

from our viewpoint...

'Hottest' year? Is it climate change?

This year is said to be "on track" to be the hottest on record, surpassing 2005, and that supposedly is another indicator of climate change.

And maybe it is.

The "best science" of today says so.

But remember, we've only been keeping weather records for a couple of hundred years, reliably for a century. And those start in the waning days of the "Little Ice Age," a cooling period stretching from the 17th century to the 19th when many glaciers and the arctic ice pack were growing.

There have been times when the Earth was much warmer and, during real ice ages, much colder. And when the Earth is very warm, it was very wet, almost inhabitable.

Then remember also, the "best science" of the day once told us the world was flat and ulcers were caused by bad diet and stress.

We know today that the world is more or less round, that bacteria causes most ulcers and that cancer can be cured.

The question is, what don't we know today that we ought to know, especially about climate?

Civilization thrived during those cool centuries, especially in the less-hospitable northern climates. Does that mean civilization won't thrive in a warmer era? And if that's true, is there anything we can do about it?

Perhaps cold weather suppresses tropical diseases and generates economic activity. Who knows?

Hotter, drier weather could put an end to the productivity of the Great Plains and kill crops, leaving a hungry world. Call it nature's way of limiting population, if you will. But instinct tells us men will figure out how to grow food for the world. American farmers are pretty good at that.

Common sense says we should do what we can to abate climate change, and for the most part, we are. We should be judicious, though, careful not to ruin the world economy while we chase elusive targets of global warming.

If some people had their way, we'd be reduced to little more than subsistence farmers, scratching out a living on small plots of ground from "renewable" crops, barely enough in good times to feed us and our pet cattle (for by then, eating animals surely would be banned).

But our ancestors did that, and it wasn't much of a life

And it's not going to happen: we're not going to give up our electronic gizmos, our cheap food and our civilized ways, are we?

So we had best be judicious in our measures. We should do whatever we can to make our way of life "climate neutral," but guard against either destroying our quality of life or going so far overboard that we tip the scale toward cooler days.

It's unlikely that men could do enough to create another ice age, even a "little" one, but the possibility is no better than continued global warming.

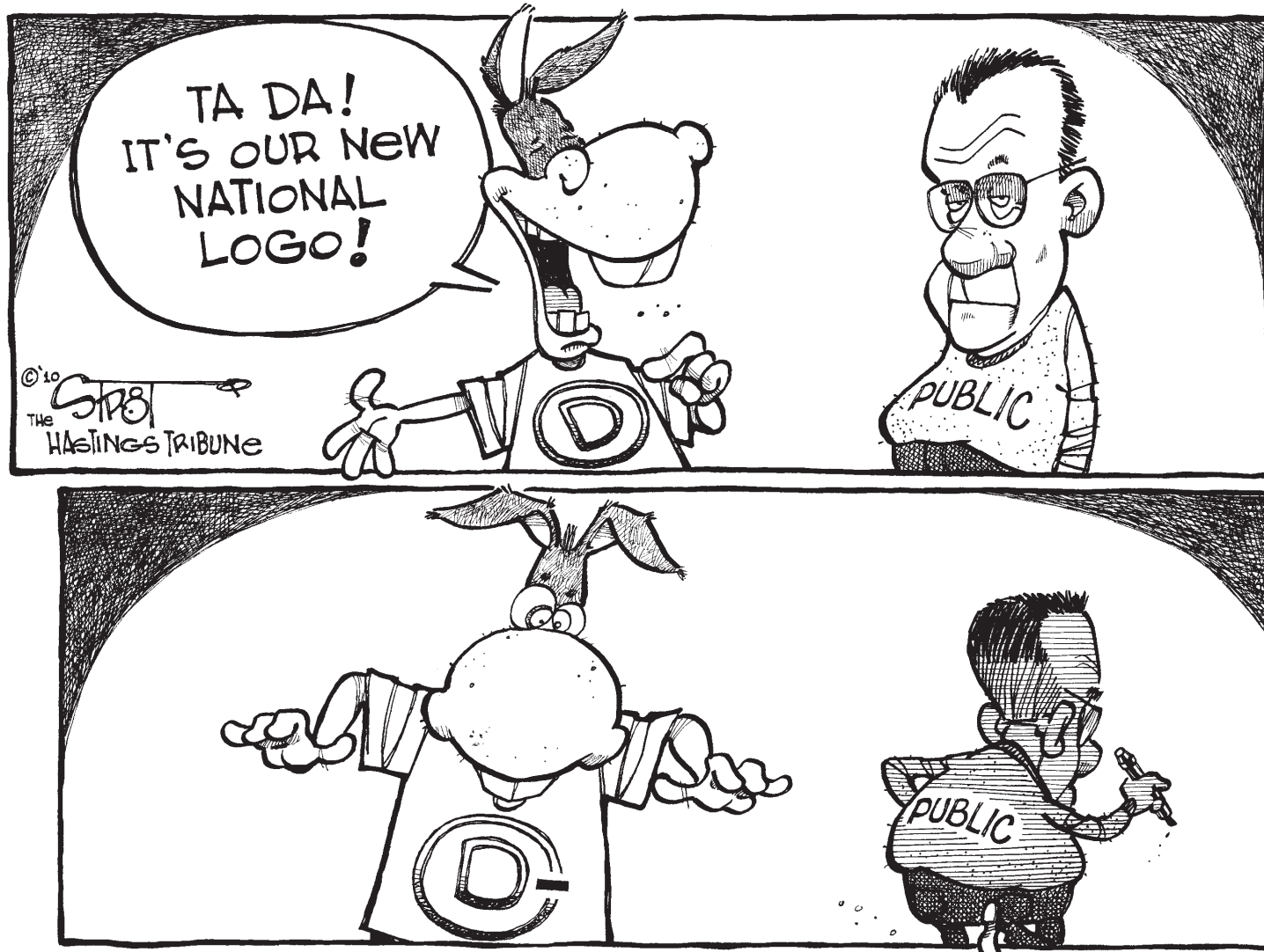
Even then, the best guess is that climate will continue to change, as it always has, becoming cooler and warmer in turns none of us will live long enough to understand.

