

>: Capitalism Rethought?

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Some of you have read my articles and by now must know where I stand on capitalism. I told you then and I will tell you again that unfettered capitalism is NOT a good thing.

In America, we are beginning to see the cracks in capitalism (at least those of us who are paying close attention are).

If you look very closely you will see the evidence of it. *The problem with capitalism is that, by design, it rewards deviant behavior.*

For example, let's say that you are a conventional doctor with his/her own practice and you take insurance. You get rewarded based on how many patients you see, how many drugs you prescribe, and how many procedures (e.g. surgeries) that you do.

Does this make sense to you?

It sure doesn't to me. So especially if you just graduated medical school and have a ton of loans to repay, there is a conflict of interest. What may be best for the patient may not be best for you. Have you known any doctors who have done needless procedures, or rushed you in and out of their office, or prescribed drugs to you that you didn't need?

Have you ever been frustrated when the doctor isn't really listening to you, because he is thinking about something else?

Again, there is a conflict of interest between you and the doctor; you guys are NOT on the same side of the fence, by design.

Wouldn't it be better if the doctor were compensated based on how healthy you were? Or if he got you to stop smoking or to exercise more? In other words, shouldn't he be compensated based on making you healthier or keeping you from being unhealthy? Shouldn't both of your interests be aligned so that there is no conflict?

Now, let's take the story a step further and say that the doctor misdiagnosed a patient because the doctor was careless with the patient because the doctor rushed the patient in and out of his office. Then the patient sues.

This lawsuit creates more deviant behavior because it increases the demand for attorneys, and we all should know that attorneys basically make their living by suing people, and many (but not all) bring great misery into peoples' lives. They price gouge you when you need them the most, and the legal system doesn't reward attorneys who authentically seek justice. The judicial system is a game that rewards those who can play it the best.

This doesn't even count those individuals who go to law school because they have been so worked over by the system that they feel that they need to learn the law so as not to be taken advantage of again. It creates a vicious cycle.

Now, just speaking for myself, I learned my lesson with doctors and now only use alternative doctors. I pay an arm and a leg for the service, but the doctor gives me the time that I need to make educated decisions and is so much more thorough than the previous conventional doctors that I have dealt with.

My insurance company (Blue Cross/ Blue Shield of Florida)

gets away with bloody murder because I have to pay for the alternative treatments out of my own pocket; they cover none of it. The treatments that I have been on with this alternative doctor have been fantastic but expensive.

Insurance companies force you to use conventional medicine, or else they don't pay for it. We all know that conventional medicine is over-prescribed and has a ton of side affects (which is another form of deviant behavior).

Let's take a stockbroker as another example. A stockbroker usually gets a very low (if any) base salary and is essentially a salesman who gets paid based on the number of times that he gets you to trade. This creates a BIG TIME conflict of interest. He may try and get you to sell a stock when it may be in your interest to hold it, or he may get you to buy a stock when it may not be in your interest to do so.

We can say the same thing for mortgage brokers, which is one of the reasons that we are in this current economic mess today. BECAUSE OF THE CAPITALIST SYSTEM, THEY WERE REWARDED FOR THEIR DEVIANT BEHAVIOR. THE BROKERS AND THE COMPANIES THAT APPROVED THE LOANS THEY MADE WERE BEING REWARDED BY THE SYSTEM FOR THEIR DEVIANT BEHAVIOR.

Our politicians are definitely the worst of them all. They give tax credits to companies who ship jobs overseas. They do this because they are in the pockets of big business.

The politicians' interests should be but are not aligned with the American publics' interests. Middle class jobs are being shipped overseas.

Construction jobs or "lower pay scale jobs" are given to people who cross our borders illegally, because there are no real penalties handed out to the businesses that hire them.

DO NOT BLAME the illegal immigrants; they are doing what any one of us would do if we needed to feed our family. BLAME your government that doesn't care about you and allows businesses to do what they want to do and act the way that they want to act at the expense of the American people.

As the good jobs disappear, people are forced to act in an even more deviant way to provide for themselves. For example, law school applications are up. See this blurb from the Bureau of Labor Statistics regarding lawyers:

?Job prospects. Competition for job openings should continue to be keen because of the large number of students graduating from law school each year.?

Many young people see that good jobs are going (or are on the way out), so they go to law school because they figure that will be a way to make a good living. This creates more new lawyers entering the market straddled with debt, more lawsuits, and more deviant behavior. Do you get the point yet?

The "Boomerang Generation"

is made up of young adults/kids who go to college and can't find a job that they would have been able to find a few years ago, because there are no more decent paying jobs for those with a bachelor's degree from a decent school. These young adults graduate from school, straddled with debt, and are forced to move back home with their parents because it is simply too expensive to live on their own.

I see plenty of them. THIS IS REAL FOLKS!!!

The media now is a joke. Everything is about getting viewers and making money. Real issues that are important to the American people no longer matter. Scandalous issues and issues that try to scare you and your family matter to them because they get ratings.

The icing on the cake, and one of the biggest insults, came when President Bush a couple of years ago in his State of the Union address had the audacity to bring up steroids in baseball as a major issue in America today!!!

Are you kidding me? Steroids in baseball!! Aren't there more important issues than that? This is just another tactic used by politicians to distract the American people from issues that really matter.

(Moreover, the reason baseball players act in this deviant manner in the first place is because Capitalism rewards this behavior. The owners of the teams and every else looks the other way. It was and is just a convenient issue for politicians to bring up.)

Ritalin and other drugs used for ADHD are used like crazy in schools (especially in Ivy League schools). The pressure on these kids is so intense to succeed that many take these drugs to have a competitive advantage over their peers. These drugs help you concentrate.

One Ivy League student that I spoke with said that when he took this drug "It made him super interested and focused in a very boring subject". It also helped him achieve a high grade in the class.

As food prices and gas prices increase, and as the good jobs go elsewhere, the gap between the rich and the poor keeps increasing. The economists out there are, in my opinion, a sorry bunch of saps for not having the courage to speak out louder about the problems with capitalism. But then again, they might be afraid they will lose their jobs or not be taken seriously if they do.

That's why I am here.

Until the next time folks ...

P.S. As always, feel free to send me your love/hate mail.



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