WASHINGTON — The Bush administration backed off proposed crackdowns on no-money-down, interest-only mortgages years before the economy collapsed, buckling to pressure from some of the same banks that have now failed. It ignored remarkably prescient warnings that foreclosed financial meltdown, according to an Associated Press review of regulatory documents.

"Expect fallout, expect foreclosures, expect horror stories," California mortgage lender Paris Welch wrote to U.S. regulators in January 2006, about one year before the housing implosion cost her a job.

"Booming to aggressive lobbying — along with assurances from banks that the troubled mortgages were OK — regulators delayed action for nearly one year. By the time new rules were released late in 2006, the toughest of the proposed provisions were gone and the meltdown was under way.

"These mortgages have been considered more safe and sound for portfolio lenders than many of the regulated.\n
The administration’s blind eye to the impending crisis is emblematic of a philosophy that trusted market forces and discounted the need for government intervention in the economy. Its belief Ironically has ushered in the most massive financial crisis the country has ever faced.

The Bush administration, in the midst of the worst housing recession in a generation, the proposal trashed like a list of what-ifs:

— Regulators told bankers exotic mortgages were often inappropriate for buyers with bad credit.

— Banks would have been required to increase enrollers to verify that buyers actually had jobs and could afford houses.

— Regulators proposed a cap on risky mortgages so a string of defaults wouldn’t be crippling.

— Banks that bundled and sold mortgages were told to be sure investors knew exactly what they were buying.

— Regulators urged banks to help buyers make responsible decisions and clearly advise them that interest rates might skyrocket and huge payments might be due sooner than expected.

AP impact: U.S. eased loan rules despite warnings

Matt Apuzzo
Associated Press

Poly freshman dead after party

MUSTANG DAILY STAFF REPORT

A Cal Poly freshman died Tuesday morning after being found unresponsive in a local home. He had spent the night at the residency after attending a Sigma Alpha Epsilon (SAE) fraternity party there Monday night, according to a Cal Poly press release.

After discovering him unresponsive at approximately 6 a.m., residents attempted to perform CPR before calling 911.

The student, Carson Starkey, was an 18-year-old architectural engineering freshman and pledge of the fraternity. Cal Poly has since suspended SAE’s charter.

"When a tragedy like this happens, the normal practice with our university is to suspend the organization pending further results of investigation," said Ken Barclay, Cal Poly’s director of Student Life and Leadership.

He added that that national organization of SAE also suspended the chapter.

The cause of death is currently unknown. An autopsy will be performed pending further results of investigation.

The president of Cal Poly Sigma Alpha Epsilon declined to comment and calls to SAE nationals were unanswered at press time.

City Council debates future of Mitchell Park

The future of Mitchell Park was debated last night at the San Luis Obispo City Council meeting. More than 60 students and community members showed up and 20 people spoke during the meeting to share their views on the proposal, which would pave over part of the downtown park to create space for a parking lot for the nearby senior center.

The full story will be in Thursday’s edition of the Mustang Daily.
Gates: Military looks to accelerate Iraq pullout

WASHINGTON — Defense Secretary Robert Gates signaled a willingness Tuesday to forge ahead with two key priorities for the incoming Obama administration: accelerating the U.S. withdrawal from Iraq and shutting down the Guantanamo Bay detention center.

As the only Republican Cabinet member asked to stay on by President-elect Barack Obama, Gates told reporters that military commanders are looking at ways to more quickly pull troops out of Iraq in light of the 16-month timetable that was a centerpiece of the Democrat’s campaign.

He also said it will be a high priority to work with the new Congress on legislation that will enable the U.S. to close the detention center at the U.S. naval base in Cuba, where about 250 terrorism suspects are still being held.

In a blunt and occasionally personal briefing, Gates acknowledged his unique position in the new Democratic administration — a job he said he did not want or seek but felt he could not turn down.

“I guess I would say that I was engaged in my own form of strategic deterrence,” said Gates, who for the past two years has talked only of his desire to return home to Washington state. “It was my hope that if I made enough noise about how much I did not want to stay here and how much I wanted to go back to the Northwest that I wouldn’t have to worry about the question ever being asked.”

But Obama asked, and Gates said there was no way he could say no. And while there has been much speculation that his tenure might be somewhat short, in an effort to ease the transition during wartime.

Gates said his agreement to stay on at the Pentagon is “open-ended” and that there is no timeline for his departure.

“[I] have no intention of being a caretaker secretary,” Gates said.

Gates, who oversaw the buildup of forces in Iraq in 2006-2007, made it clear that he is comfortable and even impressed with Obama’s commitment to the military and said he is “less concerned” about the 16-month Iraq withdrawal timetable. Although he has repeatedly insisted that any drawdown in Iraq must be based on security conditions there, Gates noted that Obama has said he will listen to his commanders and pull forces out responsibly.

