

## An Open Letter to Mr. Obama

November 11, 2008

*A second look on April 3, 2011*

Dear Mr. Obama:

*I have some concerns over your recently published plans (which had been at [change.gov](http://change.gov), but are gone now). Below, I list some of your plan items (in plain type), and my concerns over them (in italics). Below, find my comments on your plan.*

**Pay Inequity Continues:** For every \$1.00 earned by a man, the average woman receives only 77 cents, while African American women only get 67 cents and Latinas receive only 57 cents.

*As a business owner, I can tell you this: Business owners do not hire or pay members of a group. We hire and pay individuals. We pay somebody \$1, 77¢, 67¢, or 57¢ not because they're a member of a group, nor because that's what they're worth. We pay them because we need them for profitability, and so that they will be there next week. That's also why we give them a car and pay their 100% medical insurance coverage. Don't do anything that will alter our ability to hire whoever will best help our business, nor anything that will require us to pay them too much or too little. Don't do anything that will force us out of business. Let us hire and retain the best-qualified people. *If you attempted any action here, I didn't hear about it.**

**Efforts Continue to Suppress the Vote:** A recent study discovered numerous organized efforts to intimidate, mislead and suppress minority voters.

*I don't believe that this is going on except by a few criminals. For the most part, what I see is that efforts to suppress illegal voting is being lumped into the same category as suppression of legal voting. By not suppressing illegal voting to the best of our ability, we risk losing our democracy entirely. This can come from voter fraud in various forms, or falsification of electronic voting systems. *During the elections of 2008, there were a number of actions attempting to suppress the vote by certain criminals. Your administration refused to let charges be pressed against them.**

**Disparities Continue to Plague Criminal Justice System:** African Americans and Hispanics are more than twice as likely as whites to be searched, arrested, or subdued with force when stopped by police. Disparities in drug sentencing laws, like the differential treatment of crack as opposed to powder cocaine, are unfair.

*Having been the subject of an at-home search and an on-the-street search, as well as having family in law enforcement, I have some experience with this subject. I've also seen searches and arrests on the street. One example shines a clear light on this matter: I and twelve friends were walking towards our cars one night at 2 AM, having just finished a project. Eleven of us were whites, dressed casually. One was Oriental, dressed casually. One was black, wearing a tie. Nearby, a similarly constituted group had just committed a crime. The police, making the obvious mistake, told us all to freeze and to put down our weapons. After they repeated the demand, we figured out what they meant and put down our tools. Twelve of us, those dressed casually, were put up against a wall and searched. One of us, the one with a tie, was called "sir" and questioned without search. This was not a matter of race, nor was it a matter of attitude. This was purely a matter of assumed risk based on dress. In every police action I've seen, the police reaction was based on the person's actions and dress. I've seen nothing to indicate racial profiling. Is it possible that the African Americans and Hispanics cited above are more than twice as likely to have a noncooperative attitude or dress in a concerning manner? *Did your administration take any action in this regard?**

**Enact a Windfall Profits Tax to Provide a \$1,000 Emergency Energy Rebate to American Families:** [We] will enact a windfall profits tax on excessive oil company profits to give American families an immediate \$1,000 emergency energy rebate to help families pay rising bills. This relief would be a down payment on [our] long-term plan to provide middle-class families with at least \$1,000 per year in permanent tax relief.

*The oil companies risk a lot of capital in providing oil products to them. On average, I have heard, that the oil companies pull in a 10% profit on their expenditures. Is 10% a windfall profit? I think not. I, like many other Americans, hope to have large profits one day on my endeavors. How much profit is too much? If the line is 10%, then virtually every corporation in America will be subject to it. Or, are we going to say that you can't earn over a certain amount? If we do, large companies will just break up into smaller pieces. Or, are we going to define windfall profits as profits from a particular industry? That's not exactly fair, either. Like other American's, I don't need \$1,000 in welfare payments, nor in steal-from-the-rich-and-give-to-the-poor payments, no matter what you call them. I need a chance to succeed, and to do my own budgeting. **This emergency rebate didn't happen, and a catastrophe didn't happen, either. Just what was the nature of the emergency?***

**Provide a Tax Cut for Working Families:** [We] will restore fairness to the tax code and provide 150 million workers the tax relief they need. [We] will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family. The "Making Work Pay" tax credit will completely eliminate income taxes for 10 million Americans.

*Let's get our terminology clear. Does a tax credit mean that someone who does not pay taxes gets money? If so, it's not really a tax credit. Rather, it's another steal-from-the-rich-and-give-to-the-poor plan. Why not a deduction to lower the amount that actual taxpayers will pay? **Through a number of measures that increase taxes on companies and added mandates to the states, you've increased the tax burden on families.***

**End Tax Breaks for Companies that Send Jobs Overseas:** [We] believe that companies should not get billions of dollars in tax deductions for moving their operations overseas. [We] will also fight to ensure that public contracts are awarded to companies that are committed to American workers.

*How are you going to do that? If I move part of my workforce overseas, I might have foreign payroll, but I would be more likely to do it by having a foreign supplier. Does this mean no deductions for cost of goods purchased overseas? What about importers? A simpler way to handle this, as well as the balance of payments, and Customs concerns would be to charge a tax on money leaving the US, and to stop charging duties altogether. By the way, my company makes much of its money by fixing problems that originated overseas. **While your party held Congress, no attempt was made to fulfill this noble promise.***

**Invest in our Next Generation Innovators and Job Creators:** [We] will create an Advanced Manufacturing Fund to identify and invest in the most compelling advanced manufacturing strategies. The Fund will have a peer-review selection and award process based on the Michigan 21st Century Jobs Fund, a state-level initiative that has awarded over \$125 million to Michigan businesses with the most innovative proposals to create new products and new jobs in the state.

*Isn't this just another corporate welfare project? **Did anything happen in this regard?***

**Double Funding for the Manufacturing Extension Partnership:** The Manufacturing Extension Partnership (MEP) works with manufacturers across the country to improve efficiency, implement new technology and strengthen company growth. This highly-successful program has engaged in more than 350,000 projects across the country and in 2006 alone, helped create and protect over 50,000 jobs. But despite this success, funding for MEP has been slashed by the Bush administration. [We] will double funding for the MEP so its training centers can continue to bolster the competitiveness of U.S. manufacturers.

