

## Reforming the *Out-of-Control Cost-of-Living* “The Heart of the Matter”

*“So when is Congress finally going to even suggest economic policies that will actually help me and my family to at least survive this broken economy?”*

### Our Congressional Adversaries

To be very clear my fellow Americans, national politicians are often asked about America’s greatest problems; such as the War on Terror, jobs, the minimum wage, the environment, cost of health care, the Heroin epidemic and the never-ending Drug War, etc.

At the same time, *We the Frustrated People*, collectively go on wondering why “*nothing ever gets fixed*”. The primary answers to that question my fellow frustrated American citizens are presented below:

- To be blunt folks, We the People, are partially responsible for the continuing failures of the United States Congress. Because we keep on re-electing that dysfunctional collection of idiots.
- Increasingly over the past few of decades incumbent members of Congress have two (2) primary objectives. One – get re-elected every two (2) or six (6) years. Two – to maintain the legislative status quo – to change practically nothing. Because for some time now the Congress collectively serves those commonly known as 1 to 10%, aka, the Wealthy along with certain Big Industries. The people and industries that are happily making their money off “*the system as it is*” no matter what it does to people, other businesses, the economy or the environment. That is why each successive Congress passes less and less legislation of any real consequence. Any questions?
- Yes, and we keep re-electing Representatives and Senators that are dedicated to work against our Common Good. Shame on us.
- Frankly, the current 535 members of Congress apparently do not have the collective wisdom and certainly not the political guts to suggest let alone enact the economic and social Reforms you are learning about here. The simple Truth.
- Further, those supposedly educated people cannot begin to comprehend the fact that our once golden Capitalist economic system never existed prior to 1940 and the results of World War II. With the war and post-war economic inputs (we were rebuilding the world) it grew until 1975 (35 years) when it technically peaked. Our economy then spent the second 35 years thru 2010 coming back down toward normal after suffering the grinding aftereffects of the Bush II, Wall Street, free-for-all and the resulting Crash of 2008. The Capitalist system that we Boomers and our children knew just did not exist prior to 1940. And with the realities of the today’s world economy – it will never again! Accept it. It is broken. It is an old blown engine that needs to be totally redesigned and rebuilt to fit today’s world economic flow. None of which are very growth oriented.

You get the idea. Enough on that other than to provide you a link to the part of the book, *The Second Coming of Common Sense (CS2)* that discusses dealing with our economic Big Picture. It addresses the harsh differences between the business *myths* of an Eternal Growth economy versus the practical *reality* of Eternal Maintenance economy that is our future. It begins under the section American Industry Restructuring (AIR) Proposals in CS2 starting on page 275.

<http://commonsense2009.typepad.com/E16AIRIntroduction.pdf>

o o o o

### **Confronting the Cost-of-Living Crisis is the Most Difficult**

The following timely proposals were developed over the last few years in response to the growing economic crisis in America. These are in addition to the original 27 public problem-solving proposals of *An American Agenda* and overall economic review that were published in early February 2008 in the book, CS2. Those 27 proposals are even more relevant and practical today than in early 2008 before the Bush II, Economic Crash.

In CS2 I was successful in developing publicly acceptable solutions for many of our social and economic problems. However, there was one significant economic problem area that I did not address in CS2 that has bothered me for many years. To develop practical economic solutions to the following questions:

“How to keep and/or get more money into the average citizen’s pocket?” Without the typical just cut taxes more approach!

“How to help our people practically deal with the ever-increasing Cost-of-Living (COL) when wages have been flat for decades?” When there is no remedy in sight...

After several more years of consideration I finally came to the hard conclusion that the nation must NOW aggressively confront the out-of-control Cost-of-Living (COL). We must restructure our ailing economy anyway so let’s hit these economic issues right in the face!

This initial set proposals and the economic concepts they introduce to the American public will form the base for our transitioning economy. From there we shall confront the complicated, but solvable task of restructuring our broken National Economic System. Together we can do anything!

