

from our viewpoint...

# Mortgage mess slows our economy

It's hard to find a hero in the mortgage mess that's put the brakes on the American economy.

Not the mortgage companies, whose greed led them to plaster paper all over the place. Some of these supposedly solid outfits apparently would make a home loan to just about anyone who asked — good credit, bad credit, no credit, just like a low-grade used car dealer on television.

And these "subprime" loans became the basis for borrowing by once-reputable, government backed firms as if they were solid mortgages, not pipe dreams.

Not the people who got the loans, for sure. Their greed nearly matches the mortgage brokers'.

Where is it writ that every family must have a home loan and a mountain of debt, anyway? Shouldn't people at least consider whether they can pay back the debt they take out?

Apparently not.

Then we have the government officials, who stood by while all these loans were being made. Now, they say they'll ride to the rescue, but it'll be too late for millions of families who've already gone down the tubes.

The administration waited months while Congress wrestled with the loan crisis. The Federal Deposit Insurance Corp. made a bailout pitch months ago — the so-called "teaser freezer" — but no one did anything.

Not Congress, for sure. Having allowed this debacle, Congress argued endlessly, but has yet to enact a mortgage freeze or any other solution of this crisis.

As, while everyone talked and argued, the economy started sliding into the tank. You'd think they'd learn, but in Washington, that's not in the cards.

Many of the loans now in trouble should just never have been made. So-called teaser rates let people get into a house, but these loans would "reset" a couple of interest points higher after two years.

Many people, faced with a 30 percent or more jump in their payment, just turned their houses back to the bank. Others were already in trouble, unable to pay even the introductory rates.

Where were the regulators, the Congress, the administration while all this was going on, anyway?

It should have been obvious that a housing boom fueled by a big balloon in "subprime" (read that shaky) loans was going to collapse, and sooner rather than later.

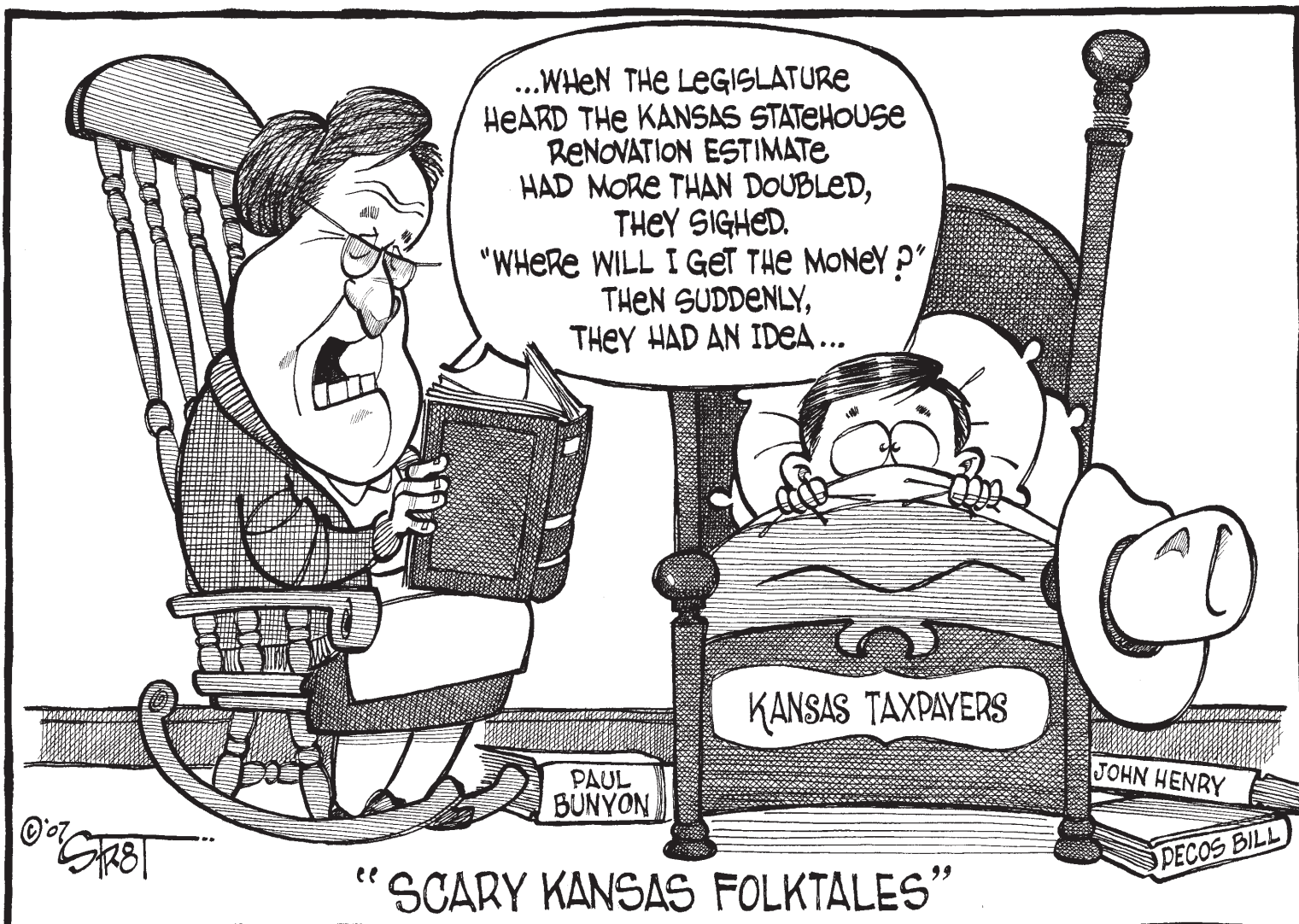
The system stood by, waiting for something to happen. Now it has.

