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"Fixing our healthcare system as a whole is our primary challenge, and to make it happen you need to get engaged – to pound the pavement, get your hands dirty, endure real sacrifice, take on antiquated thinking and help lead the public debate."

-John Kerry

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The Situation in Afghanistan By: Andres Ramos

Class of 2013

A few weeks ago, the only thing you would hear or see on the news would be about the eight year anniversary of the U.S. military in Afghanistan. This is longer than the amount of time the U.S. spent in each World War combined. After eight years, over 230 billion dollars spent, and 800 Americans killed in the country, one would imagine that our nation would have a definite goal and methods of achieving them. Unfortunately, this does not seem to be the case. While our president claims to have such a plan, it is too broad to really work towards solving any of the problems it hopes to. Back in March, when unveiling his new plans for Afghanistan and Pakistan, the President said the overall goal was "to disrupt, dismantle, and defeat al Qaeda in Pakistan and Afghanistan, and to prevent their return to either country in the future." But besides sending more troops for training Afghan forces, combating al-Qaida, and giving more money to Pakistan so they can supply their forces to fight al-Qaida, his plan doesn't outline much. We will never be able to achieve our (vague) goals in this war without specific steps to achieve them.

The lack of a comprehensive plan isn't even what's hurting our war effort in Afghanistan the most. It is the lack of coordination between different government agencies, primarily the U.S. State Department, the U.S. Military, and the CIA. While they all play an integral part of Obama's strategy, they all need to have the same objectives and need to work together to reach them. These different government agencies, however, actually appear to be contradicting each other. For example: the illicit opium trade in Afghanistan is one of the main sources of funds for insurgent activity in the country. Recently it was revealed that Ahmed Wali Karzai, brother of President Hamid Karzai, has been on the CIA payroll for the past eight years. They were paying him to assist in operating a paramilitary group called the Kandahar Strike Force, a group suspected of launching an unauthorized assault on a member of the Afghan government. Ahmed Wali Karzai is also widely believed to have a major role in the country's opium trade. It is entirely likely that the money being paid to him by the CIA is actually funding attacks on our soldiers. This kind of disorganization is absolutely unacceptable for such a supposedly strong and structured government. Because of this lack of cohesive planning between various agencies of the US government, it is quite clear that we need to clean up our act before we can even think about cleaning up a whole other country halfway across the world.



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"There is no instance of a country having benefited from prolonged warfare. - Art of War, Sun-Tzu

The Current State of Affairs and Why Freakonomics Are Necessary

By: David Perretta Class of 2010





"Politicians are the same all over. They promise to build a bridge even where there is no river. " -Nikita Khrushchev The United States is bleeding out. There is no better way to phrase it. Regardless of party affiliation, anybody can see that the Bush years left a rift between the Republican and Democratic parties. The Republicans have been slowly weeding out the moderates in their mist, and the Democrats have been too afraid to use their "overwhelming majority" to push forward any meaningful legislation. Between the parties there is more name-calling and accusations ("You lie!" courtesy of Joe Wilson) than negotiating. If this continues, the country is in for some serious problems.

The Republican Party is getting a bit too crazy. The "Tea-Parties" were originally intended to be used to protests new taxes, and to that purpose they were at the very least clever. However, every time the Democrats do anything that is somewhat upsetting to the G.O.P., a "Tea-Party" is thrown. This raises an interesting question. Why has Nestle's stock fallen 5% over the past few years? One would assume that the Republican's are getting their Tea from a mass producer, and they haven't even been able to raise the stock of the markets most prominent one. Disregarding the "Nestle" issue, the amount of "Tea-Parties" that have been popping up all over the place discredits the Republican Party. Besides Olympia Snowe, the entire party is guilty of bitching and moaning rather than doing the adult thing and actually considering the opinion of the other side. Instead, the Republican's have found it far more effective to sit and cry, while holding signs that equate Barack Obama to Adolf Hitler. This has turned them into a group that is filled with paranoid people who seriously consider the opinions of people like Sarah Palin and Glenn Beck. With them unable to even discuss the Democratic agenda without calling it "socialism" a massive roadblock has been created, and once again, Washington is rendered ineffective due to name-calling.

This is not to say that the Democratic Party is free from error, in fact, if you consider a masculine perspective, they are quite worse. As it stands, the Democrats have had every opportunity to push through every bit of legislation that they could possibly dream up. Yet for some reason, they have been stalling at every turn. It truly is a sad state of affairs that the most powerful political party is in fact too afraid to do anything, lest they lose their control over Washington. Yet, what is power if it is never used? The Democrats must act, if for no other reason than to prove to their constituents that they are not just sitting on their asses on the hill all day. At this rate, Health Care Reform may happen after we're all too dead to care.

Health Care, don't let anybody fool you, it is a problem. As it stands, the cost of Health Care rises faster than the rate of inflation, meaning that no matter how much the dollar is currently worth, we will always be paying more for that "what if we get sick" scenario. While both parties are bickering back and forth over a solution, we might all go broke before we even need to be cured. This is a problem that Freakonomics, not party politics, should be used to solve. Freakonomics is a system developed by Stephen Dubner and Steven Levitt, and outlined in their book *Freakonomics*. It involves stripping the issue to a purely monetary one, and finding the best money-related solution to solve it. By treating Health Care reform as a simple consumer product (which is *should* be, rather than a complex political issue), Washington could take the approach of what would get the consumer (the public) the most bang for their buck. Unfortunately, everybody is so bent out of shape over the "Party Line" that they'll probably kill themselves over the argument. Let's just hope Glenn Beck does it first (it'd probably make for some good TV).

Why We Should Tax the Churches

By: Matthew Juul Class of 2010

I've never been a big proponent of religion. I was raised as a Lutheran by my father while my mother, who rarely if ever went to church, was a non-practicing Buddhist. Neither really pushed me to be a religious fanatic nor an atheist, it was purely my decision. After seeing all the injustice in the world, so much of which caused by the various religiously oriented states (and yes, that includes America), I just could not support the notion that a higher deity is watching over us and actually loves us. Sure, everyone who believes in the existence of a god will give various reasons to the contrary, i.e. creationism, infinite regression, etc., but all retain the same fundamental flaws: the lack of proof and the spottiness of holy texts.

