

April 14, 2015

Tonight is the start of the second season for AMC's Revolutionary War spy drama - *Turn*. The [Wall Street Journal](#) gave it a good send off.

As the second season begins of AMC's lush and often tense Revolutionary War drama "Turn: Washington's Spies," it's the autumn of 1777. The young Long Island farmer turned secret rebel Abraham Woodhull (Jamie Bell) is looking for a way to collect information on British military strength in occupied New York City and transmit it via his friend on George Washington's staff, Ben Tallmadge (Seth Numrich), to the general. Ranged against Abe and other members of the little anti-British spy network called the Culper Ring is the might of the king's army in America, bolstered by loyalist colonials.

The patriots' chief adversaries include the cultured and debonair British espionage mastermind Maj. John Andre (JJ Feild), who is based in occupied Philadelphia. There is also a sadistic killing machine, the disgraced British officer John Graves Simcoe (Samuel Roukin), who has been recalled to duty by a reluctant Andre to train a guerrilla-type force to eradicate colonial spies and other enemies of the crown.

With those basics in mind, newcomers to the series—which returns Monday with a two-hour premiere—can just let the pleasures of this handsome and well acted period piece wash over them. It doesn't hurt at all, for instance, that "Turn" is filmed in Virginia and that this week, for instance, it makes use of authentically appointed rooms and buildings in and around Colonial Williamsburg and at the College of William and Mary. Even the accents—mostly British or versions thereof, with a smattering of Irish, Scottish and others appropriate for the time and place—promote the sense that we are peeking behind the curtain of life as it really happened, not watching another gimcrack re-creation of the bandaged head, flute and limp sort. ...

Kevin Williamson writes on another aspect of the left's "rape project." This is a further reason for the Rolling Stone UVA fraud.

... the major obstacles to the progressive project are the rule of law, our constitutional order, and competing centers of power outside the state, all of which are on the progressive enemies list: corporations, churches, private schools, tradition-minded social organizations, etc. It takes a certain highly cultivated view of the world to see the Boy Scouts as the enemy.

Put another way: Progressives have had great success shouting "Racist!" to end debate; they hope to add shouting "Rapist." But this will be difficult to do if rape remains — as it should remain — primarily a matter for the criminal-justice system rather than a nebulous social concern that can be shaped with distortion and exaggeration or, in the case of Rolling Stone, with outright fiction.

This is, to reiterate, not the result of conspiracy with malice aforethought, but of something much worse: a culture of totalitarianism.

Consider the global-warming argument. That argument has a scientific piece, an economic piece, and a political piece. (And other pieces, too.) The Left has for some time tried to discredit arguments about the economic and political aspects of global warming as rejection of science, of "denialism," a term coined expressly for its association with Holocaust denial. That has not worked, partly because people understand that the political questions and the scientific questions are different questions, but also because the scientific case has been so exaggerated

and overstated, generally by non-scientists, that people have come to regard it with some skepticism. What the Left would very much like to do at this point is to silence dissent, for example by pressuring media outlets to suppress criticism ("There aren't 'two sides' to the science, nor to the policy response," the same conflation of the scientific and the political) or by simply locking up those who disagree in prison, the response favored by Robert Kennedy Jr., writers at Gawker, and certain highly regarded philosophy professors, to mention nothing of Harry Reid, who was quite recently the Senate majority leader. (Mrs. Gandhi was not the first or the last to get that big idea.) This would require doing violence to the constitutional order — beginning with repealing the First Amendment, which Senator Reid attempted — which would be, in ordinary times, a difficult thing to do. But if you believe that the world is ending — and you can convince others that the world is ending, too — then there is nothing that one could not justify doing to prevent that.

But there isn't a global-warming emergency, at least not one that is going to be fixed by throwing AEI scholars in jail. ...

Manhattan Contrarian posts on the looming disaster of federal student loans.

While our federal government continues to chase many mortgage lenders for so-called "predatory lending" practices, perhaps we should check in on the situation of far and away the biggest predatory lender of all, the federal government itself. Its most odious practices are in the area of student loans. I find the term "predatory" a stretch when applied to a mortgage loan for a house, given that in the worst case the borrower got to live in the house, and even if he gets foreclosed and has a deficiency balance he can normally discharge that in bankruptcy. Not a pleasant process, but sometimes life can be tough. Compare that to federal student loans, where the government lends inexperienced 18 - 24 year-olds open-ended amounts, often for dubious and overpriced trade schools, and then flatly forbids discharge in bankruptcy. Many borrowers' finances are ruined for life, and they don't even have marketable job skills to show for it. Now that's predatory! ...

The student loan debacle is just one of the areas students are being failed by the modern university system. **Victor Davis Hanson** has more.

