

BETWEEN THE LINES

Measure twice, cut once

Tom Merchant | Associate Editor
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From time to time over the years I have chosen to do many home improvement projects, some simple cosmetic changes, to complete structural changes.



A lot of what I learned about wood-working, during five years of Industrial Arts, came from my shop teacher Mr. Harmon.

He was the one who first told me to "measure twice and cut once." It is safe to say I didn't always follow that advice.

Best Friend and I decided to correct a problem with some cracks in one of our spare bedrooms. Of course, that morphed into a much bigger scale bedroom make-over. Needless to say, things did get a bit out of hand. After taking care of the cracks in the old plaster we began working on the cosmetics of the project.

We were going to put peel and stick wall covering on the top and wainscoting on the bottom. We spent two days putting it up, about a quarter of it fell off the wall after the second day. I ordered some glue that we hoped would remedy the problem. But after all the trouble we decided to tear it off and threw it away and painted the top. The cost of paneling for wainscoting and the trim really blew my mind. I had heard that building materials were going to go up a lot. All told it was about double of what we paid for the same stuff for a sim-

ilar project a few years ago. I thought it was plenty high then!

I bought a new blade for my miter saw, first cut I made on the trim smoked like crazy, Best Friend commented is it supposed to smoke like that? She thought the saw was on fire. Oops I put the blade in backwards! Worked better when I reinstalled it. Duh.

A few things have gone right but not so much. I have two nail guns a small one, and a bigger one. I tried putting small nails in the big one and managed to jam it, I finally got it un-jammed when I figured how to open the gun on the head. Put the longer nails in and voila, guess what, it worked perfect. But I did learn there is a bit of a technique to using it. The smaller gun didn't take as much force as the big one.

Over the years I have done more than my share of remodeling projects, but I found it was sometimes better to leave some projects to the professionals. Especially when you have a home that is about 120 years old, with a 70 year old addition, that was moved into Westbrook sometime in the fifties and was added on and remodeled by a guy who I later learned was known for cutting corners when he could. Oh yes, I have spent a bucket full of cash fixing a lot of those money saving ideas.

Oh yeah remember, to measure three times cut twice and it likely will still be to short! I think that is probably how Yogi Berra would have said that.

Stay Safe! Wear masks when appropriate and get vaccinated. We can win this thing. Have a great week and do good!

LETTER TO THE EDITOR

Yes, Jim, it is truly outrageous. I spent 11 years in the Air Force and my son and son-in-law are Air Force and Air Guard TSgts.. Dad flew 50 missions with the 15th Air Force 'Swoose Group' in 1944. My granddad was an artilleryman in WW1. My great-great grandfather spent four long years in the Union Army with the Minn 1st and the Minn 9th and fought at Gettysburg and the Battle of Nashville. Now a coup-d'etat has overthrown the duly elected government of the US. The usurpers are bent on nothing less than the destruction of the American Dream. They are ignorant, stupid, arrogant, and they are the same self-aggrandizing opportunists who have ravaged us since the bloody coup of 22 Nov, 1963.

On 6 Jan, 4 big bus loads of AntiFa terrorists escorted by capitol police pulled up to the capitol and disgorged scores

of black clad, well equipped agents provocateurs. Don't look for it: it was censored off the net within minutes of my viewing it. Democrats and their terrorist allies (why was AntiFa leader John Sullivan there?) set up the whole capitol break in scenario to falsely blame Trump and his supporters and stomp all over the 1st Amendment. Now they are already threatening the 2nd. Colt just became a Czeck company. Why? Is it to make it more difficult for Biden-ites to sue them every time an MS13 thug (that Biden invited here) shoots some innocent kid? Will our army become dependent on arms supplied from overseas?

I actually know vets that are all rah-rah Biden. Trump is pro-military. He ended mindless foreign entanglements and updated military hardware. Everytime I see a crippled vet, I think of Obama-Biden since

it was their 'rules of engagement' that put them in a mid east shooting gallery. Biden just referred to the police and veterans as "white supremacists" and "demented and dangerous." That doesn't bother people because it is censored-they will never hear it!

Tom and his ilk are the je-june "True Believers" They are willfully, truly ignorant of history because they choose to be so. They place their trust in pathological, sociopathic liars and in "thugs wrapped in a mantle of compassion" (D. Koontz) 200 years of socialist failures and well over 100 million murdered in the name of socialism, and Tom sees this as our bright new future. Just sad.