*Legitimate manufacturing improvements will be funded by the banks. There is no need for this corporate welfare program to exist, let alone double. **Did this happen?***

**Invest In A Clean Energy Economy And Create 5 Million New Green Jobs:** [We] will invest \$150 billion over 10 years to advance the next generation of biofuels and fuel infrastructure, accelerate the commercialization of plug-in hybrids, promote development of commercial scale renewable energy, invest in low emissions coal plants, and begin transition to a new digital electricity grid. The plan will also invest in America's highly-skilled

manufacturing workforce and manufacturing centers to ensure that American workers have the skills and tools they need to pioneer the first wave of green technologies that will be in high demand throughout the world.

*If this was a profitable endeavor, the companies would be doing it now. Your plan is another \$15 billion per year of corporate welfare. On a side note, I, and likely most Americans, would appreciate it if you stopped playing the multiplier game. \$150 billion over 10 years is \$15 billion a year. Your suppression of energy jobs has helped create the current level of unemployment.*

**Boost the Renewable Energy Sector and Create New Jobs:** [Our] plan will create new federal policies, and expand existing ones, that have been proven to create new American jobs. [We] will create a federal Renewable Portfolio Standard (RPS) that will require 25 percent of American electricity be derived from renewable sources by 2025, which has the potential to create hundreds of thousands of new jobs on its own. [We] will also extend the Production Tax Credit, a credit used successfully by American farmers and investors to increase renewable energy production and create new local jobs.

*There is a danger here that a company that can't produce enough renewable energy may instead cut back on the fossil energy to attain the needed percentage. Nuclear fuels are one of our best bets to conserve fossil fuel and cut down on carbon emissions at the same time. The reprocessing of nuclear fuels would do a great deal to solve the problem of large quantities of reprocessible waste piling up. This plan, too, involves corporate welfare in the form of the PTC. On a side note, I, and likely most Americans, would appreciate it if you stop promising things you won't be around to control. For instance, your maximum term in office ends in 2017. Don't tell us about 25% in 2025. Tell us about a percentage in 2013 or 2017. Has anything positive happened in this area? Certainly the jobs picture, especially in the energy sector, is worse now than when you took office.*

**Create a National Infrastructure Reinvestment Bank:** [We] will address the infrastructure challenge by creating a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. This independent entity will be directed to invest in our nation's most challenging transportation infrastructure needs. The Bank will receive an infusion of federal money, \$60 billion over 10 years, to provide financing to transportation infrastructure projects across the nation. These projects will create up to two million new direct and indirect jobs and stimulate approximately \$35 billion per year in new economic activity.

*This is a scheme in which the U.S. will not only muscle in again into the banking industry, but will also engage in a great deal of corporate welfare. Other than funding a high-speed rail project between a ghost town and a prison, has there been any such investment?*

**Create a National Network of Public-Private Business Incubators:** [We] will support entrepreneurship and spur job growth by creating a national network of public-private business incubators. Business incubators facilitate the critical work of entrepreneurs in creating start-up companies. [We] will invest \$250 million per year to increase the number and size of incubators in disadvantaged communities throughout the country.

*"Business incubators" doesn't mean much. Define what you mean. On the face of it, this sounds like another corporate welfare program. If these are targeted at particular communities, rather than spreading the wealth evenly over America, then this is a program that should be handled entirely by the affected states, and not the federal government. Has anything happened in this regard?*

**Protect Striking Workers:** [We] support the right of workers to bargain collectively and strike if necessary. They will work to ban the permanent replacement of striking workers, so workers can stand up for themselves without worrying about losing their livelihoods.

*This type of thinking is why the American auto manufacturers may not survive. A well-organized strike can give the business the choice between a quick death by strike, or a slow death by agreeing to what the strikers want. Under your watch, many hallmark American corporations have gone bankrupt, and/or come into federal ownership or bail-out. Not only are the corporations going bankrupt, but the states, counties, and cities are, too. Recently, your administration threatened states that protect the right to secret unionization votes.*

**Raise the Minimum Wage:** [We] will raise the minimum wage, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers earn a living wage that allows them to raise their families and pay for basic needs.

*The minimum wage makes certain jobs illegal. It forces companies to decide between getting a low-value job done for a mid-value price, not having the job done at all, or shipping the job overseas. With the \$9.50 minimum wage plan, any job not worth doing for \$9.50 plus taxes and demanded benefits is not worth doing, and is so abolished. **Has anything happened on this front?***

**Create a Universal Mortgage Credit:** [We] will create a 10 percent universal mortgage credit to provide homeowners who do not itemize tax relief. This credit will provide an average of \$500 to 10 million homeowners, the majority of whom earn less than \$50,000 per year.

*This, along with the home mortgage deduction, is part of what causes unnatural housing prices. There should be no mortgage credit, and the mortgage deduction should be phased out. **Has anything happened on this front?***

**Close Bankruptcy Loophole for Mortgage Companies:** [We] will work to eliminate the provision that prevents bankruptcy courts from modifying an individual's mortgage payments. [We] believe that the subprime mortgage industry, which has engaged in dangerous and sometimes unscrupulous business practices, should not be shielded by outdated federal law.

*You should be aware of the difference between a secured and an unsecured loan. An unsecured loan has nothing real to back it. It can be modified or dismissed by the bankruptcy court. A secured loan, on the other hand, has real physical security for the lender, and is out of reach of the bankruptcy court. In return for this, the borrower gets much lower rates. Putting this measure into effect will cause mortgage rates to skyrocket. If you don't believe me, try this: Ask the bank what rate they will charge you for an unsecured loan on a house. **Has anything happened on this front?***

**Cap Outlandish Interest Rates on Payday Loans and Improve Disclosure:** [We] will extend a 36 percent interest cap to all Americans. They will require lenders to provide clear and simplified information about loan fees, payments and penalties, which is why they'll require lenders to provide this information during the application process.

*More than 36% may be outlandish, but more than 18% is usurious. **Has anything happened on this front?***

**Encourage Responsible Lending Institutions to Make Small Consumer Loans:** [We] will encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small-dollar loans and to drive unscrupulous lenders out of business.