“[I] was impressed by his reaching out to Adm. Mullen to come sit down and talk with him,” said Gates, referring to Adm. see Gates, page 3

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Loan
continued from page 1

Those proposals all were stripped from the final rules. None required congressional approval or the president's signature.

In hindsight, it was spot on," said Jeffrey Bush, former official at the Office of Comptroller of the Currency, one of the first agencies to raise concerns about risky lending.

Federal regulators were especially concerned about mortgages known as "option ARMs," which allow borrowers to make payments so low that mortgage debt actually increases every month. But banking executives accused the government of overreacting.

Bankers said such loans might be risky when approved with no money down or without ensuring borrowers have jobs but such risk could be managed without government intervention.

"An open market will mean that different institutions will develop different methodologies for achieving this goal," Joseph Polizzotto, counsel to now-bankrupt Lehman Brothers, told U.S. regulators in a March 2006.

Countrywide Financial Corp., at the time the nation's largest mortgage lender, said the proposal "appears excessive and will inhibit future innovation in the marketplace," said Mary Jane Sweeney, managing editor of public affairs.

One of the most contested rules said that before banks purchase mortgages from brokers, they should verify the process to ensure buyers could afford their homes. Some bankers now blame much of the housing crisis on brokers who wrote fraudulent, predatory loans. But in 2006, banks said they shouldn't have to double-check the books.

"It is not our role to be the regulator for the third-party lenders," wrote Ruthann Melbourne, chief risk officer of IndyMac Bank.

"The comptroller of the currency, John C. Dugan, was among the first to sound the alarm in mid-2005. Speaking to a consumer advocacy group, Dugan painted a troublesome picture of option-ARM lending. Many buyers, particularly those with bad credit, would soon be unable to afford their payments, he said. And if housing prices declined, homeowners wouldn't even be able to sell their way out of the mess.

"It sounded simple, but "people kind of looked at us regulators as old-fashioned," the agency's former deputy comptroller.

Diane Casey-Landry, of the American Bankers Association, said the industry feared a two-tiered system in which banks had to follow rules that mortgage brokers did not. She said opposition was based on the banks' best information.

"You're looking at a decline in real estate values that was never contemplated," she said.

Some saw problems coming. Community bankers now and even some in the mortgage business, like Welch, warned regulators not to ease their rules.

"We expect to see a huge increase in defaults, delinquencies and foreclosures as a result of the overselling of these products," said Stein, the associate director of the California Reinvestment Coalition, woke to regulators in 2006. The group advocates on housing and banking issues for low-income and minority residents.

The government's banking agencies spent nearly a year debating the rules, which required unanimous agreement among the Federal Deposit Insurance Corp., Federal Reserve, and the Office of Thrift Supervision — agencies that sometimes don't agree.

The Fed, for instance, was reluctant to provide the necessary security agreement with the Iraqis that calls for U.S. troops to be out of the cities by next June 30 and out of the country by July 1.

"Commanders are already looking at what the implications of that are in terms of the potential for accelerating the drawdown and in terms of how we meet our obligations to the Iraqis," Gates said. "Nobody wants to put at risk the gains that have been achieved with so much sacrifice on the part of our soldiers and the Iraqis at this point.

"Gates also provided a glimpse into his recruitment to join the Obama administration, saying he and the president-elect met when the Democrat came to Washington on the election to meet with President Bush. In a clandestine move, reminiscent of Gates' former job as director of the CIA, two men met near the fire station at Reagan National Airport. "They pulled the car through and into our cars could go in," he quipped.

Gates also cleared up confusion about his political affiliation.

During his tenure at the CIA, he said, he thought he should be able to vote on things but did not register with a political party. But, he added, "I consider myself a Republican."

Still, did it feel a bit strange to be standing alongside Obama and his intended secretary of state, Sen. Hillary Rodham Clinton?

"It really didn't," said Gates. "You know, the president-elect will be the eighth president I've worked for. And all I can say is I look forward to it.

"Gates, for instance, was reluctant under Alan Greenspan to heavily regulate lending. Similarly, the Office of Thrift Supervision, an arm of the Treasury Department that regulated many in the subprime mortgage market, worried that restricting certain mortgages would hurt banks and consumers.

Gonzalez Ganderaras, OTS managing director for corporate and international activities, said the 2005 proposal "attempted to send an alarm bell that these products are bad." After hearing from banks, she said, regulators were persuaded that the loans themselves were not problematic as long as banks managed the risk. She disputes the notion that the rules were weakened.

Marc Savitt, president of the National Association of Mortgage Brokers, said regulators were afraid of stopping a good thing.

"If it seems to be working, if it's not broken don't fix it, if everybody's making money, then the good times are rolling and nobody wants to be the one guy to put the brakes on," he said.

