

OPINION

FIRST AMENDMENT “Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press or the right of people peaceably to assemble, and to petition the Government for a redress of grievances.”

OUR VIEW

A chance to shine

Roll out the red carpet and get ready to showcase Borderland to about 1,000 people Sunday.

The 2013 Multiple Sclerosis TRAM (The Ride Across Minnesota) starts in International Falls. Known as Trammers, the cyclists who have raised funds to help create a world free of the debilitating disease, and their support teams, will come to Smokey Bear Park and then visit the attractions that have drawn many of us as residents.

The group is scheduled to arrive in International Falls Sunday afternoon and depart Monday morning when it will head to four other communities on the tour.

But this isn't just a friendly visit. This is Borderland's opportunity to show these people why we love this place that boasts Minnesota's only national park, a beautiful lake and river, and the other amenities that make residents

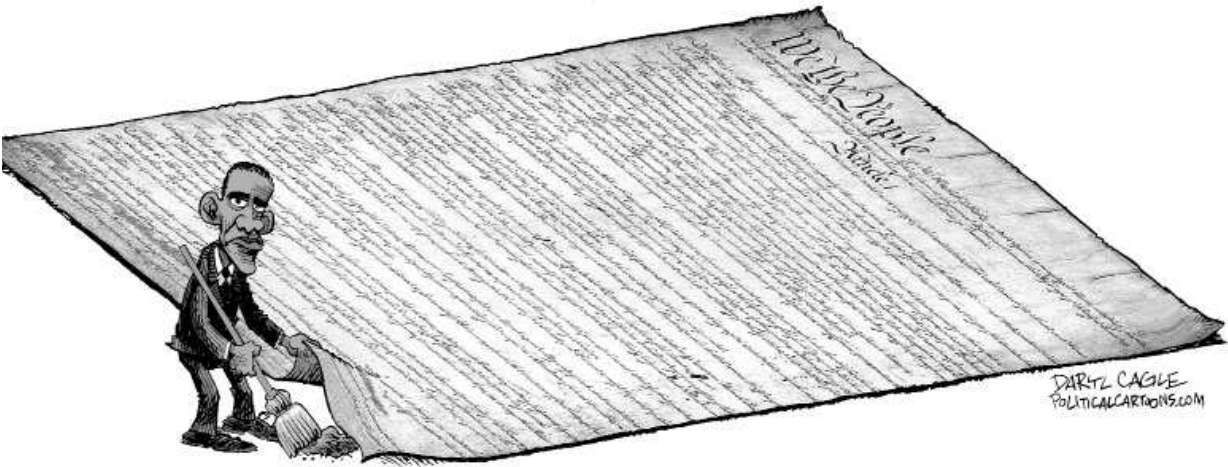
want to live here.

We will gain financially in the short term as these people eat in our restaurants, visit our shops and stay in our hotels and motels. Tram organizers estimate that \$45,000 is spent in each of the communities where they set up camp.

But we can also gain in the long term.

If we do our jobs right, some of these visitors will be potential return tourists, bringing family and friends; neighbors who come to live here and purchase the house next door; coworkers who have found a job here and add to our tax base; and employers, who realize the potential to bloom here.

So, just like welcoming guests to our homes, let's all put on our most welcoming and friendliest faces, tidy up, and show these people the wonderful things we and the place we live have to offer. It's our chance to shine.



GUEST COLUMN

An education in debt

I don't understand what they are thinking.

I speak of the nearly 37 million Americans who owe roughly \$1 trillion total in student-loan debt — most of it FEDERAL student-loan debt. And that's for loans taken out before the interest rate on new, federally subsidized student loans doubled a little over a week ago.

The numbers are staggering. According to the informational nonprofit American Student Assistance, the average student-loan balance stands at around \$24,300. A rough breakdown shows that:

- 4.175 million borrowers owe more than \$28,000.
- 1.67 million borrowers owe more than \$54,000.
- 501,000 borrowers owe more than \$100,000.
- 167,000 borrowers owe more than \$200,000.

I sure hope these people aren't English majors.

But it gets worse. When you factor in credit cards and money bugged from family members, says CNN, each member of the Class of 2013 owes an average of \$35,200.

Why do students owe so much these days? The main reason: Tuitions have been soaring, far outpacing both medical and cost-of-living inflation for more than 30 years.

