

Letters To The Editor

Thanks To Military Personnel

To The Editor:
Last Sunday night I was watching football. The wind was blowing outside and it was very cold. I thought, "What a lucky person I am that I was sitting in a warm house and don't have to be outside."
So, I want to thank all of the

military personnel for being out in all kinds of weather, defending our country because I know guard duty is 24 hours a day, every day.
Thank you and have a safe holiday season.
Edward A. Doyle
McConnellsburg

Fort Littleton Resident Will Sleep Well In 2009

To The Editor:
2008 was quite a year.
As I look forward to 2009 there is much to consider. What will be the complete fallout of what is going on in the world? So much to consider: our troops overseas, our county jobs, our local businesses, where will all this end? I think back to the words of Winston Churchill, who said, "There is nothing to fear, but fear itself." I believe in my heart, in the resilience of the greatest country on Earth and the fact we will prevail.
But as a resident of Fort Littleton I can sleep extra well at night. In Fort Littleton we have the edge. I can tell you firsthand, there is nothing like the reassurance that the community's EDUs are being properly cared for, spare no expense.
No need to consider the loss of income, the reduction of net

worth, a shrinking job market and tumbling property values. No, sir, not in Fort Littleton. We have a multi-million-dollar facility to process the materials collected in our sacred EDUs. The heck with the fact that the \$115 a month I owe won't go to buy my family groceries, health insurance or maintain heat in the house, or even the house itself; that money is going to make sure our EDUs are state-of-the-art. Man, are we lucky.
To our foresighted elected officials who made it all happen (who are not on the sewer), thanks; I can sleep well at night knowing you're on my team, representing the best interests of my family and our community, helping us through this difficult time. Brilliant.
Damon Schoen
Fort Littleton

Thanks Community For Christmas Gift Program Support

To The Editor:
Thank you so much for the beautiful and comprehensive news report about the Christmas Gift Program that our Fulton County Catholic Mission sponsored. In our letter to county churches regarding the local Salvation Army Red Kettle Drive, which Sister Margie Kottahan organizes, we added information about the Christmas program expansion and invited them to be part of the response. We said, "This is an exciting challenge. We do not yet know all the needs or resources this additional program will bring." Now

we know. It was, indeed, a daunting task. However, it was transformed into a wonderful experience of generosity, kindness and love. It was a community activity of caring people from local churches, school, businesses and homes. We want to publicly say to all who helped in any way: We cannot thank you enough for your participation. We truly could not have done it without you.
God bless you,
Sister Margie and
Sister Martha
Fulton County Catholic
Mission Staff

Trial Date

From Page One
handed down by Judge Douglas W. Herman on December 19, ac-

cording to court docket listings. Rouzer is represented by defense attorney Eric Weisbrod, and attorney James Reed will represent Tressler during the upcoming trial.

Wilmot

From Page One
with the United States Marine Corps between June 1983 and August 1992. He attained the rank of captain and obtained a Navy Commendation, Meritorious Unit Citation, Sea Service

Deployment Ribbon with star and the National Defense Service Medal.
Area residents wishing to obtain additional information regarding Wilmot's race for office are urged to attend his formal announcement Monday or e-mail campaign@timwilmot.com.

Hess

From Page One
the ground running to help rehabilitate the commonwealth's ailing economy," Hess said. "We have tough decisions to make in the coming months, but we have no choice to do what is right for

the citizens of Pennsylvania."
The 78th District includes all of Fulton County and portions of Bedford and Huntingdon counties.
For additional information about the 78th District or to keep up-to-date on events in Harrisburg, visit DickHess.com.

BEST WISHES FOR THE NEW YEAR

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Housing: More Help May Be Needed

As home prices continue their dramatic fall, policymakers debate how much to intervene

By Mark Trumbull
STAFF WRITER OF
THE CHRISTIAN SCIENCE MONITOR

A steady decline in U.S. home prices shows no sign of ending – a pattern that promises to intensify the search for additional policies to heal the housing market.

Today, some two years after the housing market peaked, widening job losses mean that the downward momentum remains as strong as ever. Last Tuesday, twin reports confirmed the trend. The sales volume of both new and previously owned homes dropped more than expected in November. The median price for preowned homes plunged 13 percent from a year before, the largest drop in records going back to 1968.

The wider economic impact of these housing woes is significant – more so than in typical recessions.

In response, policy makers are considering a larger role for government in two possible ways: as a partner in efforts to reduce foreclosures and as a guarantor of low interest rates for home buyers. But every proposed solution has drawbacks, and some economists say it's not clear that a big role for government would be a good thing.

