



## Free Press Viewpoint

### Student loans: deal makes sense

Congress got together this summer to solve a problem with a bipartisan approach that the Democrat-led Senate and the Republican-dominated House could both get behind.

While the nation was stunned, the deal made good sense for both parties and offered a more-or-less permanent solution to the student loan "crisis." Instead of another one-year patch, extending artificially low rates again, the bill ties future rates to Federal Reserve 10-year lending rates.

That means instead of a crisis when rates start to yo-yo again, the cost of federally backed student loans ought to rise and fall with the market, as other rates do. There's nothing wrong with that.

This is supposed to save the average student about \$1,500 a year in interest charges, a laudable result, but it won't solve all the issues in higher education.

The most pressing issue is to halt the spiraling cost of an education, which has been fed by unlimited federal spending and cheap, easy-to-get loans. The solution may not be as popular as holding down interest rates, however.

Economists note that college costs have soared even though states and students have been in a pinch since the Great Recession began more than five years ago. Tuition and other costs have risen far faster than prices as a whole.

Even when states were cutting their education budgets over the last few years, colleges, private and public, kept raising rates. That defies common sense and the normal behavior of prices in a market where cash is scarce and buyers are hurting.

What made the difference?

Federal money, of course. Congress made sure that students could keep borrowing more and more to pay their bills. In effect, the huge increase in college costs – salaries for professors, equipment and buildings, what have you – is being financed on the backs of middle-class students eager for an education.

And this burden could result in a whole generation of young families who can't quite pay the bill for college. As a class, it would be "too big to fail," requiring perhaps another form of federal bailout.

Because it involves scaling back the federal role and making college loans a little harder to get, the solution may not be popular with families or colleges, but the threat to our young people is great. The threat to the economy could be worse.

But the market is oversaturated with college graduates right now. Huge numbers are working in jobs that just don't require – and won't pay for – a college degree.

Colleges have no fiscal discipline; they continued to hike tuition and fees in the face of the worst economy in half a century. Only slowing the flow of federal money will rein them in.

Should we let kids continue to take on more debt than might be wise, and continue encouraging colleges to spend and grow – or let the market slow things down? The answer should be obvious, but it may not be popular.

We'll see how Congress responds to this one. – Steve Haynes

### Write us

The Colby Free Press encourages Letters to the Editor on any topic of general interest. Letters should be brief, clear and to the point. They must be signed and carry the address and phone number of the author.