*Government "encouragement" to banks was the major factor in creating our current financial crisis. The government should stay out of it entirely, and let the banks themselves decide who to lend money to, and under what circumstances. **Has anything happened on this front?***

**Reform Bankruptcy Laws to Protect Families Facing a Medical Crisis:** [We] will create an exemption in bankruptcy law for individuals who can prove they filed for bankruptcy because of medical expenses. This exemption will create a process that forgives the debt and lets the individuals get back on their feet.

*As it is, many hospitals and medical centers have been forced out of business by existing laws separating care from payment. Extending bankruptcy in this way, without safeguards for the hospitals and medical centers, may force them out of business, leaving many Americans without healthcare, whether they have insurance or not. **Has anything happened on this front?***

**Expand the Family and Medical Leave Act:** The FMLA covers only certain employees of employers with 50 or more employees. [We] will expand it to cover businesses with 25 or more employees. They will expand the FMLA to cover more purposes as well, including allowing workers to take leave for elder care needs; allowing parents up to 24 hours of leave each year to participate in their children's academic activities; and expanding FMLA to cover leave for employees to address domestic violence.

*In a company of 25 people, having just one person out on FMLA means a 4% reduction in the work-force, with nothing the company can do about it. Why not leave this to a contract between management and labor? Has anything happened on this front?*

**Encourage States to Adopt Paid Leave:** As president, [I] will initiate a strategy to encourage all 50 states to adopt paid-leave systems. [We] will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers.

*Federal encouragement to states seldom means actual encouragement. Generally, this is a euphemistic term for federal blackmail of states, by taking money away from them using the income tax, and then returning that same money to the state as "revenue sharing", or not, depending on whether the demands had been met. A billion and a half should not be spent on state programs. Has anything happened on this front?*

**Expand High-Quality Afterschool Opportunities:** [We] will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve a million more children. [We] will include measures to maximize performance and effectiveness across grantees nationwide.

*This is not a matter that the federal government should be involved in. This should be a state matter. Has anything happened on this front?*

**No Child Left Behind Left the Money Behind:** The goal of the law was the right one, but unfulfilled funding promises, inadequate implementation by the Education Department and shortcomings in the design of the law itself have limited its effectiveness and undercut its support. As a result, the law has failed to provide high-quality teachers in every classroom and failed to adequately support and pay those teachers.

*This is not something the federal government should be involved in at all. There are two sides to NCLB. My youngest daughter calls it No Child Gets Ahead. Has anything happened on this front?*

**Zero to Five Plan:** [Our] comprehensive "Zero to Five" plan will provide critical support to young children and their parents. Unlike other early childhood education plans, [our] plan places key emphasis at early care and education for infants, which is essential for children to be ready to enter kindergarten. [We] will create Early Learning Challenge Grants to promote state "zero to five" efforts and help states move toward voluntary, universal pre-school.

*"Education for infants"? There are entrance requirements for kindergarten? The federal government has no business in the education business. This is the proxy of the states. In providing "challenge grants" to the states, the federal government is taking money from the people, and then offering it back to them, under certain circumstances. Why not let us decide how we want our money spent in the first place? Has anything happened on this front?*

**Expand Early Head Start and Head Start:** [We] will quadruple Early Head Start, increase Head Start funding and improve quality for both.

*This is something that should be left to the states, rather than the federal government. Has anything happened on this front?*

**Affordable, High-Quality Child Care:** [We] will also provide affordable and high-quality child care to ease the burden on working families.

*This is also something that is the states' domain. In most cases, the child would be better off with its mother than in daycare or with a nanny. **Has anything happened on this front?***

**Support High-Quality Schools and Close Low-Performing Charter Schools:** [We] will double funding for the Federal Charter School Program to support the creation of more successful charter schools. [Our] administration will provide this expanded charter school funding only to states that improve accountability for charter schools, allow for interventions in struggling charter schools and have a clear process for closing down chronically underperforming charter schools. [Our] administration will also prioritize supporting states that help the most successful charter schools to expand to serve more students.

*The federal government has no business funding schools outside of DC. Federal schools inside of a state would be stepping on the toes of the states, the local districts, and profit-making private schools. This is also structured to control the states to a greater degree, eroding states' freedom further. **Has anything happened on this front?***

**Make Math and Science Education a National Priority:** [We] will recruit math and science degree graduates to the teaching profession and will support efforts to help these teachers learn from professionals in the field. [We] will also work to ensure that all children have access to a strong science curriculum at all grade levels.

*Here, you want to get yourself involved in the free market, rather than letting the districts, the private schools, and the current and prospective teachers (with or without unions representing them) work things out for themselves. Every time the federal government interjects itself into the marketplace, we move farther into a controlled economy, and farther from a smoothly-running one. **Has anything happened on this front? It seems that the national priorities are (a) take control of the medical sector of the economy, (b) take control of the energy sector of the economy, (c) take control of the transportation sector of the economy, (d) end states' rights, (e) end the threat of removal from most of the illegal aliens in the country, (f) end the US's involvement in the world as its military and financial leader, (g) end solvency of the federal, state, and local governments, and (g) involve us in as many wars as possible.***

**Address the Dropout Crisis:** [We] will address the dropout crisis by passing his legislation to provide funding to school districts to invest in intervention strategies in middle school — strategies such as personal academic plans, teaching teams, parent involvement, mentoring, intensive reading and math instruction, and extended learning time.

*Under our law, a "district" is a separately governing body. The districts in the US run on tax revenue supported by the states and local districts. The federal government should not be involved. **Has anything happened on this front?***

**Support College Credit Initiatives:** [We] will create a national... initiative that has a bold goal to increase students taking AP or college-level classes nationwide 50 percent by 2016, and will build on [my]... proposal... to provide grants for students seeking college level credit at community colleges if their school does not provide those resources.

*This should all be left to the states. Also, rather than telling us what you will do by the end of your second term, tell us what you will do by election day in the first term, so that we can judge your performance instead of your claims. **Has anything happened on this front?***

**Support English Language Learners:** [We] support transitional bilingual education and will help Limited English Proficient students get ahead by holding schools accountable for making sure these students complete school.

