

Congress makes it hard to get new credit cards

You may have noticed that Congress did you a favor last year and made it next to impossible to get a new credit card, then told the banks to raise your interest on the ones you have and to kill a few million trees with long, complicated statements.

Thanks a lot, Congress. Actually, Congress said it was passing credit “reform” legislation which would “protect” consumers and make the banking system safer. “Protect” apparently means the same as “gouge” in Washington, however.

The main results of this “reform” seem to be higher rates – from 8, 9 or 10 percent for the best customer to 11, 12 or 13 percent – and a sharp cut in the number of card offers people get.

The other main result was to make credit less attractive just when the economic recovery was about to pick up steam. It could have used a kick in the pants from credit-card spending, but that didn’t happen.

So, what have we learned, other than to be wary of congressmen bearing gifts?

One is that we usually are better off before Congress “reforms” something. Another is that any “reform” usually winds up being corrupted by lobbyists for those who need

reforming. Thus, we see record profits from big banks that only a couple of years ago were begging for a bailout.

It’s hard to see how either consumers or the economy benefited from this bill. The original bailout was a little more straight forward. Had the big banks been forced into bankruptcy, the recovery would have been much longer.

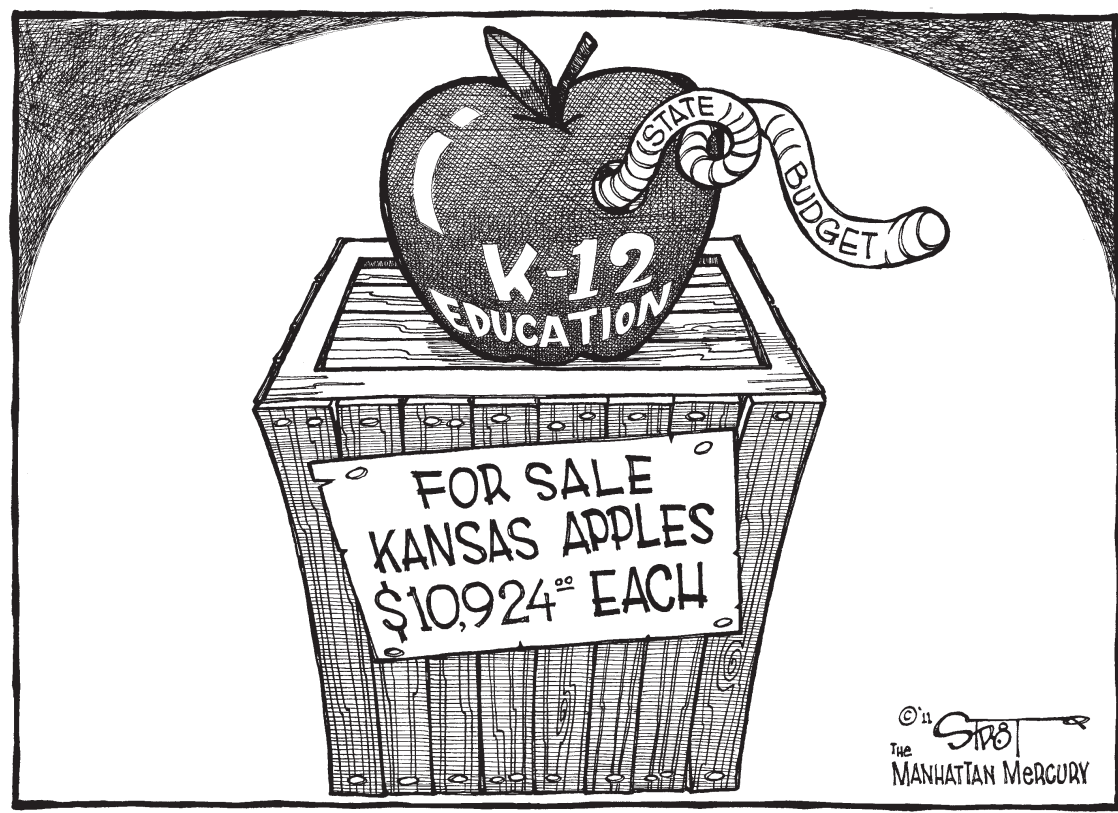
However, a system that results in bigger and bigger banks, all “too big to fail,” is not a good one. The government needs to put some teeth back in the antitrust laws and reverse this trend toward bigness.

