Free Press Viewpoint

Who protects us from protectors?

An editorial in *The Wall Street Journal* reveals the truth about the U.S. Environmental Protection Agency: it isn't just small towns on the plains the agency is picking on with outrageous demands for new water plants. It's everyone.

"You can lead the Environmental Protection Agency to water, but you can't make it think," *The Journal* opines. "That's what New York City has learned after suggesting changes to costly, needless regulations that the federal government is imposing on Gotham."

The city wrote a 15-page letter to the agency explaining why meeting new federal regulations for drinking water will cost the city billions in unneeded improvements. One project with literally no benefit, *The Journal* says, is a $1.6 billion cover for a 900-billion-gallon reservoir in Yonkers.

The agency says the cover is needed to prevent contamination by cryptosporidium, an organism that causes diarrhea. Government scientists claim the cover could prevent 112,000 to 365,000 cases a year, though in all of New York, only about 100 cases are reported each year.

So what if the city wastes $1.6 billion in taxpayer dollars? *The Journal* says the city has spent $15 billion since new water regulations came online in 2002, with the feds paying less than 1 percent of the bill.

Water users faced increases of 134 percent in that time, 91 percent just since 2006, in a city where living costs already are among the highest in the nation.

The editorial points out that the U.S. Conference of Mayors joined New York in March proposing that the government subject this and similar projects to a cost-benefit analysis, showing that the benefits to society will at least match the price.

Instead, the agency sued the city.

It's no wonder that small towns like Oberlin and Atwood, Colby and Goodland get no hearing when forced to build costly new sewer and water plants their citizens really can't afford. Government scientists know what's good for us, and that's that, cost be hanged.

So the out-of-control juggernaut that is Environmental Protection just keeps rolling over city after city, state after state. Cost is no concern. Need is no concern. Standards have been set and will be met.

Many, like Oberlin, are being forced to meet standards for amounts of uranium and arsenic that couldn't even be measured a few years ago. People have been drinking our water for 125 years with no noticeable ill effects, except for the taste, but that's not the point.

The agency doesn't care if we can afford the work. It's no wonder living in this country costs more and more each year. It's not the taxes that are killing us, but the cost of regulation, in everything from water bills to electric power. And there's more to come; in Congress, no one dares to challenge an environmental edict lest they be branded as "ungreen."

Decisions that should be made on a practical, cost-effective basis instead are dictated based on arbitrary and often unreasonable standards. This dictatorship of regulation needs to stop, but none dares to oppose it.

And as we've seen, there's no city, no state big enough to resist. That is small comfort, however, to small-town residents hanging on in an uncertain economy and facing big bills for water and unnecessary water and sewer "updates."

If our senators, Pat Roberts and Jerry Moran, want to do something for their constituents and this country, this is the problem they would tackle. – *Steve Haynes*

