

THE COMMUNITY PAGE

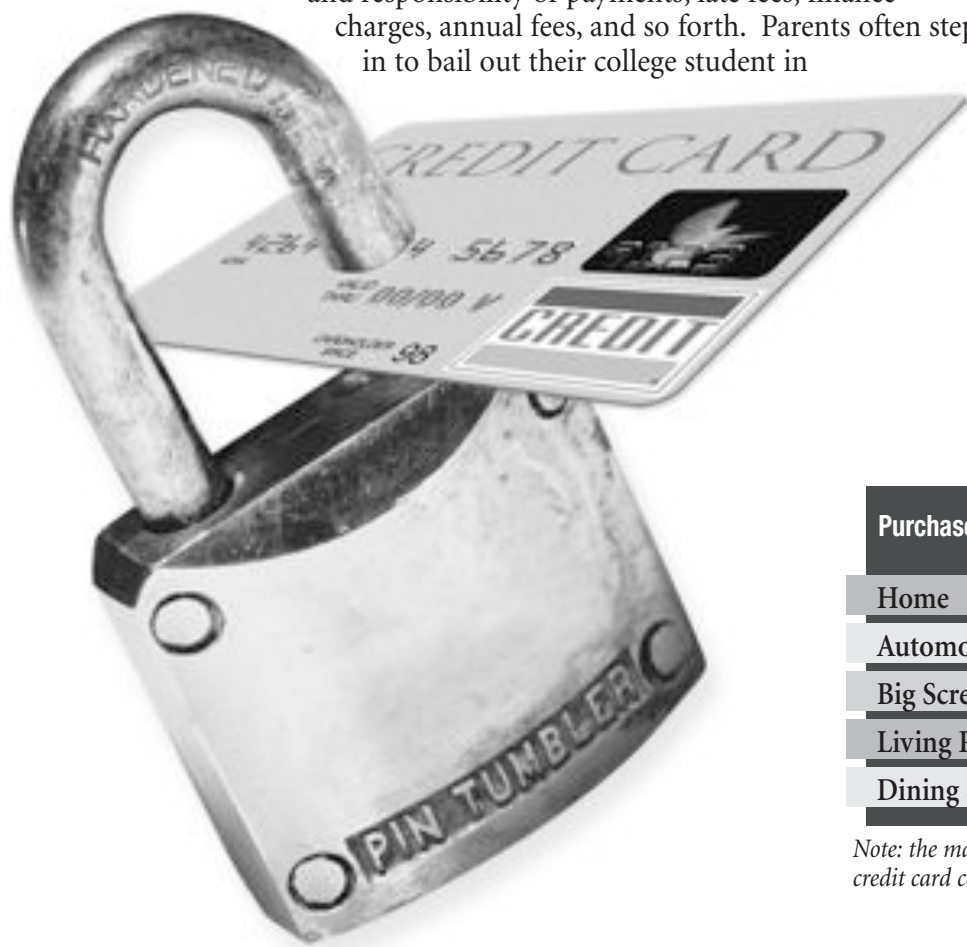
Goal for 2005: Put a padlock on the credit card

The Christmas bills are piling up: all those presents, nights on the town, movies, travel, and other holiday self-indulgences may be coming back to haunt you. Unless you paid cash.

But how many of us do? U.S. consumer debt is at an all-time high. Between November 1st and Christmas Day, 2004, Americans charged nearly \$220 billion in retail purchases, 4.5 percent more than in 2003. Americans' favorite tool for financial abuse is the major credit card.

And a person doesn't need a great financial rating to get one. Most college students receive one or two offers by mail every week. High school students receive them! With no prior credit history, no current job, often not even a parental co-signature.

Access to the world of credit frequently comes without an understanding of the risk and responsibility of payments, late fees, finance charges, annual fees, and so forth. Parents often step in to bail out their college student in



order to keep him or her from creating a poor credit rating and jeopardizing a financial future. Parents themselves are filing for bankruptcy at alarming rates. There were more than 1.6 million bankruptcies filed last year, according to the American Bankruptcy Institute (www.abiworld.org). Nearly 24 percent were filed by people under the age of twenty-five.

It has been noted that if you use cash over credit cards or checks you will actually spend an average 12-18 percent less when you shop. The reason is simple: cash is real; it looks real, it feels real; we have known it all our lives. When cash is gone, it is gone. There is no back-up or reserve. The feedback is instantaneous. If we buy on a credit card, the feedback does not show up until our next statement, and then we just write a check anyway— and often not for the full amount!