Modern American universities used to assume four goals.

First, their general education core taught students how to reason inductively and imparted an aesthetic sense through acquiring knowledge of Michelangelo, the Battle of Gettysburg, "Medea" and "King Lear," Beethoven's "Ode to Joy," and astronomy and Euclidean geometry.

Second, campuses encouraged edgy speech and raucous expression — and exposure to all sorts of weird ideas and mostly unpopular thoughts. College talk was never envisioned as boring, politically correct megaphones echoing orthodox pieties.

Third, four years of college trained students for productive careers. Implicit was the university's assurance that its degree was a wise career investment.

Finally, universities were not monopolistic price gougers. They sought affordability to allow access to a broad middle class that had neither federal subsidies nor lots of money.

The American undergraduate university is now failing on all four counts.

A bachelor's degree is no longer proof that any graduate can read critically or write effectively. National college-entrance-test scores have generally declined the last few years, and grading standards have as well. ...

WSJ

The Revolution Will Get Spooky

The handsome 'Turn' is back on AMC, pitting Washington's spies against deadly redcoats

by Nancy Dewolf Smith



JJ Feild in AMC's 'Turn.'

As the second season begins of AMC's lush and often tense Revolutionary War drama "Turn: Washington's Spies," it's the autumn of 1777. The young Long Island farmer turned secret rebel Abraham Woodhull (Jamie Bell) is looking for a way to collect information on British military strength in occupied New York City and transmit it via his friend on George Washington's staff, Ben Tallmadge (Seth Numrich), to the general. Ranged against Abe and other members of the little anti-British spy network called the Culper Ring is the might of the king's army in America, bolstered by loyalist colonials.

The patriots' chief adversaries include the cultured and debonair British espionage mastermind Maj. John Andre (JJ Feild), who is based in occupied Philadelphia. There is also a sadistic killing machine, the disgraced British officer John Graves Simcoe (Samuel Roukin), who has been recalled to duty by a reluctant Andre to train a guerrilla-type force to eradicate colonial spies and other enemies of the crown.

With those basics in mind, newcomers to the series—which returns Monday with a two-hour premiere—can just let the pleasures of this handsome and well acted period piece wash over them. It doesn't hurt at all, for instance, that "Turn" is filmed in Virginia and that this week, for instance, it makes use of authentically appointed rooms and buildings in and around Colonial Williamsburg and at the College of William and Mary. Even the accents—mostly British or versions thereof, with a smattering of Irish, Scottish and others appropriate for the time and place—promote the sense that we are peeking behind the curtain of life as it really happened, not watching another gimcrack re-creation of the bandaged head, flute and limp sort.



Ian Kahn as General George Washington.

Still, this is TV entertainment. So while "Turn" draws on the 2006 book "Washington's Spies: The Story of America's First Spy Ring" by historian Alexander Rose, and most of characters are based on real figures, the series takes liberties of invention and amalgamation. The upside is that the show can focus on people being run through with swords, hatched through the back or scalped whenever some gripping action is called for, or it can introduce historically unrecorded love affairs, such as Abe's with his co-spy Anna Strong (Heather Lind). There is no telling whether the real John Andre—convincingly alluring here with a gleaming satin bow in his tousled hair—actually seduced the real Philadelphia society beauty Peggy Shippen (Ksenia Solo) into turning Continental Army officer Benedict Arnold (Owain Yeoman) into a traitor. Who knows if George Washington (Ian Kahn) really told Ben Tallmadge that while he knew some

American officers were indeed working behind his back—or even traitors—it was important to ignore and hide this so the French would give crucial aid to what appeared to be a unified Continental Army?

National Review

Campus Rape and the 'Emergency': It's Always an Excuse for Authoritarianism

by Kevin D. Williamson

'Congratulations, Mr. President — you are now the leader of the world's second-largest democracy.' Those probably apocryphal words are said to have been spoken to President Truman on the occasion of India's winning its independence in 1947. Another version has those words spoken by an aide to President Carter in 1977, the occasion being the restoration of Indian democracy. The intervening episode is known as the Emergency, an infamous period in Indian history during which Prime Minister Indira Gandhi attempted to solve her political problems — she was in the dock for using government resources for electioneering purposes — by granting herself dictatorial powers under a national state of emergency.

Her opening gambit was masterfully executed: She had electricity cut to all the nation's major newspapers (broadcast media already were under de facto state control) while her henchmen rounded up the leaders of the political opposition. She instituted censorship of the newspapers and rule-by-decree. Political repression became the general order of the day, and things turned nasty quickly: Like a great many progressives who dream of managing complex societies as though they were country post offices, Indira Gandhi was deeply worried about the purportedly dysgenic fecundity of India's lower classes — she was a Ruth Bader Ginsburg before her time — and so she put her son in charge of a horrifically authoritarian program to reduce the national birth rate through a program of — barbaric portmanteau! — “compul-suasion.” The “compul” part involved sending out police detachments to march poor villagers into sterilization clinics; the “suasion” part was handing out a few rupees when the little people complained about it.

