



Quantitative Easing for Higher Education.

Everyone agrees, Wisconsin's economy needs more college graduates. So, why not forget the baby-steps like online courses and reduced credits required to graduate? Just do what the Federal Reserve continues to do with money and print degrees.

Talk about your moral hazard, degrees for everyone. Problem solved. Wasn't it the 60's group, America, who sang out, "Oz never did give nothin' to the Tin Man, that he didn't, didn't already have.....?" What could possibly go wrong?

Can the unthinkable be said..... maybe the degree isn't really the important thing? Maybe the important thing is the ability to learn, comprising rare qualities such as intelligence, discipline, drive and diligence. Does a degree guarantee these? Does pursuit of a degree confer these? Or are these qualities required to gain the degree? Which comes first: The chicken or the egg?

In pondering, I took the easiest route first, asked a learned friend, is anyone is capable of earning a degree? Is everyone smart enough to complete college? What IQ is needed to pull down a diploma? I asked about IQ because IQ is supposed to be, fairly immutable – it does not measure knowledge, but your essential ability to acquire knowledge – ergo, your IQ does not grow significantly with knowledge or age.

His answer was 125 to graduate, with the average American IQ about 100. The web held some corroboration. I found the 2004 McDaniel's Estimated Average IQ Score by State, which ranks Wisconsin 10th for IQ at 102.9. Top was Massachusetts at 104.3, Mississippi was last with 94.2.

I found a site that listed IQ by country. Hong Kong was tops with 107, US was 19th at 98 and Equatorial Guinea was last with 59. I doubted the huge disparity, being prejudiced toward the idea that Homo sapiens is one species exhibiting roughly the same IQ anywhere it populates.

In 2006, Morgan Quitno rated Wisconsin the 8th smartest state. Vermont was top, Arizona was last. A blogger named Steve Sailer presented a table imputing IQ based on GRE's, graduate school entry exam scores. The table was divided by major and the IQ required to complete a particular degree: Engineering degrees were all in the 120's, with Math, philosophy and physics topping out in 130's and various teachers and social workers just under 110-BCTA members rank where? This reminded me of the old adage about those who can and those who teach.

So, a degree requires about 120 IQ to achieve, but our average IQ is about 100. The evidence seemed overwhelmingly to say that we probably have about all the degree holders we can reasonably expect to produce domestically. If America needs engineers as much as experts say, we will be compelled to import them.

Other conclusions are harder to support. But if you need the IQ to get the degree, what we really need are more folks with higher IQs, not more college grads, and IQ is born not raised. So, if what we need are smarter people, giving them degrees won't help and wedging them into degree programs they cannot hope to complete is doubly futile.

I know we have made a considerable investment in creating the public university system – what Ike may have dubbed the higher education industrial complex – but I have concluded that it serves no greater role in our economic future than it serves now. As taxpayers, we cannot afford to expand it. As rational beings, it does not make sense to expand it.

This is not news anyone wants to hear as we instinctually search for shortcuts to a brighter future. We should look stringently at the early years of education placing the highest value on student outcomes in later years. While these results may take a decade, it is certain valid documentation exists to initialize tracking for these students.

And finally, is there some perverse and inverse rating analyses that relates and correlates to the overall Local/ State and National Tax rates for the State of Wisconsin. Does our tax burden dictate graduation rates, and more importantly, does our overall tax burden relate to the percentage of graduates finding employ in Badgerland?

My suggestion, if we want more intelligent, disciplined, driven and diligent citizens: exercise more, choose your mates better and take prenatal vitamins. Lowering your material expectations for life might help, too, as a morale booster.

Issuing more degrees is like splitting stock – it merely dilutes the value of existing shares, while encouraging a load of trader folk to bid up the cheapshares, yet adds nada, nil to a company's bottom line.

The UW needs to continue downsizing at the top-end while experimenting with differential tuition to turn liberal artists into something the economy needs, like engineers and nurses. Employers must recommit to on-the-job training and apprenticeships for the skilled workers they crave. Remember risk-reward?

I await Chancellor Ward's upbraiding and Kurt Bauer's rebuttal.

Richard Parins - President

The BROWN COUNTY TAXPAYERS ASSOCIATION
In our 27th Year of Promoting Fiscal Responsibility in Government.

May Meeting Notes.

Monthly Brown County Taxpayers Association meeting held May 17, 2012 at Titledown Brewing.

