

Written by Ernie Delfin
Monday, 19 April 2010 15:53 -

By Ernie D. Delfin

Newport Irvine Rotary Club

The United States Government's Social Programs and Pension Systems Will Tax Our Children and their Children to Death

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{xtypo_quote} Benjamin Franklin said in 1817: 'In this world nothing can be said to be certain, except death and taxes.' But never in his wildest dream did he realize that by 2010, 'death' would become an adverb of 'tax'. – Bobby M. Reyes {/xtypo_quote}

This could be a controversial column as it will cause a divide between the “victors” and the “victims” of our decaying socio-political and tax systems here in the USA. But let it be, if only to express my disgust over our grossly unjust and inequitably oppressive system that we taxpayers and breadwinners are subjected to by our own government.

Once upon a time in the early 1980s I was hired as an auditor for the County of Los Angeles Dept of Health Services, a civil-service position that was an “envy” of many of my fellow CPAs

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as there were rare vacancies in that department and the waiting list of eligible candidates was long. The salary was very good but the perks and defined benefit-pension plan were even better. Idealistic as I was and still am, I had to quit the government system because I was very unhappy and unfulfilled because even then, the inefficiency and wastefulness of the County Department of Health Services were causing me ulcers. Daily, I witnessed too-much politics, a cancer that contributed much to the inefficiency of many government offices. That was about 25 years ago; I bet it is now much worse!

The meltdown of the U.S. and global economy brought about by the massive subprime mortgages was encouraged by our own inept government agencies. The agencies allowed millions of unworthy homebuyers, at the urgings of greedy businessmen, lenders and investors, to buy their houses with the lenders' stupid "stated-income loan" (liars) program. It caused a domino effect of thousands of gargantuan business failures, followed by double-digit unemployment that continues to this day, causing the worst economic crisis.

The federal bail-out money in the billions of taxpayers' money is sadly not working as it was intended. To add insult to injury, the government-pension system, often crafted by powerful labor unions, is out of this world! The government's defined benefit retirement plan is plainly unjust, inequitable and unconscionable because the retirees win and the taxpayers lose! Many of them retire with almost 100%, if not full salary, when they have worked for so many years at a certain age. I don't know the exact formula of their defined benefit-retirement package but I know a few dozen retired government employees (especially in the prison system, police-sheriffs departments and some high-ranking government employees). Some of them even have the temerity to brag that they are receiving almost 100% of their recent salary at retirement!

{xtypo_quote} This column's food for thought for this month: 'Give me liberty or give me death!'
– Patrick Henry, March 23, 1775 {/xtypo_quote}

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The private sector that produces more employment and more wealth for the country does not practice what our government does. Most private employers have defined contribution retirement plans where the "benefits" fluctuate with the earnings of their contributions that may have been matched by their employers. Furthermore, our so-called public servants especially those in Washington, DC (or in Sacramento) also exempt themselves from the laws that they enact. Have you read that our House representatives and Senators are rewarded with excellent retirement package with full health-benefit perks when they finished even a couple of terms of office? It is also true that they have exempted themselves from paying into the Social-Security and Medicare fund that we, the common people, are actually subsidizing by our mandated contributions.

The government-service agencies must be forced to pattern their retirement policies after us in the private sector. All laws without exception must be applied to all citizens, so that there is equality in sacrifice and social justice. As it is now, it is NOT FAIR TO ALL CONCERNED!

As Rotarians who believe in the Four-Way Test and as taxpayers who live in a country whose government is supposed to be OF the people, BY the people, FOR the people, we must raise our collective voices so that our children and their children are not taxed to death to support the wasteful, unwise and unjust expenditures of our government!

If there will be an Orange County Tea Party organized by overburdened taxpayers, please count this writer to be a charter member! # # #

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