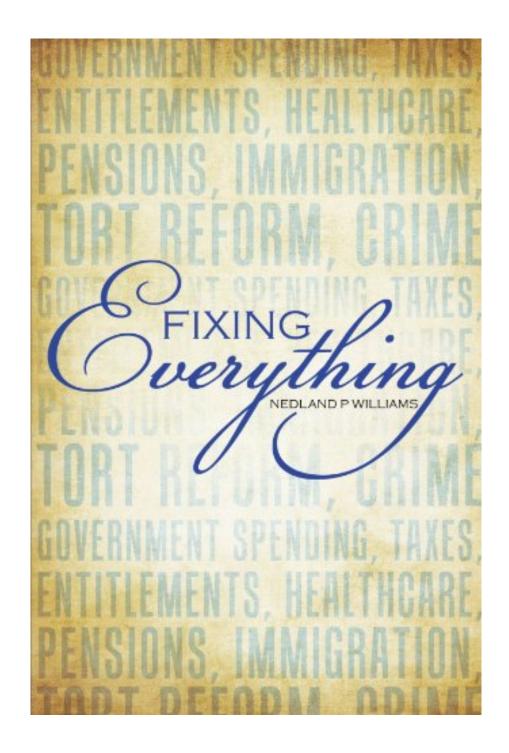


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About the Author

Ned graduated from Williams College [1968] and got his MBA from Wharton [1976] His varied business career includes: banking, stock brokerage, derivatives, manufacturing, management consulting, strategic consulting, genetic engineering, teleconferencing, and other entrepreneurial activities. For the past 19 years, he and his wife Brooks have owned and operated a thriving small business in Marblehead, MA, which currently employs 20 people. He has two wonderful daughters, Lindsey and Whitney.

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Fixing Everything provides citizens with a blueprint to retake control of the federal government and reassert American leadership in a world gone astray. This integrated solution will limit government spending to a reasonable percentage of GDP; close agencies responsible for 60% of government spending; dramatically simplify taxes; reduce, quantify, and manage entitlement commitments; present a new form of free market healthcare organization; confront pension liabilities; encourage legal immigration, while discouraging illegal immigration; contain legal awards and costs, while encouraging early settlement; reduce crime; and put an end to the "nanny" state. Citizens will assume personal and financial responsibility for their actions and well-being. A new form of safety-net will avoid mal-incentives, while encouraging effort and initiative.

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Thought provoking book

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It's too bad that Mr. Williams doesn't have better credentials. Without a commanding resume his ideas are unlikely to generate much enthusiasm.

That said, he has provided a very thought provoking idea. An alternative to the social 'safety net' and welfare along with a simpler, fairer tax system.

Doing some 'back of the envelope' calculations, I'm convinced that his idea just might be possible. The question is whether it is sustainable and adequate?

Adding 'means testing', would complicate the program, but it might allow for a 'safety net' that is more than his \$10,000 proposal, and just might be necessary to really 'sell' the concept.

The great thing about the idea is that it takes the government out of the 'safety net'/welfare business. Instead of promoting 'cronyism' the government is simply a 'facilitator', collecting and redistributing money, with no roll in determining who (other than means testing) receives those payments.

The idea is not really new. It was proposed by Milton Friedman (his negative income tax) and incorporated in the Fair Tax proposal. Mr. Williams expands on those ideas and clarifies how such a payment could actually be used to replace a multitude of 'safety net' programs that are inefficient and corrupt.

I'd like to see the concept reviewed by others with more expertise.

Definitely worth reading.

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