The run-up to the Emergency will be all too familiar to historians of politics: Indira Gandhi was a charismatic leader — occasionally a deified one — who hailed from the leftward side of her party and led it in a radical direction. (Persistent misconception notwithstanding, the Gandhis of the Nehru-Gandhi political dynasty are unrelated to Mohandas K. Gandhi, “Gandhi” being a very common surname.) She campaigned against economic inequality and used executive orders to preempt legislative action. Traditional checks and balances were steamrolled over, and the robust internal democracy of her political party was replaced with a personality cult. Throughout her tenure as prime minister, she centralized power in the executive, investing in her own secretariat powers that had traditionally belonged to the elected members of the cabinet. When the national legislature would not give her what she demanded, she acted unilaterally; if the constitution stood in the way, she had it amended. (The relative ease of amending the Indian constitution at the time will give one a newfound appreciation for American-style gridlock.) When the judiciary stood in her way, she sought to dominate it through threats and demagoguery. When her overreach inspired protests, that dissent was greeted as sedition. And when she lost her electioneering case, the very political instability she had caused was her pretext for securing the declaration of a national emergency, investing her with extraordinary powers.

And so India went from democracy to dictatorship.

I've recently returned from Hillsdale College, where I was teaching a two-week journalism seminar on the theme of covering controversy; our main subject was the question of rape on college campuses. Among other things, we looked into the wildly divergent estimates of the prevalence of that crime, and how and why an institution with the resources of *Rolling Stone* had the story so spectacularly wrong in the case of the University of Virginia. One of the possibilities we explored was the social phenomenon known — not entirely accurately, in my view — as “mass hysteria,” which has been a feature of American life since at least the time of the infamous witch trials in Salem.

I asked the students to consider the case of the Satanic-cult hysteria of the 1980s and 1990s. Those of you who are roughly my age probably remember that the way I do: a mix of high paranoia and low comedy, something like the Red Scare without the real existential threat — there was, in fact, a worldwide Communist apparatus, complete with gulags and nuclear weapons, but there wasn't a national network of Satanists running American record labels and daycares. Tipper Gore et al. fretted that the nation's children were being led into drug abuse, suicide, and occultism by the likes of AC/DC, Cyndi Lauper, and the unusually literate (by 1980s-rock standards) stylings of Twisted Sister, whose couplets — “You are so condescending / Your gall is never-ending” — turned out to fit the times rather nicely.

There was a more serious side to those times, too. Members of the band Judas Priest were dragged into court over allegations that their music contributed to the suicides of two Nevada teenagers. As with the Salem witch trials and modern-day non-judicial investigations of sexual assaults and hate crimes on college campuses, spectral evidence played a prominent role: Counsel for the plaintiffs argued that the psychological masterminds behind “Hell Bent for Leather” and other hits of the 1980s had inserted subliminal messages into their recordings. Ozzy Osbourne faced a similar lawsuit in the death of a California youth whose parents insisted that his song “Suicide Solution” (which is in fact a cautionary account of alcoholism — “suicide is slow with liquor” etc. — that should have warmed the heart of any teetotaling Southern Baptist) was responsible for their son's suicide.

In retrospect, the social psychology at work is embarrassingly obvious: The divorce tsunami that peaked in the late 1970s left a great many American parents partly or entirely estranged from their children. The resulting guilt and anxiety sent an entire generation of parents — and the professional scolds and political opportunists whose livelihood greatly benefits from national moral panics — searching for a villain. Ozzy Osbourne, addled dope that he is, is not in fact much of a villain, but he plays one on stage, and he and his ilk served nicely in the role of great social boogeymen of the era.

Anxiety about wayward adolescents is eternal. But widespread anxiety about toddlers was, at the time, a relatively new phenomenon, the tykes of Generation X having been the first generation of Americans to have been entrusted to professional daycare services in such large numbers. Music had Ozzy Osbourne and Judas Priest, and daycares had the Little Rascals case and a few others like it.

The criminal cases brought against those accused of carrying out theatrical episodes of ritualized sexual abuse within the walls of American daycares look absolutely unbelievable in retrospect. The phenomenon of “recovered memories” that drove many of these cases is pseudoscientific poppycock, and the details of the abuse suffered by the children in these cases is obviously the result of adult anxiety filtered through the juvenile mind: Little girls insisted, for example, that they had been sexually violated with butchers' knives, while others told of being buried alive, being flushed down toilets, etc. There was no physical evidence that any of this happened, of course — and even in the happy era before toilet capacity became a federal

obsession, flushing an entire child down the commode was a physical impossibility — but that did not seem to matter very much. The nation was convinced — not in its mind, but in its always-unreliable heart — that there were monsters afoot, that somebody, somewhere, was doing terrible things to our teenagers and children. The parents of that paranoid time were, of course, absolutely right: Somebody was doing something terrible to the children.

