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The PAMPA NEWS

Friday, June 19, 2009 Volume 105 • No. 55 50¢ Daily • Weekend \$1.50

Reapers will be PJHS mascot

BY DAVID BOWSER
 dbowser@thepampanews.com

The Pampa Independent School District board of trustees decided to stick with their decision to name the junior high school mascot 'The Reapers' and adopted a logo that had been submitted earlier this spring.

Lee Porter, school board member, told the board at their meeting Thursday evening that in the training he'd received from the Texas Association of School Boards, boards of education should follow two rules. They should never go back and change what a previous board had done and they should not commit future boards to actions taken in the present.

At their meeting earlier this month, the board discussed changing the mascot at the urging of the Pampa Junior High School staff and Pampa Athletic Department to 'The Harvesters,' the mascot of the high school.

"There are compelling arguments on each side of



PISD continued on page 3

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SUMMER MORNING



Pat Stewart pauses as an eastbound freight roared down the railroad tracks over the Cuyler Street underpass. "I love that sound," Stewart said, as the rumble of the train faded in the distance. Sitting on a bench outside the Woody Guthrie Folk Music Center, Stewart, a harmonica man and folk musician from St. Louis, has long been involved in the Woody Guthrie Center in Pampa, but it's been from a distance. Now, Stewart says he's moved to Pampa and is taking a more direct involvement in the center. He says there should be more activities now and the folk music center should be open more often. For now though, he's content to sit back and play his harmonica and enjoy the soft summer mornings.

staff photo by David Bowser

Haenisch: Students had safe year

BY DAVID BOWSER
 dbowser@thepampanews.com

School Supt. Barry Haenisch said the 2008-2009 had been a very safe year for students in the Pampa Independent School District.

Still, Haenisch said it appears there will always be playground accidents.

In his report during Thursday night's school board meeting on accidents at the schools in the district, Haenisch said there were no accidents reported in August or September last year.

In October, paramedics were called to Travis for one student for illness and another student had been taken to a physician by a parent.

Also in October, a Wilson student fell in gym, hurting a leg and requiring medical attention.

In November, two students collided in gym class. One suffered a cut scalp. The other suffered a bruised chin. Both were sent to see a physician.

A high school student suffered a seizure in November and paramedics took the student to Pampa Regional Medical Center.

SAFE continued on page 3

Billionaire to appear in court

DALLAS (AP) — Texas billionaire R. Allen Stanford, chairman of the troubled Stanford Financial Group, is set to appear in federal court Friday on fraud charges after surrendering to FBI agents in Virginia the day before, officials said.

Authorities plan to unseal an indictment charging Stanford, law enforcement officials said, speaking on condition of anonymity because they were not authorized to discuss the case. Stanford surrendered in Stafford, Va., on Thursday and is to appear in federal court in the state capital, Richmond, the officials said.

Stanford's initial hearing was set for 1:30 p.m. Richmond court authorities said they did not know if Stanford was being held by marshals inside the courthouse or elsewhere ahead of the hearing. The court clerk's office said the initial hearing will also deal

with detention issues.

A grand jury in Houston has been investigating Stanford Financial Group. The Securities and Exchange Commission filed civil charges earlier this year accusing Stanford and his top executives of conducting an \$8 billion fraud by advising clients to buy certificates of deposit from the Antigua-based Stanford International Bank.

The SEC's lawsuit charged that the bank advertised its CDs in a brochure touting a conservative investment philosophy. But instead the bank's portfolio was "misappropriated by Defendant Allen Stanford and used by him to acquire private equities investments and real estate," the suit says.

An amended complaint by the SEC has accused Stanford and his finance chief, James M. Davis,

STANFORD cont. on page 3

3rd annual Summer Bash a hit with the crowd

BY LESLI ABBOTT
 labbott@thepampanews.com

The third annual Summer Bash for the Sheltered Workshop and Activity Center of Pampa was held on Wednesday afternoon, June 17. The M. K. Brown Auditorium conference room was decorated like an outdoor picnic. "Only it's a lot cooler here and we have music", said 24 year old, Ashley Abbe.

Indeed. The crowd was dancing to the music of the jitterbug, the YMCA song, and every line dance you can think of.

It made no difference if a dancer had a partner or not, everyone hit the floor.

The room was a sea of lime green T-shirts, identifying the counselors, with over 110 people in attendance.

The music was provided by RT the DJ, owners Ronnie and Jean Terry have been playing the tunes for the Special Olympics events for the past five years. "We love to come out and do these events, BASH cont. on page 3

you can tell everyone is having a really good time", said Ronnie Terry.

The Pampa Lions Club cooked hamburgers for the meal, and the families and friends in attendance provided the side dishes. Cabot Corporation brought the ingredients for coke floats, a crowd favorite.

Out of town guests attended from Perryton and Borger.

Each one had a story about what the Workshop is like for them. Helen Robinson said that her sister, Linda Lou Pierce enjoys coming to the Workshop and the events because it's her only time of socializing. "It's a necessary part of her daily life", Robinson said. Robinson has been involved for 29 years with the movement in Pampa/Gray county to acknowledge and accept the group for what they can

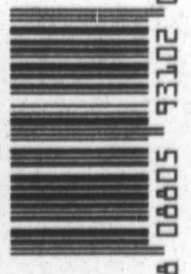


staff photo by Lesli Abbott
 Dancers enjoyed the music at the 3rd annual Summer Bash Wednesday at M. K. Brown.

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For the record

PAMPA FORECAST

Saturday	Sunday	Monday
		
High 81 Low 69	High 91 Low 71	High 95 Low 73

Tonight: Showers and thunderstorms, mainly after 1 a.m. Low around 67. South wind between 5 and 15 mph. Chance of precipitation is 80%.

Saturday: Showers and thunderstorms, mainly before 1 p.m. Some of the storms could produce heavy rainfall. High near 81. South wind between 10 and 15 mph, with gusts as high as 20 mph. Chance of precipitation is 80%.

