

July 26, 2015

Richard Epstein writes on the "disastrous Iran deal."

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In fact, we should judge President Obama and his treaty harshly on each of these points. By providing Iran with billions of dollars of immediate cash, this agreement will help Iran fund wars and terrorist attacks that could take thousands of lives. To offset this possibility, the President has indicated that he will try to bolster American assistance to the various countries that will be affected by Iranian aggression, but none of our allies can have much confidence in the leadership of a President who has made at best negligible progress in dealing with ISIS. His public vow to never put American ground forces in the Middle East turns out to be the only promise that he is determined to keep—for the benefit of our sworn enemies who have greater freedom of action given his iron clad guarantee. The objection to the President here is not that he has merely failed to curb Iranian mischief. It is that his clumsy deal will massively subsidize it.

Second, there is no more "snap back" here. Once the sanctions set out explicitly in the agreement are lifted from Iran, they won't be reinstated any time soon. Gone are the days of anytime, anywhere inspections. In stark contrast, Articles 36 and 37 of the agreement outline a tortuous review process to reinstate any sanctions. First the Joint Commission must act, then the Ministers of Foreign Affairs, and then a nonbinding opinion by a three-member Advisory Board must be issued. If the matter is not resolved to mutual satisfaction after this process runs its course, any participant "could treat the unresolved issue as grounds to cease performing its commitments under this ICPOA." ...

Craig Pirrong posts on military discontent.

I have long been certain that there is seething discontent within the Pentagon, directed squarely at Obama. The past several days have made this abundantly clear.

The most brutal takedown was by retiring Army Chief of Staff General Ray Odierno. This certified warrior squarely blames Obama's Iraq bugout for the rise of Isis. Further, he pointed out Iran's malign role in the Middle East. He agreed that Iran, and the truly evil Qasem Soleimani in particular (who was un-sanctioned as a result of the Iran deal), were responsible for the bulk of American deaths in Iraq in 2007-2009.

Further, two generals (including the nominee to be Odierno's replacement) and the Secretary of the Air Force gave testimony before the Senate which squarely undercuts Obama policy. Each identified Russia as the US's primary threat: one referred to it as an "existential" threat. As if to emphasize that this was off-message, spokesnimrod Josh Earnest said that no one on Obama's national security staff believes this. This is no doubt true. So much the worse for them. ...

At least, what the president is doing to the country he also is doing to the Dem Party. Steve Hayward has the feel good story of the day.

As the left descends further into madness, and the demographics of Democratic presidential field embarrasses even the AARP, it is worth pondering that the weakness of the Democratic Party goes far down the political food chain. The Wall Street Journal takes note of this in a front-page story this morning:

"... After two presidential victories, Mr. Obama presides over a Democratic Party that has lost 13 seats in the U.S. Senate and 69 in the House during his tenure, a net loss unmatched by any modern U.S. president.

Democrats have also lost 11 governorships, four state attorneys general, 910 legislative seats, as well as the majorities in 30 state legislative chambers. In 23 states, Republicans control the governor's office and the legislature; Democrats, only seven.

Such losses help shape the future: An ousted state lawmaker doesn't run for Congress; a failed attorney general candidate loses a shot at the governor's office. As a result, the flow of fresh political talent rising to statewide and national prominence in the years ahead won't be as robust as Democrats hope. ..."

Here's the aforementioned article from the Wall Street Journal.

Democrat Chris Redfern was confident of his re-election chances, and with good reason.

Voters in his state House district had elected Democrats for decades, and he was Ohio's Democratic Party chairman.

Yet on election day, Mr. Redfern lost to a tea-party Republican, a defeat that drove him from politics into a new line of work, running an inn and winery.

Mr. Redfern's political exit came amid a string of midterm-election losses by Democrats in Ohio and nationwide that reflected a deeper problem: As the party seeks its next generation of candidates, the bench has thinned.

A tepid economy and President Barack Obama's sinking approval ratings contributed to some of the Democratic losses last fall. The setbacks also revealed a withering of the campaign machinery built by Mr. Obama's team more than seven years ago. While Democrats held the White House, Republicans have strengthened their hand in statehouses across the U.S.

Democrats maintain a significant electoral college advantage as shifting U.S. demographics tilt their way. This spring, a Pew Research Center analysis found that 48% of Americans either identify as Democrats or lean Democratic, compared with 39% who identify with Republicans or lean Republican.

But many Democrats worry that GOP success capturing state and local offices will erode that advantage before they have a chance to rebuild.

"If you don't have a well-funded state party, if you don't have state infrastructure, then you're just whistling past the graveyard," Mr. Redfern said. From his new perch in the hospitality industry, he described leading the state party as the "worst job in politics." ...

Sadly, the obama push to federalize and liberalize student loans has become an unintended burden on the young. [The Atlantic](#) writes on love and debt.

Chris Davis, a 28-year-old videographer and graphic designer, had been working hard to pay off his student-loans when he and his girlfriend Monique Seitz got engaged.

"We got closer to picking a wedding day," Davis recalls, "and Monique jokingly said 'We're not getting married until you figure out your loans.'" Though Davis and Seitz both had some debt, Davis had significantly more.

Joint finances are hard enough even without the added complication of disproportionate student debt. Jeffrey Dew, an associate professor at Utah State University, has found that financial disagreements are a strong predictor of divorce—couples who argued over finances several times a week were more than 30 percent more likely to divorce than those who only did so less than once a month. In one recent survey, 44 percent of Americans said personal finances were the toughest thing to talk about—ahead of religion, politics, and even death.

