

Letters To The Editor

Some Questions About Our Economy

To The Editor:
Is there anyone else besides me getting fed up with the disturbing news every day?

Every day we hear the same horrid "lines" - recession, depression, inflation, deflation, housing bubbles, new world order, foreclosures, unemployment, reduced pensions, etc., local jobs moved, Fulton Co. unemployment rate highest in the state.

I read in a magazine from 2006 the same words. So, just how long has this actually been going on? Who is controlling the government?

Our hard-earned tax dollars are going out the window. We see where there are bailouts for banks, automakers, etc. No bailouts for the "backbone of the country," which are the taxpayers.

The economy is sick. That was the one-liner I read the other day. Maybe they haven't given them enough injections of that "green stuff."

How come more foreclosures are occurring? It was in the paper the other day: "Foreclosures up 81 percent." How did that happen when the government said they ordered banks to stop foreclosures?

Pensions - you know, those nest eggs people have been participating in for years. Well, a guy goes out and works 50 years and it's time for him to retire. He ends up with a few measly dollars for all those years' contributions.

I believe the economy isn't sick. I believe it's the perpetrators behind all this that are sick.

People want to get a car loan and they're declined even though their credit is good. How's that guy going to get to work?

People applying for home loans and being refused, but who

also have good credit.

This doesn't seem to make a lot of sense.

Maybe if you don't have a car to get to work, you'll lose your job. If you don't have a job maybe you'll lose your home. Then we'll have more foreclosures on the market.

Grocery prices just didn't increase. Have you noticed smaller portions? Open a can of vegetables, tuna or whatever, there's half a can instead of a full one. It's the same for cereal - the box's contents are less.

How come we got gas for less when for the longest time it was more?

They say people are putting their money in piggy banks and not spending.

Sounds like the consumers are the blame for this "sickly" economy.

Did it ever occur to these wealthy people who make these statements that not everyone is in the same position as they are to overspend?

A lot of Fulton countians live from one payday to the next. They pay their bills and they are broke.

Instead of trying to get people to spend money they don't have, use the same area!

A lot of hard-earned tax dollars have been wasted. Buy the papers and educate yourself.

The rich steal from the poor so they can get richer.

I always thought you should help the poor.

If anyone is having problems with their mortgage, please contact me: Deb Scott, 3664 Laurel Ridge Road, Big Cove Tannery, PA 17212.

Debra Scott
Big Cove Tannery

What's Worse Than A "Rewards" Card?

To The Editor:

One thing I hate about shopping is "rewards."

Because the opposite is "punishment."

Yet increasingly when I try to buy something, the clerk asks if I have a "rewards" or some such card.

I have succumbed to carrying two "valuable preferred human" supermarket cards, but they're pretty straight forward - you show the card, some of your groceries ring up cheaper, you pay and be on your way.

I can handle that.

But all this other stuff - you show a card and they give you points, which lead to a mail or online rebate months later or next visit, or you have to register online and then somehow get your register receipt to them and then maybe get something back someday or something off on something else, or eat 10 meals and you get a free dessert.

Or you pay \$4 for something and they tell you it's like getting it for \$2.

What the heck does that mean? Couldn't we just compromise at \$3?

Maybe individually each one isn't that complicated. But put them all together and, as Hugh Grant tried to say in the movie "Mickey Blue Eyes," "fuged-aboutit!"

Retailers themselves aren't even sure it's a good idea. Otherwise, why would the ones that don't require a card advertise "No Card Needed"?

To me, that's pretty appealing, because all I really want to do is buy a halfway decent product at a fair price, pay for it and go on with life!

The only thing worse are the stores that call themselves "clubs" and make you pay to go in and buy things from them. No sane person would do that.

Heck, if all stores adopted that policy most people I know would be broke before they started shopping.

Paul Politis
Greencastle

Cornelius

From Page One

DCED's work has established Pennsylvania as a major player in the global marketplace with foreign companies investing approximately \$484 million here over the past three years with plans to create 4,900 jobs," added Rendell.

Prior to working for Arkema, Cornelius was a partner with Eckert, Seamans, Cherin & Mellott, a law firm with local ties headquartered in Pittsburgh. Cornelius is a graduate of Penn State University and Dickinson School of Law. He and his wife reside in Chester County. They have two sons.

