

Coming Soon To a Country Near You...

☒ Lisa and Carrie-Ann Beaney currently live in a taxpayer-paid “single B&B room” in England with their four children and claim they are too stressed to work because of homophobic bullying.

Lisa, 30, quit her job at McDonald’s after just three months and Carrie-Ann 23 has never worked at all. Outrageous.

They each had one child before becoming a couple, then, with no money or skills, they decided they wanted another baby and persuaded a male friend to donate the sperm they needed for artificial insemination at home. They each got pregnant and both gave birth last year. Pregnancies and births, no doubt, paid by the taxpayers.

After receiving £53,000-a-year in benefits which includes £608-a-week for their B&B room, income support and child benefits, they’re now complaining that their house isn’t big enough! In addition to their audaciousness in wanting a bigger home, they’re playing the homophobic card – “It does feel like we were persecuted because of our sexuality and I think the council needs to show us some sympathy.”

While this story comes from across the pond, there’s no doubt in my mind that we’ll be hearing more and more stories like this here at home. The ever-growing welfare state in the United States will make sure of that.

According to the 4th quarter 2011 U.S. Census Bureau report, 27% of U.S. citizens are on Medicaid, a staggering 49 million are receiving food stamps and 13.4 million are living in subsidized housing.

In another example, how many times have I heard people say,

"I'm waiting for my tax refund" when, in fact, there's no way they've paid enough taxes to actually get a tax refund? How can anyone making minimum wage at McDonalds get a tax refund of thousands of dollars? Because what they're actually getting is a tax credit and, if you've ever read any of my articles, you know this is probably my biggest pet peeves. As far as I'm concerned, if the feds won't repeal tax credits outright, then it should be changed so that tax credits do not exceed the amount of taxes you actually pay into the system.

So as long as the government makes it easier and easier for people to apply for and receive government benefits, we're always going to have people who want more and more just like these two idiots in England. They had no jobs, they had no prospects for jobs, they apparently have no marketable skills, they already had two children they can't afford, and then both (!) decided to get artificially inseminated by another bozo and have two more children they can't afford. What's most shocking to me is their sense of entitlement. Bottom line, Lisa and Carrie-Ann are too stupid to raise weeds, let alone children.

This may be happening in England right now, but I would bet dollars for donuts that we're going to be reading similar stories here in the United States. It's only a matter of time. And we, the productive, working people will continue to take care of these completely irresponsible, selfish, worthless human beings.

If they're not going to work, then why aren't they doing some sort of volunteer service in exchange for all the taxpayers are giving them? I've written about this before. Why aren't welfare recipients required to do some sort of community service? First of all, any decent human being should be doing this voluntarily if they're getting something for nothing. But since that's not happening on any large scale, then the government, representing the people who are actually footing the bill, should require it.

If I sound angry, it's because I am. What happened to personal responsibility? Day after day, year after year, this quality which made America great is fading fast. What used to be the American Dream – work hard and you can achieve anything – is definitely a thing of the past. The toothpaste is out of the tube and as long as the government is willing to take care of these people, they'll be more lined up, waiting with their hand outs for “their share” of the new American Dream – something for nothing.

Unfortunately, I get it.

Social Security and Medicare Are Already Welfare

✘ We have a basic problem in this country that we are not willing to face. Over time our retirement programs of Social Security and Medicare have changed from insurance type of programs into Welfare programs. We have overpromised and underfunded retirement benefits that we cannot afford. Even these current “fiscal cliff” negotiations, which were supposed to force some tough decisions on the main drivers of our debt, appear to be headed toward postponing hard decisions. The continual avoidance of dealing with these issues is partly due to the false notion that people paid into these programs, and are entitled to the benefits they are receiving. They did pay in, but not nearly at the rate they are collecting. The US government is either the worst insurance company ever, or these are welfare programs.

Any fair analysis must combine the pay in, and benefits of both Social Security and Medicare. To analyze only the one

that is reasonable (Social Security), without the other (Medicare) is completely dishonest, since nearly all seniors are on both programs. This would be like getting a great deal on your cable and ignoring your lousy internet rates when both are supplied by the same company. There have been many different studies that look at the pay in and pay out of both programs. Generally each senior will get back \$100,000 – \$200,000 more in benefits than they paid in. The older you are the better your deal, since the current rates of pay into Social Security (12.4%) have only been in place since 1990. A transfer of wealth like this from taxpayers to beneficiaries is usually defined as welfare.