In the past year, with Congress scrambling to stanch the bleeding in the financial industry, regulators have tightened rules on risky mortgages.

Congress is considering further tightening, including some of the same proposals abandoned years ago.

Gates
continued from page 2

Mike Mullen, chairman of the Joint Chiefs of Staff. "And he has made clear that he wants to talk about his political affiliation.

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Divorce rate up in Army, Marine Corps

Pauline Jelinek

The divorce rate among soldiers and marines in 2007 was the same as it was in 2006, according to a Pentagon report released Wednesday.

The rate for male married Army personnel was 3.2 percent, compared to 3.0 percent in 2006. The rate for female married Army personnel was 3.9 percent, compared to 3.0 percent in 2006.

The divorce rate for male married Air Force personnel was 3.1 percent, compared to 3.0 percent in 2006. The rate for female married Air Force personnel was 4.1 percent, compared to 3.0 percent in 2006.

The divorce rate for male married Navy personnel was 3.0 percent, compared to 3.1 percent in 2006. The rate for female married Navy personnel was 3.8 percent, compared to 3.0 percent in 2006.

The divorce rate for male married Marine Corps personnel was 3.6 percent, compared to 3.5 percent in 2006. The rate for female married Marine Corps personnel was 4.0 percent, compared to 3.4 percent in 2006.

The report also noted that the Army, Navy, and Marine Corps have all seen an increase in the number of divorces in recent years. The Army had 49,000 divorces in 2006, compared to 51,000 in 2007. The Navy had 12,000 divorces in 2006, compared to 14,000 in 2007. The Marine Corps had 5,000 divorces in 2006, compared to 7,000 in 2007.

The report also noted that the divorce rate for military personnel is higher than the divorce rate for the general population. In 2006, the divorce rate for the general population was 3.7 percent. The report also noted that the divorce rate for military personnel is lower than the divorce rate for non-military personnel. In 2006, the divorce rate for non-military personnel was 4.3 percent.

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WORD ON THE STREET

"Will there be a difference between Hillary Clinton and Condoleezza Rice as Secretary of State?"

"Yes, she would do a better job because I don't feel that Rice cared about what people thought about how she did her job." -Stephen Albertolle, biology resource and engineering sophomore

"I think she will be more open-minded that Condoleezza." -Josh Plotner, landscape architecture junior

"yes, because they have very different political views even though they are both women." -Temo Cuna, aerospace engineering sophomore

"No, because they are both a part of centralist parties and have similar views regarding fiscal issues and foreign affairs." -Michael Newsome, business senior

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State

SAN LUIS OBISPO, Calif. (AP) - An Oceano man charged with renting drugs for sex with a 12-year-old and 14-year-old girls has pleaded no contest to felony charges.

San Luis Obispo County prosecutors say 27-year-old Jose Luis Rosario is expected to be sentenced Dec. 22 to 12 years in prison. He must also register as a sex offender. Rosario pleaded no contest to committing a lewd act on a child under 14, committing a lewd act on a child or over, and two counts of furnishing a controlled substance to a minor. Prosecutors say Rosario had sex with two girls ages 12 and 14 in motel rooms.

ORANGE, Calif. (AP) - A 10-year-old cancer patient could soon be wind-in-driven wildfires last month are improving at an Orange County burn center.

The condition of Lance and Carla Hoffman, both 29 years old, have been upgraded from critical to fair. They have been hospitalized at the University of California, Irvine, Regional Burn Center since the Nov. 13 Santa Barbara County blaze.

Hospital spokesman John Duran said the couple, who suffered second- and third-degree burns while fleeing their rented home, are still fighting for their lives.

Nixon

continued from page 3

The documents suggest, as aides looked for ways to take on unfriendly organizations and people.

White House staff assistant John L. Brown III appeared in one memo for a "coordinated Congressional and columnist attack on the question of whether the Coalition's tax exempt status." Patrick Buchanan, a special assistant and long-time conservative commentator, wrote to Nixon's top aide and the attorney general at the time about Wallace, the longtime civil rights opponent who was challenging McGovern for the Democratic nomination.

"From an excellent source in Alabama comes word Governor Wallace is getting psycotic, that he has serious marital problems and that he is not what he used to be," Buchanan wrote in January 1972. He said this could affect "just how much of an embroglio he can create at the Miami Beach convention."

Wallace was shot in May, while campaigning in Maryland and spoke at the Democratic's Miami convention from his wheelchair.

"Also in Buchanan's files is a letter to Nixon's secretary, Rose Mary Woods, from St. Louis supporter Claude Krupnick, telling Nixo on aides that McGovern's running mate is "a coward and a crook," that McGovern has a St. Louis mental institution and "was suffering from acute alcoholism. He still has a whiskey voice. He came by it honestly." The letter also addressed allegations about Eagle- tone's marriage.

