

## Ministers Question If Greek Cuts Are Enough

BRUSSELS (AP) — Greece gave in to more painful spending and job cuts Thursday, only to have European ministers question whether they were enough to deliver a (euro) 130 billion bailout and stave off bankruptcy.

Greece's new austerity plan, which makes sharp cuts to the minimum wage and thousands of public-sector jobs, ignited fresh criticism from unions and the country's deputy labor minister, who resigned in protest after the deal was reached overnight following more than eight hours of talks. But finance ministers from the other 16 countries that use the euro indicated that still more severe steps might be necessary.

"The agreement, as far as I understand, is not at a stage where it can be signed off," German Finance Minister Wolfgang Schäuble said as he arrived at the Brussels meeting. He said no decision on the new bailout was expected by Thursday evening.

A European official told The Associated Press he still saw 10 to 15 issues before the deal could be concluded, including doubts that Greece could lower its debt level down to 120 percent of its annual economic output by 2020 and a number of other requirements that the country would have to meet before it gets more aid.

Greece is under immense pressure to reach a rescue deal. On March 20, it has to redeem (euro) 14.5 billion in bonds — money which it doesn't have. The country's total debt is (euro) 350 billion — equivalent to 160 percent of its annual economic output — and unsustainable for a country in its fifth year of recession.

## Syrian City Suffers From Shortage Of Supplies

BEIRUT (AP) — Between blasts of rockets and mortar fire, Syrians used loudspeakers to call for blood donations and medical supplies Thursday in the stricken city of Homs, where a weeklong government offensive has created a deepening humanitarian crisis.

Government forces are trying to crush pockets of violent resistance in Homs, the epicenter of an 11-month-old uprising that has brought the country ever closer to civil war. The intense shelling in restive neighborhoods such as Baba Amr has made it difficult to get medicine and care to the wounded, and some areas have been without electricity for days, activists say.

"Snipers are on all the roofs in Baba Amr, shooting at people," Abu Muhammad Ibrahim, an activist in Homs, told The Associated Press by phone.

"Anything that moves, even a bird, is targeted. Life is completely cut off. It's a city of ghosts," he added.

As he spoke, explosions could be heard in the background.

## FBI Documents Released About Steve Jobs

WASHINGTON (AP) — FBI background interviews of some people who knew Apple co-founder Steve Jobs reveal a man driven by power and alienating some of the people who worked with him.

In the FBI documents released Thursday, many of those who knew Jobs praised him, speaking highly of Jobs' character and integrity and asserting that he always conducted his business dealings in a reputable manner. They recommended him for a post during the George H.W. Bush administration.

The 1991 interviews were part of a background check for an appointment to the President's Export Council.

The Commerce Department confirmed Thursday that Jobs did serve on the council during the first Bush administration.

Export council members serve in an unpaid capacity and meet at least twice a year, advising the president on trade policy.

## Fears Push Iran To Top Of U.S. Worry List

WASHINGTON (AP) — The United States and its allies believe the window to stop Iran from building a bomb is quickly closing, pushing conflict with the Islamic republic to the top of the Obama administration's national security worries in the midst of an election year.

After years of diplomatic deadlock, Iran's nuclear program has advanced to the point where experts say work on a bomb could begin within a year. That progress has moved the once far-fetched possibility of a pre-emptive U.S. or Israeli strike on Iran's nuclear sites to the forefront of the urgent debate over how to prevent Tehran from joining the nuclear club.

The prospect of a military strike on Iran is still unlikely. The U.S. insists diplomacy and economic coercion are its main focus, and a military strike would be its last option to stop an Iranian bomb.

The United States has a "very good estimate" of when Iran could produce a weapon, President Barack Obama said this week. He said that while he believes the standoff with Iran over its nuclear program can still be resolved through diplomacy, the U.S. has done extensive planning on a range of options.

## Military Bases To Get Nutrition Upgrades

LITTLE ROCK, Ark. (AP) — Hold the mystery meat: Military mess halls soon will be serving more fruits, vegetables and low-fat dishes under the first program in 20 years to improve nutrition standards across the armed services.

First lady Michelle Obama and Pentagon officials announced the effort Thursday during a visit to Little Rock Air Force Base in Arkansas, where the military has been experimenting with ways to improve the quality and variety of foods served on base. The first lady toured a gleaming cafeteria line, then announced the program in a dining hall filled with service members whose plates were overflowing with salad greens, broccoli and whole grains.

"You all look really good, really fit," she told the airmen. "Thank you for eating your vegetables. We need you strong."

She encouraged healthy habits during a visit with individual airmen at their tables.

"Don't worry, you'll be a vegetable guy soon," she reassured one airman.

