



THE COMMUNITY PAGE

Paid for by Melaleuca, The Wellness Company™

Playing Games with Real Money

Most of us have played the game of Monopoly: high stakes, big deals, play money. Today's rapid pace, focus on pleasure, and culture of entitlement urges us to continue playing the game. But in life the stakes, and the money, are real. Players beware.

A recent full-page ad in a national newsweekly magazine dedicated to financial health had a woman meeting with her financial advisor to seek help. She soon exited that appointment with a smile on her face, "an interest-free mortgage that frees up \$500 a month," and a new major credit card to help her "make the most of her spending."

And the company running the ad was proud of its message.

Let's adjust our focus for a moment: playing

with consumer debt in ways like that encouraged in this ad is one of the most dangerous of human habits. The cost of interest vastly increases monthly expenses and is a horrible burden to most households. Then after paying it, you have absolutely nothing to show for it. Look closer and you'll see that your future, your peace of mind, and your posterity are at risk!

The Federal Reserve recently reported that the National Consumer Debt is currently at \$9.95 trillion, up more than \$3 billion dollars from 2000. Write that first number down and look at it. (Hint: it has 10 zeroes.) Among Americans' current favorite tools for financial abuse are the credit card, the interest-free mortgage, and the subprime loan: a high interest-rate loan granted to consumers with impaired or non-existent credit histories. They

include zero-down loans, interest-only financing and home equity borrowing of up to 125 percent of a home's appraised value.

Interest-only mortgage loans have become very appealing because the monthly commitment is lower than that of a typical 30-year conventional loan. However, with the interest-only loan you establish absolutely no home equity (especially in periods of slow home appreciation) and place yourself at risk of serious financial hardship in the years to come as the pre-established term comes to an end.

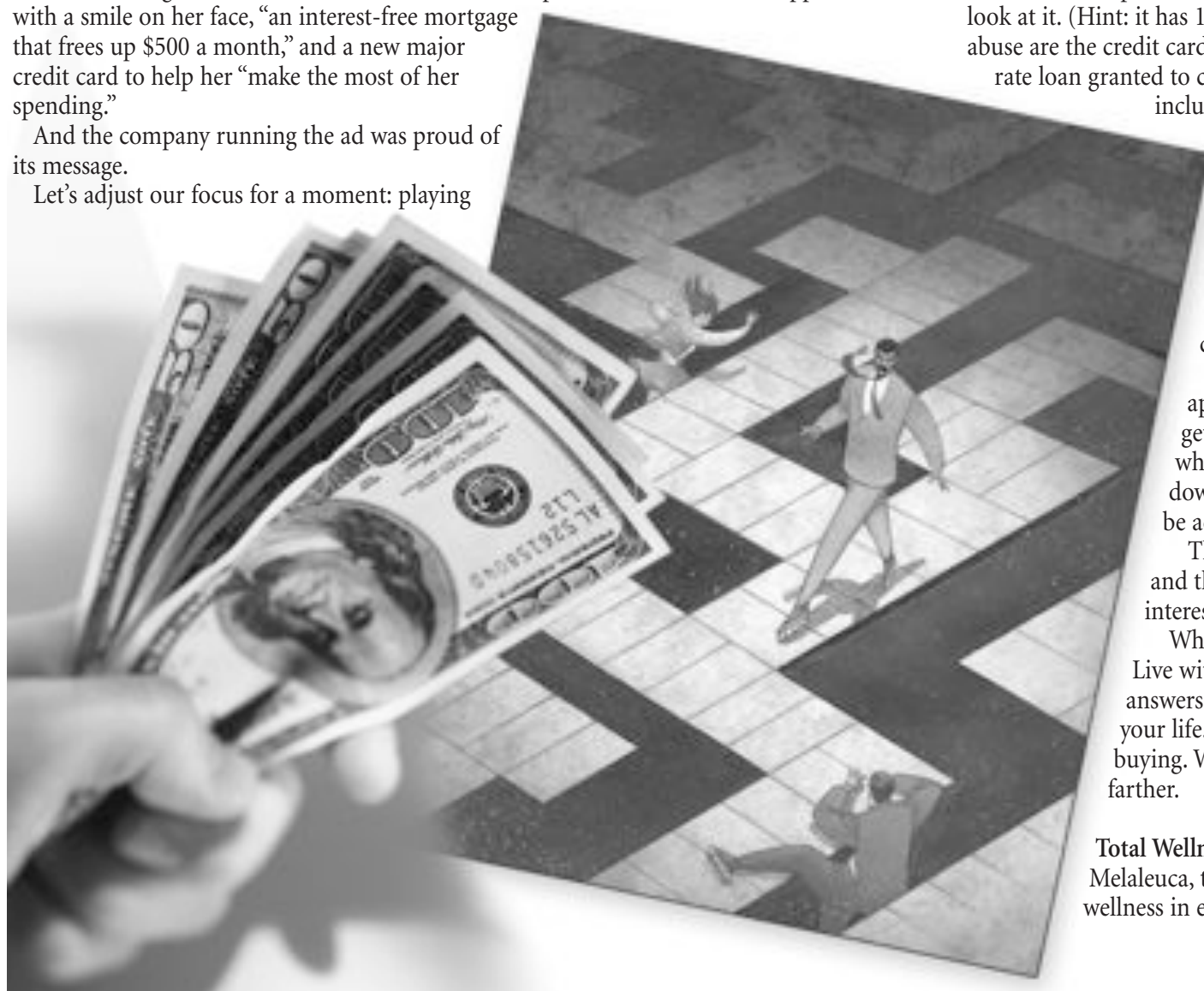
Likewise, home equity loans that grant funds above the actual appraised value of your home may seem like a great idea at first for getting some extra money. But if you still owe on the home equity loan when you decide to sell your home you may find that you are "upside-down" financially: you owe more on your home than it's worth. You may be adding up a formula for financial disaster.

