

Preservation Blues: Same Song, New Verse?

The City Council, so one hears from "the grapevine" (when one pushes aside the icicles to listen), is thinking about revising some of the buildings codes and other such necessary but often much too nit-picky rules on the rehabilitation of historically significant buildings.

Good. For one thing (not to be overly cynical) it's heartening to hear that the City Council is doing any thinking at all. Their general tendency seems to be to "rubber-stamp" the Governing Bureaucracy and slip out for a collegial drink as fast as possible. Not all of them, but more of them than argues effectively for the title "deliberative body."

If they get this right, it could be a big help to people who really are willing to make a commitment to the heart and soul of Saint Joseph by preserving our fine old homes and commercial structures. And it's about time.

If you don't know it, during the "Urban Renewal" (read Urban Destruction) insanity of the Sixties and Seventies, we lost just over A

HUNDRED buildings from downtown Saint Joseph alone; buildings that were in perfectly good condition and never should have been torn down in the first place. And, to add insult to injury, almost all of them were replaced with vacant lots. Furthermore, forty years later,

most of the sites where these wonderful pieces of architecture stood are STILL nothing but gravel and grass! (Boy, there's renewal for you.) We did get a park with a statue of Coleman Hawkins and four or five pillars from the portico of the Robidoux Hotel in it where one whole square block stood, but that's not

much of a trade. Ol' Coleman could have been put very happily elsewhere, and the pillars were a lot better off when they were still attached to one of the finest old hotels west of the Mississippi River.

For example, Coleman could have gone into the City Market; an area virtually unchanged since before the Civil War and where he almost certainly played. Not that such areas draw much business or many tourists, of course, if they are saved and developed. After all, nobody

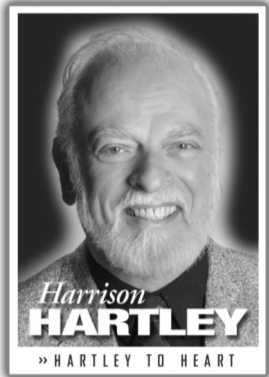
EVER goes to the River Market in Kansas City or the old City Market on Howard Street in Omaha.... (A note for the obtuse reader: this is an intensely cynical remark because both of those places are booming!) It's almost painful to think how hard historic preservationists worked to save that portion of town. Barbara Ide went so far as to chain herself to a door to hold off the bulldozers just a little longer. Of course some opportunistic barbarian speedily fetched the bolt-cutters, so her effort was short lived, but it certainly tells us something about conviction, both for and against foolish waste.

It also bespeaks the serious nastiness of "The Destroyers." One of the most beautiful buildings in downtown Saint Joseph was the Tootle Bank. It was marble and granite and looked like a Greek temple. It was gorgeous! For some reason (not possibly associated with filthy lucre, I'm sure) the owners wanted it torn down for a parking lot, so they followed the tried and true local method for justifying their position: they neglected the building and let the roof rot through. This gave them the excuse they needed, and before anyone could file a stop-work order, they sent in the wrecking crew... about

midnight one Sunday! By Monday dawn, what had been a classically beautiful building was a rubble-filled hole in the ground.

With attitudes like that, it's a wonder anybody even tries. The Landmarks Commission offers some assistance, and for at least thirty years has done a pretty fair balancing act between encouraging preservation and assuring that what is preserved is historically and aesthetically worthwhile, and if those who would like to keep Saint Joseph from looking like the annex to a shopping mall parking lot have learned anything from such efforts, it is to be hoped they have learned not to be too rigid about the details. Maybe the City Council finally has that figured out. If not, it really will be "same song, new verse, same old refrain."

"Bought myself a house/It's a real fixer-upper;/Sucked up all my money/Ain't got enough for supper;/It's the Blues;/From poundin' nails and drivin' screws/I got the Blues;/ And the folks from City Hall/Just ain't been no help at all;/They poke and pry and call/And they want to run it all;/I got the Blues;/Got the low-down Joe-town/Preservation Aggravation Blues."



Harrison HARTLEY
» HARTLEY TO HEART

I'm Sure Glad the Government Is "Protecting" Me By Causing Higher Interest Rates

A couple of months ago I got a letter from the bank that issued me my lowest interest rate credit card.

They informed me my interest rate was going up over six percent, and if I didn't go along, I could just remit my balance in full.

Yeah, sure. I have an extra \$5,000.00 I can pay on the account this month.

I called their customer service number and asked if I was being penalized because I always pay a few dollars more than my minimum payment and had been paying on time.

They assured me that I had done nothing wrong and that I was in good standing with them. they said the interest rate was going up on all accounts.

Attempts to convince them to moderate my interest rate increase were not successful.

After speaking with a supervisor, I was given another option. I could

continue paying my monthly bill at the old interest rate, but I would need to surrender my card.

Let me see now, my choice is to keep the card and take on another part-time job just to pay the additional interest, or give up the card and save hundreds of dollars in interest. That wasn't very hard; that card got cut into dozens of tiny pieces.

Over the next few weeks I discovered all of my credit cards were increasing my interest. In most cases I pay off my total balance every month. In the last two months I have managed to pay off a couple more credit cards.

But with the remaining three, all I can do is brace myself, and get ready to pay threw the nose the obscene usury fees these companies are shoving down our throats.

It turns out that these companies are increasing interest rates and fees to prepare for new laws that go into effect that are supposed to protect us

poor consumers.

I hate to sound cynical, but I think I was better off without the federal government's help on this one.

The government's plan to help me and protect me is going to cost me hundreds, if not thousands of dollars.

At least before this law came about, I could call my credit card issuers and argue or plea my case for lower interest. Now they just all say "we had to raise our interest and fees because of this new law."

Unfortunately, this is often what happens when government solutions are applied when free market solutions work better.

I acknowledge a need for government to provide such services as public safety. Safe borders, police and fire protection are services that arguably are best done by government.

I support many of the programs that comprise our "social safety net." I don't want to see the poor go hungry or do without needed medical care.

I support efforts to protect our land, air and water from pollution. I'm not

an extremist, but some businesses and factories don't seem to care what the by-products are of their ventures are.

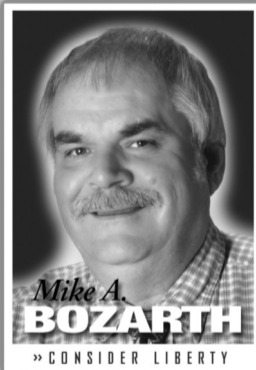
But when it comes to this...

When the government claims they did this to help me and all I see is higher interest rates and lower credit limits, I have to wonder just how anyone figures I'm being helped.

It looks like the credit card companies are the ones being helped. (Check out Joe Heller's cartoon on page three).

This kind of reminds me of the "bankruptcy reforms" passed during the Bush tenure. Student loans then the credit card companies managed to exempt themselves. And they are probably the two biggest reasons millions of people have financial problems (assuming they have a job, of course).

President Obama, if you really want to share my pain, come by my house and feel the 50 degrees I have to set my thermostat on to pay my credit card interest. We can both have a cold beer without having to go to the refrigerator.



Mike A. BOZARTH
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MONDAY - FRIDAY | 8:30 - 6:00 PM
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David R. Stevenson, R.Ph.
Deanne Jungbluth, Pharm.D., R.Ph.

» VERSE of the WEEK

Seek the Lord, and ye shall live;
lest he break out like fire in the
house of Joseph, and devour it, and
there be none to quench it in
Bethel.

— AMOS 5:6