George Lucia, a candidate from De Pere for the United States Senate, presented his reasons for running and his positions on issues. He explained that he decided it was a good time for someone like himself, a blue-collar worker, who is not a professional politician, and not a lawyer or a doctor, but someone who has operated machinery and worked in the private sector all his life to get in the race and go after the Senate seat.

Mr. Lucia stated that the United States debt is a huge problem facing our country. The US Government is spending \$1.5 trillion more than it takes in each year. We need a balanced budget amendment. He believes that private sector growth is necessary, but not a solution by itself. To achieve private sector growth, regulations must be reduced. Government needs to be reduced by 20 percent.

Energy is another area of concern for Mr. Lucia. He believes that we should develop our own proven resources. He supports clean coal plants, oil and natural gas, nuclear power, and hydroelectric power. He believes research should be continued on alternative energy sources until they are viable and can compete without government subsidies.

The possibility of a Brown County sales tax to replace the Stadium District tax when it expires was discussed. Members recounted that, several years ago, the Brown County Taxpayers Association performed an extensive study of county sales tax implementations in Wisconsin over a 15 year period. We have seen no evidence since that time indicating improvement in property tax obligations in those counties enacting a sales tax.

Wisconsin counties enacting county sales taxes were compared to counties not enacting sales taxes. The study clearly showed that while county sales taxes were enacted for the professed purpose of property tax relief, long-term property tax increases were actually greater in counties with county sales taxes than in counties without sales taxes. In addition, tax and spending increases were greater in sales tax counties than in non-sales-tax counties. The definitive conclusion of the BCTA county sales tax study was that enacting county sales taxes in Wisconsin increased the tax burden on citizens without providing long-term property tax relief. More recent research by the Wisconsin Taxpayers Alliance produced conclusions that are supportive of the findings of the BCTA study.

The next BCTA meeting is scheduled for June 21, at Titledown Brewing, with open discussion on current items of taxpayer interest.

Dave Nelson—Secretary

Articles and views appearing in the "TAX TIMES" do not necessarily represent the official position of the Brown County Taxpayers Association. We want to encourage discussion and input on current issues of taxpayer interest and invite your comments or articles suitable for future "TAX TIMES." Please send them to the BCTA, P.O. Box 684, Green Bay, WI 54305-0684, or call Jim Frink at 336-6410. E-Mail BCTA@ExecPC.Com.

National Debt Update.

We have been noticing more and more articles in national publications and even the daily papers recently regarding the seriousness of the National Debt we are rapidly accumulating and the possible (probable) consequences of what will happen in the very near future unless something is done. What is happening in Europe and the effect on the U. S. Stock Market is but a small example. The interest payable on the balance is a huge problem in itself, as it consumes funds which could well be used for other purposes. Anyone running a credit card balance understands the consequences!

As of the end of June, the U. S. National Debt had reached a total of **\$15,820,390,685,927**, or rounded off to \$15.8 Trillion. An increase of \$125 Billion since last reported at the end of April, and will likely hit the \$16 Trillion mark sometime before the end of September. This should be just in time for the November election and give President an opportunity to explain all the things he had done with our money.

Under Obama's watch, the National Debt has surpassed our gross national product, which is the key measurement as to solvency and the ability to repay loans. Broken down, if the bill was divided up between all of the citizens of the country, we would all owe **\$181,370**. It is growing at a rate of **\$23,727 per second**, which is also faster than they can even print the stuff. It also means we all (including our children) have HAD the opportunity of financing the entire operations of this great country for a total of 7.64 seconds (on the government's charge card) which may or may not give you a warm feeling.

What is being done to correct the problem. Outside of some vague talk of budget cuts which if actually implemented could possibly cut the deficit by a total of \$1 Trillion over a 10 year period. Wrong answer, considering Congress and the President can't even agree on a budget. At present, money is being spent without being budgeted, which allows money to be spent without the hindrance of being budgeted first.

In June, Federal Reserve Chairman Ben Bernanke suggested even more stimulus projects to boost the economy. With an estimated 25% of the population already eligible and already receiving food stamps at taxpayer expense, the administration initiated advertisements urging more people to apply for the program. President Obama's decree to legitimize the status of 800,000 children of illegal aliens who entered the country and set up residency will likely include taxpayer expenses for the benefits the rest of us have paid for.