Saturday Night: A 20 percent chance of showers and thunderstorms. Mostly cloudy, with a low around 69. South wind between 10 and 15 mph, with gusts as high as 20 mph.

Sunday: Mostly cloudy, with a high near 91. South southwest wind between 10 and 15 mph, with gusts as high as 20 mph.

Sunday Night: Partly cloudy, with a low around 71. South wind between 10 and 15 mph, with gusts as high as 25 mph.

Monday: Mostly sunny, with a high near 95. South southwest wind between 10 and 15 mph, with gusts as high as 20 mph.

Monday Night: Partly cloudy, with a low around 73. South wind between 10 and 15 mph, with gusts as high as 20 mph.

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Grain prices

The following grain quotations are provided by Atterbury Grain of White Deer. Prices quoted are for the close of the last market day.

Wheat — \$5.34
Milo — \$5.50
Corn — \$7.11

Texas Two Step results

AUSTIN, Texas (AP) — Results of the Texas Two Step drawing Thursday night:

Winning numbers drawn: 19-27-29-31. Bonus Ball: 26.

Number matching four of four, plus Bonus Ball: 0.
Number matching four of four: 8. Prize: \$1,376.
Number matching three of four, plus Bonus Ball: 21.
Prize: \$64.

Number matching three of four: 942. Prize: \$20.
Number matching two of four, plus Bonus Ball: 598.
Prize: \$20.

Number matching one of four, plus Bonus Ball: 3,953.
Prize: \$7.

Number matching Bonus Ball alone: 6,950. Prize: \$5.
Estimated jackpot for Monday night drawing: \$225,000.

Celebrate with Class of 1969

The Pampa High School Class of 1969 would like to extend an invitation to the Classes of 1967, 1968, 1970 and 1971 to attend our 40th class reunion on June 26 & 27.

Attn: Class of 1969 please get your registration and money in as soon as possible. Call 665-2323 for more information!

Obituaries

Geneva Finney Gafford, 80

Rogers—Geneva Finney Gafford, 80, died June 9, 2009 in Rogers, Texas.

Graveside services will be held at 10 a.m. Saturday, June 20, 2009, at Memory Gardens Cemetery on Price Road.

Mrs. Gafford was born

July 9, 1928 in Gypsy, Oklahoma to Matthew Purvis and Iva Pearl Thompson Purvis. She attended nursing school in Amarillo and worked as a scrub technician in surgery rooms. She married Bill Gafford, who preceded

her in death in 2004. She lived in Lubbock and Pampa before moving to Rogers in 2005. She attended Mt Olive Baptist Church in Rogers.

Survivors include two sons; Marvin Finney of Pampa and Dale Finney

of Amarillo, one daughter, Connie Hicks of Rogers, her twin sister, Eva Cooper of Wichita, Kansas, five grandchildren and four great grandchildren.

Memorial donation can be made to the American Cancer Society or Hospice.

Emergency Services

SHERIFF

The Gray County Sheriff's Department made the following arrests during the period between 7 a.m. Thursday, June 18 and 7 a.m. Friday, June 19.

Thursday
Albert Tambunga, 50, of Pampa, was arrested on a Hutchinson County warrant for theft.

Ronald John Garbulinski, 33, of Amarillo, was arrested for public intoxication.

Waylon Lynn Bridwell, 32, of Pampa, was arrested on a warrant for manufacture and delivery of a controlled substance (penalty group 1), greater than or equal to 400 grams and another warrant for possession and transport of a chemical with intent to manufacture a controlled substance.

Jacquelyne Lee Mears, 33, of Lefors, on a warrant for possession and transportation of a chemical with intent to manufacture a controlled substance.

James Robert Gee, 39, of Lefors, was arrested on a warrant for transportation of a chemical with intent to manufacture a controlled substance.

Friday
Antonio Delray Garcia, 39, of Amarillo, was arrested for public intoxication.

FIRE

The Pampa Fire Department responded to the following call during the period 7 a.m. Thursday, June 18, to 7 a.m. Friday, June 19.

10:27 p.m.—One unit and three personnel responded to the 1400 block of Williston for a lift assist.

PAMPA PD

Guardian EMS responded to the following calls during the period between 7 a.m. Thursday, June 18 to 7 a.m. Friday, June 19.

Thursday 10:00 a.m.—An MICU unit responded to Panhandle Regional Medical Center and transported a patient to Baptist St. Anthony.

1:43 p.m.—An MICU unit responded to the 900 block of south Wells, no transportation was necessary.

4:41 p.m.—An MICU unit responded to the 800 block of Twenty-fifth Street and transported a patient to PRMC.

6:40 p.m.—An MICU unit responded to the 1900 block of north Dwight and transported a patient to PRMC.

7:25 p.m.—An MICU unit responded to PRMC and transported one patient to North West Texas Hospital.

AMBULANCE

The Pampa Police Department responded to the following calls during the period between 7 a.m. Thursday, June 17 to 7 a.m. Friday, June 18.

Thursday
Animal Control Officers responded to nine calls or stops.

Pampa Police Officers made 18 traffic stops, have eight ongoing investigations, and responded to six requests for information.

A motor assist was made at the intersection of Cuyler and Brown streets.

Disorderly conduct was reported in the 3000 block of north Perryton and in the 400 block of north Lefors.

A suspicious person was reported in the 1000 block of south Christy, and at the intersection of Barnard and Graham.

A suspicious vehicle was reported in the 2500 block of Perryton Parkway.

Theft was reported in the 100 block of west Nicki Avenue where a tool set worth an estimated \$100 was taken and in the 1300 block of north Hobart.

Criminal mischief was reported in the 700 block of north Lefors at two different locations, where a window and others items were taken from the house, and in the 500 block of north Hazel where a window and wooden doors were damaged.

