

The Gorman Progress

2008 Member
Texas Press Association

"Serving Gorman For Over 107 Years"

Gorman, Eastland County, Texas 76454

NUMBER THIRTEEN

APRIL 3, 2008

Art Show Finale Features Exhibition at Church of Christ Fellowship Hall

The final session of the Art Class for the Spring was held Monday night at the Church of Christ Fellowship Hall. More than people from the community gathered to enjoy a reception and to view the work of the students of Monda Oldham, who has been teaching art classes for community ladies since her retirement. In addition to Oil Painting, she has also conducted popular Stained Glass Classes as well as instruction in Drawing. Pictured are contributors to Monday night's event. The Church of Christ sponsors the classes for the community.



Standing L-R: Kay Cozart, Edna Ann Powell, Sussanne Rankin, Caro Boswell, Suzan Lipson, Sylvia Buchanan, Rose Hamilton, Joy Rogers, Rebecca Lipson, Floydene Gilbert and Instructor Monda Oldham. Seated L-R: Carolyn Gilbert, Judy Watts, Mary Kirk and Lorene Hamilton. The work of Gail Clayton and Eula Miears (not pictured) was also displayed for viewing.



Enjoying Monday's Art Show at Church of Christ Fellowship Hall are l to r - Betty Region, Bernice Hewson, Aline Garrett, Christine Hammontree and Floydene Gilbert.



Rose Hamilton (l) is shown with her painting during Monday's Art Show. Also pictured his her mother Lorene Hamilton and brother Glenn Hamilton.

The Number One Killer of Children under the Age of 15 is Almost Always Preventable

By: Tim Dennis, EMTP, CPST
Executive Director, Eastland County Child Safety Program
Governor's EMS Injury Prevention Committee Member

Before you hit the open road this summer to spend time with friends and family there are a few things that you take care of. First, you check to make sure that your car is running smoothly, you check your tires for proper inflation, and that you have other items for your trip. But, what if you are traveling with children? Do you have the proper equipment to keep them properly restrained?

Traffic crashes are the number one killer of young children according to the CDC. Last year, 2,542 children ages 15 and younger died in car crashes; another 294,000 were injured. Statistics show nearly half of the deaths and injuries occurred because the children were not restrained properly.

One of the biggest problems is that parents graduate their children from car seats to seatbelts when they should really be in a booster seat. There have also been cases where children who are in car seats are not very well secured.

Every state, including Texas requires that infants & children ride buckled up. However, state laws do not always require the safest way to transport a child. So what is the safest way? The American Academy of Pediatrics recommends that infants always ride in the back seat in car seats that can only be used rear-facing until they are at least a year old and 20 pounds.

One of the biggest mistakes we've seen parents make is switching their child to a forward facing seat too soon. Just because your baby has turned a year old or is over 20 pounds doesn't mean they are ready as they must achieve both milestones before the switch is made.

There are a number of car seats on the market that are considered safe for babies at the in-between stage. Convertible car seats can be used as rear facing until the child is up to 35 pounds, or forward facing until they are 40 pounds. The most common type of seat is the 5-point harness system.

When your child reaches the top weight or height allowed for his or her car seat, that doesn't mean it's time for them to switch over to a regular seatbelt. At 3 or 4 years of age, most children are still too short to be safely secured by a seatbelt. If they are not at least 4 feet 9 inches tall, they need the added protection of a booster seat.

Pediatricians have done a good job spreading the word about the Academy's recommendations, and the statistics show parents are listening. The number of fatal accidents involving children dropped from 2,603 in 2001 to 2,542 in 2002.

Infant Seats

- Must be used in a rear facing position until the child reaches one yr and 20 pounds.
- Should never be placed in front of an active airbag
- Rear facing infant seats reduces the risk of fatal injury in a car crash by 71%.

Toddler Seats

- Should be in the forward facing position for children between 20 & 40 pounds and over 1 yr old.
- Shoulder straps should be at or above the child's shoulders when used in the forward-facing position.
- They should also fit snugly. If you can pinch more than an inch of the strap, they are too loose.
- Forward-facing seats reduce the fatality risk by 54%.