Finally, if Obamacare proceeds towards implementation as now appears possible, the debt could at least continue to rise at double the rate as at present. All similar government programs to this time: Social Security, Medicare, Prescription drug coverage, and you name have all been promoted and sold to the public on the premise that they would be self supporting. Note article on the next page regarding cutting expense. The problem is that if every single suggestion for cutting expenses were implemented, it probably wouldn't make much difference. You just can't afford to be everything for everybody. **Jim Frink - BCTA**

"The supreme quality for leadership is unquestionable integrity, Without it, no real success is possible." , , , **Dwight D. Eisenhower**

"If you pick up a starving dog and make him prosperous, he will not bite you, That is the principal difference between a dog and a man." . . . **Mark Twain**

"The first human who hurled an insult instead of a stone was the founder of civilization." . . . **Sigmund Freud**

"The people who vote decide nothing. The people who count the vote decide everything." . . . **Joseph Stalin**

JUNE MEETING NOTES. *Taxpayer expense of proposed Energy Facility discussed.*

Monthly Brown County Taxpayers Association held June 21, 2012 at Titledown Brewing Co.

John Macco, candidate for the 30th Wisconsin Senate District seat introduced himself and explained reasons he was running for the office.

Meeting discussion focused on the financing of the proposed \$23 million waste-to-energy gasification facility, which is now using the name Green Bay Renewable Energy. The plant would use incineration, labeled pyrolysis gasification, to reduce a portion of the trash received to ash, and hopefully generate 5 megawatts of electric power, which could be sold to provide additional revenue. The facility would be located at 1230 Hurlbut Street in the City of Green Bay.

Members shared the information they were aware of concerning this project. Of primary concern to the BCTA is the taxpayer exposure for this project.

Funding sources identified for the project are:

- BIA Grant March 2010 - \$250,000
- BIA Grant September 2010 - \$334,000
- Wis. Dept of Commerce Grant - \$2,000,000
- Wis. Economic Development Corp. Loan - \$2,000,000
- BIA Loan - \$19,000,000

Wisconsin tax dollars include a \$2 million Department of Commerce grant from the Doyle Administration and a \$2 million Economic Development Corporation loan from the current administration. The BIA grant and loan dollars are from the federal government.

There is no indication that the project's design and construction work will be competitively bid, lowering the project cost and also lowering the risk to taxpayers. Members reported that the principals and their partners have established several businesses for the design and construction of this project. It appears that most of the \$23 million will become revenue for businesses owned by the principals and their partners, regardless of the success or failure of the project.

The consensus of members present was that the financing of this project is remarkably similar to a no down payment mortgage. The principals appear to have little or no equity in this project (no skin in the game?). The lenders (taxpayers) appear to be shouldering the risks of the project.

If the project is successful and pays off its loans, the principals will own a facility that cost \$23 million for design and construction. If the project is not successful, the principals will still have the profits from the project construction and the taxpayers will have the experience of watching their tax dollars disappear. This leaves a number of questions which could be clarified before the project proceeds.

The next BCTA meeting is scheduled for Thursday, July 19, at Titledown Brewing. Our speaker will be Brown County Executive Troy Streckenbach,. Details on the back cover of this TAX TIMES.

Dave Nelson—Secretary

Cutting Government Expense (and Waste.)

Last spring, under pressure from Congress to cut expenses so that a Federal Budget could be approved, appointed a "Blue Ribbon" committee to go through every line of the proposed budget to identify potential savings. After a few days work they came up with something like a \$100 Million or so, which equal about one hour of our governments spending. Following is a list of items which they may have overlooked we gathered from various sources. We are sure there are more.