If we restore competition and at the same time enforce the penalty of failure and bankruptcy for bad operators, then the banking system might just prosper. It already works that way for smaller banks. The Federal Deposit Insurance Corp. stands by to pick up the pieces.

Competition might even bring back lower rates and better service for credit customers, at least the good risks. Although that would be asking a lot after “reform”

It’s an old saying, but true, that no one’s life or property is safe so long as the legislature is in session. That, unfortunately, goes double for Congress.

— Steve Haynes



Grandma observes new parents



Open Season

By Cynthia Haynes
c.haynes@nwkansas.com

Watching a video of my son-in-law with his hands inches from my granddaughter’s behind as she climbed her first set of stairs got me to thinking about the evolution of a parent.

Son-in-law is a normal overprotective first-time father. He’s crazy about his little girl and worries that she will somehow hurt herself. Of course, she’s a 10-month-old who spends her days trying new and dangerous things.

My daughter is actually a lot more calm about the whole process than I expected. Maybe those three years of teaching helped to mellow her.

She still didn’t know how to get her daughter to take a pacifier, though.

I crammed it into the baby’s mouth and put it back in every time she spit it out until she gave up and started to enjoy a nice suck.

I wasn’t nearly so determined with my own first child. She wouldn’t take my breast and she wouldn’t take the pacifier. She didn’t want to be held while she ate and she sure didn’t want to suck on anything that

didn’t have food in it.

I let her get away with it, a mistake I refused to make with my granddaughter.

So, anyway, here is my evolution of a parent as seen through pacifiers.

Baby spits out pacifier and it lands on the floor.

1. Newest parent - immediately grabs pacifier and boils it to disinfect.

2. Mostly new parent - grabs pacifier and runs it under hot water to disinfect.

3. Somewhat new parent - worries less and less about the temperature of the water.

4. Kid’s been around for awhile - wipes on shirt.

5. Second child - hands pacifier

to oldest child with instructions to wash. Watches oldest child go into bathroom knowing full well she can’t reach the sink.

After giving you the punch line, I came up with two other pacifier stories.

One new mother I know uses pacifier wipes - specially made for cleaning pacifiers.

Well, that’s better than the machine for warming baby wipes, but only a little.

Another friend says that if the baby spits out the pacifier, she picks it up, wipes it off, puts it in her own mouth to disinfect it and gives it back to the baby.

That might be carrying the maternal spit bath a little bit too far if you ask me.

Important sizable cut backs

If you are following the political happenings in Kansas, here is a brief breakdown of Gov. Sam Brownback’s recommendations:

Increase private sector jobs, cut 2,000 unfilled state jobs, eliminate corporate tax subsidies, allow Kansas businesses to deduct a higher percentage of investment costs, waive state income taxes for individuals relocating to counties with a double-digit percentage population decline in the last 10 years (this includes almost all of the northwest Kansas counties), build the Holcomb power plant, expand wind energy projects, update policies that govern wireless and broadband access, reform the school finance formula, and establish an Office of the Repealer.

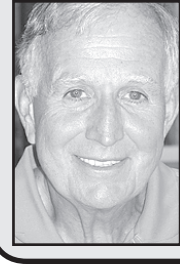
Gov. Brownback has the daunting task of dealing with a \$570 million budget shortfall this year, and if everything works this year, we will still be working on cutting \$400 million the following two years.

It is one thing to say state government needs to be smaller, but it is quite another to identify the specific reductions and push for their enactment. The governor’s budget calls for another \$750 million in budget cuts. That translates into a 6 percent reduction in state spending.

