David French in National Review posts on our Egypt policy.

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I erred in the title of my post by calling the policy "chaos." It's not chaos. It makes perfect sense in context with Administration actions from the Green Revolution to the "Arab Spring." Allies are thrown under the bus with alacrity, enemies are wooed with money and weapons — and through it all, radicals prosper and Christians die.

Good thing for Egypt, John Kerry is trying to solve the Palestinian crisis. And failing, of course. <u>Jonathan Tobin</u> has the story.

Egypt is coming apart at the seams. The Syrian civil war has taken the lives of over 100,000 people and the Assad regime—which President Obama has demanded give up power—appears to be winning with the help of Russian and Iranian arms and Hezbollah ground forces. Iran has vowed to continue enriching uranium, as it gets closer to amassing enough to build a nuclear weapon. And the Putin government in Russia continues to thumb its nose at the United States by refusing—as did China—to hand over NSA leaker/spy Edward Snowden.

With all that on its plate, you'd think America's foreign policy chief would be up to his neck dealing with these crises. But in case you hadn't heard, Secretary of State John Kerry wasn't paying much attention to any of that in the last few days. Instead, Kerry was shuttling back and forth between Jerusalem and Ramallah like a low-level functionary attempting to craft an agreement that would finally bring the Palestinians back to the Middle East peace talks they've been boycotting for four and a half years. But at the end of his fifth such effort since taking office in February, Kerry left the region empty-handed again having failed to convince the Palestinians to talk while claiming that he is getting closer to success. He says just a little more effort will put him over the top, so expect him to be back again in the near future hoping to finally achieve his long-sought photo opportunity—though there is little reason to believe such an event would actually bring the conflict closer to resolution.

We're supposed to think Kerry's devotion to Middle East peace is admirable, but the more one looks at the situation, it's clear the secretary is doing more harm than good. ...

<u>Josh Kraushaar</u> posts on the incompetence.

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marginalize independent civil society groups, President Obama and his top aides have been largely silent in public. No effort was made to use the leverage of U.S. aid to compel a change of policy."

While the president was in Africa, Secretary of State John Kerry spent time in Israel, using valuable political capital trying to jump-start peace talks between the Israelis and the Palestinians, at a time when few serious foreign policy analysts believe it has any chance of success—beyond garnering favorable press for trying. (The Atlantic's Jeffrey Goldberg calls Kerry's a "delusion of the foreign policy elite" in his column today.) This, while the administration appears utterly feckless in neighboring Syria, where civil war worsens, chemical weaponswielding dictator Bashar al-Assad strengthens his hold on power, and American influence dwindles. "The military situation in Syria is slipping away as the president ponders," Washington Post columnist Jackson Diehl wrote last week.

And on the domestic front, Obama was comfortably traveling on Air Force One when a Treasury Department functionary announced late Tuesday it would be delaying the mandate that businesses provide health care for their employee—a crucial component in the health care law that is shaping up as the president's main legacy. Rather than give a speech explaining the delay, and informing the public about how this could affect their health care options, the administration dropped the bombshell news right before the July Fourth holiday weekend.

The administration is facing a crisis of competence. ...

Boston Herald on yet another unintended consequence of the nanny state - student debt is flunking many first time home buyers.

They're not yet an endangered species, but their steadily diminishing presence has some real estate analysts worried: First-time buyers are missing in action in housing markets across the country.

Traditionally first-timers have accounted for around 40 percent of purchases in the resale market. But in May, according to the National Association of Realtors, they were just 28 percent, down from 29 percent in April and 34 percent a year ago.

Big deal? Yes. If predominantly young, first-time purchasers are not entering the home ownership pipeline at anywhere near their traditional rate, at some point the system begins to choke. Owners of modest-priced starter homes find it more difficult to sell and move up. They in turn can't buy the larger homes they crave, reducing demand for houses in the more expensive categories. A shortage of first-time buyers at the intake level eventually triggers problems all the way up.

Where are these previously dependable first-time homebuyers in their late 20s and early 30s? A new national study released last week offers important clues: A lot of them are carrying such heavy debts from student loans that they're postponing buying houses.