Eliminate all Czars, their staffs, and their budgets, Cut two positions from all Senators and Congressional Representatives, Cut all Franking Privileges (free mail) by 50%, Cut Senate & Congressional pay by 25% (it is after all "service"), Cut EPA by 85%, Kill Obama plan to hire 17,000 new IRS Agents, Eliminate 70,000 pages of IRS Regulations and replace with a flat tax, Eliminate "Air Force One" aircraft for the Speaker of the House and the President of the Senate (if they flew coach, they might get a better idea of what reality is all about), Reduce our payment to the UN by 50% this year, 75% next year, and tell them they have 24 months to relocate to a new location, Subsidizing Public Radio \$445 million annual savings, Save America's Treasures Program -- \$25 million annual savings, International Fund for Ireland -- \$17 million annual savings, Legal Services Corporation -- \$420 million annual savings. National Endowment for the Arts -- \$167.5 million annual savings, National Endowment for the Humanities -- \$167.5 million annual savings. Hope VI Program -- \$250 million annual savings, Amtrak Subsidies -- \$1.565 billion annual savings, Eliminate duplicative education programs -- H.R. 2274 (in last Congress) authored by Rep. McKeon, eliminates 68 at a savings of \$1.3 billion annually, U.S. Trade Development Agency -- \$55 million annual savings, Woodrow Wilson Center Subsidy -- \$20 million annual savings, Cut in half funding for congressional printing and binding -- \$47 million, annual savings, John C. Stennis Center Subsidy -- \$430,000 annual savings, Community Development Fund -- \$4.5 billion annual savings, Heritage Area Grants and Statutory Aid -- \$24 million Annual savings, Cut Federal Travel Budget in Half -- \$7.5 billion annual savings, Trim Federal Vehicle Budget by 20% -- \$600 million annual savings, Essential Air Service -- \$150 million annual savings, Technology Innovation Program -- \$70 million annual savings, Manufacturing Extension Partnership (MEP) Program -- \$125 million annual savings, Department of Energy Grants to States for Weatherization -- \$530 million annual savings, Beach Replenishment -- \$95 million annual savings, New Starts Transit -- \$2 billion annual savings, cut waste and duplication from all government programs — BILLIONS MORE!

Sorry but we ran out of space before we could complete the list. We realize that some of the programs have merit and serve a useful purpose. Many of these proposed cuts were actually suggested by Congress, but were rejected. The problem is the government can't be everything to everybody. Programs that are eliminated can always be reinstated if necessary and affordable.

"Only in America could politicians talk about the greed of the rich at a \$35,000 a plate campaign fund raising event."

"Only in America could the people who believe in balancing the budget and sticking by the Country's Constitution be thought of as extremists." . . . **Thoughts for the day.**

Things That Make Us Wonder.

Every election is important, and we congratulate the voters of Brown County for their record 76% reported turnout in the June 5, recall election. One of the best turnouts by county in the state.

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While the recall election was obviously the result of Gov. Walkers initiatives to reduce out of control public employee expense. However, most of the commercials attempted to divert attention to job creation and leadership.

Apparently the sponsors of the recall overlooked that for many years Wisconsin was consistently in the top ten states for high individual and corporate taxes. Most surveys also gave us poor rankings as far as a place to do business due to our tax structure, excessive regulations, and high labor costs compared to locations elsewhere in the country. Jobs and people were leaving Wisconsin as a result. Gov. Walker is finally taking positive steps to reverse the trend.

Scenes from national television of unruly mobs of students and professional demonstrators gleefully trashing our State Capitol Building, along with the unprecedented hiatus taken by members of the state senate may have decided the outcome in advance

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Based on all the attention the Wisconsin Governor recall election was receiving around the country, groups in Michigan were organizing a drive to do the same thing in their state, and for the same reasons. On June 6, it was announced that they had cancelled their plans.

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When the results of the recall election were announced, supporters of Mayor Barrett blamed their loss on the fact they were unable to raise as much money or support as Gov. Walker, and that President Obama didn't take time to visit the state and show some support.

This may have helped, but and then things could have been worse.

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While taxes in Wisconsin have traditionally been on the high side, things in Illinois, our neighbors to the south are even worse. Income and sales taxes there are

already among the highest in the nation.

The Illinois based Taxpayers United of America claims there are 6,706 retired state employees drawing pensions of over \$100,000 a year. An increase of about 1,500 over last year, and estimated to be 25,000 by 2020. No word as whether this includes insurance benefits.

In the meantime we read that the homicide rate in Chicago is up 38% so far this year.

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In 1974 Congress passed the *Employee Retirement Income Security Act, (ERISA)*, which established rules for funding private retirement plans and the taxation of recipients. Up to that time, it had been a practice to guarantee a pension package to employees with the intention of funding it through future profits of the corporation. A feasible idea when times were good and prices were low.

The same provisions didn't necessarily apply to units of government however. Why worry as long as there were taxpayers around?

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As long as we get our mail delivered six days a week, we sort of take the US Postal Service for granted. We tend to forget it is a huge business like any other with an obligation to at least break even.

Basically the biggest problems are that there are 574,000 employees, losing \$12 Billion annually and managed by the U.S. Congress. Normally the solution has been to raise the price of a first class letter a cent or two. This has increased from ten cents in 1975 to forty-five cents today. Every increase brings a reduction in volume as people find new ways to communicate.

