



The Record

Volume 136

September 17, 2026

Number 38

Meet the Next Kansas Governor

By Dr. Jim Haas

After eight successful years, Governor Laura Kelly is term-limited and will pass her responsibilities on to either Cindy Holscher or to Ty Masterson. Early voting begins October 14, so it's time to learn about the candidates and make an informed choice.

Cindy Holscher had a career in corporate management at Sprint prior to her election to the Kansas House for a Johnson County district in 2016 and 2018 and to the Kansas Senate in 2020. As governor, she plans a "Lower Costs and Common Sense" agenda: lowering the costs of healthcare, housing, childcare, and groceries; cutting property taxes; expanding Medicaid and protecting Medicare and Social Security; promoting bipartisanship, not extremism; legalizing recreational and medicinal cannabis with revenue going to public schools; creating an independent panel for redistricting and prohibiting mid-decade redistricting to maintain stability and stop extremists from "hijacking" elections; and enacting term limits and limiting corporate PAC money in elections to break the power of entrenched politicians and special interests. Holscher wants a statewide moratorium on data centers and is critical of Donald Trump's tariffs.

As a legislator, Holscher founded the Women's Bipartisan Caucus and helped end the failed Brownback experiment, which drained billions from our schools. She worked across the aisle to reverse school budget cuts and helped improve state finances to put the Kansas economy back on track. Holscher is endorsed by Governor Kelly, former Governor John Carlin, other former and current politicians, *The Kansas City Star*, and a long list of educators, local government officials, religious leaders, community advocates, child advocates, healthcare providers, and others.

Speaking of her opponent, Holscher said, "Ty Masterson voted against ending the Brownback experiment that gutted public education in

Kansas. I worked to end it. Masterson wants to take us back to the Brownback days of underfunded schools and crumbling roads. I won't let that happen."

Holscher's running mate for lieutenant governor is Wichita House member Kelechi Ohaebosim. Holscher's campaign website is cindyforkansas.com.

Ty Masterson has represented the Andover area in the Kansas House from 2005-2008 and in the Kansas Senate since 2009. He has been Senate president since 2021. As governor, he would support a Homeowners Bill of Rights to protect Kansans from "runaway property taxes, giving taxpayers a stronger voice, and helping them afford to stay in the communities they love." He also favors a Kansas Ratepayer Protection Pledge that would "protect families, farms, schools, hospitals, and small businesses" from "higher costs created by powerful outside interests."

As a legislator, Masterson blocked Medicaid expansion four times; supported \$2 billion in tax cuts that eliminated grocery sales taxes and especially benefitted seniors, the wealthy, and data centers; and voted repeatedly to cut education funding. He was a key advocate of the constitutional amendment to elect state Supreme Court judges that was on last month's primary election ballot; the amendment failed by a large margin. Masterson is endorsed by Donald Trump, the Chamber of Commerce Political Action Committee (PAC), a union, and several business organizations.

According to *The Wichita Eagle* (March 6, 2011), when Masterson ran for Senate in 2008, he said he was trying to pay \$150,000 in court-ordered judgments related to his construction business failure. When he filed for bankruptcy in 2011, records show he owed nearly six times as much. The Wichita bankruptcy lawyer representing the creditors said, "I certainly hope Senator Masterson is a better steward of the people's money than he



is his own."

Masterson's running mate is Jeff Klemp, state Senator from Leavenworth County. Masterson's campaign website is masterson-forgovernor.com.

Stock Market Insights

Mortgage Rates Are 6.71%—But History Shows They're Not Really That High

Dr. Richard Baker, AIF®, is the CEO and executive wealth advisor at Fervent Wealth Management

We are spoiled. Our family was driving through Slovakia and had to pack food for breakfast and lunch because there were no restaurants on the road for several hours. Here in America, we have become so accustomed to having multiple food options at any given time that it was strange for us to preplan for food for a day. Americans have become a little spoiled with our mortgage rates too.

I keep hearing about borrowers getting frustrated waiting for mortgage rates to drop. This frustration is bad news for a housing market in its fourth year of decline. I hear young people saying, "Mortgage rates are higher than they have ever been."

Well, they aren't. Here is a history lesson on what the rates were for those of us who survived childhood without the internet.

MORTGAGE RATE HISTORY

- 1975: 9.5%
- 1980: 12.9%
- 1985: 13.1%
- 1990: 9.9%
- 1995: 9.2%
- 2000: 8.3%
- 2005: 5.6%
- 2010: 4.9%
- 2015: 3.6%
- 2020: 3.7%
- 2025: 6.9%
- Current: 6.71%

I know this sounds a lot like "walking to school uphill both ways," but rates have been a lot higher than they are right now. The worst that I remember is November 1981, when mortgage rates were 18.4%. Rates aren't historically that high; the problem is that many of us took advantage of those rates and locked in fixed mortgages that are hard to give up.

