



Radically Simple Ways to Make America Fairer, and to Fix Both Social Security and Health Care So We Can Move On to Address Much Bigger Issues

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"I believe strongly and passionately that every American has a right to good health care that is effective, accessible and affordable, that serves you from infancy through old age, that allows you to go to practitioners and facilities of your choosing, and that offers a broad range of therapeutic options. Your health-care system should also help you stay in optimum health, not just take care of you when you are sick or injured. You should expect and demand this of your country, whether you are rich or poor and whatever the circumstances in which you live. A free democratic society *must* guarantee basic health care to its citizens -- all of them -- just as it guarantees them basic security and safety. It is in society's interest to do so: the healthier our population, the stronger and more productive we will be as a nation."

--- Dr. Andrew Weil, in *Why Our Health Matters*

Dr. Andrew Weil indicates in his compelling book *Why Our Health Matters* that we do not actually have a "health-care" system at all. "Instead, we have a disease management system that is horribly dysfunctional and getting more so every day. Our health is deteriorating, and we have the highest percentage of uninsured citizens of any democratic society; no other nation comes close." ... "We spend more per capita on health care than any other nation in the world -- by a long shot. Yet, by virtually every measure of health outcomes, including longevity, infant mortality, fitness and rates of chronic diseases, we are at or near the bottom compared to other developed countries. We are paying more and more, and have less and less to show for it. We are also paying more and more for health insurance plans that cover less and less."

Dr. Weil points out what many people are acutely aware of: "that the costs of medical care have spiraled out of control, rising at such an accelerating rate that they have become a leading cause of personal bankruptcy." He ratifies the understanding that costs of drugs, surgery and conventional medical treatments are much higher than costs of disease prevention and the promotion of good health. It would be a better idea for us to create incentives and disincentives that encourage people to pursue healthier lifestyles and reduce risks of chronic diseases, which are responsible for about 75% of medical costs.

The entire debacle of our healthcare system is a sad reflection on the way our economic and political system works. It is preposterous to have such high costs for health insurance and such rapid cost increases for health care, medical insurance and prescription drugs. It is stupid to allow high costs for administrative red tape and bureaucratic treatment denials and preexisting condition exclusions. And it seems wrong to allow extreme inequities like those involved with having so many millions of people without medical insurance using emergency rooms for their primary medical care. With the pandemic, this is catastrophic.

The main categories of people who really benefit under the current system are those who are old enough to qualify for Medicare, because they get good care at low prices. This is proving to be an unsustainable state of affairs as the American population gets older, in aggregate, and as a higher percentage of Americans reach the age of 65. The costs for this medical care for old people are an enormous obligation that is being foisted upon taxpayers and people in future generations, who will be liable for the borrowings the federal government makes to finance unprecedented levels of national debt.

Efforts to reform the healthcare system, like efforts to reform the political system, are being met with an aggressive phalanx of highly motivated lobbyists for entrenched interest groups. These vested interests defend their turf and block efforts to make changes in ways that would promote the greater good.

Words cannot encapsulate the extent of numerous disastrous outcomes caused by dysfunctionality in our healthcare system. Dr. Weil insightfully diagnoses the complex problems of our healthcare system in *Why Our Health Matters*, and he intelligently points the way to needed reforms.

Dr. Weil has worked for three decades to promote health and to encourage greater self-reliance and self-responsibility for well-being. He advocates that doctors be trained in "integrative medicine", which values low-tech methods like dietary change, good nutrition, regular exercise, breath control, and stress management. He recommends these forms of preventative care as better alternatives than outrageously-priced and deeply-problematic pharmaceutical drugs.

Dr. Weil sensibly suggests that the U.S. should create a National Institute for Health and Healing to steer our nation in healthier directions and help combat the epidemic of childhood obesity. Let's demand that our political representatives just do it!