I don't really care if you agree with me or not, that is not the purpose of this article, but what I do wish is that you will see is that the basic, fundamental principles of this nation are being undermined in a very simple way. While the average citizens of all religious denominations (or lack thereof) are coughing up their hard earned cash in the form of taxes, churches, synagogues, mosques, etc. are getting away with murder by being exempt from doing so. Whether you are a liberal or a conservative, seeing a whole sect of people violate the separation of church and state clause of our Constitution while basically living freely off of our tax dollars, is outrageous.

Many of you are thinking, well, churches provide things like soup kitchens, shelters, and A.A. for people who can't afford care, and you know what, that's 100% true, in SOME cases. Not every single place of worship does in fact provide these services, and those that do only do so ito a small degree. If churches are to be considered charitable, then they would have to provide a substantial amount of services to the masses other than ideological indoctrination.

There are so many benefits to lifting this exemption. Take into account in the entire United States there are 300,000 Christian churches, 3,400 synagogues, and 1,200 mosques. If we taxed most, if not all of these places of worship, then our economy would be gaining revenue from over a hundred thousand new sources. With two wars still raging, the economy in a dilapidated state, and a new health care bill poised to be passed, our country could use this money. And if they are truly adherents to their religions, then Jesus, Moses, and Muhammad would be proud of the money that their places of worship are generating for the betterment of society.

Not only would we gain revenue through direct taxation, but we would also save money through legitimizing churches that could actually be considered non-profit organizations. By making churches file the 990 form, the IRS (which currently waives this filing for churches) could see which churches are actually performing the duties they say they are doing, as it's a common practice that phony churches are set up to dodge taxes. In Hardenburgh, New York, 235 of 239 property owners in that town were granted religious tax exemption due to their properties being made branches of the MAIL ORDER "Universal Life Church." A similar occurrence happened in Wisconsin where hotels, parking lots, farms, and a communion wafer bakery were in part a church's holdings exempt from taxes. Over \$4.2 billion in tax exempt religious property exists in Wisconsin alone. Now imagine how much exists in a richer state like ours or in bigger states (and more religiously fanatical ones) like Texas.

This is not about exterminating religion or causing a ruckus, this is about correcting what is morally unjust, and something that every member of a religion can understand. America is a not a theocracy and cannot allow certain organizations to be exempt from the same laws as the common man. By doing so, we are actively going against the Constitution and are setting ourselves up for religious fanaticism. And maybe, if we started to tax the churches, Congress would think twice before putting that money in their pockets, or worse, towards funding more illegal wars.



"Religion is what keeps the poor from murdering the rich." - Napoleon Bonaparte



It's Time to Get Our Act Together

By: Jackson Roth Class of 2012



Perhaps one of the most startling events in the last several months has been China's complete reversal regarding its energy policy. For years China has relied on the burning of fossil fuels to fuel its economy, and has often denied climate change or the need for renewable energy sources. In the past few months, that has all changed. Companies such as Suntech Power Holdings, the largest solar provider in China, are rapidly taking a market share and are backed with government support. The Chinese Government is also providing tax breaks and incentives for farms to use solar panels. What does this mean for the United States? When he came to office, President Obama wanted to make the U.S. "the world's leading exporter of renewable energy." But the United States has little taken little action to show for it.

American politicians seem to have little willpower to produce a bill that would be beneficial to the environment or promote alternative energy to compete with China. Many people think that the United States can build its 21st Century economy around the energy business. But it's time to get our act together. Thomas Friedman of the <u>New York Times</u> writes in a recent editorial, that "I believe this Chinese decision to go green is the 21st-century equivalent of the Soviet Union's 1957 launch of Sputnik — the world's first Earth-orbiting satellite. That launch stunned us, convinced President Eisenhower that the U.S. was falling behind in missile technology and spurred America to make massive investments in science, education, infrastructure and networking — one eventual byproduct of which was the Internet." But so far, the U.S. response for the most part has been silent.

"China has no income tax, no unemployment and not a single soldier outside its borders."

-Zhou En Lai

One of the few responses is a "Cap and Trade" bill like the one being considered in the House, but it is a fundamentally flawed bill. In theory, the bill is supposed to limit use of fossil fuels by selling "caps" or permits. In reality, the government will be giving most of these caps away for free, and companies can postpone changing their energy policies for many more years. What we need are significant government tax incentives, large government grants, and/or a significant carbon tax. All of these options are strong ways to get the United States to compete and hopefully dominate the energy market, which will be a huge sector of the world economy in the 21st Century. If we are to get enough support for a bill like this to pass, the young people of America must speak up. Remember, that it is not some 65 year old Senator that has to worry about climate change; he will be long dead. But our lives could be, and unless action is taken will be, impacted by this crisis. We need to strongly support legislation that will help make America competitive in the energy sector and fight climate change. I encourage you to support congressman and senators who make this issue a priority. Go on the internet and research the hundreds of groups trying to get significant legislation passed. Remember, that some of you will be able to vote in the 2010 elections and a lot of us will be able to vote for the next president in 2012. Let's go out and make our voices heard on such a key issue of our time.



Pakistan: The Last Eight Years

By: Henry Burbank Class of 2012

Earlier this month, one of the United States' most unexpected allies, Pakistan, ordered its armies to invade the Taliban-held region of South Waziristan. The invasion was sparked by an increase in Taliban attacks in Pakistan, including one incident, where a Taliban faction invaded and took over the Pakistani army's military headquarters in Rawalpindi, taking over 40 hostages and killing more than 15 people, as well as a Taliban invasion of Pakistan's Swat Valley.

For the past eight years, Pakistan has been letting the Taliban use its tribal regions along the afghan border as a safe haven from U.S. and NATO forces, a recruiting ground for new militants, and a headquarters for many key Taliban and al-Qaeda leaders such as Osama bin Laden, the man behind the September 11 terrorist attacks.

Now, its armies are aiming to end the problem that should have never been created. Ever since the 2001 U.S. led invasion of Afghanistan, the Taliban have been on the run. They survived for a couple weeks after the invasion, but soon left Kabul and crossed the mountains into Pakistan, where they were able to coordinate guerilla attacks against U.S. and NATO troops in Afghanistan. The Taliban bases in Afghanistan are a growing problem for the United States military because without Pakistani government assistance, U.S. and NATO soldiers cannot cross the border into Pakistan. As a result, Pakistan has become a safe haven, a place where Taliban and al-Qaeda militants can receive unofficial asylum from the coalition armies. The United States and NATO have spoken to the Pakistani government asking for permission to lead groups of soldiers across the border, but Pakistan has refused. Recently however, American Predator Drones have attacked key areas in Pakistan, and while the drones have effectively killed some Taliban leaders, they have also killed many innocent civilians that are living in the Pakistani tribal areas, which only brews anti-American and NATO sentiment.

