

Commentary

Mr. President, it's all about J-O-B-S



DONNA BRAZILE
ROLL CALL

Sometime between my celebrating Barack Obama's inauguration and traveling through 33 states this year listening to folks discuss their frustrations with the pace of progress, it dawned on me: It's about jobs.

We all know the president inherited an economy on the brink of catastrophe and took immediate steps to bolster our credit markets. He continued the federal bailouts started under the previous administration and ushered in a new stimulus plan to end the "great recession."

Yet somehow, all the mighty economic wizards advising Obama seem to have forgotten how to quickly stir the magical elixir of new job creation into the brew.

Though there are now clear signs that a modest recovery is under way — productivity is up; gross domestic product increased 3.5 percent in the third quarter of this year; its fastest rate of growth in two years; and a significant number of corporations are reporting healthy profits — it is economic malpractice that those with fiduciary responsibility for the health of the U.S. economy continue to ignore job growth.

With the recent Labor Department announcement that joblessness rose in 29 states in October compared with 22 in September, it's time to demand action not just from elected officials but from the private sector, especially those companies and industries that benefited from an exhaustive list of taxpayer-funded bailouts and loans.

Prior to his departure for Asia, Obama announced he would host a White House forum on job creation and economic growth next month. The last thing those looking for work need is another "jaw-jaw" conference that will do little good if immediate "action-action" doesn't emerge from it — and soon.

Lawmakers need to adopt commonsense policies that ensure new job growth and extend the road to recovery from Wall Street all the way to Main Street.

We need to create jobs for the skills people already possess, and we need to focus on jobs that reduce imported goods. We need to rebuild our manufacturing base. If that requires a degree of protectionism, then so be it.

National markets have been protected for centuries for good reason. We have to get smart about our trade policies.

Never before in history has a sovereign nation allowed merchants ships filled with goods that compete with local industry into a port to be sold at prices that bankrupt local manufacturers. Yet we do. Never before has a sovereign nation allowed entire factories and industries to move offshore while still retaining the right to sell goods here without rigid fees. Yet we do.

Weeks before Obama made his announcement, House Democratic Caucus Chairman John Larson created a working group to focus on, as he so succinctly phrased it, "jobs, jobs, jobs, jobs."

"That means," he said, "encouraging investment in alternative energy to create jobs in new industries that will reduce our reliance on foreign oil. It means rebuilding our nation's ailing infrastructure, from high-speed rail to broadband Internet access. It means making sure that our small businesses, the engines of our economy, have access to the loans and investments they need to create jobs and thrive."

It also means that taxpayers will have to accept that we can't grow the economy and fund our priorities (Medicare, Social Security, education, fighting two wars) if all federal funds are spent paying creditors only. We have to get to what economists call the sustainable level, which is when deficits stop adding to the debt. This happens when the fiscal deficit does not exceed 3 percent of GDP, which the administration has set as its goal.

The "Just Say No" Republicans, however, have shown no interest in cleaning up the mess the Bush administration created or in working with this administration and congressional leaders in finding real solutions to get people back into the workforce.

Obama must come out fighting hard, and Democrats must stop acting as if they are not in charge.

Meanwhile, we need to force the feet of every lawmaker and corporate CEO a little closer to the fire on helping to spur economic growth that creates jobs in a fiscally responsible manner.

Send the message to Washington and Wall Street: It's jobs, jobs, jobs, stupid!

Brazile appears on CNN, ABC and NPR.



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Keep alive your dream of owning a home

Here are five steps to follow to your goal, crucial now because of new realities in lending

No matter what's happening with the economy, most people need financing to purchase a home. And today, many people need serious help with the financing they already have. Even in the best of times, it's hard for many people to find the right information to secure a safe mortgage. And those who are struggling with their existing mortgages are in need of real help to save their homes.



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So what can you do to keep the dream of home ownership alive?

Be proactive. Loan programs and guidelines will forever be changing. If you are purchasing a home or need to refinance, start looking for financing at least 60 days before you need a loan. If you are having trouble with your current mortgage, contact your lender's loss mitigation department immediately to work on a solution.

Screen your broker. Home finance can be intimidating and confusing. When you need a loan, a licensed mortgage professional can be worth his or her weight in gold. Check that your broker is part of the National Association of Mortgage Brokers (www.namb.org), and inquire about complaints with the Better Business Bureau, the state attorney general, and the Department of Banking and Finance.

Watch your credit closely. Whether you're applying for a loan, struggling to make your payments, or even if you're safe in a mortgage, it's more important now than ever to monitor your credit. By federal law, you are entitled to review your

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credit report for free each year by visiting www.annualcreditreport.com or by calling (877) 322-8228. Learn about the credit bureaus and how your credit is evaluated, and actively monitor your report for errors or issues.

Research your home's value. Lending money often comes down to a home's appraised value. If you are refinancing or need to modify your mortgage, have an appraisal performed by a licensed appraiser before contacting the lender. Don't guess how much your home is worth, or you may be in for a big surprise when you are turned down for financing or assistance. Only certified appraisers can determine the true value of a home, and obtaining an appraisal early can easily save you time and money.

Look out for real estate and mortgage scams. New scams are hatched every day, but by being cautious and staying informed, you can avoid being a victim. The U.S. Federal Trade Commission provides up-to-date information on the latest predatory practices in many industries, along with important consumer tips. Help protect yourself and your home — and visit www.ftc.gov often.

