

Forty~Fifth Edition

Published Every Week on Friday

October 3rd 2008

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Welcome to this weeks edition of The Waxhaw Gazette! If you own a business and have any news worthy happenings planned or know of someone new coming in, send me a press release and I will be happy to include it. Contact me directly with comments or suggestions at: jtiley@thewaxhawgazette.com

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Breaking News / Breaking News / Breaking News

Myrick To Vote Yes

October 03, 2008 9:52 AM

(Washington, DC) – Representative Sue Myrick (NC-09) has released the following statement: “I don’t want to have to vote for this bill, and I’m not defending it. It’s full of things that I don’t believe in. But, we’re on the cusp of a complete catastrophic credit meltdown. There is no liquidity in the market. We are out of time. Either you believe that fact, or you don’t. I do.

If we don’t act now, we’ll see devastating unemployment.

I did the best I could to get things in this bill to protect the taxpayer. Some of what I wanted is in there. Most is not. We are simply out of time. I’m voting yes.”

From The Same Great Folks That Brought You The \$700 Billion Wall Street Bail Out...

Now that we know more than we probably ever wanted to know about Wall Street’s lack of credibility, here comes the next great disaster we get to deal with! Credit ...and we are not talking about the \$700 Billion Dollar housing fiasco. We’re talking about People and Business being so far upside down in credit debt that they can’t operate without it?

by John Tiley

In my career I have learned that the most successful business are not always the largest but rather the conservative ones that watched every penny, every expenditure, had great credit but rarely, if ever, used it. Early on I found that credit really meant *showing the ability to pay your bill in a timely manor without needing a loan to continue doing business.* Rather it extended the opportunity, when necessary, to make a large purchase with the understanding money would be in the bank when the bill came due ...even if you didn’t have the money in hand when putting in the order. You were credit worthy to your vendors! A good businessman would never allow himself to become burdened with loans just to continue doing business!

A loan, actually tapping a credit line, was only done when absolutely no alternative was available and business couldn’t continue without, say, replacing a broken-beyond-repair machine intrinsic to your product. Or, more rarely, if a buy of the century was available and you know, without a doubt, that you would recover your investment in very short order! And at that, most good businessmen maintain contingency funds for exactly opportunities. There is always a client who, for one reason or another is a slow payer, or becomes insolvent after receiving your merchandise. A good, conservative businessman, just like a Boy Scout is always prepared.

Continued on page two >

From the Mayor

Please join us this coming Tuesday at the Museum of the Waxhaws as the Comprehensive Plan Steering Committee presents the draft Comprehensive Plan for the Town of Waxhaw. This group of dedicated individuals has worked diligently with the consultant, Clarion Associates, over the last six months to draft this plan for our town’s future. This is your opportunity to review their work and share your thoughts and opinions as to whether the plan captures YOUR vision for Waxhaw.

Remember, the more input there is from YOU, the people of Waxhaw, the better and more complete the plan for our future will be!

. Read the draft of the **proposed plan here.**

Best,
Daune Gardner
Mayor of Waxhaw

~ ~ ~ ~

Waxhaw



Around Town:

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Well On It's Way To Opening On Time!

If you haven't been past the new Lowe's on Providence lately, it is coming together at an unbelievable pace. The Building is finished, the CO has been issued and now they are running two shifts, ten hours a day and seven days a week to receive and stock the over 90,000 square foot facility. The trucks are lined up every morning and waste little time waiting to unload. With well over a hundred employees and vendors inside it is quickly looking more and more like a finished store much like every other Lowe's I've ever been in. With a projected opening at the end of October, I am quite sure they will meet the deadline with time to spare. This is a perfect example of a company putting a plan in place and sticking to it! Kudos to Corporate, Management and all of the folks hustling every day to make it happen!

~ ~ ~ ~



Palin and Biden...

"Ms. Palin exceeded expectations in this highly anticipated face-off, though those expectations were low after she had stumbled in recent television interviews. She succeeded by not failing in any obvious way".

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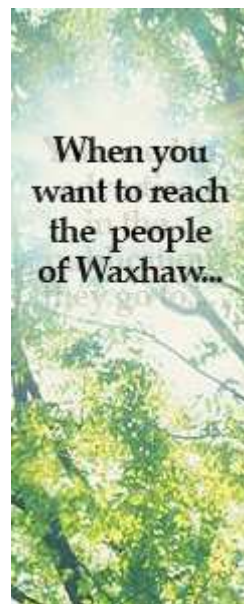
Paying Bail for those thieves.... Is it really necessary?

You know how Wall Street Crashed after the last "Bailout" Failed a few days ago and again yesterday? Did anybody notice how well it rebounded the next day? ...and with no Gravy Train in Sight? Hello? Is anybody paying attention? Can anybody say Enron? Sounds like we're being lied to yet again....