Recent tuition increases are in response to state-funding cuts. Many states, which have to balance their budgets, are giving state universities less — and to cover the shortfall, state universities have increased tuitions.

Universities are able to keep increasing tuitions, in part, because lax lending policies allow most any student to



Tom PURCELL

borrow more to cover the increased costs.

A sixth-grader can see the correlation between easy borrowing and the steady increase in college tuitions. To wit: School tuitions have continued to soar because they are able to.

And boy, have some student-loan borrowers racked themselves with debt.

Don't many of us know someone who borrowed thousands of dollars for culinary school — and now makes 10 bucks an hour?

We know of college graduates with jobs that don't require college degrees working second jobs to come up with the \$1,000 or more they need to meet monthly student-loan repayment obligations.

That goes for those who are paying back their loans. Nearly 10 percent of student-loan borrowers are defaulting.

I was lucky to graduate from Penn State in 1985 owing only \$7,500 in student loans.

Had I been able to borrow lots more, I surely would have tried. Then I could have lived in the lap of luxury, the way many college kids do today.

I surely wouldn't have worked during my college days as a stonemason, dishwasher,

janitor, handyman, grass-cutter and bouncer — though as a bouncer, I received the most respect I ever got, then or now.

To raise additional funds, I went to a medical clinic twice a week and sold my plasma. They sucked out my blood, spun off the plasma, then gave me my blood back — for \$10.

Those lousy plasma donations nearly killed me, though — my mother, who dedicated her life to giving her children good health, almost strangled me when she found out why I was so pale.

I managed a rooming house during my senior year. It was a big old dump of a place, complete with cockroaches in the kitchen, but I lived there almost free to slash my costs.

My mentality was shaped by my father, a child of the Great Depression. My father has always shunned debt and favored hard work.

When he learned I had become an English major, he begged me to take up something more practical. I was the only person ever to graduate from Penn State with a major in English and a minor in air conditioning/heating.

In any event, we are finally reaching a point where younger generations are questioning the high costs of college education. Is the massive debt worth it?

I don't know the long-term answer to that. But if you borrow thousands of dollars to become an English major, you might want to minor in welding.

Purcell is a Pittsburgh Tribune-Review humor columnist and is nationally syndicated exclusively by Cagle Cartoons Inc.

How to contact your lawmakers

FEDERAL OFFICES

President Barack Obama
Democrat
The White House
1600 Pennsylvania Ave. N.W.
Washington, D.C., 20500
202-456-1111
Website:
www.whitehouse.gov
E-mail:
president@whitehouse.gov

U.S. Rep. Rick Nolan
2447 Rayburn House Office Building
Washington DC 20515
202-225-6211
Website: www.nolan.house.gov
Facebook: US Rep Rick Nolan
Twitter: @USRepRickNolan

Duluth Office of Congressman Rick Nolan (TEMPORARY)
Gerald W. Heaney Federal Building and United States Courthouse
515 West First Street, Room 235
Duluth, MN 55802
218-464-5095, 5096, 5097 and 5098

Brainerd Office of Congressman Rick Nolan
Brainerd City Hall
501 Laurel Street
Brainerd, MN 56401
218-454-4078

U.S. Sen. Amy Klobuchar
Democrat
302 Hart Senate Office Building
Washington, D.C. 20510
202-224-3244

Minnesota Office:

1200 Washington Avenue South, Suite 250
Minneapolis, MN 55415
612-727-5220
Website:
www.klobuchar.senate.gov

U.S. Sen. Al Franken
Democrat
Senate Hart Building 320
Washington DC 20510
202-224-5641
Website:
www.alfranken.com
E-Mail:
info@franken.senate.gov

STATE OFFICES

Gov. Mark Dayton
130 State Capitol
75 Rev. Dr. Martin Luther King Jr. Blvd.
St. Paul, MN, 55155
800-657-3717
E-mail:
Mark.Dayton@state.mn.us

Rep. David Dill
571 State Office Building
St. Paul, MN 55155
651-296-2190
800-339-0466
rep.david.dill@house.mn
Assistant: Joan Harrison

Sen. Tom Bakk
75 Rev. Dr. Martin Luther King Jr. Blvd.
Capitol, Room 226
St. Paul, MN 55155-1606
Capitol Office phone:
(651) 296-8881
Email:
www.senate.mn/
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