

from our viewpoint...

# Colleges, Congress in student loan race

College students have fallen into the sweet trap of ever-increasing student loans.

Many finish an undergraduate degree with \$60,000 or more of debt. Many of those will never be able to repay their loans, and for those who do, the experience will be trying.

Worse yet, Congress keeps encouraging colleges to hike tuition year after year, far beyond the needs of inflation. Every time colleges hike their price, Congress puts more money into student loans.

The result? Why, colleges just hike tuition prices again. There is no incentive for them to hold rates down, not as long as the feds keep dumping money into student loans.

And so college salaries keep going up along with the tuition, states continue to cut their support for higher education and more and more students graduate with degrees that won't allow them to repay their loans.

You could call it a scam. It is sort of a giant Ponzi scheme where no one ever really comes out whole.

Who pays for all this? You do, of course, with your tax dollars.

Sure, some students will repay their loans. The government will get its money out of others through seizing tax refunds and like tactics. But someone has to pay the difference.

That would be you, Mr. Taxpayer.

Parents and students who pay their own way, rather than using loans, pay a big price, too. Tuition is far higher today than it would be if the government had held the line somewhere on student loans.

Colleges and universities eventually will pay the price when the scheme collapses and they realize no one can afford to go to college anymore.

It's also true that some students graduate with degrees that will allow them a lucrative income. Medical students, for instance, can expect a six-figure income out of school, but they face eight years of classroom work and maybe three of internship and residency, often more.

They may graduate with a quarter million dollars in debt, some even more. Even on what a doctor can make, it will take a long time to repay those loans.

Somewhere, we need to reintroduce a dose of common sense into Washington. It's not likely to happen in this, an election year, however.

President Obama has students all lathered up over a pending hike in student-loan interest. They're protesting a lifetime cost increase of \$1,000, a pittance compared to the cost of tuition inflation over the last 10 years.

And the president says those mean ol' Republicans want the poor students to go without.

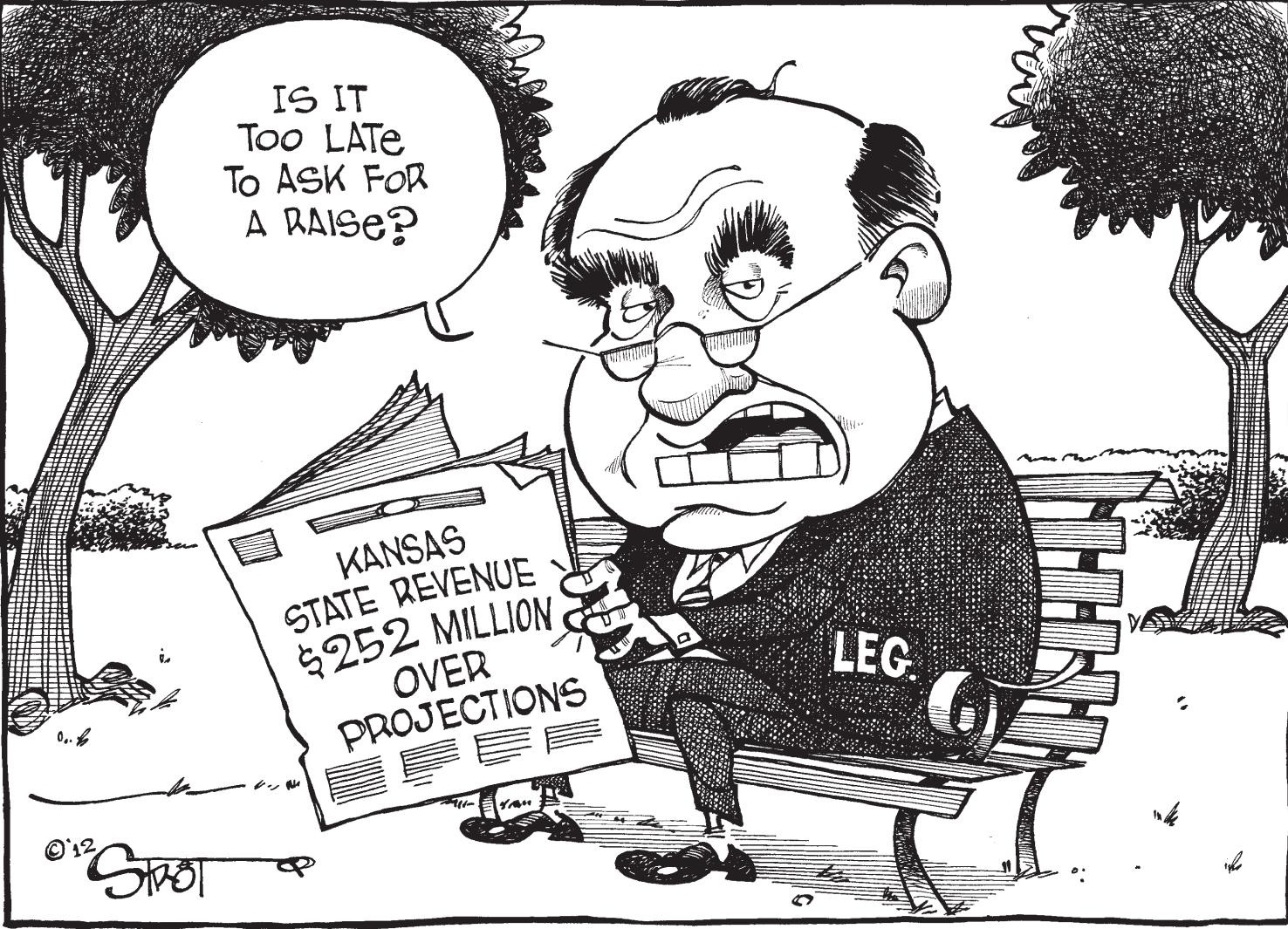
The truth is, as usual, both parties have been at fault in this scam. The president is just playing his cards where and when he can. Many college kids will vote for him.

