

## Other Viewpoints

### Loans affect grads; reforms offer relief

How many people actually lie awake at night worrying about the ratio of federal debt to gross domestic product? How many really lose sleep over tort reform, farm subsidies, campaign finance or even immigration?

The answer is probably not many – at least not compared with how many fret over personal financial situations. And student loans are some of the biggest and fastest growing contributors to those worries.

How refreshing, then, that the president of the United States would notice that. Few of the others vying for his job have connected to anything so mundane.

In his 2010 State of the Union speech, President Obama proposed an income-based payment plan for student loans, which Congress enacted. It limits payments to 15 percent of borrowers' discretionary income. That goes to 10 percent in 2014.

Obama is now proposing to make those benefits effective in 2012 and to make it easier for borrowers to participate in the program. He also wants to offer a discount to borrowers seeking to consolidate existing student loans, about 6 million of whom have current direct loans and older, higher cost, Federal Family Education Loans.

This is seemingly esoteric stuff, but it is a reality millions of families face. It is an unhappy paradox that as the world shifts toward an economy based increasingly on information, knowledge and intellectual capital, the education essential to financial success is becoming increasingly more expensive. According to the *Chronicle of Higher Education*, 123 U.S. schools now charge more than \$50,000 per year in tuition and fees. A survey released in October by the College Board says fees, room and board at four-year public colleges now averages more than \$17,000 per year. At private schools, the comparable cost is more than \$38,000.

At those prices, the days of working one's way through school are over. If 18-year-olds could make \$40,000 per year, they would not be so eager to go to college.

What is more, there is no reason to think the situation will improve. A study by the University of Virginia says that from 1985 to 2005, the percentage of revenue received by colleges and universities from tuition rose from 22 percent to 36 percent. As states face increasing pressure to cut spending, reducing the funding for higher education is all but unavoidable. That inevitably shifts costs onto students and their families.

That usually means borrowing. The question then becomes: Do parents mortgage their homes, endanger their own financial well-being or put their retirement at risk? Or do they send their kids out into the world with an unmanageable debt load?

It is a choice with no good answer. In a nation that has largely outsourced its manufacturing sector, forgoing higher education is not an attractive option. The military and scholarships can help with college costs, but neither are available to all.

The more typical result is debt, which can have ramifications far beyond those affecting an individual or even a family. How, for example, can a college grad with \$20,000, \$50,000 or even \$100,000 in debt take a job as a teacher or a cop? Not everyone can be a doctor or an engineer, so with debt levels like that, we are pushing the best and the brightest away from the most important jobs and toward areas that may be more immediately lucrative but that are ultimately less productive.

Will Obama's ideas fix the situation? No, but they could help. And millions of American families can take heart that someone is at least voicing their concerns.

— *The Durango Herald, via the Associated Press*



### Equivalent courses benefit all

Dear Community:

I hate Auburn. A provocative statement to be sure, but one which will no doubt be uttered many times in the next month by alumni and fans of my alma mater as the traditional rivalry game draws near.

I admit I have said as much in the past, but in reality I don't hate the institution. I don't hate the people who attend or have attended, including dear friends and relatives by marriage. It's the idea I don't like. Further, it is all based on anecdotes, no facts or hard data. I have never attended Auburn and beyond a few trips to football games, I've spent no time on that campus. So it is something of an irrational response based on my own mindset.

That is also how I felt Oct. 14 when I read an opinion column by John Schrock, a professor at Emporia State, on standardization versus academic freedom in Kansas higher education. Without explicitly stating it, which he did in an interview on public radio in September, the topic he was focused upon was the articulation and transfer of courses between community colleges and the Regent's institutions.

Recently, the Kansas Board of Regents activated a committee of higher education faculty and administrators to address that subject. I am one of three community college presidents on it. The board has stated it wants a more seamless system for students to move within higher education in our state. Specifically, the board wants to approve "a set of General Education Core Courses that will automatically transfer among postsecondary institutions."

Schrock made the statements that "our current system of articulation of general education courses is not broken," and that the reasons behind this initiative were political. Respectfully, I disagree on both counts.

Whether the system is broken or not, it has serious problems. That isn't to say that as a community college we don't have some posi-



**Steve Vacik**

• From the president

tive transfer agreements. The college has 2+2 agreements (complete two years of coursework here and then two years at a senior college to earn a degree) with all of the Regent institutions. In fact, we renewed two agreements with Kansas State recently that would allow a student to complete two years worth of classes at Colby Community College and the final two years online, never leaving western Kansas.

The problem is that many of our students do not know where they plan to transfer or in what major. They may take a class a senior institution will not accept. Why should a student who takes a class at a two-year college, or even another senior institution, lose credit for a general education course – math, English, history – when transferring? It hurts students and costs the state money in duplicating courses. Hence the motive behind this initiative – students.

