

Responsible

One of the things that bothers me most about modern day politicians and business "leaders" is the phrase "mistakes were made."

That phrase is usually uttered by the person who made the mistake -- and yet it makes it appear as if some elf wandered in and messed things up while his back was turned.

"Mistakes were made."

Yes, mistakes were made -- and they were made by a person, or a group of people, who usually should have known better. Someone should have been smarter, somebody might have been wiser, someone might have had a greater vision, or that guy -- the mistakes were made guy -- should have done something right for a change.

Mistakes were made? Usually, the biggest mistake was hiring the sucker, but the second biggest one is the one they are making now -- they don't take responsibility for their actions -- and as a result, the mistake will likely be made over, and over and over again.

What's happened with the whole concept of responsibility anymore? People who are old enough to know better should be taking the credit or the blame for their actions -- and although they are usually more than willing to take the credit for the successes of themselves (and everyone else), failure never seems to have anybody who made the mistake. What was that old adage? "Success has a thousand fathers, but failure is always an orphan."

Now, we have a whole financial mess, largely based on the "mistakes were made" concept. Home mortgages that never should have been made were sliced and diced in ways that meant nobody was truly responsible -- and yet, as we've seen, all that meant was that all of us deal with the results of that lack of responsibility.

People lied on their applications for loans they couldn't pay for; mortgage offers looked the other way as they gave home loans to people who could never pay the things back. Resellers sold the mortgages, which were cut up in multiple ways, and spread among investors. As a result, some guy in Switzerland probably owns the loan on the faucets in my bathroom, which some other poor investor owns the electrical outlets. Is it any wonder that it's so difficult to get

lenders to agree to give debtors a little more time? Nobody really knows who owns the thing, anyway.

Insurance companies guaranteed loans, even though they never really looked at them. Underwriters underwrote loans that went under. And on top of all of this, now we have a class of "homeowners" who default at the drop of a hat -- and then damage the home on the way out the door.

Who's responsible? Well, mistakes were made.

The next time someone tells you that "mistakes were made," ask this question: "How and by who?" I doubt you'll get a good answer.

Most of us have tried our darnedest to take care of our credit, to get a home we could afford; we've coughed up down payments, and worried about every dollar we spend, to make certain we can make the mortgage.

But then there are those "mistake makers" who have wound up screwing up the whole thing. They're like the man who goes into a bathroom stall and urinates all over the seat. Sooner or later, someone will have to clean it up -- but it won't be the "mistake maker" who does it.

Should we duck responsibility? Is this the way we should live our lives? No! Even in these times, we should live our lives in a responsible, rational way. If nothing else, it'll set us apart from all the persons who try to duck responsibility for everything they do. The high credit ratings go to those people who pay their bills, and the high credibility ratings in any organization go to the responsible.

It bothers me that decent, hardworking people are hurt by these people, who wander around life, wreaking their havoc and then expecting other people to clean up after each and every one of their messes.

And the thing that really bothers me is that all too often, they get away with it. Hey, I know you have seen presidents of the United States who have quoted those words: "mistakes were made."

It's much better to say the truth: "Hey, we've made some mistakes, but we're going to fix them."

Now, *that's* responsibility.

Then, later on you can say this: "Hey, success was made -- and we made it."

Be responsible -- in your life, in your business, in your home, and in your nation -- and make it clear you expect those you deal with to embrace responsibility too.

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