*Currently, the law requires that the states provide everyone with the same rights. If the states had the right to withhold some services from illegal aliens, a lot of this problem would go away. I submit to you that there is virtually no such thing as a legal US resident who needs bilingual education. If we start enforcing laws, rather*

than ignoring them as we have done in the recent past, then the need for bilingual education will almost totally evaporate. Those who are not native English speakers, and who have a right to be here would benefit more from an immersion program than from bilingual education. I have family members who had the benefit of not having bilingual education available to them. Finally, education within the states should be handled entirely by the states. *Has anything happened on this front?*

**Prepare Teachers:** [We] will require all schools of education to be accredited. [We] will also create a voluntary national performance assessment so we can be sure that every new educator is trained and ready to walk into the classroom and start teaching effectively. [We] will also create Teacher Residency Programs that will supply 30,000 exceptionally well-prepared recruits to high-need schools.

*There are a number of problems with this proposal:*

- *We have no national accreditation board. All we have are generally accepted regional accreditation boards. There is no agency to accredit the accreditors.*
- *Private schools may be too small to even be considered for accreditation.*
- *Religious schools, operating under their own doctrines, may not qualify for the usual sort of accreditation.*
- *Home-school, even if taught at a pace far in excess of normal schooling, or to a level not available to regular schooling, under current rules cannot be accredited.*
- *New schools do not start accredited. This would mean that no new school can start.*
- *Many fine trade colleges do not have accreditation, nor do they qualify under current rules. Many will have to close.*
- *This is a state issue, and not subject to federal control, in that a school which operates within a single state, and has no students from other states, is not engaged in interstate trade.*

*Has anything happened on this front?*

**Retain Teachers:** To support our teachers, [our] plan will expand mentoring programs that pair experienced teachers with new recruits. They will also provide incentives to give teachers paid common planning time so they can collaborate to share best practices.

*You plan on telling local school districts how to run their own schools? Keep the federal government out of the states', counties', cities', and districts' business. Other than the failed one-time Stimulus plan, has anything happened on this front?*

**Reward Teachers:** [We] will promote new and innovative ways to increase teacher pay that are developed with teachers, not imposed on them. Districts will be able to design programs that reward accomplished educators who serve as a mentor to new teachers with a salary increase. Districts can reward teachers who work in underserved places like rural areas and inner cities. And if teachers consistently excel in the classroom, that work can be valued and rewarded as well.

*Your first two sentences here contradict each other. Every market the federal government involves itself in (such as the mortgage market), it screws up, and to some extent moves us from a free market economy, and into a controlled economy. This is a matter for the school districts and the teachers (with or without unions), and not the concern of the states or the federal government. Has anything happened on this front?*

**Create the American Opportunity Tax Credit:** [We] will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This universal and fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university and make community college tuition completely free for most students. Recipients of the credit will be required to conduct 100 hours of community service.

*Giving people money, in any manner, to use for college, ends up making college more expensive. Colleges will spend whatever money they have, and not necessarily on education. This is yet another example of how federal involvement in an economy foils the free-market forces. Has anything happened on this front?*

**[Our] comprehensive New Energy for America plan will:**

- Provide short-term relief to American families facing pain at the pump
- Help create five million new jobs by strategically investing \$150 billion over the next ten years to catalyze private efforts to build a clean energy future.
- Within 10 years save more oil than we currently import from the Middle East and Venezuela combined.
- Put 1 million Plug-In Hybrid cars -- cars that can get up to 150 miles per gallon -- on the road by 2015, cars that we will work to make sure are built here in America.
- Ensure 10 percent of our electricity comes from renewable sources by 2012, and 25 percent by 2025.
- Implement an economy-wide cap-and-trade program to reduce greenhouse gas emissions 80 percent by 2050.

*These are all private-sector/free-market concerns, and the less the federal government has to do with it, the better off we will all be. The private sector will invest the required money at the right rate, at the right time, and won't charge the taxpayer for it. Don't tell us what to invest in, nor tell us what to buy. My company bought its Priuses because we thought it prudent, not because the government told us to.*

*The cap-and-trade program is one of the most dangerous proposals out there right now. There are three prevalent greenhouse gasses on Earth, each acting on a different component of the EM spectrum. These are CO<sub>2</sub>, methane, and water vapor. CO<sub>2</sub> is a part of a negative feedback system. More CO<sub>2</sub> means more plants, which means less CO<sub>2</sub>. It's a self-balancing system. Trying to mess with CO<sub>2</sub> will do nothing over the long term. Methane, if you really want to control things, is a place to look. Maybe we should cap the number of kine allowed in the US? But, even that is a problem. There's only one atmosphere. Unless you can evenly regulate the entire world at the same time, you've done nothing but put the US at a disadvantage. Lastly, consider the fact that the polar caps on several other bodies in the solar system appear to be heating up. Shall we cap in the rest of the solar system, too? **Under your administration's first two years, the "pain" at the pump has doubled. The clean energy initiative has resulted in greater unemployment. The government-funded plug-in hybrid cars have only a few thousand sales. They cost twice as much as the competitive models.***

**Expand Paid Sick Days:** Half of all private sector workers have no paid sick days and the problem is worse for employees in low-paying jobs, where less than a quarter receive any paid sick days. [We] will require that employers provide seven paid sick days per year.

*This will hurt all of American commerce and productivity, from the largest corporations, right down to the mom-and-pop shops with one employee. Check out the numbers. Companies that have a fixed number of sick days, typically 5, have employees use just about all of those sick days. Raise the number of days to 7, and you've just cut American productivity by ~1%. A success story: One company I worked for had two choices: 5 sick days for yourself, or 3 sick days shared in a pool with everyone else who took that option. Those in the pool of 3 sick days (with a doctor's note required for 3 or more) never used them up, and so had less than 3 average sick days (~1% productivity increase), even though one person legitimately used almost 200 sick days one year. **Has anything happened in this regard?***

**Provide Universal Health Care and Lower Health Costs:** [We] are committed to signing universal health legislation by the end of [our] first term in office that ensures all Americans have high-quality, affordable health care coverage. Their plan will save a typical American family up to \$2,500 every year on medical expenditures by providing affordable, comprehensive and portable health coverage for every American; modernizing the U.S. health care system to contain spiraling health care costs and improve the quality of patient care; and promoting prevention and strengthening public health to prevent disease and protect against natural and man-made disasters.