### ***So now folks let’s tackle our basic Cost-of-Living problems!***

The COL proposals are presented with admittedly brief, yet common sense detail. The average American will understand the solution being proposed and whether it sounds like a fair and practical road to go down in a given problem area. Also understanding that while certain details will be negotiated there will be very little give when it comes to serving the Common Good of our citizens. The Wealthy and certain Big Industries that have abused our Common Good for decades will now bend to the public’s benefit. Further, that the new Congress elected on 11-8-2016 will be Expected to implement this and other Reform legislation all but immediately in 2017. More details will be provided as these proposals and others are very publicly discussed during the next few critical months and well beyond. They will absolutely be publicly reviewed and refined as appropriate!

***To be very clear folks!*** Most of these are the “bread and butter” issues of our daily lives. The kind of gut issues that many revolutions have been started over! These proposals are dealing with some of the Big Industries and institutions that we have been held captive to for too long. The Industries that are in a position to simply increase the price of such necessities with no regard for the damage done to people, families, other businesses, the economy, or even the environment. *We are talking about groceries,*

*housing, fuel, education, and health care, etc.* There are and will be other proposals following that directly promote the Common Good of our citizens, our communities, business, and the environment.

#### Talk About Revolution

You will most likely find yourself saying “how we could Demand such these things of Big Industries”. The simple answer is that this is our country! Any business and/or entire industry operates and/or sells its products and services *at our pleasure*. And it should be under our rules not theirs! The US Congress and state legislatures in some cases legislate who may do business in our nation and how they will be allowed to do it. Needless to say, they have not been “protecting” the Common Good in overseeing the games played by those entities. That situation will now be involuntarily reformed.

In recent decades those legislators have too often allowed the Wealthy and Big industry to set and play with the rules – at the expense of our economy, our society, and the environment. And again they have done it to get funds for their next re-election campaign in order to keep their precious jobs.

To be perfectly clear my fellow Americans the technical job description of the US Congress is “*to resolve the public’s problems that cannot be properly addressed at the state or local levels*”.

Not to push the responsibility for problem solutions off on the current or next President that will only be in office for 4 the 8 years – as they have done increasingly over the last several decades. The 535 members of Congress would be able fix any of our common problems IF they were working for our Common Good, but they are not. They are only working for themselves and Special Interests, only.

In 1776, Thomas Paine challenged his fellow colonists to conduct a bloody war against their English countrymen in order to free themselves from an oppressive and neglectful government. To form what he described as a truly representative government that they would select and direct.

In 2016, I am here challenging my fellow citizens, men and women, to simply *fire our votes* to remove from nationally elected office some 86% of our oppressive and neglectful government. Replacing with the Voting Right earned for us by the blood of our national ancestors – most of our failed representative government. And providing their surprised replacements with specific legislative Expectations designed to serve the Common Good of our citizens before anyone or any industry.

Therefore, my fellow American citizens let us join together and peacefully, but deliberately vote out all incumbents from the US Congress on 11-8-2016.

And the Second American Revolution will be on...

o o o o

### **The AP Party’s Cost-of-Living (COL) Proposals**

#### **Proposal 28 – Food and Grocery Industry Restructuring**

Problem: This is a huge, out-of-control public issue and as usual our legislators do not discuss it let alone have any suggestions on how to help us resolve it. Because it is not easy! For the last several years grocery prices are climbing for no apparent or good reason. Under this proposal the Food and Grocery Industries will be required to publicly explain their ongoing pricing excesses. Further, explain why

grocery product contents whether packaged, canned, loose, or otherwise are steadily decreasing in amount while prices stay the same or often increase. You know like the once typical 8-ounce bar of soap that now weighs just 4-ounces? Ever-increasing grocery prices and the product content squeeze game will soon come to a legislated end.

*Only if you decide to vote out the US Congress on 11-8-2016!*

Proposed Public Approach: At least 9 of 10 people I asked about this proposal on this hard issue would vote for it. The 1 in 10 or less frankly had enough money that higher grocery costs simply did not matter to them. It must be nice.