Congress meanwhile balks at cost saving measures such as cutting Saturday delivery or their own lucrative free mailing privileges.

While plans to eliminate and consolidate distribution center may help, the real problem may be their pricing schedule, and it's not that forty-five cents is not enough. There are dozens of special schedules and rates applicable that have been established through the years which may or may not be serving a useful purpose to the country or the bottom line of the postal service.

For example, if you have 200 or more identical pieces weighing under 4

oz., sorted by ZIP code, they can be mailed for less than half the price of a first class stamp. If you can qualify as being non-profit, the rate can be half of that.

While magazines and newspapers are entitled to extremely low rates due to their "educational" value, they may be big and bulky to handle and receive expedient service.

My point is that while the price of a first class stamp is what we notice, this mail only accounts for a small percentage of USPS volume. Volume mailers should pay more of their share. Look at your daily mail, and see if you don't agree.

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We all keep receiving notices from our banks, health care providers, and other businesses with whom we do business regarding their privacy policies and assuring that any information regarding your relationship with them will be protected and confidential.

The same rules mandated to and followed by private business do not seem to apply to government however. It has long been a policy of state government to compile and sell lists of licensed professionals, businesses by classifications, automobile registrations and just about anything else to earn them a buck. The justification being that the income earned reduces your taxes and the information is used by the purchaser to benefit you in some way or other. Truth is that up-to-date listings of potential customers are worth big money to advertisers and the sale of which is a big business by itself.

Two recent news items from Wisconsin seem to indicate a complete lack of responsibility on the part of our elected and appointed government officials.

First was the posting on the internet of all of the completed, signed petitions calling for the recall of Governor Walker. While this whole sordid affair was marked by headlines and intrigue, we doubt that any of the recall petition signers expected to become front page public information.

Signatures endorsing candidates for public office are not publicized but are inspected for errors by Government Accountability Board for approval. While the recall petitions may have been worthy of close scrutiny, ample time and resources were made available for the job.

Furnishing the names and addresses of a million petition signers in a

very partisan election was an uncalled for breach of responsibility, regardless of what your stand was on the recall matter.

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The other item regarding privacy concerns the sale of voting records by our Wisconsin Accountability Board. Printed lists of names and addresses of registered voters and whether they vote or not. The same information that poll workers receive is available for a price.

It turns out that this is a practice that has been carried out for many years so you can't place the blame on any administration. And has been authorized with the blessing of the Legislature. It is certainly to their re-election advantage. There is no question that in this computer age a good number cruncher can make any bit of demographic information work to their advantage, especially when combined with listings of partisan petition signers.

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At this time, the immediate future of the *Affordable Health Care Act*, more commonly referred to as "*Obamacare*," is in the hands of the U. S. Supreme Court, and their options are to either leave the law stand is and live with it or, eliminate or revise controversial provisions, or declare the entire law unconstitutional as if it never happened, joining "*Hillarycare*" from the early years of the Clinton administration.

Whatever happens health care will likely remain a big issue during this years presidential campaign. Why doesn't someone propose a Blue Ribbon committee to examine and propose ways to cut the costs of health care while still providing good service to all citizens rather than coming up with ways to make it more expensive. One way to start would be less government involvement with all the agencies, taxes and paperwork that is bad enough now but would worse under *Obamacare*.

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President Obama opened a can of worms when he stated that the "Private sector was doing better with employment figures than the public sector." While state and municipal governments all over the country have been forced to reduce their payrolls to balance their budgets to what taxpayers are more able to afford, unemployment in the private sector is still the biggest problem driving the economy today.

While public and private may have looked the same on his teleprompter, his

statement could have been to enlist support as a result of the Wisconsin recall or simply to reinforce his views that big government can be the answer to all of our problems.

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The disclosure that the J. P. Morgan investment firm, had lost over \$2 Billion on bad investments was no doubt bad news to many people and their investments and served as a reminder that the finance business can be risky.

President Obama's reaction was that more federal oversight and regulation is necessary in the financial markets in order to protect the public from unscrupulous Wall Street bankers. Maybe he was afraid they were after more bailout money.

Actually Wall Street should become alarmed that under the President's watch the National Debt has been climbing at a rate of about \$3 Billion each and every day of the week, with no tangible signs of improvement. While government oversight of the banking and investment industry is already heavily regulated, do they actually need more? An article in *Fortune Magazine* lists J. P. Morgan as the 2d largest corporation in the country, with assets of \$2,265 Billion. They could probably tell the U. S. Government how they should manage their money.

