

Opinion



Other Press Viewpoints

Regulations change for bankruptcy

For some people — maybe most — bankruptcy is a last resort. It is the only option when buried under a mountain of debt, likely caused by bad luck or extraordinarily hard times. For them, bankruptcy is shameful.

For others, it is a great deal. They bear no shame. They would file and leave creditors on the hook in a heartbeat. They maybe even would pile up debt intentionally, knowing they could walk away in bankruptcy. Some people file repeatedly through life; for them, it is part of life.

New bankruptcy regulations were tailored for the latter. We can only hope they do not doom the former. ...

The new law is the most sweeping reform of the U.S. Bankruptcy Code in decades, setting new limits on personal bankruptcy filing. It requires people to get professional credit counseling before they are allowed to file.

It prohibits most filers with above-average income from filing Chapter 7 petitions that allow debts to be erased. Instead, people deemed to have at least \$100 a month left over after paying certain debts and expenses will have to submit a five-year repayment plan under more restrictive Chapter 13 guidelines. The law also sets some restrictions on businesses.

All of that sounds reasonable. And given the horror stories we hear about people who abuse bankruptcy protection, leaving creditors on the hook, it is long overdue.

In that context, all the lament about the new regulations sounds like ill-conceived whining.

But the fear is for people who may be financially responsible but get hit with unexpected debts for health problems or a layoff, for example.

So, is the new law good or bad? Time will tell.

But the main problem potentially is that it was structured around the concept that debtors are the whole problem when in fact creditors share the blame. ...

Pre-approved credit card offers flow through the mail like so many germs during cold and flu season. Credit comes easy, and with the new bankruptcy rules creditors have no reason to tighten their policies.

It all assumes that everyone is by nature financially responsible and, even if so, will not give in to temptation when in a financial bind.

In determining whether to allow Chapter 7 or Chapter 13, bankruptcy judges should be able to take into account not only the behavior of debtors but of creditors. When credit is given recklessly, judges should be able to determine whether such creditors deserve full payment.

The problem with this so-called reform is that it was a one-way street. Debtor discipline should be balanced with creditor discipline.

It is not too late for Congress to put some balance into this equation.

The Hays Daily News

Where to write, call

State Rep. Jim Morrison, State Capitol Building, 303 SW 10th St. Rm. 171-W, Topeka 66612. 785/296-7676 e mail: jmmorriso@ink.org web: www.ink.org/public/legislators/jmmorriso

State Sen. Ralph Ostmeyer, State Capitol, 300 SW 10th St., Rm. 128-S., Topeka, Kan. 66612, 785/296-7399 ostmeyer@senate.state.ks.us

COLBY FREE PRESS

155 W. Fifth (USPS 120-920) (785) 462-3963 Colby, Kan. 67701

freepress@nwkansas.com

State award-winning newspaper, General Excellence, Design & Layout Excellence, Column Writing, Editorial Writing, Sports Columns, News, Photography.

Official newspaper of Thomas County, Colby, Brewster and Rexford.

Pat Schiefen - Interim Publisher
pjschiefen@nwkansas.com

NEWS

Patty Decker - Editor
pdecker@nwkansas.com

Tisha Cox - General Assignment
tcox@nwkansas.com

Jan Katz Ackerman, Area Reporter
ackermanjk@ruraltel.net

ADVERTISING

Crystal Rucker - Advertising Sales/Director
crystalr@nwkansas.com

Jasmine Crottinger - Advertising Sales
jasminec@nwkansas.com

Cindy Davis - Advertising Sales
c.davis@nwkansas.com

BUSINESS OFFICE

Lea Bandy - Circulation Manager
lea@nwkansas.com

Jeanette Applegate - Bookkeeping & Ad Building
japplegate@nwkansas.com

Evan Barnum - Systems Administrator
support@nwkansas.com

NOR'WEST PRESS

Jim Bowker - General Manager

Richard Westfahl, Lana Westfahl, Ron VanLoenen, Judy McKnight

THE COLBY FREE PRESS (USPS 120-920) is published every Monday, Wednesday, Thursday and Friday, except the day observed for Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and New Year's Day, by Haynes Publishing Co., 155 W. Fifth, Colby, Kan., 67701.

