

## Let's mint less pennies and save some money

The U.S. Mint is experimenting with new materials for making coins, hoping to reduce the cost of keeping people in change.

The Mint has tried 29 alloys on fake coins so far, ranging from aluminized steel to new mixtures of copper and nickel. One imperative is to keep the same "magnetic signature" as current coins, since many vending machines use that to validate what they take in.

The Mint says it's tried penny, nickel and quarter-sized coins with various materials, which are then tested for color, finish resistance to wear and corrosion, hardness and magnetic properties.

The test involve "nonsense dies," so no versions of real coins which might enrich collectors are made. Martha Washington appears on many wearing a bonnet, and the words are misspelled.

Why the bother?

Seems the Mint isn't getting its 2 cents worth. With copper and nickel prices soaring to record levels, it costs more than 2 cents to make a penny and about 7 cents to make a nickel today. Dimes and quarters are made with a copper-nickel "sandwich," and the Mint says, just reducing the amount of nickel in the alloy could save millions.

Obviously there's money to be saved here, as well as made, but we think the Mint is on the wrong track.

Instead of finding a cheaper way to make pennies, we should just get rid of them, as Canada is doing. Nickels, too.

A 1950 dollar is worth little more than a dime today, so it follows that our pennies are worth only about a mill today, or one one-thousandth of a cent. Most people won't bend over to pick one up. The calories spent probably cost more than the coin.

Billions could be saved by not minting pennies and nickels, but there's bigger game. The Treasury estimates that eliminating the \$1 bill could save \$4.4 billion over 30 years. These could be replaced by existing \$1 coins, which have not been popular, mostly because merchants don't have a slot for them in cash-register drawers.

But dropping the mostly worthless small change would solve that problem, and eliminating \$1 notes would thin out our billfolds. Sure, it might be a sacrifice to change our habits. With the government deep in debt, though, we've got to start somewhere.

Coins and currency make as much sense as anything.

Even though there'd be complaints, we think people would adjust pretty quickly. Unless something changes, coins are not going to get any cheaper.

So break out those dollars and let's get with it.

— Steve Haynes



## Present just isn't quite right

I'm calling it "The Gift of the Magi."

No, I'm not talking about the wise men from the east. I'm talking about the O'Henry short story about a young couple with no money and a desire to give each other a wonderful Christmas present.

Each gets rid of their most prized possession to buy a gift. She cuts and sells her long hair to purchase a watch fob for him and he pawns his watch to purchase fancy combs for her hair.

Well, I wanted to get something special for Christmas for our oldest daughter and her husband. We had already gotten presents for the youngest daughter and our son, but the oldest was a problem.

I finally hit on the idea of giving them money. But, not just any money — this would be something that would say "we love you and want you to have a great time."

For several years, they have talked of visiting Ireland, and when his sister married and moved to England a year ago, they said they were going to go visit her — and maybe see a bit more of the British Isles while they were there.

This fall, they said, they were definitely going to England next spring or summer. So, I decided to get them foreign currency. England



## Open Season

By Cynthia Haynes  
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is part of the European Common Market, so I went to the bank and ordered \$200 in euros.

It would have been cheaper to just give them the check, but I thought this would be more fun. We would be blessing their trip and encouraging them to have a good time. I also viewed it as shopping at home, since the bank here gets a small commission on this type of transaction.

The day the money was to come in, Steve said he woke up in the middle of the night and remembered that they don't use euros in England. While they joined the Common Market, he explained, they kept their own currency.

Well great, now it was too late to get English money, and I had a whole fistful of money good in places my children weren't planning to visit. Except, I discovered, Ireland. They use euros in Ireland.

I told my story to some friends

and one offered me a couple of pound coins. They were very pretty, he said. He and his wife had brought them back from Egypt as small presents for friends.

OK, I got the coins. They are pretty. They are also worthless unless you are shopping in Egypt, but they ARE pound coins. I added them to my collection and mailed the whole mess off to Georgia.