It was them.

The place that a child is most likely to experience physical abuse, and particularly sexual abuse, is not in a daycare run by Satanists, or in a church youth group overseen by a pedophilic priest, or even in a classroom run by one of those hot-to-trot teachers who periodically dot the news. It is at home, when that home includes a male to whom the child is not biologically related.

This is not news, and it wasn't really news 20 years ago, either. There was not an epidemic of musically propelled Satanism in the United States in the 1980s. And there was no shadowy network of occultists infiltrating the nation's daycare centers, either. There was an epidemic of divorce and a great deal of stress as Americans attempted to manage the emergence of what we now euphemistically call "blended families" in unprecedented numbers. The actual face of villainy — absent fathers and neglectful mothers — was too terrible to contemplate. Better we should invent some dramatic fiction with which to comfort ourselves: The social virtue of horror movies is that they are unbelievable, relieving our anxiety rather than heightening it.

My Hillsdale students were by turns horrified and amused by the lurid and not coincidentally *cinematic* tales of improbably theatrical abuse in the Little Rascals case — children claimed, among other things, to have been thrown into tanks of sharks and to have been spirited away via hot-air balloon, but there were (and this detail seems to matter more than a little) no sharks or balloons to be found. My students laughed at how odd and unlikely it all sounded, because they are too young to know what the outcome of that case was.

Everybody was convicted.

Robert Kelly Jr., the principal defendant in the Little Rascals case, was convicted on 99 out of 100 charges of abusing children, and received twelve consecutive life sentences. There were 143 witnesses at his trial, including a number of little children, whom the jury found quite convincing. Dawn Wilson, who rejected a plea bargain, was sentenced to life in prison. Betsy Kelly, after being imprisoned for two years awaiting trial, entered a no-contest plea and accepted an additional seven-year sentence. Eventually, the courts threw all that out, but not before a half dozen people had spent years in prison, some of them without ever having had a day in court. Such was the moral panic inspired by the case that bonds were set as high as \$1.5 million, which used to be real money. So all but one defendant remained incarcerated until the criminal-justice system — hampered though it was by the dishonorable actions of prosecutors in the case — finally got around to exonerating the accused.

There was no epidemic of Satanism or occultism in the 1980s, though media accounts of the time were full of stories about cults and secret rituals, as was the popular imagination. Everyone knew it to be true, but it was not true. Tipper Gore could not make it true, lawsuits against Ozzy Osbourne could not make it true, and even throwing daycare operators into prison based on preposterous testimony could not make it true.

There is no epidemic of rapes on American college campuses. And *Rolling Stone* cannot make that true, nor can 1,000 or 10,000 or 100,000 student activists, bloggers, administrators, compliant law-enforcement agencies, feminist scholars, or *New York Times* columns.

In reality, rape and sexual assault have declined dramatically in recent decades, as indeed have most kinds of crime. And college students are not at an elevated risk for being raped: If anything, the available evidence suggests that they are significantly less likely to be victims of rape than are members of the general public, and dramatically less likely to be rape victims than are members of populations with generally higher exposure to crime. The campus-rape epidemic is a fiction. That is not to say only that Sabrina Rubin Erdely's *Rolling Stone* story about the imaginary gang-rape at the University of Virginia is a fiction — the broader social tendency that the story was meant to illustrate is imaginary. It does not exist. That epidemic is no more real than the Satanic sex-abuse epidemic of the 1980s.

It should be noted here that there is not really a conspiracy on the other side, either: There is no shadowy cabal foisting these fictions off on the American public. There are the usual grotesque opportunists who attempt to profit from these things: Tipper Gore began her activism in earnest just after the 1984 presidential election in which Ronald Reagan won a 49-state landslide; the Gores calculated, not incorrectly, that a Democrat who could maintain the loyalty of traditional left-wing constituencies while not bleeding to death among more conservative middle-class whites would have a pretty good chance against what looked, at the time, like a pretty solid Republican coalition. (The Gore strategy did not work for Al Gore in 1988, but it worked for Bill Clinton in 1992.) But Tipper Gore did not create the hysteria about loud rock music transforming upstanding young Americans into promiscuous and suicidal dope fiends in league with Satan; she just exploited it. (As, in all fairness, did countless cheesy 1980s heavy-metal bands, and a few pretty good ones.) Neither did Sabrina Rubin Erdely create the hysteria about rape on college campuses. These things are mainly — *mainly* — organic products of the time, the psychomagnotheric slime left by a passing zeitgeist.