Most people also agree that this is *not what we would prefer to do* in our Capitalist type of economy, but these are hard times for too many families with no real end in sight. The real economy is crawling along, and wages have been virtually flat for decades.

#### Pricing and Sizing Freeze

We the People will call for a multi-year price freeze on all grocery store sold products. And will consider a 10% reduction in current product prices when this is implemented. This will include all grocery items packaged, canned, etc. All produce, meat, fish, etc. Some will of course scream at the mere mention of such a radical plan, but it is time for government to start facing economic reality. We the people must face it every day!

#### Protecting the Industries – Not the Abusers

We will Demand that the entire Food Industry – from farm and fishing pier to the grocery store shelf – change their corporate focus to serving the public’s Common Good first. A true “people before stockholders” shift in corporate expectations. When asking people for their opinion on this proposal their first concern was always about the farmers. Of course, they will be protected.

Under this publicly acceptable proposal the New Congress will legislate the following:

- On or before April 15, 2017 all grocery stores prices will be frozen and could easily be dropped by 10%. This means all major corporate grocery stores such as Food Lion, Safeway, Weis, etc., and including Walmart’s grocery operations. Also included are independent grocery stores that serve smaller towns. Certain high-end specialty stores such as Whole Foods will less affected by this legislation.
- Farmer income from their crops will be guaranteed within fair and simple guidelines, and they will not be allowed to “fail”. However, we *will cease to pay farmers for not growing crops!* The same applies to the large farming corporations. They will have strict guidelines limiting now unchecked profits gained from the combination of price increases and product content reductions. The publicly irresponsible games will come to a hard end!
- The same protections and controls will be placed upon the various parts of the “fishing industry.” Large corporations will be reined in and their profitability reviewed for publicly abusive practices.
- Overall, feeding ALL of our people well will be more important than profits! True public Reform.
- Then, finally to the economically abusive Commodities Market. The financial community’s direct access to our pocketbooks and wallets. Food and other grocery related commodities will be methodically removed from this out-of-control system. All “unnecessary” price markup points

between the Farmers and Fisherman and the Grocery stores will be publicly identified and eliminated. No more corporate free rides.

- And remember there are many things sold in Grocery stores that are not “food” as such. Those items will also fall under the pricing review program.
- The program will last at least 2 or 3 years, if not permanently after the program is refined and critiqued by the American public.

That is enough on the Food and Grocery Industry Restructuring Proposal #28 for now. That should get the debate going don’t you think?

*Again, only if you decide to vote out the US Congress on 11-8-2016!*

By the way, that one is easy!!

o o o o

### **Proposal 29 – Housing Cost Reductions**

Problem: It is really very simple my fellow Americans. The cost of housing is too high for the vast majority of our citizens to afford – be they homeowners or renters. Not only for the *much talked about* Middle Class, but many more tens of millions of the Lower Class and/or Poor that politicians of both parties *never talk about*. Curious?

The foreclosure of family homes continues no matter how *great* the “Stock Market Indicators” suggest the economy is doing. It is simply Beyond Sense (BS). Residential rental prices continue going up while wages remain flat!

Frankly folks! IF there were fewer Illegal Occupants (IOs) constantly flowing into our country filling up all the rental units prices would go down! But then that is one of the dirty little secrets why illegal immigration and/or control over who is in our nation – has been ignored by politicians of both parties since Reagan’s so-called “one-time” amnesty and legalization of a few million mostly Latinos in the late 1980’s. The Plain Truth like it or not!

Our citizens are being squeezed and/or thrown out of their residences whether they are owned or rented and too many of them are winding up homeless. The last published number I saw on the *homeless population in America* was 670,000.

Of course, just what are our nationally elected legislators in the US Congress both Republican and Democrat doing about the on-going national housing crisis? Of course, absolutely nothing!

Even more disgusting is when members of our publicly dysfunctional US Congress rejoice when they announce that there are *fewer homeless veterans!*

By the time we are done with this Independent political movement my fellow American citizens,

**No US Citizen will be without a “fixed address”**

It will be our citizens first, invited guests a true second, and everyone else can get in the back of the line or just get out! No apologies owed to anyone.