An automobile accident

was reported in the 2100 block of north Wells, in the Pampa lobby, and in the 1200 block of north Hobart.

A report of found property was made at the intersection of Barnes and Cuyler.

An assault was reported in the lobby of the PPD.

A report of sexual assault was reported in the 1500 block of west Kentucky Ave.

Fingerprints were taken in the 1100 block of north Hobart.

Identity theft was reported in the 400 block of north West street.

An harassing phone call was made in the 2400 block of Navajo Road and in the 100 block of north Faulkner.

Criminal trespass was reported at the intersection of Frederic and Graham.

An injured animal was reported to the PPD at the intersection of Lefors and Browning and pit bulls running loose was reported in the 1800 block of north Sumner.

Friday
Pampa Police Officers made three traffic stops, and responded to two requests for information.

A suspicious person was reported in the 900 block of north Duncan and in the 1400 block of north Hobart, and at the intersection of Texas and Frost.

A burglary was reported in the 1100 block of Seneca Lane.

3 dead in Corpus Christi explosion

CORPUS CHRISTI, Texas (AP) — Three people died Thursday when an explosion blew apart a home in Corpus Christi.

Police Capt. John Houston said the bodies of a 45-year-old woman, her 14-year-old daughter and the woman's 52-year-old boyfriend were found in the rubble. Another adult and a teen who had access to the home were accounted for late Thursday.

Houston said the investigation continued into the cause of the explosion but they were "leaning" toward it being an accident.

He said family members said the

residents "were doing some remodeling and were complaining of gas leaks." He said propane tanks at the residence also were being looked at.

Houston said debris was found about two blocks away. He said the explosion "pretty much leveled the whole place" and shattered windows in other homes nearby.

Witnesses told police that the explosion blew the roof 30 to 35 feet above the tree line.

A portion of the roof sat on the top of a truck in the driveway. The walls were blown out and items from the home ended up across the street.

Julie Doyle at Mike Doyle Custom

Surf Boards said the blast shook the whole shop.

"My husband and I ran into the street. It was raining debris," she said in the Corpus Christi Caller-Times. "My first instinct was that a plane went down. Debris was raining down like it was 9-11. I have house insulation in my parking lot."

Houston said samples would be taken from the house Friday to test for anything incendiary.

The bodies of the victims were sent to the medical examiner's office for identification. Houston said dental records would be needed to make positive identifications.

Houston judge indicted for keying car

HOUSTON (AP) — A state district judge from Houston was indicted Thursday on a vandalism charge after a surveillance videotape supposedly showed him scratching his next-door neighbor's car with a key.

Woody Ray Densen was indicted on a state jail felony charge of criminal mischief after a grand jury listened to testimony earlier in the day and also watched the surveillance footage.

He faces up to two years in state jail if convicted.

The surveillance video, taken by the judge's neighbor Adam Kliebert, shows Densen in May walking his dog past Kliebert's Range Rover. On the video, Densen can be seen moving his left hand close to the vehicle as he walked by.

Another video shows Densen walking by the car at a different time, moving his right hand closer to the vehicle as he went past it.

Densen's attorney, Robert Pelton, said the judge is innocent and

passed a lie detector test. He also said none of the video footage directly shows his client marking up the car.

"It doesn't prove he

committed a criminal act and that's why we are so disappointed with all of this," Pelton said.

Daily 4 results

AUSTIN, Texas (AP) — The winning Daily 4 numbers drawn Thursday night by the Texas Lottery, in order:

0-4-8-8. Sum It Up: 20
(zero, four, eight, eight. Sum It Up: twenty)

LAST MINUTE CLASSIFIED LINE ADS

The Pampa News is not responsible for the content of paid advertisement

DEADLINE CHANGE
for Classified Line Ads for Fri. Edition and the Weekend Edition (Sat.-Sun.) this also includes Last Minute Ads (City Briefs)! Fri. Deadline is Thurs. before noon. Weekend Edition (Sat.-Sun.) deadline is Thursday before 4pm.

GARAGE SALE, 1513 N. Zimmers, Friday, June 19th, 9:00-1:30.

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NEW HOURS at the Pampa News: Mon. thru Fri., 8am-4pm. Miss Service on newspaper delivery still available, 669-2525.

Cash Five Texas results

AUSTIN, Texas (AP) — Results of the Cash 5 drawing Thursday night:

Winning numbers drawn: 11-18-19-27-34.
Number matching five of five: 0.
Matching four of five: 89. Prize: \$372
Matching three of five: 2,373. Prize: \$10
Matching two of five: 24,382. Prize: \$2
Next Cash 5 drawing: Friday night.

Pick 3 results

AUSTIN, Texas (AP) — The winning Pick 3 numbers drawn Thursday night by the Texas Lottery, in order:

7-1-2. Sum It Up: 10
(seven, one, two. Sum It Up: ten)

THP trooper seizes drugs during traffic stop

Carson County — A Highway Patrol Trooper working on I-40 in Carson County on June 16 observed a vehicle traveling east, speeding above the posted limit of 70 mph. The Trooper conducted a traffic stop on the vehicle and identified the driver as Shalonda Rynnette McNeal of Lynwood, California. A passenger in the vehicle was identified as Crystal Antoinette Shoaf of Compton, California. The pair was traveling from Los Angeles, California to Memphis, Tennessee. During the traffic stop the

Trooper could smell the odor of burnt marijuana coming from the interior of the vehicle. The Trooper then conducted a probable cause search of the vehicle. During the search 9,460 grams of codeine, 3,052 grams of hydrocodone, 1,857 grams of xanax, and 37 grams of marijuana were located in the trunk and under the passenger seat of the vehicle. Both occupants were placed under arrest for possession of a controlled substance and booked into the Carson County jail.

PISD

this issue," said Derrell DeLoach, school board president.

In the end, they elected to let their decision to keep 'The Reapers' as the mascot, and on a 4-2 vote, they selected a logo showing a man with a scythe against the outline of the state.