Dr. Weil noted that the five biggest drug companies in the U.S. had a total of \$222 billion in sales in the year 2005. Of this, they spent \$32 billion on Research and Development of new drugs, but an astonishing \$71 billion on marketing and promotion of drugs. It is ridiculous to allow these companies to advertise prescription drugs direct to consumers to increase demand for products that have a long list of dangerous side effects. Instead of advertising that leads to costly and excessive usages of drugs, we should be investing more in R&D and educating people about preventative medicine, alternatives to drugs, and less expensive generic drug options.

When all is said and done, the thing that matters most to each of us is our physical and mental health. There is no question but that integrative education and increased awareness of the impacts of our choices could easily improve our overall health. We should immediately begin to institute effective incentives and disincentives to make healthy food less expensive, and unhealthy fast foods and processed food products more expensive.

The Current State of Affairs: A Prelude to Proposed Solutions

Specific good solutions are proposed in this essay to the challenges posed by the serious shortcomings of our medical care system and our sadly frayed social safety net and the glaring and dangerously widening inequalities and inequities in our society in recent decades.

First, consider where we stand. Since Sept. 11th, 2001, we have fought the two longest wars in our country's history, in Afghanistan and Iraq, and in the throes of the global pandemic, we are experiencing a volatile economic cataclysm after the most sudden and severe recession since the Depression of the 1930s. Our representatives are fighting tooth and nail with deafening sound and fury over issues that divert our attention from initiatives that would help ensure greater democratic fairness, broader prosperity, and better prospects for peaceable coexistence and sustainable living.

Our attention, energies, resources and financing are being diverted from the most crucial problems of the coming decades. These top priority considerations should be to move more rapidly to weaning ourselves from our addiction to polluting fossil fuels, and toward renewable and sustainable energy sources. Simultaneously, we should focus on securing adequate supplies of food and fresh water; seek a fairer compromise in the divide between rich and poor; spend fewer trillions of dollars on the sprawling U.S. military and wide-ranging "war on terror" and more on things like universal health care, better public education, improved infrastructure, and the amelioration of extreme poverty; and make successful efforts to prevent a slide toward social disintegration, internecine conflicts, wars, excessive environmental despoliation and potential ecological collapse.

We are in a "bumpy plateau" period near the peak production and combustion of fossil fuels, and a slow-motion global ecological cataclysm is unfolding. Ominous disruptions in normal weather patterns are occurring, and various species of plants and animals are being forebodingly driven to extinction, at an accelerating rate. This is causing the extraordinarily rich diversity of life on our providential home planet to be diminished. Giraffes are even more

endangered that zebras and elephants, and these are only the most iconic species in a biological diversity that is crucial to our own long-term well-being.

To deal with these overarching challenges, we need to solve basic problems related to the financing of our civilizations. We must make people more secure with a sustainable system of Social Security for those who have worked throughout their lives and then retired. And better healthcare plans are needed for all citizens.

The concept of smarter-for-everyone bigger investments in social insurance and the general welfare of the American people is so truly conservative AND liberal that it is incredible it does not receive overwhelming support, even in our corrupted political duopoly system. It is unconscionable folly to increase the fortunes of the well-to-do at the direct expense of making the misfortunes of the vast majority of Americans worse. Here's looking directly at the top 1%, whose Tax Cuts financial scamming of the 99% is unacceptable.

One inextricably true fact is that it is contrary to national security to ratchet up the insecurity of the masses. National policies that make people more insecure are counterproductive, and it is tragic that they are pursued by those who rig the system mainly merely to enrich the fortunate few. These policies and priorities undermine the security of the vast majority of people, and diminish their liberties and general well-being.

It is time for us to begin to honestly act to improve and strengthen our democratic republic, and we should accomplish this in a providential and affordable manner. And we should also make a sustained commitment to crucially important priorities for the long run by establishing a guiding Bill of Rights for Future Generations.

