

Young People Are Being Duped About The Big Issues They Face

There has been a lot of discussion about the interest rate for federal student loans. Hardly ever is it mentioned that the proposal is to have only a one year delay in the increase, and if it does happen, will apply only to new (not existing) subsidized Stafford loans. So not all types of student loans would be increased and existing loans would be unaffected. Also not mentioned is that if the increase does happen, it will cost the average student with a new loan something along the lines of \$1,000 over a typical 12-year term on average. That's a whopping \$8 a month, according to the Associated Press - a weekly 'tall' coffee at Starbucks.

So, while young people are being exhorted to get worked up about the cost of a cup of coffee, they really ought to instead keep in mind that every one of them is now on the hook for over \$50,000 for their share of the outstanding national debt. (Their share of the approximately \$16 trillion of outstanding public debt as it stands right now, not including any future costs in programs like Social Security or Medicare.) Everyone knows the national debt is only going to increase, if things keep going as they have been in Washington. The politicians in Washington are so inept that they haven't managed to pass a budget in over three years.

According to the Bureau of Labor Statistics, in March 2012 only about 73 percent of people aged 25 to 29 were employed. So, as of now, only roughly seven out of 10 people in that age group have jobs. Let's assume that all of those are paying income taxes. Since income taxes will (eventually) be used to pay off the nation's debt, it makes sense that only people paying taxes will be contributing to pay off the national debt. If you do the math, that means that each work-

ing person in their late 20's will actually have to contribute, through their taxes, more than \$68,000 to pay off the national debt (as it stands right now). That's just to pay the federal debt and doesn't take into account taxes that will be needed to run the military, pay interest and fund other parts of the federal government.

In order to put the student loan interest rate increase in perspective, let's compare it to the monthly cost of that \$68,000 number using the same 12-year loan schedule used for the average student loan and a 3 percent interest rate (which is lower than the current student loan rate) - and guess what? That's the equivalent of a \$563 monthly payment each and every month for 12 years. The increase in the student loan rate will cost on average \$8 a month, while the national debt payable by a working person in their late 20's on a similar payment schedule is \$563 a month. Wow. Imagine paying that each month in addition to paying for rent, car insurance, gas, health care, etc.

All the hoopla about student loans is happening because the politicians are doing their best to dupe young people. They don't want young people to understand the scope of the intergenerational theft going on in Washington. Young people fortunate enough to have or get jobs are going to be taxed to high heaven to pay off the debt the politicians in Washington of both parties have been and are continuing to load onto their backs and into their pay-stubs. If you know any young people, be like Paul Revere and tell them to wake up. Their future is at stake. Instead of falling for the politicians' obfuscation and oratory, young people ought to be demanding that the politicians solve the real problems we face and stop going further into debt. Explain to them that Washington is spending their money, money that they haven't even started to earn yet!

Rich Fortunato
Scotch Plains

Tuohy Completes Nuclear Training

WESTFIELD — Navy Petty Officer, 3rd Class, Kevin J. Tuohy, the son of Dennis Tuohy of Westfield, recently completed Naval Nuclear Power Training Pipeline. During the course with Nuclear Power Training Unit, Ballston Spa, N.Y., Petty Officer Tuohy received instruction about nuclear theory, chemistry, physics, reactor operations, safety and security. Upon completion of the course, he qualified as a Naval nuclear operator.

He is a 2003 graduate of Westfield High School and joined the Navy in September 2009.

Letters to the Editor

Mountainside Administrator Informs Residents About Head Lice In Schools

Recently we have become aware of a few cases of head lice in Beechwood and Deerfield Schools (Mountainside). I have spoken with the nurses in both schools and we want to provide you with specific information about head lice before any rumors or misconceptions spread.

Head lice continue to be an ongoing problem in school-age children. Head lice are not a reportable disease, so school and health officials cannot calculate the exact number of cases. However, based on extrapolations from documented infestations, estimates range from six million to 12 million cases in the United States each year.

