

# National Columns

## Winners' Wisdom

By Jim Stovall



### Believing in People

It is my belief that we should trust, respect, and believe everyone until they show us they are unworthy of our faith in them. It goes back to Ronald Reagan's admonition, which I often share, "Trust but verify."

When I first began doing weekly radio shows, I remember Pat Campbell, the host of the morning talk show in my hometown, calling me just before New Year's and asking if I would do a program with him to kick off the new year. We did a live segment, and the radio station received a tremendous response, so they asked me to do another week. After I did it, they requested another interview, which led to eight years of doing the Pat Campbell show every week. When discussing issues of the day, politics and policy, Pat often said, "Don't listen to what people say, watch what they do." In our world today, when it's all said and done, there is too much said and not nearly enough done. We need to evaluate people based on who they are, not what they claim to be.

Maya Angelou said, "When people show you who they are, believe them." She was a victim of much abuse in her early life, and while she wanted to believe the best of everyone, she learned the hard way that this is not always possible.

Sigmund Freud said, "People make us crazy when we expect them to be other than what they are." Often, when you begin a new job, you are on a three- or four-month probationary period. This trial term gives both you and the employer time to experience the real-life working relationship. During the probationary period, you will likely be observed in many situations and not fully trusted to act independently until you show yourself to be worthy of a higher level of trust.

The concept of a probationary period can be applied to our personal and professional lives. We need to see how people act and react in real-life situations before we fully trust them. There are few things in life better than being surrounded by people you can totally trust. I often write and talk about building a dream team composed of advisors who have expertise in your field of endeavor. They should be people you fully trust, and the minute you find they are not trustworthy, you should get them out of your inner circle.

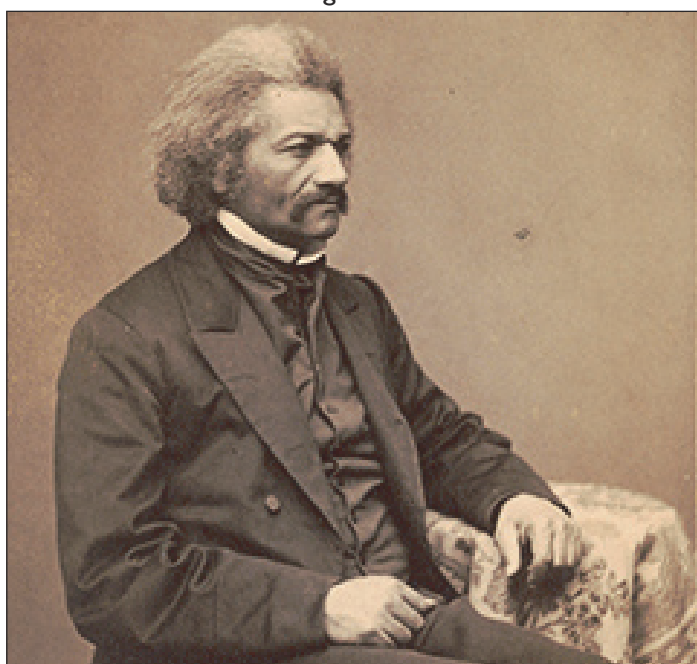
As you go through your day today, believe the best of everyone and give them a chance to prove themselves worthy of your trust.

Today's the day!

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## American History

A series highlighting the foundation of our country From [constitutioncenter.org](http://constitutioncenter.org)



### The Constitution: Is it Pro-Slavery or Anti-Slavery? (1860)

#### Summary

Frederick Douglass was one of the most important and influential statesmen of the nineteenth century. After escaping from slavery in 1838, Douglass originally joined the radical abolitionist efforts of William Lloyd Garrison. By the 1850s, however, Douglass had developed his own understanding of the American Constitution. In this speech, delivered before the Scottish Anti-Slavery Society in Glasgow, Scotland, Douglass rejects the pro-slavery interpretations of both his former mentor Garrison and Chief Justice Taney in the Dred Scott case. Douglass points out that the words "slave" and "slavery" appear nowhere in the document and he insists that the text is best understood as tilted towards freedom. The Fifth Amendment, for example, declares that no person could be deprived of life, liberty, or property without due process of law. Black Americans, even if not yet considered citizens, were certainly persons who deserved the protection of the national Bill of Rights. Douglass's theories not only influenced abolitionist members of Congress to pass the Thirteenth Amendment, his efforts on behalf of black suffrage helped fuel the adoption of the Fifteenth Amendment.