Researchers for the One Wisconsin Institute found that the rate of homeownership among individuals who are paying off student loans is 36 percent lower than their peers who have no student debt. The disparity can be seen at all income levels. Among individuals who earn

\$50,000 to \$75,000 a year, those who are still paying down student loans have a 28 percent lower rate of home ownership compared with others in the same income group. ...

Andy Malcolm has late night humor.

Leno: In the middle of all his scandals, President Obama got some good news. The IRS has ruled that he can write off the first half of his second term as a total loss.

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Live Science tells us how fireworks work.

About halfway between the comparatively sedate Memorial Day and Labor Day holidays, you can't miss the pyrotechnical gloriousness that is Fourth of July. Come nightfall, thousands of fireworks displays will boom brightly across the country, celebrating America's birthday.

So how do these festive fireworks work? A firework, essentially, is a casing filled with explosives and combustible, colorful pellets called stars. These stars are the individual "dots" that glow in the sky. The most common type of firework, and the ones you'll likely see this year wherever you watch a civic firework event, is called an aerial shell.

"The aerial shell is the standard one people use ... it's the mainstay on everything for professional displays," said Paul Nicholas Worsey, a professor of mining and nuclear engineering at the University of Missouri at Rolla and an expert in <u>fireworks</u> who teaches college courses on the subject. [Boom! 10 Fiery Facts About Fireworks] ...

National Review

The Utter Chaos of the Obama Administration's Egypt Policy

by David French

Consider the following three events. First, on May 10, 2013, the Obama Administration <u>elected to waive human rights restrictions</u> placed on American military aid to Egypt, freeing up \$1.3 billion for the Muslim Brotherhood regime's military without the required showing that the "Government of Egypt is supporting the transition to civilian government, including holding free and fair elections and implementing policies to protect freedom of expression, association, and religion and due process of law."

In other words, the Morsi government could keep funding the military even as it brutally oppressed dissent, including Egypt's embattled Coptic Christian community.

Fast-forward to Monday, July 1, 2013. The corrupt, oppressive Muslim Brotherhood government had just faced what some were counting among the largest public protests in history. <u>And here's our president</u>:

On Monday, the US president, Barack Obama, indicated that Morsi had not yet lost his backing. "We don't make those decisions just by counting the number of heads in a protest march but we do make decisions based on whether or not a government is listening to the opposition, maintaining a free press, maintaining freedom of assembly, not using violence or intimidation, conducting fair and free elections," he said.

Wait. What? Do you not remember that you just waived those *very same human rights* requirements not even two months ago? How much could you possibly care about these basic liberties?

Now fast-forward to today, July 3, when we learn that the Administration does actually care:

Officials have also warned the Egyptian military that a military coup [against the Muslim Brotherhood] would trigger U.S. legislation cutting off all U.S. aid, which totals about \$1.5 billion per year.

For those keeping score at home, the Obama Administration waives human rights requirements when the Muslim Brotherhood is in power but then threatens to impose those very same waived requirements when the military — our decades-long ally within Egypt — threatens to assert control.

I erred in the title of my post by calling the policy "chaos." It's not chaos. It makes perfect sense in context with Administration actions from the Green Revolution to the "Arab Spring." Allies are thrown under the bus with alacrity, enemies are wooed with money and weapons — and through it all, radicals prosper and Christians die.

Contentions

Kerry's Middle East Folly Has a Price

by Jonathan S. Tobin

Egypt is coming apart at the seams. The Syrian civil war has taken the lives of over 100,000 people and the Assad regime—which President Obama has demanded give up power—appears to be winning with the help of Russian and Iranian arms and Hezbollah ground forces. Iran has vowed to continue enriching uranium, as it gets closer to amassing enough to build a nuclear weapon. And the Putin government in Russia continues to thumb its nose at the United States by refusing—as did China—to hand over NSA leaker/spy Edward Snowden.

With all that on its plate, you'd think America's foreign policy chief would be up to his neck dealing with these crises. But in case you hadn't heard, Secretary of State John Kerry wasn't paying much attention to any of that in the last few days. Instead, Kerry was shuttling back and forth between Jerusalem and Ramallah like a low-level functionary attempting to craft an agreement that would finally bring the Palestinians back to the Middle East peace talks they've been boycotting for four and a half years. But at the end of his fifth such effort since taking office

in February, Kerry left the region empty-handed again having failed to convince the Palestinians to talk while claiming that he is getting closer to success. He says just a little more effort will put him over the top, so expect him to be back again in the near future hoping to finally achieve his long-sought photo opportunity—though there is little reason to believe such an event would actually bring the conflict closer to resolution.

