



## Government Vs. Private Decisions

Two unrelated news stories on the same day show the contrast between government decisions and private decisions.

Under the headline "Foreclosed Homes Sell at Big Discounts," *USA Today* reported that banks were selling the homes they foreclosed on, at discounts of 38 percent in Tennessee to 41 percent in Illinois and Ohio.

Banks in general try to get rid of the homes they acquire by foreclosure, by selling them quickly for whatever they can get. Why? Because banks are forced by economic realities to realize that they are not real estate companies.

No matter how much expertise bank officials may have in financial transactions, that is very different from knowing the best ways to maintain and market empty houses.

Meanwhile, there was a story on the Fox News Channel about schools that are using their time to indoctrinate kindergartners and fourth graders with politically correct attitudes about sex.

Anyone familiar with the low standards and mushy notions in the schools and departments of education that turn out our public school teachers might think that these teachers would have all they can do to make American children competent in reading, writing and math.

Anyone familiar with how our children stack up with children from other countries in basic education would be painfully aware that American children lag behind children in countries that spend far less per pupil than we do.

In other words, teachers and schools that are failing to provide the basics of education are branching out into all sorts of other areas, where they have even less





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competence.

Why are teachers so bold when banks are so cautious? The banks pay a price for being wrong. Teachers don't.

If banks try to act like they are real estate companies and hold on to a huge inventory of foreclosed homes, they are likely to lose money big time, as those homes deteriorate and cannot compete with homes marketed by real estate companies with far more experience and expertise in this field.

But if teachers fail to educate children, they don't lose one dime, no matter how much those children and the country lose by their failure. If the schools waste precious time indoctrinating children, instead of educating them, that's the children's problem and the country's problem, but not the teachers' problem.

Sex indoctrination is just one of innumerable "exciting" and "innovative" self-indulgences of the schools. There is no bottom line test of what these boondoggles cost the children or the country.

Incidentally, conservatives who think that schools should be teaching "abstinence" miss the point completely. The schools have no expertise to be teaching sex at all. We should be happy if they ever develop the competence to teach math and English, so that our children can hold their own in international tests given to children in other countries.

Schools are just one government institution that take on tasks for which they have no expertise or even competence.

Congress is the most egregious example. In the course of any given year, Congress votes on taxes, medical care, military spending, foreign aid, agriculture, labor, international trade, airlines, housing, insurance, courts, natural resources, and much more.



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There are professionals who have spent their entire adult lives specializing in just one of these fields. The idea that Congress can be competent in all these areas simultaneously is staggering. Yet, far from pulling back — as banks or other private enterprises must, if they don't want to be ruined financially by operating beyond the range of their competence — Congress is constantly expanding further into more fields.

Having spent years ruining the housing markets with their interference, leading to a housing meltdown that has taken the whole economy down with it, politicians have now moved on into micro-managing automobile companies and medical care.

They are not going to stop unless they get stopped. And that is not going to happen until the voters recognize the fact that political rhetoric is no substitute for competence.

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