Booster Seats

- Forward-facing ONLY
- High back boosters with built-in harness: for children between 30 & 40 pounds. Harness should be replaced by adult lap/shoulder belt

A Humanities Texas exhibit titled "The Bill of Rights" opens Thursday, April 3 at the Eastland County Museum and Historical Society, 112 S. Seaman St., Eastland, Texas. A 12 part educational lecture series, "The Great Debate: Advocates and Opponents of the American Constitution", also begins on this date at 2:00 p.m in the museum with (1) Significance and Historical Context, and (2) Classical Republicanism. The exhibit and lectures are free to the public. The lectures may also be viewed by appointment during museum opening hours. Eastland County Museum and Historical Society is open Tuesday - Thursday, 10:30 a.m. - 4 p.m.; Friday and Saturday, 10:30 a.m. - 2:30 p.m. For more information call Ed Allcorn at 254-629-3600.

Thanks,
Margaret Hetrick

Veterans Reach Out Seminar Is Saturday

All veterans, their family members, and friends are invited to attend a Veterans Reach Out Seminar on Saturday, April 5, 2008 sponsored by VFW Post 4136 and DAV Chapter 41 from 10:00 a.m. to 2:00 p.m. at VFW Post 4136, FM 918, Hwy 570, Eastland, Texas. Helpful assistance with your questions and claims will be given by experts from Waco VA Regional Office, Dallas VA Medical Center, Texas Veterans Commission and Texas Land Board, as well as other Veterans service organizations.

All veterans are ask to bring their DD214 (discharge papers) and all other information they have received from the Veterans Administration. For more information contact Commander Joel Jimenez at 940 636-7577 or Commander Larry Monroe at 254 210-9042.

Commander Larry Monroe, VFW Post 4136 Eastland

Congressman Neugebauer Visits Gorman



Congressman Randy Neugebauer visit at the Gorman Hotel with several people from the Gorman area.

when the child reaches 40 pounds. • Belt positioning booster seats: for children between 40 & 80 pounds and up to four feet nine inches. Never use with lap belt only - use with shoulder and adult lap belt together. Shoulder belt should cross chest, never over stomach.

Another common mistake parents can make is not properly securing the seat itself in their

vehicle. It is estimated that 8 out of 10 seats on American roads are improperly installed. If you have a seat that you would like to have inspected at no cost call, Eastland County Child Safety Program at 254-734-5989 to arrange an inspection! They also have seat available for those families that are not able to purchase a new seat for their child, and these seats are FREE.

ITEMS OF INTEREST

SANDRA CAGLE WILL BE IN GORMAN AT THE CITY OFFICE TO RENEW AUTO LICENSE PLATES. HER NEXT VISIT - WEDNESDAY, APRIL 16TH FROM 9 - NOON

The Order of the Eastern Star holds its regular stated meetings on the first Monday of each month at 7:30 p.m.

Gorman Senior Citizens meet Every Wednesday at 11:30 in the Gorman Senior Center. Bring Covered Dish or \$3.00 Per Plate.

Gorman Oaklawn Cemetery Donations can be sent to Aline Garrett, P. O. Box 711, Gorman, Tx 76454 or to American State Bank.

FOOD BANK

New Hours - 10 - 11:00 a.m.
Second Thursday

Boy Scouts

Meeting Week
Tuesdays — 6:00 p.m.
Methodist Church

Oakland Cemetery Association is accepting donations for the Care of the Cemetery. Donations can be sent to Oakland Cemetery Association, 503 N. Fisher, Gorman, Tx 76454, or American State Bank, Gorman, Texas 76454.

4-H - Meets Second Monday of each month at 6:00 p.m. at the First United Methodist Church Fellowship Hall - Amy Wood - 734-2973.

VET Science 4-H Project - 4th Tuesday each Month. Technology Center / Gorman Community Center. Contact Lee or Amy Wood at 254-734-2973.

Gorman Masonic Lodge No. 716 A.F. & A.M. Regular stated meetings are 2nd Tuesday of each month at 7:30 p.m. Members are urged to attend. Visitors are always welcome. Gerald Ragland, Master — Pat Moseley, Secretary.

In all my wisdom this week I was headed out to take pictures of Neughbauer at the luncheon at the Gorman Hotel. I just tapped the screen of my IMAC and cracked the monitor. Needless to say that was not a good thing. I will be back on the computer next week. Trying to get that fixed is sure a problem. Several trips to DFW area.