When the United States invaded Iraq in 2003, all of the focus that was previously on the War in Afghanistan now fell onto Operation Iraqi Freedom. When the U.S. invaded Iraq, the Taliban had control over about 40% of Afghanistan; however, during the course of Iraqi Freedom, as more troops and technologies were pulled from Afghanistan, the Taliban gained more power. By the time the United States ended its focus on Iraqi Freedom and switched efforts back to the War in Afghanistan in early 2009, the Taliban controlled over 85% of Afghan soil. American soldiers were constantly getting ambushed and the Taliban were setting up governments in the provinces that they controlled that were a direct challenge to the U.S. sponsored government in Kabul. The Taliban financed its campaigns through arms and drug trafficking, which alone brought a \$150 Million dollars to the Taliban last year. This was used to purchase weapons which were used against NATO soldiers and more importantly, to corrupt government leaders in Kabul and Islamabad.

In the past eight years, the Pakistani government in Islamabad has done nothing to combat the growing Taliban presence in the tribal areas. In North and South Waziristan, the Pakistani Taliban's stronghold, the Pakistani government has no control. The Taliban control the police, legal systems, immigration, and government. They have essentially set up their own mini-state in the area, which enforces strict Islamic law, and encourages violence against western powers. The Pakistani government has essentially given up on this region, which has minimal natural resources. Pakistan has even gone so far as to condemn the drone attacks in the tribal areas, which, while justified, doesn't give the impression that Pakistan is behind getting rid of the Taliban.



"Government is like a baby. An alimentary canal with a big appetite at one end and no sense of responsibility at the other. - Ronald Reagan





Well, that all changed in April 2005, when the Pakistani government, bending under pressure from the United States and NATO, invaded the Swat Valley to uproot the Taliban and bring the area back under Pakistani control. Earlier in the year, the Pakistani government announced that it would allow the Taliban to enforce the controversial Sharia law in the Swat valley. The Taliban responded to the invasion with a dug-in defensive position. They were destroyed, however, by the artillery, aircraft, and gunships that the Pakistani army brought with them. By the end of the campaign in May, 200 militants had been killed and order was restored to Swat Valley.

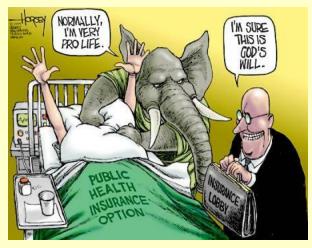
The Pakistani government couldn't have expected the Taliban go down without a fight, and they certainly did not. The Taliban started a guerilla campaign against Pakistan, which included car bombings, and suicide bombings throughout the nation. The attacks culminated in the takeover of the Pakistani army's headquarters, located in Rawalpindi, outside of Islamabad. Taliban militants, dressed in military fatigues, showed up to the headquarters and took over 40 people hostage. About twelve hours later, Pakistani commandos raided the building and successfully neutralized all of the militants. Unfortunately, during the raid one of the militants shot and killed three of the hostages, which brought the death toll to over 15 people during the operation.

"Democracy's the worst form of government except for all the others." - Winston Churchill

The following day, the Pakistani army invaded the Taliban stronghold of South Waziristan, where it is believed that Osama bin Laden is hiding. So far, the government claims that while there have been heavy losses on both sides, the army has been advancing through the region and has uncovered weapon caches, and liberated the town of Kotaki, the hometown of the Taliban leader Mehsud. With such successes, the Pakistani Defense Minister believes that the Taliban will be flushed out of the area within a month.

The moral of the story is that while Pakistan has come a long way since 2001, it still has a way to go before there is peace in Afghanistan and Pakistan. Pakistan needs to join forces with American and NATO militaries in order to successfully defeat the Taliban insurgency. It also needs to assist the coalition effort of stabilizing the Afghan government so that it can retake control of their country, and so that the two nations can resume normal relations with each other. Pakistan needs to realize the role that it has in the current state of affairs in Afghanistan, and if Pakistan knew all it could do to help, it certainly would.





Guy Fawkes Day

By: Daniel Welch Class of 2012

November 5th was Guy Fawkes Day. This is a British holiday that often generates mixed feelings, especially regarding how far one is willing to go to effect change, and if the ends justify the means. But first, a history:

Guy Fawkes, under the alias of John Johnson, was one of thirteen conspirators who planned to ignite 1,800 pounds of gunpowder below Parliament in protest of Catholic oppression in England. Their goal was to completely reduce the building to rubble the day Parliament opened, over which King James I would be presiding, all of this in the hope that in the resulting fray, Princess Elizabeth would become the new, more Catholic-friendly, leader. While the plot was conceived mostly by Robert Catesby, Fawkes' role was as what we would call today, the "Demolitions Expert". He was the one among them who had the most military experience, experience gained from ten years of service with Spain. While all of the other plotters left London as they drew closer to realizing their objective, Fawkes was assigned to stay, as the man who would finally go through with the action. But as the Gunpowder Plotters would soon find, "the best laid plans of mice and men often go awry".

Where the holes in their scheme arose from was this: they needed funds. Most of them were moderately wealthy, but to acquire the money they needed to pull off a job such as this, they turned to a man named Sir Francis Tresham. This man unwittingly betrayed them all. One of the concerns of the conspirators was over the Catholics who would be present in Parliament when they intended to go through with their scheme. On October 26th, Tresham decided to send an anonymous letter to his brother-in-law, Lord Monteagle, through one of the Lord's servants. This letter warned him to, "*devise some excuse to shift of your attendance at this Parliament, for God and man hath concurred to punish the wickedness of this time.*" Monteagle delivered this letter to Robert Cecil, the Secretary of State, that very same day. Despite learning of this recovery, they decided to continue with their plan when Fawkes saw that their explosives had not been uncovered.

On November 5th, 1605, Guy Fawkes was the only conspirator left in London, and was looking over the thirty-six barrels of gunpowder stored in their rented cellar below Parliament. It was this morning that King James ordered Sir Thomas Knyvet to search these cellars, and they discovered Fawkes. Legend has it that upon discovery, Fawkes attempted to bypass the fuse and light the kegs directly with his torch, giving up his own life for the cause. Whether this is fact or fancy, it still remains that he and the other twelve Gunpowder Plot conspirators failed in their mission. He was tortured for about four days, but Fawkes would only give up the names of the men he already knew to be either dead or discovered. After the trial of the remaining conspirators, rather than face the agonizing death of being hanged, drawn, and quartered, he leapt from the ladder leading up to the gallows, breaking his neck and ending his life.