Inside the administration, even the government's statistician did not escape political scrutiny.

The knock against him, as revealed by a December 1972 memo from Colston, was that he stuck to numbers, "applies little imagination to our point of view."

Suspicious about staff did not die off after the election, Buchanan proposed a "housecleaning" of insufficiently local employees.

He described the Latin American office of the Peace Corps as a "hosted by Kennedy-Shriver type... due to the short notice of the Peace Corps and Welfare Department; "Those responsible for the contracted and staff did not do enough to support for discriminated child development 'schemes' be ferreted out."

Another memo, signed only by "Advancement," alleges that a top aide to Canadian Prime Minis- ter Pierre Trudeau helped protesters stage a demonstration in front of a signing ceremony during Nixon's visit to Ottawa.

A memo to Nixon from his sec- retary of defense at the time reflects just how much the administration felt and discussed public pressure — even as it weighed U.S. geopolitical — in an unpublicized and internal debate over war policy.

The seven-page document cautions the president against a pro- posal from military brass to con- duct a high-intensity air and ground campaign against North Vietnam. The document says the president has set a goal of saving or creating 2.5 mil- lion jobs to boost the economy, and that "it would be a major threat and to release the rest in a safe and or- derly manner.

But as overall violence declines in the country, the U.N.'s 13th rep- ort on the human rights situation in Iraq can doubt whether the Iraqis will be ready to take custody of more detainees properly.

"There is no secret that the (Iraqi) prisoners are overcrowded and frankly not in very good con- dition," said U.N. human rights chief Navanit Misra at a news conference where the report was released.

He cited evidence of whether a detention facility in which 123 detainees were crammed into a 4,800-square-foot cell and the spin- off of a studio apartment. "That's obviously something that cannot be sustained," he said.

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UN concerned over treatment of Iraqi detainees

Kim Gansel

The United Nations expressed concern Tuesday about overcrowding and "grave human rights violations" of detainees in Iraqi custody — one in, 125 men crammed into a single cell.

The warning comes as the U.S. prepares to turn over control to the Iraqis of thousands of security detainees in its custody under a new security pact that would end the U.S. mission here by 2012.

The pact, approved last week by Iraq's parliament, calls for American forces to transfer all detainees believed to be a major threat and to release the rest in a "safe and orderly manner."

But as overall violence declines in the country, the U.N.'s 13th report on the human rights situation in Iraq can doubt whether the Iraqis will be ready to take custody of more detainees properly.

"There is no secret that the (Iraqi) prisoners are overcrowded and frankly not in very good condition,” said U.N. human rights chief Navanit Misra at a news conference where the report was released.

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Vote for your favorite in each category. The results will be published in our Best For Cal Poly Edition in February.
Another Type of Groove (ATOG) will continue its promotion of the spoken word Dec. 3rd, bringing champion poet Javan Johnson to the Chumash Auditorium.

Johnson's poetry bridges hip-hop and rap traditions with a subject matter of education and literary activism.

"I first saw him doing 'Elementary' on HBO and I was really impressed," said Josué Urrutia, a coordinator at the Cal Poly Multicultural Center. "He's definitely got a social consciousness and most of it has to do with changing society."

A native to South Central Los Angeles, Johnson has competed five times with a team representing the city in the National Poetry Slam. At the same time he earned a Bachelor's and Master's degrees in communications studies. He is currently working on a doctorate in Performance Studies at Northwestern University.

As the last speaker in the series this year, his message of deconstructing "practices that promote foundations of inequality" reinforces the Cal Poly Multi-Cultural Center's purpose in bringing the poets to campus.

"We bring in a variety of regional, professional poets that have won national titles or featured on HBO's Def Jam. They're not just a student that's coming up, but they've had some professional experience," said Mickela Gonzales, a diversity advocate with the Multicultural Center.

Besides the main attraction, there will also be time for open mic presentations. With the show split into two main features, approximately 10 student performers are expected to share their work.

"One of the things we try to do is coordinate ATOG with cultural heritage months; for example February was Black History Month so we featured African-Americans and in March we had female poets, but in December we only have one week of school so we just looked for someone with a compatible schedule and budget," Gonzales said.

"Our budget is a big issue," Urrutia said. "It's part of the reason we look for local poets, but he was already going to be in town this week so it really worked out."

Featured poets such as Johnson or November's Random Abaladeze have given the student community a chance to see what others have done and how they have created their own style.

"We're in our eighth year of presentation and that's just part of the format," Urrutia said. "We always try to encourage new poets and the crowds really come out to hear their peers."

While Johnson has performed for audiences of 1,000 before, the center hopes that he will draw a crowd consistent with the 300 people that have attended the monthly performances.

