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Your guide to understanding
today's economy and
financial markets

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Wouldn't It Be Nice If...

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- ...history-making developments across the Middle East and Northern Africa would eventually lead to democracy and freedom for tens of millions of people long denied
- ...our 401(k) balances would continue to rebound nicely in coming years
- ...American companies would begin hiring again in a big way
- ...Wall Street "high rollers" had greater legal and financial accountability for the financial market abuses of recent years
- ...some of the mind-boggling research advancements in energy production and alternative energy more rapidly made their way into the economy
- ...the game of politics in Washington D.C. involved a little more cooperation and a little less confrontation
- ...we didn't have a \$14,000,000,000,000 gross national debt
- ..."far left" liberals and "far right" conservatives would back off a bit
- ...high quality teachers were paid better while poor teachers were weeded out
- ..."nature" was much less destructive
- ...the Congress and the Administration would get serious about reining in the growth rate of entitlement programs in coming years (Note: In regard to Social Security, Medicare, and Medicaid...we **do not** have to cut spending...we have to **slow down the growth rate** of future spending...BIG difference!)
- ...we would all get more involved in enriching the lives of those less fortunate than ourselves
- ...we could benefit more from years of practical business experience of millions of retirees, rather than simply "putting them out to pasture"
- ...we weren't running a federal budget deficit this year of \$180,000,000 every 60 minutes
- ...the Osbournes were never heard from again
- ...the Federal Reserve's eventual attempt to unwind unprecedented monetary stimulus would be successful, with inflation staying under control
- ...fewer people were killed each and every year in the name of "religion"
- ...our illustrious Congressional representatives actually knew what was in various bills they voted on
- ...the violence and language in today's movies could be toned down a bit
- ...your garbage disposal didn't eat better than two-thirds of the world's population
- ...drive-by shootings were replaced by drive-by moonings
- ...American corporate and consumer confidence would rise solidly in coming months
- ...the Administration would stop talking about being "pro-business" and actually a) promote pro-business policies, and b) remove anti-business initiatives that dominate its agenda
- ...men and women were from the same planet
- ...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
- ...our kids realized sooner that Mom & Dad might actually know what they are talking about
- ...Charlie Sheen would get it together before it's too late
- ...members of Congress had to participate in the same health care program as the one being dumped on the American people
- ...the nation's tobacco companies would leave our kids alone

- ...airlines that lack serious competition in various markets didn't gouge the public
- ...incompetent corporate CEOs who drive companies into the ground were not rewarded with multi-million dollar "golden parachutes" to simply go away
- ...teachers received more admiration and respect from students and their parents
- ...more working people would save seriously for their Golden Years (an estimated one-third of the U.S. population saves zero for retirement)
- ...America's Vietnam War veterans would finally get credit for serving their country
- ...Lindsay Lohan was never heard from again
- ...there was a stronger collective effort to improve opportunities in America's inner cities
- ...politicians were elected based on experience and ability, not on who can spend the most money and sling the most mud
- ...the Castro brothers would bite the dust and be replaced with a stronger move toward democracy
- ...the Administration was more focused on providing incentives for wealth creation and less focused on wealth redistribution
- ...there were less irritating ways to bring buyers and sellers together than junk mail, spam, pop-up ads, telemarketing, and endless TV commercials
- ...market corrections of various types were a little less painful
- ...the national news media would run positive stories more than once a generation
- ...U.S. firefighters, police officers, and military personnel received our respect ALL of the time
- ...our national campaign season was much shorter and less exhausting...for candidates AND voters
- ...the unique combination of liberals, moderates, and conservatives elected to Congress last November could actually work together to address this nation's ills
- ...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 and shale gas across the nation
- ...American military personnel could see their families more often
- ...solid Mexican economic growth would provide more good jobs at home
- ...Johnny Carson was still king of late-night TV
- ..."old fashioned" common courtesy between people made a big comeback
- ..."government" would recognize that it is there to serve the people, and not the other way around
- ...residents of the Middle East could get along with each other
- ...the problems in schools today were still spit wads, gum chewing, and truancy, as opposed to bullying, drug use, and pregnancy
- ...we could make real progress in "clean burn" coal technology
- ...each long-term member of Congress was required to take a year off, start a new business with limited funding, meet a payroll, and then deal with the complexities and hassles THEY have created
- ...the outcome of many lawsuits was determined more by the facts and less by who has the deepest pockets
- ...the role of "peacekeeper" wasn't associated with so much violence
- ...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 the greatest country in the world



"TEA"ser

"If the baby is happy, don't try to make it happier."

-Dan Keeton



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