



# Yooper Scooper



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*When the people fear their government there is tyranny. When the government fears the people there is liberty. Thomas Jefferson*

## MERRY CHRISTMAS

Every so often spectacular events occur in the lives of mankind; Creation, Exodus, and the Ten Commandments. Along the way men and women were used as God's vessels to accomplish His will; Adam and Eve, Noah, Abraham, Moses, David, Job, and Daniel. But the New Testament gave us a new Adam and Eve; Joseph and Mary. Their single off-spring would bring the world a new light filled with joy, hope and reconciliation. But the greatest of the gifts given by Jesus was love and determined strength in seeing the best in people.

The sign-of-the-cross is used to shroud Christians with a prayerful spirit. The cross signifies the end of the human life of Jesus, the beginning of His Heavenly life and the resurrection of His new Church.

The two hands folded together to pray essentially couple the Christian's ying and yang (good and bad sides) together to talk to God and implore His will to be done.

Christians have learned the power of prayer; they have no need for violence to adjust the character of others. Although it is tough, Christians try not to judge others and for the most part have left those alone to live their lives as they see fit. But with that balance in their left-hand they stand ready to strike with their right-hand when they witness the destruction of morality, innocents and the weak and the lame. Like Jesus in the Temple, occasionally Christians are compelled to turn over tables and drive evil from their midst.

Passivity is an embraced belief of most Christians. Christians, more recent than in the past, are compelled to first come to a civil agreement regarding the obvious evils in their midst. But, unlike some other faiths, Christians have come to accept the notion that occasionally they have to step-in and help others, even if it means taking up arms. It can be reasonably asserted that Christians are passive agents of God who are coiled and ready to strike if necessary.

Good Christians do not stand on their door stoop watching a victim being beaten and murdered. Sometimes an action is required that leaves little time for prayerful contemplation. Perhaps that is why Christians seem to ask God for direction in their lives and pray they will always do the right thing.

Christians worth their salt also know that vetoing their Christian beliefs in order to support evil is unforgivable. Each will be judged according to their commitment to their faith and how well they listened to their hearts and the whispers of God and Guardians.

Christians are often given the gift of understanding. However, understanding should not be confused with condoning. Caring is not the same as embracing. Christians who come of age know right from wrong; they know which side is on the side of light and which side is on the side of darkness.



Life on earth is short; afterlife is forever. During this holiday season, while engaging in your prayerful and joyful contemplation, please take a moment to remember those who have no one left in the world to pray for them. Remember our volunteers who serve humanity on soup lines and on the front lines. Also remember those who have given their lives in service to God; some denying themselves many human pleasures to do so.

We're all in this together. We each have our own responsibilities and we each have our unified responsibilities; likewise will come our judgment.

<http://www.ibsstl.org/niv/famouspassages.php?> - <http://www.ibsstl.org/bible/verse?q=Matthew%20%201:1-17&=ves>

[http://en.wikipedia.org/wiki/Nativity\\_of\\_Jesus](http://en.wikipedia.org/wiki/Nativity_of_Jesus) - [http://en.wikipedia.org/wiki/Chronology\\_of\\_Jesus](http://en.wikipedia.org/wiki/Chronology_of_Jesus)

<http://www.youtube.com/watch?v=TtKSEhhtLTA&feature=related> - [http://www.youtube.com/watch?v=fUHYNOTJ\\_uk&feature=related](http://www.youtube.com/watch?v=fUHYNOTJ_uk&feature=related)

## LIQUIDATE: Putting your Assets where your mouth is

According to brillig.com, the national debt has increased \$3.87 billion per day since September 28, 2007. The debt clock shows a national debt of over \$10 trillion; but that does not reflect the most recent \$7.8 trillion which was dribbled into the mismanagement bail-out fund.

Michigan's own deficit is approaching the \$1 billion mark. The citizens of Michigan own 4.5 million acres and the State has another 18,000 acres placed in a conservation trust. At an average of \$1,500 per acre, the State of Michigan needs to sell about 667 thousand acres to clear the state's debt. Of course, water front property goes at a prime rate so fewer acres would need to be sold by the State to recover from the debt.

The citizens of the United States own 650 million acres, collectively—these are mostly in the form of national parks. In order to help pay off the national debt, all the land should be sold.

Of course, it would not be reasonable to sell-off any existing military land or even land where the federal buildings are situated. However, if we eliminate enough of those unnecessary departments and agencies, we could even reap the rewards of selling numerous buildings and property.

