

INDIANA POLICY

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Spring 2026



(Grok Imagine)

WOMEN AND WOKENESS

The Unintended Consequences

“Everything you think of as “wokeness” involves prioritizing the feminine over the masculine: empathy over rationality, safety over risk, cohesion over competition.” — *Helen Andrews in “The Great Feminization”*

“When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation. We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed. That whenever any form of government becomes destructive of these ends, it is the right of the people to alter or to abolish it and to institute new government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their safety and happiness. Prudence, indeed, will dictate that governments long established should not be changed for light and transient causes: and accordingly all experience hath shown, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same object evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government and to provide new guards for their future security.”



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From the South Wall

Fallen Timbers: An 'Acceptable' War

"And you will hear of wars and rumors of wars. See that you are not troubled; for all these things must come to pass, but the end is not yet." (Matthew 24:6-8)

Some of us acknowledge the concept of a "just war" while realizing that it becomes mere semantics when swords clash and gunpowder ignites. The destruction of Iran's Islamic regime would fit the definition, though. As would the arrest of the narco-dictator Nicolás Maduro or the expulsion of the Communist Party from Cuba.

Still, mankind being mankind, the ultimate outcomes of even victorious wars are uncertain. A good many Americans thought Mao Zedong and Stalin were pretty good guys compared with their predecessors. Anyway, it is difficult to identify anyone in Tehran, Caracas or Havana who brings to mind another George Washington.

See, historical perspective matters. For a military-averse Washington press to grill commanders on unknowable outcomes and exit strategies is just journalistic theatre. Nonetheless, 63 percent of those answering a Washington Post poll said casualties in the Iran "excursion," as the White House prefers to call it, were "unacceptable."

Unacceptable? To treat casualty rates so low that they resemble those on a stretch of California freeway as an overriding moral issue is naive to the absurd. That is especially true for an operation that some knowledgeable observers believe will end a tyranny bent on nuclear war, bring peace to a long-troubled region and block the threat of an ever-more-aggressive global power (China).

Perspective on all that will require at least a yeoman reading of history and a nod to patriotic virtues. It was not too long ago, in Vietnam, a most unpopular war, that casualty rates of 10 percent in jungle combat were perfectly "acceptable."

Casualty rates for massed ground troops in Korea and World War II of as high as 30 percent were considered "victories." And going back in history, the rates get worse, much worse — to a point that the losing side was killed to a man, their women and children enslaved, their homes burned and their fields salted.

So is war ever worth it? Was World War I a success? Monarchies fell, democracies rose, but subsequently millions died in the Communists'

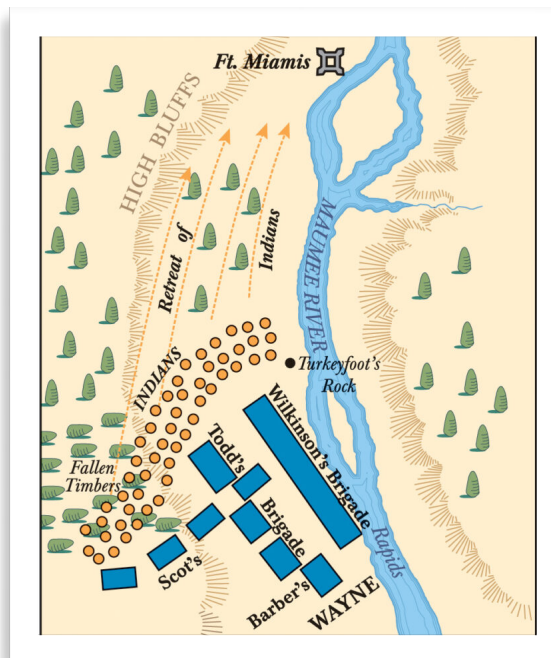
labor camps or starved in the Ukraine. And was England and France saved from fascists (250,000 American dead) so that Europe could be ruled by muslims?

Please know, and this bears repeating slowly and out loud, *that authoritarian regimes have caused more deaths in peace than those killed in all modern wars.* There is even a word for it — "democide."

There must be an example, then, of how war is done right, where benefit outweighs cost. I have a nomination, right close to home, although the woke aren't going to like it.