Board members, Joe Martinez, Lance DeFever, Dana Terry and Porter voted in favor of the new logo. DeLoach and David Teichmann voted against the logo. Board member Mark McVay was absent Thursday night.

The school board also discussed the concrete fence bordering the front of Pampa High School along Harvester.

While there has been a great deal of interest in preserving the fence from alumni groups, the school board expressed concerns over the safety of the 70-year-old fence.

School officials noted that nine cross bars of the fence had been identified as dangerous.

"Safety is number one," said Martinez, school board member.

DeLoach and Porter, school board member, echoed Martinez' opinion.

Carol Fields, PISD business manager, said the estimate the district had received to repair the fence and return it to pristine condition was \$100,341.

"I don't think the district can afford that," said DeLoach.

By comparison, Fields said the estimate to demolish the fence built by the Works Progress Administration, WPA, about 1940, was \$5,400.

Dana Terry, school board member, expressed concern about people driving across the lawn at the high school if there was no fence there.

Sena Brainard, a concerned citizen, told the board that contractors had told her there was new technology that could be used to repair the fence.

The school board elected not to take any action on the fence, delaying it until the high school renovations were complete or at least further along, with hopes that a civic group would express an interest in restoring the fence.

In other action, the school board named Teichmann a delegate to the annual Texas Association of School Boards convention Oct. 3 and 4 in Houston.

The approved the adoption of policy updates as recommended by the Texas

Association of School Boards with the exception of a transportation policy concerning special education students. They decided to amend that policy proposal and consider it next month.

The board also decided to hold one school board meeting a month. During the construction process of the high school renovations and building the new junior high school, the board had elected to hold two meetings a month. The first meeting each month was intended to deal only with construction issues. The consensus of the board now is that the district is far enough along in the construction to return to one meeting a month.

The monthly will be on the third Thursday of each month.

The school board also decided to allow students who had a 96 percent attendance record, had made all their remedial TAKS test session, had no disciplinary issues on their record and had passed all their regular class work to participate in graduation ceremonies.

The board also approved a proposal to mark the blank side of the Pampa Junior High School cornerstone, which will be

laid by the local Masonic Lodge, as a memorial to the Campbell family, who donated the land for the school.

The school board approved a bid of \$1,790 for weight room supplies and equipment and renew

cont. from page 1

service contracts with the Region XVI Education Center in Amarillo. They also approved a proposal for the Pampa High School drama club's trip to New York City.

Stanford

of conducting a "massive Ponzi scheme" in which early investors were paid returns from money put in by later investors. Davis promised in April to cooperate with federal investigators.

Stanford has maintained his innocence.

Dick DeGuerin, Stanford's attorney in Houston, told The Associated Press that Stanford "surrendered this afternoon to some FBI

cont. from page 1 agents who were hiding out in black SUVs outside the residence where he was staying in Virginia."

"He walked out and asked if they had a warrant," DeGuerin said. He said Stanford told them to arrest him if they had a warrant and said if they didn't he would go back to Houston Friday to turn himself in.

FBI spokesman Richard Kolko declined to comment.

Safe

Haenisch said there were no accidents reported in December, January, February, March or April.

In May, an Austin student fell off the monkey bars and required stitches from a doctor and a CT scan.

A Travis student fell off playground equipment and broke an arm in May.

A high school student

cont. from page 1 stepped on a roofing nail at the school and the parent was notified.

Haenisch told the school board that the district had hired three more school nurses and now every school had a nurse.

The superintendent credited the district's custodial staff with keeping the campuses safe.

Bash

offer the community. "It's difficult to find employers that are willing to hire our clients, it takes a special company to accept the challenge of training and overseeing their activities", she said.

Chris Wall is a Case Manager with the Amarillo Mental Health and Mental Retardation Office, his work brings him to Pampa and Borger to visit clients each week. "I find out that most of my clients are well taken care of by the communities and families. We rely a great deal on our volunteers. Almost every day I'm welcomed here and they tell me they can't wait until I come back. These are the most wonderful people I've ever met", Wall said.

Perryton's Director of their Workshop, Judy Williams, brought a group over for the bash. "Each workshop has an advisory board, volunteers that keep us running and work on fund raising".

Vickie Bailey, Director of the Pampa/Gray Workshop says the clients have several activities to which to participate.

"Each client has their own goals of what they would like to accomplish," she explained, "and we work toward that with them through training and practice."

"Normally we have 20-25 people a day, although we have 37 signed up and we have transportation available for them," she said.

cont. from page 1 Clients live with their family and three live in a group home. Some of the clients have jobs such as shredding of documents for banks, school districts, emergency services, and law firms, and another job of assembling boxes for a local company.

Most of the clients in the room participate in the Special Olympics. Depending on fund raising, they are able to compete every other year on the state level.

For additional details on the Pampa Workshop, volunteerism, and general information contact Vickie Bailey, vickiebailey@cablone.net.

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Viewpoints

Today in History

Today is Friday, June 19, the 170th day of 2009. There are 195 days left in the year.

Highlights in history on this date:

1522 - Holy Roman Emperor Charles V visits England and signs Treaty of Windsor with King Henry VIII, calling for invasion of France.

1586 - Under threat from Indians, colonists sail from Roanoke Island, North Carolina, ending first settlement by English in America.

1819 - U.S. ship Savannah arrives in Liverpool, England, marking the first Atlantic crossing by a steamship.

1821 - Turkish forces defeat Greek rebels at Dragashan, Turkey.

1862 - U.S. Congress prohibits slavery in U.S. territories.

1867 - Mexican Emperor Maximilian I is executed by firing squad on the orders of President Benito Juarez.

1885 - Statue of Liberty arrives in New York City from France.

1908 - The ship Kasato Maru arrives in Santos with 168 Japanese families, beginning Japanese immigration to Brazil.