As far as giving our own industries a boost, perhaps we should consider a 50 cent tax per pound environmental tax on every import. But, Michigan prefers to increase license plates fees by 50%.

The fact that the 306 million citizens could receive \$25,490 each to help stimulate the economy and more wisely spend the money should give us pause when we consider just who and what our government is doing in the first place. Where is the authority given in the Constitution for them to do a bail-out of private industries?

But then again, who batted an eye when your government sued a private industry because limp-wristed liberals don't like the smell of tobacco smoke; it tends to bleed into the fabric of their spandex.

The power and influence of those who produce the least and complain the most is very worrisome.

<http://www.usa.gov/shopping/realestate/realestate.shtml>—<http://www.michigan.gov/buymichiganfirst>

## Christmas to be Banned?

There are three perspectives that we use to view Christmas; Christmas from our early days, Christmas this year and the Joy and Hope the season reveals to us for a brighter tomorrow. Christianity promotes optimism, family, friends, forgiveness and love; all socially unacceptable.

While there are a variety of religious and secular initiatives that attempt to destroy the idea of Christianity and down-play the fundamental importance of a higher power in the lives of those they don't understand, they can't seem to dissuade the believers. Even though there may be disputes and downright disappointment with some of the organized Christian churches, few will give up their belief in Jesus because of the mistakes made by men and women. The liberalization of the Church was perhaps the most divisive component.

Christians are filled with the want of truth. Some well-established churches remain quiet about the evils of abortion, embryonic stem cell research, cloning, and research for a superior human species.

Those ethical challenges society faces need to be laid out in black and white.

God-fearing Christians hunger for truth and thirst for wisdom. As the pews in the quiet church empty, the churches where the flock is given matter-of-fact sermons are filling to capacity. The loss of tradition, reverence and political fortitude may be the downfall of some churches.

With the depletion of membership in the well-established churches, their overall influence in society is minimized. Quiet, contemplative prayer plays a role in our lives, but even Jesus had enough and turned-over the tables in the Temple.

Christians and Christmas have been targeted by the secularists. Public display of the Ten Commandments and manger scenes are considered to be an infringement upon the rights of others. Secularists and their anti-God allies are working to destroy the traditions of the United States, as they believe many traditions

have an unacceptable Christian basis.

To diminish the Christian influences, secularists spent years protesting any representation of Christians in public places. Paintings of Jesus were banned from schools even though some had been hanging there for generations. The cross was determined to be offensive in a memorial park for deceased veterans. The words, "one nation, under God . . ." are offensive to some.

Some have found "In God We Trust" on our currency offensive; the first step was to take it off the face and inscribe it on the side of the new coins—next, the words will be completely eliminated.

It is a peculiarity that the Federal Reserve Bank would mention God on the money they control, but it evidently gave the impression that their money was somehow sacred. Since only Congress can coin money, the next years should be interesting.

# Make Up Your Mind!!!

News.Yahoo.com featured an article that quoted Maryland's former Lieutenant Governor Michael Steele (R). Steele. . . *said Monday (December 8, 2008) that conservatives need to "wake up" and realize they need moderate Republicans to help rebuild the party.* The article continued, "Wake up people. I mean what are you going to do? Are you going to kick these folks out of the party? I have watched this party self-disintegrate for the last four or five years. I've watched this party isolate itself from itself."

Evidently Mr. Steele has been tucked-in by the East Coast Republicans for too many years. Seriously, if the ultra-conservative Sarah Palin was not brought into the fold during the election John McCain would have been lucky to garner 30% of the vote. Most conservatives were settled on voting for a third-party candidate like Bob Barr until Sarah came on board.

Governor Palin and people of her stripe are the future of the Republican Party; the problem with the Republicans has been their moderation—from the failure of the

Republicans, who were in control of both houses of Congress from 1994—2006, to act like winners and accomplish what they were sent to DC to accomplish to the very disappointing GWB who spent his last four years in office aping Jimmy Carter and Bill Clinton. However, unlike Kosovo, GWB has managed to work out a withdraw plan from Iraq and although he didn't close the borders, at least he didn't give the Panama Canal to the communists; only \$15 trillion of our national debt, so far.

There is a certainty in the United States—we've lost control of legislative, judicial and executive branches of our government and worse yet, they lost control of our monetary system by their yielding to the Fannie Mae-Freddie Mac type institution, the Federal Reserve Bank. Our money is valueless because it has no backing expect the good faith and credit bestowed upon it by both the federal government and somewhat regulated and privately-owned Federal Reserve Bank.