Will try and do better next time - Lonnie

A Weekly Newsletter from
Congressman Randy Neugebauer

March 31, 2008

Farm Bill Update

As the April 18th expiration date for the current Farm Bill extension approaches, I continue to be actively engaged with my Agriculture Committee colleagues in this process. Completion of the Farm Bill in April is my top priority.

Commodity provisions are not covered under the current extension, leaving many farmers with uncertainty as they make crop decisions. As of now, the major roadblock is coming to agreement on allocating funds and on how to offset the \$10 billion proposed extra funding for the bill.

While there are many outstanding issues to be resolved, it is my hope that a resolution will be reached within the coming days. As always, when important news on this critical legislation breaks, I will be sure to let you know.

Statement on Secretary Paulson's Blueprint for Financial Market Reform

Today, Treasury Secretary Paulson laid out a framework to modernize our nation's financial markets and I agree that some level of modernization is in order. With that in mind, people must understand that the markets are not always without risk nor is the elimination of risk the government's responsibility.

What we must be mindful of is the overreaching arm of government and ensure that it does not provide a false sense of security to investors. Modernization and oversight cannot and should not insulate investors from their due diligence in personal decision making. Most importantly, the American taxpayer should not be held responsible through a government bailout program for poor decisions made by investors.

Now, through hearings and discussion, Congress must examine this blueprint and the many suggestions outlined within it. I look forward to further examining the Secretary's plan and working with my colleagues to provide the best possible solution for the American people.

A Voice for Our Men and Women in Uniform - Joining Operation Homefront Advisory Board

Recently, I was invited to serve on the Operation Homefront Advisory Board. I accepted this special invitation and am humbled by the offer. I have always been a leading voice for our men and women in uniform, and I believe I will be able to lend a strong voice to such a worthy group.

Operation Homefront was founded in 2001 by military spouses and has significantly expanded as a nonprofit charity servicing 31 military communities in 34 states. Its objective is to provide emergency support and morale to our troops and their families left behind during deployment, and to assist wounded service members when they return home. An additional purpose is to encourage dialogue between Members of Congress and Operation Homefront chapters at both local and national levels.

Standing up for and supporting those whose loved ones have gone to war, as well as serving those warriors when they return home, is not only a privilege but a commitment in which I take tremendous pride. I am truly honored to participate in such a worthy cause to support those who sacrifice so much so that we can enjoy all the liberties and freedoms of a government "for the people, by the people."

To learn more about Operation Homefront, please go to <http://www.operationhomefront.net/> and see how you can help our brave men and women in uniform.

Upcoming Service Academy Forums

I am pleased to announce the dates for the upcoming service academy forums I am holding to inform students of the various opportunities they have to apply to a United States Service Academy. These forums will allow students to speak with a representative from each service branch and learn about the opportunities for a first class education while also serving their country.

Representatives from the U.S. Air Force Academy, U.S. Military Academy at West Point, U.S. Naval Academy, U.S. Coast Guard Academy, and the U.S. Merchant Marine Academy will be present to speak and answer any questions regarding the academies or the application process. Information will also be available for university ROTC programs.

The Abilene forum will take place at Cisco Junior College (Room 152), located at 717 East Industrial Blvd. Registration begins at 1:30 p.m., and participants are urged to take advantage of the opportunity to visit with program participants before the formal presentations begin at 2 p.m.

The forum in Lubbock will be held in the Science Education Center at the Science Spectrum, located at 2579 South Loop 289. Registration will begin at 6 p.m. with the presentations beginning at 6:30 p.m.

Many of our nation's greatest leaders with names as well known as Eisenhower, Patton, Schwarzkopf and Petraeus have attended our nation's service academies. Several notable graduates went on to become Members of Congress, Governors and Presidents of the United States. Prominent figures in the fields of science and space exploration, such as Coronado High School graduate, Willie McCool, also have attended service academies. I hope all students who are interested, along with their parents, will attend to learn more about this process.

As always, when events unfold in Washington, I will be sure to update you. In the meantime, do not hesitate to visit my website at www.randy.house.gov or call my office toll free district wide at (888) 763-1611 or my Washington, DC office at 202-225-4005.

