

 **TODAY'S "SHORT TOPIC":**  
**IT'S ALL ABOUT ME!**  
**(A Values Lesson?)**

By Stephen L. Bakke  October 26, 2015



*Here's what provoked me:*

*Was the writer named "Boegeman" actually serious in the opinion piece about his oppressive college debt and the crooked bankers? You be the judge!*

*Here's my response:*

**It's All about Me! (A Values Lesson?)**

"Interest rates keep borrowers in the hole" (10/26 Opinion Exchange) by Bill Boegeman intrigues me. Here's a recent grad who received college and grad school loans. He took time off to teach in Mexico where he enjoyed "a comfortable living."

He deferred loan repayments because of his "financial hardship" status, which continued until a year ago. Finally he had to start making payments. He stated: "worth every penny" and "would still do it."

He now implies being "forced" to delay payments while interest accumulated, and now the balance drops too slowly. He refers to the system as "messed up" and a "rip-off." His description of bankers is "white-collar crooks who rig the game...then force us all to play." He says financial institutions are keeping millions from "having it a little better."

At the same time he admits to making minimum loan payments because he doesn't want to cut out "social outings," nor cancel "next summer's travel plans." He also doesn't want to scratch his subscriptions to HBO and the WWE network. He doesn't want to sacrifice "...just so I can pay my loans off..." He wants politicians to come up with some kind of "combo platter" solution that offers debt "forgiveness."

**Wait! It's Halloween! His name is "Boegeman." (Kinda' like "Bogeyman" - mythical creature for frightening bad children into good behavior). I've decided this was just a "values lesson" from a clever social studies teacher. Good one Bill! Now the only mystery for me is: was the newspaper a co-conspirator?**