But the purposes to which such mythologies can be put are not inconsequential. People go to prison over these fictions, and suffer horribly.

And that is not entirely by accident.

The purpose of an emergency is to create the sense that a given society is dealing with an extraordinary situation that requires an extraordinary response. This almost always means giving more power to people and institutions that already have a great deal of it. Prosecutorial misconduct, one of the studiously ignored terrors of our time, was an important element in the daycare cases, and was the proximate cause of many dismissed charges. But it was only in the context of a moral panic that the spectral evidence — recovered-memory nonsense, wild tales of children flying around with witches on broomsticks, etc. — would have resulted in prosecutions rather than in general eye-rolling, laughter, derision, and the like. The drug panic assiduously cultivated by prosecutors and police agencies for a half a century or so has resulted in extraordinary new powers (such as asset forfeiture) being given to prosecutors and police agencies. The smoke hadn't even cleared from the ruins of the World Trade Center when the bureaucratic scheming began — imagine the financial and political possibilities of a whole new federal agency! Robert Higgs gets into the governmental aspect of this phenomenon quite deeply in his *Crisis and Leviathan* (absolutely mandatory reading if you want to understand how government actually operates) but non-governmental and quasi-governmental actors are important players in the emergency industry, too.

The locus of emergency is usually important. There were, in the 1980s, people peddling stories that big American corporations were fronts for Satanists, but those did not seize the public imagination in the same way that the daycare stories did. There are communities and contexts in which a woman is much more likely to experience a violent sexual assault — such as Indian reservations and the state of Alaska — but the college campus is not one of them. But for

Sabrina Rubin Erdely, it was important not only that the dramatic rape story she was looking for happen at a college campus (“A Rape on Campus” is an example of the headline-first/reporting-second school of journalism) but that it happen on the campus of a *good* college. She began her quest for an appropriately salacious story in the Ivy League but was disappointingly forced to work her way down to the University of Virginia, her rape safety school. (Paterson University would not do; nor would Ramapo College.) And, of course, the crime needed to be theatrical and to take place at a fraternity party. If a young woman is raped by her mother’s live-in boyfriend, that maybe tells us something about social conditions; if a young woman is raped by fraternity members at an elite (or semi-elite) college, that maybe tells us something rather different. Erdely is very interested in sexual assault in certain contexts: fraternity houses, Catholic churches, and the military. This is unsurprising: If you were looking for illustrations of feminists’ fever dreams, then the hierarchical and male-dominated ranks of such organizations would be the place to go hunting monsters..

Emergencies are occasions for suspending the usual systems of checks and balances, due process, the transparent and careful consideration of documented evidence, and — notably — for curtailing the rights of the accused. If there really were an epidemic of rape on college campuses, and if college administrations really were guilty of covering that up, then the rational thing to do would be to make colleges “mandatory reporters” — those who are legally obliged to alert the police when they are informed of an alleged sexual assault. (Progressives already are arguing that universities act in loco parentis — one of the defenses of campus speech codes — so this would hardly represent an expansion of their reading of the university’s role in the lives of students.) But this is the one thing that the self-identified activists, feminists, and progressives always resist.

The reason for that is that even when American justice miscarries, as it did in the daycare cases, the appeals process generally provides an opportunity for evidence to be properly examined, for all accounts to be heard and evaluated, and for the rights of the accused to be considered. (Generally.) On the other hand, the emotionally driven kangaroo courts run by sundry deans of students — dealing in shame and recrimination rather than evidence and due process — are quite a bit closer to what progressives prefer than the traditional criminal-justice process, with its patriarchic history, its Anglo-American rationalism, its niggling insistence upon the documentation of reality (all of it no doubt rooted in “privilege” of one sort or another) rather than its blind obedience to what members of various elevated victims’ groups sometimes refer to as “*my truth*,” as though truth required that qualifier.

The progressive project requires that American elites become acculturated to such processes, because the major obstacles to the progressive project are the rule of law, our constitutional order, and competing centers of power outside the state, all of which are on the progressive enemies list: corporations, churches, private schools, tradition-minded social organizations, etc. It takes a certain highly cultivated view of the world to see the Boy Scouts as the enemy.

Put another way: Progressives have had great success shouting “Racist!” to end debate; they hope to add shouting “Rapist.” But this will be difficult to do if rape remains — as it should remain — primarily a matter for the criminal-justice system rather than a nebulous social concern that can be shaped with distortion and exaggeration or, in the case of *Rolling Stone*, with outright fiction.

This is, to reiterate, not the result of conspiracy with malice aforethought, but of something much worse: a culture of totalitarianism.