*This is pie-in-the-sky. Get us some specifics. If done improperly, such a plan can cost us a fortune, and at the same time, ruin the healthcare system on its own. **In enacting the constitutionally illegal so-called Obamacare program, you have increased the healthcare costs for just about everyone. Few additional people are insured. We have fewer insurance choices. There's one real "tell" here, though. The Obamacare changes that will come into effect (changes monthly, from now until and including 2020) will destroy the healthcare system we have now, and lead to a government-only program.***

**Expand Retirement Savings Incentives for Working Families:** [We] will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. [Our] plan will match 50 percent of the first \$1,000 of savings for families that earn less than \$75,000. The savings match will be automatically deposited into designated personal accounts. Over 80 percent of these savings incentives will go to new savers.

*We're going to give another \$500 in welfare payments to families earning \$74,999 per year? Is a combined family income of \$75,000 the new rich? **Has anything happened in this regard?***

**Irresponsible Tax Cuts:** President Bush's policies of giving tax breaks for the wealthy will cost the nation over \$2.3 trillion by the time they expire in 2009.

*Once only the "wealthy" are paying taxes (or only they are paying any significant taxes), then they are the only ones you can give a tax cut to. Kennedy improved everyone's lot with his tax incentives, as did Reagan. Bush, too, to some extent. Your plans on raising some taxes and letting other taxes expire is part of the reason for the big sell-off after the election, and a sell-off that will continue until you're finished raising taxes. Your tax plan will hurt the economy when it happens and is hurting it now. **If they're so irresponsible, why did you continue them? Is it because you know they're necessary?***

**Cut Pork Barrel Spending:** ...[We] will slash earmarks to no greater than year 1994 levels and ensure all spending decisions are open to the public.

*Just get rid of them entirely. By the way, this is hard to believe in light of the nearly a trillion dollars in pork you voted for this year alone. **Pork-barrel spending has more than doubled in your first year alone.***

**Make Government Spending More Accountable and Efficient:** [We] will ensure that federal contracts over \$25,000 are competitively bid. [We] will also increase the efficiency of government programs through better use of technology, stronger management that demands accountability and by leveraging the government's high-volume purchasing power to get lower prices.

*There is one problem in this, addressed by some countries already, but not here: For many applications, especially in software, there are organizations that produce free software, and non-profit companies that produce at cost. Neither of these enterprises can afford to bid on a contract. For instance, if you bid for an operating system, companies that charge will bid. There will be no Linux bid for \$0. The same holds true for a number of application programs. There should be a federal office of \$0 bids, which should have the job of submitting bids on contracts when free or non-profit items are available. **Has anything happened in this regard?***

**Diplomacy:** ...Now is the time to pressure Iran directly to change their troubling behavior. [We] will offer the Iranian regime a choice. If Iran abandons its nuclear program and support for terrorism, we will offer incentives like membership in the World Trade Organization, economic investments, and a move toward normal diplomatic relations. If Iran continues its troubling behavior, we will step up our economic pressure and political isolation. Seeking this kind of comprehensive settlement with Iran is our best way to make progress.

*Ooh, Iran must be trembling in their boots right now — economic pressure and political isolation — what ever are we going to do now? The only "or else" you can use, is to keep your threats unlimited or unspecified. As one of our former secretaries of state said, "A carrier battle group makes one [heck] of a hole card." **You've done nothing of any effect as pertains to Iran. Now, the entire Middle East and all of North Africa are in turmoil.***

**Israeli-Palestinian Conflict:** [We] will make progress on the Israeli-Palestinian conflict a key diplomatic priority. They will make a sustained push — working with Israelis and Palestinians — to achieve the goal of two states, a Jewish state in Israel and a Palestinian state, living side by side in peace and security.

No, you will *not* make progress, because neither the PA, nor any of the terrorist groups that comprise it, want a two-state solution. Look at their constitutions, statements, and maps. They want a single Palestinian state from Egypt to Lebanon. The worst you can do is to pretend that progress is being made. *Has anything happened in this regard?*

**Strengthen NATO:** [We] will rally NATO members to contribute troops to collective security operations, urging them to invest more in reconstruction and stabilization operations, streamlining the decision-making processes, and giving NATO commanders in the field more flexibility.

*Here's an alternative plan: Tell them that we will begin troop withdrawals, and by a certain date they will be on their own. Let them buy American equipment to protect themselves. Has anything happened in this regard?*

**Strengthen the Nuclear Non-Proliferation Treaty:** [We] will crack down on nuclear proliferation by strengthening the Nuclear Non-Proliferation Treaty so that countries like North Korea and Iran that break the rules will automatically face strong international sanctions.

*They don't care about weak sanctions. This sort of thing requires the threat of regime-threatening sanctions. Has anything happened in this regard?*

**Toward a Nuclear Free World:** [We] will set a goal of a world without nuclear weapons, and pursue it. [We] will always maintain a strong deterrent as long as nuclear weapons exist. But [we] will take several steps down the long road toward eliminating nuclear weapons. [We] will stop the development of new nuclear weapons; work with Russia to take U.S. and Russian ballistic missiles off hair trigger alert; seek dramatic reductions in U.S. and Russian stockpiles of nuclear weapons and material; and set a goal to expand the U.S.-Russian ban on intermediate-range missiles so that the agreement is global.

*Problem 1: You can't guarantee that everyone will get rid of their nuclear weapons. If we disarm, someone else will keep a few, or build one, and then we're in deep trouble. Problem 2: In a world without nuclear weapons, we can be threatened like we haven't seen since WWII. The clock is ticking. How long until Iran and its terrorist allies have nuclear weapons?*

**Getting Politics out of Intelligence:** [I] will insulate the Director of National Intelligence from political pressure by giving the DNI a fixed term, like the Chairman of the Federal Reserve. [We] will seek consistency and integrity at the top of our intelligence community — not just a political ally.

*What if you put the guy in, then determine he's not doing a good job? You have introduced politics into every aspect of intelligence, including DHS, FBI, ICE, CIA, and who knows what else.*

**Find, Disrupt, and Destroy Al Qaeda:** [I] will responsibly end the war in Iraq and focus on the right battlefield in Afghanistan.

