



Top Problems Plaguing America

America is in crisis. We are a nation in decline as a result of society's own hedonism, greed, and self destruction. Our problems are rooted not only in our dysfunctional political system but in the dysfunctional state of society itself, both of which have become increasingly more dysfunctional over the last decade. Americans' perceptions of our problems are divided along political lines, which tends to cloud the judgment of individuals and take the discussion away from the cause of the political problems to a debate over political ideology. Each and every American shares part of the blame for the problems plaquing our nation, and if we don't address the problems individually, as a society, and as a nation, they will continue to grow and like a cancer consume our health and vitality, eventually killing the foundation upon which our nation was established and the foundations of our society.

1. Complacency—Perhaps the biggest threat to our nation is the complacency of the American people. people simply don't care about these issues or any other issues unless it directly affects them. are too wrapped up in living their daily lives-going to work, raising a family, worrying about their own personal problems at home or at work-to be worried about or interested in solving any other problems. They don't feel they can make a difference in politics so they aren't engaged in the political process or political discourse. They are content to put their heads in the sand and ignore the bigger problems and issues in hopes they resolve themselves and just go away. An old adage attributed to Edmund Burke says it best: All that is necessary for the triumph of evil is that good men do nothing.

In our nation, nearly half of our society does not contribute to our tax base, leaving the other half to





provide for government spending. The half who contributes nothing, many of whom are on the government dole, could care less about the greater good and are only interested in what they get or what they can take or how they can avoid contributing. the half who contributes, many are so consumed in their daily lives that they have no time or ability or desire to become more involved in changing the overall situation. They are merely attempting to survive and provide as best they can for themselves and their families. And that leaves a small segment of society who are capitalizing on the complacency and apathy of the American people. They are the political elite, the establishment, and their special interest cronies who are increasingly setting themselves apart from the rest of our American society, and they pose a grave danger to our liberties.

2. Greed-There is a small portion of American society who have an insatiable appetite for more wealth. greed drives them in all that they do so that they accumulate more. They could care less who is political power. They seek only to capitalize on the political system by wining and dining politicians so that they get legislation favorable to their cause. They enrich themselves and their clients and our elected officials under the guise of helping greater good. But today this practice is not called corruption; it is given the more benign term, "lobbying." They lobby politicians not for the good of the people but for the good of special interests. They have perverted our system and turned many individuals who know no better against capitalism. Their greed has turned us towards an oligarchy not unlike that in communist countries.

We have seen the pitfalls of greed in our nation. The "irrational exuberance," as former Federal Reserve Chairman Alan Greenspan called it, fueled a bubble in





internet stocks and the general stock market in the late 1990s that led to the recession of 2000 and the destruction of investors' wealth. Most recently, the financial crisis of 2008 was created by the greed of banks, institutions deemed "too big to fail," and certain Detroit automakers. The real estate bubble was greed and a mistaken desire to provide those who could not afford a home with the opportunity of home ownership in hopes of garnering political support for their party. The bailout of the automakers was needed because the greed of the unions made US automakers uncompetitive and drove them to bankruptcy. Though these are pitfalls of capitalism, it does not make capitalism bad or evil as some would portray it.

We are fortunate that here in America, for the time being, any individual still has the opportunity to succeed if they have the will and heart and the work ethic to do so. Likewise, any individual or business, regardless of size, has the opportunity to fail. not stop the increasingly incestuous relationship between lobbists, special interests, our elected officials and the bureaucrats in the federal government, the greed of a few will threaten the opportunities for personal success for the many and we will slide towards a two class system of haves and have nots. This is not to say that we must take from those who have and give to those who do not have; the redistribution of wealth philosophy is the philosophy of failed political ideologies. Redistributing wealth does not help an individual succeed if they don't have the work ethic to do so; redistributing wealth creates moral hazards and dependency to the recipients. Instead, we must work to ensure that the greed of a few does not result in a monopolization of power and control of our government institutions by a special interests. We must remember that the federal government of the United States is government of the people, by the people and for the people.

