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## Regulating stupidity

Anyone willing to pay 20% for a consumer loan must be really desperate or really stupid. At some point, a person with at least half a brain will realize that the interest on that new TV or PSP just isn't worth it and will decide to do the uncool thing and wait until he or she can afford it. Avoiding outrageous mobile-phone charges is trickier, because it's hard to do without the devices in today's world, but even here it's possible to mitigate the usurious rates by being more judicious in how we use the phones. The fact is that Czech consumers are more to blame than they're willing to admit for the high prices that are bleeding them dry. A fool and his money are soon parted, and bankers, mobile-phone operators and utility companies are experts at taking advantage of peabrains. Czechs can clamor for more price intervention by government, but no one has found an effective way to regulate human foolishness.

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