We're supposed to think Kerry's devotion to Middle East peace is admirable, but the more one looks at the situation, it's clear the secretary is doing more harm than good. It's not just that his obsession with the peace process is a mistake. It's that he's making it clear that he either doesn't care much about what are obviously far more critical problems or illustrating that the president has given him the green light to concentrate on a dead-end diplomatic shuttle because in this administration the secretary of state doesn't have much influence on American foreign policy. But no matter whether it is the former or the latter—and foreign policy is something that is run in this administration by the White House, leaving Kerry to chase his tail as much as he likes—it must be admitted that neither option inspires much confidence in this government's ability to cope with a world in crisis.

One might say that Kerry's furious effort to do what all of his predecessors have tried and failed to accomplish does no harm and perhaps a little good. But as the Times of Israel's David Horovitz <u>rightly noted in a column today</u>, what Kerry is doing is not just futile but an act that consciously ignores the real problem obstructing Middle East diplomacy: the need to change the climate on the ground that makes a commitment to peaceful coexistence impossible. But instead he concentrates his efforts on high-profile diplomacy that only sets the region up for disappointment that is more likely to lead to more bloodshed.

The problem isn't that Israeli Prime Minister Netanyahu and Palestinian Authority leader Mahmoud Abbas (who, it should be remembered, doesn't speak for all Palestinians since Gaza is ruled by his Hamas rivals) can't find a way to compromise. It's that the Palestinians are still thinking and speaking in terms that show they aren't willing to accept the permanence or the legitimacy of a Jewish state no matter where its borders are drawn. As Horovitz writes:

The path to Israeli-Palestinian reconciliation does not run along the route much traveled by the well-intentioned Secretary Kerry between Jerusalem and Ramallah. Pulling Abbas and Netanyahu back to the table will only presage another failure — and the Second Intifada demonstrated how catastrophic the consequences can be.

Where the United States should be placing its energies, and its leverage, and its money, is in encouraging those frameworks that will create a climate in which the Palestinians actually recognize an interest in making true peace on terms that Israel can reasonably live with (terms that do not leave Israel vulnerable to military threat, and do not seek to alter the country's demographic balance), because the Jews aren't going anywhere, and Palestinian independence can only be attained in partnership with the Jewish state. The US should be supporting educational programs, and grass-roots interactions, and media channels that offer an honest perspective on the history of our conflict, and that promote a mutually beneficial future of co-existence. It should neither fund, nor encourage others to fund, institutions and organizations that perpetuate false narratives and consequent false grievances.

Change the climate. Gradually create an atmosphere of mutual respect, and a shared, fervent desire for an accommodation. Then you won't have to be cajoling reluctant leaders back to the peace table.

But rather than concentrate on such productive efforts, Kerry is doubling down on what has failed repeatedly in the past. That he is unabashed by the humiliating nature of the repeated failure of his efforts says a lot about his enormous self-esteem and cluelessness (something that played a not inconsiderable part of his 2004 presidential election defeat). But that he should be subjecting the country to such a spectacle at the same time that he is conspicuously ignoring other problems which are far more urgent says a lot about his stature in the administration as well as his judgment.

President Obama is acting as if he thinks allowing Kerry to waste his time in this manner has no impact on how America is perceived around the world. But if so, it's a terrible mistake. Rather than focus on genuine crises on which American policy can have an impact, Kerry is merely repeating the mistakes made by his predecessors with little consciousness that he will likely reap the same consequences. Though President Obama came into office convinced that he would raise America's prestige abroad, the sheer volume of foreign policy disasters going on at the same time while the secretary of state is immersed in a fool's errand makes it appear that it has never been lower. That the secretary of state would behave in such a manner at a moment in history when other regional crises require immediate attention graphically illustrates not only his incompetence but also that of the president.