3. Self Preservation of Power—Our political system has been hijacked by career politicians and the





Our Founding Fathers envisioned a bureaucrats. government of civil servants. In our infancy, our politicians were farmers, bankers, doctors, lawyers, and property-owning men of all backgrounds and walks of life who served their constituents then returned home to their normal lives and their jobs. Public office did not enrich them financially. They left public office with no more than when they entered aside from the satisfaction of having served our country. Our system has changed since then to one run by two political parties. parties and the elected officials from each party are only concerned with the self preservation of their They spend billions of dollars each election cycle to ensure they stay in power. They gerrymander districts to ensure that they control certain areas and ensure a candidate from their party is elected. The political machines, modern day Tammany Hall, are well oiled and give outsiders little chance and little hope of breaking in. If the political bosses don't like you as a candidate or don't support you as a candidate, you have little chance of electoral success.

The absence of a viable third party in American politics is a clear indication that the two main parties want only self preservation. Both the political parties were enemies of Ross Perot in the 1990s and of Ralph Nader in the early 2000s. Democratic and Republican parties will ensure that no party candidate has the opportunity participate in presidential debates. They ensure that third party candidates who pose a real threat of taking votes from their candidates are attacked by their massive machines with seemingly limitless financial resources. In the 1850s and 1860, up to 43 members of the House were from "other" parties (20% of the members) and up to seven senators (15% of the





members) were from "other" parties. How many third party politicians are in the United States House of Representatives today? None. How many third party politicians are in the United States Senate? Noneunless you count Bernie Sanders and Angus King who are declared "independents." But remember, there is no organized "Independent Party" in politics; they have simply declared they are politicians independent of the two main parties. The two main parties won't allow a viable third party to encroach on their political territories and poach voters, as a third party would present voters with alternative candidates and tip the balance of power away from the establishment. But in a Congress divided among three parties, would more or less get accomplished? one party had a majority, wouldn't the existence of third party members force compromise?

- 4. Dependency—Richard Nixon in an interview with Washington Star-News after his re-election victory in 1972 said, "The average American is just like the child in the family. You give him some responsibility and he is going to amount to something. He is going to do something. If, on the other hand, you make him completely dependent and pamper him and cater to him too much, you are going to make him soft, spoiled and eventually a very weak individual." Too many people in our society have become dependent upon the federal government, and by extension the American taxpayers. According to The Washington Post, in 2011 about 49% of the US population lived in a household where at least one member received a direct benefit from the federal government:
 - 29% received Medicare,
 - 31.6% received Social Security,
 - 27.1% benefited from at least one means-tested poverty program (Medicaid, food subsidized lunches),





- 7% of households received direct cash assistance,
- 5% received public housing.

Furthermore, in 2010, 60% of Americans were receiving more in government benefits than they paid in taxes. These people are only concerned that they get their entitlement checks or other benefits in the mail, and they will vote for whoever promises to give them more or better benefits. They cannot and will not be weaned from the teat of the taxpayers. citizens rally against any cuts to their Social Security or Medicare benefits. Those on welfare bemoan cuts that will cost them their cable televisions, their cell phones, their beer, their cigarettes, and so on. People who are wholly dependent on the federal government for entitlements are slaves to the politicians and their political party masters.

Our Founding Fathers did not establish this nation as an entitlement nation. In fact, going back to the Jamestown colony, the policy was if you didn't work, you didn't eat. Our Founding Fathers didn't establish the federal government to provide for citizens. is not to say that we should not provide for those who are wounded or crippled or who have served our country through the military or a lifetime of hard work. should care for those who genuinely need assistance, but we should not be providing for those who are lazy or refuse to work or who have multiple children by multiple people as a means of working the system. should not continue the cycle of social security that creates a moral hazard among young workers promotes evermore consumption as opposed to saving and planning for one's own retirement. Our Founding Fathers believed in personal responsibility and strong We, as a nation, need to get back to work ethics. these basic principles and end the cycles dependency that have enslaved generations to Uncle Sam.





5. The Media—The media has over the years departed from reporting the news to making the news and inserting their own politically-motivated spin and agendas. Why not just give the American people the FACTS, not the journalists' interpretations or spin or commentaries? Give the American people the entire quote not just a portion that supports an agenda. Let the people sort through the facts and come to their own conclusions.