1944 - U.S. troops take Saipan Island in Pacific from Japanese during

'One has two duties — to be worried and not to be worried.'

— E. M. Forster, British author

World War II.

1953 - Julius and Ethel Rosenberg, convicted of nuclear espionage for the Soviet Union, are executed in the United States.

1961 - Kuwait becomes independent of Britain.

1975 - U.N. Secretary-General Kurt Waldheim opens first major world conference on status of women, in Mexico City.

1984 - Michael Jordan is signed to the Chicago Bulls basketball team.

2001 - A U.N. fuel barge sails into Kisangani reopening the Congo River after war severed the African nation's most important transportation route in 1998.

2003 - The Turkish parliament passes a package of human rights reforms, the latest in a series of laws aimed at improving Turkey's chances of being admitted to the European Union.

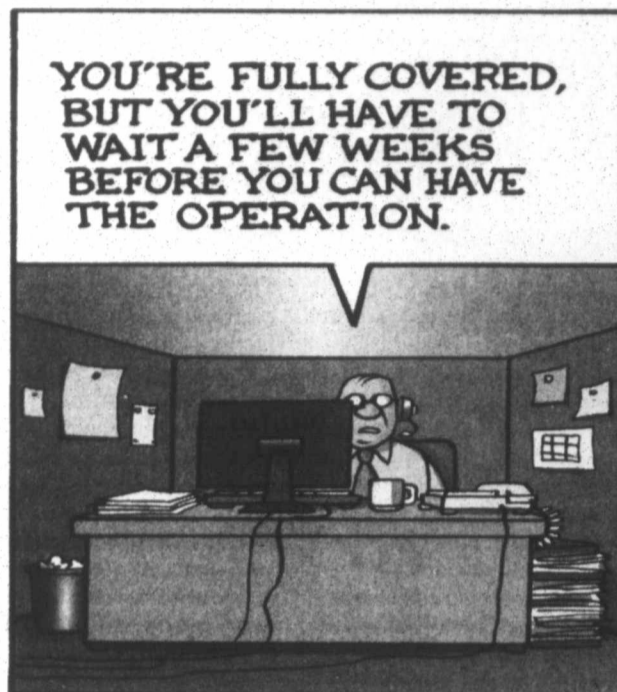
2004 - Saudi Arabia announces that it has killed Abdulaziz al-Moqrin, considered the leader of al-Qaida in Saudi Arabia, and three other militants in a clash with security forces in Riyadh hours after the terror group posts grisly photographs of beheaded American hostage Paul M. Johnson Jr. on an Internet site.

2006 - The United Nations inaugurates its new Human Rights Council, vowing to uphold the highest standards of human rights and erase the tarnished image of its predecessor despite lingering doubts about its effectiveness.

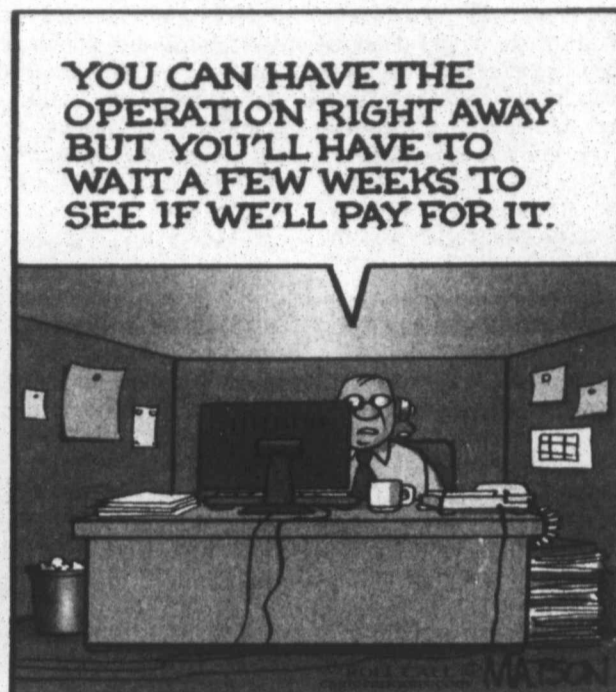
Today's Birthdays:

Blaise Pascal, French mathematician and philosopher (1623-1662); Lou Gehrig, U.S. baseball player (1903-1941); Aung San Suu Kyi, Myanmar opposition leader/Nobel peace prize winner (1945-); Salman Rushdie, Anglo-Indian writer (1947-); Phyllicia Rashad, U.S. actress (1948-); Kathleen Turner, U.S. actress (1954-); Paula Abdul, U.S. singer/dancer (1962-).

PUBLIC PLAN BUREAUCRAT



PRIVATE PLAN BUREAUCRAT



Establishing minimum standards for the safety of financial products

By RAJ DATE

Given the urgency and severity of the financial crisis, it is not surprising that most policymakers have to date been focused on here-and-now tactical initiatives to stabilize the financial system, rather than laying the foundation for a more sound and better regulated system in the future.

There are exceptions; Senator Durbin's proposal for a Financial Product Safety Commission is one of them. The proposed Commission would establish minimum standards for the safety of financial products, and would focus especially on identifying deceptive and fraudulent practices. The institution's mandate would be analogous to the Consumer Product Safety Commission. As the proposal's sponsors argued to the Treasury Secretary in a recent letter, "there is no reason for us to have regulations that prevent toasters from exploding into flames, but no protections to prevent mortgages and credit cards from doing the same."

Opponents, thus far, have mustered what seems a half-hearted and formulaic argument against the proposal: introducing a new bureaucracy as the ultimate arbiter of prod-

uct safety would effectively iron out differences in product structures and pricing, and dampen innovation.

The opposite is true. We have minimum standards on practically every consumer product -- from automobiles to the aforementioned toasters -- but innovation appears to proceed apace. You would be surprised what toasters can do these days!