Disproportionate student debt can make that already-challenging conversation all the more complicated. A survey by the National Foundation for Credit Counseling found that 57 percent of respondents had reservations about being in a relationship with someone with a large amount of debt, with 37 percent saying that they'd wait to get married until the debts were repaid, and slightly more—46 percent—saying they'd be open to getting married and jointly paying off the debt. ...

Race and poverty are another set of the president's failures and the Dems naturally don't want to talk about his record there. [Jennifer Rubin](#) posts.

A New York Times/CBS poll finds almost 60 percent of Americans think race relations are poor as compared with less than 40 percent who felt that way when President Obama was elected. We've had multiple instances of urban rioting stemming from interactions between the police and African Americans. Poverty is at historic highs. A higher percentage of children live in poverty than at the start of the Great Depression. "Nearly 40% of all African-American children live below the poverty line, compared with only 14% of whites." It's dismal.

What is even more peculiar is that Hillary Clinton does not talk about it all that much, except to give a nod to criminal reform. It is actually Republicans like Rep. Paul Ryan (R-Wis.), former Texas governor Rick Perry, Ohio Gov. John Kasich and former Florida governor Jeb Bush who are setting forth policy proposals and expressing grave concern about the racial and economic divide.

Now, in fairness, Clinton doesn't talk about much of anything in detail and rarely says much that is new or intriguing on any topic, but nevertheless, she gave an economic speech generally

focused on the middle class. What about the poor? What about African Americans mired in poverty?

The reason Republicans are talking more about these subjects is clear. The emphasis on conservative reform, coupled with the political necessity of broadening the party's appeal, has spurred some (certainly not all) Republicans at the national level to speak in a different way about poverty and offer new solutions. ...

Notwithstanding the many obama failures, the media works to inflate his legacy. **Ben Domenech** in the Federalist.

Here and there you can find the initial media framing of President Obama's legacy, largely couched in terms of the Iran deal currently making its way toward what looks like a limping passage through the Congress. Here's one such piece by Dick Meyer. It outlines five different aspects of Obama's legacy – the Iran deal, Obamacare, resolution of the financial crisis, racial leadership, and a complete lack of scandals while in office. Yes, that last one's really there.

(It's odd that gay marriage isn't listed, given that it's probably going to be front and center from here on out despite Obama's late-game switch on the issue. I guess Joe Biden gets more credit for that?)

So let's consider these five legacy-defining aspects of Obama's presidency. First, the legacy of the Iran deal is a risky one, and it may not turn out to be one Obama wants. As David Harsanyi writes today: "Perhaps the Supreme Leader of the Islamic Republic does not feel compelled to indulge in American fairytale endings? Khamenei knows there is almost no way sanctions will return, even if he cheats. He understands his nation will be poised to have nuclear weapons in a decade, at the latest. Few people, even advocates of the P5+1 deal, argue we can stop the mullahs in the long run. Best-case scenario, as Fred Kaplan contends in Slate, is that the Islamic regime will get bored of hating us and join the community of nations." So that's a dubious measure of his foreign policy legacy, particularly considering that it is more likely any of the other more prominent aspects of his tenure – the rise of ISIS, the China hack, the Snowden disaster, the failure to close Gitmo, the increase of domestic terrorism, the mismanagement in Afghanistan and Iraq, and the failure to contain Russian expansionism – are tied to Obama historically. ...

... Obama's presidency will look very different indeed in the history books, unrecognizable compared to the one his cheerleaders believe he has led. And that in itself tells you something about our media, which is so dedicated to the hard work of making President Obama's legacy a lot more impressive than it is.

Hoover Institution
Obama's Disastrous Iran Deal
by Richard A. Epstein

In his famous 1897 essay, "[The Path of the Law](#)," Oliver Wendell Holmes said that to understand the law, it would be necessary to adopt the perspective of the famous "bad man," the one "who cares only for the material consequences" of his actions, but "does not care two

straws for the axioms or deductions” of natural law. Our bad man just wants “to know what the Massachusetts or English courts are likely to do in fact.”

Today, Holmes’s quintessential bad man is Iran, as it only cares about what happens if it gets caught,—caught, in this case, developing nuclear weapons. With most contracts, people work overtime to avoid that problem by choosing the right business partners. But there is no such luxury in international affairs.

Last week, Iran and the six world powers—the United States, China, Russia, Great Britain, France, and Germany—plus the European Union signed a [nuclear deal](#) called the “Joint Comprehensive Plan of Action.” Any examination of this deal has to start with the ugly but accurate assumption that Iran will, at every opportunity, act in bad faith.

The agreement starts off on a grand note: “The goal for these negotiations is to reach a mutually-agreed long-term comprehensive solution that would ensure Iran’s nuclear program will be exclusively peaceful. Iran reaffirms that under no circumstances will Iran ever seek or develop any nuclear weapons.” But it is straight downhill from there.

The first problem with the deal is that it gives Iran an [undeserved respectability](#) that comes simply from being allowed to sign a significant international agreement.

Worse still, China and Russia should not be understood as adverse to Iran, their present and future ally. They are better understood as a Fifth Column against the West, and Iran’s many other foes, whose role in the negotiations is akin to the role that Vladimir Putin played in the embarrassing negotiations over chemical weapons in Syria that all but destroyed Obama’s credibility in foreign policy. Putin will be happy to take any excess uranium ore off the hands of the Iranians. But at the most opportune time, he might be prepared to return it to Iran if doing so would benefit Russia. The Chinese, for their part, also sense weakness in the United States and the West, as they build up illegal islands in the South China Sea subject to our diplomatic objections that accomplish nothing.