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But there isn’t a global-warming emergency, at least not one that is going to be fixed by throwing AEI scholars in jail. There wasn’t a national health-care emergency before the enactment of the so-called Affordable Care Act; there were some real problems, but there was no crisis. There isn’t an emergency regarding income inequality, or police misconduct, or genetically modified crops, or electromagnetic-pulse weapons, or daycare occultists, either.

Holding every fraternity on the University of Virginia campus jointly responsible for an actual gang rape, absent any evidence of corporate responsibility, would be indefensible; holding them jointly responsible for a fictitious gang rape is incomprehensible. And yet we have, still, those arguing that there is in all of these lies a “larger truth,” that colleges and fraternities really are infected with “rape culture,” that this is a scandal and an emergency both. If anybody should inquire as to why that “rape culture” does not show up in the form of, say, elevated rates of rape . . . there’s an emergency on, so shut up; such considerations must be shelved until the emergency is over. If anybody should point out that the evidence is unpersuasive, then that itself is evidence that the critics themselves wish to see children ritually raped by merry Satanists flying around in hot-air balloons.

(Also by Chuck Norris — one of the daycare children positively identified him as an assailant.)

Indira Gandhi was considered by some of her admirers — and some of her rivals — to be an incarnation of the goddess Durga. That may sound ridiculous, until one considers that our own republic has its intellectual roots in a much earlier one that ended with the deification of its commanders-in-chief, and that our own national cult — that of celebrity — has been known to sing literal hymns to our inspiring imperators. But gods go astray with remarkably regularity, and that which appears celestial in the darkness often seems to be something rather less impressive in the full light of day. It is for this reason that we protect ourselves with laws — laws that we write down, so as to be able to refer to the text with some precision — and with separation of powers, due process, standards of evidence, presumptions of innocence, and, ideally, with a press that uses its First Amendment protections more honestly and more intelligently than does *Rolling Stone*.

There are real emergencies. Sometimes, Hitler invades the Sudetenland, or a strain of influenza kills 100 million people. More often, the dean of students — or an insurance salesman, or the

president — discovers the godlike powers he might enjoy if not constrained by the boring regular order of American life.

It is hardly fair, from that point of view: When the Almighty spoke creation into existence, He merely said: "Let there be . . ." and there was no pesky lawyer or reporter or skeptical curmudgeon to respond: "Sez who?" But that guy demanding "Sez who?" is our first, last, and only real line of defense. Without him, all of the laws we can write and constitutions we can ratify will avail us nothing at all.

In an emergency, he'll be the first to go.

Manhattan Contrarian

Federal Student Loan Update: How Huge A Disaster?

by Francis Menton

While our federal government continues to chase many mortgage lenders for so-called "predatory lending" practices, perhaps we should check in on the situation of far and away the biggest predatory lender of all, the federal government itself. Its most odious practices are in the area of student loans. I find the term "predatory" a stretch when applied to a mortgage loan for a house, given that in the worst case the borrower got to live in the house, and even if he gets foreclosed and has a deficiency balance he can normally discharge that in bankruptcy. Not a pleasant process, but sometimes life can be tough. Compare that to federal student loans, where the government lends inexperienced 18 - 24 year-olds open-ended amounts, often for dubious and overpriced trade schools, and then flatly forbids discharge in bankruptcy. Many borrowers' finances are ruined for life, and they don't even have marketable job skills to show for it. Now that's predatory!

[I first covered the student loan situation in November 2012.](#) That's less than two and a half years ago. At the time total student loan debt outstanding had just hit \$1 trillion, and the default rate reported by the Federal Reserve had just suddenly gone from 8.5% in Q2 2012 to 11% in Q3 2012. I also pointed out that close to half of the outstanding trillion were loans in deferment, grace period, or forbearance -- meaning that the actual default rate on loans in repayment status could be as high as 22%. And I asked: "Once the Federal credit card gets behind something, how far and fast can it blow up and explode?"

We are now seeing how fast this kind of pushing of "free" federal money can blow up and explode. Two articles in the Huffington Post ([March 27, 2015 here](#) and [August 20, 2014 here](#)) collect the data. First, the upward march of loans outstanding continues unabated, reaching \$1.096 trillion as of June 30, 2014 (and undoubtedly well over \$1.1 trillion today).

And how much of that will ever be paid back? You almost can't believe how fast this is going south. According to the August 2014 post (citing Education Department data as of June 30, 2014), the delinquency/default rate had reached 18%. Oh, but with another 34% in deferment, forbearance or bankruptcy, meaning that of those supposed to be repaying, almost 27% were in default. Then in late March 2015 the Department released a new set of numbers on the performance of its largest loan servicing contractors. The new data are not completely comparable to the prior data, omitting about a quarter of the universe, and counting as delinquent anyone more than 5 days behind on payment, while the old data required 30 days to

be counted as delinquent. With that said, the new delinquency figure is 33%. 8.5% to 33% in barely two years!