"We're in a situation where the jobs and the incomes have to come first," not housing policy, says Saul Hymans, a University of Michigan economist. "Everything else follows from that."

Even many economists who favor new housing-market interventions agree that America's economic challenge has shifted significantly since the start of the year. Housing remains at the core of the distress that has roiled credit markets, but the economy's biggest issue is job losses.

That's why a big economic stimulus package – creating jobs and using the government's checkbook to offset consumer retrenchment – has moved to the top of President-elect Obama's agenda.

Still, the housing market is a big priority for many economists, including ones advising Obama. The Democratic-controlled Congress is also reading mortgage-related legislation.

It is even possible that new housing policies could come before Obama takes office, if the Bush administration requests the second half of a \$700 billion financial rescue fund created this fall.

Democrats including Rep. Barney Frank (D) of Massachusetts insist that relief for homeowners must be part of any plan to use the next \$350 billion in that fund, known as the Troubled Asset Relief Program (TARP).

With the federal loans that President Bush pledged to the auto industry last week, the first \$350 billion in TARP funds has been largely committed.

"I urge you in the strongest possible terms to use TARP funds immediately to support significant steps that can help stem the tidal wave of foreclosures threatening the stability of our financial system and our economy," Frank wrote in a letter to Treasury Secretary Henry Paulson last month.

By historical comparison, "tidal wave" is not an exaggeration. Foreclosures have reached levels not seen in past downturns since the 1930s.

The argument for new foreclosure prevention policies rests on the idea that foreclosures are a disruptive force – pushing a flood of homes onto the market at fire-sale prices.

Big losses due to foreclosure give banks an incentive to try to prevent them – and voluntary efforts have ramped up in the past year. But, with the vast majority of troubled loans now held by pools of investors, not individual banks, it has proved hard to slow the pace of foreclosures.

Sheila Bair, who heads the Federal Deposit Insurance Corp., recently said that after about 2 million foreclosures this year, the pace won't slow down on its own. "Over the next two years, an estimated 4 to 5 million mortgage loans will enter foreclosure if nothing is done," she told Congress.

Not all foreclosures can be prevented, nor can further declines in home prices. But by preventing as many as possible, the housing market might be stabilized at higher price levels than would otherwise occur. Since falling house prices are correlated with more loan defaults, this could stop a downward spiral from feeding on itself.

Bair has crafted a plan that has won favor with Frank and other Democrats. She suggests that the government encourage lenders to write down the principal balance on troubled loans. The incentive: the government shoulders half the risk of loss if home prices fall farther and the new loan defaults.

Other loan modification

plans often leave homeowners with housing costs that are 38 percent or more of their income. Bair's plan hinges on bringing down the debt to income ratio to a more affordable 31 percent.

Many housing analysts laud the effort to bring mortgage payers into a positive equity position in their homes. But it's not clear how much this program would cost (Bair says just \$24 billion) or whether it would prevent the 1.5 million foreclosures that Bair estimates.

A similar plan under way since October, called Hope for Homeowners, has gotten off to a slow start, notes Hymans in Michigan.

Many critics of intervention argue that, as hard as it is on banks and individuals, foreclosures are inevitable given the excesses of the housing bubble. Many people got big loans who shouldn't have. The best way to get the housing market working again, they argue, is to give buyers and lenders the confidence that the market will operate relatively free of government manipulation.

An alternative intervention, which has been gaining steam lately, seems simpler: have the government offer everyone a low mortgage rate of 4.5 percent for a 30-year loan.

This could reduce foreclosures indirectly, by spurring buyers and stabilizing home prices. It would put needed cash in consumer pockets.

But the government runs the risk of providing low-rate loans and then seeing its own borrowing costs rise from today's historically low Treasury rates.

Survivalist Businesses Surge In Uncertain Times

Increasing numbers of mainstream Americans are preparing for disasters, many of these companies say

By Josh Allen
CONTRIBUTOR TO
THE CHRISTIAN SCIENCE MONITOR

Four years ago, after years spent working in construction administration, Viola Moss wanted to leave Florida. She was looking for a home that offered her and her family a chance to grow their own food and live free of dependence on society. But realtors kept showing her homes in retirement communities.

Moss finally found what she was looking for in a home in remote Libby, Mont.: room to raise crops, distance from big-city crime, and proximity to good hunting and fishing, just in case hard times – or a disaster – made food hard to come by. Knowing she wasn't alone in her desire to live a "prepared" lifestyle, Moss decided to turn her interests into a business and set up shop as a realtor herself.