And as long as that kind of thing is possible, busting the budget for a few votes, we'll have a spending problem in Washington.

It's not that we shouldn't have student loans — there is a need and a place for the program — but that we shouldn't allow a good program which helps some people drive up the cost of an education for them and everyone else.

Or allow federal money to be used to buy votes.

— Steve Haynes



# Gardening season underway



**cynthia haynes**  
open season

Whoa. My hands smell like garlic.

I spent an hour on Sunday thinning the garlic patch in hopes that the remaining plants will produce big, fat, multi-cloved bulbs.

Sunday wasn't the best choice for this task. It had rained, so the garlic came out easier than it would otherwise. But I should have gotten this job done a lot earlier in the season. While the end of April is usually a good time to thin the plants, this year everything is early and the irises, which share a bed with the garlic, are all ready to bloom. It's harder to move around in the bed when you are constantly worried about breaking off a flower stalk.

Still I got a bunch of green garlic; it looks just like green onions. However, I have no idea what to do with it. I did see one recipe the other day that called for green garlic. Of course, I have no idea where I saw that recipe or even what it was for.

Still, I expect to see a bunch of recipes for green garlic in the future. By then, of course, I won't have any.

What I should have are radishes, lettuce and spinach.

I don't normally thin my lettuce, but this year, I decided to do so, and we had baby lettuce for supper on Sunday. That was the second bit of produce I've had out of the garden. I pulled a radish about the size of my little fingernail. I washed it, sliced off the root, added salt and ate it. Delicious.

The garden is coming along well. The peas are starting to come up along the back fence and the turnips are starting to show their tops between the rows of lettuce. Behind the lettuce, the parsnips are just starting to come up.

The beans are barely breaking the surface of

the garden. After thinning the garlic, I put in some nasturtiums along the edge of the beans. The nasturtiums are supposed to protect the beans from bugs. Last time I tried planting them, however, the bugs ate the flowers first and then went for the beans.

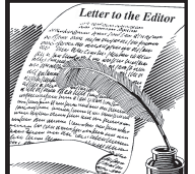
But, hope is ever present in the breast of the gardener.

This year, the tomatoes, peppers and cucumbers will have to be put in a little late. Actually, they'll get put in about the same time they always are, it's just that spring is three weeks ahead of me.

I see the plants at the grocery store and the hardware, and I so want to get them and put them in. However, I'm getting a new window put in and the workmen are going to have to stand in the tomato bed. It just seems to be a good idea to let the workmen get done and then put in the produce so they don't have to work around the plants like I did in the garlic-iris bed.

And a lot safer for the plants.

# Senate's postal service bill deserves respect



**from other pens**  
Reed Anfinson  
National Newspaper Association

Now that the Senate has passed a bill, S 1789, to reform the ailing U.S. Postal Service, critics are trying to disable the bill on its way to the House of Representatives. *Business Week* recently catalogued unhappy stakeholders, including postal unions, postal management and some Republicans who wrongly think the bill will burden taxpayers.

