

## PERSPECTIVES

THE BEHREND  
BEACON

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Letters should be limited to 350 words and commentaries 700 words. The more concise the submission, the less we will be forced to edit it for space concerns and the more likely we are to run it.

The Beacon does not publish anonymous letters. Please include your major, faculty, or administration position and semester standing. Deadline for any submission is 3 p.m. Thursday afternoon for inclusion in the Friday issue.

The Behrend Beacon reserves the right to edit any submissions prior to publication.

Please keep complaints as specific as possible.

Email submissions to [jj5061@psu.edu](mailto:jj5061@psu.edu) or drop them off at the Beacon office.

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Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

## Beacon Thumbs Up



- Fall TV shows
- The left-hand shake
- Homemade baked goods
- "That was the photo page!"

## Beacon Thumbs Down



- Thursday night TV premieres
- Referrals
- PDA
- Deadlines

## On the brink of collapse

By Christopher Brown  
contributing writer  
[cmb5313@psu.edu](mailto:cmb5313@psu.edu)

If you find it difficult to follow exactly how the United States ended up on the brink of economic collapse, you are not the only one. Here's my understanding of what happened based on articles I've read and interviews I've listened to.

Starting in the early 2000s, President Bush decided to push home ownership as a major goal of his administration, a respectable goal. They should have been regulating investment and banks, but no one wanted to. To hide the risk involved and make a quick buck, banks bundled a bunch of securities and mortgages together and sold them. The only problem was that no one had to disclose exactly what was being bought and sold. No one knew the risk or value involved. But who cared? They were making money and borrowing was cheap, so no one bothered to ask exactly what risk was involved.

Unfortunately, housing prices collapsed, interest rates climbed, and foreclosures skyrocketed. No one was willing to buy them up because their value was unknown, thus freezing up the credit market. Businesses can no longer get short term credit to make payroll or essential purchases, and there is a real risk that the economy could grind to a halt.

Treasury Secretary Henry Paulson and Federal Reserve Chairman Ben Bernanke proposed a massive bailout plan of \$700 billion to buy up all of these toxic securities, telling Congress that it may be the only way to avoid economic ruin.

The original plan submitted to Congress included no oversight, no possible review mechanisms for the purchasing of the debt, and no guarantee that it would fix the problem. Instead, the plan asked for a blank check. Trust him, says Secretary Paulson. This is the same guy who, in March, said, "I've got great confidence in our financial market, our financial institutions...our investment

banks are strong." We've been down this road before with the PATRIOT Act, the Homeland Security Act and its anti-union measures and last but not least, the invasion of Iraq. Fourth time is *not* the charm.

The only thing in shorter supply than market capital these days is trust for the Bush administration.

Despite the serious nature of this crisis, it didn't stop the McCain campaign from trying to score political points. Barack Obama called McCain early on Wednesday, reaching across party lines, issuing a joint statement to show bipartisan support to find an acceptable bailout plan.

Then, in what can only be described as a classic Rovian political stunt, McCain decided to scoop Obama and "suspend his campaign" to return to Washington to help hash out a bailout plan with Congressional leaders. Though it turns out "suspend" is a subjective word according to McCain since he's still running ads attacking Democrats and Obama as "Big Government Liberals" and more false accusations.

John McCain was a week too late. His first response a week earlier wasn't to recognize the crisis; it was to deny it. "The fundamentals of our economy are strong," he said. Then he blamed Obama for causing it, asking Obama to "admit to his own poor judgment in contributing to these problems. The crisis on Wall Street started in the Washington culture of lobbying and influence peddling, and he was right square in the middle of it."

McCain should look in the mirror. He's the one whose campaign manager, Rick Davis, is listed as "one of only two corporate officers and directors of the firm" on Freddie Mac's payroll, a lender at the center of the crisis, for \$15,000 a month through this last August, according to *Newsweek* and the *New York Times*.

He's the one who only a few months ago proudly proclaimed, "I'm a deregulator."

At his party's convention, Mitt Romney declared, to the thunderous cheers of the Republican party, that McCain would take a "weed whacker to

excessive regulation and mandates."

