

from our viewpoint...

## Housing prices in the stratosphere

It's no wonder that housing prices are in the tank, threatening the national economy.

National home prices have been climbing for three decades, soaring into the stratosphere.

Out here in the Plains, we haven't had to face the kind of pressure our friends in the city have seen. You can still buy a pretty nice house here for under \$100,000. A real great one for under \$200,000.

In Denver, and a lot of cities, you can't buy a 1,000-square-foot bungalow for under \$300,000. Real houses go for half a million. And a lot of people just can't afford to buy one.

Talk about your irrational exuberance.

Is it any wonder that people can't afford to pay their mortgages?

In some areas, housing prices are up 130 to 180 percent of the increase in people's real income. That's just insane.

These prices have been pushed up not just by demand or a need for house, but by easily available credit through these "subprime" loans you've been reading about.

What that means is they've been selling houses to people who can't afford to pay for them and pushing them to borrow the money.

Rules that used to keep people from qualifying for a mortgage were relaxed. Loans were made at "teaser" rates, with a big jump in payments a year or two down the road.

And we're supposed to act surprised that when the payment increase hit, people couldn't pay their loans? In fact, millions of families were behind in payments even at the teaser rates.

Where were the regulators and the Congress when all this was going on? Didn't it occur to anyone that it wasn't a particularly bright idea to have all these companies loaning money to people who couldn't pay it back?

Yet there was so much money to be made in these "subprime" loans — that means shaky, by the way, less than solid — that the nation's biggest banks and some of our biggest financial corporations jumped on the bandwagon.

Now housing prices are down for the first time in years. It isn't really a plunge — down just 3.3 percent for the last 12 months — but the whole system is predicated on prices continuing to increase.

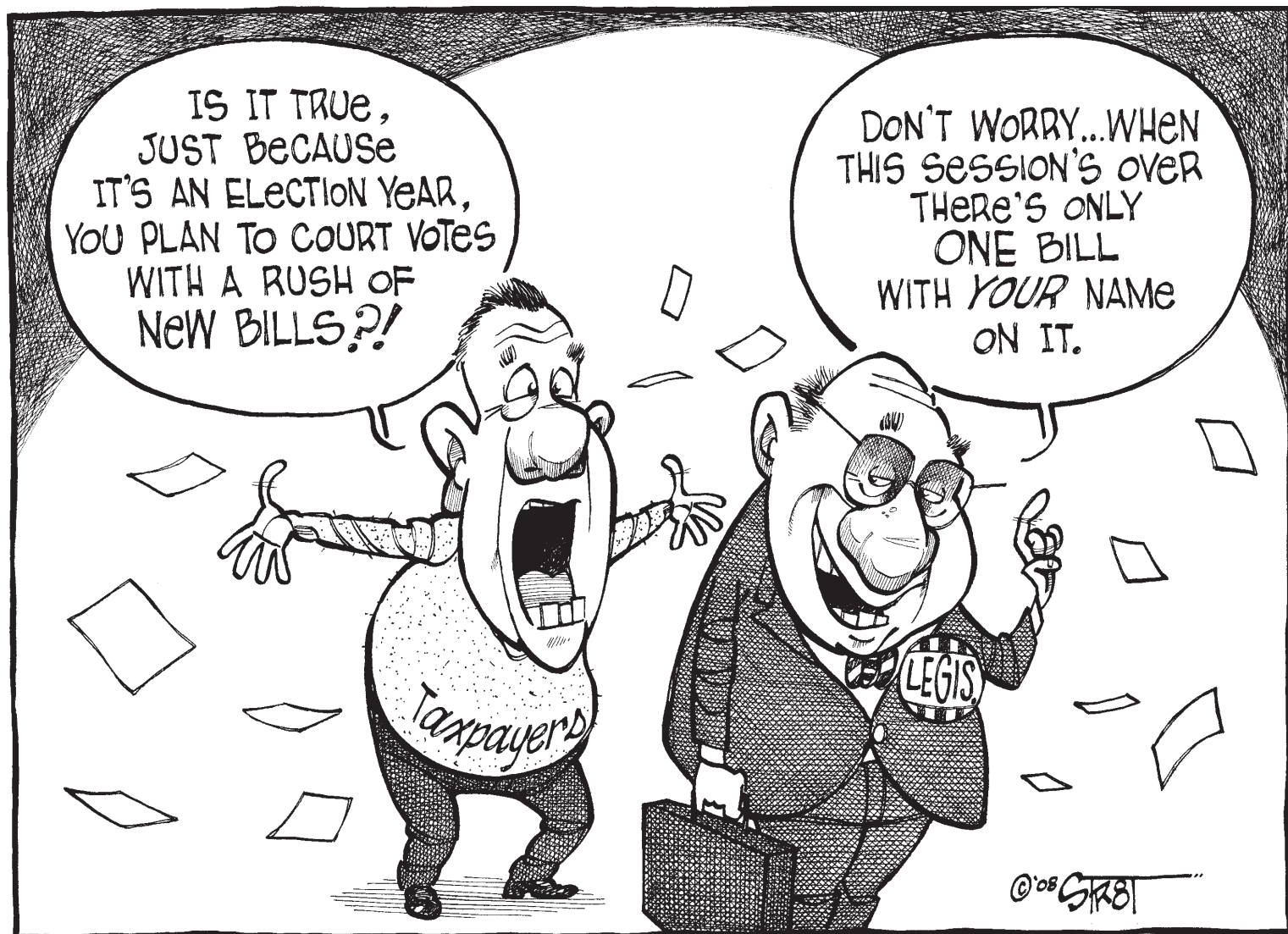
It's happened before, in California in the 1970s and '80s, and someone should have seen this coming. Now homebuilding is in the dumps, no one can make loans, people can't make their payments and recession looms.