National Journal

Obama's Crisis of Competence

The White House seems more comfortable stage-managing the news than dealing with the uncomfortable crises that inevitably crop up. by Josh Kraushaar

President Obama returned last night from a weeklong trip to Africa, seeking to position himself as part of ailing Nelson Mandela's legacy and generating strategic photo-ops. On the other side of the continent, Egypt is awash in revolution, with hundreds of thousands of protesters in Tahrir Square railing against the American-backed president, with some chanting slogans against the American passivity in the face of crisis. The Washington Post editorialized Tuesday: "For months, as the Morsi government has taken steps to consolidate power, quash critics and marginalize independent civil society groups, President Obama and his top aides have been largely silent in public. No effort was made to use the leverage of U.S. aid to compel a change of policy."

While the president was in Africa, Secretary of State John Kerry spent time in Israel, using valuable political capital trying to jump-start peace talks between the Israelis and the Palestinians, at a time when few serious foreign policy analysts believe it has any chance of success—beyond garnering favorable press for trying. (*The Atlantic*'s Jeffrey Goldberg calls Kerry's a "delusion of the foreign policy elite" in his column today.) This, while the administration appears utterly feckless in neighboring Syria, where civil war worsens, chemical weaponswielding dictator Bashar al-Assad strengthens his hold on power, and American influence dwindles. "The military situation in Syria is slipping away as the president ponders," *Washington Post* columnist Jackson Diehl wrote last week.

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businesses provide health care for their employee—a crucial component in the health care law that is shaping up as the president's main legacy. Rather than give a speech explaining the delay, and informing the public about how this could affect their health care options, the administration dropped the bombshell news right before the July Fourth holiday weekend.

The administration is facing a crisis of competence. At a time when trust in government is <u>already at an all-time low</u>, the events of this past week illustrate the limits of this president's power. The White House seems more comfortable stage-managing the news than dealing with the uncomfortable crises that inevitably crop up. (If there's anything to learn from the Benghazi crisis, it was the administration's attentiveness to detail in how to avoid blame in the aftermath of the crisis but a lack of focus in how to react as the crisis was occurring.)

The other worrying sign, is that politics is getting in the way of smart policymaking. Wary of the last war in the Middle East, Americans don't want the United States to intervene in Syria. The White House, heeding the polls, gladly obliged, even figuring out ways to forestall proof that the Syrian government used chemical weapons against its people—the red line that the president famously set. Obama doesn't want to say anything to take sides between the Egyptian president he backed and the growing throngs of protesters, and then take ownership in a crisis that's showing no signs of abating. Politically speaking, it's a lose-lose situation.

On health care, with the 2014 midterms approaching and control of the Senate in play, the administration decided to buy time by delaying the employer mandate until after the elections. Former HHS spokesman Nick Papas <u>said</u> the delay was "about minimizing paperwork, not politics." But it's awfully politically convenient to delay implementation of a law that's been growing more unpopular and whose implementation is shaping up to be a "train wreck," in the words of Senate Finance Committee Chairman Max Baucus, a Democrat.

Obama's second-term legacy is shaping up to be more about avoiding crises than accomplishing big things. Salvage the core of a health care law, avoid worst-case scenarios in Egypt and Syria, and don't get in the way of his party's efforts to win Republican support for a landmark immigration reform plan. It's a far cry from the idealism of his second inaugural. But at this point, the president needs to simply show that he's paying attention to the fires burning around him.

Boston Herald

Student debt flunking many first-time home buyers

by Kenneth R. Harney

WASHINGTON — They're not yet an endangered species, but their steadily diminishing presence has some real estate analysts worried: First-time buyers are missing in action in housing markets across the country.

Traditionally first-timers have accounted for around 40 percent of purchases in the resale market. But in May, according to the National Association of Realtors, they were just 28 percent, down from 29 percent in April and 34 percent a year ago.

Big deal? Yes. If predominantly young, first-time purchasers are not entering the home ownership pipeline at anywhere near their traditional rate, at some point the system begins to choke. Owners of modest-priced starter homes find it more difficult to sell and move up. They in turn can't buy the larger homes they crave, reducing demand for houses in the more expensive categories. A shortage of first-time buyers at the intake level eventually triggers problems all the way up.