The difference between those who live with financial peace of mind and those who don't is that the former understand the principles of interest and avoid paying it at all costs (literally).

What do you want from your life? Do you want to retire comfortably? Live with financial peace of mind? Feel financially secure? The immediate answers to all of these questions lie in your ability to exterminate debt from your life. Learn the rules. Play smart. Avoid debt, save money, resist impulse buying. Wait until you can pay cash. In the end, your income will go much farther.

Total Wellness

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



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.

As a service to the community, Melaleuca offers the following "content snapshots" of films currently playing, or soon to be released, in Idaho Falls cinemas. We encourage you to seek more specific information on such web sites as www.screenit.com and www.filmvalues.com. The choices we make daily can impact our entire life. May you choose well, and live well.

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.

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; Academy award winner; praised for its accuracy.

Baptists at Our Barbecue (PG)

S1, P1, V2, 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.

Be Cool (PG-13)

S2, P3, V3, A2, T2

Comedy/Drama: As a sequel to Elmore Leonard's 'Get Shorty,' a former strong-arm debt collector cum movie producer enters the world of music recording, taking under his wing a struggling performer being sought by the Russian mafia.

Because of Winn-Dixie (PG)

S1, P2, V1, A1, T2

A 10-year-old girl and her father, an itinerant preacher hoping to settle down, enter a town full of prejudices and hard times. Missing the companionship of a mother and the commitment of her father, she befriends a stray dog... and begins to win over the town.

Boogeyman (PG-13)

S2, P2, V3, A1, T3

Horror: A man returns to his childhood home hoping to face up to childhood fears that yet haunt. But once there, he finds his fears may have been justified after all.

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.

Constantine (R)

S2, P3, V3, A2, T3

Horror: A man eternally cursed for an act earlier in his life tries earning a place in heaven by vanquishing demons, who only he can see.

Cursed (PG-13)

S3, P3, V3, A2, T2

Horror: An orphaned brother and sister are injured by a werewolf in Los Angeles, and begin to exhibit tendencies of werewolf-ness, including increased sexual desires and a taste for blood.

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. Multiple Academy Award nominations.

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.

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. Multiple Academy Award nominations.

Jacket (R)

S2, P3, V3, A2, T2

A U.S. military veteran returns to his native Vermont suffering from bouts of amnesia. Sedated and essentially "archived" by the town doctor, he dreams of the future, encountering the reality of his own impending death.

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. Academy Award for Costume Design.

Man of the House (PG-13)

S3, P2, V3, A2, T2

Comedy/drama: a tough Texas Ranger takes up residence with a group of sexy cheerleaders in order to protect them from a murderer who knows they witnessed his crime.

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. Multiple Academy Awards, including Best Director and Best Picture.

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.

Pacifier (PG)

S1, P2, V3, A1, T2

In the mode of Kindergarten Cop comes the story of a Navy SEAL assigned to protect (and house sit) the five rowdy children of an assassinated scientist who was involved with high-level secret government work.

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.

Pooh's Heffalump Movie (G)

S1, P1, V1, A1, T1

Pure kind and gentle Pooh-flick: Winnie the Pooh and friends take a journey to discover a mysterious Heffalump creature (friendly but Loud) that lives in the forest.

Son of the Mask (PG)

S3, P1, V3, A1, T2

Rather universally panned "sequel" to the original Jim Carey movie (and not starring Jim Carey): an inept husband and wannabe cartoonist develops powers when he finds the

ancient Mask of Loki, Norwegian god of mischief.

Wedding Date (PG-13)

S3, P3, V1, A3, T1

Romantic Comedy: A highly-strung and extremely self-conscious woman hires a male escort to pose as her boyfriend when she attends her sister's wedding.

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.

CLIP AND SAVE