So how does this apply to us now, approaching the dawn of a new decade? Consider this: even in 2009, nearly 405 years after Knyvet's discovery beneath Parliament, people are still retaliating to religious persecution by setting off bombs in public places, often with said bombs still on their person. Guy Fawkes and the Gunpowder Plotters may have had the right reasons, but can the act of mass murder be not just socially acceptable, but *morally right* in any situation? Before you try to answer this question, take this into account: Our country was founded on the idea that if you believe that you and your basic human rights are being disregarded, you have every reason to stand up and fight against oppression. This was the basis of the Revolutionary War, the Civil War, and even the Civil Rights movement. If this is the case, then how can we condemn those in Middle Eastern countries attempting to make the same changes?



"A politician thinks of the next election - a statesman of the next generation." - James Freeman Clarke



"They that can give up essential liberty to purchase a little temporary safety, deserve neither liberty nor safety.

- Ben Franklin

Our Revolution was fought with guerilla warfare, methods completely unconventional and even considered barbaric at the time; Sherman's "March to the Sea" introduced attacking sources of food and supplies as a legitimate military strategy; we dropped an atomic bomb on the cities of Hiroshima and Nagasaki a mere 64 years ago. There would appear to be a downward spiral of violence in warfare where civilians are the ones getting caught in the crossfire more and more. How far would you be willing to go for your cause? Are any sets of ideals worth the payment in innocent blood by the gallon? Catholic teaching, that of the very religion Guy Fawkes was willing to commit this act in support of, tells us that we must "turn the other cheek," and to "love thy neighbor"; "Thou shalt not kill" is even one of the Ten Commandments. What the conspirators planned to do is beyond misinterpretation; they abandoned their beliefs. Or perhaps sacrifice is a better term. Fawkes, like Abraham, laid his faith on the altar, and in order to do what he thought best, he was forced to kill this part of himself. Unlike Abraham, what he didn't see was that there was another way to fight this; a proverbial ram in the bush. The Civil Rights Movement was one of the conflicts I identified as being fought due to unjust treatment. Out of the three I brought up, this one is what I consider the most noble, because it was fought on the moral battleground, one where men are sent off not to kill or be killed, but as a changed people upon their return. These soldiers lobbed grenades to crumble our racial defenses and fired bullets whose path opened up a connection between the target and the marksman on the level of humanity. This, the aim of using peace to beget peace, is why more than Normandy, more than Gettysburg, and more than Saratoga, the Civil Rights Movement is the greatest battle in history. Martyrs inspire revenge, but symbols stir up the winds of change. Men like Guy Fawkes are initially appealing because of the adventures they participate in and the wish fulfillment of going to the extremes for what you believe in. These are the same reasons why people love the mythology of Batman. But someday you will have to take your nose out of the book, your eyes off of your television screen, and realize what is truly heroic. Yes, a man like Fawkes is romanticized about, but if you are looking for an example of what to live up to, look no further than Martin Luther King Jr. For now, just be content with what this holiday brings: bonfires, pyrotechnic displays, and giving children "a penny for the Guy."

Healthcare in America: Why We Need to Pass the Healthcare Reform Bill

By: Thomas Gaudett Class of 2010



Notice: This not the entire article; however, if you would like to see the rest of it, you may contact the writer.

If we think about universal health care and where the idea came from, we really have to think back to the time of Teddy Roosevelt who was the first president to call for reform of the healthcare system, and even suggested as part of his platform that we create a national health insurance system. In that time, many did not see the need to create such a system whereby everyone has access to affordable healthcare. But much has changed since then, and many in society have come to realize the need for such reform. Today, we no longer question whether reform is needed, but rather, we question how we ought to go about reform. And there is no greater testament to the fact that we need healthcare reform in America than the fact that President Obama has made it his top domestic priority.

The reasoning behind this healthcare reform which seeks to cover all individuals comes from the now deceased Senator Ted Kennedy who said very boldly, "Healthcare is a right, not a privilege." With the House of Representatives now having passed a universal healthcare reform bill, the senator's idea has now become more close to reality than ever before. Essentially, the plan that the president and Congress seek to pass is a plan that strengthens the healthcare system by covering everyone, cutting down spiraling costs, and improving quality. Many say that we cannot afford this bill. What we really cannot afford, however, is the status quo; so many in our country are going without basic healthcare simply because they just cannot afford it. In fact, 14,000 people lose their health insurance each and every day. In particular, low income Americans and racial and ethnic minorities experience disproportionally higher rates of disease, fewer treatment options, and reduced access to care. Shouldn't reform then be a no-brainer?

If one looks at the healthcare debate in America, they might be convinced that the American people and the elected officials in Washington are at odds, so much so that they don't agree on much. The contrary is actually the case, though it gets little attention. In fact, about 80 percent of everything in the healthcare reform bills that have been proposed has been agreed upon by all the members of Congress. It is that 20 percent of other issues that makes healthcare so hotly debated and causes the tension that we see today. Most people fear one of two things, or both. The first, quite simply, is change. Change often is uncomfortable, particularly when people like where they are at the present time. The reality is that many in America like their current healthcare situation, and do not want the government to interfere in their lives for that reason. The second fear is how reform will be paid for. They fear that their taxes will increase and the deficit will skyrocket. Indeed, these are the two main concerns that people raise in this debate. But what is key to this debate in America is that people need to know the truth about the reforms that are being proposed. They must be educated about the problems with the current system and the best ways to fix them. The simple truth is that America needs change, and now is the time to act.

What Americans need to know first and foremost is that nobody is trying to change what works in the system. We are trying to change what does not work with the system. Therefore, each and every American is entitled to keep their doctor, keep their insurance, and keep their benefits as long as they are satisfied. Thus for many, little will change about the healthcare they receive, aside from the fact that it will be more efficient and it will give them more security.

What healthcare reform will also do is bring costs under control. Families and businesses will save, and so too will our government if in fact this smart, deficit neutral reform is instituted. President Obama sums up this reform well by saying, "Whether or not you have health insurance right now, the reforms we seek will bring stability and security that you don't have today. This isn't about politics. This is about people's lives. This is about people's businesses. This is about our future."