--Randy

USDA SEEKS PUBLIC COMMENT ON CHANGES TO CRP MANAGED HAYING AND GRAZING

COLLEGE STATION, TX - The U.S. Department of Agriculture today announced that it will hold public meetings in Texas on April 8-9, 2008 on proposed changes to managed haying and grazing on Conservation Reserve Program (CRP) land.

USDA's Farm Service Agency (FSA) will hold a meeting on April 8, 2008 at 9:00 AM at the Regency Inn Suites Hotel in Abilene, TX. The second meeting will be on April 9, 2008 held at the Fifth Season Inn in Amarillo, TX beginning at 1:00 PM.

FSA is proposing rule changes to the frequency that managed haying and grazing is allowed on land that is enrolled in CRP. Public comments will be accepted at the meeting and the public may also comment on changes to primary nesting season dates, during which managed haying and grazing are not permitted.

FSA will consider public comments when it prepares state-specific environmental assessments that will evaluate the effects of the proposed changes. The environmental assessments will aid USDA decision-makers and the public with an analysis of the benefits and potential impacts of the proposed changes to managed haying and grazing on CRP land.

Public comments can be submitted both electronically and by regular mail. They must be received by the close of business on May 9, 2008. Direct comments to: MHG EAs, Geo-Marine Incorporated, 2713 Magruder Blvd., Suite D, Hampton, Va. 23666-1572 or send them to the Web site: <http://public.geo-marine.com>.

These meetings are two (2) of fourteen (14) public meetings that will be held in 13 states where USDA is proposing rule changes to the managed haying and grazing program. More information on meeting dates and locations is available on the project Web site: <http://public.geo-marine.com>.

Here are specific details about the public meetings for Texas:

What: CRP Public Meeting	What: CRP Public Meeting
When: April 8, 2008 (9:00 AM)	When: April 9, 2008 (1:00 PM)
Where: Regency Inn Suites Hotel	Where: Fifth Season Inn
3450 S Clack Street	6801 I-40 East
Abilene, TX 79606	Amarillo, TX 79106
Contact: Micky Woodard (979)680-5208	Contact: Micky Woodard (979)680-5208

NEUGEBAUER STATEMENT ON RECENT FARM BILL NEGOTIATIONS

Washington, D.C. - Following a House Agriculture Committee meeting last night and a proposal released by Chairman Collin Peterson today, Congressman Randy Neugebauer (TX-19) released the following statement:

"The rest of the House Ag Committee and I met with Chairman Peterson last night to discuss how to move this stalled Farm Bill process off high center.

"I have been and I continue to be disappointed at the lack of progress that has been made on getting a Farm Bill done. It has been six months since the House passed its version of the Farm Bill. It has been two months since the Senate passed its Farm Bill. It is past time for all parties involved to get in the room and work this out. Congress needs to get its job done.

"Chairman Peterson's plan is to try to get the House and Senate to agree on a total spending number and get a bill done that can be signed into law. To that end, he has put together an outline of how the House and Senate could arrive at a final bill.

"There are many options in the Chairman's outline that I do not like, but I am hopeful it will be catalyst for moving this process forward. Both the Senate and the House agree that the first step toward completing a Farm Bill is determining how much we are going to spend. Up to this point, there has been virtually no progress in accomplishing even this first step.

"I also had two conversations with the new Secretary of Agriculture yesterday, one over the phone and one in person. I reiterated to the Secretary that when we reach an agreement on a Farm Bill, President Bush must sign the bill.

"Completing a Farm Bill is going to require perseverance, and I am committed to continuing efforts to protect the interests of agriculture in the 19th District. I've been listening and talking with farmers and commodity group leaders from the district today and will continue to rely on their input in this process."

Thank You

I would like to thank the Town of Gorman for showing such devotion to there Local Dairy Queen, and for making my stay there as Manager a very enjoyable one. I will miss the City of Gorman, the Local Community and especially my crew. I will miss each and everyone of you.

Thank You,
Michael Richardson
Go Panthers

Happenings at FBC!

Believe it! God is GREAT! We're growing, and construction is progressing. The concrete slab has been poured, and they're working on the electrical lines this week. It's amazing to see the work of our heavenly Father right before our eyes. Glory to God!

Mark your calendars:

April 10th - 9AM - Food Pantry Volunteers are needed.
April 12th - 8AM - Brotherhood Breakfast - please join us for fabulous food, fun, and fellowship.