A Proposed Fix to the Social Security System

Our leaders are not honest with us about Social Security, and we are not honest with ourselves. Social Security is not a fiscally sound retirement plan. It is a Ponzi-like wealth transfer scheme. Today, the demographics of our aging population are finally overwhelming this essentially gimmicky plan. The number of retired people is growing rapidly, relative to the number of working people who are paying into the system. For the first time ever, Social Security payouts exceeded the amount of payroll taxes paid into the system in 2010.

In all future years, the entire Social Security system will become increasingly insecure unless sensible and fair-minded reforms are made to strengthen the plan. The cap on wages subject to Social Security taxes should be increased, as a highly equitable way to help fund the system.

To create a better plan, we should recognize that our Social Security system should be restructured to be a true retirement income insurance system.

Aha! An epiphany!! Honest understanding leads to one sensible and propitious solution to this dilemma. Social Security is a public-run insurance scheme, folks. In almost all other insurance plans, a large pool of people pay into a plan, and a much smaller subset of people receive payments -- those whose circumstances necessitate help. This is true of automobile insurance, fire insurance, flood insurance, earthquake insurance, and most of the 85 "types of insurance" once listed in Wikipedia. A publicly-run insurance system, parenthetically, has similar bureaucratic overhead costs as private insurance plans, except for some economies of scale and the really big advantage of not having a significant and ever-expanding slice being allocated for profit every year to reward investors and speculators.

The implications of the fact that Social Security should actually be an insurance plan are surprising. We simply should not pay Social Security to EVERY retired worker. We should pay only the people who need the income to live an adequately comfortable life after they have reached a reasonable retirement age.

The meaning of this is clear: Social Security should be "means tested". No payments should be given to any retired person who has an annual income exceeding an agreed amount. Payments of Social Security funds should be phased out for high-income retirees. For instance, retirees with an annual income over \$100,000 should get only 50% of the amount they currently would receive, and retirees with an annual income over \$250,000 should get none at all. This change in payouts could easily be calibrated to make the Social Security Insurance Plan indefinitely sustainable. This is a much better idea than allowing the system to slowly devolve into insolvency.

Conservatives and laissez-faire economic fundamentalists still fume at Franklin Roosevelt's New Deal reforms, and they continue to try to dismantle them. We need to be honest with ourselves in recognizing that these reforms were made necessary by one of capitalism's worst failures in history, so far: the "Great Depression".

The Social Security plan was one of the centerpieces of the New Deal. It was designed to remedy an underlying issue in the hard-fought struggle between capital and labor, which has been a defining sustained conflict between the prerogatives of those who have capital and the lives and general welfare of working people.

Employers and employees often have a contentious relationship. Many employers are not overly committed to the well-being of their employees, and they terminate employees when business cycles result in faltering revenues. Employers want the freedom to dump employees at will, and to avoid as many costs associated with employee healthcare, unemployment or retirement as they are able. What they want, and what should be, need not be identical in our democracy. A social security safety net should be regarded as a human right, and the cost of it should be fairly included in the price of every good and service. That is one of the theories behind the requirement that employers must contribute a total of 6.45% of all employee pay to match that amount withheld from employee paychecks to help finance Social Security and Medicare.

"Wait a minute, Tiffany", you may be thinking. "There are plenty of laws that protect workers, and there are many programs like unemployment insurance, disability insurance, the COBRA health insurance continuation law, and Social Security and Medicare." And you'd be right. There are worker protections. And these protections were by-and-large established because workers used collective bargaining to get them, and because workers have needed them precisely due to the fact that capitalist boom-and-bust cycles have periodically wrought terrible hardships on working people. For these reasons, employers, shareholders and dominantly influential rich people have occasionally been forced to a new and somewhat better deal for workers in order to help insure the continuation of their advantages, and ultimately, possibly, to save their own necks.

Why do conservatives always seem to be on the side of opposing these worker protections, and of wanting to gut them and eliminate regulations and slash spending on social programs and kill unions? I believe they are on the wrong side of history and morality in these power-abusing obsessive preoccupations.