Rep. Darrell Issa, R-Calif., whose own bill awaits action in the House, blasted "special interests." But *Business Week* says, "Considering how many people are unhappy with the bill, it isn't clear which special interests Issa is referring to."

Some see the Senate bill as the inevitable product of the sausage machine. But it is neither a budget buster nor processed meat. It is the expression of a better vision of the Postal Service.

If you consider that survival of the service means maintaining the circulatory system for a \$1.1 trillion mailing industry — in other words, making sure cash, greeting cards, packages and newspapers and magazines arrive on time — the Senate bill is good medicine.

Consider some of the alternative fixes:

Issa's bill would let the service immediately end Saturday mail delivery, close half the nation's mail processing centers and thousands of post offices and put a new board of political appointees in charge. This board would be expected to trim workers' benefits and maybe wages and direct the Postmaster General to favor profit over service.

At the other extreme might be Sen. Bernie Sanders, I-Vt., who wanted to keep everything open. Labor unions backing him say that the Postal Service will heal as the economy heals. Then there is the White House notion: raise postage rates.

For Sens. Susan Collins, R-Maine, and Joe Lieberman, I-CT, neither extreme is suited to long-term survival of Postal Service.

To many experts, Issa's approach is likely to frighten away businesses that mail. The Lieberman-Collins group agrees that the service needs a more flexible, less costly workforce. It keeps mail flowing through today's network while cost-cutting is underway. For example, the service could end Saturday mail delivery in two years, but only if its has taken other big steps toward financial viability. The bill would allow the closing of postal plants now, if the service takes preserves local mail delivery speed.

Is this bill the product of compromise or of a different vision?

Consider:

- The Postal Service's plant-closing plan is

based on a desire to amass more mail at automated urban centers, where costly machines sit idle much of the day. To optimize machines, the service would haul mail hundreds of miles. But this hauling would slow the mail stream, particularly in small towns and rural areas that are far from mail plants. It would create a set of second-class citizens who get and send mail more slowly than urban dwellers. It will also hamper smaller communities' quests for economic development.

- Many Americans say they wouldn't miss Saturday mail. But the service builds its system around senders, not receivers. Who would be hurt by a five-day delivery regime? Anyone who depends on timely mail delivery. Shutting down the system two days a week — three when Monday holidays occur — would create delays, according to the Postal Regulatory Commission. Then there are those who need prescriptions delivered when they are at home, small-town citizens who get the newspaper by mail and businesses needing six-day cash flows.
- Closing small post offices seems a no-brainer to city dwellers who spot those one-room storefronts at the roadside on the way to the beach. Surely not all are needed. But rather than closing them entirely, the Postal Service could have circuit-rider postmasters to open them a few hours a day. That would be affordable if worker benefits are brought into line with the private sector. For those town, a circuit rider could continue their links to the world.
- The Congressional Budget Office says the Senate bill would add \$33.6 billion to the federal deficit. But postage-payers, not taxpayers, carry that burden. Taxpayers face a liability as the funder-of-last resort only if postage revenues dry up — which is more likely to happen

if the mail slows to a crawl.

Finally, members of Congress may differ on how they see the service. Is it a corporation? Is it a government agency responsible for binding the nation together?

It's neither; it is a Government-Sponsored Enterprise more like Fannie Mae than IBM or the Defense Department. It has to use business tools, but carry out a public mission. And it has enormous power in the marketplace.

Consider, for example, its new Every Door Direct Mail program, which directly competes with many private businesses. Members of Congress who mistakenly see postal reform as an exercise in deregulating a company may actually unleash a powerful federal agency, while those who look to raising postage so generous worker benefits can continue could pull the plug on the economic engine that keeps jobs alive.

It's not compromise that is needed, but a clear-eyed vision based on a full understanding of the needs of all the agency serves. Postal management today has an impossible task, being expected to accomplish business goals without the cost-control tools businesses have, yet expected to achieve government goals without federal support.

Congress owns this confusion. Only Congress can fix it. It will continue to need to fine-tune its solutions as communications cultures change. No bill passed today will avoid the need for legislation in the future. Neither "deregulating" the service nor hiking rates will get the system to stability. Nor will abrupt and disruptive approaches to labor costs.

Sens. Collins and Lieberman, along with co-sponsors Tom Carper, D-Del., and Scott Brown, R-Mass., have devoted endless hours to understanding the challenge and to crafting the next steps toward fixing the Postal Service. Their approach deserves considerably more respect than it is getting.

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