

a smarter tax system and smarter spending policies. Germans work less, make more per hour and get much better parental leave than Americans, many of whom get no fringe benefits such as health care, pensions or even a retirement savings plan. By many measures the vast majority live better in Germany than in America. To achieve this, German single workers on average pay 52 percent of their income in taxes. Americans average 30 percent, according to the Organizations for Economic Cooperation and Development.

At first blush the German tax burden seems horrendous. But in Germany (as well as Britain, France, Scandinavia, Canada, Australia and Japan), tax-supported institutions provide many of the things Americans pay for with after-tax dollars. Buying wholesale rather than retail saves money.

A proper comparison would take the 30 percent average tax on American workers and add their out-of-pocket spending on health care, college tuition and fees for services and compare that with taxes that the average German pays. Add it all up and the combination of tax and personal spending is roughly equal in both countries, but with a large risk of catastrophic loss in America, and a tiny risk in Germany.

Americans take on \$85 billion of debt each year for higher education, while college is financed by taxes in Germany and tuition is cheap to free in other modern countries. While soaring medical costs are a key reason that since 1980 bankruptcy in America has increased 15 times faster than population growth, no one in Germany or

THE WAGE GAP WIDENS			
The gap between the median wage (half make more, half less) and the average wage is growing four times faster than median wage because pay increases are going mostly to workers at the top.			
Year	Median Wage	Average Wage	Average to Median Gap
1990	\$23,799	\$33,112	\$9,313
1991	\$23,747	\$32,958	\$9,211
1992	\$23,870	\$33,644	\$9,773
1993	\$23,296	\$32,947	\$9,651
1994	\$23,333	\$32,987	\$9,654
1995	\$23,439	\$33,363	\$9,924
1996	\$23,797	\$33,991	\$10,195
1997	\$24,431	\$35,168	\$10,737
1998	\$25,215	\$36,441	\$11,226
1999	\$25,887	\$37,640	\$11,754
2000	\$26,298	\$38,708	\$12,409
2001	\$26,369	\$38,258	\$11,889
2002	\$26,418	\$38,040	\$11,622
2003	\$26,324	\$38,102	\$11,778
2004	\$26,526	\$38,839	\$12,313
2005	\$26,322	\$38,941	\$12,618
2006	\$26,489	\$39,458	\$12,969
2007	\$26,630	\$40,106	\$13,476
2008	\$26,420	\$39,511	\$13,091
2009	\$26,261	\$39,269	\$13,008
1990 - 2009	\$2,462	\$6,157	\$3,695
Percentage Change	10%	19%	40%
G.H.W Bush (3 years)	\$71	\$532	\$461
Clinton (8 years)	\$2,428	\$5,064	\$2,636
G.W. Bush (8 years)	\$122	\$804	\$682
Obama (1 year)	\$(159)	\$(243)	\$(84)

Source: Social Security Medicare Tax Database

the rest of the modern world goes broke because of accident or illness. And child poverty in America is the highest among modern countries — almost twice the rate in Germany, which is close to the average of modern countries.

On the corporate tax side, the Germans encourage reinvestment at home and the outsourcing of low-value work, like auto assembly, and German rules tightly control accounting so that profits earned at home cannot be made to appear as profits earned in tax havens.

Adopting the German system is not the answer for America. But crafting a tax system that benefits the vast majority, reduces risks, provides universal health care and focuses on diplomacy rather than militarism abroad (and at home) would be a lot smarter than what we have now.

Here is a question to ask yourself: We started down this road with Reagan's election in 1980 and upped the ante in this century with George W. Bush. How long does it take to conclude that a policy has failed to fulfill its promises? And as you think of that, keep in mind George Washington. When he fell ill his doctors followed the common wisdom of the era. They cut him and bled him to remove bad blood. As Washington's condition grew worse, they bled him more. And like the mantra of tax cuts for the rich, they kept applying the same treatment until they killed him.

Luckily we don't bleed the sick anymore, but we are bleeding our government to death.

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