The boom-and-bust nature of this sink-or-swim system is surely one of the worst shortcomings of the capitalist system. This was painfully obvious for many years in the aftermath of the severe credit crisis of late 2008 and its attendant economic turmoil. Also, the capitalist system, as an aspect of society, is a part of the 'social contract' in which there is a significant need to protect vulnerable folks from the hardships of cyclical economic hard times. Social Security was designed to address this need for older people when they could no longer work.

Unfortunately, the plan's design has required serious tweaking in the intervening 75 years since its creation, and NOW the Ponzi-scheme nature of its generous-to-all payments is crashing up against the fiscal reality that it is not a sustainable plan, as currently constituted.

Shrewd Wall Street types who see big profits in a potential new scam to "privatize" Social Security put powerful pressure on "conservatives" like George W. Bush and Donald Trump to advance their greedy goals. They advocate allowing workers to invest the money they pay into the system into personal accounts. This devious proposal would require borrowing trillions of dollars to pretend that payroll taxes individuals have already paid exist in a protected fund, rather than in actuality having been paid out already in an accounting flim-flam wealth transfer scheme that has always financed direct payouts to current retirees from payroll taxes paid by people currently contributing from their paychecks.

Once we are straight with ourselves and comprehend that Social Security is really an old age income insurance plan, and definitely NOT a fully-funded retirement plan, then the needed solution becomes an obvious and fair one, and privatization becomes a high risk, and a clearly deceptive and laughably absurd idea.

Tackling the Challenge of High Medicare Costs

Let's not stop with Social Security. Unfunded Medicare liabilities are much larger than the total obligations for Social Security, so this problem cries out even more insistently for sensible reform. Since this challenge is bigger, it will require more comprehensive changes than the one adduced above for Social Security.

"Of all the forms of inequality, injustice in health care is the most shocking and inhumane."

--- Martin Luther King, Jr.

To begin, let us recognize how bizarre our U.S. healthcare system is. Health insurance has somehow evolved to be a benefit of employment. This to a significant extent leaves out large segments of society like many young people, unemployed people, disabled people, and mentally ill people. So a Medicare system of relatively inexpensive health insurance and care for people over 65 was patched together with Medicaid for poor people, plus "SCHIP" for eligible children (thanks to Hillary Clinton). And we have costly emergency room care for the millions of people who cannot afford, or do not want to pay, the high costs of medical insurance.

We furthermore allow a vast apparatus of red-tape bureaucracy and profiteering to affect the health insurance industry, which enjoys monopoly practices enabled by the McCarran-Ferguson Act of 1945. This Act exempted insurance companies from antitrust laws. Medical insurance companies routinely deny coverage to many people and refuse to cover people with "pre-existing conditions". They neglect preventative health measures and the value of good nutrition, and allow drug makers and surgeons to sell us high cost remedies to every affliction.

The cost of emergency room healthcare for the tens of millions of uninsured Americans is basically being borne by everyone who has insurance, because these expenses end up in higher costs being assessed for medical services for those that do have insurance. In effect, we are forcing the general public to pay for the healthcare of the uninsured, and at exorbitant costs of emergency room care. This is an oddly de facto form of socialism!

This status quo is highly unfair to everyone with insurance. The lack of affordable healthcare is very unfair to those without it.

The Affordable Care Act enacted by Congress in March 2010 tried to balance this inequity by requiring all uninsured Americans to buy insurance, so that the cost would be spread more widely. Under this plan, those who cannot the costs of insurance receive subsidies to help pay for it. These provisions are not ideal, but they are a historic good start, and we should strive to dramatically improve the system.

The best plan would be to create universal health coverage by implementing a single-payer plan, a kind of Medicare for all. Now, admittedly, a public insurance option would be subject to risks that private interests will drive up prices because of the corrupting influence on the system of lobbyists, as has happened with the Republican-sponsored Medicare Prescription Drug Act of 2003 that prohibited negotiations of drug prices and impeded the use of less expensive generic drugs -- at gargantuan expense to taxpayers. But this just means we should create a stronger and smarter plan, not that we should let the status quo of the current system prevail, or do as Republicans advocate and terminate Obamacare and throw millions of people back to being uninsured.