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One of the by-products of government regulation is the requirement and issuance of lengthy, technical and complicated financial reports to customers of corporations and financial institutions so they can know what is going on. The cost of preparation, waste of paper, and the fact that most of them go directly to the waste basket is cause to wonder. Some disclosures are in excess of 300 pages

We understand and appreciate the need for disclosure but when it comes to investments the bottom line return is really what counts to most of us.

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Better education is usually at the top of the list when it comes to suggesting ways to improve our society. Likewise, taxpayers often balk more at cutting education budgets to reduce property and other taxes when it comes to budget time.

Exceptions could be proposals for new construction or overhead salaries for local districts. These usually have a direct and deep impact on our property tax

statements.

A college education is becoming more of a necessity than a luxury, the cost of which has risen beyond the many families or students to afford. Further, since most state and private institutions of higher learning, with the exception of the technical colleges do not appear on our property or income tax bills, we really do not know what they are costing us. Student loans sponsored by the Federal Government to encourage college enrollment are coming under fire as a major item driving the deficit.

The University of Wisconsin system represents a \$4.6 Billion expense item on the state budget, which we all support with our tax dollars. The cost of tuition seems to increase considerably each year, the latest a 5.5% increase effective next year. This only puts more pressure on the need for student loans or scholarships.

The Board of Regents managing the University System control all spending projects and sources of revenue. The taxpayers share is controlled by the constraints imposed by the state budget. While we are all proud of our University System and its accomplishments, it seems at times spending is driven by efforts to keep up with or surpass facilities found at similar institutions of higher learning. Ultimate costs or a balanced budget are not a major concern.

An example of this would be the little publicized but rather extensive campus construction projects underway at the Madison campus. An article from the Wisconsin State Journal in Nov. of 2010 listed all of the major projects on the campus either under construction or scheduled to the year 2014. The total for 13 projects totaled \$1,163.3 Billion. While we don't question the necessity or cost of these buildings, that is a lot of money to be spent when governments are being forced to cut spending due to economic conditions.

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Now that the recall elections are history the political parties and their supporters are busy banking money for advertising in the coming November elections.

It is estimated that at least \$125 Million was spent by various interests in advertising plus another \$9 Million by the state and local governments for their costs before and during the election.

While many industries and business are struggling due to the economy in

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general, the amount spend on political advertising should be good news for TV stations and whatever ad agencies who can produce the most negative campaign ads.

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Did you ever wonder how the price of gasoline could go up a buck of so a gallon in a few weeks time without any tangible explanation and then drop just as fast in the middle of summer when everyone is driving more with no real explanation.

Makes you wonder just who is pulling the strings and why.

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Whenever federal handouts are available, those not qualified or deserving will figure out how to get their share.

A classic example is the Green Bay liquor store charged with over \$50,000 of welfare fraud by simply altering the receipts of customer purchases.

Unfortunately it is easier to qualify the needy for assistance than it is to audit those who provide the benefits.

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Green Bay is losing a real asset as Police Chief Jim Arts leaves for a new career position. We wish him the best.

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The question is often asked how our public employees ever received such expensive salary and benefit packages that drastic action was necessary to reverse the trend? A good question with all kinds of answers of possible answers.

Basically you could probably blame negotiations between our elected officials represented by their lawyers and supervisors and the public employees represented by their labor unions. Taxes were relatively low, times were good, and at that time public employee pay and benefits lagged behind the private sector.

As the years passed generous increases became commonplace until the cost became a burden to taxpayers.

We fully realize it is not as simple as that, and we do agree that all employees are entitled to as much reimbursement and benefits as they can get.

Anyone reading this is welcome to submit an article to us with a better answer to the question suitable for publication.

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Without debate, and claiming he "could no longer wait for Congress to act," Pres. Obama created another controversy

by issuing a decree allowing an estimated 800,000 children of illegal immigrants to remain in this country without fear of deportation. Besides reinforcing our position as the only country in the world allowing aliens to enter without the formality of showing a passport or registering your status or intent this action raises many questions.

While there are many questions to be answered as to how this will work out, it certainly shows how our entire system of border security and immigration control is in a state of disarray.

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To save costs Proctor & Gamble reduced it's use of city water by 26% by using water directly from the Fox River for it's production facilities. If they still use the Metropolitan Sewage Facilities was not disclosed but no doubt it will be returned to the river cleaner than when it came out.