The Battle of Fallen Timbers in 1794 is roundly viewed today as the beginning of the great oppression of the native tribes, the 'stealing' of their ground, a moral stain on our nation equal to or greater than the introduction of slavery. In truth, it was the defeat of a savage adversary, one that had mercilessly taken the same ground from others in earlier wars, one that tortured women and children as ritual and could not be trusted to live in peace with its neighbors.

The Fallen Timbers battlefield



No more than 60 combatants died in the hour-long battle, about equal numbers on both sides, comparable to a weekend on the street corners of Chicago. Those losses had followed the outright slaughter by some of the same warriors of a thousand American soldiers, including their encamped wives and children, earlier at the Battle of Wabash.

The tribes, the Miami and Shawnee, had joined forces with the British in violation of the Treaty of Paris. To confront them, Gen. Anthony Wayne had spent two years drilling the newly formed Legion of the United States in Roman linear tactics, marksmanship and discipline, including the ultimately critical bayonet charge. He built a chain of fortifications deep into hostile territory, forcing the tribes to react on his terms.

How did that work out for the Miami and Shawnee? The military dominance of Wayne's Legion in effect ended their internecine warfare along the Maumee Valley. The tribal populations actually increased. The author Dinesh D'Souza speculates that the chiefs must have been surprised to have been offered a treaty after their defeat, fully expecting death for themselves and their families, as would have been the case for their



The as yet graffiti-free statue of General Anthony Wayne in downtown Fort Wayne

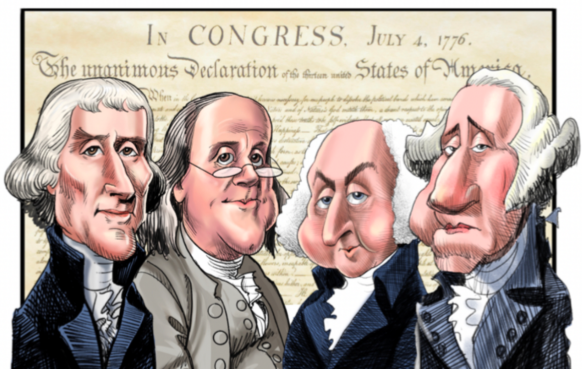
opponents had they won the battle.

But not only were the tribes defeated by superior military tactics, they in time were overwhelmed by a dynamic culture — that of the American settler. And faced with that, they made choices that spent their energy and broke their spirit. The travail of the defeated understood and even romanticized, we

argue that General Wayne's victory stands as an example of uncommon courage and brilliant strategy. Moreover, it opened the West to settlement; America was elevated in only a few generations to global stature. The achievement, according to the historian Paul Johnson, was not only acceptable it was "unmatched." — *tcl*

There's Still Time: "Indiana Mandate"

YOU CAN NOW ORDER "Indiana Mandate: A Return to Founding Principles" at the member price of \$19.54 at [Amazon.com/books](https://www.amazon.com/books). With the 250th anniversary of the Declaration of Independence upon us, the Indiana Policy Review through the lens of the Declaration examines 75 of the most critical issues facing our state.



Women and Wokeness

Changing the identity of the oppressed and despised is not progress. The identity swap occurred in the 1980s, when shrill misandrist remarks and misandrist policies worked against an egalitarian society.

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In October, an extended essay, “The Great Feminization,” appeared in the magazine *Compact*, in which Helen Andrews, author of “Boomers: The Men and Women Who Promised Freedom and Delivered Disaster,” argues that “everything you think of as ‘wokeness’ is simply an epiphenomenon of demographic feminization.”

However, the term “woke” has a long pedigree. “Originating with black civil rights activists in the 1960s, the word signified awareness of the systemic oppression marginalized groups face, coupled with a desire to dismantle relevant hierarchies . . .”, according to my source. “The phrase was rarely used from 1950 to 2005, but started to appear in popular media between 2005 and 2010.”

In other words, the clarion call to ‘stay woke’ existed long before our culture made it a thing in the 2010s. While wokeness came originally in the context of black civil rights, the term widened its use over the decades to include any oppressed group or social injustice. As such, it could be applied to the women’s movement of the 1960s.