When we think about the future in terms of healthcare, we ought to be focused on the fact that the future brings greater costs for individuals if we do nothing, and thus will cause more and more Americans to lose their coverage because they cannot afford it. We are already seeing 14,000 people every day losing their coverage. That is because health insurance premiums have gone up about three times as fast as wages have in the past ten years, and this trend is continuing. In addition, out-of-pocket expenses have gone up 62 percent over the last ten years. Americans also pay on average about 77 percent more for prescription drugs than any other nation. What this all translates to is an overall cost of \$2 trillion of public and private money to cover the cost of healthcare in America. That's about 17 percent of our overall economy. If we continue on the path that we are on, more and more of our economy will be devoted to healthcare, and that 17 percent will turn to about 30 percent in the next 20 or so years. Americans need reform to keep the cost of healthcare low so that it does not take over our economy and so that people will not struggle so much to afford it. If we do nothing, a bleak future lies ahead for our nation.



"Every country gets the government it deserves." - Benjamin Disraeli



"In order to become the master, the politician poses as the servant." ~Charles de Gaulle With costs skyrocketing and such a troubling future, this bill seeks to reform parts of Medicare. As costs balloon, so too does Medicare's budget. Within a decade, the Medicare Trust Fund is expected to be in the red unless something is done soon. What needs to happen is that waste needs to be eliminated from the Medicare Trust Fund expenditures in order to cover more people and strengthen the system. Along with cutting the cost of Medicare, the government hopes to then provide more doctors for seniors to choose from. In all, reform would include expanding the entire healthcare work force in both rural and urban areas to make it easier for people to see their doctors. This expansion would also stimulate job creation. And by making Medicare more efficient, more tax dollars will go directly to seniors for care instead of to health insurance companies and it will ensure benefits for today's seniors as well as the benefits of tomorrow's seniors.

One of the biggest ways that the government seeks to make Medicare more efficient is by eliminating subsidies for insurance companies in the Medicare Advantage Program. The government has given out \$177 billion dollars over ten years in the form of subsidies to companies as a part of this program. Yet, these subsidies are unwarranted because, while they may boost insurance company profits, they do not provide any more health benefits. Essentially, these subsidies do nothing to improve care. Thus by eliminating this waste, it will bring down the cost of Medicare for the government without affecting benefits for seniors.

Another way that this bill seeks to cover more people is through the expansion of Medicaid. All families and individuals whose incomes fall below 133 percent of the federal poverty line will be fully covered under a government-financed Medicaid program that will be expanded and improved. This is particularly important to children who are born into low income families, the mentally ill, or people with disabilities who will all have access to primary care services under this expanded Medicaid system.

One thing that this bill adds to the current system that will work to reduce premiums and encourage competition in the market is a Health Insurance Exchange. What the Exchange does is it creates a transparent marketplace for individuals and small employers to comparison shop among private and public insurers. The Exchange will set forth consumer protections, as well as facilitate enrollment into the Exchange and administer affordability credits to help low and middle income families and individuals purchase insurance. Essentially what the Exchange will provide is more choices and options that are affordable. The Exchange would allow for competition between insurance companies, which will force premiums to reduce in price. Such competition is particularly important for states where the market is dominated by one or two companies. Overall, the Exchange will have strong market power because it will be a large pool. Typically when large businesses cover larger amounts of people, they create a pool which gives them more market power and lower premiums. A great example of this is the Federal Employees Health Program which gets such a good deal because there are so many people who are part of it. Moreover, the Exchange will create a more healthy competitive system that will allow for people and businesses to choose the most fitting and affordable plans for them.

Of all of the provisions in this reform bill, there is none more controversial than the public option. If reform is what we want and need in the United States, than a public option must be a part of it. There is no other way to cover every single American. Therefore, it is necessary that we have this public option that will compete alongside all of the other private options. The public option would be one of the many choices of health insurance within the national Health Insurance Exchange. This option, as part of the Exchange, would be subject to the same market reforms and consumer protections as other private plans in the Exchange. The way that this option would work is that each and every person who opts into the public plan will have to pay a monthly premium in accordance with what that person can afford.

Thus, the public option is not a free option, but rather, it is an option that takes into account what one's income is (and as a result, is an affordable option). The reason why this option can allow for lower premiums for those who cannot afford it is because the public option is non-profit for the government, which is unlike many other government-run programs. It would also have a low administrative cost. Therefore, the public option is a self-sustaining program, financed by its premiums. Many can take comfort in the fact that they will not be footing the bill for those who do not have insurance through their tax dollars. The public option works because it responds to a patient's needs at a lower cost. In these ways, it keeps insurance companies honest and adds further competition to the market to keep premiums low. And for those who lose their job or move to a new part of the country, the public option will exist as a security for them so that they can choose it if there is no other better option in the Exchange. This affordable option is exactly what many of the uninsured in our nation need, and we must not deprive them of such an option if we wish to attain true reform.

If there is one thing in this reform bill that everyone should be satisfied with it is the fact that this bill seeks to gain new consumer protections for all people. This is a benefit for those without insurance currently, as well as those who already have insurance. Again, the basic rule is that if you like your insurance, you can keep your insurance. And if you have insurance through your job, nothing will change, with the exception that you will have more security and stability due to the new consumer protections in this bill. The first and probably most important new protection is the fact that no insurance company will ever be able to discriminate or deny people based on pre-existing conditions. Obama sometimes tells an interesting story about his mother who was denied coverage by insurance companies while fighting cancer. As she lay in a hospital bed, she was forced to fight with insurance companies who insisted that she perhaps could have diagnosed her illness before having purchased her insurance policy. Eventually she was covered. But for many, the delay in coverage could mean the difference between life or death, and in many cases such an issue has great implication on one's health. The reality is that in 2007, 12 million people were discriminated against in some way because of pre-existing conditions. Insurance companies denied coverage, refused to cover a specific illness or condition, or charged a higher premium. This certainly is an unacceptable policy which gives the insurance companies the upper hand over consumers. This bill will work to keep insurance companies responsible.

