

Chasing terrorists: It's Obama's ball now



Kathleen Parker

As the new year commences, two facts emerge: George W. Bush is officially retired as the fault-guy for the nation's ills, and Barack Obama owns the game.

Whether he wants to or not. Every president deserves a year of grace to adapt to the job and adjust to its Himalayan learning curve. As Obama's first year ends — almost with a bang, thanks to a lonely Nigerian who found love in jihad — his grace period is up.

Indeed, depending on how he responds to the security breach that almost brought down a Detroit-bound flight from Amsterdam, Obama's presidency is at risk of being rendered prematurely impotent.

If Bush could be blamed for the dot-connecting inadequacies that helped enable the terrorist attacks of 9/11 eight months into his administration, then Obama can

fairly be held responsible for the incompetence that allowed a disaffected jihadist to get explosive powder onto a plane.

The banality of our most recent would-be attack is almost too on-the-nose to exploit, but really. The son of a Nigerian banker, already a punch line to all who've been spammed by e-mailers alleging to be Nigerian bankers promising riches, packs his underwear with explosive material? Was this fellow computer-generated by a cartoon character?

If it weren't all so bloody horrifying, the incident would be ridiculous.

Which, come to think of it, is a fair appraisal of the Obama administration's initial performance when faced with a potentially catastrophic terrorist strike. The dots that needed connecting were all but performing the California Raisin dance. Were we ever justified in hoping for better?

National security was never considered Obama's strong suit. Back in September 2008, if I may be excused for quoting myself, I wrote: "I worry that Obama isn't serious

enough about terrorism and free markets. . . . I worry about Obama's overintellectualizing — that he will get lost in a maze of deep thoughts and fail to be decisive when necessary."

Or lost on a golf course, as the case may be.

Obama's open-collared, vacation response from Hawaii was delivered on Katrina time — about two days too late — and fell a few links short of reassuring. Something about humans and systems failing. Yes, well, that would about cover it.

Deep breath. The cool detachment that was so attractive when political opponents were trying to rile Obama is suddenly becoming annoying. Preternaturally unflappable, his demeanor in these circumstances borders on inappropriate. What does it take to get a rise out of Barack Obama? Not that we need bombast and flared nostrils. Calm in the face of potential disaster is laudable, but it's a fine line between executive tranquility and passive nonchalance. Like a tone-deaf disc jockey, Obama plays elevator music when the crowd wants John Philip

Sousa.

But, action is being taken, we're told. Investigations are under way and reports are being tabulated. Soon decisions will be forthcoming as to whether we bomb al-Qaida outposts in Yemen or insist that airline travelers liberate their inner Britneys and go panty-free through security checkpoints.

Full cavity searches can't be far from the minds of bureaucrats looking for ways to create a faux sense of security rather than figuring out how to draw simple inferences from red flags, recently in numbers sufficient to spell out "Allahu Akbar" on a football field at halftime.

The brightest among many was the perpetrator's own father's reports, both in person (twice) and by phone to American officials, that his son had become radicalized and might be dangerous. A CIA report describing those concerns apparently never made it through the Byzantine intelligence channels until after the foiled attack on Christmas Day.

Why? It was for just such coordination that the Bush adminis-

tration four years ago created the Office of the Director of National Intelligence, which last April came under fire by its then-inspector general, Edward Maguire — just days before he was replaced. Maguire's report may provide the simplest answer to what went wrong.

In addition to criticizing the amount of time intelligence chiefs spend briefing the White House and Congress instead of managing the intelligence apparatus, Maguire blasted the ODNI for bureaucratic fat and financial mismanagement.

In fairness to Obama, Maguire's findings were completed before the president assumed office, but not released publicly until April. Even so, Obama has had plenty of time to tweak the system he now blames for the underwear bomber.

It's his ball now; time to stop dribbling.

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Two words you should try living by, Mr. President

By Frank Schell

We have a president who is able to stun with eloquence and manage a teleprompter like a concert Steinway. But with all this mellifluousness, there are two words that President Barack Obama does not say, or at least not very much: personal responsibility.

In recent weeks, the president has intensified the hectoring of Wall Street. In large part, he has blamed it for the behaviors that caused the global economic meltdown and liquidity crisis, which began in the summer of 2007. Excessive institutional leverage, misguided compensation structures favoring short-term profits, and a culture of risk-taking machismo are undeniably major factors. The scale of financial mismanagement was nothing short of shocking at some venerable Wall Street institutions, causing unrelenting public outrage.

It is easy to criticize the banks, which are regulated by the FDIC,

Federal Reserve and the Office of the Comptroller of the Currency. There is anti-banking populism in America dating to certainly the Great Depression. But not surprisingly, the whole truth is much more complicated.

American International Group, Lehman Brothers and Bear Stearns were not regulated by this extensive network of federal regulators. Further, vast demand for mortgages was created for decades by the government-sponsored agencies Fannie Mae and Freddie Mac, with a Congress eager to promote universal home ownership, and an accommodative Federal Reserve which maintained an easy money policy. Bank regulators, moreover, demanded that banks extend credit in economically weak communities, or face censure for noncompliance and possible denial of applications for new banking facilities or acquisitions. Add to that rating agencies that did not know exactly what risks were being rated; unregulat-

ed mortgage companies; and populist laws that diminished the incentive to keep paying the debt when its amount exceeded the value of the real estate asset, allowing the borrower to walk away without other assets being attached by lenders.

Amidst all this tumult about who is to blame, the president does not speak of the excesses of Main Street: It would take much courage to criticize hometown U.S.A. for a glaring lack of personal responsibility. But an unwise rush to use debt to increase living standards, assumption of loans with escalating terms, and a mentality that death is optional, were all part of the hedonistic culture of the times. On Main Street, there was also robust partying — maybe not with caviar and sour cream blinis and champagne like Wall Street, but certainly with plenty of second homes, SUVs and Jacuzzis.

The same lack of articulation of personal responsibility characterizes the president's exhortations

about health care reform. Here, the blame game has it that insensitive country club Republicans have denied almost 50 million good folk health care, in a manifestly unjust society, when in fact the lack of universal access has persisted for decades, under Republican and Democratic administrations.

Once again, there is not much mention that people are responsible for their lives, and not the federal government. Nowhere do we hear about health care reform that includes penalties for unwise lifestyle choices. Nowhere do we hear about the need for more incentives to encourage positive behaviors. Nowhere do we hear about the responsibilities of the individual — only rights. Again, it would take much courage to tell the American people that we are accountable for our ways, and that we must show self-restraint in appetites and behaviors.

A popular president can deliver an unpopular message, calling upon Americans to exert more

financial and lifestyle responsibility — with less consumption and less debt, which in excess are a dangerous mixture as we have seen, and with behaviors that are not self-destructive. Ronald Reagan and Franklin D. Roosevelt were each able to connect with the American people in their own way, delivering tough messages during tough times.

But for this president, who had a 68 percent approval rating when he assumed the Oval Office, time is running out to tell it like it is. People will respect him for it. The bully pulpit can be used for lecturing more than bankers and Republicans.

Frank Schell serves on the Dean's International Council of the Harris School of Public Policy Studies, University of Chicago, where he is a guest lecturer. A former banking executive engaged in trade, treasury and risk management, he is on the editorial board of the Chicago-based National Strategy Forum.

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