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*Your guide to understanding  
today's economy and  
financial markets*

March 25, 2009

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# Wouldn't It Be Nice If...

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- ...U.S. Government stimulus efforts would be unwound rapidly when the economy recovers
- ...our 401(k) balances would rebound nicely in coming years
- ...Wall Street "high rollers" had greater legal and financial accountability for the financial market abuses of recent years
- ..."far left" liberals and "far right" conservatives would back off a bit
- ...President Obama and the Congressional leadership were more focused on providing incentives for wealth creation and less on wealth redistribution
- ...we would all get more involved in enriching the lives of those less fortunate than ourselves
- ...the Federal Reserve's efforts to push 30-year fixed-rate mortgages toward 4.50% would be successful—and jumbo loan mortgage rates would also decline
- ...residents of the Middle East could get along with each other
- ...we could make real progress in "clean burn" coal technology
- ...the violence and language in today's movies could be toned down a bit
- ...America's silent majority (our parents and grandparents) received greater respect for the enormous wartime sacrifices they made to help protect the freedoms we all enjoy today
- ...men and women were from the same planet
- ...incompetent corporate CEOs who drive companies into the ground were not rewarded with multi-million dollar "golden parachutes" to simply go away
- ...members of Congress would finally recognize that reducing tax rates typically increases tax revenue...and increasing tax rates typically reduces tax revenue
- ...the President's health care plans would be as good and cost effective as he suggests
- ...the news media would run positive stories more than once a generation
- ...teachers received more admiration and respect from students and their parents
- ...fewer people were killed each and every year in the name of "religion"
- ...the Administration and the Congress would stop bickering and take the modest steps required now to "fix" Social Security and Medicare for the future
- ...American corporate and consumer confidence would rise solidly in coming months
- ...European governments would do more to address their economic and financial challenges
- ...U.S. firefighters, police officers, and military personnel received our respect ALL of the time
- ...the Castro brothers would bite the dust and be replaced with a move toward democracy
- ...we could strike a reasonable balance between energy conservation and the need for new sources of energy
- ...politicians were elected based on experience and ability, not on who can spend the most money and sling the most mud
- ..."government" would recognize that it is there to serve the people, and not the other way around
- ...the Iraqis would use more of their oil revenue to rebuild their country, and less of our money
- ...American military personnel could see their families more often
- ...the \$787 billion stimulus program contained more in the way of real economic stimulus and less social engineering

- ...more working people would save seriously for their Golden Years (an estimated one-third of the U.S. population saves zero for retirement)
- ...Paris Hilton's 15 minutes of fame were over
- ...market corrections of various types were a little less painful
- ...America's Vietnam War veterans would finally get credit for serving their country
- ...your garbage disposal didn't eat better than two-thirds of the world's population
- ...we actually got serious about U.S. energy independence with a program geared to 1) conservation, 2) alternative sources of energy, 3) access to much more oil and natural gas in Alaska and on the Continental Shelf, and 4) developing massive deposits of oil shale in the West
- ...there was a stronger collective effort to improve opportunities in America's inner cities
- ...the stock market would establish a solid foundation for rising values in coming years
- ...our presidential campaign season was much shorter and less exhausting...for candidates AND voters
- ...airlines that lack serious competition in various markets didn't gouge the public
- ...we could benefit more from years of practical business experience of millions of retirees, rather than simply "putting them out to pasture"
- ...each long-term member of Congress was required to take a year off, start a new business with limited funding, and then deal with the complexities and hassles THEY have created
- ...drive-by shootings were replaced by drive-by moonings
- ...the game of politics in Washington D.C. involved a little more cooperation and a little less confrontation
- ...stronger Mexican economic growth would provide more good jobs at home
- ...the outcome of many lawsuits was determined more by the facts and less by who has the deepest pockets
- ...Johnny Carson was still king of late-night TV
- ...we didn't have a \$10,600,000,000,000 gross national debt, and we weren't spending nearly \$1,000,000,000 DAILY just to pay the INTEREST on that debt
- ...Howard Stern was never heard from again
- ...the role of "peacekeeper" wasn't associated with so much violence
- ...there were less irritating ways to bring buyers and sellers together than junk mail, spam, pop-up ads, telemarketing, and endless TV commercials
- ...the nation's tobacco companies would leave our kids alone
- ...nature was less destructive
- ...energy prices would stabilize near current levels...one that works for both producers and consumers
- ..."old fashioned" common courtesy between people made a big comeback
- ...the problems in schools today were still spit wads, gum chewing, and truancy, as opposed to violence, drug use, and pregnancy
- ...F.I.C.A. (Social Security/Medicare) taxes were less painful...four out of five American workers now pay more F.I.C.A. taxes than they do federal income taxes
- ...what's good for you tasted as good as what's not
- ...primary and secondary schools had to compete for teachers, students, and funding—just like colleges and universities
- ...many spoiled and pampered athletes in MLB, the NFL, the NBA, and the NHL had to get regular jobs at regular wages (at least for awhile)
- ...we would all keep in mind that despite the problems and challenges we face in the U.S., this is still one of the greatest countries in the world

## "TEA"sers

### On a T-shirt:

I took an IQ test and the results were negative.

I used to have a handle on life, but it broke.

You're just jealous because the voices only talk to me.



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