And we haven't even gotten to the question of whether you can trust any number coming out of this crooked government. In the student loan area a big issue is how many borrowers pay nothing and yet still qualify for "current" payment status. How could that be possible? Because the government has so-called "income-based" repayment options. Show little or no income, and you qualify for a zero or near-zero monthly payment and yet you go in the "current" category. And how many of such people are there? Actually, they don't give out information on that. From the August 2014 article:

At a December Education Department conference in Las Vegas, Brian Lanham, then an executive at student loan giant Sallie Mae, [said that more than 40 percent of borrowers](#) who enroll in so-called income-driven repayment plans have a zero monthly payment. It's "something that's really boosted our income-driven repayment application rates," Lanham said, according to a recording of the event the department [posted on YouTube](#). "If they're struggling," he said of borrowers, "it's an option." The Education Department did not respond to inquiries regarding the number of borrowers enrolled in plans that require them to pay nothing to keep current on their loans.

In other words, a very large percentage of those counted as "current" are actually paying nothing. But they won't say exactly how many. So if you add "supposedly 'current' but paying nothing" to the officially delinquent, what's the percent then? 40%? 50%? More? (By contrast, delinquency rates on normal consumer debt like credit cards and car loans tend to be around 6%.) In [an April 2013 article](#) I predicted that the government would be lucky to get back half of its trillion of student loan debt. Today, that "half" is looking wildly optimistic, and the trillion has grown another 10+%. Don't worry though -- none of this shows up on the federal balance sheet.

And those "supposedly 'current' but paying nothing" people have been put into a completely hopeless mess. If they actually try to get ahead, they'll just find the government sucking away all their increased income to pay the loans. How come I'm not reading about this outrage in the New York Times?

National Review

[The Modern University Is Failing Students in Every Respect](#)

From cost to employment prospects, the state of American higher education is dismal for students.

by Victor Davis Hanson

Modern American universities used to assume four goals.

First, their general education core taught students how to reason inductively and imparted an aesthetic sense through acquiring knowledge of Michelangelo, the Battle of Gettysburg, "Medea" and "King Lear," Beethoven's "Ode to Joy," and astronomy and Euclidean geometry.

Second, campuses encouraged edgy speech and raucous expression — and exposure to all sorts of weird ideas and mostly unpopular thoughts. College talk was never envisioned as boring, politically correct megaphones echoing orthodox pieties.

Third, four years of college trained students for productive careers. Implicit was the university's assurance that its degree was a wise career investment.

Finally, universities were not monopolistic price gougers. They sought affordability to allow access to a broad middle class that had neither federal subsidies nor lots of money.

The American undergraduate university is now failing on all four counts.

A bachelor's degree is no longer proof that any graduate can read critically or write effectively. National college-entrance-test scores have generally declined the last few years, and grading standards have as well.

Too often, universities emulate greenhouses where fragile adults are coddled as if they were hothouse orchids. Hypersensitive students are warned about "micro-aggressions" that in the real world would be imperceptible.

Apprehensive professors are sometimes supposed to offer "trigger warnings" that assume students are delicate Victorians who cannot handle landmark authors such as Joseph Conrad or Mark Twain.

"Safe spaces" are designated areas where traumatized students can be shielded from supposedly hurtful or unwelcome language that should not exist in a just and fair world.

One might have concluded from all this doting that 21st-century American youth culture — rap lyrics, rough language, spring break indulgences, sexual promiscuity, epidemic drug usage — is not savage. Hip culture seems to assume that its 18-year old participants are jaded sophisticated adults. Yet the university treats them as if they are preteens in need of vicarious chaperones.

Universities entice potential students with all sorts of easy loan packages, hip orientations, and perks like high-tech recreation centers and upscale dorms. On the backside of graduation, such bait-and-switch attention vanishes when it is time to help departing students find jobs.

College often turns into a six-year experience. The unemployment rate of college graduates is at near-record levels. Universities have either failed to convince employers that English or history majors make ideal job candidates, or they have failed to ensure that such bedrock majors can, in fact, speak, write, and reason well.

The collective debt of college students and graduates is more than \$1 trillion. Such loans result from astronomical tuition costs that for decades have spiked more rapidly than the rate of inflation.

Today's campuses have a higher administrator-to-student ratio than ever before. Those who actually teach are now a minority of university employees. Various expensive "centers" address student problems that once were considered either private matters or well beyond the limited resources of the campus.

Is it too late for solutions?

