

from our viewpoint...

Devil in the details on phone charges

Regulators who are supposed to protect consumers from unfair treatment at the hands of telecommunications companies seem to be not watchdogs, but in fact, running with the wolf pack.

Don't believe it? Take a good look at your next cellular or landline telephone bill.

On a typical landline bill in Kansas, for instance, you'll find that as much as a quarter of the entire bill goes not to pay for your phone service, but to pay taxes and special fees which may or may not benefit the guy who uses the line.

The lion's share of this money, about \$5.30 per line, goes to something called the "Federal Subscriber Line Charge," which is not a tax, but a charge paid directly to the telephone service provider, AT&T in this case. This fee is not regulated by the states, as are basic charges, but the Federal Communications Commission caps it at \$6.50 per line.

While it may look official, it's just a way for the phone company to inflate the bill to pay for "costs." It's a scam, in other words, and some consumer web sites report the companies will sometimes waive the charge when someone complains enough.

Next-biggest fee on the list is the Kansas Universal Service Fee, about \$4 a line, which is supposed to help pay for better service in "rural" areas. A Federal Universal Service Fee is similar, but less than half as much, \$1.75 per line. These are established by state and federal law.

We've never figured out what actual good these fees do those of us out here, who live in rural territory and might be happier with lower phone bills. One multi-million-dollar project which got a federal loan involves a cooperative telephone company building a new phone system in Hays and other area towns, places that already have good phone and Internet service.

Competition is good, yes, but should users of an existing phone service be taxed to pay for it? Couldn't the phone companies just get a bank loan? We say Congress and the states should eliminate these charges.

Then there is the Special E911 Tax, a state levy which collects money used to "modernize" county and city dispatch operations. While these are vital, we wonder if the tax isn't a little high at 75 cents per line.

If you live in town, you may pay a "Special Municipal Charge," basically a city tax or franchise fee. This comes to 75 cents a line on our bill, but cities have taxed phone bills for years.

In some ways, your cellular bill is worse. The surcharges are lower, but cellular companies charge made-up fees that pad their bills beyond the monthly charges they advertise.

Our carrier assesses a "regulatory cost recovery fee" and a "telecom connectivity fees," totaling \$1.15 per line. If you read the fine print, these supposedly represent real costs of doing business, but (these) are not a government mandated tax or surcharge."

What to do? Demand that your legislators reduce the 911 tax, for starters. Pressure Congress and the state to eliminate the "rural service" fees or show that they're really doing something for us. Same for the "subscriber line charge."

And write the Federal Communications Commission and the Federal Trade Commission and ask that all phone companies be required to advertise, in big type, the real price, with and without taxes, of their service. And make them add the phony surcharges into the advertised price.

Phone service would be a lot cheaper – at least easier to understand – if, instead of going along, government put a stop to this folderol. Consumers deserve as much. – Steve Haynes