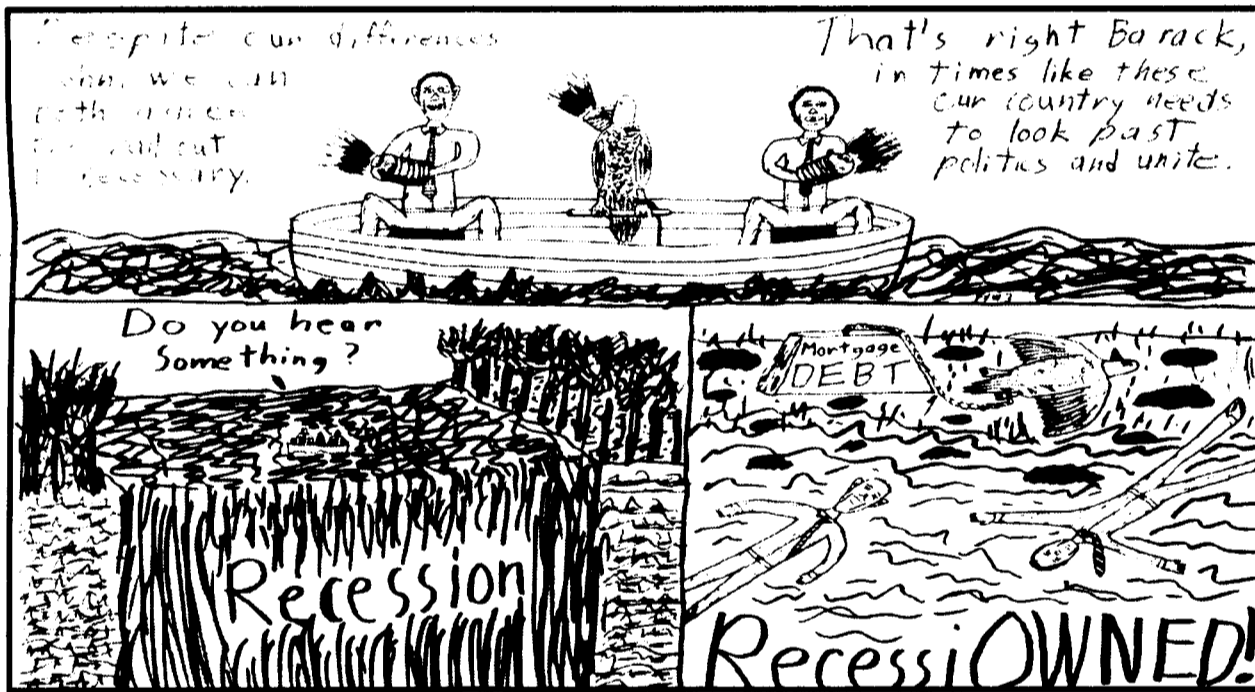
A week later, McCain still didn't get it, when asked if he would vote for the bailout plan as currently written, he admitted that he had "not had a chance to see it in writing, I have to examine it."

Actions speak louder than words and McCain couldn't bring himself to read a three page proposal that may be the only thing standing in the way of economic ruin!

Ultimately, it looks like McCain will play spoiler to the tough agreement Democrats and Republicans hashed out in Congress. McCain came to Washington at the eleventh hour only to derail the process. Senator Chris Dodd said on *CNN*, "what happened here, basically, if you want an honest appraisal of the thing...What this looked like to me was a rescue plan for John McCain for two hours and took us away from the work we are trying to do today. Serious people trying to do serious work to come up with an answer." As of this writing, no deal has been made.

There is more than enough blame to go around. It would be all too easy to blame "poor people who bought houses they couldn't afford" when the problem is deeper than that. I can't help but empathize with someone whose lifelong dream was to own a home and were misled into believing they could with the help from realtors, banks, the government that they could move into homes they couldn't afford. The government failed to look out for the interests of Americans while businesses were all too happy to make a quick buck. Too many people attach too much worth to the money in their pocket.

Communities need to start thinking about what cost a neighborhood incurs when it is riddled with foreclosures: it is a no-win situation. I don't see how anyone could feel so self-righteous about themselves that they are willing to watch neighborhoods collapse just so they can feel good about themselves. It shouldn't be like that, but it is and this country has to deal with it. Now is not the time to blame the victim.



Cartoon contributed by Frank Welmer

## Relationships or hook ups?

By Alyssa Weinstein  
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The other night I was posed with the question: should I start a relationship at this point in the school year or should I just have hook-ups? A great question: it is one that I have recently been struggling with as well. And all I can say is, I guess it depends on the person.

Not to knock on guys, but a lot of them are "non-committal", as my friend likes to call them. And the truth is, there are a lot of girls that are that way too. I can honestly say that I am one of them. I have been in some scary relationships that have led me to believe that maybe they aren't worth it. But as of recently, I have turned over a new leaf and I don't think it would be so bad to have a relationship.

What would a relationship provide us with that hooking up won't? Well, have

you ever needed a date to an event? A boyfriend/girlfriend would be expected to go whereas a guy that you are just hooking up with could have better things to do than go. I am not saying all situations would turn out like that, but they certainly could.

Secondly, comfort is huge. Sometimes, you just need to talk to someone who you know will listen to you. In a relationship, or at least a good one, this is to be expected.

