

GAIL COLLINS

The Gift Of Glib

Right now you're probably asking yourself, how did Rick Perry do in the big, Republican debate in New Hampshire this week?

He did great! It turns out that Governor Perry has a big energy plan, known as "The Plan I'm Going to Be Laying Out." When he does, it's going to be the answer to almost everything. We know that because no matter what Perry was asked, he talked about the plan. Which will involve "the American entrepreneurship that's out there." And a whole lot more. When he's ready to tell you.

For the rest of the time, Perry pretty much sat there like a large boulder with good hair, while the remaining members of the gang attacked Herman Cain, the former fast-food chain president turned Republican front-runner, about his economic plan.

This is what we've come to. A presidential debate about the 9-9-9 plan.

9-9-9 is the sine qua non of the Cain candidacy. It would scrap the tax code and give a 9 percent tax on income and national sales taxes. He mentions it every 10 seconds. (Opening statement, he got it in by 5.)

I have never heard anybody discussing the 9-9-9 plan in the real world, but obviously I hang out in the wrong places. The organizers and the candidates felt the need to really get into this, and, as a result, Tuesday night in New Hampshire will go down in history as the 9-9-9 debate. It will be the only presidential primary debates go down in history. The tapes are stored in a moisture-proof vault in a civil defense cave in Indiana. If the world as we know it should come to an end, the surviving members of our species will be able to relive these deeply American contests and pass their knowledge on to their children. Soon, they will go forth and repopulate a world in which all the boys sit around looking smug like New Gingrich and all the girls sound like Michele Bachmann. That is what they mean by "the living will envy the dead."

Among the elite cadre of Americans who are thinking about 9-9-9, a good number have determined that it won't raise enough revenue. "The problem with that analysis is that it is incorrect," announced Cain firmly. I do admit the way he does this. If I could count my toes, I would win every argument in my family just by saying "The problem with that analysis is that it is incorrect." And there would never again be a discussion of renting a limo for a world in which all the boys sit around looking smug like New Gingrich and all the girls sound like Michele Bachmann.

Also, Michele Bachmann pointed out that 999 turned upside down is 666, which would make Cain's tax policy the mark of the devil. Cain seemed to find that amusing, but he looked a little peeved when Jon Huntsman suggested 999 might be the price of a box of pizza.

That, people, was the sum and substance of the wit and humor of the New Hampshire Republican debate. Jon Huntsman also tried to make a joke about gas, but we are not going there.

Cain, in an attempt to pull down his competition, asked if Romney could

Beware a certain cave in Indiana.

name all 59 points in his 160-page economic plan.

Now I strongly suspect that Mitt could name all 59 points. I bet he repeats them at night to put himself to sleep. ("Lower marginal tax rates ... more free trade agreements ... mmmmmzzzzzz.") But he didn't fall into that trap. He whipped out the seven pillars of Romneyism, which support the 59 points and can, therefore, be packed into one 30-second response. If you ignore Charlie Rose yelling in the background, there's nothing to win.

There were other high points — Gingrich accused Romney of starting class warfare by advocating an end to the capital gains tax only for investors making under \$100,000 a year. He also said Barney Frank and Chris Dodd should be thrown in jail for their bill to reform Wall Street financial practices. Herman Cain said Alan Greenspan was the best Fed chairman in recent history. Michele Bachmann gave the fact-checkers another great night of error-correcting. It was the usual good time for all, except you do kind of wonder what the heck gives this particular crowd of people the right to be the next official presidential contenders. What do they have in common? Intelligence? Appropriate expertise? A large base of followers? Not so much.

What have they got? They've all got guts.

Except one. It's enough to make you feel sorry for Rick Perry. If he wasn't Rick Perry.