Each and every media outlet in America is biased. No one broadcast on any network is completely free of bias or political motivations. The quest for ratings and political gratification have led media outlets to abandon their journalistic principles in favor of self-serving reporting agendas that are a disservice to the American people. The media is in a unique position of trust with the American people. We the people rely on journalists who have access to places and people to whom we don't have access to report the important facts to us so that we can make informed decisions.

Sadly, the American people know that certain networks, newspapers, and online media outlets are either liberal or conservative leaning yet they are content listening to or reading the rhetoric politically biased journalists and commentators accepting the skewed views as the truth or as the reality of the world. Furthermore, the American people don't demand clean, honest, and unbiased reporting. Is this the result of 24 hour news networks? Have they really sold out to the political parties and the machines? And why are the American people not upset about this? Complacency or something else?

6. No Parenting—It's no secret that parenting in America has gone downhill over the last several decades. This could be a function of families now relying on both





parents to work, the negative influence television and movies, or the desire of parents to be their children's best friend instead of a parent. course, children having children creates its own problems and could contribute to the lack of parenting skills.) How often have you been in a restaurant when there was a screaming child and the parents did nothing or kept telling the child they were going to put them in "time out" but then never did?

The simple fact of the matter is that when it comes to parenting there are rarely any consequences for the children. Spanking is now frowned upon. The parents threaten the children with consequences but never follow through, and oftentimes parents give into the children to get them to stop crying or whining. philosophy of "it's just easier to give them what they want" produces children with no discipline, no sense of right from wrong and a sense of entitlement. teaches them that if they cry enough they'll eventually get what they want whether it's in their best interest, the best interests of others or not. This detrimental behavior is carried throughout life and is disruptive in school and other social settings.

But the lack of parenting isn't just about lack of discipline. Parents today are trained by and dictated to by the children. The parents give them the newest cell phone or a new car or the pair of shoes because their friends have it and they want to be like their friends. This gives the children the impression that they are entitled to have what everyone else has, which will carry over later in life in terms of cars, houses, vacations, etc. and turns them into spoiled little shit-head kids. These people will follow whoever promises to give them what they want. effectively, parents are predisposing their children at an early age towards dependency. When they have children, those children become more dependent, creating a cycle of dependency. As their dependency





grows, the power of those who provide dependency grows exponentially.

7. No spending constraints—America as a whole suffers from a lack of spending restraints. We have become a consumption nation. Many Americans consume more than they make, which has given rise to the credit card industry and the massive amounts of consumer debt. Heaven forbid that people have to sacrifice and do without or save to get what they want. Society wants instant gratification, and that gratification comes from consumption at any and all costs, even if it means mortgaging the future.

But the lack of financial responsibility isn't unique to the American people, as we have seen from the profligate spending by the federal government over the last decade. Both political parties have engaged in deficit spending, increasing the national debt and mortgaging our nation's future. No one individual can spend more than they make long-term; short-term spending beyond income is possible as a result of debt financing. However, the debt must be paid at some point and the individual's borrowing capacity is exhausted. Why then do politicians feel that the federal government can spend beyond its indefinitely? Ah, because the federal government can raise additional funds through borrowing and increased taxes. But the laws of economics cannot be suspended, and this behavior can't continue indefinitely. are significant adverse economic consequences from the actions of our elected officials that will manifest in years to come.

Do politicians really care about this? It's unlikely they do. They're more interested in self-preservation in terms of their re-election, and to accomplish this they send pork back to their districts and provide give-aways to special interest groups by whom they've been lobbied. It's a vicious cycle that we must break





at some point lest we risk the financial security of our nation. But the fox is in the henhouse in Washington, DC. No one wants to make any sacrifices. No government department is willing to take a budget cut. Neither party wants to incur the wrath of their constituents in cutting spending that may directly effect them. No entitlement spending, the largest government mandatory expense, is going to get cut. The politicians don't even understand that cutting spending doesn't mean cutting the growth in spending; cutting spending means if you spent \$1 trillion last year then this year you only spend \$900 billion and next year you spend \$800 billion. We have to restore financial responsibility at both the individual level and at the government level. No world power has maintained its status as a world power without a strong and stable financial foundation.