Many reasons have been given for reluctance to see the value in a seamless approach to higher education. One is academic freedom. No one wants to try to dictate how faculty should teach a particular class. However, with general education courses, we ought to agree that certain knowledge and skills should be mastered when someone leaves a course.

When I teach an early American history course, I spend a great deal of time on the influence of the Spanish in North America, not as much on Jacksonian politics – but students need to learn certain things about both. That is the reason for common core outcomes, which address consistency, another concern of some

opposed to the Regent's initiative. In our state, we have had a common core outcomes project since 1999, with all sectors of higher education participating in the assessment of general education.

Some use the quality of overall instruction at some institutions, especially community colleges, as the basis for opposition to the "automatic" transfer of general education courses. That argument falls short. If you review state data, though it varies by term and institution, two-year college students perform as well or better than those who began at a senior institution – just check the Regent's website. You can even see individual colleges' grade averages. The reasons given for opposing stronger articulation just don't align with the facts.

Is the transfer and articulation issue really that important? I think it is, but like Schrock, that is filtered through my own ideas and biases. More important, consider some data collected by the Board of Regents.

In fall 2010, two-year colleges had 81,171 students, 91 percent from Kansas. If 81,000 students lose credit for one typical course, that equals about 243,000 credit hours – the equivalent of almost 1,900 additional graduates.

Could our state benefit from more trained professionals and technicians? Is it better for students to move seamlessly through higher education in Kansas? You decide.

As for me, I plan to keep working to ensure that a student who takes biology or calculus here gets credit wherever he or she transfers, and ultimately completes a degree at one of our senior institutions.

*Dr. Stephen Vacik is president of Colby Community College. Vacik is a native of Fargo, N.D., and was vice president of instruction at East Mississippi Community College before moving to Colby.*

### Billionaire's taxes not representative

In mid-August billionaire Warren Buffett wrote a column in the *New York Times* calling for higher taxes on people who make extraordinary amounts of money. It's a popular line and one that certainly generated a lot of news and media fawning for him, but his call is a misguided one. And it ignores the real problem: America's \$15 trillion of debt is not because Washington taxes too little; it is because Washington spends too much.

In response to his column, I called on Warren Buffett to release his tax returns in order to back up his claim about how he is taxed at a lower rate than his secretary. Some people have said that it is a waste of time to ask Warren Buffett to prove his claims. But if we are going to write an entire country's tax policy based on one billionaire's anecdote, then show the proof. If Mr. Buffett were to come before a congressional committee, then we would need to see the evidence – under oath.

When he responded to my request, he did not release his full returns, but he did share what he allegedly made (\$63 million), how much was sheltered from taxation through huge tax loopholes (\$24 million), and how much he paid in taxes (\$7 million). This comes to an effective tax rate of 17 percent on his taxable income.

Contrary to his claim, while he does pay a lower rate than the average top one-percent



**U.S. Rep. Tim Huelskamp**

• Capitol Notes

payer (24 percent tax rate), he still pays a higher-than-average rate. The bottom 50 percent of earners paid an average of less than 2 percent of their annual incomes in taxes.

Far too often, politics can often be reduced to the old adage: do as I say, not as I do. And Buffett is no exception as he campaigns here for President Obama.

Though he has options to make his actions match his words, Buffett has yet to do so. He could write a check to help pay down the country's debt or make a "gift" to the Treasury, but like any smart and savvy American, he will not give one dollar extra than required to Washington. Instead, he shelters his income by giving it to the foundation of another multimillionaire.

I would much rather people give to charity, but if Buffett truly believed that Washington is a force for good in the same way that private organizations are, then he would have "donated" to the federal government. But beyond the additional "donation," he could start by paying

the \$1 billion in back taxes his company, Berkshire Hathaway, apparently already owes.

It is obvious that Buffett does not trust the president with his money. He wants the president to have more, but to obtain it from others. He says it is only fair. But how fair is it that the top 20 percent of earners pay 91 percent of all taxes while the average person in the bottom 40 percent actually receives a payment from the government?

Even if Buffett were to get his way, doubling taxes on the richest 400 Americans would only fund the government for about two more days. Taking all the income of the richest 400 would only cover expenses for about four days.

Therein lays the real problem. Taking all income of the "rich" will not cure America's biggest challenge: excessive spending. Instead of class warfare, it is time for a real discussion about taxes and spending in America, including about who pays, how much, and why more revenue from the same taxpayers is needed in the first place.

Unless and until Buffett voluntarily "invests" in the federal government (or pays the back taxes his company apparently owes), America should be wary about what one billionaire suggests the president and politicians do.

*Tim Huelskamp is the congressman from Kansas' 1st District, serving his first term.*

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• Bruce Tinsley