Most Americans feel handcuffed to stay in their current homes because they don't think they can give up their low mortgage rates. According to the U.S. Federal Housing Agency, 70% of mortgaged U.S. homeowners have a rate below 5%, about half have a rate below 4%, and 20% have a rate below 3%, and they are not moving unless they have to.

Many buyers won't consider making a move until rates drop to 6% or below. I understand their reasoning. Buying a \$400,000 home at the current 30-year interest rate costs roughly \$600 more per month than it did in 2020, assuming a 20% deposit.

The reason we have fewer houses for sale isn't that rates are in the high 6% range, but that rates were previously too low and Americans don't want to give up those savings. Housing experts expect rates to remain in this current range for the foreseeable future. So, waiting to move, downsize, or buy that first

house might not be the best strategy. The current rate isn't high enough to justify continuing to rent or living in a house with stairs when you need to move into a level floor plan. I am writing this a few days after shoulder surgery, so trust me when I say it's not worth risking a fall to save a few dollars a month.

Our family finally found a town with a cheap hotel and a restaurant. Even though the restaurant was in an industrial park, it was good, especially for some spoiled Americans who sometimes forget how great our options usually are. The same with mortgage rates; maybe our current options aren't so bad after all.

Have a blessed week.

www.FerventWM.com

This article was written by humans for humans because AI doesn't have this quality of sarcasm.

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Source: 1. <https://www.freddiemac.com/pmms> 2. <https://www.fhfa.gov/data/dashboard/nmdb-outstanding-residential-mortgage-statistics>

Fervent Wealth Management is a financial management and services entity in Springfield, Missouri.



The Record Publications, LLC

Publishers of *The Record*

(913) 362-1988

Jon A. Maless

Owner/Publisher/Editor

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The Record (USPS No. 002269) is published weekly every Thursday by The Record Publications at 14690 Parallel Rd, Basehor KS 66007. Newsstand price, single copy, 78 cents; subscription price per year, \$40.50. For editorial, display, and classified advertising information call 362-1988. Periodical postage paid at Kansas City, Kansas 66110. Postmaster: Send address changes to The Record, P.O. Box 6197, Kansas City, Kansas 66106-0197

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Over \$32 Million In Life Insurance Policies Recovered

In recognition of Life Insurance Awareness Month, occurring each September, Insurance Commissioner Schmidt has announced over \$32 million recovered for Kansans from January 1 through July 31, 2026, through the Life Insurance Policy Locator. The 2026 year-to-date total surpasses 2025's total recoveries of \$31 million. Since 2019, the Kansas Department of Insurance has helped Kansas consumers find and collect more than \$128 million from lost or unclaimed life insurance policies using the LIPL.

"The Department has a great track record of helping Kansans claim life insurance policies and we are committed to helping consumers navigate policies and receive their benefits. If you or someone you know has an issue with an existing life insurance policy, please give us a call."

The LIPL, a service of the National Association of Insurance Commissioners (NAIC), is available at <https://eapps.naic.org/life-policy-locator/>. All requests are free and confidential. Individuals who believe they are beneficiaries and executors or legal representatives of a deceased person may submit a search request. Insurance companies receive the request, search their records, and directly contact the requester if there is a match, typically within 90 business days.

If an insurance company holding unclaimed proceeds cannot find the rightful owner after a number of years, it turns the money over to the state. Kansans should periodically check with the Kansas State Treasurer's Unclaimed Property division. Visit the unclaimed property division at <https://missingmoney.ks.gov/>.

Tom's Tasty Treats

By Tom Valverde



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This week's tasty treat is one you can make and keep chilled for a day or two. Probably not, because who can resist the fresh taste of squeezed lemons with the smooth creaminess of sweetened condensed milk? I'm sure that everyone will love:

FRESH LEMON ICEBOX PIE

1 store-bought pie crust, or use:

12 graham crackers, well crushed

3 T sugar

5 T butter, melted

Filling:

6 lemons

2 T lemon zest

3/4 c lemon juice

8 oz. cream cheese, at room temperature

1 can sweetened condensed milk

Topping:

1 large container Cool Whip

Set oven to 325°.

