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Information for contributors appears on page XI of the 25 March 1988 issue. Editorial correspondence, including requests for permission to reprint and reprint orders, should be ent to 1333 H Street, NW, Washington, DC 20005. Telephone: 202-326-6500.

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The Perfect Money Management System

y now, any reader of a daily newspaper should have come to the conclusion that people are stupid, hesitant, and emotional about spending their own money, but wise, bold, and objective when spending other people's money. The second-guessers of school boards, cities, the National Institutes of Health, Congress, and even presidential candidates are supremely confident that they can handle matters far better than those to whom the funds are entrusted. A sound fiscal policy would prevent people from spending their own money and make them responsible for someone else's.

Let us start, for example, with the rich. The rich are extremely unhappy, as evidenced by their divorces, drug use, and interminable cocktail parties. There should be no trouble in convincing the rich that giving money to the homeless is far better than escaping to the Riviera or constructing new tax shelters for old loopholes. This approach would reinforce their own self-images, as well as make them widely beloved in the community.

Once the rich have been reduced to penury, it would of course be necessary to compensate them in some way, and a possible source is the philanthropic foundations. Foundations are notorious for spending their money badly, as anyone who was turned down for a grant will tell you. Foundations generally set criteria to find something new and innovative; they admonish each grantee that funds are given only for a limited period, after which the grantee must continue the project "from other sources." Of course, everyone knows that the only "other sources" are other foundations, thus requiring a massive game of musical chairs. The idea of giving money to the rich, however, is so innovative that it is bound to be popular with foundations, who will make lemmings look like individualists as they rush to be first in this program.

This will, of course, require us to rescue the foundations, but fortunately there is a ready and massive source of cash in one of the most inept organizations on the globe, the U.S. military. The military, as everyone knows, spends its money ridiculously, buying garden variety hammers for \$2000 each, and sending troops off to godforsaken places that do not even have three-star restaurants and may be as dangerous as downtown Manhattan. It should take only 5 minutes of appropriate briefings to convince the joint chiefs of staff that giving trillions to foundations will qualify as humanitarian aid and will actually be a lot more fun than cruising around the Strait of Hormuz.

Recompensing the U.S. military will not be easy, but if there is one organization that is running even more poorly than the U.S. military, it is the Soviet army. The decision to put large numbers of troops in Afghanistan has got to be one of the monumental blunders of all time, since that nation lacks oil, minerals, and even a Riviera. It should be no problem, therefore, to get the military leaders to put their money elsewhere, but their willingness to subsidize the U.S. army might take a little persuading. Still, Gorbachev, who is one of the great public relations men of history, will think it is a terrific idea, and should be able to say, "Who fights the guy who's paying the rent?"

Ultimately, of course, this will require repaying the Soviet army. But that should be no problem, because U.S. taxpayers are well conditioned to receiving infinite advice on how their money should be spent. Nevertheless, there may be some complaint when they discover that supporting the Soviet army is even more expensive than supporting their own army. The increase in taxes will probably draw some fire, since the taxpayers will argue that they were promised by Senator X or presidential candidate Y that the entire U.S. budget could be balanced by "soaking the rich." They will be reassured, however, when it is explained that the politicians had told the truth, but had just left out the trifling detail that it is the Internal Revenue Service that determines who is rich. When average taxpayers, who earn \$25,000 a year, have two children in college, and big mortgages, discover that they are rich, they will, of course, rejoice at their new status and willingly assume any burden. A minor problem may arise when these taxpayers discover that the increased taxes will prevent them from paying the mortgage on the house, thus forcing them into the ranks of the homeless. That simply completes the circle and is what we mathematicians call an internally

This fiscal philosophy will be greeted with enthusiasm, since most people find it so painful to spend their own money and so much fun to spend other people's.

–Daniel E. Koshland, Jr.