The remaining parties are our nominal allies who must believe that this nuclear deal represents a retreat from the basic proposition of [Pax Americana](#)—the guarantee that the U.S. will provide meaningful guarantees for the security of its allies. Our allies may well become less hostile to Russia and China precisely because they cannot count on U.S. leadership in tough times. The situation is starker still for the Israelis, who fear that the deal will embolden the Iranians to create more mischief in the Middle East and elsewhere. The Saudis are probably next in line in this belief. And both are surely right.

Iran’s promises count for nothing. Iran is quite happy to fund Bashar al-Assad in Syria, to back Hamas, and to launch terrorist attacks throughout the Middle East. It is eager to confront its Sunni rivals, most notably Saudi Arabia, by supporting their enemies. It is eager to annihilate Israel. Indeed now that the agreement seems in place, the Ayatollah [says](#) flat out that deal or no deal, “we will never stop supporting our friends in the region and the people of Palestine, Yemen, Syria, Iraq, Bahrain and Lebanon.”

Why then would anyone be surprised that Iran would be willing to make high-sounding promises that it has every intention to quickly break? Does anyone really agree with the President’s rosy view that Iran will reciprocate our respect with its respect? Putting our best foot forward makes sense with ordinary business deals where reputations count. It makes no sense when dealing with a Holmesian bad man who has no need or intention of reciprocating good will with good will.

In this sort of negotiating environment, reviewing the counterparty's track record is a must, and Iran's is far from laudable. Hence the guts of this deal lie not in lofty preambles, but in its gritty details of enforcement and sanctions, two issues which should be non-negotiable—a word that President Obama never invokes to defend our position.

One issue concerns the sequence in which the various stipulations of the agreement go into play. The black mark against this agreement is that it virtually guarantees immediate removal of the full set of economic sanctions against Iran, which will lead to an infusion of cash, perhaps in excess of \$150 billion, into the country, some fraction of which will promptly flow to affiliate groups that cause mayhem around the world. But what does the President say about this substantial negative? Nothing. He just ignores it.

In his much-ballyhooed [interview](#) with Thomas Friedman of the New York Times, he stated: “Don’t judge me on whether this deal transforms Iran, ends Iran’s aggressive behavior toward some of its Arab neighbors or leads to détente between Shiites and Sunnis. Judge me on one thing: Does this deal prevent Iran from breaking out with a nuclear weapon for the next 10 years and is that a better outcome for America, Israel and our Arab allies than any other alternative on the table?”

In fact, we should judge President Obama and his treaty harshly on each of these points. By providing Iran with billions of dollars of immediate cash, this agreement will help Iran fund wars and terrorist attacks that could take thousands of lives. To offset this possibility, the President has [indicated](#) that he will try to bolster American assistance to the various countries that will be affected by Iranian aggression, but none of our allies can have much confidence in the leadership of a President who has made at best negligible progress in dealing with ISIS. His public vow to never put American ground forces in the Middle East turns out to be the only promise that he is determined to keep—for the benefit of our sworn enemies who have greater freedom of action given his iron clad guarantee. The objection to the President here is not that he has merely failed to curb Iranian mischief. It is that his clumsy deal will massively subsidize it.

Second, there is no more “snap back” here. Once the sanctions set out explicitly in the agreement are lifted from Iran, they won’t be reinstated any time soon. Gone are the days of anytime, anywhere inspections. In stark contrast, Articles 36 and 37 of the agreement outline a tortuous review process to reinstate *any* sanctions. First the Joint Commission must act, then the Ministers of Foreign Affairs, and then a nonbinding opinion by a three-member Advisory Board must be issued. If the matter is not resolved to mutual satisfaction after this process runs its course, any participant “could treat the unresolved issue as grounds to cease performing its commitments under this ICPOA.”

Section 37 then contains a murky provision under which the UN Security Council might possibly reimpose sanctions in part. But the entire procedure could take months, and at the end of this process Iran is free to walk if it does not like the outcome. Iran would also know that reassembling the original set of sanctions would be extremely difficult. Putting this agreement in place will likely end collective sanctions irreversibly.

And what do we get in exchange for all of the added risks we assume? The President claims that we have secured the best path possible to slow down the ability of the Iranians to make a nuclear weapon for at least ten years. But why should anyone believe that that will be the result when we are dealing with the quintessential bad man? The only safe way to slow down Iran’s nuclear capabilities is to do what the President claimed was necessary earlier, which is to knock out Iran’s total production of enriched uranium, subject to constant supervision.

It is all too clear that what Obama has offered today is [a far cry](#) from the deal he outlined to the country before these negotiations. It was easy for the President to talk tough to Mitt Romney in the course of their 2012 debates by then claiming it was “straightforward” that Iran has to “give up” its nuclear program in its entirety. As the President once recognized, there are no peaceful ends for which Iran needs a nuclear program. It is awash in oil, and it can satisfy any desire for medical isotopes by buying off-the-shelf products from any of a dozen nations that would be thrilled to supply them for free.

The agreement dramatically changes Iran’s status as an international aggressor. Elliott Abrams gives us the [grim tally](#). Right off the bat, Iran’s nuclear program has gone from illegal to legal. The new agreement lets Iran keep 6,000 centrifuges and it allows the country to continue to do its own weapons research. It is likely that it can do a lot more outside the agreement as well. In five years the agreement lifts an arms embargo and in eight years all restrictions on ballistic missiles will be lifted.