From The Same Great Folks That Brought You The Wall Street Bail Out....

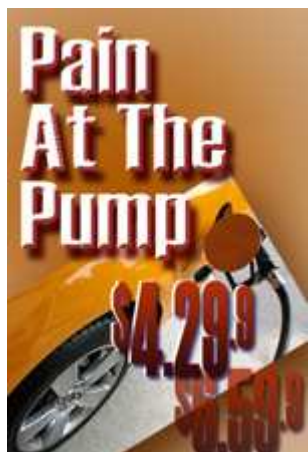
For those who are not so conservative, the greedy Bankers and Wall Street Tycoons arrive offering oodles of money for companies to use in expansion with the sole purpose of increasing the companies' reach and therefore profits. All the while its the tycoons who are reaping the rewards off of someone else's back. Now, just like the homeowners who are on the edge of going broke, these companies find they can no longer operate without loans and when it gets to the point of borrowing money just to make payroll, well now you know why companies are closing or leaving the country for cheaper labor leaving their once loyal employees, who trusted them with their livelihoods, holding the bag.

Regardless of how we got here, in my humble opinion, until this country reverses this horrible cycle of insolvency, will we never escape this vortex we are caught in and this starts first with the Government, then the Businessmen and just as importantly, the individual citizen. We have got to stop being so selfish that we are out buying things we don't need.... McMansions that are far bigger and expensive than necessary, new cars when our existing one will suffice, prescribing unnecessary medical tests, chasing oil instead of building new energy sources and yes, fighting wars we don't belong in and certainly don't profit from. At every turn of modern society are wasteful financial excess' evident that have to be contained, or, like the Roman Empire, we are doomed to crumble. Again.



~ ~ ~

Cindy French



As this shortage STILL continues to ignite short tempers, it appears that it has become a sellers market and buyer beware. The pricing varies all over the place although not into the stratospheric "gouging level" we've seen in the recent past. But who has what, when and for how much is a guessing game and I suggest you wait until you get close to a quarter of a tank before buying.... within the next few days I think the price will drop to more realistic levels ...as long as a run on supplies doesn't happen again.

Area prices for gas in the Waxhaw area

	3/20/08		10/02/08
Texaco:	\$3.19.9	No Gas	\$No Price Listed
Pure:	\$3.24.9	No Gas	\$3.95.9
Little General:	\$3.24.9	No Gas	\$3.99.9
Shell:	\$3.24.9	Gas, 1 Pump	\$3.89.9
Wax. In n Out:	\$3.26.9	No Gas	\$No Price Listed
Mineral Springs:			
M. S. Grocery	\$3.20.9	No Gas	\$3.99.9
Texaco:	\$3.21.9	No Gas	\$No Price Listed
BP on New Town	\$3.21.9	Gas	\$3.99.9

Editors Note: Usually I personally check the prices posted for the above companies. However, occasionally when time is short I call the stations on the phone to check for current prices. If no pricing is offered the above reflects the last visually confirmed pricing.

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Waxhaw's Events Calander

Dear Friends,

Waxhaw's first Volunteer Recruiting Fair was held this past Saturday at the Waxhaw Woman's Club and it was a great day! It was wonderful to watch as the various organizations showed up at the Club to set up their tables and to realize that, even in a space as large as the Woman's Club, we were going to fill almost the entire space! Among the town boards represented were the Planning Board, the Beautification Committee, the ABC Board, as well as the not-yet-active Historic Commission. The non-profits represented included the Waxhaw Business Association, Lion's Club, Waxhaw Soccer Council, Museum of the Waxhaws, CWoW (Community Works of Waxhaw), the Waxhaw Scottish Society, Hospice of Union County, Turning Point, and, of course, the Waxhaw Woman's Club. The town's events coordinator was also on hand with information about the town's events such as the Autumn Treasures festival which will be held in our historic downtown on October 11th & 12th.

The crowd was fairly light which I am hoping is merely reflective of the limited available of gas but I am already looking forward to ways to encourage a bigger turnout next year. If you have any thoughts on this, I would love to hear them!

A special thanks goes to the volunteers who helped to make this event possible... Pete Dwyer recruited our Town Boards and Committees, Debbie Kniegge worked with our local non-profits and Tracy Kuehler & Liz Richey for handling the set-up and clean-up. And a big thanks to all of the boards and organizations who participated... I think we all were delightfully surprised to see how many opportunities there are to get involved and serve our community.

Also, a big thanks to the Waxhaw Woman's Club for donating the use of their building for this event.

Best,

Daune Gardner, Mayor of Waxhaw

Announcing NEW 4-H Horse Program group forming at Monarch Farm, North Carolina!