For many youths, vocational school is preferable to college. Americans need to appreciate that training to become a master auto mechanic, paramedic, or skilled electrician is as valuable to society as a cultural-anthropology or feminist-studies curriculum.

There are far too many special studies courses and trendy majors — and far too few liberal-arts surveys of literature, history, art, music, math, and science that for centuries were the sole hallowed methods of instilling knowledge.

Administrators should decide whether they see students as mature, independent adults who handle life's vicissitudes with courage and without need for restrictions on free expression. Or should students remain perennial weepy adolescents, requiring constant sheltering, solicitousness, and self-esteem building?

Diversity might be better redefined in its most ancient and idealistic sense as differences in opinion and thought rather than just variety in appearance, race, gender, or religion.

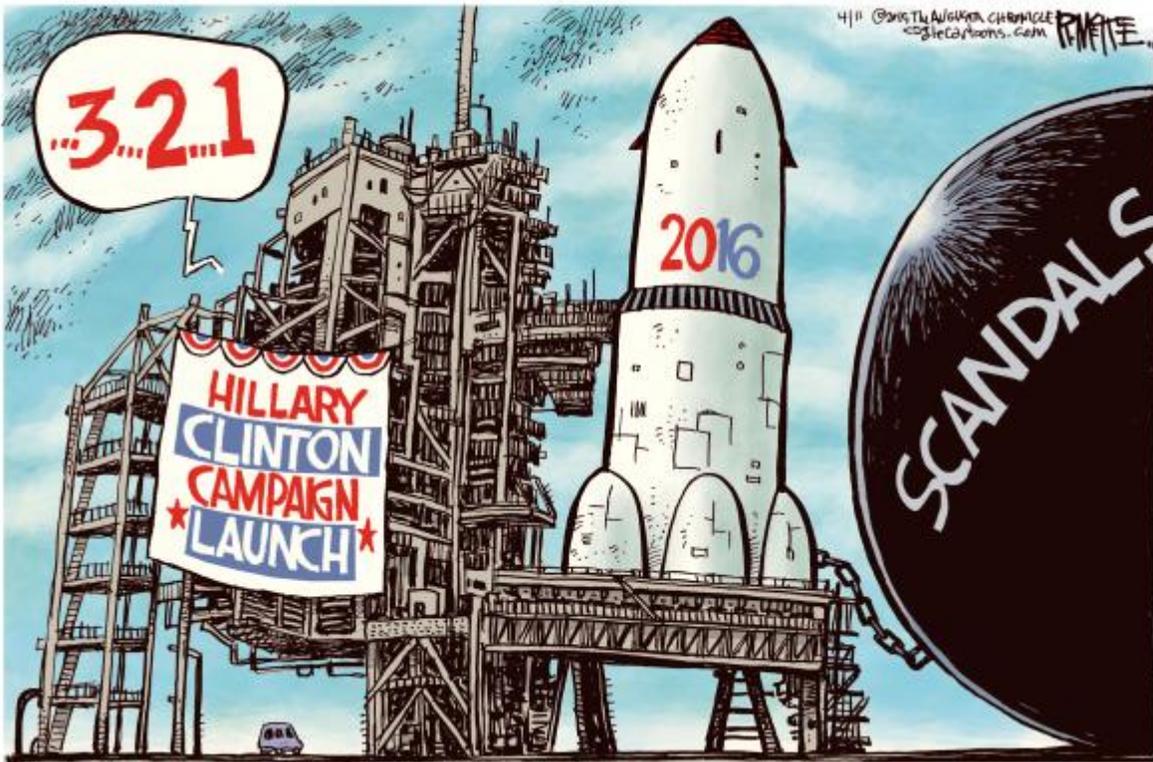
The now-predictable ideology of college graduation speakers should instead be a mystery. Students should not be able to guess the politics of their college president. Ideally, they might encounter as many Christians as atheists, as many reactionaries as socialists, or as many tea partiers as Occupy Wall Street protestors, reflecting the normal divisions of society at large.

Colleges need to publicize the employment rates of recent graduates and the percentage of students who complete their degrees so that strapped parents can do cost-benefit analyses like they do with any other major cash investment.

A national standardized exit test should be required of all graduates. If colleges predicate admissions in part on performance on the SAT or ACT, they certainly should be assessed on how well — or not so well — students score on similar tests after years of expensive study.

Finally, the federal government should hold universities fiscally accountable. The availability of federal grants should be pegged to a college's ability to hold annual tuition increases to the rate of inflation.

At this late date, only classically liberal solutions can address what have become illiberal problems.





"HEY, DON'T FORGET TAX DAY IS ALMOST HERE! HOW AM I SUPPOSED TO FUNCTION IF YOU DON'T DO YOUR FAIR SHARE?!"