Where are these previously dependable first-time homebuyers in their late 20s and early 30s? A new national study released last week offers important clues: A lot of them are carrying such heavy debts from student loans that they're postponing buying houses.

Researchers for the One Wisconsin Institute found that the rate of homeownership among individuals who are paying off student loans is 36 percent lower than their peers who have no student debt. The disparity can be seen at all income levels. Among individuals who earn \$50,000 to \$75,000 a year, those who are still paying down student loans have a 28 percent lower rate of home ownership compared with others in the same income group.

Bulging student-loan balances aren't short term issues, either. The institute's study found that the average payoff time is 21 years, ranging from 17 years for those who attended college but did not get a degree to 23 years for those with graduate degrees.

Worse yet, student loans are exhibiting high default rates — currently about ☐ 13.4 percent. That depresses credit scores and makes it more difficult to qualify for a mortgage under today's toughened underwriting standards, where average FICO scores for buyers using conventional mortgages top 760.

Even financial regulators are now acknowledging the troubling linkage between student-debt loads and declining home purchases.

Total outstanding student debt now exceeds \$1.1 trillion. Debt loads for recent graduates average just under \$27,000, but an estimated 13 percent of outstanding balances range from \$54,000 to \$100,000.

Student debt troubles are hardly the only barrier keeping first timers out of the market, however. Stan Humphries, chief economist for Zillow, the online real estate site, says there are three additional important reasons behind the trend:

L High down payment requirements for conventional loans — averaging just below 20 percent. The Federal Housing Administration's lower down payment options are attractive, but recent premium hikes can make FHA loans more expensive than competing conventional mortgages.

L Persistent negative \square equity problems among the owners and potential sellers of the lower-priced start-up homes that first-time buyers traditionally could afford are keeping those properties off the market because owners don't want to take a loss at settlement. Roughly 43 percent of owners in the 35 to 39 age bracket are still underwater on their mortgages — nearly double the rate for homeowners overall.

L Cash-rich investor competition. For those affordable homes that do come on the market, first-time buyers frequently are losing out to investors who can pay hard cash.

Problems like these aren't likely to go away anytime soon, Humphries believes, but they could improve gradually. Financing terms could loosen up as interest rates rise and lenders are forced to reach out to purchasers — including first timers — with more favorable deals. Similarly, as home prices rise, investors are likely to cut back on their purchases of starter homes they turn into rentals, thereby opening new doors for first-time buyers.

IBD

Late Night

by Andrew Malcolm

Conan: NSA leaker Edward Snowden has been staying the last few days in Moscow's airport. Not because he's hiding. Because he's flying United.

Leno: In the middle of all his scandals, President Obama got some good news. The IRS has ruled that he can write off the first half of his second term as a total loss.

Conan: Despite her controversy, the annual Paula Deen cruise is still on and has added a second ship. Each cruise ship can hold up to seven Paula Deen fans.

Conan: A new Apple system lets you give a male voice to Siri. But each time you ask him anything,, he says, "Let me ask my wife." And back you go to the female.

Leno: Tourism officials launch an effort to make Paris friendlier. First step, kick out the French.

Leno: The Girl Scouts says its pension fund has a \$347 million deficit. Well, no wonder. Girl Scouts retire at -- what? -- 12?

Leno: So this NSA leaker Snowden flies from Honolulu to Hong Kong then Moscow. Southwest Airlines calls that an LA-San Francisco ticket with three stops.

Letterman: Have you seen New York City's new sidewalk maps for pedestrians? Each one shows you how to get to the Ecuador Embassy.

Letterman: Weird today. I walked up to a pedestrian sidewalk map. I'd never seen it before. There's a red arrow says, 'You Are Here.' How did it know?

Letterman: The Chicago Blackhawks are the new Stanley Cup Champs. Big party at the arena. Someone turns over a car. I said, "Nice going, Oprah!"

Conan: From overseas Obama calls the two lesbians whose court case helped legalize California's gay marriage. But it got awkward at first because the women had to put Bill Clinton on hold.

Leno: A 31-year-old Corona high school teacher is accused of having sex with six of her male students. The L.A. Times describes her as very popular. Do you think?

Conan: Scientists have discovered that men are genetically programmed to look at other women. So, ladies, sorry. It's SCIENCE.