Medicare benefits are going to be roughly the same throughout the income range once the changes are in place to the drug benefit next year. There is, however, a skew in Social Security benefits for low end workers. Namely, those at the low end of the pay scale receive 4x their yearly pay in amount, while those the top end receive 2.6x their yearly pay in amount. In addition, the program which was originally designed to distribute benefits tax free, now subjects nearly all benefits to income taxes. This also lessens the benefits for those with higher incomes. There is no private insurance plan that is set up to discriminate based on income, but this is an element in most welfare programs.

If we want to have a serious discussion about solutions, we need to start speaking the truth about these programs. During everyone's working life, they receive a document from the Social Security Administration which shows how much he/she has contributed, and what payout they can anticipate. This document should add Medicare, and continue to be sent to people after retirement. Perhaps if the numbers start going negative on retirees yearly forms, they will have a better understanding of the problem. There may even be some humility on the part of seniors, particularly if they fear they are burdening their grandchildren. This could be a good start

toward appreciating our predicament.

Once people have a proper understanding of the problem, solutions are much easier to discuss. When Social Security began, average life expectancy was about 65, it is now 78 (<http://www.cdc.gov/nchs/data/hus/hus11.pdf#022>). The annual cost of living increase was in 1974. There are some simple solutions to the problem once the mindset is corrected. There was a proposal to raise the retirement age by 1 month per year for the next 48 years. Perhaps add to this raising the eligibility of Medicare by 2 months per year until it catches up to Social Security. Still allow people to still start on SS at 62, but at an even lower payout. Even add Medicare at 62, but with higher copays. Reduce the cost of living increase by 1%. Even implementing just some of these will extend the solvency of these programs.

People receiving the Social Security and Medicare Bundle are always willing to talk about reductions in Welfare programs, and not the programs they benefit from. It is not their fault, because they have been told for decades that they are collecting on an insurance type of program that they paid into. Until we change the understanding of how our retirement programs have morphed into welfare programs, we will not be able to deal with solving these problems.

Mitt Romney “Gets” What’s Important

☒ At the DNC, Julian Castro, Mayor of San Antonio, Texas, said Mitt Romney “doesn’t get it.” According to some, Mr. Romney doesn’t relate to the “little people” because he didn’t

grow up like average folks. Well, so what? Mitt Romney comes from money, I don't. I don't want him to "get" my life; I want him to fix what's wrong in Washington.

I don't want a President who can "relate" to me. Were these things said about John F. Kennedy and his trust fund when he ran for President? I doubt it. When our country was being founded, did the common folk care about George Washington's wealth? Did they moan and complain that General Washington didn't "understand us." The idea is laughable.

I don't want another hope-y change-y kind of President – we've already got one of those and look where it's gotten us. Complete incompetence at solving our Nation's problems. If I want my President to "relate" to me in a touchy-feely sort of way, I would've nominated Dr. Phil for President.

If I had a brain tumor, I would want to find the best surgeon to cut out the cancer and wouldn't care about his bedside manner. I'd look to God, my family and friends for solace – not to my doctor. I don't need or want that from a surgeon. That's not his job. His job is to remove a cancer growing inside my skull. Period.

I view the Presidency the same way. With the state of the economy today, I want someone who understands economics – someone to come in and fix what's wrong in Washington. I have to ask myself why we think community organizers and lawyers (and there are plenty of them in Congress) are capable of solving the monumental problems facing us today? Lawyers may know how to write laws, but that doesn't mean that we actually need more laws. We need common sense and a basic understanding of money management, which, in my opinion, is completely lacking in Washington at the present time.

Anytime I had a question, I'd go to my late cousin who had a high school education, was a butcher by trade, and knew more about the economy, stock market and money management than

anyone else I knew and probably more than half the fools in Washington put together.

Even if the government taxed “millionaires” 100%, it still wouldn’t put a dent in our debit. I want someone who’s going to put the brakes on the uncontrolled spending. If some things have to be cut, then we all have to put on our big girl panties and deal with it.

If I’ve said it once, I’ve said it a dozen times, government is incapable of competently overseeing any sort of program – there’s so much waste and unaccountability that if I ran my home and office the way the government did, I’d have to file bankruptcy. And the politicians in Washington (and in just about every State at this point) don’t seem to care; they just keep funding more and more programs with absolutely no oversight resulting in mind-boggling waste.