As the private sector and most state governments lay-off employees, the federal government is expanding. Here in Michigan Governor Granholm cut the revenue sharing that helped support local units of government. The state has cut-back on funding for snow plowing and sanding. It is now threatening to close prisons. Of course, the numerous trips to far-off lands by our Governor will go unencumbered and the budget for those trips unreported.

Michigan has jumped into the Chicago-style politics with both feet and you know what; the people don't give a damn. They have effectively reelected the same group to serve in the state house and of course the people have sent a sizeable majority back to the U. S. Congress.

What the citizens have effectively done is elected a bunch of Al Franken clowns to serve in their state capitols and in DC. The whole country has gone Hollywood. At least Sonny Bono was intelligent and could sing.

[http://news.yahoo.com/s/politico/20081208/pl\\_politico/16329\\_1](http://news.yahoo.com/s/politico/20081208/pl_politico/16329_1)—<http://www.treas.gov/tic/mfh.txt>

## SCOTUS Failure may Result in Impeachment of Obama

The legal challenges that question Obama's citizenship are still in the hands of the U. S. Supreme Court. The emergency request to suspend the Electoral College from casting their votes for Obama as president on December 15th was ignored. Evidently the SCOTUS is not in favor of the Constitution and the citizens.

<http://www.obamacrimes.us/>

The echoes of the Democrats' screams that George W. Bush is an illegal President are still reverberating through political landscape. Those who had remained agitated for eight years have refused to admit that Gore and his friends attempted to prevent the counting of military votes.

Those absentee voters put GWB well over the top in Florida. In other races GWB was very close in the states that Gore won, but the Dems didn't holler about provable corruption when it turned out in their favor.

In 2000 GWB was running a respectable race in Wisconsin. But, the students at UW and other communist factions made the rounds to various precincts to vote early and vote often. The Democrats in Wisconsin even went as far as letting the air out of the tires of numerous vans and cars that would have been used in transporting voters to the polls. But that's behind us and will always be ahead of us; Wisconsinites, like those Democrats from Chicago and most areas of the nation, are not an honest segment of society.

Today there is one more component of the Constitution that's in jeopardy; the requirement that the president be a natural-born citizen. Governor Blagojevich of the State of Illinois may be nothing more than a simple distraction from the case-at-hand. Obama's defense team is working harder before his inauguration than Clinton's team in 1997-98.

The Democrats in the House convinced the Republicans to send the impeachment articles to the Senate without the criminal charges—the Democrats voted along Party-lines against most articles regardless. The Republicans were duped.

But, the question of citizenship and the intentional deception of the American voters by Obama may cause major firestorms across America. The embers are glowing and will only require a small breeze to ignite them. Democrats will be forced to consider articles of impeachment if SCOTUS does not step-up and do their job right now. While they promote fears of riots if Obama is ousted, they fail to recognize that there is an equal number of citizens who are on the other side of the issue—unfortunately the left is still racist and think blacks are not civil.

<http://search.access.gpo.gov/supreme-court/SearchRight.asp?ct=Supreme-Court-Dockets&q1=Berg>

[http://news.yahoo.com/s/ap/20081220/ap\\_on\\_re\\_us/illinois\\_governor](http://news.yahoo.com/s/ap/20081220/ap_on_re_us/illinois_governor)—[http://en.wikipedia.org/wiki/Impeachment\\_of\\_Bill\\_Clinton](http://en.wikipedia.org/wiki/Impeachment_of_Bill_Clinton)

<http://upload.wikimedia.org/wikipedia/commons/d/d7/CongRec.png>

# The best and worst states for taxes

By [Scott McCredie](#)

We pay Uncle Sam the same no matter where we live, but property, gasoline, tobacco, sales and state income taxes are all over the map.

The differences can be extreme. An Alaskan keeps 7 cents more of every dollar than a Vermonter, once cities and the state have grabbed their shares.

Factor in federal taxes and the gap grows even wider. Those who earn more money generally pay a greater percentage of it in federal taxes, so states with a greater percentage of highly paid workers end up paying more.

The state in which residents pay the most in combined state, local and federal taxes, per capita, is Connecticut (38.3%), followed by New York (37.1%), New Jersey (35.6%) and Nevada (35.2%). Oklahoma residents pay the least (27.8%), followed by those in Alabama (28.0%) and Alaska (28.1%).