"It all started here because of an interest in the spoken word and that seems to have grown," Gonzales said. "It just gives people a chance to get up and say something in front of a crowd."
If you are a man, you are not a woman. If you are on the high road, you are not on the low road. If you are planning on long and romantic, it won’t be short and dirty. If you want sex all the time, you probably aren’t craving sex less often. I hate to break it to you, but it’s rather difficult to be two things at one time, which is why compromise is so important.

Sources say that men think about sex every seven seconds... or five seconds... or 30 seconds... or two hours. Pretty much no one can agree on how often sex comes up (get it? I made a pun) in a man’s mind, or a woman’s mind for that matter. So entirely unorthodox, because all the sources differ. I’m just putting it out there that from what my sources tell me, men think about sex all the time.

Not only that, they want sex all the time. For every “normal” Web page, there are five porn pages. Labydolaphobia is a morbid fear of seeing, thinking about or having an erect penis.

There are men in Guam whose job it is to tend the countryside and deflower the young virgins who pay them for the privilege of having sex for the first time.

— The average person will spend two weeks of his or her life kissing.

— In Hong Kong, it is legal for a woman to kill her husband after he’s had an affair, but only if she uses just her bare hands.

— Dolphins and Bonobo monkeys are the only other species to have sex for pleasure.

— Have a very happy holiday and I wish you the best luck on your finals. If you ever need a study break, remember that sex boosts your adrenaline, so take some time to study anatomy (even if your test is in psychology).

— Safety and here’s to an extremely sexually liber­ated 2009!

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Classic holiday stories inspire during tough times

Leanne Ittle

Hard times have you down this holiday season? Take a trip to the library for some inspiration from measured stories of Christmas past.

The mortgage meltdowns, job squandering and clash between rich and poor evoke long-popular holiday tales with ghostly clarity, offering messages of hope, faith and togetherness during an intensely uncertain year, says William J. Palmer, an English professor and Charles Dickens expert at Purdue University.

"The real reason that readers have always returned to 'A Christmas Carol' year after year since the 1840s is that it provides a way of reimagining the spirit of Christmas that everyone wants to feel during this season, no matter how hard times or how bleak the economic outlook," he said.

Dusty old stories mingled with more contemporary fare can touch all gener­ations with the promise of better days ahead, says Brandon Mendelson, 25, a graduate student in history at the University of Albany in New York.

"This is how we as Americans feel in light of the recession," he said. "For my generation, at least, Gen Y, we have never in our lives encountered a situation like this. We have a belief, despite evidence to the contrary, that this situation will end soon and improve for everyone. It may be childlike innocence, but we know it to be true."

A sampler of Christmas tales through the ages:

"A Christmas Carol," by Charles Dickens, 1843.

The Tale: Ebenezer Scrooge is so con­sumed by greed and downright mean­ness that he's visited by three specters looking to rehabilitate him at Christmas in Vic­torian London. They lead him on a back­and-forth journey through his past, present and future. He gets a fly-on-the-wall look at how the Cratchit family really feels about him before he emerges kinder, gentler and joyfully tossing money around.

Lesson: It's never too late to make amends and let charity into your heart.

Notes: The story was hugely popular when released for Christmas, with an unlikeliness look at social injustice and gaping class disparity. By some accounts, young Dickens wrote it to pay off a debt, but high production costs cut into his profit.

"Yes, Virginia, there is a Santa Claus," unsigned editorial in "The Sun" of New York, 1897.

The Tale: 8-year-old Virginia O'Hanlon begs for some Santa Claus truth. She follows her papa's advice to consult "The Sun, not wanting to believe her "little friends" that St. Nick is a fraud. The newspaper's response in part: "Yes, Virginia, there is a Santa Claus. He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to your life its highest beauty and joy."

Lesson: A little faith in the unseen can go a long way.

Notes: Written by a Sun staffer who observed the Civil War Francis P. Church, this bit of holiday history has been reprinted in dozens of languages. The real Virginia was the daughter of a coroner's assistant who grew up to be a school teacher. She died in 1973 at 82.


The Tale: Jim and Della Young are in love, but they've hit hard times and can barely pay their $8-a-week rent. For Christmas, she sells her prized knee-length hair to buy him a choker for his cherished gold pocket watch, but he sells the watch to surprise her with two fancy hair combs. Then it's time for pork chops.

Lesson: The greatest love may require painful sacrifice.

Notes: This short story inspired an episode of "The Simpsons," a place in Steve Martin's "Cruel Shoes" and a song from the band Squirrel Nut Zippers that goes like this: "Though we've pawned away our only pleasures, these gifts are not in vain."

"It's a Wonderful Life," directed by Frank Capra, 1946.