Our national debt has just hit \$16,000,000,000,000.00 (yes, that’s \$16 trillion) and if we keep going the way we’re going, I foresee the chaos on the streets of Greece being repeated on the streets of Los Angeles and New York when this country reaches the brink of bankruptcy. The liberals don’t seem to realize that we’re just running out of money. They just want to increase the number of people sucking the government teat in order to maintain their power. It’s that simple. That’s their view of America. Make people dependent of them and they’ll keep voting for them. That’s their philosophy. It’s not mine.

I have no idea when the idea of “self-reliance” turned into a “sense of entitlement.” I certainly wasn’t raised with that idea. You work, you get paid. You work harder, you get paid more. You go to school, you get a better job. You get a better job, you get paid even more. That’s the American Dream. Too many people don’t want to do what’s necessary to achieve it – they want it handed to them without the hard work.

Our Declaration of Independence insures us life, liberty and the pursuit of happiness. It does not insure us happiness. The government has no obligation to make us happy. It's up to each of us. I just read a story about 82-year old Doris Thompson, who's led a life of crime and is back in prison (on the taxpayers' dime, of course), and who has the audacity to say she "wouldn't do all this nonsense if the government gave us more money." Her actions and her choices are now the fault of the government! I'm surprised she didn't specifically blame President Bush. Is that insane, or what?

I don't care whether Mitt Romney "gets" me. As far as I'm concerned, he "gets" what's important and I pray he's elected in November to do what needs to be done to turn this mess around.

"I'm Tryin' to Get Some Obama Bucks"

✘ That's one of the responses from a man standing in line at the welfare office. If your stomach can take it, please watch this video. Our country is spending money faster than we can print it and there's no doubt in my mind that we're heading in the same direction as Greece – a big fat entitlement society.

Our national debt is now \$15.6 trillion dollars and we're spending over a billion dollars a day just on the interest payments. If anyone doesn't grasp the enormity of the problem, they must have their head in the sand. And these problems continue to trickle down to every state and local government.

That's why 23 states are tightening their belts and trying to enact stricter laws regarding public aid. I wrote about this when Florida enacted its law to require prospective aid recipients to drug test. To be expected, the ACLU filed a lawsuit arguing that the law scapegoats poor people. For the time being, a federal judge has temporarily blocked the law stating it violated the Constitution's ban on illegal search and seizure. It'll now make its way through the court system.

Once people get on government aid/assistance, government is incapable of tracking fraud and I've read story after story which proves there is no accountability after the fact. So why not do better screening of potential recipients of government assistance? Sounds reasonable to me.

Last month, USA Today reported some states are making changes to the way they do business. They're trying to implement asset limits for food-stamp recipients, longer waiting periods for welfare benefits and mandatory substance abuse counseling for people receiving housing assistance.

At least ten states are considering bills that would require photo identification for food stamps or electronic benefit cards. (If the voter identification brouhaha is any indication, just consider the uproar over these changes!)

Ohio and Tennessee are considering restricting or eliminating eligibility for those convicted of drug felonies. (Haven't the good people in these states already paid enough for the criminals' room and board, cable, air conditioning, utilities, gym memberships, medical and dental, etc. etc., while they were in prison?)

North Carolina and New Jersey are considering requiring people to perform community service to receive government help. (This is a no-brainer for me and sounds perfectly reasonable. Why this was never a quid pro quo for receiving any type of welfare, I'll never know.)

Here's my suggestion. Why not implement a test for recipients? Someone has to take a citizenship test to become a citizen or to drive a car, why not require people to answer simple questions about money?

A couple of years ago, friends of mine told me about one of their customers who worked for minimum wage at MacDonald's. She told them she had just qualified for a home loan. (I didn't believe it either.) Anyway, she said her mortgage was X number of dollars and her salary was only X number of dollars (obviously not enough to pay for the monthly mortgage, food, utilities, etc.) When my friends asked her how she planned to pay for all this out of her salary, she kept saying, "but I qualified." She didn't have a clue about income and expenses. Scary, huh?

How about testing their knowledge of their state government? Why shouldn't someone be required to know the name of their governor? Or their State representatives? Or who the Vice President is?

Someone asking to benefit from our generosity should, at least, know something about our political system. After all, there is no Constitutional right to public aid and people should have to do/give something in return.

Hell, even that crazy show "Repo Games" requires people to answer three out of five questions before they actually get their car back – free and clear! On the other hand, it is incredibly frightening to realize how dumb some people really are. In answer to "What metropolis is known as the "City of Brotherly Love?" the contestant answered "California." And asked to name the three states, except for Alaska and Hawaii, bordering on the Pacific Ocean, the contestant said, "North Carolina, South Carolina and Florida."

