



Opinion

Depression or another speed bump in the road

Here we are, almost 80 years after the last great stock market crash.

Will the Crash of 2008 mark the beginning of another decade of depression, or just a speed bump in the road to prosperity.

No one can say, not with any certainty.

Government today, around the world, has more knowledge, more interest, more understanding of the economy. It might even have more tools to apply to the crisis.

That has not served, however, to "fix" the problem up so. Quite the contrary. Government has failed to regulate either the unbridled speculation in shaky securities or the unwise expansion of poorly financed institutions.

Governments stood by and let it all happen. The dominos began to tumble.

It would be a mistake to count on government to get us out of this mess. Nonetheless, we probably can count on government for a few things. And the Dow-Jones average did rebound 900 points Monday on "government assurances."

Governments will inflate the currency to solve at least part of the problem. This may undermine the worth of whatever is left of our investments, but it may be the only way to avoid a total collapse.

Governments will respond with new regulations which will prevent an exact duplicate of this crisis from ever happening again. Government won't be able to see what the next scam will be, though, and no regulation will be written to prevent it.

You simply cannot regulate what you cannot imagine.

Governments will spend "whatever it takes" to bail out the economy and get things moving. Nonetheless, it could be some time before a recovery commences. After the Crash of 1929, it took nearly 10 years. Some people maintain that only cranking up the war machine brought pros-

perity back to the U.S. that time.

In the U.S., Congress will make a lot of noise, but do little of substance to help anyone. Congress will mix its message, trying to bail out big corporations and banks to prevent further erosion of confidence, while throwing money at the average voter.

Most likely, it will do too little, too late for anyone to benefit much. It will add a great deal to the deficit — and to the inflation factor — while satisfying no one.

If you don't believe that, witness the \$100 billion to \$150 billion in "earmarks" Congress added to the just-passed bailout bill. It was Christmastime in Porktown.

People will keep looking for a job. But business will be slow, credit will continue to be tight despite the best efforts of the Federal Reserve and other national banks, and jobs may be hard to find.

Out here in rural America, right now we see prosperous time. Commodity prices may follow stocks and others into the tank, however. The market has no respect for the cost of production, and farmers saddled with expensive land and expensive machinery may find it difficult to make payments.

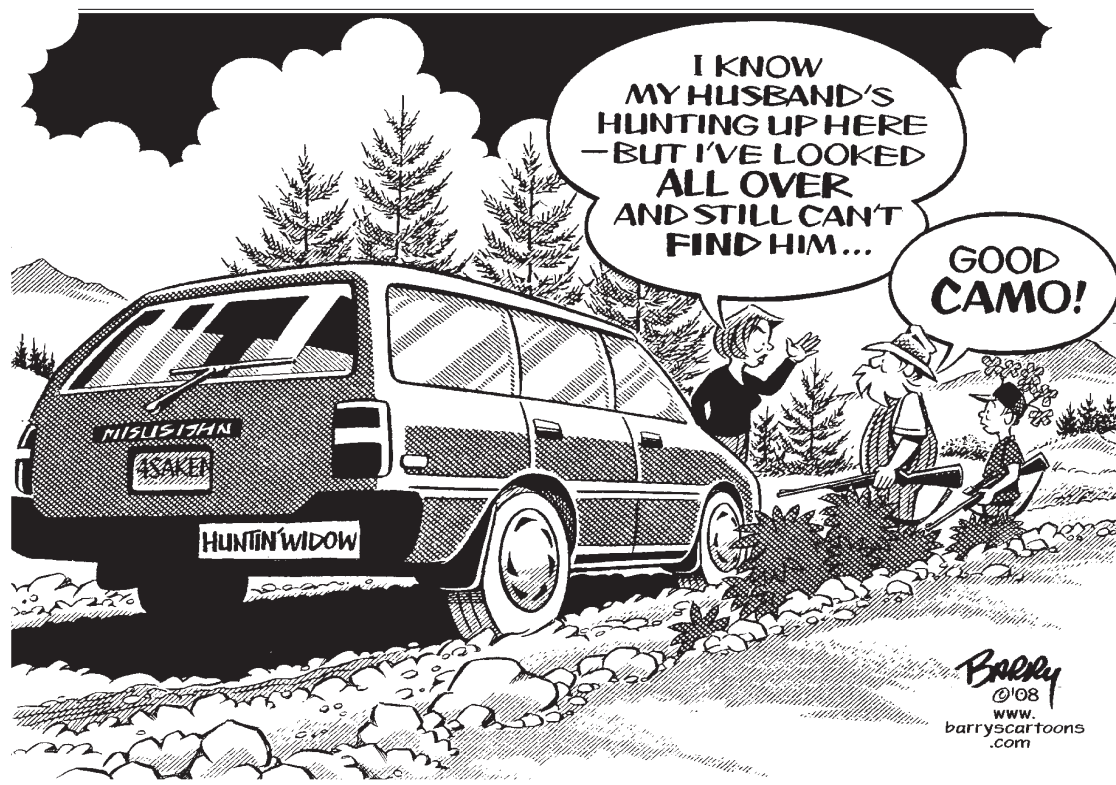
This is not a good time to take on big debt or to get out on a limb. This is a good time to play things safe.