Another protection includes the fact that you will always have access to affordable coverage whether you move, change your job, or lose insurance through your job. You also cannot be denied coverage if you get sick or develop an illness. Insurance companies will also not be able to discriminate based on age, geographic region, family size, etc. People who qualify would now have the option to switch to Medicaid insurance rather than their other insurance if it better fits them, particularly because Medicaid provides more therapy options. Also, it will no longer be acceptable to place lifetime limits on the amount of care one can receive. And best of all, you will never go bankrupt due to medical costs. This bill is full of new consumer protections which will keep insurance companies responsible and will prevent people from being taken advantage of. These are protections that do not exist today, which is why this bill needs to be passed for our benefit.

One of the key principles that this bill puts forth is that prevention and wellness will in the end save money and save lives. Therefore, this bill incorporates several common sense measures associated with prevention and wellness that are meant to save billions of dollars. Most notably, insurance companies will have to cover routine check-ups, preventative care, and screening tests like mammograms and colonoscopies.



"A people that values its privileges above its principles soon loses both." -Dwight D. Eisenhower



"Power is not alluring to pure minds." -Thomas Jefferson The idea is that if diseases like breast cancer and prostate cancer are caught on the front end, it will in fact save many lives and lots of money. There will be no co-pays or costs to get preventative care for cancers and immunizations. There will be an expansion of community health centers and community-based programs will be created for the purpose of delivering prevention and wellness services. In addition, cost-sharing for preventative services will be prohibited in benefit packages. Moreover, this part of the bill encourages people to see their doctor regularly to prevent the diseases and medical issues that are very costly.

If there is one very excellent reform that will come out of this bill that will save money and save a lot of hassle for patients is the computerization of all medical records. Currently, people who go their doctor often have to relay their entire medical history to the doctor including any surgeries that they may have had, any medications that they have taken, etc. every time they see a new healthcare provider. Just imagine being a senior and having to go through such misery. You would hope that you would remember of all of these things off the top of your head, or at least hope you were smart enough to write it all down over the years. The reality is that because doctors cannot access records and previous tests results for a particular patient, patients end up taking the same medical tests over and over again. What this reform bill will do is improve the information given to your doctor so that they can treat you more effectively and so that you will not have to fill out the same paperwork every time you visit the doctor. They'll know what medications you take, they'll know what doctors that you've seen, and they'll know what you are allergic to. Thus, it will save people a lot of trouble and it will save a lot of money if people do not have to repeat the same medical tests over and over again.

That is the healthcare reform bill in a nutshell. The bill is extremely long and complicated and it is difficult to understand completely. But while that may be true, make no mistake that healthcare reform is absolutely needed in our nation. There are many benefits that can come out of this bill, what is even more troubling if this bill does not pass is not that we would lack the new changes, but that we would have to deal with the costs of doing nothing. The reality is that healthcare costs are going up at a faster rate than inflation. While wages are going up about 2 percent every year, the cost of healthcare premiums go up about 6 or 7 percent every year. In fact, healthcare premiums are expected to double in the next ten years. The costs of Medicare will rise faster than the tax dollars coming in, making the Medicare Trust Fund unstable. We already see 14,000 people lose their insurance every day, and that number is expected to rise if nothing is done to fix the system. Essentially, the cost of healthcare in America will increase by billions of dollars over the next few years, yet fewer people will actually be receiving care. America already spends \$6,000 more per person for healthcare than any other industrialized nation in the world including Denmark, France, and Germany. Most of them spend about 50 percent less than we do for medical care yet they are just as healthy, if not healthier. These same countries that have cheaper care also providing more quality care. Many European countries that have higher populations of elderly people and where more people smoke than the United States actually pay less than we do. Certainly something is wrong with this picture. Indeed, healthcare reform is so badly needed in America that if we do nothing, the future will not look very bright for America. Therefore, if America wishes to be strong, do what is right for its people, and maintain its standing in the world, it must reform its healthcare system before it is too late.

Over 44 years ago, Congress passed Medicare, which essentially was a promise that the nation's seniors would never again go without basic healthcare, which has helped them to live longer, better lives and has greatly enhanced their financial security. We now have the chance to do that for every American. If we do nothing to reform the current healthcare system, a bleak future lies ahead for the United States. The President's reform bill is right for our nation because it makes many common sense changes that directly help the American people.

That is why this healthcare bill has won the endorsement of the American Medical Association, the 40-million strong AARP, the American Nurses Association, and many more organizations. The current healthcare system in America is broken, and we are now closer than ever before to making very positive fundamental changes to the system that will help our nation and its people in the long run. This bill is exactly what America needs when it needs it the most. Let us all join in support of the healthcare

reform bill for the betterment of our society and of the United States in the years to come.

Healthcare Reform: The Other Side

By: Sean McGuinness Class of 2011

The United States' healthcare system is broken; everyone agrees on that. The debate arises over how to best fix it. Some people think the best solution is for the government to take over and run health care. The debate over whether or not the US should go to government-run healthcare has been raging since President Harry Truman proposed a public option plan in the 1940s. While the debate has settled somewhat over the 60 plus years, it's never been as hotly contested as it is now. Despite how much debate has been sparked, however, the answer is clear: The United States should not have government run healthcare.

There are no government agencies that run efficiently. Think about it, not a single government agency uses its budget efficiently. The government wastes money at every turn, much of it simply because the government makes things too complicated. The tax code is a prime example of this. When it was first implemented, it took one percent from the citizens with the highest income. Look at it today. The government released a "Tax Simplification Guide," that was over 1,000 pages long...the *simplification guide* was over 1,000 pages! Do we really want the government to make health care that complicated?

It isn't just the IRS either; every government agency is that inefficient. The Department of Motor Vehicles (DMV) has a fairly simple job — track licenses and basic information about state residents — and yet costs are enormous and wait times are obscene.

What about the Pentagon? Well, they are no better than any other government department. The DOD spent almost 14 billion dollars developing a transport vehicle that, when it gets hit with a mortar, releases a gas that kills every man inside. The government can't handle simple things without wasting huge amounts of time, money and manpower. Do we really want the government to be in charge of something as important and as complicated as healthcare?

In countries that currently have socialized medicine, the wait times for patients to see a medical professional are many times longer than they are in the US. Citizens in socialized systems get treated like a number. Britain's National Health Service (NHS) is a prime example. NHS patients wait an average of about eight weeks for treatments that require admission to a hospital, four weeks for out-patient treatments and two weeks for diagnostic tests. On top of these obscene wait times, the patients also are not allowed to choose their own specialists. In the US the average wait times for those same procedures are four weeks or less, two weeks or less and under a week, respectively. Patients in the US can also choose their own specialists after being referred by a general practitioner. The US' free-market system gets patients care, on average, twice as fast as countries with a socialized system.