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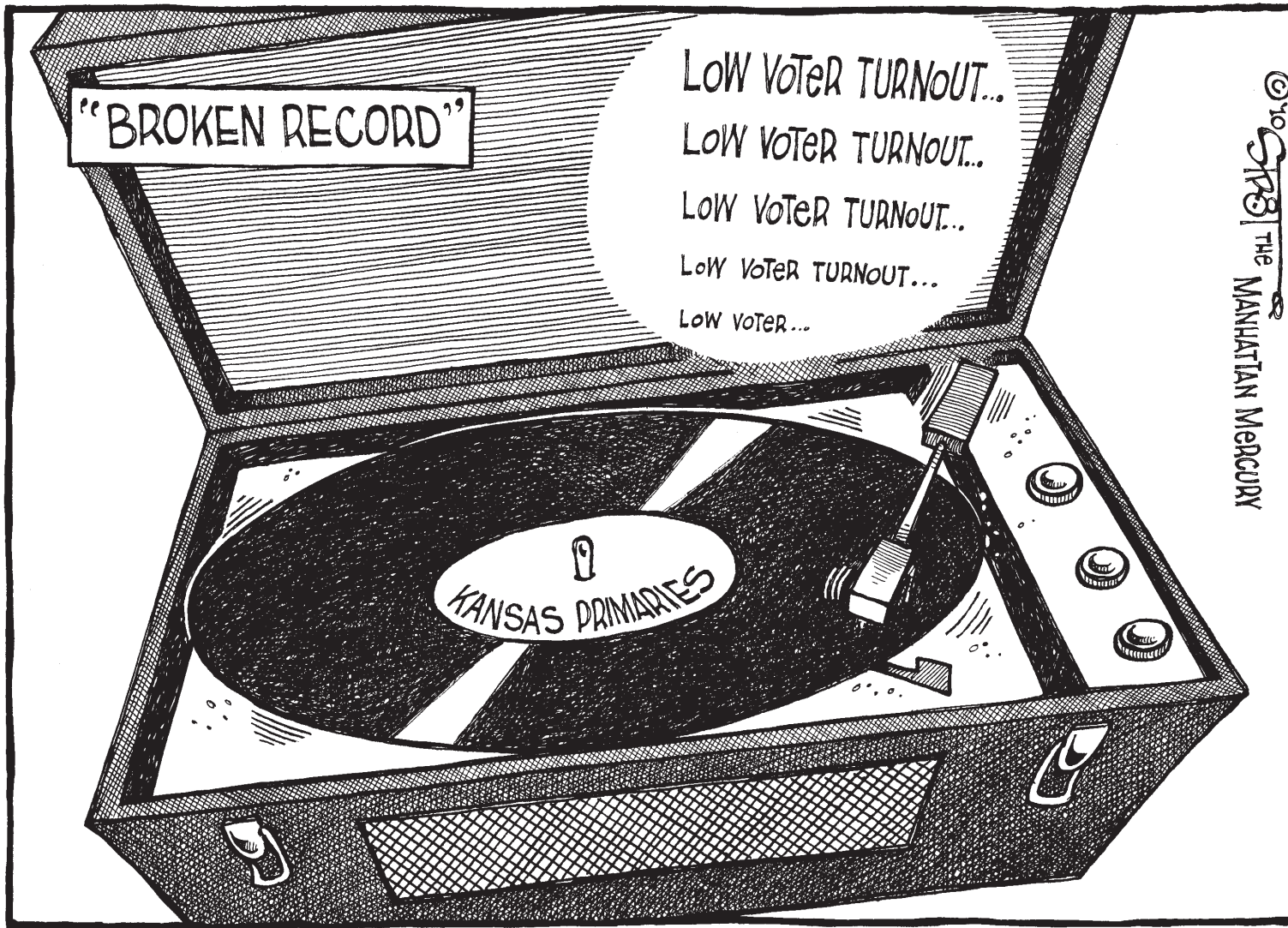
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Teen drivers put strain on Mom

A co-worker was halfway between worry and frustration last week when her 16-year-old daughter did not call when she was supposed to.

This is one of those things that happens to almost all parents of new drivers.

You tell 'em and tell 'em and tell 'em, and still they don't seem to get it that you worry when they're on the road by themselves.

In this case, the newly licensed driver had permission to visit some friends at a summer camp about three hours from home. She had promised to stop halfway there and call home and again when she arrived. She had promised to do the same on the way back.

The trip to camp went as planned, with the promised phone calls, but when she left to head home her mind must have been on getting home and not on calling her (sigh) mother.

So Mom was at work, checking her cell phone every 10 minutes debating on whether to call her errant child or just worry herself silly. She wanted to call so badly, but thought that might distract the young driver, and that would be bad.

By the time her daughter showed up, her mother wasn't sure if she wanted to hug her or strangle her.



cynthia haynes

• open season

A short lecture ensued, and another teenage sigh.

Oh yes, I remember those days.

I don't remember too many problems with oldest daughter. She got her license and we sold her the old company station wagon for a fair-market price. It was about all she could afford, and we knew that, ugly as it was, it had been well maintained.

The second child was a completely different problem.

She learned to drive and bought her first car at 15. She had no license, so she would drive her brother up and down our longish driveway every other day or so.

She went off to summer camp and turned 16 there. The day she returned, she took her test and got her license. She was legal and ready to go in her little red Festiva.

Less than a month later, she got her chance.

We moved from Colorado to Kansas - an eight-hour drive. We loaded her car with clothes, a white cat, her pet rabbit and her little brother. Then when we started to load the truck with the rest of what would be the first of several loads, she took off.

Our plan had been to caravan to Kansas. She apparently hadn't gotten that message, and this was in the days before everyone had a cell phone.

