

President right to defy GOP obstructionists

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On Wednesday, President Obama defied GOP opposition by naming Richard Cordray as the nation's chief [consumer](#) watchdog. Senate Republicans have refused to fill dozens of positions in the executive and judicial branches for the sake of politics. Mr. Cordray wasn't the president's first choice. But the relentless opposition of Senate Republicans to any Obama appointment has gone so far as to see them refuse to officially adjourn for the year to keep the president from filling position while Congress is on vacation.

The umbrage of Republican [leaders](#), who now suggest a lawsuit is in order to overturn what they call an illegal appointment, is galling.

Worse, it is yet another stalling tactic to prevent creation of the consumer agency, which Republicans insist is an unnecessary expansion of the federal government's role.

Tell that to the millions of Americans who have been financially undermined by the illegal practices of big banks and rogue mortgage servicers, which have led to record home foreclosures and personal bankruptcies.

"With a director finally in place there should be no question about its powers, and the Consumer [Financial](#) Protection Bureau can start the needed process of scrutinizing unfair practices by debt collectors, predatory payday lenders and others on the fringes," said Rashmi Rangan, executive director of The Delaware Community Reinvestment Action Council.

Seldom is there a reason to encourage a president to defy Congress and make "recess appointments" in its absence. But the Senate GOP's obstructionist policy is hindering the executive branch for obviously political reasons.

<http://www.delawareonline.com/article/20120105/OPINION11/201050308/President-right-defy-GOP-obstructionists>