"As a lifelong Pennsylvanian who has worked and been involved in businesses across the state, and who cares deeply about the future of this great commonwealth and its people, I am excited about the opportunity to help strengthen the state's competitiveness and facilitate the generation of the 21st century jobs," Cornelius stated following his selection. "Pennsylvania is well positioned to succeed in the hyper-competitive global marketplace, but it must be proactive if it is to be successful in preserving and attracting well-paying jobs."

Once confirmed by the state Senate, Cornelius will succeed Dennis Yablonsky.

Colleges Scramble To Help Cash-strapped Students

Many students need extra aid to pay spring-semester tuition

By Stacy Teicher Khadaroo

STAFF WRITER OF THE CHRONICLE MONITOR

It's crunch time for college students. No, this isn't about exams. It's about tuition bills.

Facing job losses, dwindling college-investment accounts, and a tight credit market, students and parents have been streaming into financial-aid offices, asking for adjustments to their aid packages. Colleges are trying to help, but as the second semester starts up, some students have had no choice but to drop out or scale back the number of classes they're taking.

To expand financial aid, many colleges are cutting back on hiring, and construction projects are going on hold. Some institutions are getting creative on the fundraising front - think special appeals to alumni.

Another tactic: Some colleges are offering leniency to students with unpaid balances.

School officials thought the trouble would hit this past fall. Instead, overall enrollments were "perfectly normal," says Bernard Nassirian, associate executive director of the American Association of Collegiate Registrars and Admissions Officers (AACRAO) in Washington. But now, he says, "people are apparently running out of steam."

Midyear departures are particularly disruptive. Schools create budgets based on enrollments for the year. And for students, "it's very hard, having done one semester, to then temporarily stop or transfer and not end up losing a lot of credits and a lot of time," Nassirian says.

Nearly a quarter of private colleges and universities and 13 percent of publics expect second-semester retention to be worse than last year's, according to a survey of 214 chief financial officers by The Chronicle of Higher Education and Moody's Investors Service.

"There's clearly a heightened awareness of the financial situa-

tion facing students and a lot more proactivity by colleges and universities," says Bob Giannino-Racine, executive director of ACCESS, a nonprofit financial-aid counseling service in Boston.

Syracuse University in New York noticed a 30 percent rise in requests for additional aid this fall. It launched a campaign in early December to try to raise \$2 million for emergency grants by Jan. 31. It's already helped more than 350 who otherwise wouldn't have been able to return.

One is sophomore Nykeba Corinaldi. "I'm taking it literally semester to semester," she says. Her mother is unemployed, her father doesn't contribute, and she couldn't secure a loan on her own after one fell through this summer. The financial-aid office gave her extra grants and loans this fall, and now, thanks in part to the Syracuse Responds initiative, she's back to finish out the year. "It was a huge boulder off my shoulders," she says.

At Spelman, a historically black women's college in Atlanta, about 500 students, a quarter of the school, had not fully paid their bills by late last semester. A fundraising drive has matched students with donors willing to cover their balances. Seniors have priority, and it appears they'll all be able to graduate.

But that's still not enough. "Unfortunately, we have had significant numbers of students who have stopped and said, 'I'm going to try to come back in the fall,'" says Arlene Cash, Spelman's vice president for enrollment management. "We're working hard to find ways to support them."

A number of schools have also announced tuition and financial-aid plans early in the cycle, hoping prospective students won't give up altogether on the idea of college. Benedictine University in Lisle, Ill., and Merrimack College in North Andover, Mass., for instance, are freezing tuition for the coming year.

Ohio State leaders pledged that if tuition goes up, financial aid will go up proportionately. "We're trying to get the word out to the community broadly that

you can't afford not to go to college and that there's all kinds of help available," says Martha Garland, vice provost for enrollment services and dean of undergraduate education.

Manchester College in Indiana wants to ease concerns about affordability by offering a "Triple Guarantee": Academically strong low-income students from Indiana will receive grants to cover any gaps after federal and state aid is received; students will graduate in four years, or they can get a fifth year of classes for free; and if they don't land a job within six months of graduating, they, too, can have a free year of classes.

The four-year graduation guarantee is "addressing a cost of college that lots of families don't consider - that fifth or sixth year" that is fairly common at some institutions, says Manchester executive Vice President Dave McFadden.

Despite these efforts, it's underappreciated if families aren't so upbeat. Many public universities are anticipating tuition spikes in the wake of state budget cuts. Nearly half of publics and 7 percent of privates plan to raise tuition for the coming year at a rate higher than the past three-year average, the Chronicle/Moody's survey found. And in a December survey by the National Association of Independent Colleges and Universities, 8 percent said they had frozen or cut financial-aid budgets, or plan to.