Proposed Public Approach:

First the simple details of this economically radical, yet practical legislative proposal. The second COL proposal that will “keep” real dollars in your and our pockets. It will somewhat hurt the Banking Industry, some investors, and some landlords. But, it will not destroy any business or anyone except for some landlords that should not be in the residential rental business anymore – anyway. Won’t miss them!

Mortgage Payment Adjustment (MPA)

Mortgage payments will be automatically adjusted, the loan term extended as needed, and without any refinancing required. The Principle and Interest (P&I) will be reduced by 20% across the board. Taxes, insurance, and any other fees in the original mortgage payment will not be changed.

This mortgage Adjustment legislation will include both owner occupied residences and rental properties.

Rental Payment Adjustment (RPA)

The twenty percent (20%) reduction adjustment will also apply to monthly residential rental and/or lease payments. This will serve as the national implementation of Rent Control. A practical, public oriented Rent Control program such as the one that has been in use in places like New York City (NYC) for decades. NYC had to implement strict Rent Controls because landlords were over-charging renters to live in the city. Otherwise “regular” people – you know the workers – could not afford to live in the city and businesses would have no employees.

This program will require active aggressive local enforcement supported by a supplemented local police force as required to insure that landlords actually reduce the rent and do not intimidate their renters. Violating landlords will spend a wonderful 24 hours in the local jail in order to help develop their public-friendly attitude!

This 20% Adjustment will also apply to Lot Fees in Mobile Home Parks and Communities of all types. And enforcement will be strict.

o o o o

Expected Loud Whining to be Ignored

The “too big to fail” Banks, various other mortgage lenders, and any other involved Wall Street entity, will scream socialism, anti-free market policies, etc. They will say it cannot be done – that the sky will fall! That is simply a false and another expected BS response. The Banks will be made to understand that they may think they are *too big to fail*, BUT, they are not too big to be *Forcibly Merged*...

See An American Proposal #26 – Bank and Credit Card Industry Re-Structuring for details on that possible future program.

With my 30+ year career in Information Technology, I am fully aware of how long it would take to make those payment adjustments. Whether a given loan is being held by the originating bank that holds its own loans or has been sold to a loan servicing entity. Consider 60 days as enough time to perform the required payment adjustments. It won’t take the financial institutions that long to adjust their impacted annual profitability projections. Their bonuses will probably suffer in 2017. That’s too bad!

*But, only if you decide to vote out the US Congress on 11-8-2016!*

o o o o

### **Proposal 30 – Gas Pump Cost Controls**

Problem: For too many years (decades that is) America and the world have been routinely abused by the Oil Industry and Middle East Oil producing countries. Further for all of those years, the Oil and Coal Industries have had excessive, if not absolute control over our pathetic National Energy Policy often writing the policy themselves under Republican administrations. They have also led the sad team of those denying Global Warming. Big Oil has skillfully orchestrated higher than necessary prices at the pump with little pushback from Congress to whom they write regular checks. To its credit and our benefit, the Obama administration has made real progress in National Energy Policy in spite of the traditional Oil and Coal lobbying harassment.

#### Proposed Public Approach:

The Domestic Fuel providers (Exxon, Shell, etc.) will involuntarily submit to these hard, but prudent policy Reforms. To responsibly control Oil related costs to the public and so many effected businesses. If not, we will move immediately to the more aggressive and involuntary corporate restructuring of the entire Oil Industry (see CS2 Proposal #25 – Oil Industry Re-Structuring) from the oil providers to gas station pumps.

Additionally, just as the Food and Grocery Industry pricing Reforms required “related adjustments” in Commodities Market so it will be with Oil related products. Options on such products will cease to be a commodities trader ATM into our pockets.

The loud and very angry pump pricing national debate and negotiation will begin with the simple numbers shown below. Let the pricing games begin!

