

Letters to the Editor for April 2010

Repeal of Healthcare Will Not Happen... Nor Should It

From Al Canton, Fair Oaks, CA

Healthcare reform is now the law of the land. I am in favor of it... and am probably the only insurance agent on the planet who is.

People ask if it will put me out of a job. I answer "I hope so!" I don't like the current health finance system, the carriers, most agents who sell it, the policies, and the corruption in the entire process. I much prefer to sell life, disability, long-term care, and annuity.

Some folks are saying that they favor the so called "repeal" effort by (conservative) Republicans and want me to join them (I'm registered as an "independent" which in CA is called "decline to state.")

I won't join. This is not the best law we could have passed, but it's better than what we have now. It's just that simple.

I have many, many extremely bright conservative friends whose opinions I value. However, I think conservatives are just wasting their time in trying to repeal the new law. They are better advised to win some elections with their own candidates.

I've seen a repeal movement before. It's what the conservatives yelled about in 1963 after the passage of civil rights AND Medicare. They put up the extremest Barry Goldwater for president in 1964 on a "states rights" platform... and he got obliterated by President Lyndon Johnson.

It takes a lot of planets to align in order to beat an incumbent president. You have to have an economic issue or a huge foreign policy issue, coupled with an incredibly weak incumbent AND an incredibly likable and media-savvy challenger.

How about a quick history lesson?

Ford vs. Carter (1976): Watergate fatigue and bumble-brain incumbent vs. clean-cut "I won't lie to you" plain-speaking Southern "outsider" with a great civil rights record.

Carter vs. Reagan (1980): Gasoline lines and Iran hostage vs. the "great communicator." No contest.

Bush vs. Clinton (1992): "Read my lips," huge recession, vs. young, good-looking, well-spoken candidate who understood "It's the economy, stupid."

So tell me what the conservatives have going for them? The recession is slowing and we will be seeing an upswing in the biz cycle. Health reform is going to recede as an issue. Most importantly, conservatives don't have anyone on the bench (a March Madness b-ball term) that captivates the imagination of the electorate.

That does not mean someone like a Clinton or Obama won't emerge out of the woodwork, but if he or she does, they WON'T be a Goldwater conservative... they will be far more moderate and liberal than the right-wing of the Republican party would ever approve.

As I see it, the conservatives who are calling for repeal (many so-called "tea baggers") are destined to remain the "also-rans" of history... forever. They can make a lot of noise, I grant that. But they can't make public policy... because they don't "have" the public.

No one except a handful (relative to the entire electorate) in this country wants to go back to "Alabama of 1958." With the boomers like me passing the political baton off to an ascending young, multicultural electorate, show me where the conservative Republican demographics are? What public policies do they have that will get people to vote for them? National carry-concealed gun laws? I really don't think so.

The only hope for arch-conservative Republicans is for things to get "bad" and then get "worse" because if that happens maybe they can convincingly say "We were the party of 'no' and we told you so" and they can get a negative vote, similar to how Carter won.

I'm not saying it won't happen, but even in bad times, often the devil the voters know is more attractive than some pistol-packing arch-conservative preaching "Reload... lets roll back civil rights, healthcare, end Social Security, and outlaw abortion" as his or her platform.

As for the congress, most districts in the country are so gerrymandered that getting a new congress is rather difficult. However it can be done if you have something to offer besides "no." If Republicans had half a brain they would hire Newt and put together a new "Contract For America"... but my guess is that most of what would be in that contract would be opposed by the tea-baggers of the Republican right-wing.

Pray for rain. That's about the best advice I can give arch-conservative Republicans. Either that... or "get real" and "wake up" and realize that no one is following them back to the past no matter how often they rally their tea-baggers in the desert and wave Glock handguns in the air and spit on their opponents and yell racial slurs. That boat has sailed... and good riddance.

The President made the sale. Whether he can make the next one and the one after that is anyone's guess. But he got a lot more and a lot further than most conservatives ever expected... in their worst nightmare.

You can speculate on political motives or perceptions or political demographics or polls with regard to the next election. If you have ever worked for a candidate at the local/district level you will know that it is much harder to give a speech saying "I stopped something from happening" AND get people excited about you, then when you can come to them and say "I got you affordable health insurance." When it comes to war and direct pocket-book issues, most polls and traditional "political wisdom" are worthless.