I'm not sure what the kids are going to do with an envelope of "funny money," especially since daughter called the other day to say she wasn't sure if they would get to go to England this year.

Her sister-in-law and husband are coming to the U.S. in the spring, our younger daughter is having a baby then and the upstairs bathroom leak turned into a huge, expensive project.

I wonder if their plumber would take euros?

## No big news from her year

This will be the last column of 2012. A fresh, clean new year is laid out in front of us. And it will take about three months to get in the habit of writing 2013 on our checks.

The end of the year causes me to reflect. 2012 wasn't a huge year for us in terms of significant events in our lives. Rather, a chain of little highlights that made it what it was: A good year. Like sand through the hourglass, these are days of our.....

Ohmigosh! Stop! Now, I'm just getting carried away.

Perhaps our biggest accomplishment is we made it through 2012. At this point in our lives, that's beginning to say something. I did celebrate my 65th birthday, which made me eligible for Medicare. Wouldn't you know it. Haven't been sick a day since. I should probably go see the doctor just because I can.

Overall, I would say this has been a healthy year for us. Jim hasn't tried to remove any more digits, and except for the usual aches and pains, we both feel good.

In March, we built two houses, back-to-back, in Mexico. It taught us one thing — we are too old to do that again. However, in the process, we met lots of super people. Some from Wichita; some from Colorado.

October found us back in Mexico with a team from our home church. We worked harder than we've ever worked before, but at the end of the week, we had a beautiful home to give to a beautiful lady, Paula, and her family.

On our personal home front, Jim finished installing the hardwood floors and the library shelves and drawers. There are still a few details left to complete, but we're gaining.



## Out Back

By Carolyn Sue Kelley-Plotts  
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Besides, who wants to live in a totally finished house? What would we have to look forward to?

Summer was a whirlwind. Granddaughter Taylor came for about three weeks. Which was awesome! Then to top it off, her Aunt Halley came to pick her up and spent a week with us. That was county fair time, and we didn't lack for activity.

Which reminds me that I have bragging rights 'til next year's fair, when I'll have to defend my title of grand champion pie maker.

My arch rival, Dianne, didn't enter this year, and mine was the only pie, so don't know how much bragging I should really do. But Dianne has given me fair warning she'll be back!

Our prison ministry is growing. Every Friday night and Sunday afternoon, about 50 men come to fellowship and study. Every other month, the correctional facility permits us to immerse (baptize) as many men as want to be "buried with Christ."

If we have a legacy to leave, that is probably it. We'll never know how many lives have been affected. Don't need to.

Jim had a milestone. Fifty years ago, the school of preaching he attended opened. We went to the celebration and he renewed many old friendships.

One of his highlights from the year would probably be getting his 1916 Ford Speedster running again. He loves driving the "old flivver" around town, giving rides to anyone brave enough to get in with him. Boys and their toys.

Finally, we are both really trying to learn Spanish. Have a set of audio CDs and we each listen in our vehicles as we drive to and from. Personally, I'm not conversational, yet. But I can ask what time it is, where is the bathroom and how much does something cost. Jim knows how to order food; taco, burrito, tamale and enchilada. Between the two of us we could survive.

So, farewell to 2012. It was nice to know ya.

Hello 2013. Looking forward to getting acquainted.

## From the Bible

And so it was, that, while they were there, the days were accomplished that she should be delivered. And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn.

— Luke 2: 6-7

## Seniors must pay to hunt

A bill passed last year requires Kansas resident hunters and anglers 65 to 74 to buy hunting and fishing licenses once more.

Before this law, residents 65 and older were exempt from fishing and hunting license requirements.

However, hunters and anglers 65 and older are our fastest growing age group, and changes were necessary to ensure federal aid is not lost and to avoid future budget shortfalls.

