

It's Time For Action...

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It's a new year, our new leader has been chosen and the stage for 'change' has been set. But hasn't the President-Elect said repeatedly that *'real change will not come from the top down, but rather from the bottom up.'* Thankfully, we all have the same objectives and priorities, don't we? The consensus for today's top priorities seems to be the war, the economy, healthcare and education... but maybe that's not quite how you see them. That's not a problem because as Americans and as individuals, we have the freedom and the right to start working toward changing the things that affect us the most or are the closest to our hearts. That's half of what being on the bottom is all about. The



other half is in taking personal responsibility for yourself and your actions.

Let's begin by talking about our economy. Most people forget that the source of the economic problems that they have is as close as their wallet. Yes, it's those credit

cards you are carrying that have endowed you with a false sense of entitlement! Before the businesses, banks and markets could have you believe that you could make investments without much risk that would result in amazing profits or that you could own property that you could not qualify for, they had to first convince you that you could live a life

that you could not afford and could purchase items that you couldn't pay for. Your constant 'something for nothing' education has been ongoing for at least 30 years, has been reinforced in the media, and has slowly eroded away the foundations of our economy.

The average American today has over \$10,000 in credit card debt, blatantly more than the rest of the world, twice that of the average Englishman, three times the average German. It's not uncommon to find new college graduates with over \$20,000 in credit card debt or their parents with their card balances at over twice that amount. We were set up for today's calamities and it has to stop! Granted, a lack of personal responsibility is a major contributor to this situation but banks and businesses are more than culpable by their actions. They've been giving out credit cards the way tobacco companies gave out free cigarettes and their intent, by design, was to addict and enslave a ready supply of new and naive consumers to their goods and services. Forty years ago, I had to qualify for a credit card and pay for such services! I have no doubt that current credit card practices are just as destructive and criminal in their intent as the derivative swaps and sub-prime mortgages of Wall Street and Main Street.

You can't wait for the Government to do it all and it is naive for you to think that these problems will simply disappear by themselves as a result of current bailout efforts or some new regulatory programs. The perpetrators should be put out of business, the criminals should be prosecuted and imprisoned and efforts need to be mounted to educate and assist the victims. I can assure you that it is going to be tough for many of us for the next several years and the only good advice that I can give you is this:

Cut up your credit cards!

Work as hard as you can!

Start paying off your debt!

Learn to live within your means!

If you spend like there's no tomorrow,

I guarantee you that there won't be one...

We can create change by accepting our responsibilities and taking control over our own lives...

More later - Bob