Even Iowa Senator Charles Grassley once said that the Part D Prescription Drug program should be "free from exploitation", so this hyper-partisan and ideologically committed politician seems to have had his echo chamber rung at revelations that pharmaceutical companies have been rapidly increasing prices for prescription drugs. Thus, "A safeguard for Medicare beneficiaries has become a way for drugmakers to get paid billions of dollars for pricey medications at taxpayer expense. ... The cost of Medicare's "catastrophic" prescription coverage jumped by 85 percent in three years, from \$27.7 billion in 2013 to \$51.3 billion in 2015." Since then, they have skyrocketed even more.

"Whatever the market can bear", it seems. When lobbyists have corrupted our government decision-making, the market is able to bear huge increases that can really improve bottom-line profits for drug companies, but inimically at the direct expense of taxpayers.

But I digress. Let's be clear-eyed. Every person needs health care during his or her lives to one degree or another, and we collectively need healthcare for everyone, particularly during these pandemic times. So here is a proposal: let's entirely divorce healthcare from employment. Presto! No more "job-killing" effects of healthcare! Let us design the fairest possible method of financing this plan, and avoid foisting the cost onto future generations. Then, let's employ tip-top management ideas to control costs. Further, let's utilize really effective means of making people healthier by providing powerful incentives to foster good health and prevent diseases and poor nutrition and obesity.

Yes, this initiative would be radical. And yes, it would kill some jobs, like those in the vast medical insurance bureaucracy, because health insurance as a profit-making enterprise would be eliminated. Being a fair-minded gal, I would strongly support a "golden parachute" for all of the employees of these companies who are not incorporated into the new system; give them all one full year's pay, plus assistance in finding other jobs.

It is estimated that the cost of unnecessary medical procedures, bureaucracy, Medicare fraud and the profits made in the health insurance industry are about one-third of total annual health care expenditures in the U.S. Americans spent about \$3 trillion per year on health care (before the pandemic), so this one-third would represent about \$1 trillion each year. This could finance some generous severance pay for people in the industry -- and thereafter, large savings will be available to help pay some of the costs of a new single-payer health insurance and care plan.

Healthcare should be provided to all people at fair rates. Subsidies for the indigent should be paid for from a giant pool of money accumulated according to the specific design of this new plan's financing. At the very least, healthcare should be treated like an electric utility or a water district, i.e. a provider of essential goods. Thus, it should be regulated to ensure fair service, and to prevent excessive profit-making and management salaries.

Are there any good alternative ideas about how healthcare should be financed? Yes, and here is one, proposed in the following paragraphs.

Buddhists talk about a concept known as Right Understanding. When we rightly understand an issue, this illumination provides a powerfully positive perspective on the proper direction required to intelligently solve associated dilemmas. Robert Reich provides an excellent idea in *Supercapitalism*: Since consumers want low prices for the goods they buy, and investors want high returns on their investments, we sacrifice good citizen goals to the more selfish and shortsighted goals of consumers and investors. In other words, to achieve consumer and investor goals, we allow corporations to take short-cuts that harm the potential for achieving good citizen goals. Big businesses do this by externalizing many costs upon society instead of including them in prices of goods and services, or in the "basis cost" of investments.

Healthcare for everyone is a Good Citizen Goal. My essay *The Common Good, Properly Understood* contains an expansive idea of the particulars of Good Citizen Goals, which are crucial to a fair quality of life. To achieve these important goals, consumers should be sensibly assessed slightly higher prices, and investors should be required to pay a reasonable fee or receive a lower share of corporate profits or capital gains.