And what about all those man-on-the-street interviews I've seen of people, old enough to know better, who can't identify

a photo of Jimmy Carter, or thought Dwight Eisenhower was Franklin Roosevelt or said a photo of Ronald was actually George W.H. Bush?

What's even more frightening is that, in the end, all these people get to vote in November.

I don't get it, but if you do, God bless you.

When a Crisis No Longer Commands Sobriety

☒ Ten years ago, in a very rare moment in time, our country put aside politics and partisan sniping to focus on a horrific crisis – the 9/11 attacks. Within that sliver of American history, politicians stopped playing games and worked together to face down a threat that had put our very way of life in jeopardy. Everyday Americans put their faith in their elected leaders because we that trusted that they understood the seriousness of an attack on our homeland, and in the best interest of their families and constituents, they would be diligent in protecting us from additional attacks. For the most part, they didn't let us down.

Of course that camaraderie only had a shelf-life of somewhere between six and nine months, but even then, the national debate wasn't about whether or not we had a terror problem to contend with... It was about how best to deal with it.

Today is different. Once again, we're faced with a crisis – this time a financial one. It's thankfully not defined by mass casualties and horrific imagery, but it's certainly one that

jeopardizes our very way of life. Yet this time, the crisis has not been taken seriously by politicians and constituents alike, and I find that incredibly disturbing.

Our monstrous national debt and continued overspending is crushing our future prospects of functioning as a successful society. While both sides of the political spectrum claim to understand the challenges we face, their actions tell an entirely different story. There's not so much a division in how to best deal with the problem as there is a complete unwillingness to do so. As someone who thinks of himself as a fairly reasonable person, it's tough to wrap my mind around it.

Here we are with over \$15 trillion in continually rising debt and entitlement programs that are all going bankrupt, yet we're still locked in a cultural narrative where absolutely miniscule cuts in government spending are successfully portrayed as *draconian* and *too extreme* by those hoping to appeal to core constituencies. The lamestream media plays right along with the game, pressing President Obama's narrative that the answer to our problems is to just raise taxes on the rich, even though the rosier estimates by the administration itself concedes that those tax hikes will do practically nothing to lower our debt. Yet, because national polls show that penalizing the rich is popular among most voters, we continue to entertain the idea and distract ourselves away from the reality of the situation.

Comedian Joe Devito, speaking on FOX News earlier this week, put it brilliantly, saying that the situation's not even a reflection of the metaphorical cliché of *rearranging the deck chairs on the Titanic*. We're actually **reupholstering** those deck chairs while the ship is sinking, in order to maximize waste and expense.

When I watch politicians on television adamantly reject cuts in spending and changes to our entitlement programs, and even

call for increased domestic spending, I really don't know what to make of it. If this sort of crisis doesn't compel them to put the futures of their children and grandchildren ahead of their ideology and political aspirations, what will? It makes me fear that our crisis management motto has gone from "Let's roll" to "You should never let a serious crisis go to waste" in ten short years.

Who's to blame for all this? The media is certainly part of the problem. After all, they've been far more effective press secretaries for Obama than Robert Gibbs or Jay Carney could have ever hoped to be. They've diluted the urgency of this situation from the moment the stimulus package was passed. But it's more complicated than that. I could take our president's *A pox on both their houses* approach of condemning both political parties for not compromising in finding a solution. I suppose that would be the politically correct, centrist approach. However, I don't believe that to be fair. While both the Republicans and Democrats absolutely contributed to the problem in the first place, the reality is that one party seems to *get* the dire situation we're in, while the other is still more concerned with what they can *get away with*. But at the end of the day, I can't even single out the Democratic Party.

The real blame falls on us... the American voters. If we truly demanded our leaders to treat this issue like the crisis that it is, the games would stop and the problem would be taken seriously. Like on 9/11, our elected representatives would quickly comply with the will of the people. The major obstacle preventing a national consensus, however, is the fact that half of the country receives some form of government assistance, and views any trend toward fiscal responsibility to be a direct threat of their perceived piece of the pie.

I don't agree with our president on much, but I do agree with something he said in his economic speech in Kansas last week. This is a "make or break moment" for us as a country. We can

either continue to sleepwalk down the same road of welfare state entitlement that Greece and Italy followed, or we can make tough decisions, get our house in order, and revive the American dream for future generations. And if we're not prepared to make that choice at the voting booth, you can rest assured that it will be made for us.