



## Unfortunately, Paul's isolationism appeals to many

The blogger Andrew Sullivan, typing faster than he could think, endorsed Ron Paul for the Republican presidential nomination. (He took it back, but we'll get to that later.) Sullivan is Britain-born, Oxford-taught and, like so many from that sceptered isle, gifted in print and speech. Still, he somehow did not realize that if someone like Paul had been president in the 1940s, his homeland might have succumbed to Nazi Germany while America, madly denying isolationism, sat out the war. No doubt, curriculum changes would have been made at Oxford.

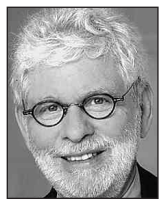
Paul opposes just about all international treaties and organizations. He would have the United States pull out of the United Nations and NATO. He would do away with foreign aid, abolish the CIA and essentially turn his back on the rest of the world. This is pretty much what used to be called isolationism, and it allowed Hitler to presume, quite correctly as it turned out, that America would not interfere with his plans to conquer Europe, Britain included. It took Germany's declaration of war on the United States, not the other way around, to get Uncle Sam involved.

The isolationism of the 1930s and early '40s has come roaring back — in the person of Paul, I am tempted to write, but that is not exactly the case. The old isolationism was deeply conservative, both socially and economically, and its leaders — Sen. William Borah, R-Idaho, for instance — would never have advocated the decriminalization of recreational drugs. Paul does because he is a libertarian. It is this ideology coupled with his staunch anti-war pose that attracts so many young people and, when you take another look, some not so young people as well. Sullivan is/was one of them, but others on both the left and the right have praised Paul on this score, as if his anti-war position can be extracted from his general nuttiness to make a rational candidate. No such luck.

Now some of these people — notably Sullivan — have backed off. Paul's old newsletters have (once again) surfaced, and their smarmy racism is downright repellent. Paul said he did not write the stuff and maybe that's the case. But there's more than one noxious newsletter, and his name is on them all. Either he never read his stuff, or he did and didn't wince, or he had people working for him who thought a little racism would please the boss. None of those explanations flatter him.

Just as troubling, though, is what was known about Paul all along — and that is a foreign policy, if it can be called that, drained of morality. His total indifference to what happens overseas is chilling and reminiscent of

the old isolationism, best articulated in Des Moines — a world capital this election season — by Charles Lindbergh back in 1941. In that speech, Lindbergh identified three groups that wanted to take America to war against Germany: the Brits, the Jews and the Roosevelt administration. They all had their reasons, he acknowledged, but "we cannot allow the natural passions and prejudices of other peoples to lead our country to destruction." I can almost hear these very words coming out of the mouth of Paul.



Richard Cohen

America is weary of war, especially weary of those, in retrospect, that had no real purpose — the one in Iraq, above all. The country is weary as well of politicians, most of them conservatives, who will not even debate the worth of such wars. (Not a single question about whether the Iraq War was worth about 4,500 American lives was posed in the last GOP debate — and the debate was held *the very day* the last of the troops left that country.)

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Yet America remains a mighty nation, capable of doing good in the world. That's far different than expanding an empire or making the world safe for McDonald's. The intervention in Libya, a NATO operation but an American enterprise, succeeded. So did the ones in Bosnia and Kosovo. The Libyan bombings will not bring democracy to that country, but they knocked out Moammar Gadhafi, and that ain't a bad day's work.

Paul opposed that as he would oppose all military interventions — as he would have opposed the Civil Rights Act, he's said. He cannot for the life of him summon government's authority or military might to have the right thing done. Still, the man himself is immaterial. His message, though, is a different matter. It has struck a chord and others, more polished and with better-fitting shirts, will pick it up. Lucky Lindy flies again.

Richard Cohen writes for *The Washington Post*.

## Let post offices offer financial services

The local post office is often one of the geographically closest retail outlets for millions of Americans. Banks and thrifts are underrepresented in minority and low-income areas. We can rethink and expand the use of our existing postal infrastructure and find a way to have U.S. post offices help meet community financial needs.

The United States Postal Service has more retail offices than Walmart, McDonald's and Starbucks combined — about 32,000 to 36,000, depending on how services are counted. To aid customers with bill paying and transferring money, the post office currently issues money orders (up to \$1,000 for use within the U.S. and \$700 for overseas). But that's all. If you are looking to cash a check, go elsewhere.

Federal Deposit Insurance Corp. surveys find that about one of every four U.S. households is unbanked or underbanked. In New Jersey, the share is 20 percent, or one out of five. The percentages are even higher among African-American and Hispanic households. That means these households have no access to traditional banking services or

that they have an account but also rely on Alternative Financial Service Providers, AFSPs.