Andrews says that “Wokeness arose around the same time that many important institutions tipped demographically from majority male to majority

female.” If that is so, people who now claim and act as if women are oppressed are not truly “woke.” For the data suggest that men are now the oppressed group. Andrews provides lots of data to that point, for example, when medical school students became majority female and when instructors in higher education became majority female. That should have come as no surprise given that affirmative-action policy changed from “protecting the right to equal opportunity” to policy that directly favored women. *Amy Cohen vs. Brown University* did that trick in the early 1990s.

Andrews concludes that now “everything you think of as wokeness involves prioritizing the feminine over the masculine: empathy over rationality, safety over risk, cohesion over competition.” She attributes her awareness of wokeness and its relationship to women to a 2014 book, “Warriors and Worriers: The Survival of the Sexes” by psychology professor Joyce Benenson, who suggested that men adapted their behavior to fight wars while women adapted their behavior to favor group mentality to protect children.

However, Andrews missed the boat by at least 50 years, Ms. Benenson by at least 38. Andrews is correct in stating that our culture is experiencing “the great feminization.” However, like most movements, feminization began conceptually and only later became entrenched demographically.

In the 1960s, with the advent of the modern women’s movement, thinkers such as Caroline Bird and Betty Friedan counseled reform and focused on equal rights. However, more radical women such as Shulamith Firestone urged revolution. She and other radical feminists threw their lot in with the activist group, the Student Nonviolent Coordinating Committee (SNCC).

At the time, SNCC was under the leadership of Stokely Carmichael, by then a well-known black activist. In 1964, Firestone asked him what position women will have in the new society. Carmichael replied that “the only position for women in SNCC is prone.”

Thereafter, the angry — dare I say livid — female SNCC members started their own radical movement, one that now focuses more on getting power for women (via wokeness) and less on

bending society toward a more egalitarian arrangement.

The incipient women's movement, like the civil rights movement, became a cultural phenomena.

In 1968, protests swirled around the Miss America Pageant. Organized by the New York Radical Women, women threw makeup, bras, high heels and other objects associated at the time with women into a "Freedom Trash Can." No bras were burned though the media mistakenly reported that "bra-burning" had indeed occurred. A "Women's Liberation" flag was unfurled inside the pageant.

Many feminists who originally sought equal rights now sought radical change. They sought power, not principled egalitarian structural change. By then, women's liberation had become a force worthy of academic investigation.

Academics examined sexual politics and "feminist" ideas. For instance, in 1976, an M.A. student at Washington State University wrote a critique of Steven Goldberg's book, "The Inevitability of Patriarchy." The critique argued that patriarchy did not need to prevail, a position that, sadly, is only too true today given the data in the Helen Andrews article. But replacing patriarchy with matriarchy does not tend toward an egalitarian society that protects an individual's right to equal opportunity.

Another academic example came in the mid-1970s and it produced the launch point for the Andrews argument. When Janet Lever was at Northwestern University, her article, "sex Differences in the Games Children Play," appeared in the April 1976 journal, *Social Problems*. The publication reported her observations on differences in the play of boys and girls. She said, "It is suggested that play and games contribute to the preservation of traditional sex-role divisions in society by equipping boys with the social skills needed for occupational careers while equipping girls with the social skills better suited for family careers."

That journal article planted the seeds of the famous feminist ethics of care. In its strongest

"First Wave Feminism grew out of liberalism, emphasizing freedom and equal rights. The Second Wave Feminism of Simone de Beauvoir grew out of existentialism, emphasizing how women should create their own meaning by rejecting not only social but also biological restraints by refusing marriage and motherhood and embracing abortion. Third Wave Feminism repudiated the very notion of objective sex and gender, insisting that even biology is a social construction. This gave us transgenderism and its plethora of 'nonbinary genders.'"

Gene Veith reviewing "Makers of the Modern Mind: A Guide to the Thinkers Who Formed the Modern Left" by Jordon Cooper,

form, it produced segregation. Mary Daly, a Boston College professor, did not allow men into her classes for 30 years. Her course, "Introduction to Feminist Ethics," had no men because they would "dumb down the course." The college's administration finally ended her reign of exclusion in 1999.