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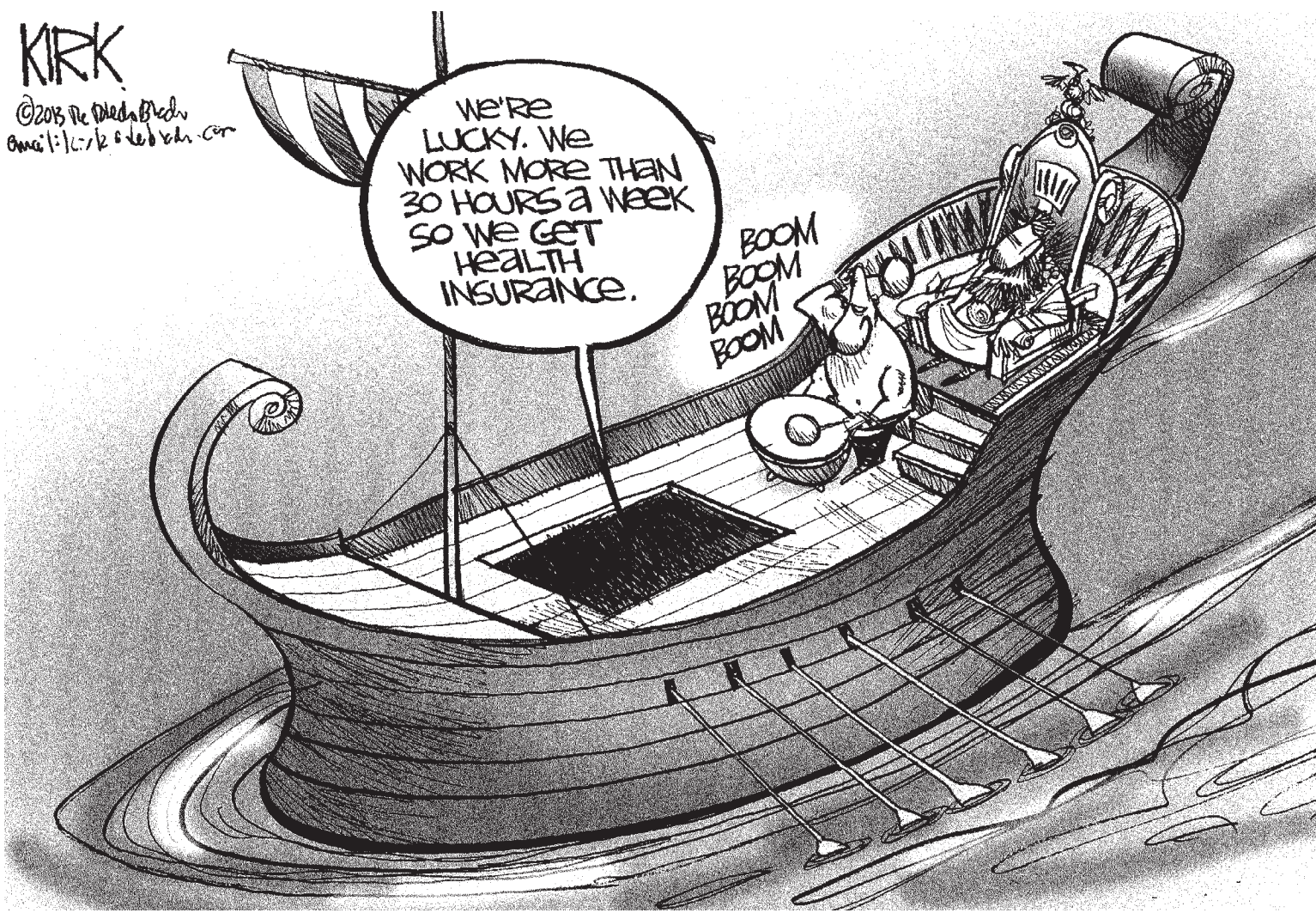
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### New family finds friends in Brewster

About this time last summer, I moved to Brewster with my husband, infant son and our mutt dog. It had been a while since I lived in a small town, but Brewster is quickly starting to feel like my home.

We had been living in South Dakota where I was stationed in the military, and once our son was born, we relocated. I'm not from around here, but I married Kansas. My husband grew up in Colby and his family still lives here.

So, there we were in Brewster last summer with a truckload of boxes to unpack and a baby just a few days old.

I was completely overwhelmed, to say the least. I've heard some of the most stressful things in life are moving, having kids and changing jobs. All three at the same time certainly tripled the stress!

Then, one day not long after we moved to town, my family took a walk through downtown Brewster. (Some days, the only way to keep my sanity was to take our fussing baby for a walk.)

We wandered past some of the businesses that make up Brewster's downtown – TJ's Tire, S&T, the Craft Peddler – and into Brewster's community-owned grocery for the first time.

While we were browsing, a woman I'd never seen before came up to us and asked if we were the Alwins.



**Heather Alwin**

• Frankly Frugal

As sleep-deprived as I was at that moment, I'm sure I gave her a look that, more than anything, said "huh?" I managed to fumble some sort of affirmative answer, to which she replied that she had something for us in her car.

You know that point in a conversation where you're just so confused that you don't even know how to ask a question? That's where I was. Someone I didn't know, in a town to which I had just moved, happened to be in the grocery with me, knew my name and had something for me in her car.

When I followed her out of the store, she handed me a gift bag containing a baby quilt and a welcome note from the church ladies of Brewster.

I was still a gaping mess, but I think I managed to thank her before we parted ways.

Though I don't know exactly which "church ladies" sewed that quilt, I wish I could thank them for that seemingly small act of kindness.

