

from our viewpoint...

Both campaigns clouded on claims

The presidential campaign is running at full blast, and it is hard to tell when commercials from both campaigns are shading the truth. Americans have been bombarded by claims and counterclaims as the campaign between Democrat Sen. Barack Obama and Republican Sen. John McCain is being called a dead heat.

Trying to determine the truth of any of the claims from either campaign takes extra effort, and the campaign strategists are confident the average voter won't take the time to check out the facts.

People who watch political campaigns expect the candidates to make some mistakes and misstatements, but when those are pointed out most of the time the candidates make corrections.

The campaign has about seven weeks to run before the voters make the final choice on Tuesday, November 4.

To check out the claims and counterclaims voters can check the FactCheck.org web site. The Annenberg Political Fact Check is a project of the Annenberg Public Policy Center of the University of Pennsylvania.

One recent McCain commercial says that Obama and his "liberal friends" are promising "painful tax increases," "years of deficits" and "no balanced budgets."

In their research FactCheck finds McCain's claims about the Obama tax plan are way off base.

"The ad is plain wrong about higher taxes on working families," wrote Emi Kolawole on FactCheck. "In fact, Obama's economic plan would produce a tax cut for the majority of American households, with middle-income earners benefiting most. As for 'years of deficits,' exactly the same claim could be made about McCain's program. It's unlikely either Obama or McCain would balance the budget, and both are projected to increase the debt by trillions."

The recent claims that Gov. Sarah Palin is against earmarks has been challenged as being untrue. When asked about reports Gov. Palin asked for earmarks for Alaska on the television program *The View*, McCain said that was not true. Barbara Walters, one of the hosts, said figures show Palin had asked for \$198 million in earmarks for Alaska and more millions when she was the mayor of the small town of Wasilla.

In an interview with ABC News's Charlie Gibson, Palin admitted backing earmarks and her right, both as a governor and a mayor, to request and secure them. She doesn't call them earmarks. She calls it "infrastructure."

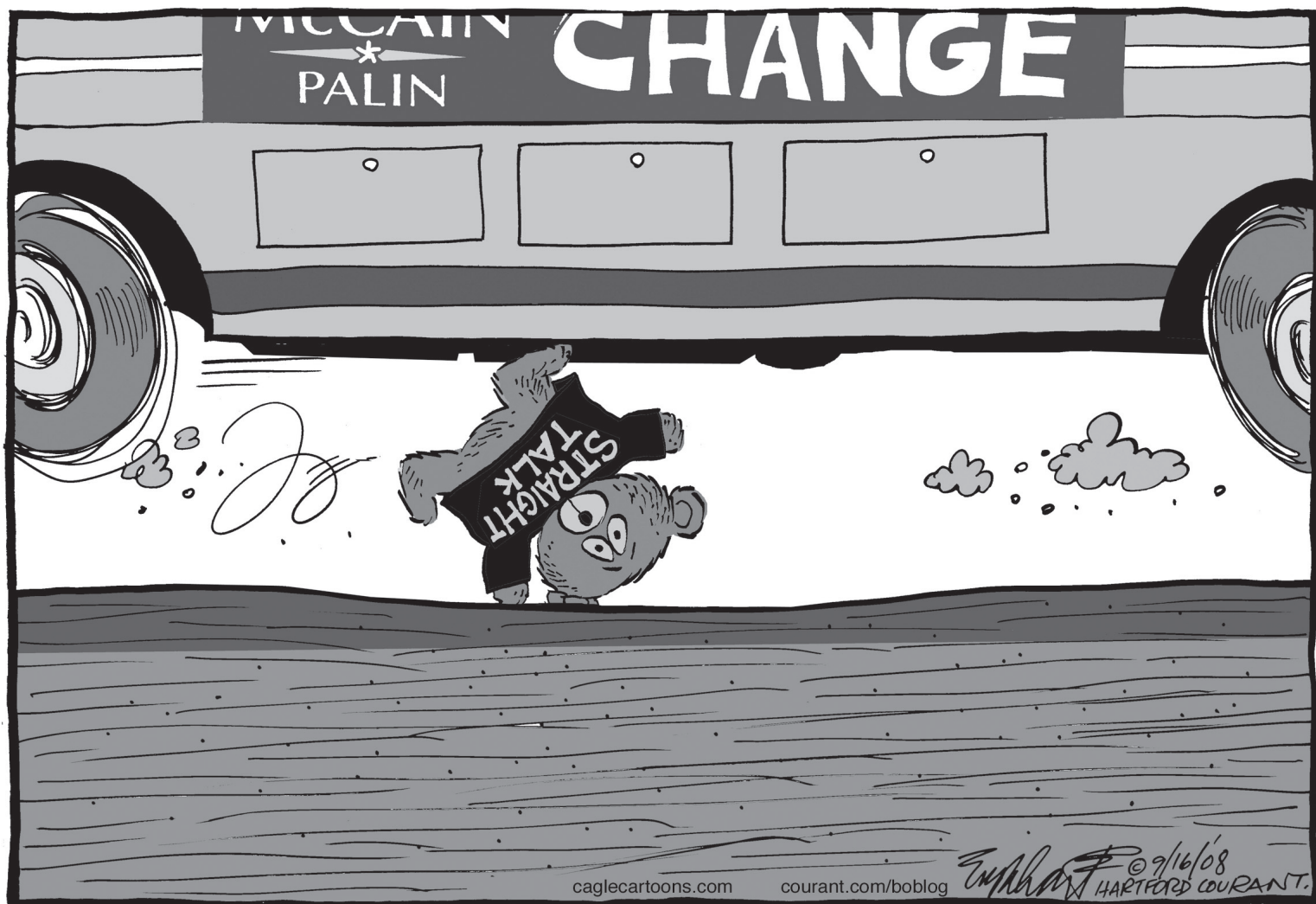
Another misstatement is that while McCain claims Gov. Palin sold the Alaska state jet on eBay and for a profit, the truth is it did not get any bidders on eBay and was sold later by a broker at a loss as reported by the *New York Daily News*.