We barely understand what's happening today, and odds are, much of what we know isn't right anyway. As in many things, we have part of the picture.

Reduce greenhouse gasses? Sure.

End production agriculture, ban electricity, go back to bikes and horse?

Not gonna happen. — Steve Haynes



Granddaughter becoming a water baby

My daughter is raising a water baby.

Little granddaughter, just 6 months old, is learning to swim, and she loves it.

Our girls both live in Augusta, Ga. Well actually, the oldest lives in Augusta and the youngest lives in Martinez, a suburb. Still, they are close enough to see each other often and until about eight months ago, their husbands worked for the same company.

The two couples saw a lot of each other, and then the baby came.

Everyone was so excited. Oldest daughter was in on the birth. In fact, she had basically appropriated my role as chief spoiler of the kid. (And yes, I'm a teeny bit jealous, but then I live in Kansas and she's right there for her sister.)

Oldest daughter and her husband bought a new home in July. It's a much bigger place with a swimming pool. Of course, nothing worked quite right the first month, and all we heard was the pool needs this and the pool needs that.

But eventually, the problems were worked



cynthia haynes

• open season

out and everyone was invited over for a pool party.

Then, since it was August in Augusta — a disgusting time in the South — we heard a lot about the pool. Oldest daughter's place got very popular.

Then came the pictures and video: Daddy or mommy or aunt or uncle helping the baby paddle around the pool or her in her floatie with an adult close at hand.

"My niece is going to learn to swim," oldest daughter declared after six teens at a "swim" party drowned in a river in Louisiana. It was a horrible accident that could have been prevented if any of them, or those on the shore,

had known how to swim.

What she doesn't remember is her father and me taking her to a pool in Kansas City when she was 6 months old so she could learn to swim.

We did the same with her sister, but by the time our son was that age, we had moved to the mountains of Colorado, and there was no nearby indoor pool when he turned 6 months in January. He did, however, go with the first swim class we could get him into. Parents carpooled to take 4-year-olds 50 miles — just to learn how to swim.

We may never have had a pool or owned a boat or spent much of our adult life around the water, but Steve and I both grew up in families that loved water sports — fishing, swimming, skiing, boating — and we both knew that swimming is an important skill for everyone.

So now, we have another water baby and I'm so proud of her.

Here, let me show you the pictures....

Health care reform hits six month mark

Thursday was the six month anniversary of the Patient Protection and Affordable Care Act (PPACA), and the Center for Rural Affairs in Lyon, Neb., released a report looking at how provisions in health care legislation will benefit rural individuals and families.

Health care reform was signed into law on March 23, and the six month anniversary Thursday marked the date when several important parts of the law became effective.

"The law is not perfect, but it does good things and helps many people. The provisions that become effective today are the start of how the law will help individuals and families across the nation. These provisions address some of the most inexcusable actions of the current system, actions that damage the financial and health security of American families," said Jon Bailey, director of the Rural Research and Analysis Program at the Center for Rural Affairs, and author of the report.