Her offerings on survivalrealty.com include a five-acre, three-bedroom property with the trappings of practical survivalism: a 10,000-gallon cistern for cultivating organic fruit trees, a 250-foot fire hose, and a dual-use root cellar/fallout shelter with "essential living quarters" and a backup generator.

"I've had inquiries from people all over the country, from professionals – doctors, lawyers, commodity brokers – to blue-collar workers like mechanics and nurses," says Moss. "Some people really do want a lifestyle change."

Once seen as a radical and paranoid ideology, survivalism is expanding as a business, and growing fast.

Lehman's, an Ohio retailer of home self-sufficiency equipment, has recorded large sales increases, with water-pump sales up 95 percent and sales of home agriculture equipment up 50 percent from last fall. The growth is coming from across the preparedness spectrum, from the curious buyer to the serious die-hard, says Glenda Ervin, the firm's vice president of marketing.

Minnesota-based Safecastle, which markets home shelters for protection against disasters like hurricanes and chemical attacks, has seen revenues more than double since 2007, says founder Vic Rantala. KI4U Inc., a Texas-based seller of products like meals ready-to-eat, personal radiation-detection devices, and potassium iodide, a compound known to protect the

body from some effects of radiation exposure, has seen business surge after the terrorist attack in Mumbai, India, a month ago.

"If most people think of a survivalist as an armed loner with extreme views – there are folks like that out there, but there are many more in America who are simply involved in preparing for down times, lean times, or disaster," says Rantala, a former U.S. intelligence analyst. "It's logical. It's common sense."

The number of businesses marketing survival products is hard to pin down, in part because many are smaller, family-owned operations. The market for survival goods like agricultural tools, seeds, and emergency food, moreover, blends with growing consumer demand for homesteading products.

Still, the emergence of preparedness-specific businesses and marketing suggests that survivalism is going strong.

"We have seen an increase in survival-related businesses," says Doug Ritter, executive director of the Equipped to Survive Foundation, a consumer advocacy organization that has been assessing survival gear since 1994.

Popular interest in survivalism took off in a big way in the late 1990s, amid concerns about the much-discussed Y2K computer bug said to threaten world information technology. Since then, Ritter says, newer businesses have entered the disaster-preparation market to provide a variety of goods and services to survive a range of crises.

"Fear is a factor that often draws people into preparedness," Rantala writes in an e-mail. "Pandemic, economic disaster, climate change, world war – these are some big-picture threats that some folks want to be able to counter."

Industry businesses' sales pitches are often equal parts professional marketing presentations and public service announcements. Survival skills author and instructor Cody Lundin has a Web site that includes a biography, video clips, training course descriptions, and a full-color resume, complete with photo. Shane Connor, president of KI4U, distributes free nuclear-disaster survival guides, instructing people to keep rain ponchos, dust masks, and honey (a high-calorie food that doesn't spoil) on hand at all times.

While survivalist offerings expand, consumers often have different ideas of what exactly it means to "be prepared."

"I'll get one potential buyer who will say, 'I want to have a remote location,' and for him that

means a house a couple miles out of town," says Moss, the realtor. "Then I'll get the guy who wants to be able only to hike into his location."

Such wide-ranging reactions are hardly surprising, says an expert, given that the crises survivalist goods are meant to address are as much a product of imagination as they are of real threats.

"The entrepreneurship of survival is nothing new," says Richard Mitchell Jr., professor emeritus at Oregon State University and author of "Dancing at Armageddon: Survivalism and Chaos in Modern Times." The narrative is that "there are troubles ahead, but 'just right' troubles, the kind survivalists have the means to confront ... imagined troubles always match the means at hand – or what is for sale to solve the problem."

As survivalist businesses grow in uncertain economic times, consumers new to the lifestyle might be overwhelmed by choices. Industry insiders suggest those preparing for the worst do their homework to find

companies that put surviving disasters, not profit-making, at the core of their mission. Lundin estimates that only 5 percent of survivalist businesses are actually committed to living the lifestyle.

For Ritter, of Equipped to Survive, this means that people need to be serious about how they go about purchasing peace of mind. The recession might be cutting into psyches and cheap survival gear ordered from a slick new Web site might seem like a great deal, he says, but in a disaster other considerations are more important. "There's a key question," he says. "Are you willing to bet your life on a piece of equipment?"



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