

Realization

Written by John D. Buerger, CFP®

Monday, 01 November 2010 16:00 - Last Updated Tuesday, 02 November 2010 05:23

<p>"You do not need a parachute to skydive. You only need a parachute to skydive twice."</p> <p>Tomorrow is a national mid-term ??????????election in the United States????????????????????????????<span

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id="zw-12c09079e14ZuGwP15ccdf">??????????????????????. ♦It is widely anticipated that the Republicans will pick up a large number of seats in both the House and the Senate from the Democrats. ♦The headline from Yahoo's♦Tech Ticker says "

Americans Desperate for♦Change: Major GOP Midterm♦Victory♦Expected."</p> <div id="zw-12c0906fa74WALvLj15ccdf"> <p id="zw-12c099bf244EXNzTi15ccdf">Somehow, replacing the current bunch of elected officials with a new bunch of elected officials will♦be the solution to our problems.</p> <p id="zw-12c090f026awiRMCm15ccdf">What I wonder is whether or not this "medicine" may just be a lot more of what made us sick in the first place? ♦Should♦you be paying attention to the shoes you're wearing? ♦Or♦whether or not you're wearing a parachute before you jump out of that plane? ♦That depends on which is more important - How you look when you land on the ground or whether you are alive AFTER you land on the ground?</p> <h4>THE 545</h4> <p id="zw-12c091027f6WBwfPf15ccdf">You have probably received the email reproduction of a Charlie Reese op-ed that is floating around about how 545 people (Congress, the President and the Supreme Court) control the destiny of 350+ million Americans. ♦There is a lot of truth to that message even if it may be presented in a polarizing way (originally written in 1985 and published in 1995 - even more true today in

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2010).

Both sides complain about the deficit and blame the other party for creating it, yet both sides are at fault. Neither side is willing to actually cut government spending. Instead we debate whether we should increase taxes on just the rich or everybody ... or maybe find a new way to tax people (like the VAT) that is more "fair" ... or what if we just run a monstrous deficit so we don't have to increase taxes any more but can still hand out all the goodies to people who want them?

There are very few problems in the United States today that were NOT caused by government intervention. So why do we think that the same people who brought us these problems can now all-

?of?a?sudden make them go away???????????????????????????????<span

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id="zw-12c09640174kBSqv815ccdf">??????????????????????????????????????????????</p><h4>WHY THE 545?</h4> <p

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Who asked the 545 to intervene in the first place? Why, we - the voters - did of course.

Every time you or I agree to vote for someone who promises something for nothing, we sell ourselves a little further down the river. Want to buy a house but can't afford it?

Government will sponsor a plan to make housing affordable - now your neighbor can qualify for a loan they still can't afford in order to buy that overpriced house (overpriced because too many people who couldn't afford homes were out buying them anyway - thanks to easy credit - and bidding up prices).

Now we have Fannie and Freddie and the FHA. They're all broke. They are nothing more than a house of cards hiding trillions in worthless loans - a problem that will re-surface someday ... and we'll probably look to government to fix THAT problem when it happens, too. Dumb.

The free market didn't create these monsters - government did. It may have been well intentioned, but it is still to blame.

STOP THE MADNESS

Here is how it works - Have a problem? Ask the government to fix it for you. When their fixes make things worse or stop working all together (like right now), vote the politicians out of office and find new politicians in the hopes that THEY CAN fix it. When that doesn't work repeat the process over ... and over ... and over again.

We have completely lost site of the fact that it really doesn't matter WHO is elected

Government can't solve problems that government creates much less all of the other problems that exist as part of this life with 6 billion people on one small planet. Life is messy. There are good times and bad