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The statutes which allowed the recent recall elections, the expense involved, and damage caused to Wisconsin politics all left a bad tastes in our mouths.

The provision added to the State Constitution in 1926 is loosely written and does not require the reason for a recall attempt to be specified.

It is suggested that a recall could only be initiated in cases of criminal activity. However "criminal activity" can cover a lot of ground and we are sure that if in the future some group again does not approve of the governor or his party they will be able to build up a case based on what they deem to be criminal activity.

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One of the constant items we constantly wonder about is the use of statistics and surveys which can both influence voters and government decisions.

Examples: Citing he could no longer wait for Congress to act, but that polls and public opinion favored his actions, Pres. Obama recently made several rather controversial "executive decisions."

First was the announcement that the public sector was not doing as well as the private sector in job creation, followed by his support of same sex marriage.

Next was his plan to lift restrictions on 800,000 children of illegal aliens followed by alienating Arizona and other states by weakening immigration laws.

While these issues all have politi-

cal and cost considerations, where did the mandate come from for a Presidential decree without more public input, plus debate and approval by Congress.

Another item is a poll released by Marquette University, theoretically predicting the percentages of popularity of the various candidates for Herb Kohl's senate seat and present election scenarios.

We don't question the reliability or methodology used by the university. They have been uncannily accurate in the past.

The question how can a survey of only 700 respondents be taken seriously? That equates about 10 people for every county in the state, or 1 of every 81,243 or so state residents. There has to be more divarication of opinion. Especially when Dane and Milwaukee Counties often vote counter to the rest of the state.

If the polls are accepted as being so accurate, why not allow each county appoint 10 "designated voters" to act on our behalf and save us the grief of watching all the commercials we will be seeing between now and November.

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As well as the basic philosophical differences between the two major political parties in the country, there seems to be as much divergency between the way news is reporteted by our daily newspapers, magazines, radio and TV stations,

We even hear of legislation to clarify what we have always accepted as "free speech", as guaranteed by our Constitution. Usually initiated by the party in power at the time.

While everyone must weigh what they hear over the news to determine the difference between fact and fiction, it is also important to check the wording and headlines for clues to what the writer thinks

We do detect one difference between the so called "media bias" we hear so much about and the more conservative views expressed elsewhere.

One side presents facts to let you draw your own conclusions, and the other side gives you their conclusion's which they in turn expect you to accept as facts.

There is a difference, but it is up to you to form your own beliefs and opinions. Whatever side you choose is OK as long as people cooperate and do what is best for the country. Amen.

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The announcement by the Medi-

cal College of Wisconsin that they will build a campus in Green Bay should open the door for other similar development.

Use of our 4 major hospitals plus the VA clinic under construction should only enhance Green Bay as a major health care Center and attract more such development.

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Now that the Supreme Court has upheld portions of Obamacare, we can only wonder what's next. For years all of the countries insurance companies have been whipping boys for special interests accusing them of making huge profits at the expense of their customers.

As it appears, the "affordable" health care plan is designed to provide a huge package of benefits for everyone and their cousin, and simply let the insurance companies pay the bills. We realize it is not this simple, but anyone who is eligible for Medicare should figure out how the system works.

First, being on Medicare costs enrollees about \$1,300 per year. A fraction of what private or group coverage costs, and with far greater benefit coverage. If you examine your Medicare statements of services, you will note that regardless of the procedure or amount charged by the provider, the Government has only authorized payment of a fraction of the cost. Then they reimburse the provider for only 80% of that amount.

If you have Medicare Supplement Insurance, which usually costs you at least double your Medicare coverage, they will upon their approval pay the remaining 20% that Medicare didn't pay.

While the providers may increase their charges for Medicare customers, the question arises as to what rates they charge those with private insurance, or perhaps no insurance at all.

Overall, it would appear that the difference between their costs and limits on Medicare reimbursement which must be passed on to private insurance patients are one of the major reasons for the dramatic increases in health care costs during recent years. Government mandates on privacy and record keeping requirements also add considerably to costs.

Due to the low premium deductions from Social Security for Medicare premiums, and the fact most recipients even with the partial payments use far over the amount they pay themselves each year for

health care services. A big contributor to the National Debt, and the strange way our Federal Government operates.

* * * * *

One belief that was reinforced by the Supreme Courts ruling on Obamacare is that they are as partisan a group as Congress and the administration itself.