When I taught ethics, I hounded my students to know four considerations when analyzing and resolving an ethical issue. I told them to write the words "rights" "justice," "utility" and "care" in big letters on a piece of paper and then tape the paper next to their bed. Prior to 1980, an "ethics of care" was dimly formulated and certainly not found in ethics textbooks. The 1982 edition of "Business Ethics," by Manual Velasquez — hands-down the best business ethics textbook available — did not even include a section on the ethics of care. I suspect that by 2000, a section of the book explained the famous ethics of care. The 7th edition of that textbook (2012) certainly had a section on the feminist ethics of care.

In Lever's explanation, men cooperate to preserve the mission whereas women cooperate to preserve relationships. Lever observed that when a dispute occurred during a game, for example a pick-up basketball game, the boys were vocal and argumentative. "You stepped on the line. Our ball." "No, I didn't." Even the least skilled player on the

team joined the argument and voiced a judgment.

How to resolve the difficulty? "The ball never lies" so a player shoots a foul shot. Or, have a do-over (what today children call a "re-do") and start the play over. The game continues. The boys preserved the goal of playing basketball.

Girls experienced disputes, too, but they resolved the matter differently. "You stepped on the line. Our ball." "No, I didn't." The ensuing argument did not last as long. "Whatever. Let's go jump rope." Lever observed that girls gave up the game to avoid conflict and pursued a different activity. To Lever, the girls preserved relationships. Or, as Andrews might put it, females favored "empathy over rationality, safety over risk, cohesion over competition."

Lever's observations about children's play grew into the feminist ethics of care in the hands of Carol Gilligan. Her book, "In a Different Voice" (1982), presented the idea of perspectival ethics, one masculine and the other feminine

She claimed that men and women approach moral problems differently. As Velasquez wrote, "Men approach moral issues from an individualistic focus on rights and justice, whereas women approach moral issues from a non-individualistic focus on relationships and caring."

The prototypical example widely used in ethics textbooks involves two people drowning. A by-stander can only save one of them — and one of them is a parent. Both lives have equal value and an equal right to be saved, but the by-stander, using an ethics of care, rescues the parent. The by-stander is not impartial inasmuch as a valuable relationship with one of the potential victims has already been established. In other words, the ethics of care allows and, indeed, encourages, partiality.

Feminization Milestones

- Law firm associates become majority female in 2023.
- Women made up 63 percent of Biden judicial appointments.
- Women make up 55 percent of New York Times reporters.
- Women became the majority of college-educated workforce in 2019.
- Medical schools became majority female in 2019.
- Women make up 46 percent of corporate managers.

— Helen Andrews, *The Great Feminization*

Critics note that Gilligan's research primarily involved women and focused largely on abortion. Her original raw data has been withheld from public view. Finally, she wrote in response to Lawrence Kohlberg's stages of moral development. Kohlberg observed higher scores in tests of moral problems, thus higher moral development, among men than women. Two females researchers examined his work, i.e., raw data, and saw that the male research subjects had more education than the female subjects. From their discovery, a link between

cognitive development and moral development was established. Further, other researchers have failed to find significant differences in moral development between the sexes.

I taught my students that women and men use both perspectives, the one stressing rights and justice and the one stressing caring and relationships. In fact, Velasquez added that "empirical research . . . has shown this claim [gender differentiation] is mistaken for the most part." I repeat, researchers have not found significant gender differences between the sexes with regard to moral development.

A glance through history shows that it has ever been thus, men care and women perform heroically. Anyone who reads "The Illiad" attentively sees that Homer often describes young soldiers, dying on the battlefield, regretting not seeing their family again. The recurring example of Simeoisios, a young Trojan soldier, thinking of his mother and father "before his eyes went dark," suggests that relationships characterized the soldiers. Men are also guided by relationships and care. As for women, I need only say Joan of Arc.

However, by the time the empirical research had been done, the ethics of care had been formulated in terms, almost exclusively, of women. In fact, the Velasquez book (2012) had this sentence: “The paradigm example of caring for someone is the kind of caring that a mother extends to a child.” He attributed that idea to Sara Ruddick. In her book, the 1987 “Maternal Thinking,” she said — and I’m paraphrasing — that anyone who takes care of a child on a daily basis is a mother no matter what the sex.