As things stand, the Perry camp is apparently planning to keep their guy in the background during debates and hit Romney over the head with mean commercials. That shouldn't be too hard. Maybe they'll include the day Mitt drove to Canada with the family dog on the car roof. □

Tehran's Foes, Unfairly Maligned

By Louis J. Freeh

WASHINGTON — AS the United States tries to halt Iran's nuclear program and prepares to withdraw troops from Iraq, American voters should ask why the Obama administration has bent to the will of Tehran's mullahs and their Iraqi allies on a key issue: the fate of 3,400 unarmed members of the exiled Iranian opposition group, the Mujahedeen Khalq, now living in Camp Ashraf, north of Baghdad.

The government of Prime Minister Nuri Kamal al-Maliki, a Shiite Muslim, has brazenly murdered members of the Mujahedeen Khalq. Mr. Maliki justifies his attacks by noting that the group is on the United States' official list of foreign terrorist organizations.

In April, Iraqi forces entered Camp Ashraf and fatally shot or ran over 34 residents and wounded hundreds more. Mr. Maliki has now given the Mujahedeen Khalq until Dec. 31 to close the camp and disperse its residents throughout Iraq.

Without forceful American and United Nations intervention to protect the camp's residents and a decision by the State Department to rescind the Mujahedeen Khalq's official designation as a terrorist group, an even larger attack on the camp or a massacre of its residents elsewhere in Iraq is likely.

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The situation is the direct result of the State Department's misconceived attempt to cripple the Mujahedeen Khalq by labeling it a terrorist organization, beginning in 1997. At the time, I was a senior advisor to the Federal Bureau of Investigation. I concluded that the group was part of a fruitless political ploy to encourage a dialogue with Tehran. There was no credible evidence then, nor has there been since, that the group poses any threat to the United States.

Tragically, the State Department's unjustified terrorist label makes the Mujahedeen Khalq's enemies in Tehran and elsewhere in the world more dangerous.

Louis J. Freeh was director of the F.B.I. from 1993 to 2001.

Baghdad feel as if they have a license to kill and to trample on the written guarantees of protection given to the Ashraf residents by the United States. And Tehran's kangaroo courts also delight in the terrorist designation as an excuse to arrest, torture and murder anyone who threatens the mullahs' regime.

For better or worse, the State Department often makes politically motivated designations, which is why the Irish Republican Army was never put on the list (despite the F.B.I.'s recommendation). Similarly, Muktada al-Sadr's Mahdi Army in Iraq and the Haqqani network in Pakistan — both of which have murdered many Americans — have successfully avoided being listed.

During my tenure as F.B.I. director, I refused to allocate bureau resources to investigating the Mujahedeen Khalq, because I concluded, based on the evi-

The U.S. should remove Mujahedeen Khalq from its terrorist list.

dence, that the designation was unfounded and that the group posed no threat to American security.

I did, however, object to the State Department's politically motivated insistence that the F.B.I. stop fingerprinting Iranian wrestlers, and intelligence operatives posing as athletes, when the wrestlers were first invited to the United States in a good-will gesture. And the F.B.I. did try, unsuccessfully, to focus the Clinton administration on the threat posed by the Iranian Revolutionary Guard Corps, which exported terrorism and committed or orchestrated acts of war against America, including the 1996 Khobar Towers attack in Saudi Arabia, which killed 19 American airmen. We learned from prosecutors on Tuesday that a unit of the corps plotted to murder the Saudi ambassador in Washington.

Some critics call the Mujahedeen Khalq a dangerous cult. But since leav-

ing office, I have carefully reviewed the facts and reached the conclusion that the Mujahedeen Khalq is not a terrorist organization and should be removed from the State Department's list immediately. Many of the most knowledgeable and respected terrorism experts in the world have come to the same conclusion. (Though I have on some occasions received speaker's fees or travel expenses from sympathizers of the Mujahedeen Khalq, my objective analysis as a career law enforcement officer is the only basis for my conclusions.)

