

The Popular Capitalist View: Fatherly Governance

By Carl Peter Klapper

“Like as a father pities his children”, says the Psalmist, “so the Lord has mercy on those that fear him.” In this scripture and other sacred texts from a variety of faiths, we have a favorable image of fatherly governance as represented in a fatherly image of God. Yet with that image comes a distortion of its fatherliness. The omnipotence of God offers the potential of escape from every calamity Man can contrive and thus the prospect of remaining forever immature. An earthly and far less powerful father cannot offer this same assurance of relief from distress or even relief from any distress past his limited lifetime, so he must instead guide his children towards independence and maturity. Of course, there are still dangers not of his children's doing that a father will shield them from and nurturing care that a father will provide so that his children can grow up to be healthy and strong as well as mature. But the earthly father's role is primarily leading his children to greater responsibility.

What then are we to make of definitions of fatherly governance, of paternalism, such as that provided by Answers.com: “A policy or practice of treating or governing people in a fatherly manner, especially by providing for their needs without giving them rights or responsibilities.” Clearly, the father model in this definition is rooted in the immature image of the deity as I described. Even the Psalmist's caveat of “fearing”, or respecting, the Lord is ignored. In a government, this translates into the promotion of immaturity and the enabling of destructive behaviors by its citizens. By contrast, a truly paternal government would give more rights and responsibilities to citizens in accordance to their mature handling of lesser rights and responsibilities. It is only after your son or daughter show that they can weed and prune and can carefully handle lesser power tools that you let them mow the lawn with a power lawnmower.

Popular capitalism takes this earthly father role as its inspiration for its own version of paternalistic government. The needs and dangers that might afflict a peaceful, innocent and responsible citizen would be warded off by a protective, popular capitalist government. However, the failure of business ventures, which any mature business owner would recognize as their own responsibility, would be allowed to proceed by a paternalistic popular capitalist government in its role as disciplinarian. “Spare the rod, spoil the child”, as it is written in Proverbs. Our current government has certainly spared the rod and kept big business from the discipline of the market so that now our economy is spoiled rotten. A popular capitalist administration would, on the contrary, have led us to maturity in business, with greater freedom in that arena for the successful and less freedom for the failures. By these incentives, popular capitalism encourages actions which increase freedom. As Independence Day follows Father's Day, greater liberty follows the true paternal governance of popular capitalism.

All this is, I hope, fairly straightforward. However, there seems to be much

confusion in the application of these concepts of fatherly governance, the protection and the discipline, to medical care. In any community, health is a public concern, no less than protection from crime and fire. Since time immemorial, from medicine men and women to the modern emergency rooms at even the most crassly mercenary for-profit hospitals, care has been provided to those who are unable to pay. The private practitioner, in the days before health insurance corrupted the profession, would help heal many patients who couldn't pay or who paid in produce, livestock or services. Doctors have been, in all but name, civil servants, like the police and firefighters. Yet, the health care debate is peppered with comments about financial incentives to stay well and how this will supposedly reduce the cost of health care. What rubbish! Staying healthy and out of the hospital is incentive enough for most people to live healthy. Almost all of the rest have addictions which no financial incentive could hope to sway them from. Further, this ignores the sweep of infectious diseases and the aftermath of disasters from which a healthy lifestyle provides little protection.

Let us be frank. Health care has no business being a business. Health care is an almost exclusively local emergency and preventative service. To require that it meet business objectives is both absurd and cruel. Yet that is precisely what health insurance has done. Health insurance has subjected doctor's decisions to review by accountants, overturning sound medical decisions to increase profits for the insurance companies. Worse, the health insurance companies support huge staffs and hordes of high-paid executives housed in large office complexes. The money for this has to come from somewhere and it is not a mystery where: premiums less what the insurer pays the doctors and hospitals. All the co-pays, deductibles and other dodges add to the insurance company profits. The amount they stiff the doctors and hospitals by rejecting claims and demanding the so-called "customary and usual" prices force the doctors and hospitals to increase their rates across the board. Every facet of the health insurance involvement in medicine has produced and will continue to produce massive increases in health care costs until we come to our senses and abolish health insurance.

But how will assure health care for all without health insurance "coverage"? Fatherly governance demands that we protect the people in their health, as it demands that we protect them from crime and fire. So our model for true health care reform is staring us in the face. Medical departments should be created in each municipality to provide round-the-clock medical services, just as police and fire departments provide round-the-clock protection from crime and fire. Indeed, the medical departments would be following the example of their firefighting brethren in another respect; the model of providing firefighting through fire insurance was also a dismal failure. When your neighbor's house is on fire, it is your problem, too, especially if the neighbor is not covered by insurance.

As I have mentioned elsewhere, the costs of these medical departments can be further reduced, after cutting out the insurance middle-man, by training new medical staff locally through the public schools and by making establishing local teaching hospitals and medical schools. Tort reform exempting municipalities from being sued for accidents occurring within their borders and for any inadequacy of a civil servant would

help reduce costs still further. For this point, I would invoke the general rule that regulation produces better, more consistent performance at lower costs than litigation. Finally, eliminating the need for employers to provide health insurance will reduce labor costs drastically and generally, as well as specifically in the labor costs of medical department staff. On the other hand, the need for a job, as opposed to starting your own business, becomes less, so that the excuse of saving jobs becomes less acceptable in the propping up of business failures.

Even with the reduced costs, there will be some costs to maintaining minimal standards of care. Since these standards presumably come from the state and federal governments, it is their responsibility to pay for it. This allows the municipalities, themselves, to grow and to prosper without the burden of unfunded mandates.

In summary, popular capitalism protects and prepares the people for successful lives that contribute to the success of their community. In this way, it adopts the fatherly role and becomes representative of a true paternalism.