

commentary

from other pens...

Post office arm-twisted into keeping Saturday

The Kansas City Star on U.S. Postal Service Saturday delivery:
The U.S. Postal Service did not arrive at its decision to continue Saturday delivery service independently. It was arm-twisted into the decision by critical consumers and a cynical Congress.

Good for them!
Many consumers have long been on the Postal Service's back about inefficient service, questionable spending practices, and serial rate increases. The announcement earlier this year that Saturday delivery might be eliminated added more fuel to the fire. Fortunately, postal critics were joined this time by numerous lawmakers.

We're not sure what took these members of Congress so long to catch a whiff of something fishy in the Postal Service's explanation of its projected \$2 billion loss this fiscal year. But consumers should be grateful with the alarm. House Republicans Bob Barr of Georgia and Constance Morella of Maryland were particularly outspoken when postal executives laid out their plans at a hearing in April.

At the Postal Service Board of Governor's meeting in Evansville, Ind., postal executives announced that any projected savings from the loss of Saturday service would not be worth the public outcry.

While this was the right decision, once again the Postal Service has left the impression that it is not sufficiently consumer-oriented. If people and lawmakers had not spoken out, it appears that the postal customer would have been forgotten again.

Lawrence Journal-World on casino gambling:

The casinos always win.
This week's report from the Missouri Gaming Commission offers some food for thought for people who enjoy casino gambling.

For the fiscal year that ended June 30, Missouri's nine riverboat casinos reported total revenue of \$1.05 billion. That was a 7.3 percent increase from the \$977 million in revenue reported the previous year, the commission said.

And guess what else was up. You got it, the average loss per gambler. In Kansas City, the average loss was \$47.86 per visit, an increase of 10 percent from the previous year. The average loss in St. Louis casinos was even higher: \$51.32 per visit.

... The figures are something to think about before the next time you head to the casino.

But here's something else to think about. The \$1.05 billion in casino revenues for last year was the total before other expenses, such as payroll and state gambling taxes. The state of Missouri collected \$300 million in gambling taxes off the casino industry last year. Much of that money is used to support public schools.

It's tempting. Given the tight funding situation that is expected to exist in Topeka next year, there seems little doubt that the legalization of casino gambling again will be on the table in the 2002 session of the Kansas Legislature. ...

Does Kansas want to use casinos to take money away from parents — probably disproportionately from low-income parents — to pay for their children's education? It's an interesting dilemma and one the state probably will face again in 2002.

Letter Policy

The Goodland Daily News encourages and welcomes letters from readers. Letters should be typewritten if possible, and should include a telephone number and, most importantly, a signature. Unsigned letters will not be published. Form letters will be rejected, as will letters deemed to be of no public interest or considered offensive. We reserve the right to edit letters for length and good taste. We encourage letters, with phone numbers, by e-mail to: <daily@nwkans.com>.

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'Holder rule' powerful tool for wronged consumer

Dear Attorney General Stovall:

I recently purchased a used vehicle. The dealer did not have the title ready the day I received delivery of the car, so it was mailed it to me. Imagine my surprise when, in capital letters across the top of the title, the word "SALVAGE" appeared. I confronted the dealer, but he refused to buy back the car. In desperation, I went to the bank where the dealer had obtained financing for me. I thought the bank might be interested in knowing that the car was not worth what I had paid for it. The bank basically told me that it was not their problem, and if I gave back the car, it would be considered a voluntary repossession and show up on my credit! Attorney General Stovall, I do not know where else to turn. Can you help me?

Dear Kansas Consumer:

While I have addressed before the fact that it is a violation of the Kansas Consumer Protection Act for a dealer to not disclose the true condition of a vehicle, you have touched on another issue. The "Federal Trade Commission (FTC) holder rule" is a federal law that applies in all consumer credit



carla j. stovall

• consumer corner

contracts where a dealer obtains financing for the consumer. If the consumer discovers that the supplier has violated the law, such as by not disclosing that a vehicle is salvaged, the consumer may bring an affirmative claim against the lender to recover for the dealer's wrongful conduct. This is a very powerful tool that my Consumer Protection division has utilized in forcing errant dealers to conform to the law.