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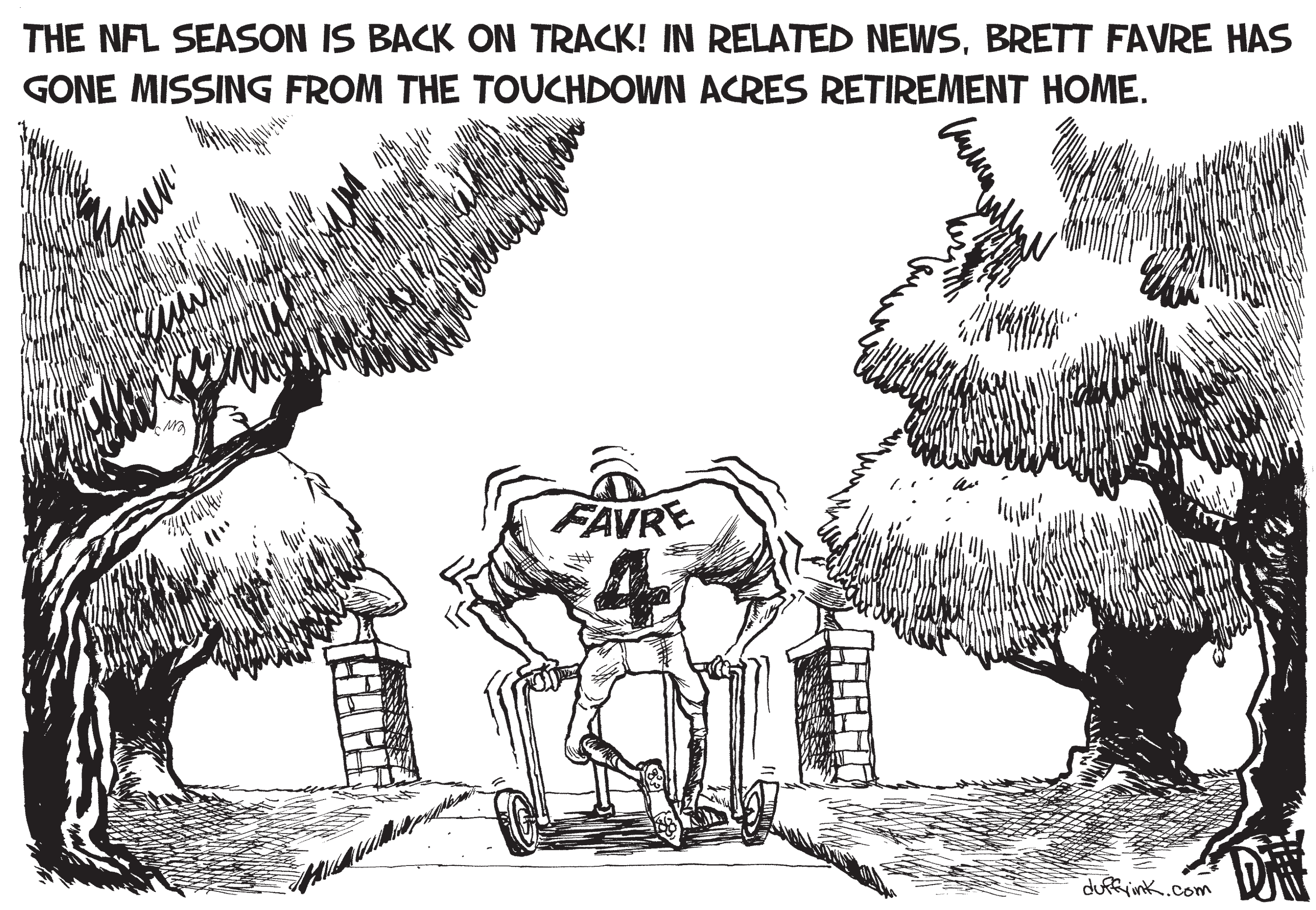

Financial protection just got riskier

U.S. Senator Jerry Moran

• Moran's Memo

Just over a year ago, President Obama signed into law the Dodd-Frank Act, promising the 2,300-page bill – with 400 new regulations and mandates – would bring about tough Wall Street reform. But the legislation's aim has missed its mark and landed squarely on Main Street, impacting community banks, business and consumers across America.

A small-town banker put it plainly at a recent U.S. Senate hearing on Dodd-Frank's impact on lending when he said, "the Act will add an additional enormous burden; it has stimulated an environment of uncertainty, and has added new risks that will inevitably translate into fewer loans."

In Kansas, that means fewer loans to small businesses that want to expand and fewer loans to farmers and ranchers who need to fund operations through harvest. And fewer loans mean fewer jobs.

With national unemployment rising to 9.2 percent in June – marking 29 straight months of unemployment above 8 percent – the last thing we need is more government intrusion to slow down economic growth. The nonpartisan Congressional Budget Office has estimated that over the next 10 years, Dodd-Frank will drain $27 billion directly from the economy in the form of new fees and assessments on lenders and other financial services. Community banks are working every day to make credit and financial services available, but when the message coming from Washington is more regulation and higher costs, it is no wonder banks are not lending, businesses are not hiring, and consumers are not spending.

One generator of great uncertainty for community financial institutions across Kansas is the new Consumer Financial Protection Bureau, which was one of the key components of the Dodd-Frank Act. The bureau opened its doors for business last week without accountable leadership or robust Congressional oversight, and there are serious concerns its overreach will negatively impact Americans' daily lives. From debit cards to auto loans, overregulation by the financial protection bureau could further restrict access to credit for consumers and small businesses – the very entities the agency is charged with protecting.

The bureau's current structure allows for a single, non-elected director to define his own jurisdiction, rather than a leadership board or commission like most agencies charged with financial oversight. Furthermore, the director is allowed to set his own budget without Congressional approval, rather than go through the annual appropriations process like most federal agencies. Finally, the bureau's current structure allows for no meaningful input from banking regulators, who oversee the safety and soundness of financial institutions. Including their input would help protect community banks from overregulation and prevent unnecessary restrictions in the availability of credit.