Liz Caraway's Children's Sermon: Tell people about Jesus and invite your friends to Church. Liz brought her friend, Mr. Potato Head. Liz put his eyes on so he could see a Church full of people. FBC is a great place to be! Liz put his ears on so he could hear the beautiful music and praise to Jesus. Liz put his mouth on so he could say nice things to people and smile big. Liz put his nose on so he could smell the clean building that Sheila and David maintain so well. The nose is in the center of his head, just as it is most important to keep Jesus in the center of your life. So each time you see a nose, remember to keep Jesus in the center of your life!

Bro. Barry's sermon was "In Spite Of" - John 21:15.

Bro. Barry had Hunter Childers and Ryan Laminack demonstrate how difficult it is to throw a foam ball through a hoop. They both made it on their second chance. Thank the Lord for second chances. In spite of what you have done in your life, in spite of what is happening in your life now, and in spite of what you are going to do God will give you a second chance! Great Men and Great Women would not be great without second chances. Jesus asked Simon if he loved him more than these?

- I. Eros: Physical Love
- II. Phileo: Brotherly Love.
- III. Agape: Unconditional Love.

A young man died in a tragic auto accident. His heart was given to a young man awaiting a transplant. The mother met the young man who received her son's heart, and she laid her head upon his chest and said that she could hear her own son's heart beat.

BE HONEST! We are saved by Grace! If God laid his head on your chest would he hear the heart beat of His Son?

Our Worship Service begins at 11:00AM - please come and join us!

Our Worship Service is broadcast on 88.7FM.
God Bless and Keep You! See you next Sunday!

THE WAY TEXANS EAT CHILI





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Desdemona News

BY VONNIE GUTHERY

Colin and Kaley Garcia spent the past weekend visiting with their father, George Garcia and family in Cleburne.

Desdemona Cemetery Meeting will be held on Saturday, April 19th. Make plans to attend. More details later on.

Pug and Vonnie Guthery visited recently with their sister, Avie Taylor in De Leon. She is doing much better since having a bad cold virus and sinus.

Remember the **Ladies Monthly Social** will be held on Monday, April 14th at the Desdemona Community Center (former School Building). Visitors are always welcome.

Sybil (McKinney) Loudamy, 81, of Ranger passed away March 17, 2008. Burial was in the Breckenridge Cemetery. Survivors include her husband, Luther Loudamy of Ranger; son, Gary Loudamy of Allen; two daughters, Sherry Williamson of Eastland and Laurie Justice of Coppel; two brothers, Lee McKinney of Albuquerque, NM. and Bryan McKinney of Arlington; sister, Mildred Coley of Arlington. Preceded in death by her parents, Samuel and Lillian McKinney, three sisters and two brothers. The McKinney family lived several years in the Jakehamon Community where all of their children attended school. Later on the McKinney children attended Desdemona School where Sybil was in the Class of 1943. Our sincere sympathy goes out to this family.

Bro. Darrell Dossey, 78 of Gorman, passed away and burial was on Saturday, March 29, 2008 in the Desdemona Cemetery. Survivors include his wife, June Dossey of Gorman; son, David Dossey of Breckenridge; daughter, Tracy Spivey of Gorman; sister, Dessie Watts of De Leon. Preceded in death by his parents, A.R. and Retta Dossey; son, Gary Dossey; daughter, Becky Simpson; brother, Billy Wayne Dossey; son-in-law, Steve Spivey. Bro. Darrell Dossey served as pastor of the First Baptist Church of Desdemona thru the 60's. Friends in Desdemona sends sincere sympathy to this family in the loss of their loved one.

"Hello" to our sister, Alta Mae Wilcoxson in Odessa from Pug and Vonnie Guthery. She enjoys receiving the weekly De Leon Free Press.

Please contact this reporter with your weekly news. Your help will be appreciated.

Several from Desdemona attended the Fifth Sunday Singing at the St. Joe Baptist Church north-west of De Leon. There was a large crowd to attend this Sunday night service.

Thought for today - "Doing nothing is very hard to do -- you never know when you are finished."

Have a Great Day, Vonnie

Air Force Personnel in Afghanistan, Iraq and Kuwait Getting 19 TONS of Popcorn Gifts from the folks at home!

