

## Free Press Viewpoint

### Loans and tuition: giant Ponzi scheme

College students have fallen into the sweet trap of ever-increasing student loans. Many finish an undergraduate degree with \$60,000 or more of debt. Many of those will never be able to repay their loans, and for those who do, the experience will be trying. Worse yet, Congress keeps encouraging colleges to hike tuition year after year, far beyond the needs of inflation. Every time colleges hike their price, Congress puts more money into student loans.

The result? Why, colleges just hike tuition prices again. There is no incentive for them to hold rates down, not as long as the feds keep dumping money into student loans.

And so college salaries keep going up along with the tuition, states continue to cut their support for higher education and more and more students graduate with degrees that won't allow them to repay their loans.

You could call it a scam. It is sort of a giant Ponzi scheme where no one ever really comes out whole.

Who pays for all this? You do, of course, with your tax dollars.

Sure, some students will repay their loans. The government will get its money out of others through seizing tax refunds and like tactics. But someone has to pay the difference.

That would be you, Mr. Taxpayer. Parents and students who pay their own way, rather than using loans, pay a big price, too. Tuition is far higher today than it would be if the government had held the line somewhere on student loans.

Colleges and universities eventually will pay the price when the scheme collapses and they realize no one can afford to go to college anymore.

It's also true that some students graduate with degrees that will allow them a lucrative income. Medical students, for instance, can expect a six-figure income out of school, but they face eight years of classroom work and maybe three of internship and residency, often more.

They may graduate with a quarter million dollars in debt, some even more. Even on what a doctor can make, it will take a long time to repay those loans.

Somewhere, we need to reintroduce a dose of common sense into Washington. It's not likely to happen in this, an election year, however.

President Obama has students all lathered up over a pending hike in student-loan interest. They're protesting a lifetime cost increase of \$1,000, a pittance compared to the cost of tuition inflation over the last 10 years.

And the president says those mean ol' Republicans want the poor students to go without.

The truth is, as usual, both parties have been at fault in this scam. The president is just playing his cards where and when he can. Many college kids will vote for him.

And as long as that kind of thing is possible, busting the budget for a few votes, we'll have a spending problem in Washington.

It's not that we shouldn't have student loans — there is a need and a place for the program — but that we shouldn't allow a good program which helps some people drive up the cost of an education for them and everyone else.

Or allow federal money to be used to buy votes.

— Steve Haynes



WHY PRESIDENT OBAMA HOLDS HIS RALLIES ON COLLEGE CAMPUSES

### Smelly hands part of spring gardening

Whoa. My hands smell like garlic.

I spent an hour on Sunday thinning the garlic patch in hopes that the remaining plants will produce big, fat, multi-cloved bulbs.

Sunday wasn't the best choice for this task. It had rained, so the garlic came out easier than it would otherwise. But I should have gotten this job done a lot earlier in the season. While the end of April is usually a good time to thin the plants, this year everything is early and the irises, which share a bed with the garlic, are all ready to bloom. It's harder to move around in the bed when you are constantly worried about breaking off a flower stalk.

Still I got a bunch of green garlic; it looks just like green onions. However, I have no idea what to do with it. I did see one recipe the other day that called for green garlic. Of course, I have no idea where I saw that recipe or even what it was for.

Still, I expect to see a bunch of recipes for green garlic in the future. By then, of course, I won't have any.

What I should have are radishes, lettuce and spinach.



Cynthia Haynes

- Open Season

I don't normally thin my lettuce, but this year, I decided to do so, and we had baby lettuce for supper on Sunday. That was the second bit of produce I've had out of the garden. I pulled a radish about the size of my little fingernail. I washed it, sliced off the root, added salt and ate it. Delicious.

The garden is coming along well. The peas are starting to come up along the back fence and the turnips are starting to show their tops between the rows of lettuce. Behind the lettuce, the parsnips are just starting to come up.

The beans are barely breaking the surface of the garden. After thinning the garlic, I put in some nasturtiums along the edge of the beans. The nasturtiums are supposed to protect the

beans from bugs. Last time I tried planting them, however, the bugs ate the flowers first and then went for the beans.

But, hope is ever present in the breast of the gardener.