The book was an insult to fathers, not that academics noticed. Men who took care of their children, providing the support for the family and tending to their everyday needs, were emasculated by that kind of thinking. By then I was the principal care-provider for our children. The book was an insult to me, to put my response in terms of relationships. Ruddick, by my reckoning and the research, was not woke.

Further, the book did not align with the data. In 1990, Gelles and Straus investigated domestic violence. Their book, “Physical Violence in the American Family,” reported that women were as likely to start a fight, both major and minor, in the domicile. Subsequent studies have corroborated their findings. Claire Renzettei’s “Violent Betrayal” noted that lesbians show the same rate of domestic violence as heterosexual couples.

These days, most child-abuse deaths involve mothers rather than fathers. Fathers, acting alone, committed 13.5 percent of child-abuse deaths in 2021 and another 1.9 percent of child-abuse deaths acting in concert with another parent.

Mothers, acting alone, perpetrated 29.5 percent of the child-abuse fatalities and another 11 percent when acting in concert with a non-parent.

“The field that frightens me most is the law (law schools are now majority female). All of us depend on a functioning legal system, and, to be blunt, the rule of law will not survive the legal profession becoming majority female. The rule of law is not just about writing rules down. It means following them even when they yield an outcome that tugs at your heartstrings or runs contrary to your gut sense of which party is more sympathetic.”

— *Andrews, ibid.*

Those data show a slight increase from 2020. Is this what Ruddick had in mind with her book, “Maternal Thinking”? If it is true that “the paradigm example of caring for someone is the kind of caring that a mother extends to a child,” then what do strong feminists do with the data on child abuse? According to Statista, in 2023 mothers perpetrated 189,635 incidents of child abuse; fathers were at 125,493.

Perhaps the disparity reflects how women follow their feelings, “empathy over rationality,” and do not allow reason to check their emotions when it comes to child care. When parents say, “I could just kill that kid,” some mothers mean it.

Ruddick’s book, though, typifies the spirit of the times. In “Against Our Will” (1975), Susan Brownmiller had suggested that the “typical American rapist might be the boy next door,” as though all men could be thought of as a rapist. Andrea Dworkin picked up the torch in the early 1980s, suggesting that women could not consent to intercourse in a patriarchal society. Note: that kind of vitriol did not stop my wife and I from having three children, all boys. The 1980s was a toxic time for men. Hollywood gave us “Kramer vs. Kramer” in 1979, a thoughtful movie that showed the depths of care both men and women have for their children. The 1980s followed up with “Three Men and a Baby” and “Mr. Mom”; meanwhile t.v. gave us “The Simpsons.” Homer wasn’t exactly a father who knew best.

Culture was misandrist. Here, for instance, is the Merriam-Webster dictionary definition of sexism: “prejudice or discrimination based on sex: especially discrimination against women.” (italics from Merriam) The exclusion of men, or the suggestion that they cannot or do not suffer sexism, is implicit in what could have been a neutral definition. It is like asking for a definition of precipitation and getting “weather involving

water, especially snow.”
If I were a hailstorm, I’d complain.

A decade or so ago, when I typed the word “misandrist” into a paper I wrote, spellcheck said the word was misspelled. On the other hand, “misogynist” made it through spellcheck. Over the years, when I asked my students what the word was for hatred of women, many responded with “misogynist.” When I asked what the word for hatred of men was, no one had a clue.

Institutions were indifferent or malevolent toward men. One CEO of a national company announced in the 1990s that his company would no longer recruit on campuses since they were male majority, demonstrating a numbing lack of awareness of the data. He followed empathy, not reason. In fact, female undergraduates outnumbered male undergraduates as early as 1979. Long before wokeness, young men became the undergraduate minority on campus, yet the CEO had it in for men.

Schools across the country, including Butler University, became sensitivity centers, as they became concerned about “microaggressions.” Several online sources define microaggressions as “A statement, action, or incident regarded as an instance of indirect, subtle, or unintentional discrimination or prejudice against members of a marginalized group such as a racial minority.” As phrased, the definition is an example of a microaggression, in that the definition does not recognize that a person need not be a member of a marginalized group to suffer an intended or unintended slight. It would have been nice if the definition identified the group doing the marginalizing. Since women and non-whites, and non-Americans have been identified as victims of microaggressions, the definition leaves only white males as the perpetrators.