Forty-three of my Senate colleagues and I have asked President Obama to address these three structural faults, but our requests have been ignored and categorized as political rhetoric. This is not about politics. This is about protecting consumers and job creators – a goal that should be shared by every policymaker in Washington.

I have little doubt Wall Street banks can afford the army of staff necessary to comply with the mountains of new regulations on the horizon, but I am very concerned about the hundreds of community banks and credit unions Kansans depend on. At my request, Legacy Bank President Frank Suellentrop of Wichita recently testified before the Senate Banking Committee about the future of community banks in the Dodd-Frank regulatory environment. Mr. Suellentrop told the Senate, "There are many bankers frustrated by the rules, regulations and examinations and looking to possibly get out of the banking business in the next several years – and the Consumer Financial Protection Bureau has not yet begun to issue its regulations. That certainly has bankers concerned."

Hundreds of regulations have yet to be proposed, pursued or enacted, so community banks are in wait-and-see mode. They know the full implementation of Dodd-Frank will be an enormous burden for them to bear. According to a survey of the Federal Register, complying with just the 10 percent of the Dodd-Frank rules already issued will require an estimated 2.2 million hours each year. 10,000 Americans would have to work all year, every year to complete all the work the rules require.

The government is not a creator of jobs, but Congress and the administration can create an environment where businesses can grow and start hiring again. Until banks are willing and able to make prudent loans to hometown customers, jobs will not be created and our economic recovery will continue to lag. Community banks and their customers did not cause the Great Recession – and they should not bear the burden of so-called financial reform.

Jerry Moran of Hays is the junior U.S. senator from Kansas. His committee appointments include Appropriations; Banking, Housing, and Urban Affairs; Veterans' Affairs; Small Business and Entrepreneurship; and the Special Committee on Aging. To subscribe to Sen. Moran's newsletter, visit his website at moran.senate.gov

Foundation offers tools to community

Free Press Letter Drop

• Our readers sound off

To the Editor:

The Thomas County Community Foundation is privileged to be a part of the community celebration of the Thomas County Fair. We would like to clarify some information from the article in the fair insert on July 18.

In celebration of the 4-Hers and their families, the foundation board members and staff are honored to hold the Annual Fair Breakfast where we invite Thomas County 4-Hers, their families, Friends of the Foundation, and those businesses and individuals who support the foundation to join us for a delicious breakfast. This annual event was started five years ago in appreciation of community members for their hard work and commitment to forever betterment in Thomas County.

In addition, The Thomas County Community Foundation does not pull donations from businesses and private organizations; rather, we offer tools and expertise to our citizens in order to help them fulfill their charitable wishes and desires to give back to the community where they live, work and raise their family. The foundation provides a way to give that offers a "win win" situation for all involved, from reducing your taxes, to helping your children, to giving back to the community.

If you'd like to find out more about the foundation, please contact us at 460-9152 or visit our website at www.thomascountycommunityfoundation.com.

Melinda M. Olson
Executive Director
Thomas County Community Foundation

More tax is too much tax

An open letter to Steve Vacik, Alan Waites and the Colby Community College board:

I am writing in response to your consideration of raising our property taxes by another 6 mills on top of the 5 mills you raised last year. At this rate, I assume next year it will be raised another 7 mills. Maybe 8 mills the year after that?

While Mr. Waites says this is needed "just to survive," you must consider the tax-paying property owner who is also trying to survive in these times. I feel the college must be as responsible as we all are when finances are short and expenses keep rising. Like many others, I have tightened the purse strings. I have cut out some luxuries. i have tried getting back to basics and cut back on unnecessary spending. When finances are low, the college, too, needs to go back to the basics and figure out what is necessary for survival and what is just a money pit.

Please stop looking at taxes and tax payers as a limitless financial resource. We are not.

I consider the college to be an important part of our community. Just don't help make this a community where I regret my tax dollars being mismanaged.

Mary Juenemann, Colby

Where to write, call

U.S. Sen. Pat Roberts, 109 Hart Senate Office Building, Washington, D.C. 20510. (202) 224-4774 roberts.senate.gov/public/

U.S. Sen. Jerry Moran, 354 Russell Senate Office Building, Washington, D.C. 20510 (202) 228-6966. moran.senate.gov/public/

Mallard Fillmore

• Bruce Tinsley