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Clarification of UN Verification

By **Gerald L. Campbell**

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Senior Advisor to the Director

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I've been frustrated for some time that the administration, foreign leaders, and the press have been referring to the UN personnel charged with determining whether Iraq is complying with UN Resolution 1441 as 'inspectors'. An inspector is one who searches for clues. This is not what the UN team is supposed to do. Their purpose is altogether different.

'Prove' and 'verify' — these are the key operative words. To date, direct and precise dialogue has not taken place. Confusion abounds.

The UN people are charged with only the task of verifying that Iraq has satisfactorily accounted for the existence of their radiological, chemical, or biological weapons capability. They should be called "Verifiers". We already know beyond doubt that these weapons did at one time exist. The question now is: where are they or what happened to them. Because the UN 'verifiers' have been erroneously called 'inspectors' the perception now exists that these UN personnel need more time to do their job, 'to find more clues'.

Does Iraq need more time to comply with the UN mandate to prove that they have destroyed their weapons? Or, have they had enough time? The simple truth is that they would not need more time if the public perception of their task was as 'verifiers'. The question is not about whether the inspectors

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need more time or whether their numbers need to be expanded. The question is about Iraq demonstrating to the world what happened to these weapons.

Remember when Hans Blix said: "We have found no smoking gun." He should have been called on the carpet right there. He used a turn of language that misdirected the debate from the outset. It implied that the 'inspectors' were looking for 'something.' That phrase in itself changed the nature of the UN Resolution and no one seemed to notice. He was not challenged.

Further semantic confusion has been introduced: disarming Iraq, regime change, destroying weapons of mass destruction. The use of these terms places the burden on the US to disarm Iraq, to do the job Iraq should be doing. Spelling out the definition of 'serious consequences' introduces into the debate additional and troubling notions: the strategy of preemption, a preference for unilateralism instead of multilateralism, charges of bullying, war vs. peace, and so forth. Too many unsettling issues are before the public, contributing to the venom that is now directed at the US from quarters everywhere.

The debate should be limited as much as possible to the terms: 'Prove' and 'Verify'. The UN doesn't need more inspectors. They don't need more time. Iraq needs to prove the veracity of their claims plain and simple. The simple truth is: after months, Iraq is not willing to comply with the UN Resolution 1441.

Yet, it was up to Iraq to demonstrate their status from the time the UN Resolution was first passed.

Language is important. Indeed, it may be as critical as policy itself because it provides the ethos within which the policy is implemented.

Gerald L. Campbell served as senior staff to Members of the U.S. House of Representatives for nine years. He became Senior Advisor to the Director of the United States Information Agency (USIA) under President Ronald Reagan and President George Bush. Campbell went on to serve the administration of President George Bush and later, he served Texas Governor Bush as Senior Advisor to the Commissioner of Health at the Texas Department of Health in Austin.

No Income Verification Home Equity Loan

By Levetta Rivera

A no income verification home equity loan is a second mortgage loan that does not require you to provide income documentation to qualify for the loan. This type of loan is great for homeowners who need a home equity loan but have hard to document income.

The majority of borrowers with hard to document income are either self-employed or commission based employees. Consumers who fall under these categories may have high income but have a lot of business related deductions that they write off on their taxes. This is good on the one hand as it reduces the taxable income and thus the amount of taxes owed, however, when it comes to getting a

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home loan it can hurt as most lenders use the average of your last 2 years taxable net income (the amount left after all of your deductions) to determine your income figure for qualifying purposes. This may cause you to have a debt to income ratio problem if you have a high debt load and thus keep you from qualifying for the loan. With a no income verification home equity loan, however, your gross income can be used for qualifying purposes as opposed to the net income.

In order to qualify for a no income verification home equity loan you will, in most cases, need good credit and a high credit score. Expect to pay a higher rate for this type of loan as opposed to a traditional loan in which you have to document your income. Also, even though a no income verification loan does not require you to document your income, some lenders may require that you have a certain dollar value of assets on hand which must be verified. Not all lenders have this requirement though – some lenders offer a program called NINA which stands for "no income no assets" meaning you do not have to document either. Loan guidelines and rates vary from lender to lender so it is a good idea to shop around to increase your chances of getting the best deal available to you.

For more information on no income verification home equity loans, or to compare rates and programs of home equity loan lenders visit

<http://www.equityloansource.com>

Levetta Rivera is a successful mortgage broker and publisher of the following financial sites:

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