We are pleased to announce that a new 4-H Group is forming! The Breakaway Riders will be a 4-H Horse Program chartered in Mecklenburg County with meetings in the Monroe area. We will be a part of the newly redistricted West Central 4-H District. YOU DO NOT HAVE TO HAVE A HORSE TO JOIN! Our leaders and members' families have access to a number of safe horses and ponies that you would be able to use in any activities requiring your own individual mount.

We will be following the 4-H Horse Program goals (listed below) as well as doing community service work to benefit local equine groups in our area.

4-H HORSE PROGRAM GOALS

The purposes of this program are to encourage 4-H members:

1. To develop leadership abilities, build character, and assume citizenship responsibilities.
2. To experience the pride of owning a horse or pony and be responsible for its management.
3. To develop an appreciation of horse-back riding as a healthy and wholesome form of recreation.
4. To learn skills in horsemanship and an understanding of the business of breeding, raising and training horses.
5. To increase knowledge of safety precautions needed to prevent injury to yourself, others, and their mounts.
6. To promote greater love for animals and a humane attitude toward them.
7. To be better prepared for citizenship responsibilities by working in groups and supporting community horse projects and activities.
8. To teach good sportsmanship through a friendly, competitive atmosphere.
9. To promote future horse industry development and expansion.

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Our first meeting is scheduled for Sunday, October 26th at 3:00 PM at the Union County Saddle Club in Monroe, NC (off East Sandy Ridge Road between Stack Road and Hwy 207/Wolf Pond Rd.) Prospective members and parents are cordially invited to attend in order to learn more about our group, the leaders, and our goals for the 2008/2009 season.

The meeting will include a planning session for the parents to share their input in picking regularly scheduled meeting dates and times.

If you have further questions concerning the North Carolina 4-H Horse Program, you can go their website for information: it is http://www.cals.ncsu.edu/an_sci/extension/horse/4h_Horse/4hmain.htm

If you have questions concerning our group in particular before the meeting scheduled for October 26th, please contact Miranda Kaplan at mfk@alltel.net or Erin Desloge at MonarchFarmNC@aol.com

Hope to see you in October!



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In Your Opinion

Do you have something to say, we want to hear it.....

Bail Outs?Just Say No!

from *Dave C.*
Aircraft financial advisor

In the banking crisis we find ourselves in today, people talk about free markets and big corporations seeking favor from the government as being one and the same. Well, that is just wrong. Big corporations seeking to buy favored positions for themselves with the help of government is Mercantilism in action, not free markets. The idea that free markets have failed, and the government needs to step in to make things right is a fiction that only the liberal mainstream media could proffer.

A confluence of bad policy and bad people who took criminal advantage of the opportunity this afforded them have brought about the crisis, which we are told threatens our credit markets. The government's answer, as usual, seems to be "We are too busy to get to the bottom of this and we might not like what we find, so let's just throw some money at the problem and move on.. But first let's make some political hay by assigning blame for this whole mess to those convenient whipping boys, the Greedy Wall Street Bankers."

That might be fine if we were talking about a road, or a bridge, or some other unnecessary government works project that didn't live up to it's hype . But we are not. We are talking about harmful public policies that were countenanced because of the misguided idea that home ownership should be every American's birthright. We are talking about regulations that, left unchecked, will continue to undermine the credit markets. Lastly, we are talking about criminal fraud on a scale so massive that the clean-up tab is thought to start at \$700 billion. Trying to sweep all this under the rug makes for some very bumpy carpeting.

As to the Politicians who pushed banks to make loans to people who were not credit worthy (adjective : considered sufficiently sound financially to be granted credit) and who looked the other way while their cronies looted Fannie and Freddie with the same type of phony accounting that had Enron's Ken Lay facing up to 100 years in jail had he not died before his sentencing date, they should be flogged in the public square. I suggest this punishment not because I think it will happen, but because that is the type of public ridicule and torment they deserve. Causing the public harm while claiming to represent their best interest is a serious breach of trust and responsibility.

What certainly does not need to be done at this point is to bail out banks that took on over-sized risks to produce over-sized profits, which would create big fat bonuses. If this has been their practice, let them fail. They engaged in bad lending practices, and should not be rewarded for doing so. The FDIC is supposed to clean up the mess when banks get in trouble. If they can't, let's get rid of them too.

For the regulators whose rules now ensnare the lenders in the death spiral that mark to market has become, Mark Twain had some good advice when he said, "Laws are sand, customs are rock. Laws can be evaded and punishment escaped, but an openly transgressed custom brings sure punishment". The custom in Banking was not to mark to market these securities. The regulators tried to change this custom with their new laws, the bankers complied, and in doing so openly transgressed banking customs, and now are reaping their punishment.