The Tale: Beppo is beset by bad luck, a bank run and shattered dreams. George Bailey (James Stewart) is about to jump off a bridge on Christmas Eve shortly after World War II. But a guardian angel in training, Clarence, grants George's wish that he had never been born. He reveals George's accomplishments and earns himself some wings to-best.

Lesson: A person's real worth can be measured in family, friends and selfless service.

Notes: Based on "The Greatest Gift," a short story by Philip Van Doren Stern, the movie is among the most popular of all time. But it was a box office bust and fizzled at the Oscars. Some considered it communist propaganda with its indictment of the mortified class and the spread-the-wealth zeal of the Build­ing Loan.


The Tale: In "From a Certain Willow Grove," 7-year-old Buddy's childlike, 60-something cousin declares after he was dumped on relatives in the rural South of the 1930s. "Poor and irrespon­sible, Buddy and Sook bake for the famous and the unseeing, trek into the woods to cut down a Christmas tree and fashion kites for each other as gifts. Adult Buddy describes his grief years later over book's death: "A piece of news some secret vein had already received, serving from me an implacable part of myself, letting it loose like a kite on a broken string."

Lesson: Friendship can offer hope and joy amid bruising poverty and social isolation.

Notes: The semi-autobiographical short story was first published in Made­monelle. A young Capote wrote it before "In Cold Blood" propelled him to literary status. A teleplay in 1966-starred Geraldine Page as Sook. In 1997, Patty Duke had the role in a Hallmark TV special.

continued on page 11

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...it's been a long quarter.

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"How the Grinch Stole Christmas!" by Dr. Seuss, 1957.
The Tale: A furry grouch of a creature lives north of Whoville and makes his way down Mount Crumpit to end infernal Christmas. He steals the gifts and trimmings of the kind and gentle Whos. But it doesn't work, Christmas arrives despite his plundering. The Grinch's heart "two sizes too small" grows large after he meets sweet-faced little Cindy-Lou and hears the Whos singing. He returns the loot and makes new friends.

Lesson: Being together on a special day is more important than how you celebrate it.

Notes: Chuck Jones made an animated TV special in 1966 and turned the Grinch green. Jim Carrey took it live-action in 2000. Seuss has the Grinch conclude; "Maybe Christmas, he thought, doesn't come from a store. . . .Maybe Christmas, perhaps, means a little bit more!"

The Tale: Reliably depressed Charlie Brown complains about the commercial corruption of Christmas as he tries to organize a Nativity play. He gets a tongue-lashing from Lucy and the gang over the puny tree he chooses as a stage set. Inspired by a reading from Linus from the Gospel of Luke heralding the birth of Christ and urging peace on Earth, the other kids learn to love the little tree as much as Charlie Brown does.

Lesson: Have the courage to stand up for those in need.

Notes: Linus says it best as he props up the overburdened tree with his precious blanket: "I never thought it was such a bad little tree. It's not bad at all, really. Maybe it just needs a little love."
Parents coddle rather than teaching self-reliance

Cynthia Waite

Several months ago, a New York mom taught her 9-year-old son how to take the subway home... alone. Instead of being applauded for teaching her child survival skills and independence, she faced intense criticism and condemnation from parents across America.

Not surprisingly — and as statistics show — Izzy, the 9-year-old, arrived home after 45 minutes without so much as a scrape. Much to the astonishment of overprotective parents everywhere, nobody attacked, robbed, raped or even pushed young Izzy around. But still, American parents went as far as demanding Lenore Skenazy, the mother, face child abuse charges.

Skenazy never faced these charges and continued to stand up for what she believes our society lacks: children capable of self-reliance. Skenazy and Izzy’s story exposes a problematic trend in our society to raise children as though they were fine chinas, instead of future leaders and importantly, adults.

“The problem with this everything-is-dangerous outlook is that over-protection is a danger in and of itself,” Skenazy said in her New York Sun column chronicling the story. “A child who thinks he can’t do anything on his own eventually can’t.”

We live in a culture that has relegated “childhood” to mean naivety and innocence, in the most literal way. We live in a culture that values dependence over independence even in our adolescent members. We live in a culture spoiled by a materialistic lifestyle that emphasizes coddling children.

Instead of focusing on how to raise children to become productive, independent members of society, the emphasis is placed on protecting their fragile egos. As a society, we’ve come to define “childhood” as the period of time when young people should be comforted, sheltered and protected from the “realities of life.”

Webster defines childhood as the “early period in the development of something.”

The point of early development is to be able to reach the next stage. Any children allowed to reach the next stage when so much emphasis is placed in keeping them in their current role.

The parents who responded to Skenazy’s story were all concerned with crime. “Today’s world is different than the one we grew up in,” many commented. It is because it’s safer.