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id="zw-12c097d94bb3M-fYr15ccdf">?.
◆Some people are lucky, others not so. ◆Nobody <span
id="zw-12c097e5e17-U0zva15ccdf">?<span
id="zw-12c097e5c0c-XmDu15ccdf">?<span
id="zw-12c097e5b74qGSfCt15ccdf">?<span
id="zw-12c097e5aa3LpRly415ccdf">?<span
id="zw-12c097e59bdu3rBOJ15ccdf">??-
not<span
id="zw-12c097e88f0vw8Z_15ccdf">?<span
id="zw-12c097e8680AQKsp15ccdf">? the
Fed, the Treasury, Congress or the President - <span
id="zw-12c097e979dCLnKcG15ccdf">?<span
id="zw-12c097e96eeYH2Dkd15ccdf">?can
smooth out all of life's bumps<span
id="zw-12c097dd2ccGuGtb915ccdf">?<span
id="zw-12c097dd02bn-jbFp15ccdf">?<span
id="zw-12c097dcf48tL_sB015ccdf">??
and bruises ... </p> <p>... but that won't
stop them from selling you the hope that they can<span
id="zw-12c097f8df2c9B5oh15ccdf">.</p> <h4>A NOVEL IDEA</h4> <p
id="zw-12c09546ceellclYf15ccdf">I've said it a lot
over the past two years - "<a
href="index.php?option=com_content&view=article&id=157:hope&catid=13:blog&Itemid=69"
target="_blank">Hope is not a strategy." ◆Anyone who projects◆"Hope"◆as a means to an
end, whether trying to sell a book about◆the law of attraction or running for public office, is
nothing more than peddler ... a cheap, snake-oil salesperson.</p> <p
id="zw-12c096c1651IUNizP15ccdf">In order to
reach your goals and improve your lot in life you must (1) know where you are, (2) know where
you want to be, (3) have a plan and (4) execute on that plan. ◆That's it. ◆Hope isn't one of the
four steps (although having a positive attitude does help as you push through resistance as you
begin to implement the plan).</p> <h4>HOW IS THAT WORKING FOR YOU?</h4>
<p id="zw-12c096d9462yym5eW15ccdf">Let's see
how we're doing on any of those four stages ...</p> <p><span
id="zw-12c096d94629FF3bG15ccdf">As a country we don't know where we are. ◆Nobody (the
media,◆politicians,◆corporate big shots)◆tells the truth. ◆Everything is obfuscated. ◆Most
people don't even understand <a
href="index.php?option=com_content&view=article&id=229:boing&catid=13:blog&Itemid=69"
target="_blank">how the stock market works or how much risk is baked into that
investment portfolio where their life savings are riding. ◆It's crazy. ◆We have all this information
at our fingertips through the world wide web, but the truth is more hidden today than ever.
◆◆We definitely aren't doing well with #1.</p> <p
id="zw-12c0970ee9aaRT4IJ15ccdf">We aren't
doing any better on #2 -◆knowing "Where we want to be."◆◆As a country we are rudderless
with nothing to strive for other than to do what we can to stay one step ahead of our neighbor.
◆If that neighbor happens to be walking over a cliff (as with housing), so be it. ◆We're still
determined to stay one step ahead.</p> <p id="zw-12c09932180Eefefx15ccdf"><span

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id="zw-12c09932180cY5ng915ccdf">Oops.</p> <p id="zw-12c097348acThBha615ccdf">We do not have a plan (#3)so there is no way we can execute on that plan (#4).</p> <h4>AVISION</h4> <p id="zw-12c0993f42bq2GzUm15ccdf">What we need is a Vision. We had it with Kennedy and the race to the moon. We had it at the turn of the century with the industrial revolution. We also had it (unfortunately) with World War II - a unifying goal that we were all inspired to work towards. In those moments American ingenuity went to work. It sparked our imagination andchanneled our cumulative energies.<br id="zw-12c0993f812COzRs315ccdf" style="font-weight: bold;" /></p> <p id="zw-12c09982389kk7skc15ccdf">We might have been sky-diving but we were doing it with precision targets in mind ... and because we knew we wanted to try it again a second and third time we also made sure we were wearing that parachute.</p> <p id="zw-12c09a459ed4QvSii15ccdf">Somehow I don't think we're going to learn anything new when the polls close tomorrow or from what happens in the next year or two.</p> </div> <p><a href="http://www.facebook.com/share.php?u=<url"> target="_blank" onclick="return fbs_click()">Share This Article on Facebook</p>