Obama has made some claims about McCain that are questionable especially about things like his not supporting loan guarantees for the auto industry in a commercial being run in Michigan.

As with elections in past years a number of outside groups are spending money on commercials to tear down one or the other candidate for their special purpose. These claims are mostly hype built around a single cherry-picked statement or fact, and stretch these into general statements of how the candidates will perform if elected as president.

With all the hype and millions of dollars being raised by both campaigns it is surprising that more people are not saying this election is more negative than those in the past.

At least when we finally get to election day in November we can all breath a sigh of relief as the political commercials disappear. — Tom Betz



Obama: Is he ready to be President?

Almost from the first day since winning his Senate seat less than four years ago, Barack Obama has been running for president. After Chicago's leading political consultant, David Axelrod, agreed to run Obama's Senate campaign in 2003,

The Economist magazine in Britain reported "he simultaneously set about using his contacts in the Washington press corps to present Mr. Obama as a national star in the making."

Axelrod is a firm believer in the importance of telling "a positive story about the candidate rather than to muddy the narrative with lots of talk about policy details." Oh those "silly" policy details — who cares about them when we can have a Greek god/rock star for president?

This focus on biography has left Americans wondering about his readiness. Sure, he may be a nice guy, but we are electing a president to lead America.

Bill Clinton tried to put the experience issue to bed in his speech at the Denver Democratic convention, but the question still lingers in Americans' minds. Is Obama ready to lead our country of 300 million people? In addition, the next question is how will his policies affect me?

When the honeymoon is over and people's infatuation with Obama wears off, they will definitely care about his policies. They will care about how these policies affect their day-to-day lives and pocketbook. Obama cannot be bothered with sharing these policy positions in his rhetorically flashy speeches because they are considered boring. Therefore, we did the research, and will answer the question of how they will mean to you.

John McCain would like to make the Bush tax cuts of 2001 and 2003 permanent, and Mc-



floyd, mary brown

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Cain has proposed a few more tax cuts of his own. Obama, by contrast, favors allowing the tax cuts to expire; that expiration will be the largest tax increase in American history.

As though gas prices are not high enough, Obama proposes new oil and gasoline taxes. However, that is not all in the way of new taxes. Retirement accounts will see new taxes as well as natural resources, including natural gas used to heat homes, water and electricity.

To pay for government-run medicine, new taxes must be initiated to finance this expensive form of medical care. All of these new taxes will hit everyone hard, but they will be especially harmful to the elderly and lower-income folks that Obama says he cares so much about.

Obama would raise taxes on capital gains. He proposes a 28-plus percent tax on all home sale profits. This policy affects all homeowners but will adversely affect the elderly who are counting on the sale of their homes to fund their retirement or the move into a senior or assisted living/nursing home. Maybe you want to downsize to save on all of the utility bills that Obama wants to tax, but he will get your money one way or another with his Catch-22. He wants new government taxes on homes that are more than 2,400 square feet. So you can keep your 2,401 square foot house and be taxed more, or sell it and pay 28 percent taxes on your profit.