*Most of our problem in Iraq is with "floaters", or foreign fighters. End our operations in Iraq, and you will have one of these scenarios:*

- *All the foreign fighters move to Afghanistan, where the terrain gives them more of an advantage than they have in Iraq.*
- *The foreign fighters flock to Iraq, and try to establish militant rule there.*
- *Happiness and love fills Iraq, and we mop up quickly in Afghanistan.*

*I consider the last scenario the least likely. Additionally, leaving Iraq is likely to embolden our enemies, having given them a chance to claim victory. Has anything happened in this regard?*

**Win the Battle of Ideas:** [My] Administration will defeat al Qaeda in what the 9-11 Commission called "the Battle of Ideas" by returning to an American foreign policy consistent with America's traditional values and by working with moderates within the Islamic world to counter al Qaeda propaganda. [I] will establish a \$2 billion

Global Education Fund to work to eliminate the global education deficit and offer an alternative to extremist schools.

*The global education deficit is part of what keeps our economy afloat, by keeping us better than "them". Why would a terrorist-inclined person send their kids to an American propaganda school, when the alternative is a down-home "religious" school? In how many countries can we now state that the populace sees the US as a problem?*

**Develop a Cyber Crime Strategy to Minimize the Opportunities for Criminal Profit:** [I] will shut down the mechanisms used to transmit criminal profits by shutting down untraceable Internet payment schemes. [I] will also initiate a grant and training program to provide federal, state, and local law enforcement agencies the tools they need to detect and prosecute cyber crime.

*ACH is one of the biggest problems out there right now. I, or anyone else of my skill level, could use the existing ACH system to disrupt this nation's economic system in one night to an extent never before seen. ACH needs to require more information than is present on a check, and holders of accounts need to be able to opt out of the ACH system. Prepaid credit cards and general gift cards are a part of the untracability problem, if that indeed is a problem. Has anything happened in this regard?*

**Support First Responders:** [I am] committed not only to rolling back the... funding cuts that have affected our first responders — police, firefighters, and emergency medical professionals — but also to increasing federal resources and logistic support to local emergency planning efforts.

*Outside of DC, how is any of this a federal matter? Has anything happened in this regard?*

**Improve Border Security:** Americans know that our national border security system is broken, leaving our country vulnerable. [I] will support the virtual and physical infrastructure and manpower necessary to secure our borders and keep our nation safe.

*Forget virtual. That's useless. Let's have real fencing and patrolling. Under your administration, border security has worsened. You've even sued Arizona to make sure that the degradation continues.*

**Improve Our Immigration System:** [We] believe we must fix the dysfunctional immigration bureaucracy and increase the number of legal immigrants to keep families together and meet the demand for jobs that employers cannot fill.

*In a time of rising unemployment, I don't believe that there is such a thing. In my industry, we've just about given up on competing against immigrants with H-1 visas. Those visas are not issued because the companies that would otherwise be customers can't find Americans to do the job. The H-1 visas are there mainly to depress the price. So, for about the last 10 years, we've concentrated on repairing the damage that the H-1s, offshore companies, and other poorly-trained people have caused.*

*If a family is in danger of being separated because one or more members are illegal aliens, then I am no more concerned about that family's problem than I am if a family is being broken apart because one of its members is being sent to prison. Such are the problems associated with crime, such as burglary or illegal immigration. You've made this worse by guaranteeing that certain classes of illegal aliens can't be deported at all.*

**Bring People Out of the Shadows:** [We] support a system that allows undocumented immigrants who are in good standing to pay a fine, learn English, and go to the back of the line for the opportunity to become citizens.

*There is no such thing as an illegal immigrant in good standing! Any plan other than to penalize those here illegally will serve to continue to encourage people to be here illegally. Has anything happened in this regard?*

**Work with Mexico:** [We] believe we need to do more to promote economic development in Mexico to decrease illegal immigration.

*México is one of the most corrupt regimes around, and they certainly do not want to help decrease illegal immigration, except at their southern borders. **Has anything happened in this regard?***

**Create a Green Jobs Corps:** [We] will create a program to directly engage disadvantaged youth in energy efficiency opportunities to strengthen their communities, while also providing them with practical skills in this important high-growth career field.

*What can unskilled labor do to increase energy efficiency? **Has anything happened in this regard?***

**Improve Transportation Access to Jobs:** As president, [I] will work to ensure that low-income Americans have transportation access to jobs. [I] will double funding for the federal Jobs Access and Reverse Commute program to ensure that additional federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account.

*(a) Why is this a federal, and not state, matter (except in DC)? (b) Two years ago, I switched from commuting to car to commuting by bike. I'm spending almost nothing on gas, and I weigh considerably less. Perhaps one answer to this is a tax credit for buying a bike. **Has anything happened in this regard?***

**Reduce Crime Recidivism by Providing Ex-Offender Supports:** [We] will work to ensure that ex-offenders have access to job training, substance abuse and mental health counseling, and employment opportunities. [We] will also create a prison-to-work incentive program and reduce barriers to employment.

*By "reduce barriers to employment", I sure hope that you aren't going to require me to hire someone who has proven himself untrustworthy. **Has anything happened in this regard?***

**Supports Affordable Housing Trust Fund:** [I've] supported efforts to create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods.

*This sounds like a waste of money, again trying to manipulate the free market. If this sort of thing really should be done, then let it be done by the states. **Has anything happened in this regard?***

**Fully Fund the Community Development Block Grant:** [We] will fully fund the Community Development Block Grant program and engage with urban leaders across the country to increase resources to the highest-need Americans.

*Same here.*

**Establish 20 Promise Neighborhoods:** [We] will create 20 Promise Neighborhoods in areas that have high levels of poverty and crime and low levels of student academic achievement in cities across the nation. The Promise Neighborhoods will be modeled after the Harlem Children's Zone, which provides a full network of services, including early childhood education, youth violence prevention efforts and after-school activities, to an entire neighborhood from birth to college.

*If this is worth doing, then let the states do it. Also, if worth doing, why limit it to 20 neighborhoods, thus excluding at least 30 states? **Has anything happened in this regard?***

**Ensure Community-Based Investment Resources in Every Urban Community:** [We] will work with community and business leaders to identify and address the unique economic development barriers of every major metropolitan area. [We] will provide additional resources to the federal Community Development Financial Institution Fund, the Small Business Administration and other federal agencies, especially to their local branch offices, to address community needs.