It is often said that negotiation involves the process of give and take, by which it is not meant that the United States and its allies give and Iran takes. Unfortunately, that pattern has been observed in this recent deal. Iran had no hesitation in stating in the eleventh hour that various limitations on its sovereignty, e.g. inspections, were “unacceptable.” Today its position is that the sanctions must be lifted immediately. But the Obama administration was extraordinarily reluctant to say that any Iranian proposal was unacceptable. The drama in the negotiation was how far the Iranians would push the agreement to their side of the table—which is exactly what to expect from any negotiation that relies exclusively on carrots and disdains all sticks.

This agreement does not require detailed study to conclude that it is a dead loser. Nonetheless, the United States has put it forward in the United Nations for approval before Congress has spoken, and the President, incorrigible as ever, has announced that he will veto any Congressional legislation that seeks to block the treaty. Many members of his own party [do not share](#) the President’s unfailing instinct for self-destruction. They should join the Republicans to reject the treaty by veto-proof majorities in both houses before the President and his team can do any further harm.

Streetwise Professor

Glimpses of Military Discontent

by Craig Pirrong

I have long been certain that there is seething discontent within the Pentagon, directed squarely at Obama. The past several days have made this abundantly clear.

[The most brutal takedown was by retiring Army Chief of Staff General Ray Odierno](#). This certified warrior squarely blames Obama’s Iraq bugout for the rise of Isis. Further, he pointed out Iran’s malign role in the Middle East. He agreed that Iran, and the truly evil Qasem Soleimani in particular (who was un-sanctioned as a result of the Iran deal), were responsible for the bulk of American deaths in Iraq in 2007-2009.

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emphasize that this was off-message, spokesnimrod Josh Earnest said that no one on Obama's national security staff believes this. This is no doubt true. So much the worse for them.

One of the generals (Milley, I believe) supported arming Ukraine. The testimony also indicated that deploying tactical air controllers to Iraq was advisable. Also not on the Obama agenda.

And note: these are the people that Obama has selected for the top positions in the military. Just think of what those who couldn't make it through the political filter are saying and thinking.

I am not saying that there is a crisis in civil-military relations under Obama, but it is pretty clear that these relations are in the worst shape in modern memory. What Odierno and the others are saying is likely just a pale shadow of the extreme discontent in the military at their commander in chief.

Power Line

Feel Good Story of the Day

by Steven Hayward

As the left [descends](#) further [into madness](#), and the demographics of Democratic presidential field embarrasses even the AARP, it is worth pondering that the weakness of the Democratic Party goes far down the political food chain. The *Wall Street Journal* takes note of this in a [front-page story](#) this morning:

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Democrats have also lost 11 governorships, four state attorneys general, 910 legislative seats, as well as the majorities in 30 state legislative chambers. In 23 states, Republicans control the governor's office and the legislature; Democrats, only seven.

Such losses help shape the future: An ousted state lawmaker doesn't run for Congress; a failed attorney general candidate loses a shot at the governor's office. As a result, the flow of fresh political talent rising to statewide and national prominence in the years ahead won't be as robust as Democrats hope. ...

WSJ

Democratic Party Machinery Shows Rust

Leaders worry losses of state, local offices create shortage of top candidates

by Colleen McCain Nelson and Peter Nicholas



Ohio Democrat Chris Redfern lost re-election to his state House seat last fall to a tea-party Republican, a defeat that drove him from politics to a new job running an inn and winery in Marblehead, Ohio.

COLUMBUS, Ohio—Democrat Chris Redfern was confident of his re-election chances, and with good reason. Voters in his state House district had elected Democrats for decades, and he was Ohio's Democratic Party chairman.

Yet on election day, Mr. Redfern lost to a tea-party Republican, a defeat that drove him from politics into a new line of work, running an inn and winery.

Mr. Redfern's political exit came amid a string of [midterm-election losses](#) by Democrats in Ohio and nationwide that reflected a deeper problem: As the party seeks its next generation of candidates, the bench has thinned.

A tepid economy and President [Barack Obama](#)'s sinking approval ratings contributed to some of the Democratic losses last fall. The setbacks also revealed a withering of the campaign machinery built by Mr. Obama's team more than seven years ago. While Democrats held the White House, Republicans have strengthened their hand in statehouses across the U.S.

Democrats maintain a significant electoral college advantage as [shifting U.S. demographics](#) tilt their way. This spring, a Pew Research Center analysis found that 48% of Americans either identify as Democrats or lean Democratic, compared with 39% who identify with Republicans or lean Republican.

But many Democrats worry that GOP success capturing state and local offices will erode that advantage before they have a chance to rebuild.

“If you don’t have a well-funded state party, if you don’t have state infrastructure, then you’re just whistling past the graveyard,” Mr. Redfern said. From his new perch in the hospitality industry, he described leading the state party as the “worst job in politics.”

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Such losses help shape the future: An ousted state lawmaker doesn’t run for Congress; a failed attorney general candidate loses a shot at the governor’s office. As a result, the flow of fresh political talent rising to statewide and national prominence in the years ahead won’t be as robust as Democrats hope.

The party’s failure to elect more governors, for example, has shrunk the pool of potential Democratic presidential candidates, one reason few have challenged [Hillary Clinton](#) for the [2016 nomination](#).

For now, the two parties wield their influence in competing branches of government: Republicans in control of Congress, using state-level dominance to draw congressional districts friendly to GOP candidates; and Democrats in the White House, using their demographic advantage nationwide.