The recent government shutdown should illustrate the bloated nature of the federal government. 800,000 federal workers deemed "non-essential" were furloughed. If they are non-essential employees, then by the very definition of non-essential why were they on the federal payrolls? To be sure, there are some of those workers who do provide essential functions, but the vast majority could be eliminated with no long-term negative impact to the country. In fact, nearly 99% of the American public has not been affected by the government shutdown. The lack of spending restraint should be clear in that the Congress will likely ensure the furloughed workers receive back pay for the duration of the shutdown. So, these federal workers are getting paid time off? You would think that a shutdown implies money isn't being spent and workers don't get paid. Not the case in the world of Washington that is increasingly isolated from the rest of the world and reality itself.

8. Want-Our society is afflicted with the want of more and more material goods. What they have isn't good





enough. They want more, and they've convinced themselves that they need more. Of advertisers have helped convince consumers that they want and need more. What is the true root of this want? Have Americans become more materialistic in an effort to fill some void in their lives? Americans so lacking purpose in their lives but wanting purpose that they want material goods to satisfy that want? People line up for days to get the latest iPhone, even though their "old" iPhone is still Why? Because they want it. They spend beyond their means because they want something. They lack the financial discipline to pass up a purchase because they want that thing. All the while, they searching for justification as to why they should make the purchase. It's as if they are subconsciously aware of the situation and conflicted. Yet still they do it. Still they throw caution to the wind and get what they want-not because they need it but because they want it.

It seems society is afflicted with the perception that what they have isn't good enough, that what they want is better, and that once they have what they want they'll be happy. Too often, even once they have what they wanted they are not happy for long and they are back to wanting something else. And where does it When is enough enough? Are we doomed as a society to never be satisfied with what we have and to always want more and more? Are we seeking to fill some unfillable void in life?

But the want doesn't end with consuming goods. Society seems to want more and more from the government, and those who are receiving some form of government funding or entitlements always want more. What they're getting isn't enough. The welfare recipient gets twenty cable channels but they want two hundred with all the add-on packages, and they want





the taxpayers to pay for it. They want better benefits. They want better housing. They want better programs and free daycare for their kids. Many in society want the government to provide more and more for them and have no concept of the financial implications to the taxpayers. The Medicare recipient wants better drug coverage, and the Social Security recipient wants a better cost of living adjustment. They want with little consideration of the implications for others.

Can any of these wants ever be satisfied? Is anything ever good enough for our society? Where does it end?

9. Waste-As a society we are very wasteful, and our federal government is no exception. As individuals many of us are guilty of wasting money on nonessential items that satisfy a sudden impulse or want. We waste food and energy. We waste gasoline for joy rides and then bemoan the high price of fuel.

The federal government is the biggest offender. federal government wastes far more than most people realize. Fraud in Social Security may be as high as \$8 billion annually. Medicare fraud costs taxpayers \$48 billion annually. Welfare fraud costs the taxpayers up to \$10 billion a year. Farm subsidy fraud costs nearly \$500 million a year. government provides \$50 billion a year in foreign aid, much of which goes to countries that are hostile to the United States. We waste billions of dollars on programmes for people in other countries while millions of children and elderly here in America go to bed hungry at night. Some people call foreign aid an investment; sounds like waste to us. We provide federal workers with generous compensation packages, including day care for their children, while they make more annually than the average American. Why should tax dollars pay for childcare for federal our bureaucrats? The federal government wastes nearly \$150 million a year on first class ticket upgrades





because some bureaucrats refuse to fly coach. like waste. The federal government is bloated with too many bureaucrats and too many redundant or inefficient programmes. This wastes about \$120 billion of taxpayer money annually. The nearly 14,000 unused or underused federal properties may be costing taxpayers up to \$25 billion annually. Yet there are many politicians and citizens who don't feel we need to shrink the size and scope of government. They must be happy that our tax money is being wasted instead of being put to good use in communities throughout the country or being returned to the hardworking men and women of America.

Laziness—American society is 10. increasingly lazy as is evidenced by our obesity epidemic. Gym class and exercise are going out of style in school curriculumns. One would expect our children to be getting more education as a result, but such is not the case. Parents have allowed their children to become lazy, sitting at home playing video games or playing on the computer instead of riding bikes or playing sports or just playing with the neighborhood kids outside. Parents have become equally lazy, preferring sloth to exercise activity. These same people cry about being overweight and make frivolous resolutions that they will lose weight, diet, and exercise, but their efforts are short-lived. They always manage to find excuses why they can't work out or why their kids can't work out or participate in extracurricular activities that involve exercise or why they can't eat better and so on and so on. And their obesity and obesity related health problems drive up medical costs for everyone. We've all seen the obese family out at restaurants with the children following in the footsteps of their parents.