#### Preliminary per Gallon Pump Capped Pricing Schedule

Regular	@ \$1.90 per gallon
Premium	@ \$2.25 per gallon
Diesel	@ \$2.25 per gallon

This final Oil Industry arbitration is long overdue. We will now demand it.

*But, only if you decide to vote out the US Congress on 11-8-2016!*

### **Proposal 31 – Student Loans Payment Reductions**

Problem: Simply, the cost of Higher Education has become abusively high over the last few decades especially considering that wages are flat-lined and the number of higher paying jobs is in steady decline. This situation is pricing many young people completely out of college altogether and driving the rest into many years of economically crippling college debt, that is a Student Loan Payment (SLP).

It is estimated that the current amount of Student Loan Debt in America totals over one (1) trillion dollars. That is \$1,000,000,000. A greater amount than our nation's total credit card debt. Gargantuan!

In this proposal we will deal with the SLPs and in the next confront higher education Tuition excesses.

Proposed Public Approach:

It is very simple my fellow Americans:

- All existing Student Loan Payments will be reduced by 50% across the board.
- The loan amount owed will remain the same.
- The interest rate will remain the same.
- The loan term will be extended out as far as needed. A college loan is intended “in theory” to provide an individual with better lifetime employment opportunities so “in theory” it should be a life loan. It just makes sense.

Again, this recalculation process will be done without any refinancing required. It will just be done.

*But, only if you decide to vote out the US Congress on 11-8-2016!*

**Proposal 32 – Higher Education Cost Controls and Reductions**

Problem: The nation's colleges and universities cannot seem to accept they helping to economically destroy the American public. The very people they are supposed to be helping with their higher education services. They have truly adopted a publicly unaccountable, corporate, profit-making mentality.

Proposed Public Approach:

**Now is the era of the end of corporate abuse of the public and the Common Good.**

And colleges and universities must now be considered to be functioning as corporations.

It is time for us to take the greedy administrations of America's colleges and universities to school!

- The cost of tuition at all state and private, colleges and universities will be first be frozen at 2016 rates. That will be the maximum tuition amount to be charged for the 2017, 2018, and 2019 years, as well.
- The same freeze will apply to books and all other required course costs for individual students. And that thru 2019, as well.
- Next each school's tuition pricing policies will be critically reviewed by type, e.g., state college, private university, etc.
- They will each be required to publicly explain why they cannot reduce their yearly tuition costs by our proposed 20% factor! Those explanations will bring the rats out.
- If for example, the primary reason (excuse) is that their athletic programs demand more and more financial support to remain competitive such as multi-million dollar coaching salaries – it will not be acceptable. Athletic programs that directly physically benefit the entire student population and not just provide entertainment will to be supported. Additional funding for such athletic programs will need to be supported by alumni and/or donations designated for those purposes.

Institutions of higher learning will be just that. If the cost of Administration staff, Boards of Directors, and professors are soaring without reason, those too will be come under publicly acceptable controls.



This proposal is sure to ignite a very lively and *intellectual to be sure* – public debate.

*But, only if you decide to vote out the US Congress on 11-8-2016!*

o o o o

### **Proposal 22 – National Health Care Insurance Restructuring**

Link to full proposal listed in the AP Party website,

<http://ouriapp.typepad.com/E24HealthCare.pdf>

When I self-published CS2 in early 2008, it included the economic rationale for the practical and involuntary restructuring of six (6) Big Industries, those that I termed *Infrastructure Industries*. To build the model for that prudent restructuring of that part of America’s struggling economy I focused upon the Medical Insurance Industry. It is now time to put that involuntary industry restructuring into implementation. The entire plan is detailed in the CS2 – Proposal 22 link above.

The implementation of true National Health Care insurance will begin in 2017. There will be much more on this proposal in the months leading up to 11-8-2016 and beyond. It can, it must, and it will be done!

*But, only if you decide to vote out the US Congress on 11-8-2016!*

o o o o

I sincerely hope you found these Cost-of-Living proposals both informative and encouraging!

Take care, A J