In few places are the Democrats’ troubles more apparent than in Ohio, the perennial presidential battleground state twice won by Mr. Obama. Ohio Democrats lost every statewide contest in the November midterms, allowing the GOP to build supermajorities in both legislative chambers. Democrats won just a quarter of races last year for county commissioner—the local masters of land-use rules, as well as county roads, jails and a host of other government services.

The losses in Ohio are the consequences of failing to develop a strong corps of local officeholders and the campaign machinery to support them, Democrats in the state say.

One reason Democrats have struggled to recruit candidates for higher office is that the pipeline has been choked off by a redistricting process dominated by the GOP. In Ohio, a five-member state committee made up of elected officials draws the district lines for state legislative seats that serve as a springboard to higher office.

The Ohio League of Women Voters, which has been studying redistricting for decades, says district boundaries now favor Republican candidates—just as in the past, Democrats drew lines that benefited their party, according to Carrie Davis, executive director.

An independent study of Ohio’s redistricting process in 2011 concluded: “The party in power used the process to gain maximum political advantage.” Today, Republicans outnumber Democrats in the state Legislature 2 to 1.

With a shallow bench, Ohio’s Democratic candidate for governor, Ed FitzGerald, a former mayor and county executive, faced little opposition in the party primary. Once nominated, bad news undermined his candidacy, including the revelation that he drove for years without a valid driver’s license. He lost by 30 percentage points in November to incumbent Gov. John Kasich.

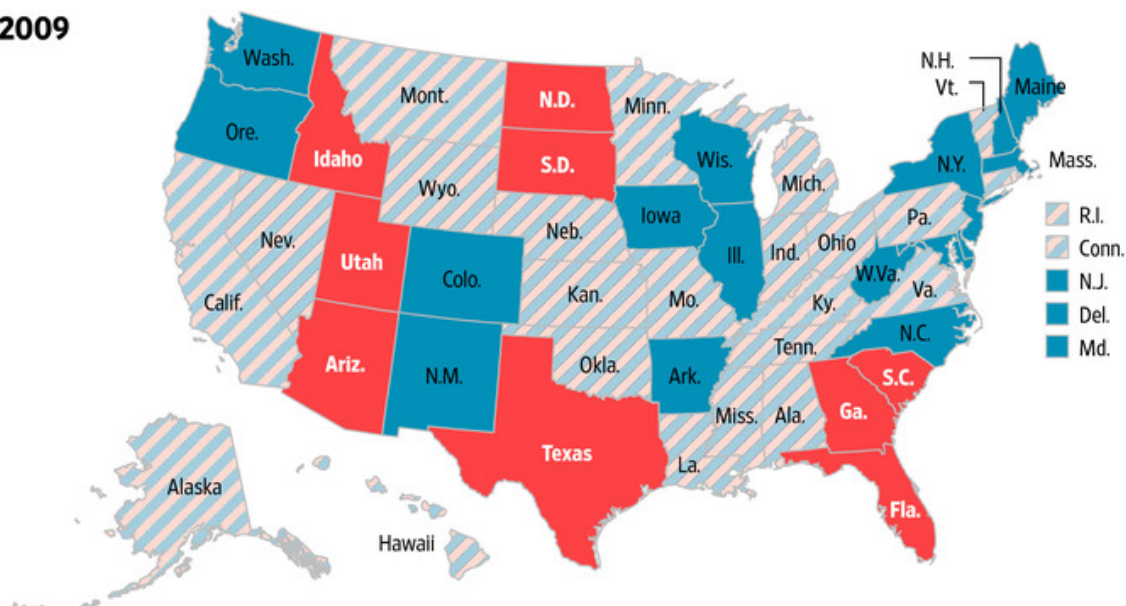
Mike Zickar, chairman of the Wood County Democratic Party, said members of his executive board confided to him that even they didn't vote for Mr. FitzGerald, instead leaving the top of the ballot blank.

Democrats See Red

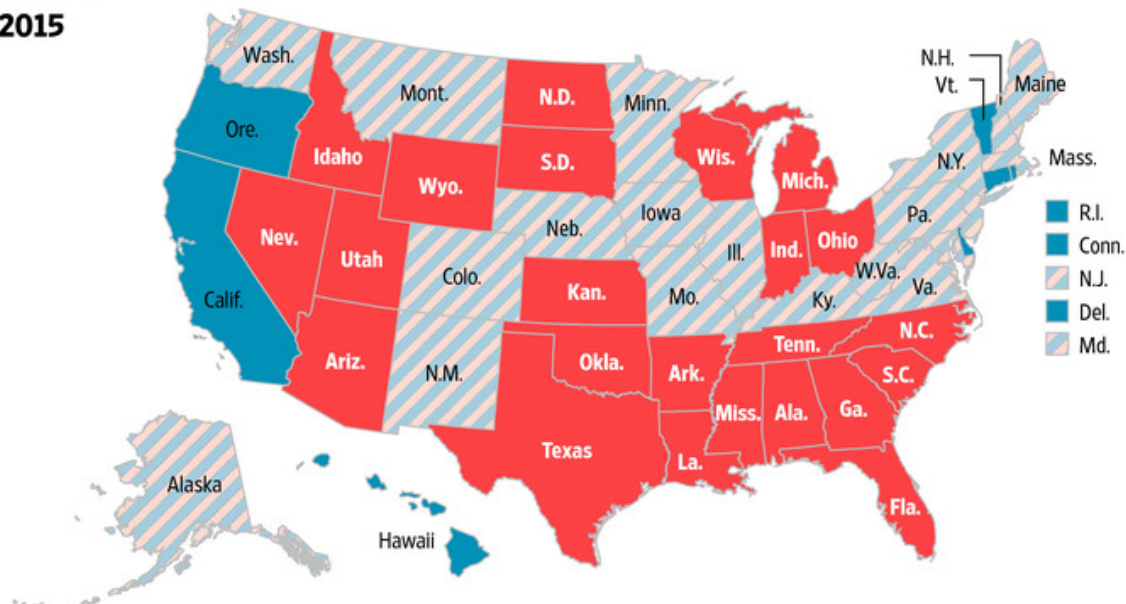
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■ Full Democrat control ■ Full Republican control ■ Split

2009



2015



Sources: National Conference of State Legislatures; National Governors Association

THE WALL STREET JOURNAL.

