

# Reader endorses Moran, says senator needs values

To the Editor:  
For too long, we citizens have neglected our constitutional duty. We have turned deaf ears and blind eyes to what elected officials have been doing in Washington. Our free America is being taken from us.  
We have a senator to elect. We must be sure that person shares our values and will stand up for freedom and our Constitution. Two incumbent congressmen are vying for the Republican nomination in the August primary. Jerry Moran is from our own Big First District and Todd Tiaht from the Wichita area. My personal experience in economic development and city government has shown me that Mr. Moran is always available and

## Letters to the Editor

forthcoming with help and support when asked.  
As voters, it is our duty to learn about the candidates. I find that Todd Tiaht is being investigated by the Office of Congressional Ethics for his involvement with the PMA Group, a Washington lobbying firm. Among many things, the Ethics Office is looking into is the practice of trading "earmarks" of government money for campaign cash or other favors. It appears that in 2007, Rep. Tiaht himself secured more than \$5 million in earmarks for PMA clients. I believe earmarks are a corrupting and costly practice.

Mr. Moran's last newsletter states that he supports the Congressional Accountability Act to stop wasteful earmark spending. He was one of the courageous and wise 17 members who opposed every bailout and stimulus package. The newsletter also says that the conservative Club for Growth, on its fiscal scorecard ratings, shows Mr. Moran with a 96 percent rating and Rep. Tiaht at 29 percent.

Jerry Moran will do his best to protect our freedoms and our pocketbooks. He will get my vote.

Marcia Lohofener, Oberlin

# Smoke ban vital to public health

To the Editor:  
Multiple polls have been conducted across the state, and in each one, at least 70 percent of the state of Kansas supports a statewide smoking ban. As it stands now, cities have passed their own bans, which has resulted in a patchwork quilt of laws. The Kansas Senate has recognized the will of the people and has advanced a statewide "clean indoor air" bill. The House is now poised to make sure that doesn't happen.

Smoking is a public-health issue, plain and simple. We don't allow seat-belt laws to vary from county to county. There isn't a different speed limit on the Interstate based on local determination. Drunk-driving blood alcohol levels aren't determined locally. Smoke-free indoor air should be no different. Every Kansan deserves the protected right to a clean-air indoor environment. Imagine if asbestos was allowed in dwellings because someone didn't feel it was the right of the government to make them take it out.

If the will of the people is for a statewide clean-air bill, then the House should not be even

considering not passing this. Yet, there remains doubt that it is going to get done.

I know it takes time to make your voice be heard, but it is amazingly easy to do:

Go to your phone or computer right now. Place a call or e-mail to the following people in Topeka. You will not talk personally to the legislator. It will be the office staff who takes the call. Identify yourself and tell the staff member that you would like the representative to support the Kansas Clean Indoor Air Act, HB 2221. The e-mail is also just that simple.

Chair of the Health and Human Services Committee: Brenda Landwehr,  
brenda.landwehr@house.ks.gov, (785) 296-7683.

Speaker of the House: Mike O'Neal, mike.oneal@house.ks.gov, (785) 296-2302.

District 120 Representative: John Faber, john.faber@house.ks.gov, (785) 296-7500.

District 121 Representative: Jim

Morrison, jim.morrison@house.ks.gov, (785) 332-7676.

Do this today, as the House may very well work on this bill in the next few weeks. Please encourage others across the state to join you in making our wishes known.

The Senate has done its job in heeding the voice of the people. Now the House needs to represent us as well. We need a breath of fresh air from Kansas into Topeka!

Dr. Mary Beth Miller  
St. Francis

# Districts encouraged to join

The Legislative Division of Post Audit reviewed potential cost savings from reorganization of Kansas school districts, analyzing how districts could be reorganized, and costs associated with reorganization.

The agency developed two scenarios to illustrate school-district consolidation:

- Consolidate districts that don't meet the original consolidation requirements of the 1960s, with a reduction from 293 to 266.

- Consolidate districts with fewer than 1,600 students, with a reduction to 152.

Scenario 1 had potential savings of \$18 million, would close 50 schools, and have 230 fewer teachers and administration. The second scenario had costs savings of \$138 million, resulting in 1,532 fewer teachers and administrators.

