



## Vote for Me

**T**HE PRIMARY SEASON IS FAST APPROACHING, and if you, like many Americans, have yet to wholeheartedly endorse a candidate, let me offer you an alternative. Me.

Why me? Well, for starters, I have not raised any campaign money, nor do I intend to use any personal funds in this endeavor to gain office.

While some may see this as a prescription for failure, let me ask this: Whom would you rather vote for? Someone who promises to invade your consciousness unceasingly for the next 10 months via phone, e-mail, television, radio, and print media? Or someone who will let you enjoy your leisure time without interruption?

Besides, by not accepting donations, I will have no allegiances to special interest groups, and when was the last time a candidate could say that?

But there's more to success than being underfunded. Much attention has been paid in this campaign to the diversity of the candidates. Will we have our first woman president, our first black president, our first Mormon president? Why, I ask, not our first actuarial president?

Think of it: An administration committed to numerical literacy, with an eye toward an unbiased assessment of the risks pertaining to future contingent events. Not to mention how cool it would be to have actuarial seminars in the Rose Garden.

But I realize that I must offer a substantive platform, so here goes:

I would introduce a flat-tax system to reduce taxes for most Americans. The flat rate will be 13.8437 percent (note the actuarial precision here) with any budget shortfall to be made up by successful hedge fund managers, star players on the New York Yankees, and anyone else appearing on the Forbes wealthiest 400 list.

On health care, my position is simple. Everyone gets it. Current and past administrations couldn't figure out how to fund this, but I contend that it's easy. It's called zero-based budgeting. Determine the cost of universal health care, and put that number as the first item on the budget.

If there's not enough left over for gardens or pet projects or \$700 million embassies in foreign lands, so be it. The United States can't be a first-rate country when the number

of its citizens lacking affordable health care equals the total population of Spain.

On Social Security, my policy is straightforward: "Stop whining, and keep working." At first, this may seem a bit harsh, but after reading a report in the *New England Journal of Medicine* about sexuality and health in older adults, I've concluded that if half the people aged 65 to 74 have the energy to be sexually active, then they can darn well go out and get a job, too.

On Medicare, I would empower the government's chief Medicare actuary to speak directly and honestly to the public about the financial status of this program, unfettered by political pressure. And I would set a cap on how much of this and other program funding we could pass on to future generations.

In fact, for all programs with long-term-funding implications, I would require that we adhere to the Great Law of the Iroquois, which says, "In every deliberation we must consider the impact on the seventh generation... even if it requires skin as thick as the bark of a pine."

To help solve global warming, I would declare four national holidays each year when discretionary driving would be prohibited. This would reduce carbon emissions and would also help us to close the leisure deficit with the French, who have far more holidays than we do.

And I'd do away with daylight saving time. Since it's warmer during the day, the elimination of that extra hour of light will allow less time for the ice caps to melt, and the earth will cool down of its own accord.

Of course, there are some smaller things I have in mind—like giving a free Xbox 360 with Halo 3 to any family that requests one and making *Contingencies* magazine required reading on Capitol Hill. But I am willing to exhibit flexibility on those items.

There are still some details to work out, like whom to choose as my running mate (I'm leaning toward Brad Pitt and Angelina Jolie in a shared VP role) and whether I should go with a plasma or an LCD television in the Lincoln Bedroom (I'm leaning toward plasma).

Well, there it is. As promised, you won't be hearing much from me between now and Election Day, but I'm still counting on your vote.

RICHARD T. ZATORSKI is a consulting actuary who lives in Wintergreen, Va.