Without an inspiring candidate at the top of the ticket, Democrats in the 2014 midterm elections couldn't rely on a broad network of volunteers, the kind of force that boosted Mr. Obama to wins in Ohio in 2008 and 2012. The state party mustered three paid field staff members; two years earlier, with Mr. Obama's re-election bid in full swing, the number was 600.

"I offered to do more, work-wise, but nobody ever contacted me," said Loree Resnik, a neighborhood team leader during Mr. Obama's re-election campaign.

Nina Turner, a former Ohio state senator who lost her bid for secretary of state last year, said Democrats asked for a visit by Mr. Obama or first lady Michelle Obama, an invitation the White House said was never received.

"We would have loved to have the president come into Ohio," Ms. Turner said. "They didn't come...I'm not going to mince words about it. We needed help in 2014, and we did not get it."

White House officials said the president did all he could to boost fellow Democrats, headlining dozens of fundraisers and appearing at a handful of campaign events during the midterm campaign. They said he was willing to do more but few candidates wanted to share a stage with the president, whose popularity was slipping at the time.

Obama campaign officials said the president's campaign staff shared voter files, data and volunteer lists with Ohio Democrats. But they acknowledged that the energy and manpower that boosted Mr. Obama's White House bids in 2008 and 2012 couldn't be easily replicated in last year's midterm elections.

"People have a false expectation that because Obama was able to create all this enthusiasm that it was directly transferrable to the next campaign," Aaron Pickrell, a top Obama campaign official in Ohio, said of Democrats' struggles in 2014. "It doesn't mean that Obama can just flip a switch and say, 'Now go work for these people.'"

Ohio's Democrats are trying to regroup. This spring in Columbus, party officials began training candidates for local office on everything from how to ask their friends for money to when to put up yard signs.

During a Saturday morning session, candidates for city councils, mayor and the state Legislature watched PowerPoint presentations and lobbed questions at Democratic officials about the nuts and bolts of campaigning.

Ms. Turner, the former candidate for secretary of state, told the few dozen Democratic hopefuls that "the glitz and the glamour seem to be on the federal level...but this is where the rubber meets the road."

In nearby Union County, Ohio Democratic Party Chairman David Pepper, who succeeded Mr. Redfern, joined a statewide listening tour aimed at re-energizing the party. One conclusion, detailed in a report by state Democratic leaders: We need better candidates.

Written in the aftermath of Mr. FitzGerald's defeat, the report said: "A strong bench of effective public servants at all levels comprises the heart of a strong state party." A priority for the state party will be "recruiting and cultivating candidates who connect with voters, win elections at all levels, and once they enter office, make a difference on the issues that matter most in the lives of their constituents."

Democrats are quick to say they will rebound, just as the GOP bounced back from setbacks in 2006 and 2008. At the same time, some Democrats say the party can't ignore its state-level defeats.



Democrat Chris Redfern speaking on election night in November 2014

“We have a little bit of blue in the West Coast. A little bit of blue in the Northeast, and occasional blue elsewhere. But, boy, it’s a bright red map in all of those big, square states,” said former Senate Democratic leader Tom Daschle. “That’s where I do worry about recruiting and building a bench and finding ways to connect with real voters. We’re not doing a very good job of that.”

On the campaign trail, Mrs. Clinton has assured local Democrats that she is aware of past setbacks and is committed to making the party more competitive at all levels. More states need a “permanent Democratic Party,” she has said.

Earlier this month in Iowa City, Mrs. Clinton mentioned Iowa Republican Joni Ernst’s victory over the Democratic candidate in the 2014 race to succeed longtime Democratic senator Tom Harkin. “I want to help rebuild the Democratic Party in Iowa because you can’t have a loss like having Tom Harkin retire and not be really motivated to get other Democrats in there,” she said.

Some Democrats blame Mr. Obama, saying his political machine, Organizing for Action, was good at electing him president but has done little for other candidates.

“That did hurt the Democratic Party, because a lot of money went into OFA that might have ordinarily gone into the Democratic National Committee,” said Howard Dean, a former DNC chairman.

The Obama team “basically ignored” the party, said Ed Rendell, former governor of Pennsylvania and former chairman of the Democratic National Committee. Mr. Obama’s defenders said he has left a lasting legacy by modernizing campaigns with data and technology.

“The tools and the tech culture that defined the Obama operation are now ingrained here at the party,” Mo Elleithee, the former communications director for the Democratic National Committee, said before leaving the job last month.

Mr. Pepper, Ohio's party chairman, meanwhile told Democratic activists during his state tour: "Every volunteer who gets excited about Hillary Clinton, we can't let them leave a year later. Every piece of information we enter into the voter file, we keep and learn from not just to win in '16, but to win in '18."

