It could have been handled with presidential pressure and gutsy leadership, things that seem to be lacking in the West Wing and on Capitol Hill.

I am just one of many millions of Americans who are in the same boat, millions of Americans who worked so hard during our years to keep the ship of state afloat. I, too, wore a military uniform for 12 years: Four years of active military service in the United States Air Force (including 24 months in Misawa, Japan), four years in the reserves and, for what it's worth, four years in an Army uniform while attending a military high school.

The situation I just shared is the same situation others tell me they are struggling with. I encourage them to contact their congressmen and their senators, and the White House, but far too many feel their voices are drowned out by the ruckus over the rich and middle class and so they sit silent. I am privileged to be able to climb on my soap box and scream as loud as I can on their behalf:

Mr. President, DO YOU HEAR ME?!

It's not too late to help the USS Social Security.

As I watch the drama unfold in Washington over the tax cuts for the middle class, but not for those making more than \$250,000 a year, a question comes to mind: When did we start punishing people for their financial success? Isn't that what we all kind of strive for?

I remember when one of my brothers, Dean, received a lecture from dad for using the term "old lady" in reference to mom. Dean eventually became a member of the United States Navy in World War II. When they docked in a foreign port after days on the water and had a couple of hours to kill, Dean made a call back home to speak with the folks. After visiting for a while with dad, he said, "Oh, I think I'm now at a safe distance, so please let me talk to the old lady." The comment brought a chuckle on both ends of the line.

You know you've had a bad day when a pre-declined credit card appears in your mailbox.

Once again, my address is 22004 E. Briarwood Drive, Unit 614, Aurora, Colo. 80016. My phone number is (720) 570-6197. Always good to hear from my readers, which apparently are many, according to responses I receive. Thank you all. And if I don't connect with you before the big holiday, Merry Christmas to each of you.

Tom Dreiling of Aurora, Colo., is a former publisher of the Colby Free Press and The Norton Telegram, and a former long-time editor of the old Goodland Daily News. He is a life-long Democrat, a curmudgeon come lately and a newly minted Coloradan.

Undocumented students a budget issue

Undocumented immigrant college students are a separate issue from public school students. Public school students not only have a right to an education, but under compulsory attendance laws, are truant if they do not attend school.

The U.S. Supreme Court found that laws denying children a free public education would "... impose its discriminatory burden on the basis of a legal characteristic over which children can have little control."

Whether undocumented Kansas students can attend state colleges and universities at in-state tuition rates, however, is a state budget issue. Whether such students who complete an American high school and attend college can obtain citizenship is a federal immigration issue.

A Kansas law effective July 1, 2004, made undocumented students eligible to attend Kansas public universities at in-state rates if they attended an accredited Kansas high school for at least three years, graduated or earned a GED, and were admitted to the university.

If the student is "without lawful immigration status," they must file an affidavit with the university indicating that parents have applied to legalize the student's immigration status or will do so as soon as eligible.

The Kansas law was challenged in Day v. Sebelius by nonresident students and their parents claiming that it violated federal law, immigration regulations and their Constitutional right to equal protection. In U.S. District



John Richard Schrock

• Education Frontlines

Court on July 5, 2005, the case was dismissed because, the court said, the plaintiffs had no standing to bring the suit.

Basically, granting the few undocumented students in-state tuition did not in any way "injure" the out-of-state students: they would continue to pay out-of-state tuition even if they won. And the new law in no way increased their tuition. In addition, the court held that the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 did not give individuals a right to enforce immigration laws; that was the responsibility of the secretary of homeland security.

The number of undocumented students attending state universities is relatively low, just 243 in the fall of 2007, according to newspaper accounts. The University of Kansas and Kansas State University together only enrolled 18 that year. The in-state benefit allowed them to pay \$6,000 instead of \$15,000 a year tuition. Most undocumented students attended Kansas community colleges, where the tuition and state subsidy are much less.

This Nov. 15, the California Supreme Court

ruled that these students are entitled to the same tuition for public universities as other in-state high school graduates. Associated Press reported that Kobach would appeal the California decision to the U.S. Supreme Court.

Kobach challenged our Kansas tuition benefit in 2008. The Supreme Court declined to accept his appeal to review a lower court's rulings.

Meanwhile, the federal Development, Relief and Education for Alien Minors Act – called the "Dream Act" – would provide undocumented students who graduate from high school an opportunity for citizenship. It was attached to the National Defense Authorization Act but was filibustered in September. It has been reintroduced as a stand-alone bill and Senate Majority Leader Garry Reid indicated he would send the law to the floor during the lame duck session this fall.

At the federal level, in this political climate, chances are slim that the bill will pass.

At the state level, with our surge in conservative legislators next year, and with Kobach soon to be Kansas secretary of state, we may likely see an attempt to reverse our state's tuition law.

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.

Mallard Fillmore

• Bruce Tinsley

