

## No glory for any group in nasty mortgage crisis

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 bail-out 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.

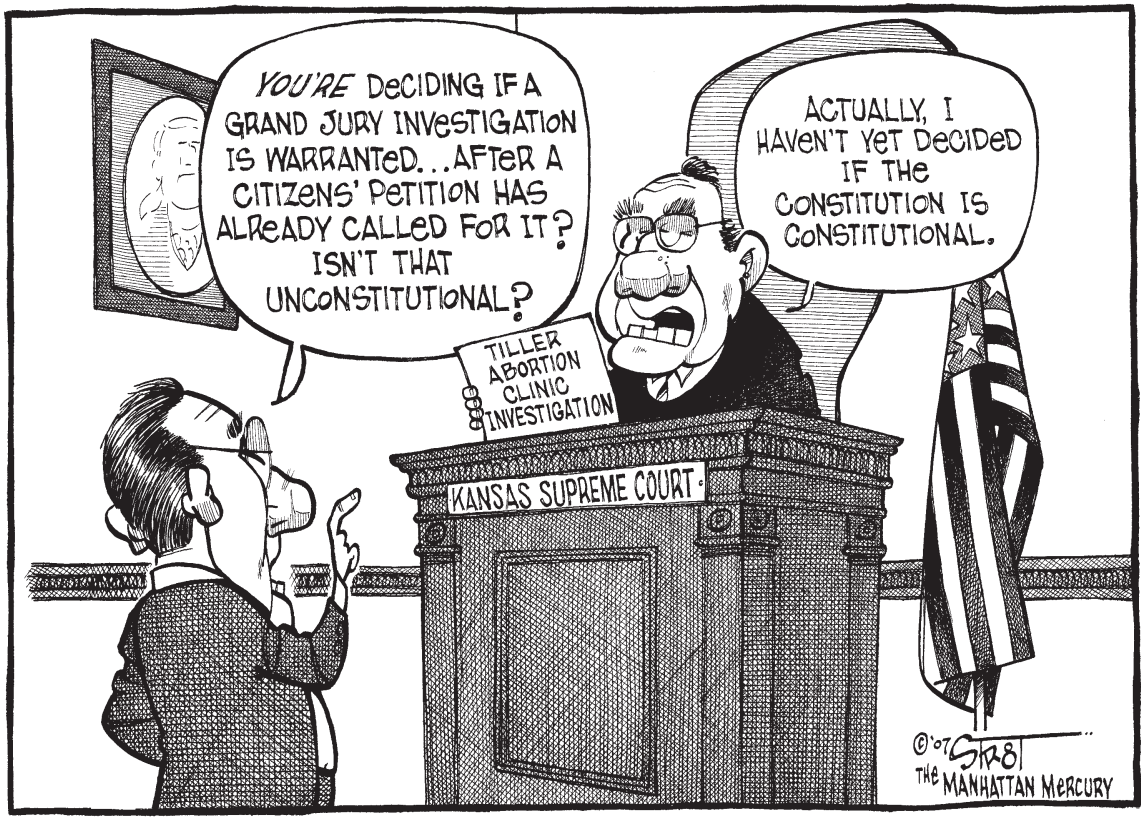
Now it has. And we're all going to pay the price for this greed-fueled idiocy.

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



## Stockings slung with care

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, papier-mâché angels and macaroon ornaments, plus those really ugly plastic clowns and scrap-fabric animals I use on the bottom of the tree so the cats will leave the glass stuff alone.



## Open Season

By Cynthia Haynes  
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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 never bothered unwinding the dead lights. 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.

## Family outlives another cat

Jim and I buried another friend last night. I mean, literally, buried him.

Our white kitty, Pete, had to be put to sleep. He had an infectious, and untreatable, lung infection.

It was a decision we hated to make, but when man was given dominion over animals it meant we have to be responsible for them.

Sometimes that means we have to end their suffering.

He was having so much trouble breathing, it was painful to watch him. It was only going to get worse, the vet said, and there was nothing they could do.

Our little pet cemetery is growing. First Snuggles, then Max and now Petey.

Jim dug his little grave and we had this funeral last night. All we could say was, "He was a good cat."

We're planning a trip to Texas later this week. Planning is the operative word, because weather may alter our ideas.

Today's forecast for most of Kansas, all of Oklahoma and parts of Texas calls for freezing rain.

We're pretty brave when it comes to travel, but we're not crazy. We want to take the pickup and pull a trailer with some of our daughter Jennifer's belongings that we've had in storage.

Road conditions will determine whether that happens or not.

Saturday night, I remembered that Sunday was the day for Fellowship Dinner after church.



## Out Back

By Carolyn Sue Kelley-Plotts  
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I keep a pretty well-stocked pantry, but I wasn't in the mood to bake a pie or a cake. I wanted something different.