Potential cost savings to the state were \$15 million for scenario one and \$129 million for scenario two, mostly due to less low-enrollment funding. Students transported under scenario 1 would be 900 and under scenario 2, 7,000. Both plans would most likely involve paying for new or expanded buildings, and bond and interest aid.

The agency recommended the Legislature should consider limiting or eliminating a law allowing districts to enter into long-term contracts to share entire grades,



## Letter from Topeka By Sen. Ralph Ostmeyer

and consider strengthening the incentives for encouraging districts to instead consolidate.

I would encourage school districts to take advantage of the division's services to have your district audited, checking for cuts that could be made and getting their recommendations on how any problems could be resolved.

I will support policies that educate and prepare our children for the next level. Our rural schools are second to none, and I plan to keep it that way.

The state Board of Education has made it clear that they hope legislators make decisions based on accurate information, protecting the future of all students. There is plenty of information for or against these issues, and I agree that we, as legislators, should keep an open mind and have a good debate.

The stated conclusion of the audit was:

"Like the rest of the country, Kansas currently is facing its worst budget crisis in decades. The Legislature

has made significant budget cuts in all areas of government, including the K-12 education system.

"The analyses we performed in this audit showed that reorganizing the system with fewer school districts has the potential to significantly reduce the cost overall. Equally significant issues would need to be addressed before any widespread reorganization could happen, including the impact on students, individual districts and communities."

"The state's current policy is to let school districts, school boards and communities be the ones making the very difficult and devisive decisions about consolidating districts, closing schools and reducing staff, never losing sight of the goal of providing high-quality education to their students. While the state offers some incentives to encourage voluntary consolidation, adopting stronger incentives could encourage many more districts to consolidate voluntarily — especially those that are struggling financially."

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### Financial Benefits of Permanent Life Insurance

While it's true that traditional life insurance is designed to help meet the financial needs of your loved ones when you die, permanent life insurance can also provide financial benefits while you're living.

In addition to having access to your policies accumulated cash value, permanent life insurance can help you manage expenses related to health care. One such option is the Daily Living Rider.<sup>1</sup> This additional coverage makes a portion of your policy's death benefit, up to a maximum of \$250,000 available to you should you become chronically ill.<sup>2</sup> The Daily Living Rider is available upon issue of the policy, and may be elected one time during the life of the policy. There is an additional cost when electing the Daily Living Rider coverage.

The Daily Living Rider is not disability or long-term care insurance, but is a way for people who own permanent life insurance to draw upon the death benefit to help meet immediate financial obligations if they are unable to perform daily activities unassisted or are diagnosed with a severe cognitive impairment such as Alzheimer's.

Contact me if you are interested in additional information about permanent life insurance and the variety of policy riders available to help meet your unique needs. Some riders, such as the Daily Living Rider can only be added at issue while other riders can be added to existing policies.

<sup>1</sup>The Daily Living Rider is not to be purchased as a long-term care or health insurance policy, but can provide help with needs resulting from terminal or catastrophic illness. In most situations, canceling, reducing, surrendering or replacing a long-term care or health insurance policy for this rider would be considered unsuitable. Any benefit paid from the rider will reduce the death benefit payable on the policy.

<sup>2</sup>A chronically ill individual means any individual who has been certified by a licensed health-care professional as being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of 90 days due to a loss of functional capacity and/or requiring substantial supervision to protect such individual from threats to health and safety due to severe cognitive impairment. In Kansas, a chronically ill individual must also be confined in an eligible institution.

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Contact me to discuss additional coverage options that may be available with your specific life insurance policy.

- **Waiver of Premium/Waiver of Charges** – If you experience a total disability, monthly insurance charges will be discontinued after 90 days.
- **Guaranteed Purchase Option** – Periodically purchase additional amounts of insurance at specific rates without a medical exam.
- **Living Benefit Riders** – If a qualifying terminal illness occurs, you can receive money by utilizing a portion of your policy's death benefit.
- **Children's Term Life Insurance** – Provides term life insurance for each of your qualifying children, age 7 days to 23 years.

<sup>3</sup>Known as the Accelerated Benefit Rider in some states.

Tips brought to you by TINA M MEITL /KSRO/FBFS, Life & Investment Specialist, Crop Agent, Commercial Specialist, Property, Casualty, Health and Personal Lines Agent with Farm Bureau Financial Services.

For more information on auto, home, life, college and retirement funding products and services, call TINA M MEITL at 785 678-7254 .

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