AFSPs such as check-cashing outlets provide a variety of services. The unbanked and underbanked rely on AFSPs because they are in many neighborhoods where banks and credit unions are not. AFSPs have been advertising aggressively for customers' transactions with the U.S. government's relatively new "Electronic Benefit Transfer," since the Social Security Administration all but stopped paper checks in May 2011.

Alternative financial services is big business in the U.S., with one reliable estimate at \$320 billion or more. There are more than 13,000 members of a key trade association, the Financial Service Centers of America. The sheer number of these check-cashing outlets, payday lenders, auto title lenders, and issuers of refund-anticipated loans places them on par, on one level, with banks and credit unions. Combined, banks and credit unions number almost 14,800, according to data from the FDIC and the National Credit Union Association.

However, AFSPs reap high

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fees on pre-paid cards, money orders and remittances to other countries and charge interest rates on short-term loans that can easily reach 100 percent or more. Nearly 20 percent of the "checks" or electronic benefits at check-cashing outlets are from the government, with a "cashing fee" of 1 percent to 4 percent of the face value. A \$1,000 benefit from Social Security is then subject to a fee of as much as \$40. That \$40 could easily buy groceries.

At Walmart, you can cash your government check, your paycheck, or your income tax refund, in addition to money orders and other methods of bill paying. Other large retail chains also provide these services. Why not post offices?

In communities throughout the world, post offices serve as nonbank institutions that are accessible for residents.

(There are 665,000 post offices worldwide.) According to the CGAP/World Bank Group survey of 139 countries, Financial Access 2009, more than 70 percent of countries use post offices to provide financial services. The United Kingdom (in Europe), India (in Asia), and Chile (in South America), for example, have large, extensive postal banking networks.

Most Americans can easily walk or drive to their local post offices. There are a number of services that local post offices could provide that would both aid global communication and commerce — their core mission — and respond to the needs of low- and moderate-income households for financial services. In the strategic plans currently being discussed about the future of the U.S. Postal Service, let's think about how more than 30,000 post offices in urban, rural, and suburban America can play a significant role in reducing financial exclusion for those who have nowhere to turn but the "fringe banking" sector.

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## Juries should reject minor drug cases

Should juries vote "not guilty" on low-level marijuana charges to send a message about our country's insane marijuana arrest policy?

Jury nullification is a constitutional doctrine that allows juries to acquit defendants who are technically guilty but who don't deserve punishment. As Paul Butler wrote recently in *The New York Times*, juries have the right and power to use jury nullification to protest unjust laws.

Butler points out that nullification was credited with ending our country's disastrous alcohol Prohibition as more and more jurors refused to send their neighbors to jail for a law they didn't believe in. He says we need to do the same with today's marijuana arrests.

There is growing recognition that today's drug laws are ineffective and unfair. For the first time, a recent Gallup Poll found that 50 percent of Americans want to legalize the use of marijuana. Despite half of our country wanting to end marijuana prohibition, the war on marijuana users is as vicious as ever. There were more than 750,000 arrests last year for possession. In New York City, marijuana possession was the No. 1 reason people were arrested last year, making up 15 percent of all arrests.

People hoping for change should not expect it to come from our "leaders" in Washington. While most of our elected officials know in their hearts that our drug war is an utter failure that fills our prisons while doing nothing to help people struggling with addiction, there is deafening silence when it comes to offering alternatives to the war on drugs. Democrats and Republicans are both cowardly and opportunistic and don't want to give up their "tough on crime" credentials.



Here is where jury nullification comes in. If our leaders aren't going to stop the madness, maybe it is up to our peers to say enough is enough.

In Montana last year, a group of five prospective jurors said they had a problem with someone receiving a felony conviction for a small amount of marijuana. The prosecutors, freaked out about the "Mutiny in Montana," feared they would not be able to convince 12 jurors in the state to convict. The judge was reported in the *Times* as saying, "I've never seen this large a number of people express this large a number of reservations," adding, "it does raise a question about the next case."

Perhaps the highest-profile call for jury nullification for drug offenses is from the creators of the HBO hit series "The Wire." Former *Baltimore Sun* staffer David Simon and the other creators of "The Wire" wrote a passionate piece in *Time* magazine in which they called on

Americans to join them in the use of jury nullification as a strategy to slow the drug war machine. From the article:

"A long habit of not thinking a thing wrong, gives it a superficial appearance of being right," wrote Thomas Paine when he called for civil disobedience against monarchy — the flawed national policy of his day. In a similar spirit, we offer a small idea that is, perhaps, no small idea. It will not solve the drug problem, nor will it heal all civic wounds. ... It doesn't resolve the myriad complexities that a retreat from war to sanity will require. All it does is open a range of intricate, paradoxical issues. But this is what we can do — and what we will do.

