

# Asked and answered

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I have been known to talk to myself. Nuns are responsible for this. Back at St. Luke's School in Flint when you would ask a nun a question they'd smile and say, "That's an interesting question; why don't you go find out the answer."

See, we thought the nuns told us to do this because they weren't very smart. In actuality they were making us self-reliant thinkers. This proves you have to watch yourself around nuns because they can be sneaky.

Anyway, to this day I sometimes ask myself questions and then try to come up with answers. Fortunately, there are always plenty of topics from which to choose.

Question: Hey Big Guy, you were pretty tough on the Transportation Safety Administration in your last column. Don't you think you might have overdone it a bit?

Answer: Maybe, but the TSA is its own worst enemy. Take the case last week of a 24-year-old Nigerian with no identification other than a 2004 student ID from the University of Michigan, no passport, no ticket, and a boarding pass for a flight from the previous day under another person's name. He makes it through TSA security at JFK Airport in New York. He's allowed to board a flight to Los Angeles where security there, tipped off by the flight crew, intercepts him and finds another 10 boarding passes under different names in his luggage. They let him go.

Five days later, he's back at the LA airport trying to board a flight to Atlanta. He still has no ID and no ticket, but TSA clears him through again. Not until a Delta Airlines employee alerts the FBI is this guy

taken into custody. (You can read the FBI affidavit at <http://documents.latimes.com/fbi-affidavit-on-airline-stowaway/>.) I rest my case.

Question: Now that Governor Snyder's education cuts are law, what ever happened to Proposal A, passed in 1994? Wasn't that supposed to permanently fund education when it was enacted?

Answer: Yes it was. However, here's a key point. According to the Consumer Price Index the current \$6,846 student funding mean is only \$4,511 in 1994 dollars. Just to keep funding the same, the current per pupil funding should be around \$7,500. Education is actually getting 10 percent less than it got in 1994. Now add in the Snyder cuts and you have a self-inflicted funding emergency.

Question: Won't the new tax breaks for Michigan businesses lead to more jobs which will then lead to more money for schools and local governments somewhere down the road?

Answer: Well, it's a theory. Rochelle Riley in the Detroit Free Press made an astute observation though. "There's nothing in the legislation that actually requires companies to hire or retain people in Michigan. Snyder gave our tax dollars to businesses on a pinkie swear."

Question: Speaking of emergencies, what about Social Security? Is it actually going broke like the Republicans tell us?

Answer: Depends what



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you consider "broke." As James Roosevelt Jr., President of Tufts Associated Health Plans says: "Social Security has been the most responsible government program. Social Security costs are funded out of its own dedicated revenue stream. It does not and cannot borrow money to finance its operations. There is no deficit financing. Social Security is the

epitome of Yankee frugality. It could not be better managed. The administrative cost is 0.09 percent. It returns more than 99 cents to beneficiaries on every dollar collected. I dare you to find a private retirement plan that can claim that. By the end of 2010, the Social Security trust fund had a positive balance of \$2.6 trillion. As a result of interest earned on the trust fund balances, the fund's surplus will continue to expand to approximately \$3.67 trillion at the end of 2022. After that year, it is projected that the balance will begin to decline. Still, reserves will be sufficient to pay full benefits through the year 2036. After that, Social Security would still be able to pay for 77 percent of benefits. Since when is news that a program is completely solvent for 25 years bad news? Even in year 26 and thereafter it could still fund three-fourths of anticipated benefits. This is decidedly not a program that is broke or going broke. In fact, this is quite a remarkable achievement."

Question: Oh, that's one

opinion, I guess. But the solvency of Social Security has never been in doubt before, right?

Answer: Here's a position from a Republican national campaign platform (presidential election). The platform labeled Social Security a "hoax." In dismissing the program as "unworkable," it stated that Social Security would be unable to pay benefits to two-thirds of retirees. The year was 1936. The Republican nominee for president was Alf Landon. (AARP Bulletin, June 2011)

Question: On a brighter note, the college football season is right around the corner. Do you still think the Bowl Championship Series bowl system is ridiculous?

Answer: Absolutely. It's not a series, it's only one game, and it's definitely not a championship. The NCAA holds championships for every sport except Division I football. Even the president of the NCAA, Mark Emmett, said recently: "The association has no role to play in the Bowl Championship Series." No role to play. The NCAA's own words.

Question: A couple of columns ago you mentioned that Vanna White on Wheel of Fortune has the best job in America. Do you have any nominations for the worst job?

Answer: I don't know if "worst" is applicable, but I would not want to be a type-writer salesman right now. The last manufacturer of typewriters in the world has closed its doors in Mumbai, India. Last year, only 800 typewriters were made, the last "new" machines ever.

JIM NEFF is a local columnist. Read Neff Zone columns online at [www.neffzone.com/cadillacnews](http://www.neffzone.com/cadillacnews).