We contacted the dealer and the bank in your situation. At first the dealer refused to work with us, but when we explained the FTC holder rule to the bank, they were more than willing to charge back the loan to the dealer and refund you the payments you had made, thus facilitating the buy back of the vehicle.

Whenever you are buying any consumer goods in which you have obtained financing, especially if the dealer obtained the financing for you, it is always a good idea to let your lender know of any problems you have with the transaction or the quality of the goods. The lender not only has a financial interest in the goods, but because of the FTC holder rule, it is in their best interest to deal with only reputable firms. If you find that the lender is not willing to help you, please contact my Consumer Protection division at 1-800-432-2310.

Attorney General Carla J. Stovall offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints. For further information or to file a complaint, please write Attorney General Carla J. Stovall, Consumer Protection Division, 120 SW 10th, 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310. Leave your name, number and subject of your inquiry with the receptionist and an agent will return your call promptly.

New entrance nice, but fix the potholes

Dear Editor:

As a lifelong Goodlander, I just had to write after reading the Tuesday, July 17 Goodland Daily News.

First, on spending more money on getting in new businesses. I'm all for filling some of the empty buildings and creating new jobs, but what has been accomplished with the \$50,000 allotted each year so far?

Now they are asking for more taxes from the county for the "search."

When a new business is recruited they are given tax and fee breaks as a perk and who picks up the slack? The existing businesses and the taxpayers. Since I live outside the city limits and am expected to pay more tax shouldn't I get to vote for the city commission that imposed the tax?

In my eyes Goodland is a small (and getting smaller) town not a city as so many imply.

I have voted for city tax in the past but sure don't think we need to add anymore tax to what we already pay.

We have higher tax than most of the town around us, and that sure won't help get new industry or even shoppers to come here. Maybe the people in charge of spending could work at spending more economically.

I then read the next article on the waiver of fees for a county day care. I'm sure we need the facility, but how many individuals who try to start a day care get their fees waived? Is that fair? Shouldn't everyone have to pay their share?

Then on to the article about the Cherry St.



from our readers

• to the editor

project. A better entrance into town would be nice, but we could have started by fixing the pot holes and cracks on the Eighth and 12th Street entrances.

The timing for starting this project was the worst imaginable! The all school reunion and the other road closures come to mind. How can out of towners shop when they can't get to some of the businesses or figure out how to get downtown?

There should have been an access road built before the existing road was closed!

Does Goodland really need a \$600,000 park? I've driven by the existing parks many times and they are never busy so why another one?

Now is not the time to spend thousands on new beautification! Take the money and spend it on the existing problems: pot holes, bad intersections and county roads instead of thinking new taxes!

Yes, I know part of the money is from grants, and we wouldn't get it, but we have to match or raise more money and that could be used for existing problems.

We are small town U.S.A. not Los Angeles. Everyone wants to see Goodland grow and looking better, but we can't pay more taxes every time we decide we need new parks or the "scouts" need

more to draw in industry.

Don't you think new businesses and individuals look at the tax rolls when deciding where to locate?

Let's work at economizing instead of holding out our hands for more and more tax dollars. Remember the economy in small farming towns is at an all time low and people can only be expected to give so much.

I think fixing the streets, trying to encourage new and existing businesses to stay, will impress prospective businesses more than fancy entrances and higher taxes.

Judy Hayden
Goodland

Dear Editor:

After reading about local community leader's efforts to improve Goodland's sagging economy, I had to shake my head.

How in the world is it going to help this economically depressed little town by making its already put upon citizens pay another tax?

Who will make up this ambiguously designed "economic improvement" committee so that it can do its ambiguously designed tasks?

Probably the same folks already involved in city/county government who did little to head off this current problem in the first place.

The last thing the people of this community need is another project that uses our money and leads to no measurable improvements.

Shelly Monasmith
Goodland