College affordability "is a true middle-class crisis now," Giannino-Racine says. Waves of students who used to take the private four-year route are shifting to public and community colleges. In turn, students with less competitive backgrounds could be pushed out of college altogether, he and others say.

Higher-education officials are hopeful that as part of the economic stimulus package, Congress will increase Pell Grants for low-income students and infuse cash into states so that they can avoid deep cuts to public universities. House leaders have outlined a \$15.6 billion increase in Pell Grants as part of their proposal to help higher education.

Help Patients In Need, Donate Blood

To The Editor:

What is the most crucial decision you have made today? How to successfully complete a school or work project? Maybe the best way to juggle the family budget? Perhaps what to do about a troubled teen or an elderly parent in declining health? All are unquestionably important decisions.

What if you had to decide which patients should receive the limited blood supplies in the hospital blood bank? When supplies are critically low, as in the case of Type O negative and B negative blood following the holiday season, this possible life or death question may not be as far-fetched as you might think.

Type O negative blood is the universal blood type and can be transfused to any patient in an emergency. Yet just 7 percent of the population has Type O negative blood - and they must receive Type O negative blood if

they need a transfusion.

Every two seconds, someone in our country needs a blood transfusion. And too many among us assume that adequate blood supplies will always be there when we or someone we love needs a transfusion. This can only happen with the community's support.

Although eight out of 20 people may be eligible to donate blood, only one in 20 actually donates each year. Of those who donate, most give just once a year. Yet many can donate blood every 56 days.

We urge you to make the vital important decision to help patients in need by donating blood.

For more information, call (800) GIVE LIFE or visit redcrosslife.org.

James E. Starr, CEO American Red Cross Blood Services, Greater Alleghenies Region

The Fulton County News

A County Seat Weekly Newspaper

U.S. PUBLICATION NO. 211820

Periodicals Postage Paid at McConnellsburg, PA 17233

Postmaster, Send Changes Of Address To:
P.O. Box 635, McConnellsburg, PA 17233

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Police: Angry Customer Rammed Pa. Bank With Pickup

HARMONY, Pa. (AP) - A western Pennsylvania man had several figurative run-ins with his local bank before police said he had a literal one: purposely driving his pickup truck through the bank's front door, causing nearly \$100,000 damage.

Police didn't immediately arrest Richard Smorey after the Jan. 1 crash in Jackson Township because they didn't know if it was an accident. But Smorey has now been charged with criminal trespass, criminal mischief and other crimes because financial records revealed he had a motive to be angry with Huntington Bank, authorities said.

Smorey, 59, of Forward Township, was late with payments on his truck loan, was recently denied a \$12,000 loan, had restrictions on his checking account because of overdrafts, and had a loud argument with a teller in November, police told the Butler Eagle for

Thursday's editions. Police responding to the crash about 30 miles north of Pittsburgh found Smorey behind the wheel of the truck, with the air bag deployed, and smoking a cigarette. The truck stopped 42 feet inside the bank, which was closed for New Year's.

When police asked what hap-

pened, Smorey said, "I drove through the bank," according to a criminal complaint.

Police found no skid marks. "The vehicle's black box indicated it was going 44 mph at the point of impact, and accelerating," said Jackson Township police Chief Len Keller.

Police found no mechanical

problems with the truck and said Smorey wasn't intoxicated. There was light snow, but no evidence the truck skidded or slid before hitting the bank.

The Associated Press couldn't immediately locate Smorey for comment Thursday. He's free on bond on the charges filed Tuesday.

Carnegie Mellon Freezes Some Projects, Cuts Budget

PITTSBURGH (AP) - Carnegie Mellon University is halting some capital project plans and cutting its academic and administrative budgets to deal with an expected 30 percent drop in its endowment.

University president Jared Cohon says in an e-mail to staff and students on Friday that the recession "has affected and is expected to affect all of our sources of revenues. He says the school's

endowment investments are expected to end the fiscal year on June 30 with a 30 percent loss and will only recover slowly after that.

Cohon says the university will enact the smallest tuition increase in years while financial aid requests rise.

In December, the university froze salaries and hiring. Carnegie Mellon has about 10,000 students and 4,700 employees.

ARE YOU AN ORGAN DONOR?

NOT IF YOU HAVEN'T TOLD YOUR FAMILY.