I feel that it is a small price to pay to ensure that my grandchildren will have the same outdoor opportunities that I enjoyed.

Kansans who already have a lifetime license will not be affected by the new law — their license is good for the rest of their life.

Next year's licenses went on sale Dec. 14, and they will be valid for the remainder of this season and



## Letter from Topeka

By State Rep. Ward Cassidy  
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all of 2013. The best bargain is the Senior Lifetime Pass, a combination hunting and fishing license good for the rest of the holder's life that will cost \$42.50, including vendor and issuance fees. Residents 65 and older can also opt for an annual fishing or hunting license at half the regular price, \$11.50, or an annual hunting and fishing license for \$20.50. Residents 75 and older are exempt.

A question I have been asked

lately is whether the state is releasing mountain lions here. I spoke with the head of the Department of Wildlife, Parks and Tourism, Secretary Robin Jennison, and asked him if the state has ever been involved in the releasing of mountain lions to control our deer population.

He said that has never happened, but that a few private owners have illegally released their mountain lions in the state.

## State looks to save on Medicaid

**By REP. WARD CASSIDY**  
This year, Kansas will spend about \$3.2 billion on Medicaid. With the new KanCare program, the state hopes to save about \$1 billion over five years.

Within KanCare, Kansas has awarded contracts to three Managed Care Organizations — Amerigroup, based in Virginia Beach, Va.; Centene, based in St. Louis; and United Health Care, based in Minnetonka, Minn. Each is charged with building a statewide network of providers for the full range of Medicaid services.

Starting in January, each company will be assigned a proportional share of the Kansans in Medicaid, representative of different regions,

age groups and populations, including people with disabilities, the elderly and low-income children. The groups have three-year KanCare contracts.

One way to measure the financial performance of these firms is to determine how much of its revenue is used to pay for health-care services.

This is known as the health benefits expense ratio. Each of the three firms selected for KanCare contracts reported a ratio as part of its financial report to the U.S. Securities and Exchange Commission.

These three companies' ratios range from 81 cents to 85 cents of every premium dollar going to pay for services. The remainder is used

for administrative costs and company profit. Kansas did not specify a specific ratio these companies must achieve during the three-year contract.

Nursing homes that have not contracted with a care manager may continue to have residents' bills paid for up to a year, so the residents won't be tossed out if they are living in a facility that isn't now a contracted provider with any of the three.

Statewide meetings will be starting soon, and there will be an attempt to answer the many questions Kansans have about this new program. I have volunteered to serve on a legislative oversight committee if there is a discussion to have one.

## Legislative leaders are selected

**By REP. WARD CASSIDY**  
We met at the Capitol to elect leadership for the Kansas Legislature.

Ray Merrick of Johnson County was chosen as speaker of the House. Susan Wagle of Wichita was selected as the president of the Senate.

Both are conservative and have years of experience. The first tasks they have is to assign us to committees, assign rooms and make the calendar for the upcoming session.

The state revenue estimators predicted a \$705 million drop for the upcoming fiscal year, which starts July 1. The effect of this year's bud-

get, which created a roughly \$500 million surplus, helps reduce the financial hole facing the state. The fall-off in state revenues will leave us at about \$473 million short, and it will mean that we will need to either have increased revenues, spending cuts or some combination to come up with \$332 million to achieve the required budget balance.

A big part of the deficit could be made up by extending the penny sales tax due to expire July 1. It is worth about \$262 million to the state General Fund. My guess is that the Legislature will not want to renew the tax unless the governor sees too

tough of a budget problem and can convince legislators to do it.

The governor receives the financial figures for his 2014 budget from a group of state fiscal experts, the budget director and university economists. The group is referred to as the Consensus Revenue Estimating Group. It amazes me on how accurate they can be with their predictions.

The group estimates Kansans will pay \$60.8 million less in taxes in the current year than originally predicted, partly because of lower rates for individual income taxpayers. The tax law takes effect Jan. 1.

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