

Other Thoughts on Personal Responsibility

In our February 2016 newsletter, we included a link to a five-minute video that highlights the fundamental difference between the Left and the Right in regards to their views on the role and size of the government. The video discusses seven “Inevitable Results of Big Government”, and we recommend that everyone re-visit those seven self-evident truths –

<https://www.prageru.com/courses/left-and-right-differences/how-big-should-government-be-left-vs-right-1>

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One of the tactics used by the Socialists of the Left to increase the size and scope of the federal government is to promote the concept of victimization. As we noted in our very first Conversation Piece entitled *Why Mitt Romney's Comments About the 47% Were Not Correct*, we acknowledge that some people are truly victims (of crimes and accidents). Conservatives believe that in those situations, it is up to family members and civil society groups (not the federal government) to help those victims after they have been victimized. Unfortunately, many on the Left try to expand the definition of “victims” by promoting the concept of “victims of circumstances”. The Left then demands that the federal government solve each of these victims’ problem(s). And then, while the government is at it, go ahead and use the coercive power of the government (taxation) to solve a perplexing (to them) “social ill”, because they feel the government has a responsibility to eliminate inequality.

The Left does not believe in Personal Responsibility (they would prefer to establish yet another government program). We agree that it is probably true that the Left agrees with the concept of Opportunity for All as it relates to protecting citizens’ rights. However, the Socialists’ definition of Opportunity for All includes the concept of taxing middle class and wealthy individuals, so that those citizens’ wealth can be redistributed to eliminate “economic inequality”.

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Our country’s Founders were well aware of the detrimental effects on society that would result from the growth in size and scope (and intrusiveness) of the federal government. Accordingly, the Tenth Amendment states – *The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people* [emphasis added].

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Our Editorial Board believes that every US citizen should be subject to a minimal amount of Personal Financial Responsibility to our federal government, which was established by the States to militarily defend the country as a whole, and protect the rights of our country’s citizens. Until we can dig ourselves out of our collective \$20 trillion hole (which is largely due to the Socialist programs entitled Social Security, Medicare and Medicaid) we feel that every citizen should contribute 10% of their wage income towards their financial obligation to the federal government. Having said that... These wages should only be taxed once, and no individual / family should pay any more than this 10% amount, until their annual taxable income begins to exceed the applicable federal poverty guideline amount. We also believe that every individual / family should have a Personal Responsibility to file an annual federal income tax return (which should be much simpler than the incomprehensible tax form that currently exists). And we believe that any individual / family who feels they need

assistance should be required to substantiate their ongoing need(s) each year, and should work with the applicable government agencies and civil society groups to develop their own life plan to escape poverty.

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Our Editorial Board believes that every citizen should have a sense of Personal Responsibility to vote in every local, state and federal election. We live in a society that utilizes a representative form of government at the local, state, and federal levels. These governmental units have been established to promote the general welfare of the citizenry as a whole. This form of self-government was established with the intent that each citizen would become engaged enough in the democratic process to educate themselves, in order to form opinions and be able to select between competing ideologies and platforms. We do not expect citizens to micro-manage the execution of governmental functions; this is the reason why we have a representative form of government at all three levels. We have all heard the saying that a person really doesn't have a right to complain about "the government" (local, state or federal) if they choose not to vote. We agree.

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If you truly believe in the concepts of Personal Responsibility and Liberty, and understand the fundamental differences between the roles of civil society versus government (i.e., Common Sense), you would support the idea that the federal government should not be involved (at all) in education, food, housing, healthcare, or any type of welfare program, or any type of program that pays out unfunded pension benefits to retirees.

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*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed. That whenever any form of government becomes destructive to these ends, it is the right of the people **to alter or to abolish** it, and to institute new government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their safety and happiness....*

Our Editorial Board believes that because of the detrimental effects that have been caused by the liberal/progressive movement, each one of us has a Personal Responsibility to halt and then begin to reverse the Socialistic trends that have occurred over the past 100 years. We need to re-institute the fundamental, foundational principles that were established by the Founders to ensure our citizens' safety and happiness. As we have noted on our Foundation's website, we do not see a need to abolish the current form of government. However, we do see an obvious need to make the following alterations -

To implement Term Limits for members of the US House of Representatives and the US Senate,

To re-establish fiscal responsibility within our federal government, and

To end crony capitalism and continue to combat the scourge of Socialism

We believe the time has come for 34 states to move forward and pass the necessary legislation that would call for a Convention of States under Article V of the Constitution. The purpose of such a

convention would be to propose amendments to the US Constitution to impose fiscal restraints on the federal government, limit the power and jurisdiction of the federal government, and limit the terms of office for its officials and for members of Congress. We encourage every citizen to visit the website www.conventionofstates.com to learn more about Article V, which was the “fail safe” mechanism given to us by the Founders in the Constitution to check the powers of the federal government.

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Our Editorial Board would like to see the Social Security Administration transformed into a more useful, productive government agency. The SSA should move away from being a “dispenser of cash benefits” and become an organization that has the responsibility to make an annual determination of an individual’s / family’s eligibility for welfare benefits. The SSA should be transformed into an agency that helps direct people in need towards the appropriate charities and local social services agencies that can best help that individual / family. Ultimately, ideally, the SSA should become an agency that provides consultation and coaching to actually assist those citizens on their journey towards Personal Responsibility and financial independence – the best way to escape poverty.

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The increase in people’s longevity (which is a good thing) has been one of the major factors why businesses in the private sector have curtailed pension plans. The result has been to shift the Personal Responsibility for providing for your own retirement to the individual. So... Question: The same increase in life expectancy is also true for employees in the public sector, so why doesn’t the government sector operate under the same set of economic/demographic rules? And here is a more important set of questions: Why do we have career politicians? And why should any elected official (who should only hold an office for a limited number of years) be paid a government pension? And shouldn’t they be responsible to save for their own retirement like everyone else?

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Regarding retirement and healthcare... The beauty of Individual Retirement Accounts and 401-K plans is that you get a double benefit. The (otherwise) taxable income that you receive can be set aside and is not currently taxable, and any subsequent investment earnings that are credited to your IRA / 401-K account are also not taxed. You only pay taxes later in life when you start to draw down on the funds after you have retired (and are probably in a lower tax bracket).

Health Savings Accounts provide you with a triple benefit. Similar to retirement accounts, any of your personal funds that you set aside, along with the investment earnings in your HSA, escape taxation. The third benefit is that once you use these funds for qualified medical expenses, those funds are never subject to federal income taxes. Congress finally got one thing right. This is one of the best ways for you to assume Personal Responsibility for your own healthcare expenses.

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Regarding public housing / welfare.... A key component of the American dream for most people has always included the idea of owning your own home. Granted, some people prefer to rent, but we believe that, given a choice, most people would enjoy the Personal Responsibility of owning their own home. Our proposed solution to the issue of housing is geared towards individual, private ownership of your own home, and rejects the idea of “public housing” and housing vouchers.

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Regarding education.... Our Editorial Board believes in the concept of Opportunity for All. But this also means that each individual needs to assume the Personal Responsibility for figuring out the type of life that they would like to pursue - - whether that means becoming the CEO of a company, the President of the United States, or living off the grid in Alaska. And it is up to civil society (i.e., families, and not the faceless federal government) to assist each individual as they develop their life skills and begin to build the life that they want to pursue. Our Editorial Board supports the concept of School Choice, and we believe in the power of families, supported by local community groups and the local PTA, to help make that happen.

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Regarding food... Each of us needs to be Personally Responsible for getting our own daily bread.

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