Speak up before it is too late. They will soon jail people for having the wrong opinion. Jeffrey Cassel

Will Biden Pay Your Student Loan?

Dr. Glenn Mollette

The average college debt among student loan borrowers in America is \$32,731, according to the Federal Reserve. The majority of borrowers have between \$25,000 and \$50,000 outstanding in student loan debt. There is an increasing number of student loan borrowers who owe in excess of \$100,000. Some, who have spent many years in graduate schools may owe closer to \$200,000.

Overall, Americans owe over \$1.71 trillion in student loan debt, spread out among about 44.7 million borrowers.

Senate leader Chuck Schumer of New York, along with Sen. Elizabeth Warren, D-Mass., and other Democrats have put forward a resolution calling on President Joe Biden to forgive \$50,000 in student debt. The plan would cancel all of the debt for 80% of federal student loan borrowers.

President Joe Biden campaigned on a platform that included changes for higher education as well as relief for student loan borrowers. On Biden's first day in office, he extended the student loan payment pause through Sept. 30, 2021.

President Biden officials, on Jan. 8, reiterated the President's support for Congress to "immediately" cancel \$10,000 of federal student loan debt per person as part of Covid-19 relief. That could wipe out debt completely for nearly 15 million borrowers who owe \$10,000 or less, according to federal data. The majority of student loan borrowers (roughly 67%) have more than \$10,000 in debt.

On February 19th, a group of 17 state Attorney Generals called on Biden to forgive \$50,000 in federal student loans per borrower through executive action. The group asserted Biden has the authority to do so under the Higher Education Act.

If you have federal student loan debt you are surely hopeful. Who wouldn't want to

have \$10,000 to \$50,000 of student debt eliminated? However, is this fair for the millions of Americans who spent many years working hard, repaying their loans? What about all the parents who helped their children through school? They worked hard. Do all of America's graduates and parents receive checks - with interest? Is it fair to penalize the people who worked, scrapped and struggled? Essentially, we are asking the same hard working people who paid for their education to pay for everyone else's education.

The majority of Americans who paid their way through school and paid off all their debt the hard way are not sympathetic to simply waving away the same college debt for others that they worked hard to pay off.

Colleges are much of the problem. For years public Universities have financially lived way beyond their means. Auburn University, Alabama, recently fired head football coach Gus Malzahn and paid him \$21.45 million in contract buyout.

Students are poorly advised by high school and college counselors. You will almost never be able to pay back a \$50,000 student loan working as a cashier at a fast food restaurant. College students need to look at the earning power of their degree. Professions that pay bigger salaries are worth more the college cost and debt if necessary.

Consider going to a community college your first two years. Federal Pell grants are currently \$6,495 a year and may cover almost all the cost of your first two years. You typically don't have to pay these back. Therefore, the government is already doing a lot.

If your career pursuit pays a reasonable living then consider a going to a University that has a more reasonable tuition cost. And, don't count on somebody else to pay your loan. However, who knows for sure, maybe Biden will.

REP. HAMILTON

Use surplus to protect Main Street business owners from devastating tax increases

With a \$1.6 billion surplus now projected for Minnesota, State Representative Rod Hamilton (R-Mountain Lake) said struggling Main Street business owners should be protected from unnecessary taxation on a forgivable federal government loan.

"When Governor Walz forced many small businesses to shut down due to the COVID-19 pandemic, these store owners accepted the loan in hopes of preventing permanent closure," Hamilton said. "Many of them are still hurting, and without legislative action, many

of them will have to send thousands of dollars to the tax man as financial punishment for trying to survive."

Hamilton said impacted business owners who accepted Payroll Protection Program (PPP) loans are being unnecessarily targeted by state government. If businesses used those funds to pay wages, rent, or other criteria approved by the federal government, the loans were ultimately forgiven and were free from federal taxation.

But Minnesota has not continued its tax code to match the federal law, and

in doing so, would be the only state in the Upper Midwest that has yet to exempt forgiven PPP loan income from state income taxes.

"With this surplus, we can act on behalf of our suffering business owners and still have plenty left over," Hamilton said. "We need to act on this problem, and act now."

Legislation that would exempt forgiven PPP loan income from state taxes currently awaits action in the Minnesota House Taxes Committee.

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