For public schools, the impact is sizable. Because federal stimulus dollars were used to keep school spending up the past two years, school budgets were not hit as hard as other state programs. This year, the stimulus money is gone, and it won’t be made up.

The governor is quick to point out that while base aid to students will drop under his plan, rising costs for teacher pensions and building projects are soaking up the money. State spending for education larger.

A task given to the Legislature



Letter from Topeka

By State Rep. Ward Cassidy
ward.cassidy@house.ks.gov.

is to define the word “suitability” in education finance. We will get input from many sources, and I would love to hear from the people of northwest Kansas as to their definition.

Areas directly affected by the budget proposal include:

- Community Mental Health Centers – All remaining state aid (\$10.2 million) is eliminated. That money are used to provide services to poor people who have no private insurance or Medicaid.

- Early Head Start – Gone, all funding (\$11.3 million). This money is provided for our poorest young children.

- Kansas Art Commission – eliminated July, 2012 (\$800,000). The governor feels that private groups will pick up these programs outside the state budget.

- Public broadcasting, all state funding eliminated (\$1.7 million).

Several entities will come out OK. In our area, that includes the Department of Corrections. All \$40 m of lost stimulus money will be replaced with state general funds.

The Department of Transportation can handle a \$200 million sweep of highway funds into the state general fund for next year. The overall 10-year plan stays in place.

House Bill 2035 dealing with abortion will be one of the first to hit the floor. I cosigned with several other representatives and feel that it would be beneficial if passed. You can read the full material on the

Kansas Legislature website when it gets up and running this year.

The second bill in my Corrections Committee is to make the drug Sudafed available by prescription only. Meth making is still a problem, and law enforcement has requested this law.

As of today, Thursday, Jan. 20, there are 45 new bills started. I find it challenging to stay abreast of all the legislation. I really want to make decisions based on what is best for northwest Kansas and our state.

Ward Cassidy, a St. Francis Republican, is the state representative for the 121st District. Reach him at ward.cassidy@house.ks.gov. The phone number is (785) 296-7696.

From the Bible

Therefore my people shall know my name: therefore they shall know in that day that I am he that doth speak; behold, it is I.
Isaiah 52: 6



Goup vows to stick with it

Looking at the clock, I see I have about 25 minutes before I have to be someplace. And, since I’ve never written this column in less than an hour, I might be late. It’s a good thing my appointment is not life or death.

Actually, it could be. A few of us in our little town have organized to create a mini-gym at the old school house. Regular exercise has become a commitment with us, and I don’t want to let the others down by missing a day.

We have brought in all the exercise equipment we had in our basements gathering dust and rust. After a 15-minute walk in the old lunch room, we work out on the circuit of equipment, interspersed with hand weights and stretchy bands.

Today we hope to introduce a video leading us in low-impact aerobics. Our purpose is to get moving: our motto is “We may be fat but we can still be fit.”

—ob—



Out Back

By Carolyn Sue Kelley-Plotts
quality-pro@webtv.net

The bad thing about this cold weather is Jim’s wood shop isn’t heated. Why is that bad, you ask? It’s bad because he has turned the living room into a work room. Right now, he has a counter-top bar propped up against the back of the love seat with spindle legs jutting out the bottom – or is that the top?

A new restaurant has commissioned him as their carpenter, and this is his third project for them. When he submits his bill, he gives the owners two options. One for the entire amount due or one for a reduced fee plus two meals. So far the owners have chosen option 2. Works for us.

—ob—
We’ve never had a medical doctor in the family before but, we’re getting close. Son-in-law Adam is studying to be a paramedic.

He’s been a volunteer fireman and an emergency medical technician for several years. He really loves it, so this is taking it to the next level. It will also allow him to work at a fire station in Dallas.

Adam is one of those calm-as-a-cucumber types, and I doubt any emergency situation would rattle him.

I trust him with my daughter, and I would trust him with my life.

Readers questions election changes

To the Editor:

This is in response to your editorial about change after the elections in November.