But, of course, white males — all males — can suffer a microaggression. For instance, what if a

“Women overwhelmingly value equity and emotional safety over the pursuit of truth and academic freedom. Men are the opposite. It's going to take more parents standing up for their sons and fewer CEOs being browbeaten by their wives to stop the feminization of universities and society at large.”

— Heather Mac Donald

person said, “the typical American rapist might be the boy next door,” or “The paradigm example of caring for someone is the kind of caring that a mother extends to a child.” Neither comment is kind to men. The average man does not go around raping women. And fathers care about their children.

When I worked part-time at Butler, I

attended many of my children's school events. A teacher said, “I want to thank all the mothers who made this a good day for their children.” When I was a Parent-Teacher Organization officer, I attended a meeting where the principal (and subsequent Butler honorary-degree holder) said, “I want to thank all you women for getting our school board candidates elected.” Such were the times in the 1990s and on into the 2000s.

Did the principal think men don't care about their children?

I am reminded of a T-shirt I wore to honor Jason Baker, a young sheriff's deputy who was gunned down by thugs, thereby saving other people's lives. The shirt read, “Greater love hath no man than this, that a man lay down his life for his friends.” (John 15:13) Implicit in the phrasing is the relationship a person has with friends; relationships matter, not that Velasquez or Ruddick notice. Empathy, safety, and cohesion may matter, but they are little used with regard to men; it is okay to commit microaggressions if men are the target, intended or unintended.

Andrews is correct in claiming this is an age of feminization, but the 1980s were also an age of feminization long before the woke crowd ruled our culture.

I often presented contrary data to popular narratives at Butler University, but colleagues took umbrage at my remarks. I suspect I kept my job because I was very careful about documenting my claims. I had the same experience when I presented papers at conferences. In other words, cohesion, though unsupported by data, trumped

reason, even in an academic setting. Empathy and emotion mattered, reason did not.

One time, students complained to my superiors regarding the claim that women were understudied. Despite the data found at PubMed showing that females are a higher percentage of research subjects than male subjects, I was never allowed to teach that course again. The chair of my department followed empathy, not reason.

Apparently, two female students were offended by hearing that women outnumbered men as research subjects. As to the chairman, it was easier to empathize than to investigate.

On the other hand, I provided data on equal pay in my business ethics class. I could see that one of my students was royally angry. She came early to the next class session and wrote a list of several sources above the comment, "Doc is right." Or, some teachers and students placed empathy for women over reason, but that female student did not.

In the 1980s, schools of higher education provided courses in women's studies and had women's centers. Schools continue to have those things. In 2001, my oldest son looked at Ball State U. as a possible school to continue his education. The school had a women's and gender studies major and a women's center. It still has those things; it has no dedicated men's major or minor. That, by the way, is not a microaggression. It is overtly aggressive on the side of exclusion.

For purpose of research for this paper, I typed "Ball State U. women's center" into the google search engine. The site directed me to The Amelia T. Wood Center, dedicated to women and women's issues.

"I am not just a woman. I am also someone with a lot of disagreeable opinions, who will find it hard to flourish if society becomes more conflict-averse and consensus-driven. I am the mother of sons, who will never reach their full potential if they have to grow up in a feminized world. I am — we all are — dependent on institutions like the legal system, scientific research and democratic politics that support the American way of life, and we will all suffer if they cease to perform the tasks they were designed to do."

— Andrews, *op. cit.*

When I typed in "Ball State U.'s men's center," the google AI response was "Ball State University's men's basketball team has featured notable centers, including former standout Trey Moses, who is 6'9", 245 lbs, a former All-MAC Third Team selection, and the school record-holder for games played (132). More recently, freshman Zane Doughty was listed as a center before sustaining a season-ending injury in early 2024."

That search is a synecdoche, a small detail that reveals the whole. Higher education has very few men's centers — affirmative action notwithstanding. Higher education welcomes women but appears oblivious to men, affirmative action notwithstanding. The undergraduate population is 58 percent female.