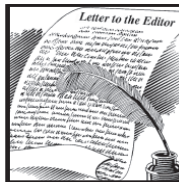
According to the report, high poverty rates and job loss in the current economic recession highlight the difficulties of accessing health care and rising health care costs in rural areas. Fifteen percent of Americans in rural areas live in poverty, compared to 12 percent of people in urban areas, leaving many unable to pay for health insurance. One in five uninsured Americans — 8.5 million people — lives in a rural area. And uninsured rates are higher for rural minority populations, the rural poor and those with less than a high school education.

In the current recession, the rural economy is losing jobs at a faster rate than the rest of the nation, and loss of jobs can lead to loss of health coverage, the report continues. Moreover, many rural residents work for small business, part-time, seasonally, or are self-employed, making them less likely to have private, employer-sponsored health care benefits.

Nearly a third of rural Americans work for small businesses, but less than half have health insurance, as employers struggle to provide health benefits. A multi-state survey of farm and ranch operators found that, while 90 percent of farmers have insurance coverage, one-third purchased it directly through an insurance agent (compared to the national average of 8 percent), and as a result they pay exorbitant costs for low-benefit, high deductible policies.

"The reform provisions that have come on-line in the first six months of health care reform address very real problems rural families have with the current system, and they will provide peace-of-mind and financial and health security to rural people who are facing unfortunate health challenges," said Bailey.

Several of the new health care benefits highlighted in the report include:



from other pens

• commentary

Bans Denials Due to Pre-existing Conditions — Section 2704 of the law prohibits any health insurance issuer offering group or individual health insurance coverage from imposing "any preexisting condition exclusion" on insurance plans or coverage. No longer will health insurance companies be able to exclude individuals or members of a family from insurance coverage because of their health status or because of a chance chronic disease or condition.

No More Dropping People When They Get Sick — Section 2712 of the law prohibits the insurance practice called "rescission," the act of a health insurance company dropping one from a health insurance policy or plan for some reason, usually related to the policyholder or the plan enrollee getting sick or injured and requiring medical care.

Ends Lifetime Health Insurance Benefit Caps — Section 2711 of the law prohibits a group health plan and insurers offering group or individual health insurance coverage from establishing "lifetime limits on the dollar value of benefits for any participant or beneficiary" or "unreasonable annual limits...on the dollar value of benefits for any participant or beneficiary." Nearly all health insurance plans have annual and lifetime limits on the amount of benefits that may be paid out under the plan or policy. Once those limits are reached, an individual beneficiary or the beneficiary's family is essentially uninsured.

Provides Health Insurance for Children through Age 26 — Section 2714 of the law requires group health plans and insurers offering group or individual health insurance coverage that provides for dependent coverage of children "shall continue to make such coverage available for an adult child until the child turns 26 years of age." This provision will allow young adults starting out in their work life and careers to maintain the health insurance coverage they have had for years through their parents' insurance.

Free Preventive Care — Section 2713 of the law provides that group health plans and insurers offering group or individual health insurance coverage "shall provide coverage for and shall not impose any cost sharing requirements" (copays, coinsurance or deductibles) for a host of preventive care items.

Because of rural demographics, rural health status and the fewer health insurance options

in rural areas, Bailey says rural individuals and families will benefit from the reforms. "These reforms will have significant effects on the health insurance coverage and health status of all Americans and all American families. And because of the health disparities in many rural communities, the effects may be more significant for rural residents."

"Now we will work to make sure these immediate reforms help the people and families they are designed for, and work to improve the law for all rural people," added Bailey. "And that's why we're releasing information about the Small Business Health Calculator, which lets a small business see what its potential savings will be from the new health care legislation."

According to Bailey, small businesses stand to save tens of thousands of dollars on health care costs each year under the health care reform law, first and foremost, by qualifying for and accessing the 35 percent, refundable small business health care tax credit. Access the Small Business Health Calculator at <http://www.cfra.org/policy/health-care/calculator>, and find out what your small business could see in potential savings under the new health care reform law.

"We all hear lots of rhetoric about the cost of health care reform, but with the Small Business Health Calculator, people can find out more about how the law could cut their taxes and save money for them and their small business," concluded Bailey.

The report — Health Care Reform, What's in It? Rural Individuals and Families — outlines some of the important and immediate reforms and their potential consequences for rural individuals and families and can be viewed or downloaded at: <http://files.cfra.org/pdf/Rural-Individuals-Families.pdf>.

The Center for Rural Affairs was in 1973 as an unaffiliated nonprofit by rural Nebraskans concerned about family farms and rural communities. John Bailey can be reached at jonb@cfra.org or (402) 687-2103 ext. 1013.

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e-mail: star.news@nwkansas.com

Steve Haynes, President
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nwkansas.com

N.T. Betz, Director of Internet Services
(nt.betz@nwkansas.com)

Evan Barnum, Systems Admin. (support@nwkansas.com)

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