But the laziness isn't just evident in the lack of exercise, it is evident in other areas of life as well. Children don't want to do their homework simply because they've become too lazy. College students attend class in pajamas because they're too lazy to get dressed. Work ethic has fallen because people are too lazy to do their jobs or even work in the first The expansion of welfare benefits and food stamps has fostered an increased laziness among society. Why should they get off their asses and work when Uncle Sam will give them a check and their EBT card just for lying around all day, eating, drinking, and having sex?

11. Disregard for Laws-Society has become so self centered and so self destructive that many have abandoned their regard for the laws. Reckless driving is the most evident example of the lack of regard for the laws. Motorists speed at excessive rates or run red lights with little regard for others on the road They talk and text on cell phones or pedestrians. while they're driving with no regard for the safety of others simply because the call or message just can't They steal because they feel they're entitled to what they want even if it belongs to someone else or if they can't afford it. They vandalize the property of others for fun or because they're jealous. And all of this goes on because there are little if They claim to be the any consequences to them. victim, and the real victims are left holding the bag from the perpetrators' actions. The parents and the lawyers of the perpetrators have excuses and justify the actions of the offenders. To be sure, we are all quilty of speeding from time to time or of minor infractions, and we should all admonish ourselves for those actions and pledge to avoid making those same mistakes in the future. But too many habitual offenders don't care about anything other than their





own self-gratification. We need a better enforcement of the laws and strong consequences for habitual offenders.

Instilling a respect for the laws and recognition of consequences from a young age is a must, for the disregard for simple traffic laws translates into a disregard for other laws. We have millions of Americans who support illegal immigrants breaking the laws of our nation by coming here, living here, and working here illegally. These illegal blatantly break the laws of our homeland's security and yet millions of Americans do not feel they should suffer any consequences but instead should be made American citizens for breaking the laws of our nation. clearly defined immigration laws have procedures by which immigrants are expected to abide. If we allow a blatant disregard for the law, the law becomes ineffective and useless. As our system of laws and rules collapses, we descend into a land of lawlessness and anarchy and the foundation upon which America was founded will crumble.

12. Dumbing Down of America—Our education system has contributed to the dumbing down of America. Our schools teach to the lowest common denominator classrooms, disadvantaging students who are more advanced or have better scholastic aptitude. Over the years, the education system has eliminated different levels of, for example, math classes based the Years ago, more advanced aptitude of the students. students were in class together while students who were slower to learn were together in another class. Students were being educated at a pace that conducive to their learning. liberal minded But "educators" have done away with that practice in most schools. And we wonder why students are ill prepared for college or the workforce. Children are not being taught critical grammar, math and science skills that





prepare them for life and help the United States keep a competitive workforce.

The entertainment industry provides mind numbing garbage as television programming in the form of reality shows. Children and young adults influenced by the often uneducated subjects of the reality shows and the glorification of lifestyles that rarely contribute anything positive to society as a whole. We see many people seeking the same lifestyle as those they see on reality programming. Little do they know the reality programming they are watching is largely scripted and far from reality. Books are being written at about a fifth grade reading level, because anything more complicated doesn't sell. Why? The general population is both lazy (back to a point made earlier) and increasingly less educated due to teaching to the lowest common aptitude in schools. Studies over the years, including a recent conducted by the Organization for Economic Cooperation and Development, indicate a large chunk of students in the United States lack basic reading and math skills.

The perception that the American people are dumb and getting dumber is evident in the condescending, elitist way elected officials address the people. If you haven't noticed that before, pay close attention the next time politicians are on the news. Guess what? They think you're stupid, and they're going to talk to you as if you're an elementary school student. Feel good about that? You may not be stupid, but society around you is trying to make you stupid. And the political elite love an uneducated mass; it gives them control and preserves their power and position over the people.