"A government that is big enough to give you all you want is big enough to take it all away". -Barry Goldwater



"Under capitalism, man exploits man. Under communism it's just the opposite".- John Kenneth Galbraith Socialized medical systems put a price tag on life. Take the British, for example. There is a body within the NHS, the National Institute for Health and Clinical Excellence (ironically, NICE), which decides which new drugs and treatments the NHS will pay for. The main factor that NICE considerers in deciding whether or not a drug or treatment will be paid for by the NHS is its cost-effectiveness, or the cost-per-life-saved. The NICE will not approve a drug or treatment with a cost-per-life-saved ratio higher than \$2.2 million per life saved, or \$45,000 per life year saved. The NHS won't pay for any treatment or drug, even those that could be life saving, if the cost would exceed \$45,000 per year saved. In the American free-market system, that problem does not exist. Every drug and treatment is on the market and available, enabling citizens and doctors to choose the best option for the patient. They do not have to worry about average costeffectiveness statistics. They can choose on a case by case basis, allowing for better care for each individual patient. Socialized systems put a price tag on life, and don't worry about every individual patient. Free-market systems, on the other hand, focus on every patient as an individual, and don't place a price tag on life.

Should Universal Healthcare be implemented in the U.S. it will quickly be taken as a right by the public, meaning that it will be politically impossible to control later on. Social Security is the perfect example. It was originally put into place in 1935 to help senior citizens live out the end of their life comfortably. The retirement age of 65 was also selected in 1935, when the average lifespan was 61.7 years. That means that when Social Security was first implemented, the majority of people didn't even live to be eligible for Social Security. Today the average life expectancy is 77.8 years, meaning that most Americans are eligible for Social Security for approximately 13 years. As a result, costs for Social Security are sky rocketing, making it unsustainable. Every politician knows that Social Security is heading for bankruptcy, yet no one will try and fix-it. When former President George W. Bush tried to restructure Social Security, his political opponents ran a scare campaign about Bush's intentions to "take away your Social Security" and killed the effort. Despite the facts that his plan would not have changed benefits in the slightest, and that his party controlled both Houses of Congress, President Bush was not close to having the political support to implement his measure. Merely suggesting change to something as sacred as Social Security is tantamount to political suicide. Therefore, no politician will try to, even when change is desperately needed. Universal Healthcare will be the same way. If it is implemented, it will be impossible to change because no politician will risk their reelection to fix it. When costs begin to skyrocket, whether that is due to an aging population, government inefficiency or some other reason, politicians will never be able to curtail it. Unless a politician has a political death wish, no one be able to re-structure the system, remove benefits, or put a private practice option back in the system to control cost. Universal healthcare will become another "untouchable" spending program, one with the potential to far outstrip the costs of funding NASA, National Defense, and Social Security, in cost. That is something America simply cannot afford.

The United States should not go to a government run healthcare system. The government wastes billions of dollars every year running relatively simple programs; it certainly can't run something as complicated as a national healthcare system effectively. Also, government run healthcare systems cause patients to wait much longer to receive care than they would have to in the United States' free market system, socialized medicine puts a monetary price tag on life, an unacceptable concept. If America does switch to a universal healthcare system, it will quickly become impossible to control. Because of the terrible flaws with such a system, America should not switch to government run healthcare.

Healthcare Reform: The Middle Ground

By: Mike Love Class of 2010

As the cost of healthcare in America continues to rise at an alarming rate and with about 15% of the country uninsured and with countless of those insured actually underinsured, it seems quite apparent that this country needs healthcare reform. What is not nearly as obvious, however, is how to execute such a massive overhaul of the current system. The Democrats propose the so called "Public Option" which would have the government create a health insurance company and plan to compete against private insurers. On the other side of the aisle, the G.O.P. offers a plan that will reportedly only cover a paltry 7 million Americans, a fraction of the 45 million uninsured. Both of these plans lie at two separate extremes: one calling for the government to step into the healthcare market and one that does little to fix the current system. It is quite clear that both sides are wrong in thinking that their way is the best way to fix this major problem currently facing the nation.

Despite the constant shouting matches and the name calling that's been ever present during this debate, there is a middle ground in the whole debate that achieves the president's goal of achieving affordable healthcare for all Americans while at the same time has minimal government interference when compared to the Democrat's "Public Option". This middle ground is called a regulated fee-for-service system. The first key thing that this healthcare option does is rather ironic, because despite the fact that it regulates the healthcare system, it actually unleashes the power of the free market. Specifically, this system makes all insurance companies operate nationally, which in doing so would eliminate regional monopolies, bring down the cost of health insurance for all Americans because of the vast competition that is created as a result of this plan and allow for the underinsured to get better coverage. On top of these already lowered costs of insurance, employers who provide healthcare to their workers can bargain with the insurance companies to get discounts (e.g. 10%) for their employees, saving the average worker with employee provided insurance a pretty penny. With these two actions alone, costs are lowered and half of the President's plan for healthcare reform is achieved.

The other half of the President's plan involves providing health insurance to the 15% of Americans without any form of health insurance currently. This is where the regulation in this system comes in, as the government makes each insurance company offer a basic plan with government mandated costs (for doctors, hospitals etc). Once these basic plans are offered, anyone who wishes to purchase these plans is given them at the same price as everyone else who wants this plan regardless of medical history, which will make the days of people being denied because of pre-existing conditions a distant memory. This half of the healthcare option takes a lesson from President Teddy Roosevelt, who was originally one of the first crusaders for healthcare reform in America. He understood when some regulation was good for the general well being of the American people (E.G. The Pure Food and Drug Act), while at the same time allowing the greatest amount of competition in the market possible. This is what the regulated fee-for-service system is all about: maximum coverage and competition.

Though it doesn't get much news coverage, the Regulated Fee-for-Service System is a tried and effective insurance option; European countries such as the Netherlands and Switzerland have this type of system and it's working quite well for them.



"If everybody is thinking alike, then somebody isn't thinking". - Gen. George S. Patton



Both of these European countries are very high on the life expectancy rankings (9th and 21st to the U.S.'s 34th) and infant mortality rates (9th and 19th to the U.S.'s 33rd); no doubt byproducts of their successful healthcare systems. By duplicating this kind of system in the U.S. we can no doubt achieve the same levels of success as the countries that also have this type of plan in place.

