

## Cutting interest doesn't solve economic problem

To keep the economy afloat, the Federal Reserve Board has cut interest rates to historic lows, down, in fact, to nothing on some short-term loans to banks.

And while this is keeping rates low for those who want to buy a house, few are buying. Few can afford to buy. A lot of people are out of work. Sure, plenty of people are refinancing old loans, and reap great rewards, but that doesn't get the economy going.

Meanwhile, the government has made it so difficult to make home loans that banks just aren't making many. Some banks have gotten out of the business. Others are super cautious.

So despite attractive, even historic, low rates, the housing machine has not moved.

Same could be said for the rest of the economy. It's recovering, but not nearly fast enough, and what recovery it's seen is so fragile that the Fed is afraid to do much for fear of sending us into another tailspin.

So these low rates, while they look good, have not done much for the country.

They have done a lot of damage, however, in places most of us don't see. They've ruined interest on most bank accounts. Savings accounts now pay only half of 1 percent to 1 percent interest. At that kind of rate, no one is saving.

Worse yet, senior citizens and others living on a "fixed" income have seen that income plunge right along with their rates. Already hit by the volatile stock market and the economy in general, these people often just can't afford to see their income shrink any further.

While interest rates are low, rates for consumers, such as on credit cards, are not. Why?

New federal laws and regulations have made it much less attractive for banks to loan money on credit cards. Rates that used to hover below 10 percent shot up a couple of years ago to 11, 12 and 13 percent. Poor risks used to pay 18 percent, and some of those rates are beyond 20 percent.

Thanks for the protection, government.

Businesses still have a hard time getting credit, partly because of new regulations from Congress and the federal bureaucracy which banks must comply with. Rules designed to forbid fraud and shaky loans abound, but we suspect when the sharks get to swimming again — as they always do — the rules won't keep them from cheating the customers or putting a few big banks in peril.

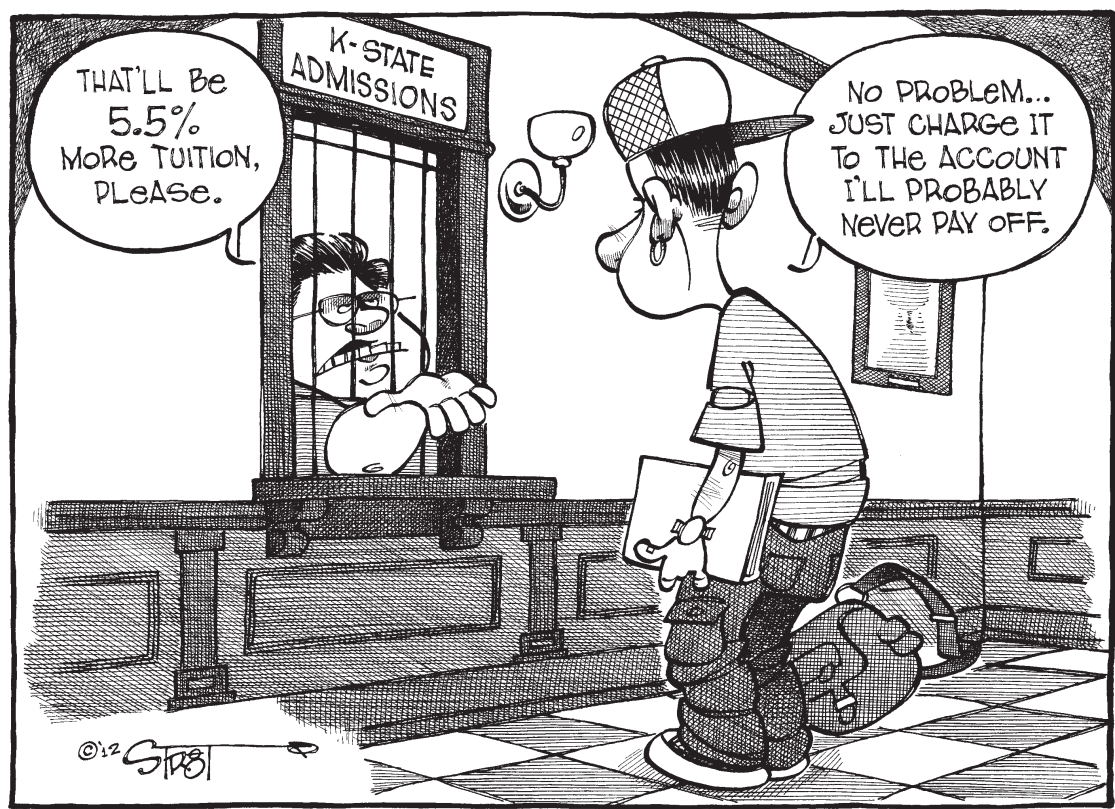
Because the sharp guys always figure an angle. Rules only cover the old holes, not the new ones.

