



Congress makes it hard to get new credit cards

You may have noticed that Congress did you a favor last year and made it next to impossible to get a new credit card, then told the banks to raise your interest on the ones you have and to kill a few million trees with long, complicated statements.

Thanks a lot, Congress. Actually, Congress said it was passing credit "reform" legislation which would "protect" consumers and make the banking system safer. "Protect" apparently means the same as "gouge" in Washington, however.

The main results of this "reform" seem to be higher rates - from 8, 9 or 10 percent for the best customer to 11, 12 or 13 percent - and a sharp cut in the number of card offers people get.

The other main result was to make credit less attractive just when the economic recovery was about to pick up steam. It could have used a kick in the pants from credit-card spending, but that didn't happen.

So, what have we learned, other than to be wary of congressmen bearing gifts?

One is that we usually are better off before Congress "reforms" something. Another is that any "reform" usually winds up being corrupted by lobbyists for those who need reforming. Thus, we see

record profits from big banks that only a couple of years ago were begging for a bailout.

It's hard to see how either consumers or the economy benefited from this bill. The original bailout was a little more straight forward. Had the big banks been forced into bankruptcy, the recovery would have been much longer.

However, a system that results in bigger and bigger banks, all "too big to fail," is not a good one. The government needs to put some teeth back in the antitrust laws and reverse this trend toward bigness.

If we restore competition and at the same time enforce the penalty of failure and bankruptcy for bad operators, then the banking system might just prosper. It already works that way for smaller banks. The Federal Deposit Insurance Corp. stands by to pick up the pieces.

Competition might even bring back lower rates and better service for credit customers, at least the good risks. Although that would be asking a lot after "reform."

It's an old saying, but true, that no one's life or property is safe so long as the legislature is in session. That, unfortunately, goes double for Congress.

- Steve Haynes



Hangin' With Marge

My New Toy

By Margaret Bucholtz



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I got a new toy and it is keeping me busy. All of my life I have had big dogs because that was just what I thought we needed.

This last summer I was watching my daughter-in-law, Marla, with her small dog and the idea hit me, "You need something to care for and hold."

Now what I am not saying is that I kind of have a germ phobia so this was a big step. I set out on a mission hunting for that perfect dog. It had to be small but an adult, house broke and not smell like a dog. OK, so two out of those three things isn't bad thinking.

I started searching the humane societies that were within 250 miles. The exception was Wichita, Hutchinson and Colorado Springs. I knew if I could see a picture I could be pretty sure I would like it.

One day I found one in Wichita that I just fell in love with. I called down and of course they won't hold one for you but I decided I would just leave and take my chances. The nice lady told

me that I should wait a little bit as there was a man there at the time. If he didn't take the dog then they would call and we could have it. Of course the man took the dog so it was back to the internet.

Finally I found one in Nebraska that didn't look too bad. I called and "she" was still available so we headed out. I really wanted a male dog but by this time I would take either. We got to the shelter, it was nighttime, cold and the snow was still on the ground. I jumped out of the car and about that time there were at least 15 big dogs sniffing, growling and all I could do was think about getting inside to safety. As one dog came up behind me the lady said, "Oh that dog has enough blue heeler in her that she likes to nip." GREAT!

Inside the house, where I might add was about 20 more small dogs, but this cute little lady dog came up to me and our eyes met. It was love at first sight!

I asked if that was the one I was interested in and the lady told me yes. I picked her up and she just snuggled her head under my chin

and laid it down. It was then that the smell was beginning to get to me. I told myself just too tough it out after all I am a big girl now.

Kurt asked me if I was sure I wanted her and I told him yes. The lady got the papers, and the dogs name was "Monica." She was a 1-year-old Lhasa apso, was missing a few teeth and she needed a little cleaning up. I thought well her master is over 65 and is missing a few teeth also, so this might work.

On the way home Monica laid in my lap and I got to thinking about her name. I told Kurt I just can't see me standing on the steps hollering "Monica" so maybe we could change her name. He told me he thought she might be a little old to get use to a change.

When we got home and I said, "Monica" she just looked at me. So I said, "Molly" and here she came. She either wanted a singular name or she is deaf, but it doesn't matter because Molly and I have been attached at the hip since.