You and I know that every candidate up for election wants to go back to the district and say "I did my job and you will be better for it because you will no longer ever have to worry about not being able to afford medical care." No candidate wants to read a long speech about how he had to vote against it because of section 7, paragraph 6, line 12 which authorized medical payments to psychic palm readers or something as mundane.

If conservatives really believe that they can derail the reform train because of so-called "political realities" they need to re-think that. All politics are local. You should walk around your own block and ask people if they want to see the current system stay in place, instead of something (anything) new... even if it will cost a few dollars more in taxes (mostly on the wealthy)... and I think you will be surprised at what you hear. You can bet that Limbaugh and Beck and Palin haven't done that.

In every couple of generations an issue comes to a head that transcends biz-as-usual politics. The last one I remember was the voting rights act of 1964. I think these are historic times. You have a choice on which side of history you want to be on. I know which side most agents are on. I know I waste my breath here telling them that it is the wrong side... but it's true.

We are going to start the process of socializing medicine... for the simple reason that privatization of it is no longer financially viable... except for the very wealthy. We are going to join the rest of the developed world in having a health care finance and delivery system paid in part by the common fund. I know conservatives hate that with a passion. But it is going to happen... so maybe they want to start thinking about the future and not spend so much time thinking how they can perpetuate the past.

You see that black guy sitting in the restaurant next to you? Do you see that Hispanic guy walking to the voting booth? Do you see those kids going to multi-cultural schools? Do you see those older people with their Medicare cards? Do you see that man opening his unemployment check? Do you see that woman deposit her social security benefit? Do you see the guy in a wheelchair holding on to his disability check? Do you see the publicly financed interstate highway? Do you see the space shuttle on TV? Do you see the seat-belts in that car? All of these were opposed in their day... by conservatives like Mr. Limbaugh, Mr. Beck, etc... and were proposed by and fought for and passed by people like you and me. We won, conservatives lost. Elections matter. Healthcare (for all) is now a right, not a privilege.

That's change you can believe in.

If that change upsets you, as I'm sure it does a few of you, then get behind Mr. Limbaugh and Mr. Beck and march behind a banner that says "Change we can prevent." But before you do, look at the conservative's won-loss record over the last fifty years... vs. those who look to the future and not backwards to the past.

Alan Canton is the owner of InsuranceSolutions123 Agency in Fair Oaks (www.InsuranceSolutions123.com) He writes, speaks, and educates on the topics of health, life, disability insurance as well as annuities. He's a Fair Oaks resident for thirty years and lives in the same house the past thirty years along with the same very expensive wife, her two cats and a very obstreperous Australian Shepherd. Insurance is his life.

Dear Carmichael Times,

Wall Street lobbyists are spending millions to water down financial reforms that the Senate is currently considering. And unless we demand that the Senate crack down on predatory lending, reckless credit card policies, and more they may succeed.

Right now your senators are home for spring recess, and this is our chance to demand real accountability from Wall Street. Write a letter to the editor of your local paper today and publicly urge your senators to pass strong reforms. It's time you found out whose side they're on yours or the financial predators that got us in the mess we're in.

Sincerely,

Mr Eldra Jackson
Sacramento, CA

Dear Carmichael Times,

Reckless behavior by big banks, mortgage lenders and credit card companies have cost millions of Americans their jobs, their retirement savings, and their financial well-being. The recession Wall Street started has affected my life. Strong reforms currently before the Senate would hold big banks accountable and crack down on abuses by credit card companies and the mortgage lending industry. Unfortunately, there is an army of lobbyists on Capitol Hill fighting to protect the bonuses, loopholes, and sweetheart deals that some Wall

Street banks enjoy while millions of Americans lose their jobs and savings. Senators must make sure that any final bill protects states' rights, requires that investment advice be based on the needs of the client -- not the financial institution -- and provides consumers with a watchdog to protect their financial security.

Americans deserve to know whose side their senators are on: working families who play by the rules or the big banks who got us into this mess?

Sincerely,

Ms. Bonnie Garcia
Folsom, CA