* * * * *

While it is easy to criticize the "Affordable Health Care" law due to its complexity and potential cost, there is no doubt a lot of room for improvement in our health care system. Making it available to all will always be a goal. In recent years costs for services and insurance have risen out of sight.

Like any item which costs too much, the best way to correct the problem is to find out why. Government imposed paperwork would be a good place to start. Next would be the costs imposed by malpractice claims and the need for malpractice insurance. We acknowledge medical practitioners should be responsible for their actions, but should personal injury lawyers be allowed to advertise on TV for potential customers whether their claim is justified by injury or simply because they used a product or had a procedure that may have risks involved?

Medicare and Medicaid establish price limits for certain procedures, and we realize this is not acceptable in the medical industry as some practitioners and facilities are unquestionably worth a premium. Some people fortunately are able to pay more than others on their own.

Finally, hospitals and clinics seem to be able afford lavish new facilities and the latest equipment. We realize the necessity of this, but sometimes it appears capital costs could be managed the same as with any other business. Especially when a large part their income comes from lucrative government and insurance reimbursements.

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The Wis. Dept. of Transportation has announced some lane changes in the 5 year old, 2-lane roundabout in DePere.

Perhaps the person or persons who designed the thing in the first place actually tried driving or worse yet walking through it.

* * * * *

There is probably not a more

unpopular choice for a occupational career than to be an agent for the IRS or state Dept. of Revenue. I had such a job myself in an earlier life.

Nonetheless, the country and state are operating under a monstrous set of tax laws that are easily ignored due to their complexity.

At a time when the country is getting deeper in debt, and calls are out for new taxes and revising the system to produce more revenue. Something will have to happen before too long.

If Obamacare can add 15,000 IRS agents to ferret our non-compliance., couldn't the same resources be made available to enforce our present laws. Also the IRS codes should be gone over line by line and updated. Provisions inserted years ago for certain situations no longer apply and should be revised.

Most of us report our taxable income and pay taxes accordingly. It is the guy down the street we worry about.

As usual, lots if things to wonder about.

Jim Frink

"Things That Make Us Wonder," consists of taxpayer related thoughts that occur to us from daily news events. We use reliable, published information and statistics. Some items are unimportant and probably not worth commenting about while others could easily be expanded to full length feature articles worthy of future study and action to protect our interests as taxpayers. We try to cover a wide variety of subjects in limited space and perhaps put a different spin on items from what you read in the papers or see on TV. We acknowledge that our perspective on some items in this column may be contrary to some of our readers. However, one of our purposes is to encourage debate, as we realize there are two sides to every question. Comments or suggestions are welcome for inclusion in future "TAX TIMES."

"When the people find that they can vote themselves money, that will herald the end of the republic. Sell not liberty to purchase power."

. . . Benjamin Franklin

"Government's view of the economy Could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it."

. . . Ronald Reagan

The TAX TIME\$

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The TAX TIME\$ - July-August, 2012

BCTA Meeting and Events Schedule—MARK YOUR CALENDARS.

Thursday— July 19, 2012. BCTA Monthly meeting. 12:00 Noon
Titledown Brewing Co.
Speaker: Brown County Executive Troy Streckenbach

Thursday— August 16, 2012. BCTA Monthly meeting. 12:00 Noon
Titledown Brewing Co. Program to be announced.

Thursday— September 20, 2012. BCTA Monthly meeting. 12:00 Noon
Titledown Brewing Co.
Speaker: Wisconsin State Senator Frank Lasee

Per our Summer Schedule, we will not publish an August "TAX TIMES."
Watch for the September Issue.

*All candidates for Public Office are cordially invited to attend
Our meetings and be recognized.*

Unless otherwise notified, BCTA monthly meetings are held the third Thursday of each month, 12:00 Noon, at Titledown Brewing Co., 200 Dousman St.

Meetings are open to the public, BCTA members their guests and other interested parties are cordially invited to attend and participate in our open discussions.

COST: \$8,00, Payable at meeting. Includes lunch, tax & tip.

Call Tom Sladek—499-7701 for information or to leave message.

July/
August,
2012



"Nothing is so unbelievable that oratory cannot make it acceptable."
. . . Cicero

"The best way to achieve repeal of a bad law is to strictly enforce it's provisions."
. . . Abraham Lincoln

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New Members are Always
Welcome. Call 336-6410
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or visit our website

www.BCTAxpayers.Org
for Details.