McCain does not want to return the inheri-

ance tax Bush repealed, but Obama wants to. Obama likes to paint inheritance taxes as something that only the "rich" pay. But many families have lost homes, businesses, farms and ranches because their loved ones couldn't afford the inheritance tax required in order to keep them. Most are not "wealthy" Americans, but people trying to continue their livelihoods (in a business or farming) or pass on a home to family members instead of having it go to the government.

With inflation rising, more and more Americans are putting their money into investments such as the stock market, mutual funds or an IRA, in preparation for retirement instead of savings accounts at banks. Obama plans to increase the dividend tax to 39.6 percent from the 15 percent which McCain wants to keep. Anything that reinvests or pays dividends, including bank accounts, will be taxed at more than twice the present rate. How's that an incentive for American's to save money?

Obama echo's Bill Clinton's campaign rhetoric from 1992 calling for a middle-class tax cut, but if memories were not so short, Americans would recall that the middle-class tax cut was the first policy reversal of the Clinton presidency.

So as you decide for whom you will vote, look beyond the slick image of Barack Obama that David Axelrod wants you to see. Instead, consider some of the specific public policies Obama proposes that will change your life.

Floyd and Mary Beth Brown are bestselling authors and speakers. Together they write a national weekly column. To comment on this column, e-mail browns@caglecartoons.com.

Regulation without representation

"President Bush is the first president to accomplish what?"

"He's the first to propose a budget that tops \$3 trillion. Only six years ago, he was the first to propose one that topped \$2 trillion. America is the proud owner of the largest government on Earth."

"That's a lot of government."

"It gets worse. Clyde Wayne Crews of the Competitive Enterprise Institute says that 'the government's reach extends far beyond the taxes that Washington collects and the deficit spending at which it excels.' He's talking about the cost of government regulations. He explains in detail in 'Ten Thousand Commandments: An Annual Snapshot of the Federal Regulatory State.'"

"How do government regulations cost us money?"

"In some cases the federal government imposes new rules and regulations on lower governments, and those governments must raise taxes to cover the cost of compliance."

"I see — the old bait and switch."

"And complying with regulations costs private-sector organizations big money, too. They pass the costs along to us through increases in the price of consumer goods."

"So regulations end up costing us hard money just as taxes do?"

"Precisely. Crew's report calculates that regulatory compliance costs hit \$1.16 trillion in 2007 — an amount almost half the size of the federal budget itself. Federal regulations gobbled up nearly 10 percent of what the U.S. economy produced last year."

"That's a lot of gobbling."

"In 2007, nearly 3,600 new rules and regulations were added — since 1995 when the 'small-government' Republicans took over Congress, 51,000 rules and regulations have been added!"

"Small government, my eye."

"The Federal Register, which contains all



tom purcell

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the rules and regulations, is more than 72,000 pages thick — down a touch from previous years, but still massive nonetheless."

"Where do all those regulations come from?"

"It all starts with lawmaking. In response to a social or economic need or problem, Congress passes a law. The appropriate regulatory agency then interprets that law and writes regulations that define how the law will be implemented."

"Can you provide an example?"

"The FDA creates its regulations under the authority of the Food, Drug and Cosmetics Act, the Controlled Substances Act and several other acts created by Congress over the years. Based on the acts, the FDA creates specific regulations that determine what food and drug companies can and cannot do."

"Do you mean government bureaucrats, not elected officials, are really the ones determining what people and organizations can and cannot do?"

"Yep. There are more than 50 regulatory agencies in the federal government and each is empowered to create and enforce rules and regulations that are backed by the might of federal law. Individuals, and organizations, can be fined or thrown in jail for violating them."

"That sounds ominous."

"It can be ominous, which is why regulators must be kept in check. But where regulations are concerned, Crews says nobody is doing that."

"So how do we keep the regulators in check?"

"Disclosure and accountability. Crews ar-

gues that regulatory costs should be accounted for just like federal spending. Cost-benefit analysis should be provided before a regulation is imposed. And when a regulation will cost more than \$100 million to comply with, the Congress should be required to vote on the regulation BEFORE it becomes binding."

"Sounds like common sense to me."

"He also argues that Congress should create a regulatory report card to monitor regulatory agencies. And while they're at it, the Congress should create a bipartisan commission to expose and eliminate harmful regulations. In other words, we should 'end regulation without representation.'"

"That Crews fellow has some really good ideas, but isn't he overlooking the primary benefit of an incredibly thick Federal Register?"

"What's that?"

"If the Iranians don't shape up, we can threaten to drop it on them."

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