Head lice can be a nuisance but have not been shown to spread disease. Personal hygiene or cleanliness in the home or school has nothing to do with getting head lice. Anyone who comes into close head to head contact with a person with head lice is at risk.

Head lice are small wingless insects. They cannot fly or jump. They do however crawl very quickly laying eggs (nits) on the hair shaft. Head lice cannot live off the human head for more than 24 to 48 hours.

The nurses advise you to please continue to check your children for evidence of head lice on a regular basis. Examine the head under a bright light separating the hair into small sections. It is unusual to see the actual insect because they move so quickly, but they are smaller than a sesame seed and are usually gray in

color. The nits are white with a tear-drop shape and are cemented to the side of the hair shaft. They cannot be shaken or blown off.

Please discuss head lice with your children and remind them to avoid head to head contact with other children and to never share hats, combs, or hair ornaments.

For help in identifying head lice and nits please check the school nurses' E-Boards and additional informational on websites.

As a precaution, the classrooms involved have been thoroughly cleaned. We will continue to be in contact with our school physician, Dr. Ronald Frank, for direction and guidance with this issue. As always if you have any questions or concerns please don't hesitate to call the health offices.

Nancy Lubarsky, Ed.D.
Mountainside School Administrator

ObamaCare Does Nothing to Prevent Families From Losing Homes

As co-signers of the legislative amicus brief to oppose ObamaCare, we want to thank Congressman Leonard Lance for his tireless efforts in fighting this huge expansion of government power. The threat to personal freedom that ObamaCare imposes by requiring citizens to purchase a product cannot be underestimated.

Once it enshrined in law and precedent, government will be able to - and it will - require us to purchase any number of products or services because some bureaucrat determines that it is in our "best interest" to do so. We believe that we, as free people, best determine what is in our own interest. We stand with Congressman Lance and [state] Senator Joe Kyriillos, the prime legislator to sign the amicus brief, in support of liberty and in opposition to this paternalistic and authoritarian view of government-knows-best.

Here in New Jersey another threat looms in the form of S-1566 - legislation that does nothing to prevent

families losing their homes and then, once they are kicked out on the street, it takes their homes and turns them over to ACORN-type activist groups to be doled out to their "clients." To fund this it proposes to use hundreds of millions of tax dollars through borrowing without voter approval.

Congressman Leonard Lance has long been the champion of taxpayers in this regard. When he was a member of the Legislature, it was Lance's legislation that banned borrowing without voter approval. We believe S-1566 violates both the letter and spirit of Congressman Lance's successful legislation.

As in the case of the fight against ObamaCare, Americans for Prosperity - led by Steve Lonegan - is leading the fight against S-1566. All taxpayers should join with Congressman Lance and Steve Lonegan in their opposition to this unfettered growth in government, in spending, and in debt.

Asw. Alison Littell McHose (R-24)
Asm. Gary Chiusano (R-24)

NJ Motor Vehicle Commission Forced to Amend ID

TRENTON - We (MVC) are extremely disappointed by the ACLU's last-minute move to block implementation of new federal identity requirements. Like other states around the nation, New Jersey was implementing the identification program to meet those federal requirements. This action adversely impacts over three million drivers and ID holders who are up against a December 2014 enforcement deadline. Given that the ACLU motion was filed on the Friday before the new require-

ments were to take effect, thousands of customers will come to the MVC today (Monday) prepared to meet the new requirements only to find that 6 Point ID is still in effect. The MVC has made every effort to ensure that compliant documents would be in the hands of all customers prior to enforcement so that they would not face any confusion or disruption when attempting to board a domestic flight or enter a federal facility.

Additionally, the ACLU's actions put in jeopardy our ability to begin offering

the long-awaited customer convenience of Skip the Trip: Renewal by Mail - an initiative announced last summer for more than one million MVC customers born on or before December 1, 1964. When looking at the totality of the consequences of this delay caused by the ACLU, agency traffic will be negatively impacted as well. It is our hope that this issue will be resolved as quickly as possible in the courts and we will be able to move forward with the necessary implementation plans.

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