Conan: Paula Deen's new cookbook is already on Amazon's bestseller list. As a result, Rachel Ray just declared she's not crazy about Mexicans.

Conan: A Nevada man recently became the first person to have headphones surgically implanted in his ears. When asked why, the man said, "What?"

Leno: President Obama is spending a week in Africa with his family promoting freedom, democracy and economic opportunity. He figures it hasn't worked here. Maybe it will over there.

Leno: So the immigration bill passed the Senate. The vote was 68 Si's and 32 No's. Now it goes to La Casa.

Leno: So far, 27 NFL players have been arrested since the last Super Bowl. It looks like we might have a prison team in the playoffs this season. OJ could coach.

Live Science

Science of Summer: How Do Fireworks Work?

by Adam Hadhazy

About halfway between the comparatively sedate Memorial Day and Labor Day holidays, you can't miss the pyrotechnical gloriousness that is Fourth of July. Come nightfall, thousands of fireworks displays will boom brightly across the country, celebrating America's birthday.

So how do these festive fireworks work? A firework, essentially, is a casing filled with explosives and combustible, colorful pellets called stars. These stars are the individual "dots" that glow in the sky. The most common type of firework, and the ones you'll likely see this year wherever you watch a civic firework event, is called an aerial shell.

"The aerial shell is the standard one people use ... it's the mainstay on everything for professional displays," said Paul Nicholas Worsey, a professor of mining and nuclear engineering at the University of Missouri at Rolla and an expert in fireworks who teaches college courses on the subject. [Boom! 10 Fiery Facts About Fireworks]

The shell, which can be a ball or a cylinder, is filled with black powder, or gunpowder, and is typically launched from a mortar tube. "You actually project up a ball in the air, and that ball basically explodes," Worsey said.

A pouch of that black powder called the lifting charge ignites at the base of the firework, sending the aerial shell rocketing out of the tube. In the process, a delay fuse is lit within the firework. This fuse runs to another black powder pocket known as a bursting or break charge that goes kablooie in a few seconds when the shell reaches a desired height.

Little colorful stars

In turn, this explosion shoots out and sets on fire the little stars inside the firework. "The stars are basically like little black balls — little black marbles, you might think of them," said Worsey.

Depending on the chemical elements they contain, the stars glow different colors as they burn.

Worsey explained that the easiest colors to generate are red with <u>strontium</u> and green with barium. Sodium produces a "strong yellow color," Worsey said, and magnesium makes white light. Blue is trickier and usually involve chlorine compounds and <u>copper</u>.

The razzle-dazzle of the stars changing colors is achieved by coating the star in various layers of different compositions, rather like a Gobstopper candy. "The outside burns first and burns inwards, and as it goes through the different layers the star will change color in the air," Worsey told LiveScience.

Other compositions containing longer-burning gold or silver make for the trailing, weeping willow-like effects. "Something that burns a long time? Gold is a good one for that," said Worsey. "It'll go down almost to the ground before it goes out."

Titanium can be used for a sparkling effect, Worsey said, while the particularly loud, noisy or crackling firecrackers usually contain some sort of flash powder, such as magnesium perchlorate, that burns quickly.

Color, now the shape

To craft fun, illuminated shapes, such as rings, "Saturns," smiley faces and hearts, fireworks manufacturers place the star pellets in a particular pattern.

A piece of cardboard as an insert can force the stars to burst out in the intended shape, and packing the stars in inert materials that do not burn when the firework goes off can also help with getting the shape right. [How Do Fireworks Make Shapes?]

"The trick is the positioning of the stars," said Worsey. "When [the firework] explodes, it goes out in that pattern."

Although fireworks were invented in China as early as the seventh century B.C.E., their manufacturing techniques and technologies continue to evolve through today to give us evermore eye- and ear-popping shows.

One of the neatest and more recent innovations, Worsey said, is the ability to create cubeshaped explosion patterns through careful placement of the stars. Designers keep rolling out new amazing shapes, so keep your eyes peeled this <u>Fourth of July</u>.

"We keep seeing new innovative things every couple years," Worsey said. "We're going to see a lot of great things in the future."







"NOW PUTIN'S REALLY POKING OBAMA IN THE EYE."