Minimum product standards, then, don't necessarily crowd out innovation. Instead, the difficulty for principled innovators in consumer financial services has been engineering new, improved product structures that can economically match the value captured through questionable, customer-unfriendly practices engaged in by competitors. Take the prime credit card business, for example. It is difficult to compete with large incumbents willing and able to use zero percent teaser rates, coupled with hair-trigger universal default repricing. The economic value of that customer-unfriendly practice was a killer advantage which stifled the need or potential for innovation.

A more persuasive objection to the proposed Commission is that it would add to the existing

thicket of state and federal financial regulators, rather than replacing them. By doing so it would create further administrative hoop-jumping and destructive friction on innovation.

In reality, the industry suffers from too many regulators not from too much regulation. The proposed Commission should preempt them -- or, at least, it should preempt other federal authorities on these issues. The result would be more clarity, less arbitrage, and fewer burdens.

The proposal could be improved with an expansion of its mission from merely setting minimum standards. It is certainly true that deceptive sales practices are a major problem in consumer financial services, but they aren't the main problem.

The main problem is that consumers -- who, as it turns out, are human beings -- are, in general, incapable of adequately weighing abstract financial risks and rewards. Perhaps the most telling example is banks' "free checking" offerings, which aren't free at all, because they tend to generate significant fees through non-sufficient funds ("NSF") penalties on overdrafts. Consumers are aware of NSF fees; they just systematically underestimate how often they

will incur them.

This is where the proposed Commission could help. Let me suggest an analogy. Restaurants in Los Angeles County are required to post a large placard in their front windows, showing an "A", "B", or "C". Those letter grades correspond to an establishment's scoring in routine health department inspections. The Los Angeles approach made more transparent the hygienic disparity between restaurants. That is, it helps consumers understand that while many restaurants meet minimum standards, they are not all equally safe.

Using this approach with financial products would allow the Commission to encourage and reward especially consumer-friendly product structures, while not ironing out innovative product wrinkles. This is the outcome that we should all desire.

Date is the chairman and executive director of the Cambridge Winter Center for Financial Institutions Policy. He is a former McKinsey & Company consultant, bank senior executive, and Wall Street managing director.

Doctors' boos show Obama's tough road

WASHINGTON (AP) — Barack Obama isn't used to hearing boos.

For all the young president's popularity, the response he got Monday from doctors at an American Medical Association meeting was a sign his road is only going to get rockier as he tries to sell his plan to overhaul the nation's health care system.

The boos erupted when Obama told the doctors in Chicago he wouldn't try to help them win their top legislative priority — limits on jury damages in medical malpractice cases.

But what could they expect? If Obama announced support for malpractice limits, that would set trial lawyers and unions — major supporters of Democratic candidates — on the attack. Not to mention consumer groups.

Every other group in the health care debate has a wish list and a top priority. Insurers don't want competition from the government. Employers don't want to be told they have to offer medical coverage to their workers. Hospitals want to stave off Medicare cuts. Drug companies want to charge what the market

will bear.

Obama can't give all of them what they want. Instead, he's got to figure what's just enough to keep as many groups as possible on board — without alienating others. It's a fine line for him — and sometimes for them.

The doctors were only Obama's first house call. He'll be making his case to the other groups — and to the nation at large — in an increasingly energetic campaign to get a bill passed by the end of his first year in office.

AMA insiders shouldn't have been surprised by Obama's upfront refusal to consider malpractice caps.

The group couldn't get that idea passed by a Republican Congress and president a few years ago.

Instead, Obama left the door open to some kind of compromise on malpractice.

The president said he's willing to explore alternatives to taking doctors to court. In the past, he supported special programs in which hospitals and doctors are encouraged to admit mistakes, correct them and offer compensation. Studies have shown the approach can work,

because doctors' refusal to acknowledge mistakes is one reason many families file suit.

Doctors have special reasons to be wary of the president's plans to overhaul the health care system.

Not long ago, doctors' decisions were rarely questioned. Now they are being blamed for a big part of the wasteful spending in the nation's \$2.5 trillion health care system. Studies have shown that as much as 30 cents of the U.S. health care dollar may be going for tests and procedures that are of little or no value to patients.

The Obama administration has cited such findings as evidence that the system is broken. Since doctors are the ones responsible for ordering tests and procedures, health care costs cannot be brought under control unless they change their decision-making habits.

"Change is scary," said Dartmouth University's Dr. Elliott Fisher, a doctor turned costs researcher. "I think there is a fear of loss of autonomy, that someone is going to tell you what to do."

But Obama did not

blame the doctors. Instead, he tried to woo them, much as he has done with recalcitrant foreign leaders.

"It's the equivalent of international diplomacy. He's got to make them feel like it's possible to have dialogue about what the future looks like," said Blendon.

Obama assured the doctors that his plan would provide them with objective information on what treatments work best, with new computerized tools to better manage their patient case loads, and with support for harried solo practitioners to form networks.

He promised that Washington would not dictate clinical decisions. And he asked the doctors to imagine a world in which nearly every patient has insurance coverage and they can devote their full attention to the practice of medicine.

"You did not enter this profession to be bean-counters and paper-pushers," Obama said. "You entered this profession to be healers — and that's what our health care system should let you be."

That line got him an ovation.

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Vacation Bible School

Zion Lutheran Church will hold Vacation Bible School on Monday and Tuesday, June 22-23 from 9 a.m. to 1:30 p.m. Lunch is provided. Ages that may attend are from Pre-K to 5th grade (completed). Our theme: Fervent Love for One Another. For more information please call 669-2774.

The love in Daddy's hands

Memories of my dad are brief and few and yet they are very vivid. Although it's been more than four decades since I was in his presence, there are certain permanent impressions that are fixed in my memory.

Dear Dads (and Moms, too): If you are questioning the impact you are making on your children, question no longer. In fact, the very things you may think are of little significance to your children, are the very things that will stick with them for life.