#### Document Excerpt

1st, Does the United States Constitution guarantee to any class or description of people in that country the right to enslave, or hold as property, any other class or description of people in that country? 2nd, Is the dissolution of the union between the slave and free States required by fidelity to the slaves, or by the just demands of conscience? Or, in other words, is the refusal to exercise the elective franchise, and to hold office in America, the surest, wisest, and best way to abolish slavery in America?

To these questions the Garrisonians say Yes. They hold the Constitution to be a slaveholding instrument, and will not cast a vote or hold office, and denounce all who vote or hold office, no matter how faithfully such persons labour to promote the abolition of slavery. I, on the other hand, deny that the Constitution guarantees the right to hold property in man, and believe that the way to abolish slavery in America is to vote such men into power as will use their powers for the abolition of slavery. . . .

It so happens that no such words as "African slave trade," no such words as "slave insurrections," are anywhere used in that instrument. These are the words of that orator, and not the words of the Constitution of the United States. . . .

In all matters where laws are taught to be made the means of oppression, cruelty, and wickedness, I am for strict construction. I will concede nothing. It must be shown that it is so nominated in the bond. The pound of flesh, but not one drop of blood. . . . The Supreme Court of the United States lays down this rule, and it meets the case exactly—"Where rights are infringed—where the fundamental principles of the law are overthrown—where the general system of the law is departed from, the legislative intention must be expressed with irresistible clearness." The same court says that the language of the law must be construed strictly in favour of justice and liberty. . . .

[T]he Constitution declares that no person shall be deprived of life, liberty, or property without due process of law; it secures to every man the right of trial by jury, the privilege of the writ of habeas corpus—the great writ that put an end to slavery and slave-hunting in England—and it secures to every State a republican form of government. Anyone of these provisions in the hands of abolition statesmen, and backed up by a right moral sentiment, would put an end to slavery in America.

## Social Security Matters

By Russell Gloor



### Ask Rusty – Should I collect SS now or wait two years until age 70?

Dear Rusty: I am 67 and 9 months old, collecting a modest SS survivor benefit with plans to collect my own much larger benefit at age 70. I was confident this plan was a good one; but recent turbulent events make me nervous that cuts could come to Social Security at any time without warning. Would it be prudent to file for my own Social Security as soon as possible so that my benefit might be "grandfathered" in before any sudden and drastic cuts occur? I do not generally panic, but these are unprecedented times. I would be quite comfortable with the benefit listed on my 2024 statement for my current age; I was just hoping to maximize the benefit by waiting.

When I go to the Social Security website to view my 2025 annual statement to see the personalized monthly retirement benefit estimates for ages 68, 69, and 70, that section no longer shows. This omission makes me uncomfortable. Can I find out what my current benefit estimate would be for ages 68, 69, and 70? Or should I just rely on the 2024 statement? Signed: Nervous in Portland

Dear Nervous: Please do not be nervous that recent "turbulent events" pose a threat to your future Social Security benefits. Those events do not, in any way, jeopardize your future Social Security benefits, because Social Security is completely separate from all other federal political issues and finances. The primary problem with Social Security became an issue long before the current administration took office.

The Trustees of Social Security have been warning Congress for decades that Social Security's finances require Congressional attention. The fact is that Social Security revenue (as predicted decades ago) became insufficient to pay all benefit obligations in about 2021. Since that time, money from Social Security's reserved funds (Trust Funds) has been used to pay full benefits to all. In 2020, there was nearly \$3 trillion in SS reserved funds, but that has now dwindled to about \$2.5 trillion as reserves are used to supplement SS payments. And that problem continues. The Trustees of SS now predict that the reserves will be fully depleted in about 2032, at which time – lacking program reform by Congress – Social Security will be forced to pay out only what it receives in revenue. And that would mean an estimated cut of about 23% to everyone's monthly SS benefit. In the unlikely event that happens, wouldn't a 23% reduction to your larger age 70 benefit be better than a 23% cut to your lower age 68 benefit?

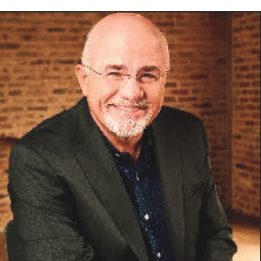
No one wants those cuts to happen – least of all politicians – because it would amount to political suicide (seniors are, after all, a very large voting bloc). Thus, we believe that Congress will act to reform Social Security to prevent any general benefit cuts from happening. It will, however, require Congressional bipartisanship because the reforms needed for Social Security are likely unsavory to some. Those reforms may include SS tax increases and changes to the basic structure of the SS program to align it with today's demographic reality. The program needs reform, which Congress has, unfortunately, neglected to provide for many years. And this neglect will likely also continue, at least through the forthcoming mid-term elections. It seems the nature of Congress is to wait until the last possible moment to offer corrective legislation.