*This sounds suspiciously like how we got into the liquidity crisis we're in now. Banks were encouraged to fund certain less-than-optimal loans, rather than act in their best free-market interest. Let the banks operate freely, and they will provide all the help needed to overcome all development barriers other than bad business plans and bad credit history.*

**Increase Access to Capital for Underserved Businesses:** [We] will strengthen Small Business Administration programs that provide capital to women and minority-owned businesses, support outreach programs that help business owners apply for loans, and work to encourage the growth and capacity of these firms. They will also strengthen Community Development Financial Institutions (CDFIs), which are engaged in innovative methods to provide capital to urban businesses.

*Same here. Women and minorities are not denied capital — bad risks are. **Has anything happened in this regard?***

**Support Small Business Development:** [We] will provide capital for farmers to create value-added enterprises, like cooperative marketing initiatives and farmer-owned processing plants. [We] also will establish a small business and micro-enterprise initiative for rural America.

*Same here. **Has anything happened in this regard?***

**Social Investment Fund Network:** [We] will create a Social Investment Fund Network to use federal seed money to leverage private sector funding to improve local innovation, test the impact of new ideas and expand successful programs to scale.

*Same here. **Has anything happened in this regard?***

**Invest in Rural Areas:** [We] will invest in rural small businesses and fight to expand high-speed Internet access. [We] will improve rural schools and attract more doctors to rural areas. And [we] will implement a bold climate change and energy independence plan that will revitalize rural America through new investments in renewable energy production, including wind, solar and biofuel investments.

*Don't invest in small businesses, as that will stifle and disrupt the free market, and thus the economy as a whole. If we do need to somehow invest in rural small businesses, then the states should be doing it. Again, rural schools and doctors should be the concerns of the states. I'm a bit more worried about your climate change concerns than I am with climate change itself. Climate change has always been with us, and it always will be. The best way to energy independence is to have the free market have its way. Perhaps let new drilling occur, and allow the construction of new refineries and nuclear plants, as well as the construction of fuel reprocessing facilities.*

**Combat Methamphetamine:** Methamphetamine use has increased 156 percent nationwide since 1996. [I have] a long record of fighting the meth epidemic. As President, [he] will continue the fight to rid our communities of meth and offer support to help addicts heal.

*Since time immemorial, people have gotten high and drunk. We put in prohibition, and found that it was more of a problem than was alcohol. The same is true for drugs. If we changed our drug laws to allow non-life-threatening recreational pharmaceuticals, then the dangerous ones, and the gangs, would disappear virtually overnight. It would also significantly lower our prison population, and free up a lot of cops to do real policing. **Has anything happened in this regard?***

**Expand Corporation for National and Community Service:** [We] will expand AmeriCorps from 75,000 slots today to 250,000 and [we] will focus this expansion on addressing the great challenges facing the nation. [We] will establish a Classroom Corps to help teachers and students, with a priority placed on underserved schools; a Health Corps to improve public health outreach; a Clean Energy Corps to conduct weatherization and renewable

energy projects; a Veterans Corps to assist veterans at hospitals, nursing homes and homeless shelters; and a Homeland Security Corps to help communities plan, prepare for and respond to emergencies.

*This sounds like make-work.*

**Promote College Serve-Study:** [We] will ensure that at least 25 percent of College Work-Study funds are used to support public service opportunities instead of jobs in dining halls and libraries.

*This too.*

**Expand the Peace Corps:** [We] will double the Peace Corps to 16,000 by 2011. [We] will work with the leaders of other countries to build an international network of overseas volunteers so that Americans work side-by-side with volunteers from other countries.

*How will this expansion occur? **Has anything happened in this regard?***

**Expand Service-Learning in Our Nation's Schools:** [We] will set a goal that all middle and high school students do 50 hours of community service a year. [We] will develop national guidelines for service-learning and will give schools better tools both to develop programs and to document student experience.

*I hope that what you mean here is verbal encouragement, rather than some national program that will draft our kids into forced labor, either directly by the federal government, or indirectly by twisting states' arms.*

**Protect Social Security:** [I do] not support uncapping the full payroll tax of 12.4 percent rate. Instead, [we] are considering plans that will ask those making over \$250,000 to pay in the range of 2 to 4 percent more in total (combined employer and employee).

*This will increase the cost of doing business within the US. It will also take 1-4% more in taxes and lower wages, ostensibly for Social Security, but from people who will never see any Social Security benefit from the increased money taken. It will also be double taxation, in that we are all taxed on social security, but can't deduct that payment as a tax expense. **You have done just the opposite.***

**Ensure Heating Assistance:** [We] will increase funding for the Low Income Home Energy Assistance Program (LIHEAP) which helps low-income citizens — many of them seniors — pay their winter heating and summer cooling bills.

*So, those of us who paid extra to get a modest home in the warmer states will have to pay extra a second time for those that live in the cold areas? Again, who not let the states handle this? **Has anything happened in this regard?***

**[My] plan will cut taxes overall, reducing revenues to below the levels that prevailed under Ronald Reagan** (less than 18.2 percent of GDP). [My] tax plan is a net tax cut – [my] tax relief for middle class families is larger than the revenue raised by his tax changes for families over \$250,000. Coupled with [my] commitment to cut unnecessary spending, [I] will pay for this tax relief while bringing down the budget deficit.

*This sounds impossible, given that there are massive tax cuts to a good deal of the population, plus tax credits for almost everyone, plus many new billions spent annually almost everywhere in your plans. Less in taxes with more in spending means significantly higher deficits. **Has anything happened in this regard?***

**Encourage Diversity in Media Ownership:** [I believe] that the nation's rules ensuring diversity of media ownership are critical to the public interest. Unfortunately, over the past several years, the Federal Communications Commission has promoted the concept of consolidation over diversity. As president, [I] will encourage diversity in the ownership of broadcast media, promote the development of new media outlets for

expression of diverse viewpoints, and clarify the public interest obligations of broadcasters who occupy the nation's spectrum.