What surprises me is that we have seen a very large number of voters taking positions contrary to their own best interest, including their own children. For instance, while most Americans have no chance of earning or inheriting significant wealth, 68 percent want the estate tax eliminated and believe that should be one of the top priorities of the current Congress, while it affects only 0.2 percent of the population.

Another disturbing viewpoint is that the current increase in wealth inequality is good and worth maintaining by preserving a privileged person, like myself, his tax cuts. In the 1950s, a decade of which many

Letter to the Editor

American conservatives feel a sense of nostalgia, the marginal tax rate for the the wealthy was over 90 percent. In fact, prior to the 1980s, it never dipped below 70 percent, at a time when every middle class working man had a good-paying job.

However, what frightens me the most is the threat to repeal all health-care reforms made without substituting anything in its place, such as the public option or a single-payer healthcare system. We need to ask ourselves how can this be, since we are the only G-20 country where primary healthcare is a “for-profit” industry, plus the only country where pharmaceutical companies push their drugs through costly advertising.

Even conservatives around the world are scratching their heads over “Americans don’t want affordable healthcare?”

If you are also perplexed with why would we should choose to roll back the last two years and return to the decade that caused the worst recession in living memory, I suggest reading the book by a former CIGNA insider, Wendall Potter, titled “Deadly Spin.” This book explains how the corporate public relations is killing health care and deceiving Americans.

Lyle Black
Beverly Hills, Calif.

Residents urged to contact legislator

To the Editor:

Gov. Sam Brownback has proposed transition of the Kansas Arts Commission in July from a state agency to a private nonprofit with limited money. If that happens, Kansas could lose \$778,300 in direct funding from the National Endowment for the Arts, \$437,767 in indirect grants and services from the Mid-America Arts Alliance. The governor’s proposal must be

approved by the Legislature.

I urge the citizens of Oberlin to contact their legislators and tell them how important it is to keep the commission as a state agency and to maintain the current budget. Money from the commission helps support the Oberlin Arts and Humanities Commission. Without the support of the state, we would no longer be able to provide the professional programs as we have in the past.

Letters need to be sent to Gov. Sam Brownback, 300 SW 10th Ave., No. 212S, Topeka, Kan., 66612; Rep. Ward Cassidy, 420 E. Second St., St. Francis, Kan. 67756; and Sen. Ralph Ostmeier, 300 SW 10th St., Room 225E, Topeka, Kan. 66612.

Mary Henzel, program director
Oberlin Arts and Humanities
Commission

THE OBERLIN HERALD

Serving Oberlin and Decatur County since 1879

USPS 401-600

Office hours: 8:30 a.m. - 5:30 p.m. Mon.-Fri.

170 S. Penn Ave., Oberlin, Kan. 67749-2243

Published each Wednesday by Haynes Publishing Co., 170 S. Penn Ave., Oberlin, Kan. 67749. Periodicals postage paid at Oberlin, Kan. 67749.

Phone: (785) 475-2206 Fax (785) 475-2800
E-mail: oberlin.herald@nwkansas.com

Nor’West Newspapers

STAFF

Steve Haynes editor
Kimberly Davis managing editor
Mary Lou Olson society editor
Nancy Robinson proofreader
Carolyn Kelley-Plotts columnist
Joan Betts historian
Cynthia Haynes business manager
Pat Cozad want ads/circulation
Tim Davis advertising representative
Anita Ketterl advertising makeup

Official newspaper of Oberlin, Jennings, Norcat, Dresden and Decatur County. Member of the Kansas Press Association, National Newspaper Association, Colorado Press Association, Nebraska Press Association and Inland Press Association.

Subscriptions: One year, \$38 (tax included) in Decatur, Norton, Rawlins, Sheridan, Thomas and Red Willow counties; \$42 (tax included) elsewhere in Kansas; \$48 elsewhere in the U.S. Foreign subscriptions, \$50-\$250 (in U.S. dollars only) extra per year (except APO/FPO). POSTMASTER: Send change of address to 170 S. Penn Ave., Oberlin, Kan. 67749-2243.