How much are we really paying for the items we buy? Let us look at some examples of credit versus cash buying.

In the examples below we can see that the actual amount paid for these items far exceeds the sticker price when we choose to buy on credit. The living room set, for instance, took nine years to pay for (and we'll probably want a new one by then), and cost 38 percent more than the original retail price.

Financial peace of mind, even financial freedom, can come from understanding the risks of debt and interest payments, and avoiding them. If you want to get out of the hole you have already dug, then first, stop digging.

Total Wellness

Melaleuca, the Wellness Company, believes in supporting and promoting wellness in every area of life: physical, financial, environmental, and personal.

Purchased Item	Purchase Price	Required Min. Payment	Years to Pay off	Interest Rate Percentage	Total Interest Paid	Total Cost
Home	\$150,000	\$923.58	30yrs	6.25%	\$182,484	\$332,484
Automobile	\$30,000	\$615.56	5yrs	7%	\$5,846	\$35,846
Big Screen TV	\$4,000	4% of cost	10yrs	12%	\$1,289	\$5,289
Living Room Set	\$2,400	4% of cost	9yrs	13.9%	\$923	\$3,323
Dining Set	\$1,000	2% of cost	19yrs	18%	\$1,931	\$2,931

Note: the manner in which interest accrues is computed in a number of ways, and varies from one company to another. Typically, credit card companies charge a minimum payment of 2-4 percent.

The great media scholar Marshall McLuhan often stated that "Education ought to be civil defense against media fallout." Knowledge is power.

The impact on the mind from messages or images derived from music, magazines, books, television, the Internet, and film can be powerful and long-lasting. Such images can influence attitudes and behavior. Sometimes they can leave scars.

Films Now Playing in Idaho Falls

Are We There Yet? (PG)

S1, P1, V2, A1, T2
Road Trip meets Rugrats: A determined suitor goes to great lengths to win the woman of his dreams. When she is sent out of town on an extended business commitment, he agrees to drive her two misbehaving children several hundred miles to be with her.

Assault On Precinct 13 (R)

S3, P3, V3, A2, T2
Trapped in the precinct house by a Detroit snowstorm, a small band of cops and the prisoners in their charge defend themselves against a murderous band of ruffians.

Aviator (PG-13)

S2, P3, V1, A1, T1
Martin Scorsese's slice of the life of billionaire entrepreneur Howard Hughes, focusing primarily on his interest in commercial aviation, motion pictures and motion picture actresses. A robust cast; praised for its accuracy.

Baptists at Our Barbecue (PG)

S1, P1, V1, A1, T1
Adapted from the best-selling regional novel of the same name, this romantic comedy explores love and lunacy in the backwards little town of "Longwinded," where Mormons and Baptists struggle for power.

Coach Carter (PG-13)

S3, P3, V2, A3, T1
A former hometown prodigy on the basketball court, now a successful businessman, takes the reins of the highschool team with one stipulation: the players will all maintain high grades if they want to play. Town conflict ensues over which will take the boys farther: good grades or good shooting.

Closer (R)

S3, P3, V1, A2, T2
Odd and random couplings occur as four strangers experiment with sexual desires, fantasies and realities.

Darkness (PG-13)

S1, P3, V3, A1, T3
An American family takes up rocky residence in an old home in Spain that was once the site of an unexplained series of disappearances. The new family members soon come under the influence of supernatural forces seeking one more victim.

Elektra (PG-13)

S1, P2, V3, A1, T2
A hired assassin reconsiders her mission when directed to kill a father and daughter. Instead, she endeavors to help them escape from others sent to finish the task.

Fat Albert (PG)

S1, P1, V2, A1, T2
A girl depressed over the death of her grandfather is visited by the cast of an animated TV cartoon, who come into her life to help her once again find happiness.

Finding Neverland (PG)

S1, P1, V1, A2, T3
The turn-of-the-Century (meaning the previous century) story of playwright J. M. Barrie's inspiration for the story "Peter Pan": the four young sons of a sickly and widowed mother living near him in London. Highly regarded by audiences and critics.

Hide and Seek (R)

S2, P3, V3, A2, T3
A father is concerned when his young daughter devises a disturbing imaginary friend to help her deal with the death of her mother... until he realizes the "friend" may not be imaginary at all.

Hitch (PG-13)

S2, P2, V1, A2, T1
A modern Casanova takes it upon himself to train ordinary men in the finer nuances of getting the girl... but then can't seem to get it right with the girl of his own dreams.