*On an economic basis, diversity doesn't help the public interest. I don't care who owns a station; I just want to hear, see, or read their content (or not). That last bit, "clarify the... obligations" sounds ominous, in that restoring government control of content, to any extent other than to protect children from pornography would constitute a violation of our rights to free speech, and is also contrary to economic interests. **Has anything happened in this regard?***

**Deploy Next-Generation Broadband:** [I believe] that America should lead the world in broadband penetration and Internet access. As a country, we have ensured that every American has access to telephone service and electricity, regardless of economic status, and [I] will do likewise for broadband Internet access. [We] believe we can get true broadband to every community in America through a combination of reform of the Universal Service Fund, better use of the nation's wireless spectrum, promotion of next-generation facilities, technologies and applications, and new tax and loan incentives.

*I have a right to a phone and power? I don't think so. I have a right to what I can pay for. Regarding the rest of it, let the free market handle it.*

**Ensure Competitive Markets:** [I believe] we need a business and regulatory landscape in which entrepreneurs and small businesses can thrive, start-ups can launch, and all enterprises can compete effectively while investors and consumers are protected against bad actors that cross the line. As president, [I] will reinvigorate antitrust enforcement, which is how we ensure that capitalism works for consumers.

*Don't forget to make Microsoft **and** GE live up to their responsibilities.*

**Reform the Patent System:** A system that produces timely, high-quality patents is essential for global competitiveness in the 21st century. By improving predictability and clarity in our patent system, we will help foster an environment that encourages innovation. Giving the Patent and Trademark Office (PTO) the resources to improve patent quality and opening up the patent process to citizen review will reduce the uncertainty and wasteful litigation that is currently a significant drag on innovation. As president, [I] will ensure that our patent laws protect legitimate rights while not stifling innovation and collaboration.

*As a member of the peer-review-patent system, I would like to see this system extended to all patents. The patent examiners are not experts in all fields, but we, as a collective group mind, are. Since the program costs the government nothing (actually, a net savings when you factor in examiner time), there should be no barrier there. Other reforms are needed, too. Life patents are insane. If a patented seed lands in my yard and grows, I am liable for patent infringement. There are a host of other such problems. See Michael Crichton's Next for a full list. All life patents should be canceled immediately. Similarly, no further applications should be taken for software patents. **Has anything happened in this regard?***

**Increase Science and Math Graduates:** [We] will improve science and math education in K through 12, to prepare more students for these studies in college. They will work to increase our number of science and engineering graduates and encourage undergraduates studying math and science to pursue graduate studies. They will also work to increase the representation of minorities and women in the science and technology pipeline, tapping the diversity of America to meet the increasing demand for a skilled workforce. The challenges of the 21st century can only be met by combining many skills from people with many backgrounds. America's diversity is a clear competitive advantage if we use it.

*First, keep out of the states' proxy. Second will this increase in the representation of minorities and women come at the expense of majorities and men on a racist or sexist basis? If so, then that's counter to American principals. **Has anything happened in this regard?***

**Lower Health Care Costs by Investing in Electronic Information Technology Systems:** A key feature of [our] health care plan is the use of health information technology to lower the cost of health care. Most medical records are still stored on paper, which makes them difficult to use to coordinate care, measure quality, or reduce medical errors. Processing paper claims also costs twice as much as processing electronic claims. [We] will invest \$10 billion a year over the next five years to move the U.S. health care system to broad adoption of standards-based electronic health information systems, including electronic health records.

*Isn't that what the HIPAA interchange format was for? **Has anything happened in this regard?***

**Advance Stem Cell Research:** Despite recent advances pointing to alternatives like adult stem cell and cord blood, embryonic stem cells remain unmatched in their potential for treatment of a wide variety of diseases and health conditions. [I've] been a long-term supporter of increased stem cell research. [I] introduced legislation while a member of the Illinois Senate that would allow embryonic stem cell research in Illinois. [I've] cosponsored legislation to allow greater federal government funding on a wider array of stem cell lines. [I believe] we need high ethical standards that allow for research on stem cells derived from embryos produced for in vitro fertilization, embryos that would otherwise be needlessly destroyed.

*I don't think that we should allow the destruction of viable embryos, either for research or to simply get rid of them. **Has anything happened in this regard?***

**Support Regional Innovation Clusters:** Thriving innovation clusters across the country like the North Carolina Research Triangle Park and Nashville's thriving entertainment cluster prove that local stakeholders can successfully come together and help reshape their local economies. [We] will create a federal program to support "innovation clusters" — regional centers of innovation and next-generation industries. This innovation clusters program will provide \$200 million in planning and matching grants for regional business, government and university leaders to collaborate on leveraging a region's existing assets — from transportation infrastructure to universities — to enhance long-term regional growth.

*This is just more corporate welfare. **Has anything happened in this regard?***

**Convert our Manufacturing Centers into Clean Technology Leaders:** America boasts the highest-skilled manufacturing workforce in the world and advanced manufacturing facilities that have powered economic growth in America for decades. [We] believe that America is at a competitive advantage when it comes to building the high-demand technologies of the future, and [we] will help nurture America's success in clean technology manufacturing by establishing a federal investment program to help manufacturing centers modernize.

*This too. **Has anything happened in this regard?***

**Use Innovative Measures to Dramatically Improve Efficiency of Buildings:** Buildings account for nearly 40 percent of carbon emissions in the United States today and carbon emissions from buildings are expected to grow faster than emissions from other major parts of our economy. It is expected that 15 million new buildings will be constructed between today and 2015. [We] will work with cities so that we make our new and existing buildings more efficient consumers of electricity.

*Leave this to the private sector. Let them evaluate the difference between the cost of building efficiently and the energy cost of not building efficiently. **Has anything happened in this regard?***

**Foster Healthy Communities:** How a community is designed – including the layout of its roads, buildings and parks – has a huge impact on the health of its residents. For instance, nearly one-third of Americans live in neighborhoods without sidewalks and less than half of our country's children have a playground within walking distance of their homes. [I] introduced the Healthy Places Act to help local governments assess the health impact of new policies and projects, like highways or shopping centers.

*Stay out of the cities' planning commissions! This is not even a state or even county matter. **Has anything happened in this regard?***

**Support Local Law Enforcement:** [We] are committed to fully funding the COPS program to put 50,000 police officers on the street and help address police brutality and accountability issues in local communities. [We] also support efforts to encourage young people to enter the law enforcement profession, so that our local police departments are not understaffed because of a dearth of qualified applicants.

*Let the cities handle their own police funding issues, rather than moving this to a state or federal concern. **Has anything happened in this regard?***

*/s/Sheldon Linker*

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