What needs to be done is for the Congress to relax the mark to market rules which are causing huge write downs and the capital impairment that accompanies them, all the while providing none of the accounting transparency these rules were supposed to offer. The creation of the mark to market rules came about to ensure that we would no longer suffer the Enron and WorldCom accounting fictions, where firms massively over inflated their balance sheets and earnings. These laws are not working as intended. Quite the contrary, they are forcing banks to understate assets and earnings to the detriment of the shareholders and the entire credit market . With all the problems mark to market is causing, can it be said that anyone knows for certain what these assets are worth as a result of this new rule? So much for greater transparency!

Once the lenders are no longer forced to write down the values of these assets to panic selling prices, a more orderly negotiated market of private investors hunting for bargains will emerge to thaw the now frozen market in these securities. Warren Buffet is already buying up bank stocks, so there must be value at some price . In a free market there is a market clearing price for everything. How long would it take, and how much would it cost to eliminate mark to market rules in thinly traded securities markets? Not very long, and not very much.

And last but not least, the criminals, who without their participation there would be no crisis. Those felons who knowingly borrowed large amounts of money that they couldn't afford to repay, and falsified loan documents to qualify. There are already laws on the books to deal with these criminals and their mortgage broker accomplices. Let law enforcement officials seek restitution from these crooks. After all, why bother to have laws at all, if you aren't willing to enforce them. The hard working citizens who pay their rent and mortgage payments each month should not be on the hook to clean up the mess the above mentioned miscreants have produced. They made their bed and now should be made to lie them.

The Congress, the con men and a nation of easy marks



DICK FEAGLER

Dick Feagler is a Columinest with the Cleveland Plain Dealer and is a writer I have followed since growing up in Cleveland.

Enjoy his take!

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*Thank You,
The Management*



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*"Always do right - This will gratify some people and astonish the rest."
 --Mark Twain*

And now, directly from the Internet.....

bits and pieces that your Editor will not testify to for correctness, accuracy nor even believability but they are certainly humorous? So Enjoy!

An Extrordinary Video of a 12 Year Old Singer!



K-9 Congressional Medal of Honor Winner

My kind of dog!

The K9 above is Brutus, a military K9 at McChord. He's huge - part Boxer and part British Bull Mastiff and tops the scales at 200 lbs. His handler took the picture. Brutus is running toward me because he knows I have some Milk Bone treats, so he's slobbering away! I had to duck around a tree just before he got to me in case he couldn't stop, but he did. Brutus won the Congressional Medal of Honor last year from his tour in Iraq.



His handler and four other soldiers were taken hostage by insurgents. Brutus and his handler communicate by sign language and he gave Brutus the signal that meant 'go away but come back and find me'. The Iraqis paid no attention to Brutus. He came back later and quietly tore the throat out of one guard at one door and another guard at another door. He then jumped against one of the doors repeatedly (the guys were being held in an old warehouse) until it opened. He went in and untied his handler and they all escaped. He's the first K9 to receive this honor. If he knows you're ok, he's a big old lug and wants to sit in your lap. Enjoys the company of cats.

A seagull in Marinette , WI has developed the habit of stealing Doritos from a neighborhood convenience store.

The seagull waits until the Manager isn't looking, and then walks into the store and grabs a snack-size bag of cheese Doritos.

Once outside, the bag gets ripped open and shared by other birds.

The seagull's shoplifting started early this month when he first swooped into the store in

I must be getting old...I appreciate jokes like this more than I once did.

An older, white haired man walked into a jewelry store one Friday evening with a beautiful young gal at his side.

He told the jeweler he was looking for a special ring for his girlfriend. The jeweler looked through his stock and brought out a \$5,000 ring. The old man said, 'No, I'd like to

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Marinette , WI , and helped himself to a bag of Doritos. Since then, he's become a regular. He always takes the same type of chips.

The Manager thinks it's great because people are coming to watch the feathered thief make the daily grab and run, and that's good for business, and especially since customers have begun paying for the seagull's stolen bags of Doritos because they think it's so funny.

However, the Manager did say, 'This is Wisconsin , and if that seagull starts to grab a 6-pac to go along with the Doritos, I may have to put a stop to it.'

see something more special.

At that statement, the jeweler went to his special stock and brought another ring over. 'Here's a stunning ring at only \$40,000' the jeweler said.

The young lady's eyes sparkled and her whole body trembled with excitement. The old man seeing this said, 'We'll take it.'

The jeweler asked how payment would be made and the old man stated, 'By check. I know you need to make sure my check is good, so I'll write it now and you can call the bank Monday to verify the funds and I'll pick the ring up Monday afternoon,' he said.

Monday morning, the jeweler phoned the old man. 'There's no money in that account.'

'I know,' said the old man, 'But let me tell you about my weekend!'

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