Lastly, it is always fun to go to an amusement park, concert, or other fun activities with a consistent "someone." And plus, you know your families just love it when you bring your boyfriend/girlfriend home to meet them.

There is nothing wrong with just hooking up though. It is supposed to take all of the complication of a relationship and eliminate it, but just so everyone knows- it doesn't. There will

always be one person in the situation that will get stronger feelings than the other and that will only lead to the complications that we all try to avoid, (i.e. clinginess, mistrust, and the inevitable heartbreak). But really, if you don't have time for a relationship, make sure the other party knows that because it is only fair to make your intentions know upfront. And on the flipside, if your intentions or priorities change, you should inform the other person of that as well.

So again, the question is if it is ok to start relationships at this point in school? I would say yes. I know people that conveniently started their relationships a week after we got here, and we will see how long that lasts, but why not now, we are as settled in as we are going to get. So if a relationship is what you want, go for it. Take a chance. It would be a shame if you did end up missing out on something that could be great.

## Letter to the editor: Worth the wait

I went about my normal Friday routine: oversleeping, eating a burnt Bruno's burger, and picking up *The Beacon*. As normal, I found most of the articles entertaining, but this week, one of the articles actually caught my attention. After all, what catches the typical college guy's attention more than sex?

This article talked about having safe-sex as well as avoiding unwanted pregnancies and STDs. This is all good and fine. But if students are going to choose to have sex, I most assuredly agree that it should be protective sex for all the obvious reasons.

However, if I want to offer a counter thought for students. I have befriended a variety of people over my six years on this campus. One thing I have learned is that while a number of students do have sex, many surprisingly do not! There are people who wait, and not because they live in some sexually repressive mindset, but rather because they are holding out for something better.

Most agree that sex is the ultimate expression of love. To have sex is to be completely vulnerable, intimate, and naked (both figuratively and literally)

with another human soul. That sort of intimacy has become so prosaic for our society that sex has lost much of its sacredness. In laymen's terms: we're missing out on some great sex!

Call me selfish, but I want the kind of intimacy that is going to last a lifetime and not just until tomorrow. I want to be able to give everything to my wife and her likewise to me unhindered and unashamed.

So just hold on a little longer those of you who want to wait until marriage. Remember, you're not alone. Also, you're not just waiting to have

sex, but you're waiting to spend the rest of your life in a deep and sacred relationship. In my opinion, this will not only foster the best possible sex, but also the closest human connection you could ever hope to have. So is this kind of intimacy worth waiting for; you bet your sweet childhood fruit snacks treat it is.

Brad Fitch  
history major

I think I  
had an  
epiphany

By Jennifer Juncosa  
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Last week I wrote my weekly column about how I have never been to a football game and how I feel I am missing out. I still believe I need to get the football experience as soon as possible, but I had an unexpected epiphany the other day.

A friend of mine contacted me late Wednesday night and said she had an extra ticket. My response was "I'll call you later," but when I fully awoke from sleeping I called her right back saying yes.

As I lay in bed thinking about which white shirt I should wear to the first whiteout and first Big Ten game of the season, a sudden wave of sadness over-came me.

My first game was going to be this year's Michigan game. My one brother, a former Penn Stater, had gotten two tickets when the price was legitimate and offered it to me. It was going to be a passing of the torch. My brother was going to show me the ropes, set a foundation of how I should do all football games.

But due to recent events, his girlfriend is now going.

*I thought I wouldn't care where my first game was, whom it was against, or whom I was going with, just as long as I was going and had fully charged batteries in my camera.*

I thought I wouldn't care where my first game was, whom it was against, or whom I was going with, just as long as I was going and had fully charged batteries in my camera.

Even though this game is in fact the first big game of the year (a night game, and a whiteout) I declined the ticker offer. I always figured my first game was going to be with a friend or one of my brothers. Not only did I assume I would go with my brothers to my first game, I now know that is what is important.

I have two brothers, one five years older than me and one is four years older. Their choice to go to Penn State heavily swayed my decision to apply. So with nothing else really in common, we turn to Penn State for conversation.

My brothers and I never really got along until they went to college. That was when I got Penn State sweat-shirts, shorts, and t-shirts for presents. They would come home for Thanksgiving, Christmas, and summer telling me stories of the parties and football games. Their obsession with Penn State football sparked my own. So it would be nice to not only talk about the game but the experience of going to Beaver Stadium.

So this week, I decline the proposal I put forth last week. I appreciate the offer my one friend made and hope she doesn't take it personally. As cheesy as it sounds, I will most likely wait for my first game to be a family event. My brothers and I have one thing in common and it only seems appropriate.