About your 401k or pension plan.

Might as well keep the stocks and bonds you have. As the governments pump up the economy, they'll be as good a hedge against inflation as anything. Unless, of course, you had a lot of AIG and Merrill-Lynch stock. In which case, you might want to keep working.

This is no drill. This is the real thing. The only question is how long it will last.

— Steve Haynes



Project is sensible and affordable

—Letters to the Editor—

Dear Editor,

I want to share some personal thoughts about the Saint Francis Community Schools' proposal. That name itself on the return address of the flyer deserves thought.

I am thinking about "community." Community is an interesting concept. People who are not native to a particular area often talk about "back home."

Mary and I moved into this community 42 years ago. By choice, we have lived here away from parents and other family. Home is here as we have made this "our community."

I have served a local church many years but have always tried to serve the community as well. Two of our sons have made this their community. We have run for public office, farmed, maintained a business, and have owned two homes.

The proposed addition is more than the addition of a gymnasium. It is a proposal to further serve the needs of the community. Yes, there is a gymnasium which will be used for school athletics, but for many other uses as well. There is also a commons area which will be used for a gathering place of the community. There will be an indoor walking track that will be greatly appreciated.

I thought of community additions that have been built since my first coming here in 1966. Consider these additions and there may be others: the Good Samaritan Village wing and large eating area; the paved runways at the airport; the medical clinic, then medical clinic renovation and expansion; the hospital expansion; the Cheyenne Manor apartments; the nursing home apartments and the soon to be built assisted living building; the new firehouse on College and now the new firehouse and EMT building on the highway; the earlier locker room expansion at the high school along with the wrestling room and paved

parking; the bleachers that face east and are closer to concessions and restrooms; the senior citizen center; a bus barn; and last — the brick paved sidewalks and trees on Washington Street. Which of these would we like to take away?

The Saint Francis Community is an aggressive community. In many ways, our schools become much of the focus of the community. Our largest employers may well be our health care providers. Those include our hospital, our clinic, our nursing home and all the many people who make these entities work successfully. The many people who come as doctors, PAs, technicians, nurses and support workers of all kinds have to consider the kind of community to which they come. Don't forget our preachers!

Many of these people are families who bring children. These look at the schools and what our schools have to offer. As we continue to see people of retirement age move into our community, they rely on our good health care as well as on the many people who make all this

system happen. Our health care and our schools are very interrelated.

The proposed addition allows our school to host many activities which we do not host with limited facilities. As a parent of young athletes, I have spent hundreds of dollars in neighboring communities. Much of that is acceptable. Selfishly, it would be fine to have more of these people coming to St. Francis, and with the new gym, more of that will happen. Besides that, Mother and I hope to be in our 70s when our granddaughter is in sports. We plan to support her and the wonderful crew of little people I got to help at the PTA Fair. It will be appreciated not making that cold, dark trip to that grade school gym.