We're all paying more, though. The U.S. average for state and local taxes in 2007 was 11%, up from 10.8% in 2006. The average combined state, local and federal tab for 2007 was 32.7%, up from 32.3% in 2006 and 30.7% in 1980.

## On same income, taxes vary

Of course, even Ted Taxpayer and Debbie Deduction, two people making the same salary and living in the same neighborhood, pay different amounts in taxes. For example, Ted's house is worth more, so he pays higher property taxes; Debbie buys fewer goods and services, thus saving on sales taxes; Ted drives a gas hog and commutes farther to work, costing him more in gas taxes; Debbie doesn't drink or smoke, so she saves on so-called sin taxes. That's not to mention the countless other ways they can incur, avoid or defer taxes.

There are 50 states in the union and, it seems, 50 formulas for collecting taxes. Only seven states -- Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming -- don't assess income taxes, and New Hampshire and Tennessee have income taxes on just dividends and interest. These states balance the lack of income taxes with other taxes, notably sales taxes.

Five states have no sales tax -- Alaska, Montana, Delaware, New Hampshire and Oregon. For 2007, the state with the lowest sales tax rate is Colorado (2.9%); the highest is California (7.25%). Among the sales-tax majority, every state but one (Illinois) exempts prescription drugs, while 31 states exempt food. Counties and municipalities can add their own sales taxes, so comparisons are difficult between states.

To find the sales tax in a specific ZIP code, click here: <https://thestc.com/RateC.stm>.

Gasoline and diesel are taxed at different rates in most states. Besides the straight excise tax, which varies from a low of 4 cents a gallon in Florida to a high of 36 cents in Washington, most states add other gas taxes that increase the toll. The state with the greatest total state tax on gasoline is California (45.5 cents per gallon); the lowest is Alaska (8 cents). Those are levied on top of the federal tax on gasoline, unchanged from last year at 18.4 cents per gallon.

On average, the combined state and federal gasoline tax is 45.8 cents across the nation, making the United States one of the least expensive places in the Western world to buy fuel. In Europe, government taxes make up about 60% of the price of fuel, on average, according to The Christian Science Monitor. According to the American Petroleum Institute, motorists in the western U.S. pay the most in fuel excise taxes (53.9 cents), while those in the South pay the least (38.4 cents).

## States lead way on tobacco taxes

The American Lung Association gives the federal government an "F" for its lack of political will to impose greater taxes on tobacco. Although there were rumblings in Congress last year to boost tobacco taxes by 61 cents per pack, no legislation was passed. For each 10% increase in the price of cigarettes, smoking drops by about 4%, experts say.

In 2007, the federal tobacco tax remained at 39 cents a pack, the same as it has been since 2000. State and local taxes on tobacco products, however, have been steadily rising. For example, Kentucky, one of the top tobacco growers in the nation, had the lowest cigarette tax in the country (3 cents a pack) until 2005, when it raised the tax to 30 cents, where it remains. New Jersey, for the third year in a row, collects the heftiest tax on cigarettes -- \$2.58 per pack -- followed by Rhode Island (\$2.46) and Washington (\$2.03). South Carolina, among the 21 states that grow tobacco, collects 7 cents a pack, still the lowest tax in the nation.

## **And coming up on the outside . . .**

Are there any new trends showing up in the way states apply taxes?

Bill Ahern, the Tax Foundation's director of communications, sees several patterns developing. One is that state legislatures are coming up with plans that shift taxes from state residents to those who live outside the state.

How can this sleight of hand occur? By raising taxes on commercial property and vacation homes, some of which are owned by "nonvoting, nonresidents," Ahern says. "On the same theme," he continued, "there are numerous plans to raise taxes on lodging, rental cars, restaurant meals and other tourism targets. They are pitched to voters as a way to extract revenue from out-of-staters."

Another trend Ahern notes is the larger percentage of state revenue being generated from what some call gaming revenue and others term gambling losses. "In the early 1960s," Ahern says, "lotteries were illegal or unconstitutional in every state. Now 42 states have done a 180 and promote lottery tickets as if they were mother's milk. Last year was the first year that any state got more than 10% of its revenue from the lottery. Rhode Island did that, but it will be joined by others soon."

[See compiled tax chart on page 8.]