There's not much to do except have the government bail out at least the most worthy homeowners to avoid massive repossessions and a further glut in used housing.

True, people who bought more house than they could pay for were motivated partly by greed. But they are victims of both high prices and a system set up to lead them to their doom while loan-company executive took big bonuses.

The big banks and corporations? Maybe the government should bail them out to save the economy, some of them anyway. But only after they jettison the overpaid leaders who got them into this mess without ever thinking what had to be around the bend.

Let them rest on their golden parachutes. Or find a way to cancel them. — Steve Haynes



## Why Girl Scout cookies must be banned

The Girl Scout cookie season is upon us. That means one thing. The annual cookie sale must be banned.

How can we allow anyone, in these progressive times, to inflict empty calories on an already obese public?

How can we be so inconsiderate to diabetics and others who are unable to consume sugar?

How can we allow any organization, regardless of its cause, to use children to pimp products loaded with trans fat, the partially hydrogenated oil that Americans fear more than communism?

It is true that the Girl Scouts organization was founded in 1912 to help girls develop physically, mentally and spiritually. I know the annual cookie sale has become a tasty part of American culture since it originated in 1917.

But the fact is this: The annual sale is teaching girls TERRIBLE values.

It is teaching them raw capitalism — how to exploit the weak and the helpless. My own niece, an otherwise sweet and lovely child, knows I can't help but eat shortbread cookies by the row. I eat Thin Mints as though they were Tic Tacs. I down Peanut Butter Patties the way grizzlies dine on wild salmon.

I'm addicted. But rather than protect me from my addiction, she preys on me. She calls or visits just before dinner — when I am at my most hungry and vulnerable. She tells me about her troop's good deeds and how my order will fund even more.

The clever little manipulator always walks



**tom purcell**

• commentary

away with a sizable order.

All Girl Scouts do. They probably meet in private to laugh about the helplessness of their victims — they laugh about the strong-arm techniques they use to part friends, family and neighbors from their hard-earned dough.

In the process, they are destroying our environment. More than 200 million boxes of Girl Scout cookies are sold every year — that's \$700 million in annual revenue. Precious trees must be felled to farm the grains and sugars needed to produce them — trees that are essential to dissipating carbon dioxide.

What's worse, as those cookies are manufactured, packaged and shipped, more carbon dioxide is pumped into the air. That's right, the Girl Scouts are causing the Arctic ice cap to melt. The next time you dip a shortbread cookie into a cup of milk, the least you can do is remember the starving polar bears stranded on hideously small ice floes.

That's why the annual Girl Scout cookie sale must end.

Look, if the Girl Scouts want to teach girls how to market products and manage inventory and money, can't they be more socially responsible? Instead of selling cookies, why

not sell low-energy-consumption light bulbs? Why not sell something that makes the girls aware of man's thoughtless destruction of our fragile ecosystems?

Better yet, instead of teaching the girls the principles of capitalism, why not teach them how to be government bureaucrats instead? America is moving toward European-style socialism. The careers of the future will be in government, not the private sector. Why not have the government produce a pamphlet on the harmful effects of cookies, then mandate that the girls develop a program to distribute it?

Sure, I know some people will criticize me for demanding an end to the cookie sale. They'll say that it really does teach girls useful business skills. They'll say that it's as much a part of American culture as baseball and apple pie — that we should celebrate it and enjoy it. They'll say that America has real problems and that I ought to focus on those rather than something as harmless as a lousy cookie sale.

Well, nuts to that. I urge you to write your senator and congressman. If the Girl Scouts won't willingly stop foisting their cookie pox on the rest of us, we must use the might of the federal government to mandate a ban on their annual sale.