And we're all going to pay the price for this greed-fueled idiocy.

It'd be nice if we could expect more from Washington, but sadly, we can't. It should be a lesson for the country, which always calls on the government to solve its problems.

Often, the government is the problem, not the solution.

Yeah, you'd think we'd learn. — *Steve Haynes*



# We're getting ready for Christmas

It was a couple of weeks before Christmas, and all the stockings were hung by the chimney with care.

Well, they're up. I don't know about the "with care" part.

Mostly, decorating around here is toss-it-up — or down.

We start by getting the decoration bins out of the top of the garage. That means I toss stuff down to Steve. Well, slide the totes down the ladder is more accurate.

"You got it."

"Yeah, I got it."

"You sure you got it."

"I got it."

"Ppphhh."

"You didn't tell me it was heavy!"

After dragging the totes into the house, we start opening and hope to find the lights, ornaments, wreaths, swags, card holders, table decorations, socks and maybe, just maybe, the missing cat.

This year, everything was there but the cat and the tree ornaments.

I've had most of those ornaments for more than 30 years. I have no clue where they went. I'm sure no one stole a box of assorted glass balls, paper-mache angels and macaroon ornaments, plus those really ugly plastic clowns



**cynthia haynes**

• open season

and scrap-fabric animals I use on the bottom of the tree so the cats will leave the glass stuff alone.

Well, maybe I'll find them next year. This year, the tree is trimmed in lights, silver garland and a dozen or so glass balls I found in a sack in the basement.

It looks pretty good. The lights are all new this year.

Our tree is a family heirloom. It belonged to Steve's mother, and when she died 10 or so years ago, we inherited her washer, dryer, refrigerator, china hutch and Christmas tree — complete with lights.

The tree stays in the basement, and every year I drag it upstairs and decide if the lights are mostly working or if it needs a new set. I just unplugged them and wound another set next to them and plugged the new set into the good strings.

That's how I came to realize last year that

the tree had six strings of non-working lights. That's 600 tiny, pinpricks of nonlight.

It was time to restring the tree.

After the tree is up, I hang fake wreaths and the nut wreath on three or four doors and tuck Santas, angels and reindeer around the living and dining rooms wherever they'll fit. The stockings go on cup hooks I put on the mantle when we moved in 14 years ago.

So much for hung with care.

Steve and I then toss colored lights on the front bushes and white lights on the winter-bare forsythia bush. Since the kids left and neither of us wants to climb the peak of the porch roof, we no longer put lights on the front of the house.

This year, in a fit of ambition, though, we got a ladder out and wound lights around the two little evergreens on the south side of the house.

Last year, we did wind leftover icicle lights on the little aspen tree out front, but we didn't get to that, and with all the snow, we may not make it.

Easy come, easy go.

I'm satisfied with what we threw up.

So bring on Santa. I'm ready for the holidays.

# We celebrate the day our rights were ratified

By Doug Anstaett

Kansas Press Association

December is famous for Christmas Day and Pearl Harbor Day, but how many of you know the significance of Dec. 15?

It's Bill of Rights Day, set aside each year to remember what it is that makes America unique from most other countries around the world.

Those first 10 amendments to the U.S. Constitution are critical to our nation's freedom.