Combine crust ingredients in a bowl and mix together well. Spread into a 9" glass pie pan. Bake for 8-10 minutes. Let cool completely on the counter. Zest 2 lemons. Squeeze the lemons until there is 3/4 c lemon juice in a measuring cup. Beat the cream cheese until fluffy and smooth. Add and fold in the zest and lemon juice. Mix well. Add the sweetened condensed milk and fold it in until well mixed.

Pour the lemon mixture into the cooled pie shell. Chill for 5 hours or overnight.

Before serving, place the Cool Whip topping on top of the pie. Garnish with lemon zest, if desired.

This pie is mouth-wateringly good. It's an easy pie to prepare, so please remember to make one for your next gathering. Fall is a time for impromptu gatherings, so keep a lemon pie on hand.

All your guests are sure to really love it. Enjoy!



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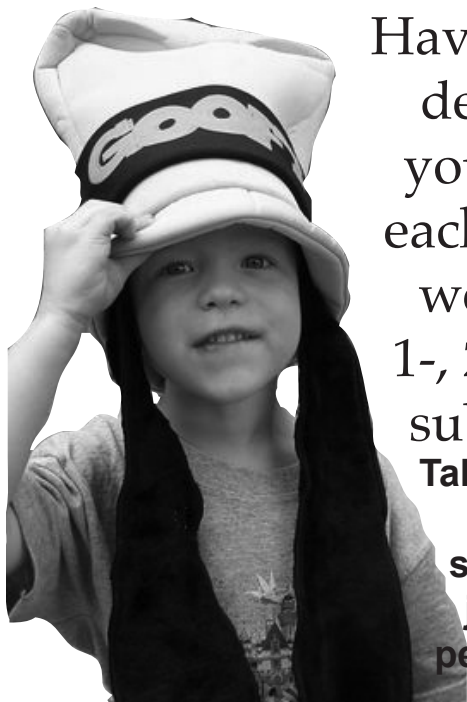
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INVITATION FOR BID:

The Board of Education, USD 500, Kansas City, KS will accept sealed bids for: IFB 26-018 High School Weight Room Renovations. Prebid Conference will be held 09/17/2026 @ 2:00 PM via Microsoft Teams; meeting details are in the Bid Documents. Sealed bids should be addressed to: Purchasing Department, Board of Education, 2010 N. 59th Street, Room 370, Kansas City, KS 66104 – "IFB 26-018 – High School Weight Room Renovations". Bids will be opened 09/29/2026 @ 10:30 AM in the Purchasing Office. Bid Documents are available at the Purchasing Department, 8:00 AM to 5:00 PM, Monday through Friday.

(First published 9-17-26)

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Quotes To Ponder

By Tom Valverde

The Trump administration collected \$166 billion in tariffs imposed on U.S. trading partners under the International Emergency Economic Powers Act. In February, the Supreme Court ruled that IIEPA did not authorize the president to impose those tariffs.

"American consumers — who are paying almost the full cost of these tariffs — have received nothing."

— U.S. Sen. Elizabeth Warren, D-Massachusetts

After the Supreme Court decision, companies that paid the tariffs were allowed to seek refunds. By August 4, at least \$100 billion had been refunded.

Among the companies receiving or potentially eligible for large refunds were Walmart, up to \$10.2 billion; Apple, \$2.2 billion; and Target, up to \$2.2 billion.

When tariffs increased costs, many of those costs were passed along to consumers through higher prices. Unfortunately, consumers weren't included in the refund process.

Senator Warren has asked companies receiving tariff refunds to find a way to return some of that money to the customers who ultimately paid higher prices. I think that's a reasonable request. American families could certainly use the help.

Meanwhile, federal spending continues at staggering levels. In June, President Trump requested another \$87.6 billion in supplemental funding from Congress.

Some of that spending involves national defense. Missiles must be built and restocked, and we must be able to protect ourselves. But even when national security is involved, we must be careful with taxpayers' money.

The continuing conflict with Iran is adding another layer of uncertainty. Iranian President Masoud Pezeshkian has said Iran would reciprocate if the United States honored its commitments under the interim agreement.

I hope both countries can find their way back to negotiations. War is expensive in dollars, but its greatest costs are measured in human lives.

We need leadership willing to look for a way out of the chaos.

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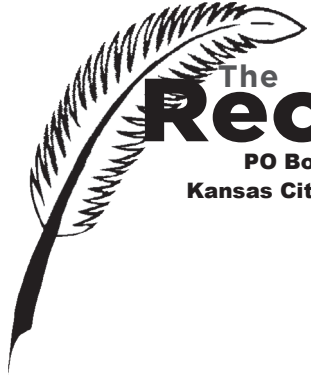
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