Britain and the European Union have already acted on the evidence, removing the Mujahedeen Khalq from their sanctions lists in 2008 and 2009, respectively. The British court reviewing the Mujahedeen Khalq dossier went so far as to call the terrorist designation "perverse."

The Mujahedeen Khalq is now led by a charismatic and articulate woman, Maryam Rajavi, who enjoys significant support in European governments. In 2001, the Mujahedeen Khalq renounced violence and ceased military action against the Iranian regime. And in 2003, the group voluntarily handed over its weapons to American forces in Iraq and has since provided the United States with valuable intelligence regarding Iran's nuclear weapons program. By the State Department's own guidelines, Mujahedeen Khalq should be delisted.

Yet Secretary of State Hillary Rodham Clinton and the White House have balked at delisting the group and protecting its members at Camp Ashraf, despite bipartisan calls for action.

Incredibly, as our duty to protect the camp's residents reaches a critical stage, the State Department offers only silence and delay. The secretary is still "reviewing" the designation nearly 15 months after the United States Court of Appeals in Washington ruled that the department had broken the law by failing to accord the Mujahedeen Khalq due process when listing it as a terrorist group. Mrs. Clinton has not complied with the court's order to indicate "which sources she regards as especially credible" to justify this life-threatening designation. The reason is clear: there is no evidence. □

How to Stop the Drop in Home Values

By Martin S. Feldstein

IN CAMBRIDGE, MASS., HOMES are the primary form of wealth for most Americans. Since the housing bubble burst in 2006, the median wealth in American households has fallen by some \$9 trillion, or nearly 40 percent. In the 12 months ending in June, house values fell by more than \$1 trillion, or 8 percent. That sharp drop in wealth means less consumer spending, leading to less business production and fewer jobs.

But for political reasons, both the Obama administration and Republican leaders in Congress have had the only real solution: permanently reducing the mortgage debt hanging over America. The resistance is understandable: homeowners don't want to pay more to help some homeowners who could afford to pay their mortgages but choose not to because they can default instead, and simply walk away. And voters don't want to provide any more help to the banks that made loans that have gone sour.

But failure to act means that further declines in home prices will continue, preventing the rise in consumer spending needed for recovery. As costly as it will be to permanently write down mortgages, it will be even costlier to do nothing and run the risk of another recession.

House prices are falling because millions of homeowners are defaulting on their mortgages, and the sale of their foreclosed properties is depressing the prices of all homes. Nearly 15 million homeowners own more than their homes are worth; in this group, about half the mortgages exceed the home value by more than 20 percent.

Most residential mortgages are effectively nonrecourse loans, meaning creditors can eventually take the house if the homeowner defaults, but cannot take other assets or earnings to help pay the debt. Therefore, a strong incentive to stop paying; they can often stay in their homes for a year or more before the property is foreclosed and they are forced to move.

The overhang of mortgage debt prevents homeowners from moving to areas where there are better job prospects and from using home equity to finance small business start-ups and expansions. And because their current mortgages exceed the value of their homes, they cannot free up cash by refinancing at low interest rates.

The Obama administration has tried a variety of programs to reduce monthly interest payments. Those programs failed because they did not address the real problem: the size of the mortgage exceeds the value of the home.

To halt the fall in house prices, the government should reduce mortgage debt. The government would just be paying itself. And in exchange for this reduction in principal, the borrower would have to accept that the new mortgage had full recourse — in other words, the government could go after the borrower's other assets if he defaulted on the home. This would all be voluntary.

This plan is fair because both borrowers and creditors would make sacrifices. The bank would accept the cost of the principal write-down because the re-



how such a policy might work:

If the bank or other mortgage holder agrees, the value of the mortgage would be reduced to 110 percent of the home value, with the government absorbing half of the cost of the reduction and the bank absorbing the other half. For the

Reducing mortgage debt is unpopular, but the economy needs it.

resulting loan — with its lower loan-to-value ratio and its full recourse feature — would be much less likely to result in default. The borrowers would accept full recourse to get the mortgage reduction.