As Skenazy notes, crime has consistently gone down the United States since 1973. The Bureau of Justice statistics reports, “since 1973, violent crime rates have declined, reaching the lowest level ever in 2005.” Furthermore, crimes against children decreased so much that some sources argue their statistical inaccuracy. Perpetrators of crimes against children tend to be relatives or acquaintances, a sad but true fact.

Parents asked Skenazy what she would have done if her son never arrived home: “I’d have been devastated. But would that just prove that no mom should ever let her child ride the subway alone? No. It would just be one more awful but extremely rare example of random violence.”

With crime rates decreasing, why do parents continue to only get stricter and more protective and castigate more progressive parents like Skenazy? Many argued that 9 years old was simply too young, that hadn’t he been a year or two older it would have been more understandable. Are these parents taking baby steps in raising their children in independence or taking steps to raise their children as babies?

At its core, this issue reflects how society views the capability of its own members to be productive and self-sufficient. Parents want to shelter their children completely until adulthood and then expect them to still become successful members of society. A learning curve would be nice here.

We all know (or are) 22-year-old college students that couldn’t do what Izzy did for fear of the unknown and strangers. “Stranger danger” isn’t quite as cute a phrase and mentality when you’re over the age of five. I know 20-somethings who live frightened of staying the night alone in their own apartment, can’t cook a basic meal and still ask for permission from their parents to engage in different activities.

“Mom and ‘dads’ please sounds angelic at four but inappropriate immunity at 24.

How are we raising determiners who we become and what we participate in society? We either take our lives into our own hands, becoming independent, self-sufficient people with unique beliefs and ideas, or we live bound to the confines of our cuddled childhoods, never understand what it truly means to be an individual.

When I was 7 years old, my mom taught me how to come home from school alone. Like Izzy, I knew my address and which bus to take to get to it. Like Izzy’s mother, my mom went off to work and continued her life, knowing that no matter how worried she was or protective she tried to be, she couldn’t control the extremely rare, should it happen.

Skenazy and my mom share the belief that teaching their children life-survival skills and instilling independence and a sense of self-trumps hyper-protective, ineffective parenting. My brother and I were still children, but we were children on our way to becoming adults. And so is Izzy.

Childhood is a phase, not a lifelong stage. Dependent children become weak, fearful adults, and that prospect is more terrifying than the idea of any 9-year-old taking a New York subway alone.

BARRIE MAGUIRE / STAFF
Some abusing welfare system, should be tested

Blake Hasenmiller
CAL POLY M.S.

The end of the term is quickly approaching, and for some that means graduation. It's finally time to get out of here, get a job and start making some money.

There are a number of things that come with having a job. Most likely you will first have to pass a drug test. Without a doubt you will have to pay taxes. These taxes will go toward a variety of different causes, one of which is welfare. In 2007, the federal government alone spent $252 billion taxpayer dollars on welfare payments and government assistance.

This includes things like retirement and disability insurance, unemployment compensation, housing assistance, food stamps and other food and nutrition assistance, direct monetary payments, and tax credit programs for the poor. This is in addition to the welfare programs enacted by each state.

You probably have heard a variety of things about the types of people this assistance is going to.

Many people claim that every person on welfare is a lazy, good-for-nothing moocher who is just looking for a handout with which to buy his next bottle of vodka.

On the other hand, others claim that nobody is taking advantage of the system, it would be serious advantages to this.

In the meantime, it would be useful if we could distinguish who we should be giving our money to. One way to do this would be a drug test.

After all, if you have to pass a drug test to give your money for welfare, why shouldn't someone have to pass a drug test to receive it?

The average food stamp recipient costs us about $1,700 per year. The average EITC (Earned Income Tax Credit) payment costs us about $1,700 per year. The average household living in public housing costs us about $11,500 per year.

These three programs make up about a third of the $252 billion the federal government spends on welfare and public assistance each year. There are also statewide welfare programs that further add to the amount of spending.

A basic urine-based drug test, on the other hand, costs somewhere around $25, according to Drug and Alcohol Testing Compliance Services. Though there would undoubtedly be bureaucratic costs added to that price under a drug testing program for welfare recipients, it still would not come close to measuring up to the thousands that are spent every year on welfare recipients.

For example, the program could require a drug test to begin receiving welfare payments or government assistance of any sort. If a person failed, he would be ineligible for anywhere between three and six months, at which point he could apply for assistance again.

In the meantime, some current welfare recipients could be chosen to take a randomly selected test, similar to the way many employers do it.