Half of the cost of financing healthcare could be assessed in prices of all goods and services, which will be paid for by consumers, and half could be assessed to investors in the form of financial transaction fees or taxes on corporate profits and dividends and capital gains. Businesses should be happy with this plan, for they will be relieved of having to deal with healthcare bureaucracy and the high costs associated with health insurance for their employees. These costs have been increasing much faster than the rate of inflation for many years.

Such changes would indeed be radical, but they would be a better plan than sticking our heads in the sand and denying the enormous unfunded liabilities and extreme inequities involved in our current checkerboard of dysfunctional private and public healthcare insurance plans.

There is a very good reason we need to think so radically outside the box. It would be marvelous to suppose that the twenty-first century will be one of peace and prosperity. But the era has begun rather inauspiciously with costly U.S. military occupations of Middle Eastern nations, and with economic turmoil and severe hard times and extreme strife, especially in Muslim countries. What is much more ominously likely is that this century will actually be one of transformative crises, of Peak Oil and decline, of disasters caused by climate change, of resources shortages, of social unrest, of wide-ranging conflicts, of severe economic maladies like that associated with the calamitous global pandemic, of mass migrations, of increasing man-made crises, of demagogic rulers exploiting division, racism, resentments and hate, of barbaric terrorist attacks, and even of an increasing potential for ecological collapse.

To position our country more securely, we can no longer afford to run enormous budget deficits every year to perpetuate a dysfunctional status quo. It would be far more fiscally responsible to do the opposite, and create a "rainy day fund" so that we are better prepared for adverse developments and urgent funding needs.

My feminine tuition tells me that there is good cause for hope that *We the People* will be able to unite to move in the direction of fairer societies. Much larger issues loom on the horizon, after all, and we need to face them together, for united we stand, while divided we will fall. The Pyrrhic victories of the privileged in securing historically low tax rates for themselves are proving to be a pathetic impediment for us in trying to successfully deal with the epic challenges to come. Our representatives should assess a one-time wealth tax that raises \$5 trillion to pay down the national debt, or a small annual federal wealth tax on everyone with a high net worth.

People are naturally stronger together. This is not just a simplistic slogan. Our Founders saw it as an enduring truth that we are stronger together, and this should be a guiding principle. As Hillary Clinton stated in her DNC Acceptance Speech in 2016, we need to avoid playing on people's fears, and instead focus on the strengths of America that are found in our "diverse and dynamic population, tolerant and generous young people, and enduring values of freedom, justice and opportunity."

In the midst of the terrible pandemic, we should see clearly that healthcare should not be a partisan issue, and reject disingenuous Governors and members of Congress who politicize public health measures like mask wearing and vaccine mandates.

An Eminently Sensible and Fair Tax Proposal

Finally, having protected retired people from destitution with a re-envisioned Social Security plan, and having remedied our national healthcare dilemma, we need to take steps to protect the other large subset of highly vulnerable people in our society: all young adults and children under the age of 18 who do not have the right to vote. Our current shortsighted policies disregard risks to them, and to those to be born in the future. Extreme insecurity lurks for these vulnerable citizens and citizens-to-be. To protect them, the commitments involved in a proposed Bill of Rights for Future Generations must be strongly embraced!

True tax reform is needed to improve fairness in our society, and to raise more revenue to provide financing for infrastructure investments, a boost in U.S. competitiveness, and the protection of the health of ecosystems. We also need to make our energy regime cleaner and move toward independence from polluting fossil fuels, and we should take bold steps to make a necessary transition to a greener and more sustainable economy.

A good proposal has been made in *One Dozen Big Initiatives to Positively Transform Our Societies* that would create a dramatically fairer tax system. The plan essentially involves revising the federal tax system for all income, capital gains, and inheritances to make them more steeply graduated. It is practically criminal to delay these reforms any longer! Or worse, to allow more Tax Cut swindles financed by public borrowing.