I had less than ten years with my dad before he passed on, and of course, I have no real memories of those first two or three. I've been wondering lately why some memories linger and others fade. No doubt I had more experiences with my dad than the ones that stand out the most. Certainly, there are some sad ones that I choose not to recall today.

Perhaps one way to wash away, diminish and erase the bad is to restore, rejuvenate and reflect on the good.

As I recall a few cherished moments with my dad, some Bible verses also come to mind, reminding me of a Father that is always caring for and loving both me and my dad throughout eternity.

I loved watching television with my dad -- albeit a black and white one in those days. One of my greatest afternoon delights was when my dad came home from work and invited me to watch his favorite talk show with him. I can't say how many times I watched TV with him, but apparently it was meaningful for me to snuggle with him on the sofa. I remember feeling wanted and loved in his warm embrace.

"Blessed be the Lord thy God, which delighted in thee..." (II Chronicles 9:8)

One of my early childhood dreams was to be a professional singer and musician -- not that I had any special talent for either. I remember very well the day my parents bought me a baritone ukulele like my 4th grade teacher's. My dad set up a music stand in my room that displayed a chord instruction book. After a few suggestions from him, he left me alone to self-teach. I remember feeling self-assured and encouraged by his confidence in me.

"Fear not, little flock; for it is your Father's good pleasure to give you the kingdom." (Luke 12:32)

It's probably a true statement to say we all want, like and need to be needed. One of my fondest memories with my dad is when he asked me to help him mix up concrete. He was making a decorative brick wall around our back patio at our new house. My job was to scoop the cups of concrete mix. I remember how important I felt as I fulfilled my duties and how pleased my dad was with my work. His faith in me made me believe I could do anything.

"If thou canst believe, all things are possible to him that believeth." (Mark 9:23)

And then there were the times when all I needed to feel safe and sound was to hold my daddy's hand. For a while, the six members of my family shared a two-bedroom apartment. During this time my bed was parallel to my parent's. I remember many nights when I was afraid in the dark, and all my fears disappeared as soon as I reached across the aisle between our beds to grab my dad's hand. His strong hand made me feel protected and invincible. And again, I felt loved.

"The Lord hath appeared of old unto me, saying, Yea, I have loved thee with an everlasting love..." (Jeremiah 31:3)

Children may not always understand their dads. We may get very little time to know them. We may sometimes disagree with them. We may even want to be very different from them. But I like to believe that, at least most of the time, our fathers love us. Certainly, we all have a divine Father who does.

Indeed, perhaps my most indelible memory of all is holding my dad's hand. I'm looking at a photo right now that is on the bookcase in front of my desk. I'm in my Easter dress and bonnet standing beside my dad holding his hand. So yes, oh yes -- in the words of Holly Dunn -- "I'll always remember the love in (my) Daddy's hands."

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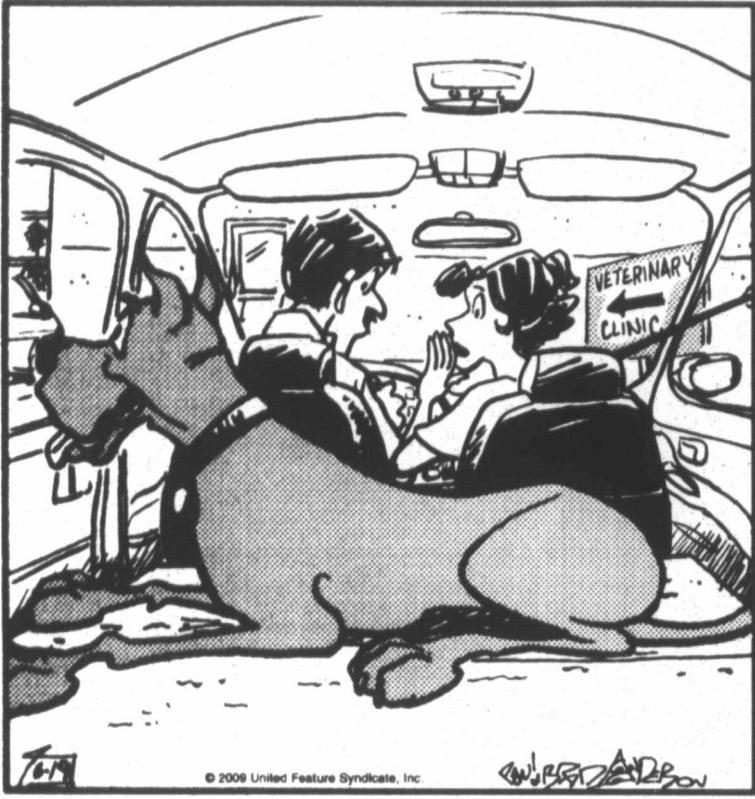
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Flo & Friends



Daily Crossword Puzzle

CROSSWORD

By THOMAS JOSEPH

ACROSS 39 "Platoon"

- 1 Sheep shelters
- 6 Play groups
- 11 Swirly posters
- 12 Island greeting
- 13 Copy for pasteup
- 14 Strand unit
- 15 Math unity
- 16 Needing help
- 18 Homer's neighbor
- 19 Fare carrier
- 20 Calendar box
- 21 Dull
- 23 Make pigtailed
- 25 Ring up
- 27 Slalom section
- 28 Supply addresses
- 30 Prepare for a bout
- 33 Phone bill item
- 34 Wee bite
- 36 Time of preparation
- 37 Was behind schedule

S	L	A	P		F	I	T	I	N		
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A	L	O	T		O	R	I	E	N	T	
M	U	G	S	H	O	T	S	H	O	T	S
				H	O	T	S	H	O	T	S
W	A	G	O	N	S		W	O	E		
E	L	O	P	E		H	I	N	G	E	
B	A	N			H	A	N	S	O	M	
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N	E	U	R	A	L		R	A	M	A	
O	G	D	E	N		T	R	E	Y		