They made me feel welcomed in a place

where I knew no one and was feeling very much like a fish out of water.

As the weeks went by, more Brewster residents went out of their way to make us feel at home. Visits from the welcome committee, sweet corn from neighbors and more, all including us in the community.

Every time I look at that quilt, I smile, and I look forward to telling our son its history.

He, of course, will never know what it's like to feel out of place in our small town. He'll grow up there, I hope, and it will be his hometown.

He'll shop in that same store with me, patronize those downtown businesses, chat with our postmistress and see his name in the Lions Club calendar – all hallmarks of life in Brewster.

And, this month, he'll be there to help Brewster celebrate its 125th anniversary. I'm not sure how many people have been blessed by this community and its people over its long history, but it's three more now.

Heather Alwin is the society editor for the Colby Free Press and blogs at [kansaslifewordpress.com](http://kansaslifewordpress.com). Before moving to Kansas, she was a lawyer with the U.S. Air Force. Alwin lives in Brewster with her husband and son.

### Have another slice of cheese?

What would a sweltering summer day be like without an occasional stop at the local ice cream parlor for a couple of scoops?

Can you imagine eating piping hot chocolate cookies without a frosty glass of milk?

Imagine sipping a buttery glass of chardonnay without a couple of pieces of aged cheddar.

Every day in this great country of ours, we have the opportunity to partake of these wholesome, nutritious dairy products; but if there were no dairy farmers, dairy cows or dairy industry, there would be none of these tasty treats.

Dairy products remain a major source of nutrients in our daily diets. If they're not, they should be.

For example, to find another source for the 300 milligrams of calcium found in either an eight-ounce glass of milk, a cup of yogurt or 1 1/2 ounces of natural cheese, the average person would have to graze on eight cups of spinach, six cups of pinto beans or 2 1/2 cups of broccoli, according to the Midwest Dairy Association.

The primary nutrients found in milk and other dairy products are calcium, vitamins A and D, carbohydrates, phosphorus, magnesium, potassium, riboflavin and high-quality proteins.

For most Americans, eating healthy, nutritious dairy products is simple. They just stop



**John Schlageck**

• Insights  
Kansas Farm Bureau

by their supermarket and purchase what they want. But providing dairy products from this country's 9 million dairy cows on 49,331 farms isn't that easy.

U.S. dairy farmers provide an estimated \$140 billion annually to this nation's economy. Dairy farmers help sustain rural America. Even considering this nation's continuing economic challenges, dairy farmers and companies are a lifeline to 900,000 jobs in this country.

Dairy is local. Dairy farm families are business owners. Every glass of milk and each dairy product produced by these family businesses brings vitality to our economy.

As in nearly every sector of the agriculture industry, the United States has more milk production than any other country in the world. This country has six major breeds of dairy cattle: Holstein, Jersey, Brown Swiss, Guernsey, Ayrshire and Milking Shorthorn.

Dairy cows begin producing milk after they calf, when they are about 2 years old. Most cows are milked twice a day in modern milk-

ing facilities that incorporate gentle machines attached and removed by dairy farmers.

The average dairy cow weighs about 1,500 pounds and in Kansas produces about 8.3 gallons of milk per day. That's more than 3,029 gallons of milk during a typical year.

Kansas has just fewer than 299 licensed dairy herds, and this state's dairy farms produce 317 million gallons of milk a year, according to the Midwest Dairy Association. Kansas generates \$519 million in milk sales annually.

Today, all milk sold in grocery stores is pasteurized during processing. During pasteurization, milk is briefly heated to a temperature high enough to destroy bacteria without affecting its flavor or food value.

Since the first cow arrived in the Jamestown Colony back in 1611, America's dairy farmers have been helping provide a healthy, nutritious food product. So fill your glass with milk every day. Dip a couple scoops of vanilla ice cream onto that piece of apple pie. Cut another slice of cheese for a summer snack. And give thanks to America's dairy farmers.

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.

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### Mallard Fillmore

• Bruce Tinsley