**Taxes by state**

	Sales	Gas/gal.	Cig./pack	Beer/gal.	State burden	Rank	State/Fed. burden	Rank										
Alabama	4.0%	\$0.20	\$0.43	\$1.05	8.8%	46	28.0%	49	Nebraska	5.5%	\$0.24	\$0.64	\$0.31	11.9%	9	31.8%	22	
Alaska	none	\$0.08	\$2.00	\$1.07	6.6%	50	28.1%	48	Nevada	6.5%	\$0.33	\$0.80	\$0.16	10.1%	36	35.2%	4	
Arizona	5.6%*	\$0.19	\$2.00	\$0.16	10.3%	31	31.3%	25	New Hampshire	none*	\$0.20	\$1.08	\$0.30	8.0%	49	30.8%	29	
Arkansas	6.0%	\$0.22	\$0.59	\$0.21	11.3%	13	30.7%	32	New Jersey	7.0%	\$0.15	\$2.58	\$0.12	11.6%	10	35.6%	3	
California	7.3%	\$0.46	\$0.87	\$0.20	11.5%	12	34.3%	8	New Mexico	5.0%	\$0.18	\$0.91	\$0.41	9.8%	40	28.8%	45	
Colorado	2.9%	\$0.22	\$0.84	\$0.08	10.4%	30	31.8%	23	New York	4.0%	\$0.41	\$1.50	\$0.11	13.8%	3	37.1%	2	
<b>Connecticut</b>	<b>6.0%</b>	<b>\$0.44</b>	<b>\$2.00</b>	<b>\$0.20</b>	<b>12.2%</b>	<b>8</b>	<b>38.3%</b>	<b>1</b>	N. Carolina	4.3%	\$0.30	\$0.35	\$0.53	11.0%	19	31.3%	24	
Delaware	none*	\$0.23	\$1.15	\$0.16	8.8%	47	31.2%	26	N. Dakota	5.0%	\$0.23	\$0.44	\$0.16	9.9%	39	30.2%	37	
Florida	6.0%	\$0.33	\$0.34	\$0.48	10.0%	38	33.6%	12	Ohio	5.5%*	\$0.28	\$1.25	\$0.18	12.4%	5	32.4%	18	
Georgia	4.0%	\$0.26	\$0.37	\$0.48	10.3%	32	30.9%	28	<b>Oklahoma</b>	<b>4.5%</b>	<b>\$0.17</b>	<b>\$1.03</b>	<b>\$0.40</b>	<b>9.0%</b>	<b>45</b>	<b>27.8%</b>	<b>50</b>	
Hawaii	4%*	\$0.33	\$1.80	\$0.93	12.4%	6	33.0%	16	Oregon	none	\$0.25	\$1.18	\$0.08	10.0%	37	30.7%	31	
Idaho	6.0%	\$0.25	\$0.57	\$0.15	10.1%	35	29.6%	42	Pennsylvania	6.0%	\$0.32	\$1.35	\$0.08	10.8%	24	31.9%	20	
Illinois	6.3%	\$0.40	\$0.98	\$0.19	10.8%	22	33.2%	14	Rhode Island	7.0%	\$0.31	\$2.46	\$0.10	12.7%	4	35.1%	6	
Indiana	6.0%	\$0.32	\$1.00	\$0.12	10.7%	25	30.8%	30	S. Carolina	6.0%	\$0.17	\$0.07	\$0.77	10.7%	26	30.3%	35	
Iowa	5.0%	\$0.22	\$1.36	\$0.19	11.0%	18	30.6%	33	S. Dakota	4.0%	\$0.24	\$1.53	\$0.27	9.0%	44	29.3%	43	
Kansas	5.3%	\$0.25	\$0.79	\$0.18	11.2%	15	31.0%	27	Tennessee	7.0%	\$0.21	\$0.62	\$0.14	8.5%	48	28.8%	46	
Kentucky	6%*	\$0.19	\$0.30	\$0.08	10.9%	20	30.4%	34	Texas	6.25%*	\$0.20	\$1.41	\$0.19	9.3%	43	29.8%	41	
Louisiana	4.0%	\$0.20	\$0.36	\$0.32	11.0%	17	29.1%	44	Utah	4.7%	\$0.25	\$0.70	\$0.41	10.7%	27	30.3%	36	
Maine	5.0%	\$0.29	\$2.00	\$0.35	14.0%	2	33.9%	10	Vermont	6.0%	\$0.20	\$1.79	\$0.27	14.1%	1	35.1%	5	
Maryland	6.0%	\$0.24	\$2.00	\$0.09	10.8%	23	33.1%	15	Virginia	5.0%	\$0.20	\$0.30	\$0.26	10.2%	33	32.9%	17	
Massachusetts	5.0%	\$0.24	\$1.51	\$0.11	10.6%	28	34.4%	7	Washington	6.5%*	\$0.36	\$2.03	\$0.26	11.1%	16	34.0%	9	
Michigan	6.0%	\$0.36	\$2.00	\$0.20	11.2%	14	31.9%	21	West Virginia	6.0%	\$0.32	\$0.55	\$0.18	10.9%	21	29.8%	40	
Minnesota	6.5%	\$0.22	\$1.49	\$0.15	11.5%	11	33.9%	11	Wisconsin	5.0%	\$0.33	\$1.77	\$0.06	12.3%	7	33.3%	13	
Mississippi	7.0%	\$0.19	\$0.18	\$0.43	10.5%	29	28.1%	47	Wyoming	4.0%	\$0.14	\$0.60	\$0.02	9.5%	42	32.1%	19	
Missouri	4.2%	\$0.18	\$0.17	\$0.06	10.1%	34	30.2%	38										
Montana	none	\$0.28	\$1.70	\$0.14	9.7%	41	29.8%	39										