Yesterday's answer

- 8 Restroom
- 9 Gullet
- 10 Like soy sauce
- 17 Forty winks
- 22 Bill
- 24 Cart
- 26 Aquatic mammal
- 28 Medium meeting
- 29 Collection
- 31 Cyber-space icon
- 32 Cure
- 33 Crop killer
- 35 Flower feature
- 38 Eye part
- 42 Discoverer's cry

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1	2	3	4	5	6	7	8	9	10
11						12			
13						14			
15				16	17				
18				19			20		
21			22		23		24		
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	28			29		30		31	32
33			34		35		36		
37			38				39		
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43							44		
45									46

Glo-Valve knocks out DFB, championship game today

Casey Martindale led an 11 hit attack as Glo-Valve Service downed Duncan, Fraser & Bridges Insurance Agency 14-1 to force a show down for the championship of the Pampa Optimist 11-12 Cal Ripken City Tournament between Glo-Valve and Rotary Club today at 5:45 p.m. at Optimist Park. A second game will follow at 7:45 p.m. if Glo-Valve wins the first game.

Glo-Valve is seeking deju vu because they were in the same position last year and won a double header on the last day of the season to sew up the City Championship. Rotary is 2-0 in City Championship play. Glo-Valve is 2-1 in the double-elimination tournament.

Martindale made three runs, slammed three hits, including two doubles, knocked in three runs and had four stolen bases in a perfect night at the plate. Aaron Allen, Ryan Powell and Brody Gaines each scored twice with a hit and one RBI to further Glo-Valve's cause. Rhett Harden and Jonathan Doyle had hits for DFB.

Allen and Powell opened the scoring for Glo-Valve in the top of the first inning. Both walked and stole two bases. Allen scampered home on a wild pitch. Powell scored on a single by Martindale. Martindale stole second and third and scored on a single by Zach Hill. Hill also stole second and third and came home when Colton Thompson reached base on an error to give Glo-Valve a 4-0 lead.

In the third inning, Gaines walked, stole two bases and made in home easily on Martindale's first double. Martindale stole third and came in to score on a wild pitch.

With two outs in the top of the fourth, Jason Velasquez singled and stole two bases. Allen brought him in with a single. Allen stole two bases and tallied on a triple by Powell. Gaines doubled to score Powell and stole third. Martindale contributed his second double to bring in Gaines. He also stole third. Hill walked and was permitted to take second. Both runners made it home on a single by Thompson. Thompson took second on a throw to the plate which was not in time to get Hill. Thompson stole third. J. T. Skinner collected Glo-Valve's eighth hit of the inning and drove in his team's eighth run of the inning with a single.

DFB avoided a shutout in the bottom of the fourth. Doyle singled went to second on an error and scored when Solon Wilson reached base on an error.

Powell won his tenth game of the season. He allowed no runs or hits in two innings pitched. He struck out four and walked two. Gaines held DFB scoreless in the third inning. He was touched for a hit and a walk and had one strikeout. Allen pitched the fourth inning and permitted one unearned run on one hit and one walk. He struck out three.

Allen caught three runners trying to steal for Glo-Valve's outstanding defensive plays. Wilson caught a runner trying to steal second for DFB's outstanding defensive play.

The Pampa Optimist Youth Club is a Pampa United Way agency.



Dear Abby...

By Pauline & Jeanne Phillips

DEAR ABBY: I met "Paul" through an ad I placed on an Internet dating service. We have been out in person and have also been cyber-dating for nearly a year. Paul used to live close by, but he got an offer on his place, so he sold it and moved to his second home in another state. He invited me to come along, but because I had college-aged children still residing with me, I didn't move.

My kids have now moved into places of their own, and Paul has asked that we buy our own house in the state where my kids live. I agreed. The problem is my extended family. Except for my sister, everyone thinks I'm being taken advantage of. Paul has more money than I will ever have in my life. I trust and love him. My children approve of our relationship.

Does it matter that most of our relationship thus far has been spent on the Internet? We talk on the phone, chat online and probably spend more time together than couples living together do. How do I politely tell my family to back off? If I get hurt, I get hurt -- but it's a chance I'm willing to take. -- HAPPY AND HOPING IN MICHIGAN

DEAR HAPPY AND HOPING: I have a suggestion. While in some areas the real estate market is beginning to recover, it should become even better as the economy improves -- so why don't you and Paul rent out your houses for now, and rent an apartment for a year in the area in which you are considering buying? That way, you won't be rushing into a purchase in an area you're not familiar with, and you and Paul can decide if you're as compatible in person as you are on

the phone and Internet. Please understand I am not implying that there is anything wrong with Paul, only that you should not rush into making a hefty financial investment while in the heat of passion.

DEAR ABBY: My husband was laid off in 2008 and has searched everywhere, even out of state, for a job and found nothing. I feel bad for him because he is home 24/7. I try to get him out of the house to no avail, and when I ask him to tell me how he really feels, he says he's fine and that he will be OK.

I want him to express the way he feels because he is keeping all of his pain and stress to himself. How can I help him? -- WORRIED WIFE IN ENGLEWOOD, N.J.

DEAR WORRIED WIFE: Men and women do not always express their innermost feelings in the same way, so please stop trying to pry the pain and stress out of your husband or you may add to it.

What concerns me more than your husband's unwillingness to "dump" is the fact that he is staying in the house 24/7. Cocooning is no way to find another job. However, volunteering some of the time he has on his hands could be. And that's what you should insist he do.

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1	6	2	9	8	4	5	7	3
4	7	5	3	6	1	8	2	9
7	1	8	6	4	3	9	5	2
5	9	6	2	1	7	4	3	8
2	3	4	8	5	9	7	6	1
8	2	3	5	9	6	1	4	7
6	4	7	1	3	8	2	9	5
9	5	1	4	7	2	3	8	6

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7				1				
6	4			8				3
	8	5						9
5		6						
		1					5	
						9	1	6

Level: Intermediate

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