PERIODICALS POSTAGE is paid at Colby, Kan. 67701, and at additional mailing offices. **POSTMASTER:** Send address changes to The Colby Free Press, 155 W. Fifth, Colby, Kan., 67701. THE BUSINESS OFFICE at 155 W. Fifth is open from 8 a.m. to 5:30 p.m. Monday to Friday, closed Saturday and Sunday. MEMBER OF THE ASSOCIATED PRESS, which is exclusively entitled to the use for publication of all news credited to it or not otherwise herein. Member Kansas Press Association, Inland Press Association and National Newspaper Association. **SUBSCRIPTION RATES:** In Colby by carrier: 4 months \$38, 8 months \$53, 12 months \$70. By mail with in Colby and the nine-county region of Thomas, Sheridan, Decatur, Rawlins, Cheyenne, Sherman, Wallace, Logan and Gove counties: 4 months \$50, 8 months \$62, 12 months \$78. Other Kansas counties: 4 months \$57, 8 months \$67, 12 months \$81. All other states, \$81, 12 months.

Nor'West Newspapers

Haynes Publishing Company



New items sold for pampered pooches

I thought I'd seen it all for the pampered pooch until a novelty catalog came in the mail the other day.

Yep, right there in the middle of the book was a section of items for the little critters. Get this, a pet stroller and a dog house with patio.

Now I'm the first to admit my dear, sweet little Katie is one of the most spoiled four-leggeds on Planet Earth, but those are two items she won't be getting for Christmas.

For \$29.95, the pet stroller comes complete with a mesh cover to keep your pet safely ventilated. It also has a zipper closure to offer easy "in" and "out" access. The steel frame looks like it's been adapted from a human baby stroller and it collapses for easy storage.

The pet stroller carries dogs and cats up to 25 pounds, and anyone having a cat which weighs 25 pounds should maybe consider a diet for Fluffy before the stroller.

Anyway, Katie will have to continue to walk, rather pull Hubby and me, at the end of her leash because she won't be getting a stroller.

She also won't be getting a \$34.95 house with a patio. It's bad enough she's taken over the lounge on the back porch, but she can sun herself from the porch landing rather than a tower.

It is cute how the catalog people displayed the house, complete with a put in the doorway and a fire hydrant atop the house/patio.

Measuring 26-inches by 25-inches by 22-inches, the patio is 20-inches by 17-inches. It has a tiny ladder leading up to the roof, and a lattice railing all the way around it so Pooch doesn't fall of... while snoozing that is.

Anyway, while both the stroller and dog house with patio are two of those "why didn't I



Jan Katz Ackerman

• From Where I stand

think of that" items... like I said, they aren't going to be under Katie's Christmas tree this year.

Speaking of Katie, she cracked me up the other day and I'm sure you'll get a giggle out of this one too.

Hubby and I have laminate flooring throughout our house and Katie likes to make mad dashes from one end to the other as part of her exercise routine.

Well, last week on one of her fly-bys, she ran smack dab into a wooden kitchen chair. After being tossed to and fro through the kitchen like a mop on the end of a stick, Katie landed spread eagle on the floor with her right paw under the back railing of the chair. She lay there stunned momentarily, then picker herself up and whelped off limping to her bed for a much needed rest.

Concerned she might have broken her paw, I convinced her to come to me and we sat in my easy chair and checked out the situation. I applied an ice bag and after about 30-minutes of tender-loving-care, Katie decided it was time to go outside.

She limped through the remainder of Satur-

day, and Sunday morning as Hubby and I were getting ready to leave for church Katie decided she needed some more attention.