13. **Detachment from reality—**And finally, millions of people in society are totally detached from reality. They live in their own "fantasy" world in which everything is ok. They don't see the problems plaguing our nation and our society. To them and in





their minds, everything is just fine. Like ostriches, they stick their heads in the sand. They don't want their illusions of the world they want shattered. They insulate themselves from reality by escaping to television and the movies, disengaging from current events, and ignoring political and economic matters. They think only when they must and only when it is beneficial for them to do so. They have little interest in engaging in thoughtful discussion with others or in helping others in society address common problems. They hide in the comfort of their own homes and shut out the outside world.

They try to create the world they want for themselves and their children. In children's athletics, for example, every kid gets a trophy. There are no losers. Every child wins. This detachment from reality damages children in the long-term and sets unrealistic expectations for success. In the real world, there are winners and there are losers. There always have been and there always will be. To ignore this is a peril to the foundation of society in the future. Young adults have been convinced that getting a college education will ensure their future success; if they get the degree, they can be a Nobel Prize winner or the next billionaire businessman. young people don't realize that in the real world not everyone can be something and a college degree doesn't ensure anything. There will always be fewer billionaires than there are doctors; there will be fewer doctors than there are journeymen or tradesmen. The world will always need ditch diggers and garbage men and plumbers and electricians. The market for marine biologists is much smaller than the number of students graduating college with marine biology degrees. That is the reality of the world in which we live.

There are many in our society who will not perceive the previously discussed problems as "real" problems.





will admit that the points made herein are valid but they will deny that they pose any serious threat to the stability of our society and of our nation. If they are that detached from reality and refuse to recognize the truth, they will continue to contribute to the denigration of our society and our nation. But those who agree that these problems do plaque America often feel helpless. They ask, "What can we do to change it?" They become frustrated at their perceived inability to help change our situation. They resign themselves to the logic that if they can't change it they shouldn't worry about it. These problems are not easily solved. The solutions will require a great collective effort and difficult and unpopular sacrifices that no one will want to make. And the solutions will take time; the problems were not created overnight and will not be solved overnight.

So what do we do? Ignoring the problems will only serve to further weaken our society and our nation. We must begin a dialogue about the problems we have and ignite a discussion and spirited debate about how we can solve the problems by working together for a common good. We must put aside personal differences and self-serving motivations so that we can create lasting solutions that strengthen our society and our nation. We must hold our elected officials accountable, and we must ensure that elitists do not monopolize power in the hands of a few. We must restore faith in our government and in government institutions by ensuring government is run by the people and for the people and not by and for special interests. The crisis of confidence here in America is destroying the very fabric of our society and the values upon which our nation was founded. To restore that confidence, we must restore our confidence in ourselves and in our nation.

About Mr. Cartwright- Digger Cartwright is the author of several mystery stories, teleplays, and novels including The Versailles Conspiracy, a modern day political thriller, Murder at the Ocean Forest, a traditional mystery novel set the 1940s, and The House of Dark Shadows, psychological thriller.





Mr. Cartwright is also a noted industrialist and investor with interests ranging from shipping, oil exploration, sports entertainment, hospitality and tourism, and gaming. In the business realm, he has contributed to a number of articles on a wide range of financial, strategic planning, policy topics and is a contributor to finance/economic books. Не frequently contributes articles, commentaries, and editorials focusing on current economic and political topics for the private think tank, Thinking Outside the Boxe.

Cartwright's philanthropic efforts include Mr. contributions to a wide range of causes, predominantly at the local level. Mr. Cartwright is an enthusiastic supporter of local no-kill animal shelters and humane societies, the Wounded Warrior Project, and local Meals on Wheels programs.

He enjoys golf, participating in charity golf tournaments, falconry, and attending WWE events. He divides his time between Washington, D.C., South Carolina, and Florida.

About Thinking Outside the Boxe-Thinking Outside the Boxe is a private, nonpartisan think tank that is dedicated to providing a wide variety of perspectives on issues that are of interest to the general public. The views that are expressed in Thinking Outside the Boxe's commentaries and research are often times uncommon, provocative, controversial. Thinking Outside the Boxe's mission is to formulate and promote positions and to provide research, independently, that would otherwise be deprived of outlet in the mainstream media. Thinking Outside the Boxe's commentators and researchers seek to broaden the parameters of public knowledge by addressing issues in such a fashion as to provoke thought and debate on some of the most pressing issues of our day.