So if you think we're saying that the Fed and Congress have made a mess of things, you're right. And we suspect a lot of people would agree.

This economy is not going to improve until the government figures out how it's messed things up and gets its hands out of the pie. It's not the Democrats or President Obama, or the Republicans in Congress.

It's just the heavy hand of government holding things down. Remove that, make things right, and the economy will be fine.

— Steve Haynes



## She locked herself out of car

I have an admission. I don't usually lock my car. Of course, neither do I usually leave the keys or anything of value in my car.

I figure if someone wants to steal the beach towel on the back seat, the one I keep there so that, when I have to take the dog somewhere, her muddy feet don't get all over my upholstery, let 'em have it.

If someone is smart enough to hot wire my car and wants to do that in the middle of downtown Oberlin, they will probably just break a window to get in and not worry about much else. I might as well save the window.

So locking myself out of my car is not normally a problem for me. Besides, Steve has a spare key to my car. All I have to do, if I lock myself out, is wait for him.

So why is it that the only two times I've locked myself out, he wasn't around?

The first time was at the Albuquerque airport more than 20 years ago. I somehow dropped my keys onto the floor of the back seat while getting my luggage out of the car and didn't realize the problem until I'd shut the door.

Steve was back in Colorado, a good three or four hours away. Luckily, my brother-in-law lived in Albuquerque at the time, so as I flew off to see my parents in Texas, Steve mailed him the spare and he had it for me when I returned a week later.

Last Thursday, it happened again.



## Open Season

By Cynthia Haynes  
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This time, after safely parking the car in my garage, I got out to open the passenger-side door to retrieve my computer and purse, which were on that side.

The side door had automatically locked itself. It has this annoying habit of doing that for apparently no reason and with no discernible regularity.

I had already put my keys away in my purse, so I went back around to the driver's side and hit what I thought was unlock. Then I shut the door.

When I tried the passenger-side door again, I realized that both doors were locked and the keys were in my purse — in the car.

Steve was in Marysville at a U.S. 36 Association meeting and was not expected home until the next day. I called him anyway.

It was 10:30 at night — a little late to call a locksmith — and I had to leave at 8 a.m. to get to my pharmacy job in Colby the next day.

He was having problems of his own and didn't seem very excited about my dilemma, but suggested I call a friend.

His advice was good. The friend came out and with a little work — and the alarm going off only twice — we got the car open.

I called Steve back to tell him all was well.

He said that he was glad all was well with me, because all was not well in Marysville. He was several miles from his hotel with a flat tire in the rain — lots of rain, about three inches that night.

He also had 3,000 U.S. 36 travel editions which he was supposed to deliver to others at the meeting. These were all packed in the back of the truck on top of the jack and spare tire compartment.

No wonder he wasn't especially excited about my problem. He had plenty of his own.

He eventually got help from the police and a sheriff's deputy but not before moving a lot of heavy newspapers, bending his jack and getting wet as a drowned rat.

He's getting new tires soon, and I'm looking at getting a second spare key for the car.

This locking myself out every 20 years has just got to stop.

## Heat downs two baby chicks

The heat claimed two victims at our house this week. Sunday, I checked on our chicks and found two dead. That leaves one lone chick out of the five we hatched.

It's a cruel, cruel world, and only the strong survive, but still, I really hated to lose them. Not that I get emotionally attached to chickens, but I had cared for them from their month in the incubator, through their struggle to hatch, their daily care and their graduation to the outside world and their coop.

It looks like we will strike out completely with the last batch we set. They should have begun hatching by now and there is nothing. Nada. Zilch. Zero. Zip. Not a single hole in a single egg. I stand and stare at the eggs as though I can will them to do something.

I will not be discouraged, however. I will set 20 or so more. I would love my granddaughter, Taylor, to have the fun of seeing chicks hatch. If I set eggs later this week, they should be ready to hatch when she comes in July.

Harvest is essentially over. A few fields here and there are getting mopped up. We've heard yields that are off the charts and then we've heard of some disappointing ones, too. But I guess that's the nature of farming. It's always a gamble.

No farmer's ever totally happy. We don't want it to rain during harvest, but the corn is drying up. If you're a farmer who happens to raise both crops, you're really torn.