What a positive way to show support for the troops!

"It's time to show them how much we care!" said Support Our Troops Chairman Martin C. Boire.

SupportOurTroops.Org on 3-26-08 shipped 157,140 free servings of popcorn good-will gifts to the U. S. Air Force personnel in the combat areas. That's 45 pallets. That's 2,530 cases! \$220,639 worth! 19 tons! What a gesture of our trust in them, and our honest gratitude for everything they do to protect all of us civilians and our families here at home.

Every case is labeled with "thank-you" signage from the folks here at home.

"They do so much every day for us civilians and our families, and we're thrilled to give them a simple taste of home," said Boire. "What a fun way to show them how much we think of them! What a tremendous gesture of good will."

About SupportOurTroops.Org

Support Our Troops® is a patriotic family organization aimed at protecting the well-being of the troops and their families. They Support Us - Let's Support Them! Civilian-led, SOT enthusiastically welcomes civilians, active-duty families, veterans, and folks from all political parties. We offer simple, easy, everyday methods through which folks can stick up for those who stick up for all of us: official license plates, ribbons, magnets, apparel, and accessories, knowing that it works to benefit the deployed troops (our neighbors) and their families. Support Our Troops is a nation-wide 501(c)(3) non-profit organization with chapters in 37 states to date. Donations at SupportOurTroops.Org help us do wonderful things like this for the troops and their families.

Who manufactured it?

Nothing but the best for our troops! Trail's End popcorn is known as America's Best Popcorn. It is produced by Weaver Popcorn Company, one of the largest producers and manufacturers of popcorn products in the world. An 80-year-old, family-owned company located in Indiana, Weaver Popcorn distributes its products in more than 90 countries.

How is it getting there?

It was boxed at the factory in Indiana. Each box was labeled with a large colorful thank-you notice. Then it was palletized, plastic-wrapped and loaded into an 40' overseas metal shipping container and trucked to a sea port to then go by freighter to the U. S. Army troops stationed in Kuwait.

Where did all this popcorn come from?

From the American People! SupportOurTroops.org, the Boy Scouts of America, and the Trails End Popcorn Company teamed up to pull this off. The Boy Scouts and Cub Scouts went door to door across America and asked people if they would like to donate \$25 of popcorn treats to the troops. And at \$25 a pop this many people did.

CFC (Combined Federal Campaign) Member #31529.

Support Our Troops® is an authorized private civilian national and international nonprofit in the Combined Federal Campaign (CFC). It is the largest and most successful workplace charity campaign in the world. Federal employees can help Support Our Troops® by designating to code 31529.

High Res images for use in coverage of this can be downloaded through the Popcorn Project area located on the front page of www.SupportOurTroops.org.

Contact: 1-877-879-8882 PR@SupportOurTroops.org

NLO to Host 3rd Annual Career Day & College Recruitment Fair for Hispanic Students

Chicago - Approximately 400 students representing over 20 school districts are expected to attend the 3rd annual Central Texas Career Day and College Recruitment Fair for Hispanic students. The event, sponsored by the United States Hispanic Leadership Institute (USHLI), will be held Friday, April 11, from 9:30 a.m.-1:30 p.m. at First Baptist Church, 208 Austin Avenue in Brownwood. Admission is free and lunch will be provided.

The event will feature a nationally prominent keynote speaker, recruiters representing colleges and universities in the Central Texas area, and financial aid advisors. Ten scholarships will also be awarded.

Dr. Juan Andrade, a graduate of Brownwood High School and Howard Payne University, is the co-founder and President of the Institute. One of the most educated leaders in America, Andrade has earned five degrees, including a doctorate, and received five honorary degrees. He is the only BHS and HPU graduate in history to receive a medal from the President of the United States "for the performance of exemplary deeds of service for the nation" and "for excellence in promoting leadership and civic participation."

In announcing his organization's third college recruitment fair to be held in Texas, Andrade said, "Events like this are a great way to encourage students to stay in school, do their best, graduate, and pursue some kind of post-secondary education or training. It's one of the best ways I know to help lower the drop out rate, improve student performance, raise the high school completion rate, and increase the number of Hispanic students who are preparing themselves for a better future."