Without a program to stop mortgage defaults, there is no way to know how much further house prices might fall. Although house prices in some areas are already very low, potential buyers continue to wait because they anticipate even lower prices in the future.

Before the housing bubble burst in 2006, the level of house prices had risen nearly 60 percent above the long-term price path. So there is no knowing how far prices may fall below the long-term path before they begin to recover.

I cannot agree with those who say we should just let house prices continue to fall until they stop by themselves. Although some forest fires are allowed to burn out naturally, no one lets those fires continue to burn when they threaten residential neighborhoods. The fall in house prices is not just a decline in wealth but a decline that depresses consumer spending, making the economy weaker and the loss of jobs much greater. We all have a stake in preventing that. □

NICHOLAS D. KRISTOF

One Girl's Courage

KENEMA, Sierra Leone

Early one morning, I came across the actress Eva Mendes, crying. She said that she was overwhelmed by all the girls she had met here in Sierra Leone who had been raped — and by her inability to help.

Ms. Mendes and I had just arrived here in West Africa to collaborate on a PBS documentary on some inspiring women around the world. In our first full day of reporting, we had met 3 and 4-year-old girls who had been raped.

It was heartbreaking, yet we ultimately found a hint of progress, partly because of the grit of a 15-year-girl, Fulamatu. A ninth grader and star of her class, Fulamatu dreams of going to university and becoming a bank manager.

Living right next door is Victor S. Palmer, a 41-year-old Pentecostal pastor and friend of her family, so close that Fulamatu calls him "uncle." Yet, one day in May, Fulamatu's pastor, the pastor threw her on his bed and raped her.

"I was scared, so I didn't tell my parents," Fulamatu remembered. He continued the attacks, she said, and she became so afraid of him that she had to tell other girls reported that the pastor had tried to rape them, her parents confronted her. Fulamatu told them that she had been repeatedly raped, and a doctor determined that she had a severe case of gonorrhea.

Fulamatu wanted to prosecute the pastor, and I watched as she made her statement to the police. She was scared and embarrassed but also determined. The police arrested the pastor, but they couldn't find him.

That's what Fulamatu had an idea: If I, as a foreigner, called his cellphone, he might agree to meet. After concluding the police would be a mistake to let a leached rapist go free if I could prevent it, I telephoned the pastor. I introduced myself and asked to see him that afternoon. When he showed up, the police grabbed him.

The pastor firmly denied all charges. At the police station, he told me that he had never had sex, forced or consensual, with Fulamatu or tried to rape the other girls. He could not explain why the girls would say that he had attacked them.

That evening, the neighborhood celebrated outside the police station. One girl after another came up to me and described how the pastor had been preyed on girls. Fulamatu was thrilled at the prospect of justice. Impunity seemed to be eroding.

Yet progress is agonizingly slow, and the International Rescue Committee says that only one-third of the rapes it deals with in Sierra Leone lead to convictions. I soon saw the challenges first hand.

After Mr. Palmer was arrested, his family members came calling on Ful-

Many alleged rapists go free. Here's why.

I left Fulamatu my cellphone so that she could contact me if help is necessary. That evening she phoned: Her father had kicked her out on the street. Then her parents confiscated the phone.

It's because of girls like Fulamatu that we need congressional action on the International Violence Against Women Act. It wouldn't solve all the problems, but it would encourage countries like Sierra Leone to take sexual violence more seriously. And it would shine a light on oppression helps overcome it.

For Fulamatu, the situation is in flux. Under pressure, the family grudgingly took her back in, and the International Rescue Committee is helping her. Ms. Mendes is hoping to pay for her to go to a boarding school, where she could get an education and be safe.

There is so much in this case to shed angry tears about. Yet Fulamatu herself, while utterly humiliated, is eyed and strong. She smiled only when I grabbed her by the shoulders and told her that she had done nothing wrong.

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