As usual, Katie followed me to the kitchen to retrieve her morning "I have to go out on my chain" snack, and low and behold if she didn't try to get not only a snack but some sympathy as well.

I opened the snack container and when I turned around to give Katie her snack, there she sat, limp paw hanging out in front of her.

She looked pathetic! Not because she had the limp paw held up about six inches off the floor, but because she raised the wrong paw — the left one.

"Katie, that's the wrong paw," I said as she literally shifted her weight and put down the left foot and raised the right one.

It truly was a Kodak moment!

Aren't you loving the weather change and the cooler temperatures? I sure am. I can always add a sweater or coat, but when it's hot, well, we won't go there. And how about the recent rains? I'm hoping you are as thankful for them as I am, and please don't forget to thank the good Lord for the moisture.

Speaking of changes, I can't believe it's time to set the clocks back again in just over a week. I sure wish one of the state's 'Pow-ers-that-Be' would pass a bill to leave the clocks alone like some of the states do. It would suit me just fine to have one time all year round, but since I'm not the one calling the shots (sometimes that's a great benefit) I'll sit down and be quiet. Anyway, have a great weekend. Chat with you next week!

Phone call was a surprise wake up call

I got a phone call the other day from a friend. He called me at 6 a.m. and, as I am not an early riser by nature, I was not yet awake.

In fact, I thought the phone was my alarm clock (it was about that time) and rolled over to grab another 15 minutes of sleep before it went off again.

Then the phone beeped to let me know someone had left a message and a phone message at 6 a.m. just can't be good news.

As it turns out, he had hit a deer. He was all right, but his car was not. So, off I went to the police station to help get his car to the body shop and give him a ride to his house.

The rest of the day was kind of a blur after that. I don't know why, but losing just 15 minutes of sleep put me in a mental fog I just couldn't shake.

As I sat on the porch that evening, contemplating my column (mainly trying to come up with something to write about besides war, scandal and general inanity) it came to me. I needed to write about the beautiful evening.

Not in the sense of a description, per se, but in the sense of enjoying the life around us. It was warm, the sun was beautiful as it set beneath the trees to my west and the coffee was delicious.

Someone has said there are two kinds of things in life, the important and the urgent. I would say that a little differently.



Jay Kelley

• Speaking MyMind

There are a lot of important things in life, but some of them are urgent.

It isn't that we shouldn't care about what goes on around us. Who gets appointed to the Supreme Court is important. So is the war in Iraq.

So are the direction our country is taking; our national debt; who is running for governor and a host of other things, but we're not going to solve any of them overnight.

On the other hand, you will only be able to spend this evening with your kids watching the sunset tonight. After that, the opportunity is gone and who's to say there will be another. That is urgency.

Solomon "the wisest man who ever lived" decried the vanity of man in a little book called Ecclesiastes. He said gathering riches, building kingdoms and acquiring things were all useless endeavors.

One of my favorite quotes from school was "Of making many books there is no end, and much study wearies the body." Some of my

teachers, however, apparently didn't apply it in the same way.

Right after that little phrase, we find the ultimate wisdom, "Fear God and keep his commandments."

That's the thing that is really important. If we follow that directive, everything else seems to fall in place.

Oh, there are still bumps in the road, but they don't seem as bad. Of course, fear God and keep his commandments implies a couple of things.

First, we have to fear God. That means we take him at his word and allow him to speak. Those who claim we cannot speak where God speaks are simply ignorant of God's word and his power.

Second, if we are to keep his commandments we must take all of them "in their entirety" seriously. We cannot pick and choose what we will and won't do and claim to be faithful.

Yes, there will still be evil in the world so long as there is free will, but we'll know who is really in charge and we'll know what is really important.

It's called walking by faith and it beats walking by sight hands down.

Jay Kelley is a local minister and writer who speaks his mind from time to time. His e-mail is jkelley@st-tel.net.

Doonesbury

• Gary Trudeau