Biro, a Wellington resident whose parents live in Sebastian, is author of "Saving Your American Dream: How to Secure a Safe Mortgage, Protect Your Home, and Improve Your Financial Future." Learn more online: SavingYourAmericanDream.com.

REARVIEW TODAY IN HISTORY

FLORIDA

In 1863, the Tallahassee Floridian and Journal reported a shortage of more than \$11,000 in the state paymaster's account. R. C. Williams cannot account for the money lost during his tenure.

ELSEWHERE

In 1520, Portuguese navigator Ferdinand Magellan reached the Pacific Ocean after passing through the South American strait that now bears his name.

In 1909, Sergei Rachmaninoff's notoriously difficult Piano Concerto No. 3 in D minor, Op. 30 had its world premiere in New York, with Walter Damrosch conducting

the New York Symphony and Rachmaninoff himself at the piano.

In 1942, almost 500 people died in a fire that destroyed the Coconut Grove nightclub in Boston.

In 1943, President Franklin D. Roosevelt, British Prime Minister Winston Churchill and Soviet leader Josef Stalin began conferring in Tehran, Iran, during World War II.

In 1979, an Air New Zealand DC-10 en route to the South Pole crashed into a mountain in Antarctica, killing all 257 people aboard.

In 1987, a South African Airways Boeing 747 crashed into

the Indian Ocean with the loss of all 159 people aboard.

In 1999, Hsing-Hsing, the popular giant panda that arrived in America in 1972 as a symbol of U.S.-China detente, was euthanized at Washington, D.C.'s National Zoo at age 28 because of his deteriorating health.

In 2001, Enron Corp. collapsed after would-be rescuer Dynegy Inc. backed out of an \$8.4 billion deal to take it over.

In 2008, Super Bowl hero Plaxico Burress of the New York Giants accidentally shot himself in the right thigh with a gun tucked into his waistband at a New York City nightclub.

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ROBERT MAUPIN • Vero Beach

The mistake of bringing Gitmo prisoners here



BYRON YORK
WASHINGTON EXAMINER

Of all the changes Barack Obama is trying to bring about, there is one that would have stunned and dismayed his most ardent supporters, had they foreseen it during the presidential campaign. After all his talk of American values and loyalty to the Constitution, Obama is positioning himself to become the man who brought indefinite detention to the United States.

Under his leadership, we might soon have in our midst a group of people — accused terrorists currently residing at the U.S. facility in Guantanamo Bay, Cuba — who are permanently imprisoned, yet have never been charged with or convicted of any crime.

It's a development many Americans across the political spectrum find deeply troubling. They are uncomfortable with the thought of anyone, even foreign terrorists, being held inside the United States indefinitely without charges, in violation of the most basic American constitutional protections. In addition, the United States is not in the habit of keeping prisoners of war on American soil. If such detention is necessary — and most Americans believe it is, given the reality of the War on Terror — it is better done under military auspices in Guantanamo, Afghanistan or somewhere else outside the United States.

The people involved are known collectively as "category five" detainees. That is a reference to Obama's May 20 speech at the National Archives in which he divided the current residents of Guantanamo into five groups.

There are those who will be tried in civilian courts; those who will be tried by military commissions; those who have been ordered released by the courts; those who will be transferred to other countries; and then there are those in category five, whom Obama described as "detainees at Guantanamo who cannot be prosecuted yet who pose a clear danger to the American people."

Obama pledged not to release them and said he would work to come up with a legal plan under which holding them without charge in the United States — he called it "prolonged detention" — would be "consistent with our values and our Constitution." He offered no ideas about how that might be done.

Fast-forward to Nov. 18, when Attorney General Eric Holder appeared before the Senate Judiciary Committee. Much of the session was devoted to Holder defending the decision to grant Sept. 11, 2001, attack mastermind Khalid Sheikh Mohammed full American constitutional rights and a trial in New York. But Democratic Sen. Russell Feingold, a longtime critic of indefinite detention, brought up the category-five detainees.

"Is the administration currently contemplating holding some detainees without trial for an indefinite period of time?" Feingold asked.

"The possibility exists that at the conclusion of our review with regard to the detainees, the people who are held at Guantanamo, that there will be a number of people whom we will seek to detain under the laws of war," Holder answered. The attorney general assured Feingold that such confinement would be done "consistent with due process." He, too, offered no details.

Whatever is done will be a decision made entirely by the president. Back in May, Obama said he would "work with Congress to develop an appropriate legal regime" to deal with category-five prisoners. Now, with few Democrats onboard for indefinite detention in the United States, he has abandoned that pledge and believes he can do it based on the authority he already has as president.

Bringing them here will intensify the heavy litigation surrounding their cases. It's inconvenient for the detainees' lawyers to travel to Guantanamo for proceedings; it'll be much easier at home. In the end, there will be increasing pressure to free the detainees, no matter what the president says. "The logical fear is that while they are in the United States, some judge somewhere will say, 'You've held them long enough — let 'em go,'" says a high-ranking Republican Senate aide.

All of this is unnecessary. As Republicans have repeatedly pointed out, there is already a perfect facility for dealing with these cases — Guantanamo. Not only is it designed for the job; it's also in the right place — that is, not in the United States.

No one should be happy with the idea of holding prisoners forever without charges inside the United States, even if a president who claims he's being true to American values does it.