

from our viewpoint...

Hispanic pay study confirms low income

A new study reveals that Hispanic immigrants in Kansas tend to get the lowest paying jobs.

That, in the finest tradition of sociologists the world over, tells us in scientific language what seemed perfectly obvious to begin with.

Of course Hispanics who move here get the lowest-paying jobs. The last guy off the boat has *always* taken the worst jobs. It's an American tradition.

The measure of how badly people want to come here is taken by noting the jobs they are willing to do. Washing dishes at a greasy spoon pays pretty well compared to any job in back-country Latin America. And the working conditions are pretty good, too.

That's why immigrants are willing to risk life and limb sneaking into this country. That's why they keep coming in droves, even as the Border Patrol tries to catch them and send them back.

It's always been that way. In the 19th century, it was the Irish and the Italians who worked on the docks and in the packing houses and trenches. Their sons became policemen and doctors — and gangsters, it's true — and settled into America.

They were replaced in the packing plants by eastern Europeans — Poles, Greeks, Croatians, Serbs, Russians — just arrived through Ellis Island. It's always been that way. It's always been a little controversial.

And those who came before have always looked down on the newer immigrants, wherever they were from. That's human nature. Anyone who is a little different is outside the group.

Though we're nearly all sons and daughters of immigrants, those who came first tend to look down on the newcomers, at least until they've been here for a while.

So there should be nothing to startle us about the current wave of immigrants from the south. It's just America. We grow stronger with each new group that joins.

There are a lot of myths about immigrants, though, and hardly any of them are true.

Immigrants are not taking American jobs, for instance. If Americans were willing to take these jobs, they could. There would be no place for immigrants. But that's not so.

Immigrants aren't coming here to go on welfare, either. They come here to work, and those who come often are the best and brightest their counties have to offer. And the hardest working. Welfare is a peculiarly American institution.

Immigrants may look different, they may speak another language, but there's nothing new about that. All the old immigrant groups, from the Irish cops to the Swedish farmers, were in the same boat.

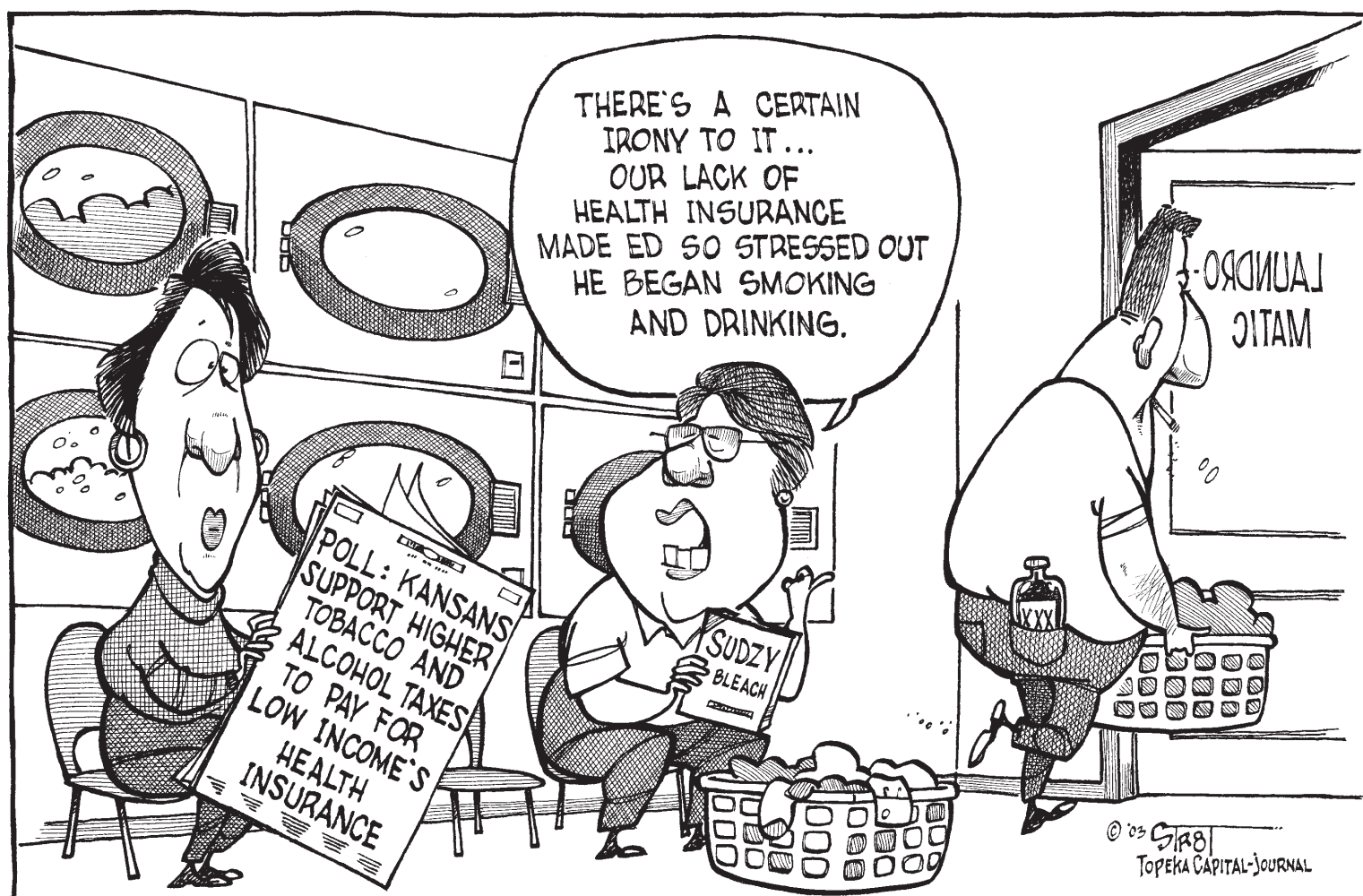
Many of them saved and sent money back to their homeland, too. Many of them had trouble integrating into American society. Many of them clung to the old ways and the old tongue for a while.