We didn't see or hear from any of them until we got to Oberlin, about two hours behind the speedy Festiva.

I didn't feel too bad the following year when she again loaded her brother into the little red car and headed for camp in Estes Park, Colo.

I don't think she's ever had an accident, but there have been several speeding tickets over the 16 years since then.

But, soon, sooner than we can imagine, we'll get our revenge when baby Taylor gets her license and takes off, much to her parents chagrin, forgetting to call.

My friend at work still has a few years and an 8-year old son to go through before she can breathe a sign of relief, but they'll all make it. I'm just sure of it.

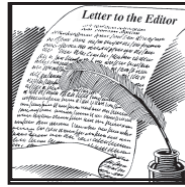
Report examines benefits of health reform

The Center for Rural Affairs released a report examining provisions of the Health Care Reform legislation intended to improve access to quality medical care for rural families and communities; enlarge the rural health care workforce – particularly the primary care workforce; and address other rural health care access challenges.

"Much of the attention to the new federal health care reform law was paid to the politically volatile insurance coverage provisions," said Jon Bailey, Research Director of the Center for Rural Affairs and author of the report. "But an important – in fact, as important – part of the law received little attention. Those portions of the law concern access to quality health care."

The report examines how most rural communities and many rural Americans suffer from a severe health care provider and workforce shortage as well as an economically fragile health care delivery system. Ultimately, this access challenge affects the health of rural people, families and communities. A declining number of primary care providers leads to a lack of preventive care, resulting in more serious (and more expensive) medical problems down the road. The newly enacted health care reform law provides numerous opportunities for rural areas to increase all medical professions and to stabilize their medical delivery systems.

The report – Health Care Reform, What's in It? – can be viewed and downloaded at: <http://files.cfra.org/pdf/Rural-Communities-and-Medical-Care-brief.pdf>. This is the second in a series of Center for Rural Affairs' reports examining how health care reform will impact rural individuals, families, communities and



from other pens

• commentary

businesses.

"Access issues are serious health challenges in most of rural America. The Patient Protection and Affordable Care Act has important and beneficial provisions that will improve access to needed medical care for rural individuals, families and communities," continued Bailey. "These provisions have the potential to aid the economies of many rural communities, as new and improved medical facilities and more health care professionals in rural communities will afford more jobs, more income and more economic opportunity in rural communities."

Bailey's report mentions the National Center for Rural Health Works at Oklahoma State University has found one full-time rural primary care physician generates, on average, about \$1.5 million in revenue, nearly \$1 million in payroll and creates or helps create 23 jobs in a community. The physician's economic contributions are direct and indirect – people coming to or staying in the town to obtain medical services and obtaining other services or doing other shopping rather than traveling to an urban area.

"After all the rhetoric and political posturing, it is crucial we take some time to examine how the House and Senate health care reform proposals impact American families. For rural families, businesses and communities there is much to gain from health care reform as it

passed both the House and Senate, and much to lose if government fails to properly implement or Congress fails to adequately fund the provisions most crucial to improving rural health care access," Bailey said.

Provisions highlighted in the report include:

Funding opportunities for the training and education of rural physicians.

Funding opportunities to expand other types of medical professionals needed in rural communities, including nurses, dentists and behavioral health professionals.

Funding opportunities for recruiting young rural students for health care careers and the development of health care workforce strategies.

Expanding medical care facilities in rural and other underserved areas.

Improving Emergency medical services.

Initiatives focusing on healthier eating and living and earlier access to primary care providers to prevent, detect and treat conditions.

"These rural provisions in the law are obviously long-term solutions to a significant challenge to rural health care," Bailey said. "And most of these rural provisions will only work if Congress provides annual funding. But if health care reform is to work for rural people, and if rural people are to meet the law's ultimate goal of better health, these rural provisions must become priorities for the administration, Congress, state governments and all rural people."

The Center for Rural Affairs was established in 1973 as an unaffiliated nonprofit corporation under IRS code 501(c)3. The Center for Rural Affairs was formed by rural Nebraskans concerned about family farms and rural communities, and works to strengthen small businesses, family farms and ranches, and rural communities. Contact: Jon Bailey, jonb@cfra.org, Phone: (402) 687-2103 ext. 1013.

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