

commentary

from other pens...

Sleight of hand used to change city plans

The Hutchinson News on request for federal funds:

No matter how you analyze it, Hutchinson city officials have clearly changed course on how they intend to use \$1.49 million in federal funds.

They originally requested the funds to help plug abandoned brine wells. They now plan to use two-thirds of the funds for, among other things, streetscape work and beautification projects.

The officials involved have moved from defending the change to attempting to duck responsibility for it. Yet when Hutchinson City Council members voted March 19 to approve the city's formal application for the funds, they also officially sanctioned the administrative sleight of hand. ...

At best, allocating two-thirds of the funds to downtown revitalization goes well beyond the congressional authorization.

At worst, the proposed shift of \$1 million stands out as another example of pork-barrel spending. The feds dole out tax dollars to favored projects in selected communities. Then they move on to other concerns without holding local officials accountable for use of the funds.

Either way, local officials can fix the situation. They can vote to use the funds for the original purpose by allocating the money to plug the abandoned brine wells.

Failing that, the city manager should explain how improvements at three intersections, a street overlay and four blocks of streetscape "ensure the safety of all our citizens."

The Kansas City Star on the Piper school board:

Three board members told The Kansas City Star that Superintendent Michael Rooney — not the board — decided to pass 28 Piper High School students accused of plagiarism. But it still appears the board mishandled the situation.

The teacher, Christine Pelton, wanted to flunk the students. Rooney said he supported the teacher but consulted the board about what should be done. The superintendent said he then suggested a compromise in the grading system to the board.

This hardly absolves the board, however.

One board member, Leigh Vader, said it was clear that the superintendent proposed his compromise because of comments from board members.

Board policy states that a student who cheats should fail an assignment. Had the board simply insisted that Rooney follow that policy, there should have been no need for board members to become personally involved in second-guessing a teacher.

The secretive nature of the board's and superintendent's decision-making has heightened the issue. It also makes it hard to evaluate the current apparent finger-pointing.

Under pressure from a lawsuit filed by Wyandotte County District Attorney Nick Tomasic, the board admitted to violating the state's open-meetings law. Each member agreed to pay a \$250 fine. Members also apologized to the public.

These steps are welcome but don't address the nub of the controversy: The failure by district officials, including board members, to uphold the board's own policy on cheating.

Letter Policy

The Goodland Daily News encourages and welcomes letters from readers. Letters should be typewritten, and must include a telephone number and 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@nwkansas.com>.

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Check for pre-payment penalties on mortgages

Dear Kansas Consumers:

My Consumer Protection division receives numerous phone calls from consumers who are confused about the ability of mortgage companies to assess pre-payment penalties. While traditional, fixed rate mortgages are protected under Kansas law from pre-payment penalties, other types of mortgages are not. If you plan to refinance or pay off your mortgage early, it is important to know whether or not pre-payment penalties apply.

K.S.A. 16-207(c) states that "no penalty shall be assessed against any party for pre-payment of any home loan evidenced by a note secured by a real estate mortgage where such pre-payment is made more than six months after execution of such note." According to this statute, as long as a consumer waits six months after the closing of a mortgage to make pre-payment on the note, the mortgage company cannot assess a pre-payment penalty.

However, in 1982, Congress passed a law that allows companies offering "alternative mortgage



carla j. stovall

• consumer corner

transactions" to assess pre-payment penalties. These alternative mortgage transactions include adjustable rate mortgages, mortgages with balloon payments at the end, or any other variations from the traditional fixed rate, fixed term mortgage. This law preempts any state laws regulating the same. Individual states were allowed a three-year period to opt-out of the preemption, but Kansas did not. Therefore, if you have a mortgage that does not have a fixed rate or a fixed term, read your mortgage papers carefully. If they contain a clause allowing the company to assess pre-payment penalties, you will have to weigh those costs with the

benefits of refinancing or paying off early.

If you do have a traditional fixed rate, fixed term mortgage, Kansas law protects you from pre-payment penalties. If you refinance or pay off your traditional mortgage and are assessed a pre-payment penalty, please contact my Consumer Protection Division at 1-800-432-2310, or the State Banking Commissioner at either 785-296-2266 or 1-877-387-8523.

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 your call will be returned promptly.

Does the media promote Satan's lies?

We received a news release from a minister who, with members of his church in Topeka, plans to picket the Kansas Press Association's convention in Wichita this week. He says in the release things like, "God hates the Kansas Media;" "All media are a demonic monolith propaganda machine for Satan's Big Lie;" and "Satan is the single brain and energizer of all media."

Is it reasonable to think Satan has complete control of all forms of media? Is everything in the media bad or worthless?

I would hardly think so. Without any form of the media, we would be out of touch with the world outside of our own backyard. We could not keep up with world events, may not know what has happened in the lives of people we used to know, and the only education we would have would be what we learned in school. And our lives would lack entertainment.

As society editor, I have seen many items pass my desk that keep people informed of what has gone on in others' lives.

You can read in the newspaper when a classmate or old friend gets engaged, gets married, graduates college or wins a scholarship. When someone dies, you can read the highlights of their life in an obituary.

In the news, there have been reports of murders, shootings, fires, terrorist attacks (bad things, but things we should know about) and reports about school events, fund raisers, a new recycling program and improvements made at the hospital.

We have printed feature stories that help people get to know others in the community better.

The editorial page gives everyone the opportunity to express their opinions, to exchange ideas,



sharon corcoran

• use it or lose it

to have a voice in the community and to know what others think.

The sports page is the end-all, be-all for sports fans everywhere. It is a chance for athletes' feats to be championed and defeats to be mourned. And sports are just plain entertaining to many people.

Other forms of the media include magazines that are usually tailored to the needs and desires of a particular group of people and can focus on a particular hobby or interest. Television has programs for entertainment and programs that are informative, and it is a great aid to relaxation after a hard day of work. Movies can entertain through touching dramas, comedies that make you laugh till you cry, and action that keeps you at the edge of your seat.

But is the media all good? Not really. Some forms of the media are at times full of pornography. The media can promote racism, promote lies, promote political candidates with bad intentions but all the right words.

The minister I mentioned earlier said that all the media promotes the idea that it is okay to be homosexual. Not all media does, but some do. Is this wrong?

The Bible says at 1 Corinthians 6:9,10 "What! Do you not know that unrighteous persons will not inherit God's kingdom? Do not be misled. Neither

fornicators, nor idolaters, nor adulterers, nor men kept for unnatural purposes, nor men who lie with men... will inherit God's kingdom."

Clearly, homosexuality is not a practice approved by God. So, yes, it is something promoted by Satan.

1 John 5:19 says, "We know we originate with God, but the whole world is lying in the power of the wicked one."

Satan's ideas are rampant in the world today, and many people are all too eager to promote them. And, yes, all forms of the media have at one time or another promoted some of Satan's ideas.

In Germany, propaganda in the media brought the Nazis to power. This led to war and a horrific genocide in which six million Jews and four million others, including Jehovah's Witnesses, Poles, Hungarians and Czechs, were put to death in horrific fashion.

Clearly, the consequences of such a poor use of the media are grave.

But the media has also helped to inform, to educate, to link the world, to help break down prejudice, to entertain and even to spread God's word. Whether or not the media is a propaganda machine for Satan or a force for good depends on the people who write, the people who publish, the people who film and the people who buy their work.

If we choose to use the media for good, and the public chooses to buy only what is good, the media can be very beneficial. But as long as there are people willing to promote Satan's lies, we have to be careful what we are willing to read, what we are willing to watch and what we are willing to believe. Otherwise, any one of us could unwittingly help promote Satan's lies.



berry's world