But what they all wanted then, and now, more than anything, was to be Americans.

And we ought to feel flattered, not threatened, by that.

If good, hard-working people want to come make a home here, we should welcome them and give them a chance to be Americans. They'll make us proud.

That also is our tradition. — *Steve Haynes*



I have become a people watcher

I don't know about you, but I'm a people-watcher, especially on my recent vacation.

With no one to talk with and tired of all the tourist spots, I had a lot of time to observe.

I was reminded often that "People are Funny."

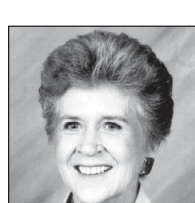
For instance:

We like to shop. We spend hours sorting through and buying articles of clothing that often are not flattering at all. Vacation clothing especially.

The minute we leave home on a trip, we seem to develop the attitude: "What the heck? I'll never see them again," and we wear some of the strangest get-ups. (Myself included, I'm afraid).

I often unkind thoughts, like "And to think they probably paid good money for that!"

We take pictures. I suppose we think that someone back home is actually going to be interested in where we went on vacation. My camera goes mostly unused these days. I never get out the photos I took on the last trip; why take more?



**lorna
gt**

• commentary

We go on vacation to get away and then expect everything to be the same as at home. I agonize over the Americanization of Hawaii, yet have to admit I like my modern hotel.

I love trying new foods, yet soon long for what I'm more used to. Personally, I buy Hawaiian garments that I choose not to wear there because I don't want to stand out as a tourist. (I'm often thrilled when tourists ask me for directions or advice; I think it proves I dress and act more like a "local").

While decrying the fact that I'm getting old and fighting with every means I can to disprove it, I still don't want to be ridiculous.

I saw a woman older than I come into the hotel lounge. She was dressed like a teenager

with teased, frizzed white hair. People rolled their eyes as she walked by, and my heart went out to her. She put on quite a show when she did her Kareoke numbers. I admired her nerve, yet felt sorry for her too.

Please God, help me to grow old gracefully.