While Thomas Jefferson, George Washington and Ben Franklin fought for independence, you might be surprised to learn that George Mason is considered the Father of the Bill of Rights.

Why Mason? Because in his call for independence from Great Britain, he wrote the Virginia Declaration of Rights, which later became the basis for our national statement of individual rights in America.

Mason wrote that "all men are born equally free and independent, and have certain inherent natural rights ... among which are the enjoyment of life and liberty, with the means of acquiring and possessing property, and pursuing and obtaining happiness and safety."

Sound familiar?

It should. Those are some of the words in the Declaration of Independence, drafted by Jefferson in June of 1776.

But the Bill of Rights wasn't included in the original Constitution, so Mason withheld his support.

Only later was he able to convince the Federalists to modify the Constitution and add the Bill of Rights.

So why do we celebrate on Dec. 15?



from other pens

• commentary

Because it's the day in 1791 that the new Congress of the United States of America ratified the document that gives us many of the individual freedoms we've come to cherish.

- Freedom of speech.
- Freedom of assembly.
- Freedom of the press.
- Freedom of religion.
- Freedom to petition government for a redress of grievances.

...all part of the First Amendment.

The right to bear arms, the Second. The right to due process, the Fourth. The right against self-incrimination, the Fifth.

The right to a jury trial, the sixth. And many others, rights that we use in our daily lives as Americans.

So, on Saturday, say a word of thanks for George Mason and for the other founders who saw the value of including a list of individual rights in the Constitution.

The insight they had has helped ensure the survival of this experiment we call "America" for more than 230 years.

Doug Anstaett, executive director of the Kansas Press Association headquartered in Topeka, is an award-winning editorial writer and long-time Kansas publisher.

## The Goodland Star-News

(USPS No. 222-460. ISSN 0893-0562)

Member: Kansas Press Association

Inland Press Association Colorado Press Association

National Newspaper Association

e-mail: [star-news@nwkansan.com](mailto:star-news@nwkansan.com)

Steve Haynes, President

Tom Betz, Editor

Pat Schiefen, Society Editor

Sharon Corcoran, Repoter

Ramona C. Sanders, Reporter

Jordie Mann, Jessica Corbin, Advertising Sales

Sheila Smith, Office Manager

### Nor'west Press

Jim Bowker, General Manager

Richard Westfahl, Betty Morris, James Jackson

Lana Westfahl, Rebecca Foster, James Ornelas,

Amanda Campbell, Mike Jackson



[nwkansan.com](http://nwkansan.com)

N.T. Betz, Director of Internet Services

([ntbetz@nwkansan.com](mailto:ntbetz@nwkansan.com))

Evan Barnum, Systems Admin. ([support@nwkansan.com](mailto:support@nwkansan.com))

Published every Tuesday and Friday except the days observed for New Year's Day, July 4th and Christmas Day, at 1205 Main Ave., Goodland, Kan. 67735.

Periodicals postage paid at Goodland, Kan. 67735; entered at the Goodland, Kan., Post Office under the Act of Congress of March 8, 1878.

POSTMASTER: Send address changes to The Goodland Star-News, 1205 Main Ave., Goodland, Kan. 67735.

TELEPHONE: (785) 899-2338. Editorial e-mail: [star-news@nwkansan.com](mailto:star-news@nwkansan.com). Advertising questions can be sent to: [goodlandads@nwkansan.com](mailto:goodlandads@nwkansan.com)

The Goodland Star-News assumes no liability for mistakes or omissions in advertising or failure to publish beyond the actual cost of the ad.

SUBSCRIPTIONS: In Sherman County and adjacent counties: three months, \$29; six months, \$46; 12 months, \$81. Out of area, weekly mailing of two issues: three months, \$39; six months, \$54; 12 months, \$89 (All tax included). Mailed individually each day: (call for a price).

Incorporating:

## The Goodland Daily News

1932-2003

## The Sherman County Herald

Founded by Thomas McCants  
1935-1989

## THE SHERMAN COUNTY STAR

Founded by Eric and Roxie Yonkey  
1994-2001

## Nor'West Newspapers

Haynes Publishing Company

### Letter Policy

The Goodland Star-News encourages and welcomes letters from readers. Letters should be typewritten, and must include a telephone number and a signature. Unsigned letters will not be published. Form letters will be rejected, as will letters deemed to be of no public interest or considered offensive. We reserve the right to edit letters for length and good taste. We encourage letters, with address and phone numbers, by e-mail to: [star-news@nwkansan.com](mailto:star-news@nwkansan.com).