The Atlantic

In Love—and in Debt

Financial disagreements are a strong predictor of divorce. How do couples with differing amounts of student loans pay them off together?

by Bouree Lam

Chris Davis, a 28-year-old videographer and graphic designer, had been working hard to pay off his student-loans when he and his girlfriend Monique Seitz got engaged.

"We got closer to picking a wedding day," Davis recalls, "and Monique jokingly said 'We're not getting married until you figure out your loans.'" Though Davis and Seitz both had some debt, Davis had significantly more.

Joint finances are hard enough even without the added complication of disproportionate student debt. Jeffrey Dew, an associate professor at Utah State University, has found that financial disagreements are [a strong predictor of divorce](#)—couples who argued over finances several times a week were more than 30 percent more likely to divorce than those who only did so less than once a month. In [one recent survey](#), 44 percent of Americans said personal finances were the toughest thing to talk about—ahead of religion, politics, and even death.

Disproportionate student debt can make that already-challenging conversation all the more complicated. A [survey](#) by the National Foundation for Credit Counseling found that 57 percent of respondents had reservations about being in a relationship with someone with a large amount of debt, with 37 percent saying that they'd wait to get married until the debts were repaid, and slightly more—46 percent—saying they'd be open to getting married and jointly paying off the debt.

Those reservations result in real—and documented—difficulties for people with large amounts of debt when it comes to getting married. Dora Gicheva, an assistant professor in economics at the University of North Carolina, studies how debt affects education and relationships. She recently published a study on how people with large debt burdens fare when trying to settle down.

"There are a couple of previous economic studies that find student loans to affect other areas of graduates' lives, for example their career choices, so it seemed reasonable to expect marriage decisions to be affected as well," says Gicheva. [Her research](#) found a negative relationship: \$10,000 of student-loan debt decreased the probability of marriage by 3 to 4 percent, with the effect diminishing with age for women but not men.

While there's little [legal ramification](#) of marrying someone with a massive amount of student-loan debt (debt incurred before marriage is not joint debt), Karen Carr, a certified financial planner who teaches and advises at the [Society of Grownups](#), says that differing amounts of loans can be stressful for couples—particularly if the amounts are extreme.

“It does play a special role when one person is coming into a relationship with quite a bit of student loans and one person is coming in with little to none,” says Carr. “I met with a couple ... one had significant student loan debt coming off his personal account as a monthly payment and the other had absolutely no loans. So they really had to have a frank discussion about the fact that one person had a lot more discretionary income than the other, although their salaries were very similar.”

Carr says that couples can collide on how to deal with student-loan debt. Some partners are aggressive on payments, while others have different strategies whether it's using income-based repayment plans or waiting for loan-forgiveness.

“Conflicts arise over money personalities: who's the spender, who's the saver, who likes to track their spending down to the very penny, and who is more of a flier—meaning they just let what happens happen,” explains Carr. “Just because you do things differently and just because you go about saving or spending or paying down debt differently doesn't mean you can't exist within the same couple. You don't have to change the other person.”

In the end, Seitz and Davis decided they would share household bills and rent, but keep their student-loan debts separate. Both felt this was fair. (Davis has nine years to go on his loans.)

Seitz is now Monique Seitz-Davis, and recommends that talking about the hard stuff goes a long way: “Money is an uncomfortable topic of conversation, and it's something we don't talk about enough as young people. It's a little wacky ... don't be afraid that if things get a little hairy in those conversations. It's not going to be the end of the world.”

Right Turn

Democrats mum on Obama's record on race and poverty

by Jennifer Rubin

A [New York Times/CBS poll](#) finds almost 60 percent of Americans think race relations are poor as compared with less than 40 percent who felt that way when President Obama was elected. We've had multiple instances of urban rioting stemming from interactions between the police and African Americans. Poverty is at historic highs. A higher percentage of children live in poverty than at the [start of the Great Depression](#). “Nearly 40% of all African-American children live below the poverty line, compared with only 14% of whites.” It's dismal.

What is even more peculiar is that Hillary Clinton does not talk about it all that much, except to give a nod to criminal reform. It is actually Republicans like [Rep. Paul Ryan \(R-Wis.\)](#), former Texas governor [Rick Perry](#), Ohio Gov. John Kasich and former Florida governor Jeb Bush who are setting forth policy proposals and expressing grave concern about the racial and economic divide.

Now, in fairness, Clinton doesn't talk about much of anything in detail and rarely says much that is new or intriguing on any topic, but nevertheless, she gave an economic speech generally focused on the middle class. What about the poor? What about African Americans mired in poverty?

The reason Republicans are talking more about these subjects is clear. The emphasis on conservative reform, coupled with the political necessity of broadening the party's appeal, has spurred some (certainly not all) Republicans at the national level to speak in a different way about poverty and offer new solutions. Moreover, since a large majority of governors are Republicans, it's an issue they must deal with in all aspects of their budget and policy agendas, from police reform to schools to programs directed to at-risk youth. Defeat at the national level, governing responsibility at the state level and a dry spell in conservative ideas sparked a conservative renaissance relating not only to poverty and inequality but on other topics as well.

The Democrats, meanwhile, are operating on intellectual fumes. They appear bound and determined to preserve existing programs that are not working. They've made the welfare state into a monument — one that can't be refashioned or challenged as counterproductive. "Spend more" is the answer to whatever ails those at the bottom.

In all of this, one can also see a certain defensiveness from the left. The situation might not have been caused by this president, but it surely has gotten worse during his tenure. Simply put, it's embarrassing for Democrats to acknowledge that. Moreover, some of the drivers of poverty invoke issues that Democrats feel squeamish about discussing — single parenthood being the most important topic.