Homelessness has doubled in Hawaii since 1990 (according to a newspaper headline I saw.) Another headline was "92 percent of Major Crimes are Unsolved" (in Hawaii.) Paradise is relative, I guess.

The saddest thing I saw while I was in Hawaii this time was a homeless man, walking down the sidewalk on a cool night. People stepped off the curb to avoid him. He was dirty, wild-looking. He pushed a shopping cart containing all his meager possessions, and sticking up out of all the assorted belongings was a sizeable American flag.

It almost broke my heart.

I assumed he was a veteran, but wondered what had America done for him to deserve such patriotism.

Senior issues: Planning today for tomorrow

Nursing homes. Two words that strike fear into the hearts, minds and pocketbooks of the elderly and loved ones alike. Historically, as parents and grandparents aged, it became customary to take care of them into their senior years. However, with our society becoming increasingly fast paced and families living further and further a part, nursing homes are not likely to go away any time soon.

In our state alone, there are over 351,000 Kansans over the age of 65 and with the baby boom generation inching closer to retirement age every year, the need for assistance into your senior years is becoming more essential than ever. With the average cost of nursing home care reaching \$3,000 to \$6,000 per month, paying for this needed care is becoming a problem.

However, there are some things that you can do now to help prepare for the future. At an annual hard cost of anywhere between \$30,000 to \$60,000 family members don't need to drain their saving and checking accounts to cover the cost of a loved one care. But it takes some planning and with the help of the Kansas CPA Society we have put together a list to help families.

What to do when your parents need your help:

More and more baby boomers are becoming official members of the sandwich generation, the group of adult children squeezed between caring for aging parents and raising growing children. One of the many challenging responsibilities these adult children face is the task of handling their parents' financial and legal obligations.

Talking Money:

It is important to discuss the finances openly. This is hard to do for many adults because we don't enjoy discussing money, let alone with our parents. But if you wait until they succumb to illness or death then it may be too late. It is critical to have this discussion while your par-



**lynn
jenkins**

• state treasurer

ents are still physically fit and mentally competent.

Tackling the paperwork:

With their permission, locate and review your parents' bank savings and checking accounts, investment and retirement plans, insurance policies, outstanding mortgages and loans, and any pension or Social Security payments they may be receiving. It's also a good idea to round up the names of their attorney, stockbroker, insurance agent, financial planner and accountant.

Handling finances:

When it becomes necessary for you to begin managing a parent's day-to-day finances, you might be inclined to set up a joint account. Before you do so, you should be aware that there are some drawbacks to this arrangement. For example, if either of you gets into financial trouble, creditors can take all the money held jointly, regardless of who owns the money. Also, since any money in a joint account with your parents becomes yours when your parent dies (regardless of directives in your parent's will), you run the risk of disgruntled siblings.

There are, however, some ways you can simplify your tasks. For one thing, you can save yourself extra trips to the bank by having your parent's Social Security, pension, and dividend check deposited directly to his or her bank account. You may be able to arrange to have the bank pay for your parent's regularly recurring bills, such as insurance premiums.

Putting legal documents in place:

Make sure your parent has a will and that it

is up to date. If the estate is sizable, he or she might consider establishing trusts. In addition to saving on estate taxes, trusts can be designed to accomplish many different objectives.

Your parent also should have a durable power of attorney drawn up, a legal document that enables your parent (who must be mentally competent when the power is given) to give you or someone else the authority to sign checks, pay bills, and handle his or her financial affairs. Be certain that the power of attorney is durable, since only a durable power of attorney remains in effect if your parent becomes incapacitated.

Two other documents that can make your care giving task less complicated are a living will, which sets forth your parent's wishes about the use of heroic measures to sustain life, and a healthcare proxy, allowing you or the person named in the document to make medical decisions on behalf of a parent. Legal requirements for powers of attorney, health care proxies and living wills vary from state to state. When executing legal documents, make sure you consult with an attorney in the state where your parents legally resides.

Hopefully, the information I have listed will help families planning for the future. Remember, it is never too early to begin talking to your family and getting your affairs in order. Nobody wants to be a financial burden and these are some affordable things that you can do to help protect them.

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