Theodore Roosevelt gave a remarkable speech more than 100 years ago in which he indicated a strong belief in "a graduated inheritance tax on big fortunes, properly safeguarded against evasion, and increasing rapidly in amount with the size of the estate." There are many good arguments for inheritance taxes on large fortunes. These understandings should be heeded, rather than allowing the richest 1% of Americans to abuse their power by getting politicians to slash taxes paid on high levels of their kids' inheritances. Perversely, a top priority of Congressional Republicans has been to eliminate inheritance taxes entirely to benefit the heirs of the wealthiest two-tenths of one percent of Americans.

Conclusion

The light of the "shining city on the hill" must not be snuffed out. "The eyes of all people are upon us", the Puritan John Winthrop stated in 1630 when he coined the evocative phrase, "City upon a Hill". Ironically, Ronald Reagan used this religious idea to inspire hope and public support for his vision, and then he proceeded to ram through highly inequitable policies that contrasted starkly with the liberal ideas John Winthrop had conveyed.

We certainly would be well advised to find reasonable ways of reconciling rosilly Pollyannaish views with more sober-minded ones. Then we should act in fair ways to solve the real problems we face. Critical thinking and honorable

concern for the greater good are needed. True honesty is also needed, and not dishonesty, deception, denial, and disseminated misinformation or sneaky disinformation. We should support what is best for the vast majority of Americans, and human beings, and persons in future generations, and for life on Earth.

Republicans voted YES for almost every plan that lobbyists served up for six years from 2001 to 2006 when Republicans controlled Congress, and then they voted NO for almost every plan the other Party's lobbyists came up with thereafter. This cycle has been repeated with Trump Republicans and President Biden. Politics-as-usual must change. Unfortunately, few signs of this are evident, especially with the takeover of the Republican Party by the conniving Trumpster, whose ascendancy in Republican ranks was achieved by exploiting people's fears and insecurities, and by demagogic bullying and manipulatively dividing people, and deeply deceiving them, and exploiting stoked tribal antagonisms and hatred.

We need to overcome the dishonesty in Congress, which under George W. Bush named a law that helped logging companies clear-cut forests the "Healthy Forests Initiative", and a law that helped giant corporations continue to spew air pollution into the atmosphere the "Clear Skies Act". These metaphors were designed to be deceptive for marketing purposes, but at least they were positive in tone. What are we to think of "truth in labeling" now, with things like the negative and devious title of a "Repealing the Job-Killing Health Care Law Act" that the Republican majority in the House of Representatives passed in January 2010? Let's now have a Big Oil Welfare Repeal Act, or a Common Sense Fairness Expansive Voting Rights Act of 2021.

The wise and enviably humorous Buddhist philosopher Wes 'Scoop' Nisker expressed the impressionable opinion in *Crazy Wisdom Saves the World Again* that what we really need, instead of 16 costly "intelligence agencies", is a new balance of powers to be provided by a Department of Wisdom, "a government agency staffed by philosophers, anthropologists, historians, some jesters, and even a few mystics: people who see the world in a different way from economists, generals and senators."

The possession of great wealth is accompanied by a serious moral responsibility. Those who have Big Money must stop making such stubborn and domineering efforts to augment and protect their privileges, and to evade their responsibilities. For surely there are some profound truths contained in Mark Twain's words when he wrote, "The lack of money is the root of all evil." And those truths relate to another socioeconomic truth: We must sow greater social justice to harvest healthier, happier and more secure societies. Let's respect the observation made by Martin Luther King, "Injustice anywhere is a threat to justice everywhere."

Wealthy people should contribute to helping solve the daunting obstacles faced by the nearly 8 billion people alive on Earth today. -- and help make sure that the legacy we leave to the estimated 14 billion people likely to be born in the next 100 years is not a legacy of severe material and fiscal austerity and ecological calamity.

"Cheer up, things could be worse!", a good old gal once told my father. "So I cheered up," he said, "and, sure enough, things got worse!" Ha! C'est la vie!! Let's be cheerful, and at the same time let's be resolute in trying to make a positive difference in the world!

Truly yours,

Dr. Tiffany B. Twain

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