I read cook books like some people read novels, and I have quite a library. I pulled out an old cookbook and started leafing through the pages, looking for something unusual.

A recipe simply called "Noodle Dish" caught my eye. But frankly, I couldn't decide if it was a dessert or a main dish.

The recipe called for a pound of cooked noodles. While they were boiling, I mixed two packages of cream cheese, eight eggs, a teaspoon of salt, six teaspoons of sugar, four tablespoons melted butter and four cups of scalded milk.

After the noodles were done, everything was combined and poured into a 9" x 13" pan.

The topping was made of one cup crushed corn flakes, mixed with two teaspoons sugar and one teaspoon cinnamon.

The eggs and milk made me think it was a custard but the noodles leaned more to an entree.

An hour at 350 degrees Fahrenheit later, it had puffed up and browned

beautifully. I couldn't wait to taste it, so I scooped out a sample.

Funny thing is, I still couldn't decide if it was main dish or dessert. It had a bland, sweet taste. After conferring with the "kitchen ladies" at church, we agreed to call it a casserole.

It wasn't bad, but it wasn't really good, either. Let's just say it was one of those recipes I probably won't be trying again.

## Write

The Oberlin Herald encourages Letters to the Editor on any topic of public interest. Letters should be brief, clear and to the point. They must be signed and carry the address and phone number of the author.

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## Are role models right ones?

Call is a crisis of immoral leadership.

It seems like the "heroes" of a big chunk of today's youth are not much worth worshipping.

That doesn't stop a lot of kids, who play gangsta rap, watch pro basketball and football, read about Paris and Brittany, watch these losers on television and try to act just like them.

We have rap "artists" shooting each other and pro athletes who want to live the same lifestyle, hang out at the same clubs. Then, everyone is surprised when a football or basketball player is shot after an altercation at some dive.

Part of the problem may be having young men with immense wealth and little education. Some come from backgrounds that just don't prepare them to be instant millionaires, but our kids still look up to them.

This is not a new problem, and it's not a problem with roots in race or cultural heritage. Hollywood has long been a hotbed of immorality, back to the earliest days. There may be plenty of entertainers who are perfectly normal, but there's always been a certain number who are not exactly good role models.

As today's "artists" identify with modern gangsters, Frank Sinatra notoriously hung out with mob



## Along the Sappa

By Steve Haynes  
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buddies and treated women poorly. Still, a lot of people worship him for his voice.

Babe Ruth and Ty Cobb were no angels, historians tell us, but the press of their time didn't trumpet their lifestyle to the nation's kids.

Today, television, magazines, tabloids and newspapers show us the stars' latest exploits day by day and week by week.

Sports stars today don't even have to pretend to go to college, with the basketball league drafting freshmen and even high school grads. There's no longer a pretense that many of these kids are going to get an education.

And why should they, some argue, when they can go straight to the big league, then make millions with their sport talent?

Because they would set an example for every kid who adores them?

I don't think most of them ever take time to think about that. Par-

ents, agents, the press, the public just accept the idea that they'll leave school when the pros call.

Are teams responsible? Is the press?

Or are we all contributing to the delinquency of our minors, every time we buy a ticket to see a drug user hit a home run and or a dropout play basketball?

Is Michael Vick a hero for his football skills, and a pioneer for his race as a prominent black quarterback? Or a disgrace for his adoption of a cruel sport as a hobby?

I personally don't think the football world misses him. He could make a comeback, if he admits his mistakes, and I'd support that. But not if, like so many athletes and entertainers, he's unrepentant.

I'm no prude. I know a lot of this is just human nature. But if we want a better world, shouldn't we be at least a little concerned about the quality of our kids' role models?

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## Marker stolen from man's grave

To the Editor:

I just wanted to let people know how mean, deceitful and dishonest some people really are.

I recently lost my brother to a motorcycle wreck west of Atwood. After his death, I bought a cut-steel, five-foot-wide, three-foot-high image of a motorcycle which I put on his grave about a month after he passed away. It had been out there about four months.

Some time around Halloween, someone stole it.

I bought this for my brother because he loved his motorcycle. He loved riding it and he was very proud of it.

Maybe if whoever stole it had even half the pride and integrity he had, they wouldn't have taken it. Now, all I ask is that they return it, no questions asked.

I cannot even comprehend what

## Letter to the Editor

kind of person would steal from a cemetery, a holy place, a place of respect. Stealing is not respectful. I don't know if this was just a Halloween prank or if you have something against my brother or my family.

I may not know who did it, but your judgment day will come and

God knows who you are.

Think about how you would feel if someone stole from your loved ones' grave site. Now the question is, would you do it again?

Kara Allen, Herndon and the family of Jason Allen

## From the Bible

And all went to be taxed, every one into his own city.  
Luke 2:3