## Out Back

By Carolyn Sue Kelley-Plotts  
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You don't know what to pray for. Monday morning, you didn't know if your prayers had worked or not. It was as humid as it can be without raining. Fog so thick you could cut it with a knife. For a moment, I thought I was back in Ohio. That's the way it was almost every morning. Nothing against Ohio, but I needed to see some sun.

Weather has always been a good topic when there doesn't seem to be anything else to write about. My mother talked about it a lot. In April of 1942, she wrote about losing an overshoe in the mud between the house and the barn. She said instead of cussing the rain, she tried to remember when dust clouds would roll in from the northwest.

She said she would have to scoop dust off the stove before she could even start breakfast. She said they had to tie dish towels over the milk buckets before they could even begin to milk. She wrote:

"Instead of getting up on your ear because it's so muddy you can't get anything done, get down on your knees and give thanks because it's that way."

I'm sure if the rest of us had lived through the Dust Bowl years, we'd have felt the same way.

I've made three batches of cherry jam. There are enough cherries left for a pie, but Jim is boycotting because he can't pick enough mulberries for a cherry-mulberry pie — his favorite.

As it happened, I had just such a pie in the freezer. He's happy and so am I.

## From the Bible

We then, as workers together with him, beseech you also that ye receive not the grace of God in vain. For he saith, "I have heard thee in a time accepted, and in the day of salvation have I succored thee: behold, now is the accepted time; behold, now is the day of salvation."

— II Corinthians 6: 1-2

## Former resident offers ideas

To the Editor:

My name is Lyle Black, 68 years young, raised in Oberlin, live in California. I am someone who is obsessed with giving back to the small town that gave so much to me. I sold a home at 706 E. Adams a couple of years ago for \$22,000, which had cost \$55,000 in the 80s.

My niece and her family, three small girl ages 4 to 7, recently vacationed here in California. According to the girls, the best part of the vacation, having visited Disneyland, Sea World, the beach, etc., was swimming in Uncle Lyle's pool and gathering snails in the backyard. When visiting my sister, Grandma Sharon Stevenson, their excitement is spent playing with the kittens on the farm. Who says that their real fun is provided by Sea World, Disneyland, Pacific Aquarium, or even the Disney Cruise they took last year from the Port of Los Angeles.

When I read in The Oberlin Herald about how can we save Oberlin (airport, industry, swimming pool), we often overlook what we already have in our backyard. We have nice vacant homes, and a once thriving Sappa Lake, second to none.

When Clark Howard was talking about Airbnb on his radio show, a light came on. That's it. If given the choice, people would rather stay in a nice home instead of a small motel

## Letter to the Editor

room and Oberlin has the inventory. (Check out www.airbnb.com)

Then given another choice, what would you rather do: Spend the day fighting traffic, paying high entrance fees, waiting in long lines to take a ride up/through an artificial mountain, or spend a day/days on a real farm in Lake Park seeing for the first time a live chicken, sheep, cows, etc. To me, this idea was not far fetched. Surely someone else has thought of it, so I went hunting on the Internet. Sure enough, check it out: www.nytimes.com/2009/08/26/dinning/26farms.

To start, a co-op could be formed

with volunteer help in return for a share in the co-op. The possibilities are almost endless for people experiencing the days gone by on the farm. With nice homes for lodging, spending a day or days on a real farm, a swimming pool, theater, bowling alley, museum and all the rest, what family vacation in Oberlin could go wrong?

Lyle Black,  
Beverly Hills, Calif.

PS: Please feel free to share this with the Oberlin Chamber of Commerce and some old-time retired farmers.

## Write

The Oberlin Herald encourages Letters to the Editor on any topic of public interest. Letters should be brief, clear and to the point. They must be signed and carry the address and phone number of the author.

Mail letters to 170 S. Penn Ave., Oberlin, Kan., 67749, or by e-mail to oberlinherald@nwkansas.com.

We do not publish anonymous letters. We sign our opinions and expect readers to do likewise.

We do not publish form letters or letters about topics which do not pertain to our area. Thank-yous from this area should be submitted to the Want Ad desk.

Letters will not be censored, but will be read and edited for form and style, clarity, length and legality. We will not publish attacks on private individuals or businesses which do not pertain to a public issue.

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## Honor Roll

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## Photo Policy

The Oberlin Herald wants to emphasize photos of people doing things in the community. If you know of an event or news happening that we should attend, please call 475-2206.

Please be sure to allow a couple of days' notice so we can arrange to be there.

Because space is so limited, we cannot run team or group photos,

any pictures of people lined up or of people passing checks, certificates and the like. (We will always try to make room for a story about any of these events, however.)

We do run wedding and engagement pictures and "mug" shots with stories and obituaries, when they are provided to us. Please remember that we need a clear, sharp picture.