Though this wouldn't solve the welfare problem, it would at least help to ensure that your hard-earned tax dollars weren't going toward someone else's drug habit.
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Pop Culture Shock Therapy by Doug Bratton

Captain Hook, When No One’s Looking

Across

1 Jerry’s sitcom neighbor
6 Part of C.S.A.
10 Winter hrs. in St. Louis
11 Jinn who played Gomez Addams
14 “The Dodo and the Hearth” novel
15 Pal of Tarzan
22 Country bowers
28 Languishes
35 Online activities
39 Neighbor
44 Most dismal
46 Fig leaf of
47 18th c. animal
50 Shade at a circus
51 “Look ___ Nancy!”
52 It may be minimum
55 Paste’s partner
61 Like ington
63 Last team managed by Casey Stengel
64 What subjects and verbs should do

Down

1 Play armo
2 Capital of 18- Across
3 Schoolteachers’ break area
4 Moneymaking
5 1969 Three Dog Night
6 Falcon’s home
7 Lead role
8 Softball’s Web soft
9 Band with the Moon
10 Lake rental
37 Org. in “Michael Collins”
38 Java
40 “Bingo!”
41 Companion of the Moon
42 Presenting
43 Square thing
45 Schonberg’s
dream
46 Glen Bell’s fast food
48 Godiva
49 “Ta-ta!”
50 Shade at a circus
51 Pal of Tarzan
52 Butterfly
54 One-named singer Lou
56 South American flower
58 Narrow inlet
59 Poster
60 Moneymaker
62 Like some gins

ANSWER TO PREVIOUS PUZZLE

1. The Cloister
2. The Tastiest Buzz
3. Jinn who played Gomez Addams
4. The Dodo and the Hearth
5. Pal of Tarzan
6. Country bowers
7. Languishes
8. Online activities
9. Neighbor
10. Most dismal

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Basketball continued from page 16

the play of their frontline, which includes senior forward Megan Harrison (who last week was named the co-Big West Conference Player of the Week and moved into third place on the career scoring list at Cal Poly). Harrison, at 6-foot-1, leads the Mustangs with 14.8 points per game. She's followed by Kristina Santiago (6-1) at 11, Lisi McBride (6-2) at 10.7, Becky Trater (6-2) at 8.5 and Abbey Bloetscher (6-3) at 5.3.

"We present some matchup problems for people," Mummaugh said. The Mustangs are coming off an undefeated run in the Courtyard by Marriott San Luis Obispo Holiday Beach Classic, with wins against Missouri-Kansas City and Idaho this past weekend. The Lions (5-1) defeated Cal Poly 86-64 a year ago, based largely on the 45 points by their freshman Renahy Young and then-senior Amanda DeCoud. While DeCoud graduated, Mummaugh said that focusing on the guards is still a key factor to slowing down the Lions' attack.

"They've got tremendous guard play," Mummaugh said. "They've got good penetration, which is obviously a concern for us. We want to take care of penetration and keep them off the foul line."

— Scott Shively

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Wednesday, December 3, 2008

NETBALL

This week in Cal Poly Athletics

WEDNESDAY, DECEMBER 3RD
WOMEN VS. LOYOLA MARYMOUNT 5 P.M.
MEN VS. UNIVERSITY OF SAN FRANCISCO 7:30 P.M.

MUSTANG SWIMMING INVITATIONAL
FRIDAY BEGINNING AT 10 A.M.
SATURDAY AT 9 A.M.
SINSHEIMER POOL, SAN LUIS OBISPO

WOMEN'S BASKETBALL
SUNDAY, DECEMBER 7TH
VS. UNIVERSITY OF SAN FRANCISCO 2:00 P.M.

Admission is FREE for Cal Poly Students for all home Athletic events.

WE ARE THE MUSTANGS
Jim Litke
er against Arkansas-Little Rock on Nov. 14.

the Mustangs offense during the season opener after the 2007-08 season, when he led the Cal Poly Mustangs to a Big West Conference championship in the team's second straight year of eligibility. In 2008, after playing three games in five days against three or more deserving contenders and only two slots available in the existing system. Then start seriously reconsidering it this week. There's no time like the present and nobody, after all, who loves tweaking things more than they do.

Under threat of a lawsuit from the mid-major conferences, the BCS added a fifth bowl to its postseason roster in 2006, ostensibly to make it easier for small schools to qualify for one of the big-money games as an "at-large" invitee.

What Slive proposed was that the five-bowl system be used as a sort of "plus-one" game — and fast.

But the guys who run it don't have to go through the next six weeks, let alone the next six years, watching their brand being kicked around like a rusty can everywhere from the Oval Office down to the corner tavern.

All they have to do is change. A little.

Start by admitting their mistake last spring in shutting down a BCS-inviting conference. Then start seriously reconsidering it this week. There's no time like the present and nobody, after all, who loves tweaking things more than they do.

After playing three games in four nights, the Cal Poly women's basketball team has an idea of where it's going. "It was a busy week," Cal Poly head coach Faith Mimnaugh said. "We've been playing against some of the top-notch teams. Last week was kind of a verification that we're doing it right."