"If asked to serve on a jury deliberating a violation of state or federal drug laws, we will vote to acquit, regardless of the evidence presented. Save for a prosecution in which acts of violence or intended violence are alleged, we will — to borrow Justice Harry Blackmun's manifesto against the death penalty — no longer tinker with the machinery of the drug war. No longer can we collaborate with a government that uses nonviolent drug offenses to fill prisons with its poorest, most damaged and most desperate citizens."

Forty years after President Richard Nixon launched the "war on drugs" the casualties continue to mount with no end in sight. We need to step up our efforts to end this war at home and stop sending our loved ones to cages because they have a drug problem. We have more power than we realize. If the people lead, the leaders will follow.

Tony Newman, director of media relations at the *Drug Policy Alliance*, wrote this for the *Baltimore Sun*. Email him at [tneuman@drugpolicy.org](mailto:tneuman@drugpolicy.org).

## Recall elections are gaining popularity

Last year, an enraged electorate made its presence felt, through Occupy events and a roller-coaster Republican presidential primary process. But the most obvious sign of political activism was the unprecedented use of recall elections. The numbers tell the tale: In 2011, at least 150 elected officials in 17 states faced recall votes.

Joshua Spivak

Recalls stretched from the Arizona state Senate to the Miami-Dade mayor's office to the school board in Grenora, N.D. Eleven state legislators faced recall, including nine in Wisconsin. Thirty mayors were subject to recall votes in 2011. At least three municipalities adopted the recall. Nineteen U.S. states allow recalls, with more — South Carolina among them — seriously considering adopting the process. It's even grown internationally, with governments in India, Britain and Australia all considering adopting the recall in some form.

This year may be an even bigger one for recalls. Nationally, there are more than 100 active recall petitions seeking signatures, and 22 have already been scheduled in 2012. Most notably, Wisconsin

Gov. Scott Walker is likely to be only the third governor in U.S. history to face a recall vote.

Voter anger, especially over the downturn in the economy, unquestionably fuels the recall mania. But voters have been angry plenty of times in the past; why has the recall suddenly become so popular?

The reality is that the 2011 recalls are the culmination of a 30-year trend. Since states first adopted the recall — Oregon and Michigan, in 1908 — a total of 32 state legislators have faced recall elections. From 1908 to 1980, there were just seven state recall attempts. From 1981 through 2009, there were 14. The 11 state recall votes last year nearly doubled the total for any other decade.

The recall's increasing popularity and effectiveness is directly connected to technology. Campaigning, fundraising and, critically for the recall, signature gathering have become easier thanks to the digital revolution. It may seem like a paradox: At the same time that we are witnessing billion-dollar campaigns for president, the most basic political action launched by

nonprofessionals is becoming cheaper and more effective.

Thanks to the Internet, email and social media, previously unconnected voters can easily be drawn into a fight over a politician's alleged misdeeds. Smartphones and spreadsheets and demographic data at a political consultant's fingertips can maximize signature-gathering efforts.

And the more recall elections there are, the more it sinks in with voters: Recalls cause change. Incumbents generally have a big advantage and get re-elected when they run in regular elections. The recall turns that stat on its head.

It's true that in record-setting Wisconsin this year, only two out of nine state Senate recall elections overturned the incumbent. But over time, recalls in the U.S. have had a better than 50 percent success rate. In 2011, 84 officials lost their seats to recall (75 were kicked out by voters, and another nine quit before the recall vote was held). Going back to the historical data, of the 32 state legislators who faced recall votes, 17 were kicked out. And both of the governors who have so far

faced recall elections, California's Gray Davis in 2003 and North Dakota's Lynn Frazier in 1921, lost their jobs.

The success of recalls is partly explained by the nature of the election. Recalls are generally held as special elections, which draw fewer voters and attract those most committed to whatever cause is on the ballot. Unsurprisingly, that favors those who supported the recall in the first place. There are counter-examples, most prominently the circus-like recall of Gray Davis, in which turnout was higher than at his election. But generally turnout is heavily depressed.

Voter anger may have helped drive the record-setting year for recalls, and it certainly made life miserable for 150 officials throughout the country. But the growth of the recall is a long-developing trend. Don't expect it to disappear any time soon.

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