This year, the tomatoes, peppers and cucumbers will have to be put in a little late. Actually, they'll get put in about the same time they always are, it's just that spring is three weeks ahead of me.

I see the plants at the grocery store and the hardware, and I so want to get them and put them in. However, I'm getting a new window put in and the workmen are going to have to stand in the tomato bed. It just seems to be a good idea to let the workmen get done and then put in the produce so they don't have to work around the plants like I did in the garlic-iris bed.

And a lot safer for the plants.

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@nwkans.com

### Community and college good for family

To the Editor:

In August 2010, my wife Betty and I moved with our son Nick from Garden City to Colby. We came for Nick, who has cerebral palsy, to attend the radio broadcasting program at Colby Community College.

On the day we moved, I got upset over the uncertainty of what we were coming to here. That day in reading the Bible, I came upon these words from Isaiah 43:19-19: "Forget the former things; do not dwell on the past. See, I am doing a new thing. Now it springs up. Do you not perceive it? I am making a way in the desert and streams in the wasteland."

I took those words personally and believed God was giving me a message of hope and encouragement. The words from Isaiah have come to pass in our experience here in Colby.

When we first arrived, the Colby Free Press was delivered to our house for some time without us ordering it. I suppose it was left over from the previous owners. Those newspapers helped me adjust to Colby and begin to know something about the town and its people. Since then, the newspaper has kept us informed about things going on around Colby, so we appreciate the Free Press.

While getting settled in our house I came across a letter written by my grandmother. It described a trip my grandparents, Earle and Pearl Campbell, took in January 1953 to the first inauguration of President Dwight Eisen-



Free Press Letter Drop

- Our readers sound off

hower. The letter said they were brought to Colby from Lakin by "Ruth and Jack (my parents) and little Earle (me)" to join a group of people boarding the Rock Island Rocket train for Chicago and then Washington. I suppose this was my first experience with Colby, when I was 1 1/2.

Early in our Colby sojourn, we had some musical participation in the 125th anniversary celebration of the founding of Thomas County. We began to learn about the history of this area from that, and since then I have done quite a bit more reading and have found the local history both interesting and impressive.

During our time here, Nick, Betty and I have had a wonderful experience at Colby Community College. Nick has gotten excellent experience in radio broadcasting, production and sales, and we thank Joe Vyzourek, Lisa Stithem, Tony Schroer and everyone else at the college for the way they have welcomed Nick and helped us along the way. We have

had a good time being involved with the concert and pep bands. I appreciate being able to swim at the college pool.

We have enjoyed our involvement with the Colby Berean Church and our visits to other churches around Colby. I have also liked being involved with Pride of the Prairie Orchestra, Tumbleweed Chorus and the Kiwanis Club. It has been good to meet and get to know people through doing taxes for the AARP Taxwise program. We have also appreciated the Miracle Rides therapeutic horseback riding program in Hoxie and the Colby Special Olympics.

Nick will graduate from the college on May 12 with a certificate in radio broadcasting. We will go to Southern California during June and July for him to do a radio internship with the international Christian disability ministry "Joni and Friends." After that, we plan to move to Wichita for the next stage of our journey.

One of the qualities about Colby that we especially appreciate is the number of people who have taken an interest in Nick. There seems to be an unusual openness here to people with disabilities and giving them the opportunity to do things many people would think impossible.

We want to say thank you to the people of Colby for your warmth and friendliness to us. We appreciate Colby.

Earle, Betty and Nick Rice, 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. Fax (202) 225-5124 moran.senate.gov/public/

U.S. Rep. Tim Huelskamp, 126 Cannon House Office Building, Washington, D.C. 20515. (202) 225-2715 or Fax (202) 225-5124. Web site: huelskamp.house.gov

State Sen. Ralph Ostmeyer, State Capitol Building, 300 SW10th St., Room 225-E., Topeka, Kan. 66612, (785) 296-7399 ralph.ostmeyer@senate.state.ks.us

State Rep. Rick Billinger, Docking Building, Room 754, Topeka Kan., 66612. (785) 296-7659 rick.billinger@house.ks.gov



### Mallard Fillmore

- Bruce Tinsley



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