House of Flying Daggers (PG-13)

S3, P1, V3, A1, T2
In 9th Century China, two Chinese deputies entice a blind dancer to lead them to the core of a rebel band intent on toppling the Tang Dynasty.

In Good Company (PG-13)

S3, P2, V1, A1, T1
The life of a mild-mannered, mid-career professional man is upended when a much younger and inexperienced junior executive is hired to replace him... and then complicates things even more by romancing the older man's daughter.

Incredibles (PG)

S1, P1, V3, A1, T2
Animated: A family of former superheroes now living in suburbia as part of a federal relocation program come out of retirement to save the planet from a new villain.

Lemony Snicket's A Series of Unfortunate Events (PG)

S1, P1, V2, A1, T2
Three recently orphaned siblings must deal with the wild maneuverings of a scheming distant cousin out to steal their inheritance.

Life Aquatic with Steve Zissou (R)

S3, P3, V2, A3, T1
A world-famous oceanographer goes to sea with a camera crew in order the capture on film the

revenge killing of a shark responsible for the earlier death of one of his friends and crew members.

Meet the Fockers (PG-13)

S3, P3, V1, A1, T1
A potential bride and groom travel to Florida to introduce their future in-laws to each other. Everything collides in the resultant interplay between old-school and neo-liberal mores.

Million Dollar Baby (PG-13)

S2, P3, V3, A1, T1
An aging, past-his-prime boxing manager takes a chance on a scrappy, yet determined female boxer.

National Treasure (PG)

S1, P1, V3, A1, T2
A modern-day treasure hunter and his wealthy financier are convinced that the final clue to the whereabouts of a legendary fortune is somehow encoded on the original Declaration of Independence document. One of them sets out to steal the document, and the other to stop him from doing so.

Ocean's 12 (PG-13)

S2, P3, V2, A2, T1
It's three years after Ocean 11's casino heist, and the victimized mob boss wants his comeuppance... or better yet, the stolen cash. The re-organized team, adding Julia Roberts, heads to fresh ground in Europe to attempt a compensatory caper.

Phantom of the Opera (PG-13)

S2, P1, V3, A1, T2
A mysterious theater-dweller in 19th Century Paris endeavors to bolster the career of a beautiful actress with whom he has fallen in love, wreaking havoc when she does not reciprocate. Although this screenplay is co-written by Andrew Lloyd Webber, the film diverges from both his play and the original story.

Racing Stripes (PG)

S1, P1, V1, A1, T1
Left behind by a circus troupe, a young zebra takes up a new life in the country... as a racehorse.

Sideways (R)

S3, P3, V2, A3, T2
A pair of buddies hit the road on a wine-tasting and women-chasing tour precedent to the upcoming wedding of one of the men.

Spanglish (PG-13)

S3, P3, V1, A3, T2
A Mexican woman immigrates to the United States hoping to find a better life for herself and her young daughter, but finds herself involved with a family on the brink of falling apart... and maybe dragging her down with them.

SpongeBob SquarePants Movie (PG)

S1, P1, V2, A1, T1
Hard to explain: a talking sponge and his starfish sidekick go to great lengths to get back King Neptune's stolen crown and save the underwater world. Adults, take your earplugs.

White Noise (PG-13)

S1, P3, V3, A2, T3
A man whose wife was recently murdered begins receiving messages from the dead through various electronic means.

Work and the Glory (PG)

S1, P1, V2, A1, T1
Based on the best-selling regional book series of the same name, members of the fictional Steed family face challenges to faith and family in the era of Joseph Smith and the birth of The Church of Jesus Christ of Latter-day Saints.

Key to Symbols:

These content scores are offered in view of the MPAA rating the film carries. In other words, a film rated PG-13 by the MPAA and receiving a "moderate" score (2) for sex/nudity probably contains sexual material that would earn it an "extreme" score (3) were it a G or PG-rated film.

Degree (as per a film's MPAA rating)

1 = not present or minimal

2 = moderate

3 = extreme

Element

S = Sex acts, nudity, sexual innuendo

P = Profanity, vulgarity (a single use

of the 'F' word will earn an

'extreme' rating for any film)

V = Violence, weaponry, gore

A = Alcohol, drugs

T = Thematic elements such as child

abuse, violent crime,

homosexuality, horror, etc.

Thus, a film receiving ratings of S1, V2 and P3 would have little or no overt sexual content, a moderate amount of violence, but a large volume of profanity or use of extreme profanity/vulgarity.