### from our viewpoint...

# Memories of 9-11 as clear 2 years later

There are moments in life that we cannot shake, and some of those have become national days of remembrance.

The terrorist attacks of two years ago, the morning of Sept. 11, may be another to add to those.

I know that week will always be important to me, as I was headed out to Houston the next day for my oldest daughter's wedding on Saturday. We had been planning to fly, but I decided a couple of weeks before that we would drive down to save some money.

I didn't know how right I was, but then there was the gas price scare that sent prices up to nearly \$2 or higher per gallon immediately following the attacks.

As the body count mounted, we learned that a family friend who works for a telephone company had been transferred out of the Twin Towers and was watching from the roof of a nearby building that morning.

As we traveled south of Houston, it was interesting to see the newspaper coverage, and to watch the television news in the various cities.

After the wedding, we stayed a few days and headed back to home. I did not make a quick return because I had developed blood clots in my legs and some had traveled to my lungs. This put me in a hospital in Colorado for five days, and delayed my return to the newspaper until the beginning of October.

Iremember Dr. Natalie Griego telling me I was lucky to be alive, and somehow I felt a kinship to those who had survived the attacks in New York and Washington.

Yes, I remember 9-11 for more than just the terrorist attacks. I hope that people attend the ceremony in Goodland on Thursday to show they remember, too.

There are other events that loom large in my life, but 9-11 is second only to the death of President John F. Kennedy on Nov. 22, 1963. I thought about that when we drove through Dallas in September two years ago and passed near Dealey Plaza and the Texas Book Depository.

Other well-remembered days in our history include the end of World War I which was at the 11th hour of the 11th day of the 11th month in 1918, and today we celebrate as Veterans Day on Nov. 11. Memorial Day at the end of May was first celebrated as a day of remembrance for the Civil War, and is now a day to remember all those who have died whether in service to the country or our family and friends.

Remembering the events of 9-11 brings a lot of thoughts to mind, and reminds us we have not finished the task of bringing all those responsible to justice. While we may never find them all, we, as a nation, need to renew our resolve to see the war on terrorism through. — Tom Betz

### Letter Policy

The Goodland Star-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 address and phone numbers, by email to: <star-news@nwkansas.com>.

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# Package took a 'slow boat to China'

My daughter put the package on a slow boat to China. Unfortunately, I had left when it arrived and it took another year to get back to me. When my daughter and son-in-law left Lawrence for Augusta, Ga., three years ago, they had a box of videos that they didn't get sold

at their yard sale. That summer, I bought a new television with a video cassette player attachment for our summer home in Colorado. We don't get television out there, but a video now and then in the evenings would be nice, I decided.

After blowing my wad on the set, though, I didn't have any more money for videos. I figured I could rent them.

That was when daughter offered to trade me her unwanted, unused videos (they had gotten a DVD player) for something I had that she wanted.

I sent the item — this was three years ago, and I don't remember what it was - right off to her. She promised to send the videos right away.

They didn't come and they didn't come. I mentioned them a time or two, but they were boxed up in the basement, attic or shed, depending on which of the three houses they were town. They were closed.



in over the next year.

Finally, they bought their own place last year, and I figured they would finally get everything unloaded and I'd get the videos. By this time I had acquired a couple of \$5 bargain videos, including three episodes of Bonanza.

When we were in Augusta last year, I asked about the videos. They were in the shed under a ton a stuff, she said. She'd get them out before we left.

We left videoless.

"That's OK," she said. "I'll mail them." Those words came back to haunt her. She tried, she said. She took them to the post office, which is only a block from where she lives. It was closed. It was always closed. She never seemed to be able to figure out when they were open.

She took them to the big post office down-

Never mind, I said, bring them to New Orleans.

We were meeting in New Orleans in June. They were driving. We were flying. We were going to have a lot of fun and take those videos home in the suitcase.

I even left room in the suitcase.

She forgot to get the videos out of the car, though, and it was in the parking garage. She said she'd get them for me when we left.

They drove us to the airport and the porter tried to hand me a raggedy box of junk. No, I said, that's not mine.

Wrong!

We flew off and the videos remained in the car, along with all her other junk in the raggedy box.

It's been two months since then.

The other day a box arrived. It was full of videos — everything from exercise tapes to "The Mask."

There were also a couple of strings of Mardi Gras beads inside.

I figure she had to go back to New Orleans to find an open post office, or maybe she just sent them off two months ago — by boat. Now, I wonder, how did she get those beads?

# Saving for college: Can you afford to wait?

September has officially been proclaimed "College Savings Month" in the state of Kansas. I hope you will consider starting a new Learning Quest account for a child in your life, or, if you already have a planócontribute to it today!



families with the tools necessary to achieve this. What could be better than that?

Approximately 26,000 Kansans have al-

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If you are a parent or grandparent who has a child or loved one planning to attend a college, university or votech school in the future you will want to save this column. Every year college costs continue to increase and every year parents and students are forced to figure out a way to bridge the gap. In the last two years \$500.00 or \$25.00 monthly, Kansas residents alone, some Kansas students have been forced can begin investing for their childrenís future to cope with over a 43 percent tuition increase. (The following are combined two-year tuition increases from the Kansas Board of Regents: Kansas State University, 43.2 percent; University of Kansas 42.2 percent; Ft. Hays State 14.5 percent.)

If this number seems staggering, the more staggering thought is that this trend is not likely to reverse itself. As a parent of two myself, news like this is enough to send me over the edge.

But what can be done about this? The answer to this is easier than you might imagine. Take a deep breath, plan, and then invest.

The State of Kansas has a plan to help with the rising costs of education. It is called Learning Quest and it is the state's 529 College Savings Plan. Learning Quest is administered by my office and managed by American Century Investments. The program allows Kansas residents to receive an income tax deduction of up to \$2,000 (\$4,000 for couples, filing jointly) per beneficiary, per year. Plus, there are no state or federal income taxes for qualified withdrawals. (Federal tax information is the result of the 2001 Tax Act and is effective through Dec. 31, 2010, and may or may not be extended past that

#### garfield

date with further legislative action. The State of Kansas has no sunset period currently in place for income tax on qualified withdrawals.)

For as little as an initial contribution of using the investment portfolio of their choice. With the recent addition of the Money Market Portfolio, you can invest in a conservative fund that seeks to maintain a \$1.00 share price. (An investment in the money market portfolio is neither insured nor guaranteed by the FDIC or any other government agency. Yields will fluctuate, and although the portfolio seeks to preserve the value of your investment at \$1 per share, it is possible to loose money by investing in the portfolio.)

There is truly something for every type of investor.

We are in the business of helping Kansans reach their goal of investing for and furthering their education. Learning Quest provides

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ready started a Learning Quest account, shouldn't you? For more information you can call toll-free at 1-800-579-2203 or visit "http:/ /www.KansasStateTreasurer.com."

Unfortunately like death and taxes, increasing tuition costs seem to be a fact of life. But unlike death and taxes we can do something about them. Join me in helping to spread the word about this great program. Together, we can help our Kansas children unlock the doors to their future successes.

As with any investment, withdrawal value may be more or less than original investment. An account owner investing in a 529 plan outside of the state in which they pay taxes may lose any tax benefits offered by their own state's plan.

The Kansas system is administered by State Treasurer Lynn Jenkins, CPA and Managed by American Century Investment Management, Inc

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