## Polo Magnate Adopts 42-Year-Old Girlfriend

WEST PALM BEACH, Fla. (AP) — The story already had people's attention: A multimillionaire polo magnate was accused of causing a drunken-driving wreck that killed a young man. But now, with his criminal trial approaching, a strange twist has raised even more eyebrows: He has adopted his 42-year-old girlfriend.

Critics say it is an attempt by John Goodman to shield some of his fortune from the accident victim's family. But at least one legal expert says a judge is likely to see through the maneuver and prevent the 48-year-old owner of the International Polo Club in Palm Beach from benefiting from it.

The adoption was revealed in recently filed court papers, dumbfounding even the judge who will preside over the wrongful-death lawsuit brought by the victim's family. Circuit Judge Glenn Kelley said Goodman's actions "border on the surreal and take the court into a legal twilight zone."

"It's the kind of thing that you go, 'Whoa. What?'" said Bob Jarvis, a law professor at Florida's Nova Southeastern University.

A lawyer for the mother of the man killed in the wreck said in a court filing that Goodman's move was meant to disguise his true wealth should he be found liable and forced to pay punitive damages.

# Leaving 'No Child' Law

## Obama Allows 10 States To Flee

BY KIMBERLY HEFLING AND BEN FELLER  
Associated Press

WASHINGTON — It could be the beginning of the end for No Child Left Behind.

The goal was lofty: Get all children up to par in math and reading by 2014. But the nation isn't getting there, and now some states are getting out.

In a sign of what's to come, President Barack Obama on Thursday freed 10 states from some of the landmark law's toughest requirements. Those states, which had to commit to their own, federally approved plans, will now be free, for example, to judge students with methods other than test scores. They also will be able to factor in subjects beyond reading and math.

"We can combine greater freedom with greater accountability," Obama said from the White House. Plenty more states are bound to take him up on the offer.

While many educators and many governors celebrated, congressional Republicans accused Obama of executive overreach, and education and civil rights groups questioned if schools would be getting a pass on aggressively helping poor and minority children — the kids the 2002 law was primarily designed to help.

The first 10 states to be declared free from the education law are Colorado, Florida, Georgia, Indiana, Kentucky, Massachusetts, Minnesota, New Jersey, Oklahoma and Tennessee. The only state that applied for the flexibility and did not get it, New Mexico, is working with the administration to get approval.

Twenty-eight other states, the District of Co-



Obama

lumbia and Puerto Rico have signaled that they, too, plan to flee the law in favor of their own plans.

The government's action on Thursday was a tacit acknowledgment that the law's main goal, getting all students up to speed in reading and math by 2014, is not within reach.

The states excused from following the law no longer have to meet that deadline. Instead, they had to put forward plans showing they will prepare children for college and careers, set new targets for improving achievement among all students, reward the best performing schools and focus help on the ones doing the worst.

Obama said he was acting because Congress had failed to update the law despite widespread agreement it needed to be fixed.

"We've offered every state the same deal," Obama said. "If you're willing to set higher, more honest standards than the ones that were set by No Child Left Behind, then we're going to give you the flexibility to meet those standards."

The executive action by Obama is one of his most prominent in an ongoing campaign to act on his own where Congress is rebuffing him.

No Child Left Behind was one of President George W. Bush's most touted domestic accomplishments, and was passed with widespread bipartisan support in Congress. It has been up for renewal since 2007. But lawmakers have been stymied for years by competing priorities, disagreements over how much of a federal role

there should be in schools and, in the recent Congress, partisan gridlock.

The law requires annual testing, and districts were forced to keep a closer eye on how students of all races were performing — not just relying on collective averages. Schools that didn't meet requirements for two years or longer faced increasingly harsher consequences, including busing children to higher-performing schools, offering tutoring and replacing staff.

Over the years, the law became increasingly unpopular, itself blamed for many ills in schools. Teachers and parents complained it led to "teaching to the test." Parents didn't like the stigma of sending their kids to a school labeled a failure when requirements weren't met. States, districts and schools said the law was too rigid and that they could do a better job coming up with strategies to turn around poor performance.

A common complaint was that the 2014 deadline was simply unrealistic.

As the deadline approaches, more schools are failing to meet requirements under the law, with nearly half not doing so last year, according to the Center on Education Policy. Center officials said that's because some states today have harder tests or have high numbers of immigrant and low-income children, but it's also because the law requires states to raise the bar each year for how many children must pass.

The current law requires schools to use standardized tests in math and reading to determine student progress. The waivers announced Thursday do not excuse states from those requirements but instead give them the freedom to use science, social studies and other subjects in their measures of student progress.