Here's what to keep in mind: Congress already knows how to reform Social Security to avoid any future benefit cuts – they just lack the bipartisanship to accomplish that reform. For our part, the Association of Mature American Citizens (AMAC) has offered to Congress a commonsense reform plan via its "Social Security Guarantee (SSG)." AMAC's proposal has received a positive reception in Congressional circles, and we are optimistic that the proposal will provide financial stability to the program for generations. AMAC continues to advocate for SS reform in Washington, D.C. on a regular basis, even more intensely as the depletion of the SS Trust Funds grows closer.

We do not suggest changing your strategy for claiming Social Security benefits based upon fear the program will cut benefits. That's because it's unlikely that all benefits will be cut because we believe Congress will eventually enact reform. And even in the unlikely event that Congress neglects to reform the program by 2032, the percentage of reduction to a higher monthly SS benefit amount would be better than a similar reduction to a lower benefit amount. In other words, your original plan is still a prudent one.

Regarding your question about your estimated benefits, I expect your most recent SS statement didn't include future benefits because you are already collecting SS survivor benefits. You can contact SSA at 1.800.772.1213 to obtain the future SS retirement estimates you seek.

To submit a question, visit our website ([amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).



## Dave Says

By Dave Ramsey

### Don't Lose Your Momentum!

Dear Dave,

My husband and I are making great progress in paying off almost \$100,000 in debt from student loans and a car loan using your debt snowball system. Our current combined income is \$90,000 a year. He makes \$45,000 as a teacher, and I make \$45,000 as a retail assistant manager. My husband would like to go back to school and get his master's degree. We've talked about him quitting his teaching job in order to do this full-time. He'll be able to make significantly more money with an advanced degree, and he would only be unemployed for two years. Plus, I can pick up extra hours at my job to bring in a little more money. The program will cost us about \$2,500 out of pocket per semester for those two years. How do you feel about this?

Lisa

Dear Lisa,

I love the way you're both looking toward the future and trying to make better lives for yourselves. But my advice would be to wait until you've got your debt knocked out. Then, your husband could go back to school when you two are in a much better financial situation.

I mean, you could slow down your debt snowball and use some of that money to pay for school, but I can't recommend it. I've seen too many people try to slow down, or skirt around the getting out of debt part of the Baby Steps, and next thing you know they're still in debt—or have even more debt—four or five years down the road. They've lost all their momentum and fire for becoming debt-free and gaining control of their finances.

There's really no reason for your husband to quit his job to make this happen. Lots of people, especially teachers, hold down their jobs and go back to school to further their education. It's a pretty common thing, actually. Trying to make it on one income when you're that deep in debt? It just sounds like a bad plan to me.

But whatever you do, please don't borrow more money to make this happen. Cash flow it, or don't do it.

Good luck, Lisa!

— Dave



## Who is God?

Speaking Truth by Clint Decker

Clay Center, Kansas –As I walked through the Hindu temple in Tamil Nadu, India I observed person after person as they worshiped their Hindu gods. I came to learn that Hinduism has over 300,000 different gods. This contrasts with my Christian faith, which is the belief there is only one true God. In our climate of religious tolerance and pluralism, who is right? And what about the atheist, agnostic and those of other religions like Islam, Mormonism, Jehovah's Witnesses, Buddhism and Judaism? Logically speaking, not everyone can be correct, so this leads to the valid question, "Who is God?"

Sometime around 1200 B.C. when the Egyptian empire was the greatest nation on earth, the God of the Jewish people appointed a man named Moses to go to Pharaoh, Egypt's king, to command him to let God's people go. For 400 years the Jews had been enslaved by Egypt.

Moses was a Jew but was raised in Pharaoh's household. He knew that Egyptian's had over 2,000 gods, like Ra (the sun god) and Horus (the sky god) and how Pharaoh himself was considered a god. Knowing all that, Moses came before Pharaoh and said to him, "Thus says the Lord, the God of Israel, 'Let my people go, that they may hold a feast to me in the wilderness.' But Pharaoh said, 'Who is the Lord, that I should obey his voice and let Israel go? I do not know the Lord, and moreover, I will not let Israel go.'" (Exodus 5:1-2)

In many ways, our world is the same, where we have Christians talking about God like Moses, but people of other religions or no religions are saying like Pharaoh, "Who is the Lord, that I should obey his voice?" We also have Christians wondering, "Is it fair and loving for people of other faiths, to be told that the God of the Bible is the only true God?"