The proposal is sensible and affordable. Communities often have to decide if they plan to go forward or try to stay the same. As surely as a dry spell is ended with a good rain, progressive communities continue to go forward. Thank you for thinking with me!

Norman Morrow
St. Francis

School needs repairs

To the editor:

About the gym, I don't think we are looking at the full picture. If this gym is built, who pays for the heating bills? Who pays for the a/c and upkeep? Repairs in the future?

It seems we are doing this for others more than St. Francis.

There are still things in need of repair or replacement in the schools. Just to name one, we have boilers that go back to the 1960s in both the high school and grade school and that's not all.

Jim Lafford
St. Francis

Readers enjoy paper

To the editor:

Enclosed is my check for renewal to *The Saint Francis Herald*.

Andy and I want to tell all of our Dear Friends in St. Francis, how Much we enjoy reading the Herald each week, and learning about what You are all doing.

the progress of your Dear City. We remember it with much fondness.

Most Sincerely
Elizabeth Kehmeier
Andy Kehmeier
Hamilton, Mont.

Hangin' With Marge

By Margaret Bucholtz



Getting Stuck

margeb@cityofstfrancis.net
This might be the winter I stay home a lot. The last time it rained I tried to drive the car to town.

The road didn't look too bad, but it didn't take me long to realize it looked so good because nobody had been on it.

I started down the first hill and I slid around some however I wasn't worried because I had my cell phone.

At the bottom of the first hill I headed up the next one. Only to find out that I could get about a third of the way up. I was in the ditch but as soon as I started backing I got out of the ditch and started up again. Once more I went into the ditch.

I thought I am not even going

to try anymore I will just back from the ditch and turn around. It worked! Then I started back up the hill I had just came down.

Funny how that worked, I couldn't stay in my tracks and went into that ditch. I was happy I could back up so I tried it again. Same thing.

The thought hit me that I should just turn around again and try backing home. I am a pretty good backer. Then I decided I might really get into a problem so I went down the hill and backed into the turn off.

I got out my cell phone, which for most people wouldn't be a problem, but they don't have the junk in their purses that I do. After emptying the purse I started call-

ing. As we all know cell phones don't work when you are down in the valley.

I wished I had a book to read or over-boots to walk home, but I could do nothing but wait. It wasn't long until an oil driller came by with his pickup and asked me if I was alright. I really wanted to say, "I am fine, but please take me home." However before I got the words out he said he had seen me there and thought maybe it was one of his co-workers so he would just go back to work.

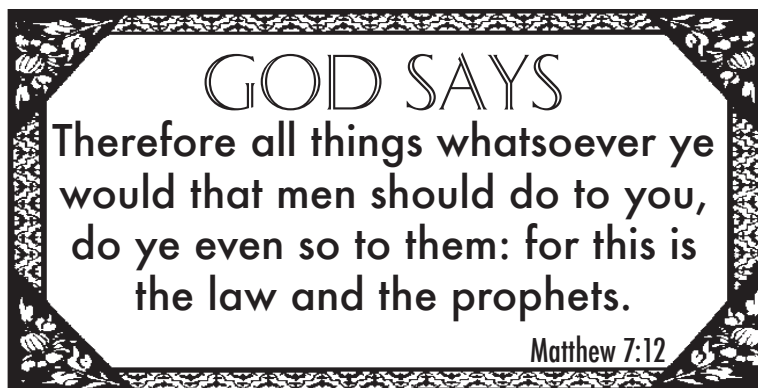
Hurriedly I said, "Would you please call my husband and have him come get me." He was kind enough to let me put Kurt's number in his phone and an hour or so later Kurt came and got me.

I went home and stayed there! So much for the cell phones, muddy roads and wasting time. I just will stay home by the fire when the roads are bad.

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