

from our viewpoint...

Tax cut pushes parties to the brink

Everyone in Washington said they wanted to extend the payroll tax cut, but again it took an 11th hour agreement to extend the tax cut for two months.

Both political parties pushed until they had cornered themselves and made it next to impossible to reach a compromise.

The situation about the payroll tax cut was another round in the ongoing battle between the Republican led House and the Democratic led Senate. This time the House Republicans found themselves sitting on the hot seat when they appeared to be unwilling to agree to the Senate compromise worked out by Sen. Harry Reid and Sen. Mitch McConnell to extend the payroll tax cut for two months.

Another piece of the Senate agreement was requiring President Barack Obama to have make a decision on the TransCanada Keystone pipeline project in 60 days. The project is slated to go through the middle of the country to carry oil sand from Canada to Texas to be refined.

Earlier Secretary of State Hillary Clinton recommended the project be delayed for more environmental investigation of the route because of sensitive areas the pipeline was to be buried across including the Ogallala aquifer regions of Nebraska and Kansas.

The Senate Democrats agreed to include this item in the package with the payroll tax cut extension, and it was this provision the Senate Republicans agreed to as a compromise to extend the tax cut for two months extension.

House Speaker John Boehner found himself arguing the House would only agree to an extension for one year rather than the two months the Senate had agreed on. He tried to sell the House Republicans on the Senate deal, but he was not able to get the majority to go along.

His problem was even worse because if the Senate compromise was brought up on the House floor there was every indication enough Republicans would join the Democrats and vote it through. To prevent such a vote Boehner made it clear the House would not be voting on the Senate compromise.

When attempts were made to bring the compromise to the House floor for a vote the acting House Speaker of the day refused to recognize the Democratic representative and walked off the podium recessing the House.

The House Republicans pushed as far as they could until Republicans in the Senate and other Republican leaders began pushing back forcing Boehner to retreat and accept the Senate compromise.

Again this payroll tax cut was something both sides said they wanted to see extended. Republicans kept adding things not actually related to the tax cut or the extension of unemployment benefits. Some of those additions were accepted by the Senate Democrats until they felt they could not go any further when the TransCanada Keystone pipeline decision was added.

American workers will not see a tax increase in January because Congress was pushed to the edge again to get something passed. The fight will start when Congress reconvenes in January with both sides saying they want this tax cut to be extended for one year.

We agree with Boehner on one point it is time to stop kicking the can down the road. The art of compromise is basically missing in the rhetoric from both sides, and people can expect more brinkmanship as the election season heats up. — Tom Betz



Kitchen remodel new exercise program

It's my own fault, and I shouldn't complain, since I'm getting a lot of great exercise and I don't even have to go outside.

We're redoing our kitchen.

This has been a long-term project, starting with talking to the bank more than a year ago, then picking out everything from new cabinet materials to flooring to the tile for the backsplash.

The first big hurdle was getting the money. Steve and our banker navigated us through the process of refinancing the house. Now, with the money for the project in a special account, we're ready for new cabinets.

The cabinets were ordered the morning of the day the cabinetmaker had a fire. The fire didn't destroy the business, but it did set everything back pending cleanup and equipment repair.

By then, it was time to go see our daughters—and granddaughter—in Augusta, Ga. We were afraid that the cabinets would be ready while we were gone, so we cleaned everything out of the old ones and moved the telephone table and a desk that would no longer have a home in



cynthia haynes

• open season

the kitchen to other rooms.

Before we left, we very carefully set up our microwave, toaster and coffee maker on a desk in the little bedroom just off the kitchen. It would be a tight space, but useful during the transition. We could make coffee and toast each morning and heat up leftovers for lunch or supper.

The bedroom wasn't ideal, since it's carpeted and has way too much junk in it already, but it's close to the kitchen, where the stove, refrigerator and sink are.

Our timing was a little off, however. We returned home to find the old cabinets still up and everything needed for cooking stored in the basement of a small downstairs bedroom.

I soon moved the coffee maker back out to the kitchen, but cooking has been, shall we

say, interesting.

I decided to make garlic toast one morning. This small chore required bread from the fridge, a pan from under the stove, butter from the fridge—all easy so far, and in the kitchen. Now I needed garlic powder, which was in the basement; plates from the bedroom; and a butter knife, back to the bedroom.

You can imagine the steps required to actually cook a meal. Everything is somewhere, and I don't necessarily remember where that is. Every meal requires five to six trips to the basement and a dozen or so to the bedroom for something or other.

The old cabinets are in the garage now, and the new are being installed this week. Monday, they turned the water off in the kitchen, so we'll be eating out until at least Thursday. It's an interesting challenge.

Theoretically, by Christmas I will have new cabinets, a new microwave, new disposer and new sink. In the meantime, Santa has given me a great exercise program—stairs are supposed to be good for the legs—and something to look forward to.

Small businesses suffer under recession

Main Street small businesses like mine are part of the 99 percent who have suffered in the Great Recession. There are few business owners in my acquaintance—I should say no business owners in my acquaintance, from convenience store owners to construction businesses to dentists, who have not felt the effects of the financial meltdown.

We have struggled to retain our employees in the face of declining revenues while our fuel costs and health insurance costs have risen precipitously. We have found our lines of commercial credit curtailed. Many of us have dipped into our home equity to keep our businesses afloat in the face of reduced commercial lending. Many of us have had to lay people off—one of the worst things a small business owner has to do.

As we discount our prices in an effort to keep business coming in, our bank fees increase, our rents rise, and (if we're lucky) our mortgages stay fixed even as our equity shrinks. It is no wonder we feel solidarity with Occupy Wall Street.

Those at the top of the financial chain who share direct responsibility for this recession have not been held accountable. They have not suffered the losses they have visited on millions of small businesses across America. While Main Street struggles to cover costs, make payroll and stay in business, Wall Street



from other pens

• commentary

continues to bank record profits. The salaries at the top haven't declined; the bonuses appear to keep rolling in. Those at the top of the heap appear untouchable.

It is little wonder then public resentment grows over income disparity. It grows over the mantra leaders in the financial industry repeat ad nauseam in their efforts to dodge the blame they so deserve. "It wasn't the banks' fault," they protest. "You don't understand." And then, in attempts to shift the blame, "What about the borrowers who took out those mortgages they couldn't afford? What about Fannie and Freddie? Why is everyone blaming us? We're doing God's Work!"

Attention Bankers: We're blaming you because you are indeed responsible for turning our economy into a casino, for gambling with our futures and for continuing to stand in the way of real solutions—and because you haven't been called to account.

The fact is, small business will not fully recover until housing recovers—and Wall Street and the banks are standing squarely in the way

of that recovery. Housing affects every aspect of our economy, from the unemployment rate to construction and real estate to consumer confidence.

But the housing market can't recover until we force the banks to face reality and write down mortgages to market value. They're not going to do it on their own, they've proved that already. They're sitting on vast numbers of foreclosed homes, destroying entire communities rather than taking a write-off. There has been little improvement or basic accountability in the foreclosure process.

Politicians, meanwhile, can't seem to find the political will to force the issue and fix the housing market. Could that have anything to do with the huge piles of campaign cash and independent expenditures Wall Street pours into our elections?

Until small business owners see some accountability at the top, until we see our pain is shared by those who created it—the bankers and the CEOs—we will stand in solidarity with Occupy Wall Street.

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