And finally, Clinton, like other liberals, is constrained in what she can offer. She is beholden to public employees unions, and specifically the teachers unions, the second-largest of which already [endorsed her](#). Forget school choice. Forget tampering with teacher seniority. Don't even *think* about closing all those federal offices (staffed with union employees) and sending money back to the states.

Once the GOP presidential field gets down below the size of a baseball squad, it would be helpful to devote a debate or a few candidate panels to the subject of race, poverty and opportunity. Let the candidates explain what they think the problems are, why they have gotten worse and what they intend to do about it. At that point, they and the American people should turn to Clinton and ask what she has to say. Maybe by then she will have come up with something new and interesting to contribute to the discussion.

The Federalist

[The Media Works To Inflate Obama's Legacy](#)

by Ben Domenech

Here and there you can find the initial media framing of President Obama's legacy, largely couched in terms of the Iran deal currently making its way toward what looks like a limping passage through the Congress. [Here's one such piece by Dick Meyer](#). It outlines five different aspects of Obama's legacy — the Iran deal, Obamacare, resolution of the financial crisis, racial leadership, and a complete lack of scandals while in office. Yes, that last one's really there.

(It's odd that gay marriage isn't listed, given that it's probably going to be front and center from here on out despite Obama's late-game switch on the issue. I guess Joe Biden gets more credit for that?)

So let's consider these five legacy-defining aspects of Obama's presidency. First, the legacy of the Iran deal is a risky one, and it may not turn out to be one Obama wants. [As David Harsanyi writes today](#): "Perhaps the Supreme Leader of the Islamic Republic does not feel compelled to indulge in American fairytale endings? Khamenei knows there is almost no way sanctions will return, even if he cheats. He understands his nation will be poised to have nuclear weapons in a decade, at the latest. Few people, even advocates of the P5+1 deal, argue we can stop the mullahs in the long run. Best-case scenario, as Fred Kaplan contends in Slate, is that the Islamic regime will get bored of hating us and join the community of nations." So that's a dubious measure of his foreign policy legacy, particularly considering that it is more likely any of the other more prominent aspects of his tenure – the rise of ISIS, the China hack, the Snowden disaster, the failure to close Gitmo, the increase of domestic terrorism, the mismanagement in Afghanistan and Iraq, and the failure to contain Russian expansionism – are tied to Obama historically.

To the degree Obama entered a bad situation, he has not made it much better, and in some ways he has increased potential problems for future presidents.

The legacy of Obamacare is unsure as well. Still unpopular, still unstable, still rising costs (Hillary Clinton says rising health care costs are one of her top issues for her campaign), and the need for further reforms even if the current system withstands the 2016 election shows the measure has not turned out to be anything like what Obama hoped. Instead of a popular, well-run, cost-limiting health care solution, it has been a hybrid of clunky systems combined with a major Medicaid expansion. It will be reformed by Democrats or replaced by Republicans or some combination of both after the coming election.

The resolution of the financial crisis is not really a legacy item either. Too big to fail has become enshrined as government policy. The likelihood of future bailouts has not decreased. The housing market is dominated by Fannie and Freddie and is once again going down a subprime path that could lead to future risks. And Dodd-Frank's effect has been to protect the Bigs and crush smaller community banks. The attempts to use stimulus to jumpstart the economy have only given us a mediocre recovery, one that has not led to the kind of employment levels that we'd like to see. And the regulatory effects of Obamacare's requirements as well as a host of other measures have served to make all too many incomes stagnant. To the degree Obama entered a bad situation, he has not made it much better, and in some ways he has increased potential problems for future presidents.

Is it really true that America faces less racial strife in 2015 than we did in 2008? It certainly doesn't seem to be the case.

The idea that Obama is a president bereft of scandal is so laughable that it is not worth dealing with seriously (it will be amusing to see how long Obama lickspittles keep this argument up – will it still be the case if Lois Lerner is in jail?). So let's turn to the other legacy item – racial leadership. It is here where Obama's election seems to be the cited factor, because it is the only one that can be cited in arguing such a case. Is it really true that America faces less racial strife in 2015 than we did in 2008? It certainly doesn't seem to be the case. Just look at Netroots Nation, or the riots in Baltimore and Ferguson, or any of the other clashes that are taking place every month across the country, divided along racial lines. Rather than a president who has led us into an era of racial harmony, it feels like the Obama presidency has made racial clashes more politically toxic and injected race into arenas where it has no relevance (Obamacare, for instance).

It's certainly possible Obama's defenders are correct. Perhaps Iran will change its ways and join the community of nations, ISIS will go away, a Middle East arms conflict won't escalate, China will stop hacking, Russia will stop snarling up nations, and the OPM invasion will just result in a few fake credit cards. Perhaps Obamacare will stabilize, costs will go down, people will like it, and nothing major will need to change about it. Perhaps Dodd Frank and Too big to fail and subprime housing won't be an issue as the recovery finally takes off. Perhaps none of the IRS, HHS, State, Justice, Immigration, or White House scandals will result in anything of note, and Obama's executive orders will all remain in force even after a new president arrives. And perhaps America will give Obama the gift of turning his departure into a moment of racial harmony and an end to this latest strife.

Perhaps these things will happen. Anything's possible. But if they don't, Obama's presidency will look very different indeed in the history books, unrecognizable compared to the one his cheerleaders believe he has led. And that in itself tells you something about our media, which is so dedicated to the hard work of making President Obama's legacy a lot more impressive than it is.



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