# \$25B Settlement Reached Over Foreclosure Abuses

BY DEREK KRAVITZ  
AP Real Estate Writer

WASHINGTON — A landmark \$25 billion settlement with the nation's top mortgage lenders was hailed by government officials Thursday as long-overdue relief for victims of foreclosure abuses. But consumer advocates countered that far too few people will benefit.

The deal will reduce loans for only a fraction of those Americans who owe more than their homes are worth. It will also send checks to others who were improperly foreclosed upon. But the amounts are modest.

It's unclear how much the deal will help struggling homeowners keep their homes or benefit those who have already lost theirs.

About 11 million households are underwater, meaning they owe more than their homes are worth. The settlement would help 1 million of them.

"The total number of dollars is still small compared to the value of the mortgages that are underwater," said Richard Green, director of the University of Southern California's Lusk Center for Real Estate.

Federal and state officials announced that 49 states joined the settlement with five of the nation's biggest lenders. Oklahoma struck a separate deal with the five banks. Government officials are still negotiating with 14 other lenders to join.

The bulk of the money will go to California and Florida, two of the states hardest hit by the housing crisis and the ones with the most underwater homeowners. The two states stand to receive roughly 75 percent of the settlement funds.

Of the five major lenders, Bank of America will pay the most to borrowers: nearly \$8.6 billion. Wells Fargo will pay about \$4.3 billion, JPMorgan Chase roughly \$4.2 billion, Citigroup about \$1.8 billion and Ally Financial \$200 million. The banks will also pay state and federal governments about \$5.5 billion.

The settlement ends a painful

## What's in the mortgage deal

State and federal officials and five major banks have agreed to a \$25 billion plan help some homeowners hurt by foreclosure abuse.

### Where the money goes

In billions

Cash to borrowers for mortgage servicing abuses  
**1.5**

To states for foreclosure prevention\*\*  
**2.75**

Refinancing for underwater borrowers  
**3**

### What banks must pay

In billions

Federal, state payments

Relief to borrowers

Total

Bank of America **3.24**

Wells Fargo **1.01**

J.P. Morgan Chase **1.08**

Citigroup **0.42**

Ally Financial (GMAC) **0.11**

**8.58**

**4.34**

**4.21**

**1.79**

**0.2**

**11.82**

**5.35**

**5.29**

**2.2**

**0.31**

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To federal government; repay public funds lost due lender abuses

Foreclosure initiatives\*

\*Principal reduction, short sales, anti-blight measures, borrower transition efforts

\*\*Includes help lines, mediation, legal aid

Source: U.S. Department of Justice, nationalmortgagesettlement.com, Chicago Tribune

Graphic: Judy Treible

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### What the deal will do

- Provide some relief to homeowners in danger of losing their homes
- Make it easier for current borrowers to refinance
- Reform mortgage servicing practices to lessen chances of similar problems recurring

### What the deal won't do

- Help former homeowners get back homes lost to foreclosure even if there was wrongdoing by loan servicer in foreclosure process
- Assist all current homeowners in financial trouble
- Cover mortgages held by Fannie Mae and Freddie Mac

chapter of the financial crisis, when home values sank and millions edged toward foreclosure. Many companies processed foreclosures without verifying documents. Some employees signed papers they hadn't read or used fake signatures to speed foreclosures — an action known as robo-signing.

President Barack Obama

praised the settlement, saying it will "speed relief to the hardest-hit homeowners, end some of the most abusive practices of the mortgage industry and begin to turn the page on an era of recklessness that has left so much damage in its wake."

The deal requires the banks to reduce loans for about 1 million

*Celebrating 60 Years*

**Lyle and Betty Haffner** (nee Boe) will celebrate their 60th wedding anniversary on Feb. 10, 2012.

Cards can be sent to 44554 229th St., Volin, SD 57072.

They have four children: Scott and Deb Haffner, S. Windsor, CT; Jim and Toni Haffner, Bemidji, MN; Deb and Duane Brue, Yankton, SD; and Renae and Loyd Church, Council Bluffs, IA. They have seven grandchildren and one great-grandchildren (soon to be 2).

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Don't Delay — Order your fresh flowers today for Valentine's Day, Tuesday, Feb. 14th

Stan and Shirley Woods will be celebrating their 40th wedding anniversary on Feb. 11, 2012. Their children and grandchildren are throwing an Anniversary Card Shower. No gifts please. Cards can be mailed to 42761 307th St., Tabor, SD 57063.

Please join us in congratulating them on 40 wonderful years of marriage and to many more.

Mom and Dad (Grandma and Grandpa) we love and thank you for all the years of instilling how important family is. Happy anniversary and we love you.

**Todd, Joleen, Trevor, Amanda, Savannah, Isiah, Lucas, and Olivia**

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Evelyn, John, Lynn & family, Jim & family, Grandchildren and Great-grandchildren

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