I hope the ban goes into effect before my niece talks me into placing another order.

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## Are you a homegrown terrorist?

At first glance, the Violent Radicalization and Homegrown Terrorism Prevention Act of 2007 may not seem dangerous. Yet nothing is ever what it seems, and this bill is no exception.

The Act, which was approved in the U.S. House of Representatives by a vote of 404 to 6, would establish two government-appointed bodies (one a national 10-member commission, the other a university-based Center for Excellence) to study, monitor and propose ways of curbing homegrown terrorism and extremism in the United States.

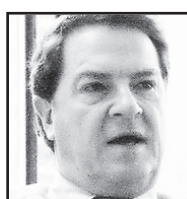
However, as journalist Jessica Lee points out, the legislation could actually succeed in "broaden[ing] the definition of terrorism to encompass both First Amendment political activity and traditional forms of protest such as nonviolent civil disobedience."

The danger is the legislation's vague definitions of violent radicalization and homegrown terrorism and the commission's power to label individuals and groups as possible terrorists. Violent radicalization, for example, is defined as "the process of adopting or promoting an extremist belief system for the purpose of facilitating ideologically based violence to advance political, religious, or social change."

Note that you don't actually have to commit violence to be labeled a violent radical. You just have to adopt or promote a belief system that differs with the government, which is easy enough in these times of economic instability, expansive government powers and endless wars.

The definition for homegrown terrorism is equally vague: "the use, planned use, or threatened use, of force or violence by a group or individual born [or] raised...within the United States...to intimidate or coerce the United States, the civilian population...or any segment thereof."

Would abortion protesters or anti-war organizers be accused of using "force" to "intimidate or coerce" others? What about people who promote immigration views that are considered "extremist"? By Congress failing to define what an "extremist belief" is, what would constitute "ideologically based violence" or the use of "force," it could mean



**john whitehead**

• rutherford institute

anyone who expresses a belief contrary to that held by the occupants of the White House.

The concern, as Lee points out, is that the law will be used "against U.S.-based groups engaged in legal but unpopular political activism, ranging from political Islamists to animal-rights and environmental campaigners to radical right-wing organizations. There is concern, too, that the bill will undermine academic integrity and is the latest salvo in a decade-long government grab for power at the expense of civil liberties."

The Senate version of this legislation, which finds that domestic threats "cannot easily be prevented through traditional Federal intelligence or law enforcement efforts," requires the creation of what would essentially join federal agents and local police together in a single paramilitary entity.

"This sounds like part of the same continuum we've experienced in the last seven years, which is the effort to deputize local law enforcement to work with the FBI and national agencies without local accountability, as we have seen with the establishment of joint terrorism task forces across the country," said Hope Marston of the Bill of Rights Defense Committee. "When you talk about working with local law enforcement to possibly spy on groups and individuals to try to find the so-called 'needle in the haystack,' this definitely poses a threat to local autonomy."

To Howard Zinn, author of A People's History of the United States, H.R. 1955, as it is referred to, is just one more in a long series of laws passed in times of foreign policy tensions. He points out that the Alien and Sedition Acts of 1798, for instance, sent people to jail for criticizing the Adams administration. And "During World War I, the Espionage Act and Sedition Act sent close to a thousand people

to jail for speaking out against the war. On the eve of World War II, the Smith Act was passed, harmless enough title, but it enabled the jailing of radicals — first Trotskyists during the war and Communist party leaders after the war, for organizing literature, etc., interpreted as conspiring to overthrow the government by force and violence."

The true targets of this bill may be the anti-globalists and radical environmentalists who pose a threat to the corporate powers. Jane Harman (D-Calif.), the congresswoman who introduced the bill, has enjoyed a long and productive relationship with the RAND Corporation, a California-based think tank with close ties to the military-industrial-intelligence complex.

"Trends in Terrorism," a 2005 study by RAND, contains a chapter titled "Homegrown Terrorist Threats to the United States." In that study, RAND maintains "homegrown terrorism" will come from anti-globalists and radical environmentalists who "challenge the intrinsic qualities of capitalism." RAND claims anti-globalists and radical environmentalists "exist in much the same operational environment as al Qaida" and pose "a clear threat to private-sector corporate interests, especially large multinational business."

We are the descendants of a long line of dissenters dating back to the early days of this nation, from the Pilgrims fleeing religious persecution and our Founders standing up to King George's acts of tyranny to civil rights activists staging sit-ins to protest segregation and peace activists protesting the armaments industry.

As long as there are individuals speaking out against what they see as injustice, oppression or corruption, there will always be those in high places attempting to silence or suppress them. We must not be intimidated or silenced. Instead, we need to raise our voices even louder or our constitutional rights will be obliterated.

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