\*State collects a gross-receipts tax that is applied before the retail level.  
 Updated March 27, 2008

<http://articles.moneycentral.msn.com/Taxes/Advice/TheBestAndWorstStatesForTaxes.aspx>  
<http://articles.moneycentral.msn.com/Taxes/Advice/TheBestAndWorstStatesForTaxes.aspx?page=2>

**SNOWED IN,  
SCHOOL'S OUT**



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**DON'T BLAME ME!**  
**I VOTED FOR PALIN**  
*I'll keep my guns,  
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DISCLAIMER—KOA STATEMENT

The Yooper Scooper is a private newsletter to be exchanged among friends and like-minded individuals via the internet or through a hard copy printed at personal expense. Even though Democrats can campaign from the pulpit while conservative ministers have to remain silent with threats of being removed from their non-profit status by the Democrats, the freedom of speech still has meaning and relevance among the people. We would like to take this opportunity to stress that if you take offense to the content of this newsletter you are probably indeed a descendent from monkeys. As for the rest of us, we hold the truths of God, Creationism, Free Will, the Ten Commandments and the Constitution close to our hearts and within our souls.

~ J. C. Powers, Editor

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# THIS SIDE UP

BY J. C. POWERS

Winter has arrived with a vengeance. The Midwest just experienced snowstorm Dawn. Here in the UP we don't bother naming our "significant weather event". However, by the end of January, most of us have our own name for each storm as we fire-up the snowblower or man the shovel for the umpteenth time.

Las Vegas was not immune from the global warming trends and it appears as if most the major storms have been staying to our south. We have no problem with that little anomaly, especially since most areas aren't covered with six-feet of what is called lake-effect snow. Most of the UP has been blanketed with the lake-effect snows; some more than others.

But, as nature keeps cycling through its weather phenomena, as she has done for centuries, we are now being blessed with much needed moisture. We can be a bit confident that we won't end-up with a Dust Bowl during this Great Depression, unless it lingers for a decade or so.

Now that the issue of economics has been brought up, citizens across the US may be interested in what some of us think about the Big-2 bridge-loan (Ford didn't need it yet). Michigan is a heavy union state and most of the problems we have regarding livelihoods and sustained jobs have come about by the arrogance of the unions—not necessarily arrogance among the workers, but mostly within the unions.

The unions had let-down the workers in that they didn't diversify retirement accounts. The retirement programs of the auto industry are not really so much different than that of Enron. Vested funds are at the equal peril of the both the economy and the company.

Like most Americans, Michiganders become very suspicious whenever the government steps in to help. First there is the question of their constitutional authority to do so and second is that there are always strings attached.

President Bush saved the iron ore industry across the iron-belt region. He is now attempting to save the auto maker industry without the support of Congress. The guy has testicles, unlike the guy waiting in the wings to take the job. While Obama runs off at the mouth urging this and that, he avoids any details. He's an idiot; a perfect type of person for the unions to have as their in-house advocate.

The fact remains that one of the most critical aspects of the auto industry is retirement funds. The unions have to jump-in and take what they can from the companies and stick money in a diversified 401K or a similar account. The auto companies need to become hands-off on all retirement investments and any future disbursements.

While the auto industry slept in the same bed as the oil companies for many generations, their day has arrived when they have been left laying in the wet-spot wondering what happened. They need to be more fuel efficient, but they also need to have high quality.