Parent voices concerns on support

Letter to the Editor

To the Editor,

This is a letter to voice a concern over the Cheylin athletes not having individual photos in the sports inserts. I hope this letter will be placed in both newspapers because it pertains to our students and Saint Francis' businesses. I called Karen Krien to voice my concern after receiving the insert. Karen's comment was that not enough businesses will support a picture for the insert at a cost of \$45 per athletes. I have a couple of issues with that statement.

One glaring issue is that we in the Cheylin/Bird City community support several of the Saint Francis businesses whose money is only used to support the Saint Francis athletes. I assume this is not how those businesses specified their ad contributions be spent. Some of

those businesses get work from our school district. I am sure if they specifically don't want to support Cheylin students/athletes, that we would certainly like to know. Our money might also be spent better elsewhere, also. I really don't believe this to be the case, and I would encourage those businesses to let the newspaper know that you don't need the newspaper running off any of their business.

I also believe there are plenty of businesses and generous souls in our community that would support the cost to have a student, possibly their own, in the insert. There are over 20 supporters of the Cheylin honor roll. I'd guess many of these would contribute for the athletes as well. Karen indicated that she had

an ad in the newspaper looking for sponsors and only one person responded. I personally did not see the ad, but I don't doubt it was in there just maybe not visible enough at a busy time of year. With all the Bird City people that get the Times, they have our addresses. The newspaper could send out a letter.

My issue is not with the Saint Francis businesses or their community. I truly believe the issue is with how the newspaper decided to divide their advertising donations. My issue is that I would like to see the Cheylin student recognized at the same level as in the past and that the Indian athletes enjoy. We are all proud parents.

Clayton Janicke
Bird City

News From the Past

5 years ago - 2006
Tryouts were held in the fall and now the cast of 31 plus extras is complete for the OnStage, Inc. production of "Guys and Dolls." The musical will be held in March. Ashley Dowgwillo is Sarah Brown, Gavin Smull is Sky Masterson, Talley Morrow is Miss Adelaide and Kip Wiese is Nathan Detroit.
Rick Reeser is the new administrator for the Good Sa-

maritan Village. Mr. Reeser replaces Paul Rainbolt who had served since August 2001.
Twin girls were born to Damon and Billie Rickard of Bird City. They were the winners of the First Baby of the Year contest. Jazmin Raine and Havon Jade were born Jan. 4.
Last week at the St. Francis Livestock Auction there were many producers as well as buyers as over 1,300 cattle were sold making for a \$1 million

sale. Loyd and Sandy Wilson, Imperial, leased the sale barn a little over three months ago after Skip and Betty Petersen retired.
A new aircraft hanger, belonging to Rick Rogers, is going up at the airport.
Aly Reichert, McKenzie Grace and Talisa Voorhies, St. Francis Indian volleyball players, have been selected to play in the All-Star game in Goodland.

Casey's Comments

By Casey McCormick
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Last week I wrote about the explosion of a SAC B-47 bomber north of Bird City. I hadn't planned on this being a two-part story, however some important information was left out.

The item came from the July 12, 1962 issue of *The Saint Francis Herald* which was printed a couple days after the accident. I had another comment from the daughter of Edwin Meyer. She said the newspaper article had the name wrong on one of the farms where the debris had fallen. Instead of Edward Meger's farm, it should have been Mr. Meyer's farm.

I have to mention something about Gus Zweygardt. Born on Sept. 4, 1912, Gus got to see a lot of things come about in his life.

As a boy, the horse was what people used to get around with before automobiles. Man was just beginning to fly, but in Gus's time he saw a man walk on the moon. He was born before the First World War and lost a brother in the Pacific Theater

during World War II.
But despite all the incredible things that happened during the span of his 98 years, Gus remained a very humble and gentlemanly farmer.
On Sundays he and his wife of 71 years, Martha, would shuffle down the aisle past the pews greeting all within hands distance.
Gus had a twinkle in his eyes that betrayed his old exterior. It was a glint that might have shown a mischievous memory or boyish past. But whatever its origin, the gleam displayed a profound joy of being who he was and being

where he wanted to be.
It is hard to find sorrow for a man with that sort of peace in his life.
One last topic this go around. Moviegoers at Saturday's presentation got a little extra entertainment for their buck. After the film a banana, chased by a gorilla, followed by a safari hunter bolted from behind the screen and past the surprised viewers.
Only at the Cheyenne Theater!

GOD SAYS
Herein is love, not that we loved God, but that he loved us, and sent his Son to be the propitiation for our sins.
I John 4:10

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