It's quite clear that America needs healthcare reform and it needs it now. If the country does nothing, costs will continue to balloon to the point where almost no one will be able to keep their care or allow those who are uninsured to get any kind of coverage. The regulated fee-for-service system is the middle ground in this debate that the politicians in Washington should seek to implement; as it achieves the Presidents' goals for reform while at the same time has far less government intervention than the plans currently proposed. In short, this reform plan is much like Teddy Roosevelt: progressive, while at the same time, conservative. Such reform would lessen the strain on America's wallets and at the same time create a far healthier America in the long run.

"Liberals want the government to be your Mommy. Conservatives want government to be your Daddy. Libertarians want it to treat you like an adult". - Andre Marrou

Teen Driving Laws

By: Bernard Shakey Class of 2012

In 2006, four teenagers in Connecticut died in two car accidents within a week of one another. In response, Governor Jodi Rell and the State Legislature passed a series of laws regarding teen drivers. Each successive law made it increasingly difficult for a teen under 18 to get their license, and then placed great restrictions upon the license once it was obtained.

Those under 18 now can't get their learner's permit until their 16th birthday, whereas before the new laws, they were eligible for a learner's permit at 15 and a half and eligible for a license on their 16th birthday. Once they have their permit, in order to be eligible for their license in four months, they must attend a commercial driving school, including 22 hours of classroom time, 40 hours of on-road time with a qualified instructor, an eight hour Safe Driving Practices Class, and a two hour Mandatory Parent Training class.

Since these driving schools often cost upwards of \$600, many new drivers choose to forgo driving school and have their parent teach them to drive. However, if they don't complete a commercial driving school, they still have to complete the eight hour <u>Safe</u> Driving Practices Class and two hour <u>Mandatory Parent Training Class</u>, 40 hours of onroad instruction and the equivalent of 22 hours of classroom training, and they are not eligible for their license until six months from the day they got their permit.

An extra two months may not seem like much, but it is when you consider that there are numerous other time based restrictions after receiving the license. Once an under-18-year-old has obtained their license, they can not drive anyone for the first six months other than themselves, their parents or a qualified trainer. For the second six months they can drive only immediate family or a qualified instructor. An under-18-year-old driver can not drive their friends until one year after they received their license, and they must drive with a curfew until their 18th birthday.

None of these restrictions are in place for new drivers who get their licenses after their 18th birthday. All an over-18-year-old has to do is complete the eight hour Safe Driving Practices Class, pass the 25 question written test and the on-road test. Once they have done that they have their license with absolutely no restrictions. That is absurd. <u>The</u>

They don't have any more experience driving than the under-18-year-olds, in fact, in many cases they have less, but because they are over the age of 18, they don't have any restrictions on their driving. The same applies to drivers who get their license while they are 17 but turn 18 before all the restrictions lift. As soon as they turn 18 their license becomes unrestricted.

Instead of making it nigh impossible for 16 and 17 year-olds to get and use a license, Governor Rell should make it more difficult for anyone to get a license while simultaneously increasing eligibility for a license and decreasing restrictions. Drivers should have to retake and pass the written test every time they renew their license. To pass the written test, you currently have to get 20 out of 25 questions correct. That is 80%. Why is the percentage so low? Drivers are responsible for 100% of the laws; they should be responsible for 100% of questions when they are being deemed able (or unable) to safely operate a motor vehicle.

To say that a 22 year-old who only got 20 out of 25 questions correct is a safer driver than a 16 year-old who got 25 out of 25 is absurd. If the Governor and State Legislature are unwilling to drop graduated licenses and restrictions altogether, than they should at least base the restrictions on the test scores (both written and on-road) and not on the age of the driver. If a 16 year-old earns a perfect score on the written test, as well as on the onroad test, than what is gained by having him have a restricted license? Nothing, that's what's gained! If age automatically determines a person's ability to drive, than why have the tests at all?

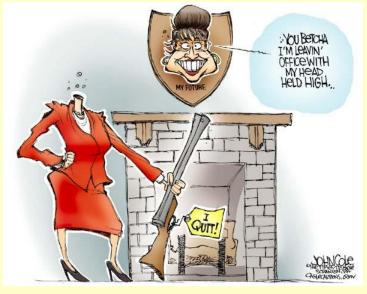
The Governor and the State Legislature need to lift all restrictions on driver's licenses that are based upon the age of the driver. They should not do away with restrictions and graduated licenses altogether, but they should restrict licenses based upon the proficiency of the driver, not upon the age of the driver. To make the roads safer for everyone the Governor should make it more difficult for anyone to get a license, but she should make it so by making the process of deeming individuals fit to operate a motor vehicle more selective, not by making the age to test for a license older and older. This will achieve the same effect of reducing the number of drivers on the road, but it will make the drivers on the road safer drivers than would be on the road under the current plan.



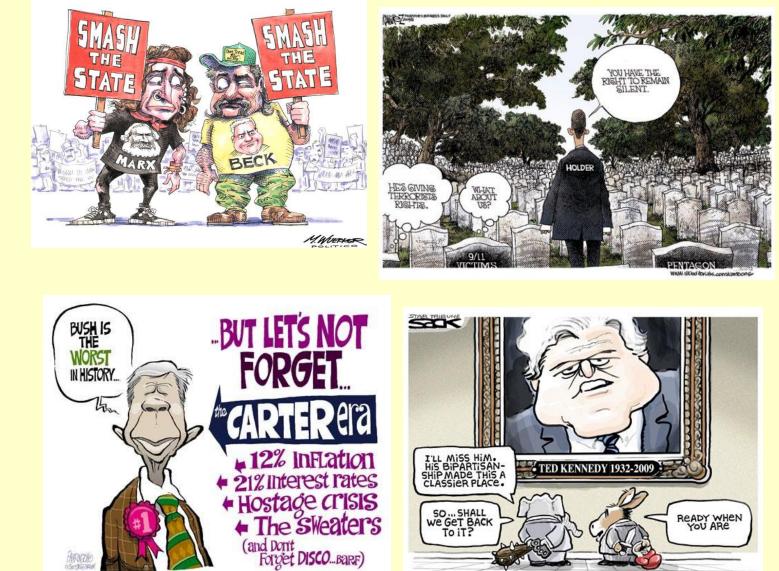
"Blessed are the young, for they will inherit the national debt."

- President Herbert Hoover





Cartoon Page



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HealthCare	PublicOption	GlobalWarming	Poverty