

Who's to Blame for the Mess We're In?

I don't know what everyone will do in another 3 weeks or so, when George W Bush is no longer President. Who then will we blame for everything?

In one of my conversations with the Ardent Democrat this fall, he was adamant that Geo Bush was to blame for the financial meltdown in September. If he hadn't de-regulated the banking industry, things would never have gotten that bad.

Never mind that it was President Bill Clinton who signed the bank deregulation legislation.

A UAW representative was interviewed while the leaders of the Big Three US auto makers were asking Congress for a multi-billion dollar bailout. When asked why the Auto Makers were in such dire straits, he had one simple explanation. George Bush. Apparently the President had killed some legislation that would have required the Auto Makers to focus on fuel efficient cars. Had they been forced 4 years ago to manufacture different vehicles, we would never have seen the spike in gas prices, and the Big Three would not be stuck with vast inventories of unsold, and nearly un-sellable, SUV's.

Never mind that the Big Three made some poor business choices. Or the UAW had any influence in some of those decisions.

We wouldn't be bogged down in an unpopular and possibly un-winnable war, if it hadn't been for Bush. He got us into this mess in Iraq and Afghanistan with falsified foreign intelligence. Never mind that Congressional Leaders saw the same information, and voted for the war. As did the British.

With his approval ratings at historic lows, rivaling those of Harry Truman, Richard Nixon and Jimmy Carter, George W Bush has become the Herbert Hoover of this generation. If something is wrong in America, it's because of George W Bush.

When Obama becomes President, he will be facing some hard choices and difficult situations. Not all of his policies will be perfect or as effective as desired. The negative results, at least for the first few years, will no doubt be laid at the feet of George W. Bush.

It seems to be a normal human condition to find someone to blame when things are not going well. Someone must be at fault. Someone else must be responsible for the pain I'm feeling. I'm the victim, someone else is did this to me.

So who is to blame for the mess we're in?

In the mid 90's, as the housing boom was just beginning, a couple built a rather (to me) expensive new house. I got involved because they were buying lumber and sawmill services from me. As I got acquainted with this young couple, I was struck by a number of things. Not only did they have a new house, but it was full of some extravagant features and items. The house had a 4 car garage, because they owned 4 relatively new SUV's. One for him, one for her, and one for each of their two high-school aged kids. Two of the vehicles were parked on the driveway, because two of the garage ports were filled with a boat, 4-wheeler, two snowmobiles, and other paraphernalia.

I wondered how they could afford the house, cars and toys. Turns out that husband and his wife both worked for emergency services in the Metro area. Then, each one worked part-time at similar jobs in the suburbs. In other words, between the two adults, they worked 3 full-time jobs. That was why (as it was explained to me) they NEEDED the outdoor hot tub on the redwood deck – so they could relax.

Personally, I would have built a smaller house, and had the kids share a car – preferably one that required one to travel with a tool box whenever they went to town, to enable them to make it home. Some life experience should be educational, after all.

Perhaps the real culpability doesn't belong, at least in an ultimate sense, with the Wall Street Brokers, Big Bankers, Congress, the UAW, the Big Three Auto Makers, or even the scoundrels in the insurance business.

Maybe the real fault, in part anyway, lies closer to home.

For a couple of generations we have wanted to have more and more stuff, and want to get it faster and faster. "NO" has not been in the public (or private) vocabulary in any meaningful way. Too many folks bought houses they couldn't really afford, indulged in toys that were expensive to buy and expensive to use, drove vehicles that they didn't need to have, and financed it with credit cards. In the midst of a decade-plus spending spree, no one seemed to stop and think about how economies naturally expand and contract. Boom times never last forever. Recessions come. We neglected the ancient wisdom of using the boom times to save up in order to survive the famines.

Grandpa used to say there was nothing wrong with this country that another Depression wouldn't fix. It's not that he wanted to live through another Depression – one decade like that in a life time was enough. But it did instill values of frugality, self-sufficiency and a long term view of life for an entire generation.

There will, no doubt, continue to be blaming and finger-pointing aplenty in the year ahead, especially if the somber predictions of some economists turn out to be accurate.

Certainly not everyone misused their credit. But it is evident that plenty of folks, from Congress on down, did. So before we do too much finger pointing, maybe there is one other place we ought to look to see who is responsible for our economic mess.

The mirror.

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