USHLI is a Chicago-based national nonprofit organization, established in 1982 to promote civic participation, education, Hispanic unity, and leadership development. The organization's web site is www.usqli.org.

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CAPITOL COMMENT



U.S. SENATOR

KAY BAILEY HUTCHISON

Free Markets, Personal Responsibility Can Help Housing Decline

There is no greater symbol of the American Dream than home ownership. In a country that prizes freedom and economic independence, Americans' homes are a lifelong investment and, for many, their primary asset. However, in recent months, a decline in the U.S. housing market has threatened the financial security of many Americans and has placed the nation's economy at risk. As lawmakers scramble for a fix, it is preferable that solutions be guided by free market principles, rather than sweeping government intervention or taxpayer-financed bailouts.

A fair assessment of the situation is the first step to an appropriate response.

During the final quarter of 2007, home prices declined 8.9 percent -- the largest year-to-year drop in the 20-year history of the index. In January, sales of existing homes dipped to a 10-year low. Though some are able to shoulder the burden of zero or negative equity, other can't afford their mortgage payments. This has led to a rise in foreclosures. Almost all homeowners have been affected, because low home sales and foreclosures have created a housing surplus that has driven down home values. Falling home prices have placed many homeowners in the precarious position of owing more on their mortgages than their houses are worth.

Yet, there are some positive indicators that are often overlooked. The U.S. Census Bureau reported that homeownership rates were still near an all-time high at the end of 2007. Of the 51 million American households financing their homes, 93 percent pay their mortgages on time, with only two percent of these households in foreclosure. Further, according to the Mortgage Bankers Association, foreclosures among prime loans and Federal Housing Authority (FHA) loans have remained stable since 2001.

But it is the disproportionate rise in subprime adjustable rate mortgages that are in default and risk foreclosure that is cause for real concern. These loans are granted to borrowers who don't qualify for the best market interest rates. They are periodically adjusted to a range of market indexes, as opposed to a more stable fixed rate mortgage. Only 13 percent of all outstanding mortgages are subprime, but defaults on these loans accounted for 50 percent of the foreclosure starts in the third quarter of 2007. These foreclosures negatively impact the overall economy and require a measured response to help prevent or combat recession.

In the last year, the Federal Reserve has implemented multiple interest rate reductions to avert recession and make adjustable rate mortgages more affordable. Congress enacted a law in 2007 that extends mortgage insurance premium deductibility and makes mortgage forgiveness non-taxable for three years. Last month, Congress passed, and President Bush signed into law, a broad stimulus package. The stimulus plan raises the loan limits for the FHA and government sponsored entities (GSE) Fannie Mae and Freddie Mac. Congress now should quickly consider bipartisan legislation to modernize the FHA and reform regulatory oversight of GSEs and the Federal Home Loan Banks.

The housing industry has also been actively involved in efforts to help stabilize the market. They have begun streamlining the process of modifying subprime loans and making resources more available to borrowers facing foreclosure. HOPE NOW, an alliance of private sector businesses assisting struggling homeowners, recently announced that, since July, loan modifications or repayment plans have helped more than 1 million borrowers avoid foreclosure.

Responsibility also rests in the hands of homeowners. Many homeowners were tempted by low rates and rising real estate values, yet chose not to make careless investments. Stabilizing the housing market will improve their home values over time, and reward their efforts. Those who are underwater but are able to make their mortgage payments should fulfill their obligations. On the other hand, borrowers who legitimately cannot afford their mortgages must reach out for help and demonstrate that they want to keep their homes. In order for any government or private sector initiative to be effective, homeowners must be willing to learn about and use the resources made available to them.

There are some in Congress who would enact sweeping government intervention, but many of the tenets of such measures are unnecessary, costly, and counterproductive. Our approach to the housing downturn should provide responsible relief but fall short of a bailout. We must allow the market to correct itself, while lending aid to those at greatest risk. Sen. Kay Bailey Hutchison is Chairman of the Senate Republican Policy Committee.

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2008 -	Buick	Chevrolet	Pontiac
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	Lucerne	Impala	Gran Prix
		Silverado	
	GMC	4500 Kodiak	
	Sierra	Avalanche	
	4500 TopKick	Trailblazer	
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- 72 Mos.

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**On Remaining
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1.9% - 72 Mos.**

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