The Bible starts with Genesis 1:1, "In the beginning, God created the heavens and the earth." This does not argue for, but rather, presumes the existence of God, where He is immediately known as the Creator. We also see God creating humankind and beginning a relationship with them. All this communicates that God is real and knowable. In Genesis 3, humankind eventually rebelled against God, but that did not change who God is. Then when people were fashioning and worshipping other gods, the Lord responded, "For the Lord your God is God of gods and Lord of lords, the great, the mighty, and the awesome God..." (Deuteronomy 10:17) He once identified Himself to help people know Him saying, "I am who I am." (Ex. 3:14) This is a statement categorizing God as self-existent and self-sufficient not dependent on anyone or anything else.

A few thousand years after God described Himself that way, He took His greatest step to reveal who He was. He sent His only Son from heaven to earth. Jesus once said, "Whoever has seen me has seen the Father." (John 14:9) And the "Father" is the Lord God. Jesus became the visible image of the invisible God. Jesus spoke about Himself, saying "I am the resurrection and the life." (John 11:25) "I am the bread of life." (Jn. 6:35) "I am the light of the world." (Jn. 8:12) "I am the good shepherd." (Jn. 10:11)

Do you have questions? God invites you to come and ask. In the end though, remember that no one will be able to say, "I did not know." It is written, "... what can be known about God is plain to them, because God has shown it to them. For his invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made. So they are without excuse." (Romans 1:19-20)

If you wonder or have doubts about God, get yourself a Bible and begin reading the book of Mark today.

A prayer for you – Lord, before You real? Do you exist? I bring my questions and doubts before You. Help me to know who You truly are. In Jesus' name. Amen.

Clint Decker is President of Great Awakenings. Please share your comment at [cdecker@greatawakenings.org](mailto:cdecker@greatawakenings.org) and follow his blog at [clintdecker.blogspot.com](http://clintdecker.blogspot.com).



## Opening gates

Greg Doering, Kansas Farm Bureau

Like many people who grew up in rural Kansas, opening gates was the first job I had on my grandparents' ranch. I obtained my title of "gate getter" early, but it took some time before I was able to open all the gates on the ranch and even longer to recognize I was part of an informal apprenticeship.

The more substantial gates around the corral made out of scrap iron and hung on actual hinges were the easiest to unlatch and swing open. At some of the far-flung pastures, however, entrances were guarded by flimsy wire gates, which are really just a removable section of barbed wire pulled taut with a cheater bar and secured with a loop of wire.

Strength certainly helped in opening and closing wire gates, but there also was a skill to getting your grip on the lever and flipping the loop to release or close the gate. Eventually I grew enough to have the strength and skill to open all the gates.

New challenges replaced the gates once they became easy to open. There were instructions on how to operate a wire stretcher, weld a uniform bead and operate all manner of machinery.

The only connection between all these jobs is that I started with no experience, but I was lucky enough to have grandparents who were willing to teach me and patient enough to allow me to make mistakes along the way and learn there were no shortcuts for doing any of the jobs the right way.

We never would have described the progression from gate opener to running the hay baler as an apprenticeship, but all it lacked was classroom instruction. And maybe some structure at times.

Those small issues aside, my time as a ranch hand was very similar to an apprenticeship where I assumed more responsibility and increased wages through hands-on training provided by my grandparents.

While they may not have always been labeled as such, apprenticeships are merely a formal way to do what agriculture and small businesses have always done well — pass knowledge from one generation to the next.

Kansas Farm Bureau's Rural Kansas Apprenticeship Program (RKAP) was created to provide a structured path for the long-standing practice of pairing those just starting out with experienced professionals.

Apprentices gain skills, but they also gain other strengths along the way like judgment and confidence while employers can offer more than just a job — they have a chance to help someone craft a career in rural Kansas.

With this being National Apprenticeship Week, it's a good time to recognize the success of RKAP since it was founded in late 2022 with a goal of building a skilled and loyal workforce in rural Kansas. As the first apprenticeship focused on rural communities and businesses, RKAP has gained traction with employers and apprentices.

But it's still opening gates. The program is learning on the job alongside the apprentices and employers. In the past year, RKAP has received a nearly \$400,000 grant from the Patterson Family Foundation to help spread the word about apprenticeships and has strengthened Kansas Farm Bureau's collaboration with Farm Bureau Financial Services agents through a sales associate apprenticeship.

This appreciation is a reminder that we all learn by doing, whether it's opening gates to pastures or opening gates to improve the rural workforce in Kansas. Learn more at [www.kfb.org/RKAP](http://www.kfb.org/RKAP).

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