However, and as noted above, female undergraduates outnumbered male graduates by 1979 already. The shrill radical voices, both male and female, the ones seeking power for women, pushed aside the egalitarian voices ages ago. Long before wokeness, young men became the undergraduate minority on campus. Long before the new millennium and well in advance of people who work on knowledge elimination and are without knowledge every where — but they may show empathy — feminism ruled our culture. The egalitarian nature of the ideas in our founding documents, poorly executed over the centuries, are still poorly executed.

Changing the identity of the oppressed and despised is not progress. The identity swap occurred in the 1980s, when shrill misandrist remarks and misandrist policies worked against an egalitarian society.

And by the way, despite efforts by the Navy to recruit women, no female has qualified become to become a SEAL, G.I. Jane (1997) notwithstanding. Today, the military is approximately 80 percent males, G.I. Jane notwithstanding. Combat deaths from 1980 to the present include 3,539 women and 56,653 men (97 percent male), G.I. Jane notwithstanding. Would that the woke see the inequality.

As well, “The Carnegie Hero Fund Commission recognized 676 acts of heroism during the years 1989 through 1995. About 92 percent of the acts of heroism were performed by males, and about 60 percent of the recipients of the acts were males.” The other 40 percent of those acts of heroism were females. Or men care about the lives of others, would that the woke see that inequality.

Andrews has it right that we are in an age of feminization, but we have been in that age since the 1980s. Rabid wokeness is a manifestation, not a cause. The denigration of men produced “the epiphenomenon of demographic feminization” and a renewed sense of wokeness.

The truly woke and aware know that we still need men, and our men need attentive care no less than women. ♦

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Sex Difference in Childhood Games

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Housing Prices Versus Inflation

Housing is not something that we deal with often. But when we do — whether rising rents when we renew an annual contract or higher house prices when we look for a home — the resulting sticker shock gets our attention.

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The increased price of housing has been a great cause for concern over the last few years. But how much of this increase in housing prices was caused by the general inflation of the Biden presidency, rather than inflationary variables particular to housing? And if there are factors specific to housing, what are they and how will they resolve going forward?

Inflation in Housing and the Economy as a Whole

When I look at our family’s income and the value of our house (over the last 27 years), the ratio is almost the same. Sure, our house is worth more, but I make more money — and both are in line with the general rate of inflation. Seeing only one side of the coin or the other is like listening to grandpa tell you about cheap bread or gasoline “in the old days,” without discussing how low his income used to be.

We had inflation of about 25 percent during President Biden’s administration. So, prices generally rose by that much. But our perception of those prices depends on the context. Everyone noticed grocery bills and restaurant prices skyrocketing. But did we notice the price increases in clothing or appliances? Not so much.

Why? Because we buy food much more frequently.

Housing is not something that we deal with often. But when we do — whether rising rents when we renew an annual contract or higher house prices when we look for a home — the resulting sticker shock gets our attention. With 25 percent inflation, a \$200,000 house would jump to \$250,000 and \$800 rent would increase to \$1,000. My mom is upset about her rent rising from \$1,200 to \$1,400 over the last few years, but it’s actually a smaller increase than inflation.

Really, the larger issue is whether your income also rose by 25 percent in the same period. If income increased by only 20 percent, then you’re earning 20 percent more green pieces of paper. But it takes 25 percent more green pieces of paper to buy the same things. Economists would say that you had a 20 percent *nominal* increase, but lost 5 percent in “*real*” (inflation-adjusted) terms. During Covid, wages rose quickly at first, but then inflation caught up. But in general, as is typical, wages mostly increased by the inflated cost-of-living.

So, how can we tell if housing “inflation” is different than general inflation? Each has a pricing index that we can use to compare. (The housing index is based on price data from 400 cities; the general inflation index is based on price changes for a representative basket of goods, including housing.) Since 1975, average housing prices rose by 1.5 percent more per year than the general rate of inflation.

With the impact of compound interest, these differences expand over time. Overall, prices have risen six-fold since 1975, while housing prices have increased by 11.6 times. A similar trend is evident since 1987 (when another data set for housing prices became available): general prices up by 2.8 times, while housing prices rose by 4.9 times. And after 2020, housing prices have risen only a bit more than normal: 55 percent for housing versus 24 percent overall.

Why do housing prices tend to increase at a higher rate? Some of this stems from the differences between housing as a consumption good and as an investment. Housing is something that people “consume”. As such, it depreciates; without spending money on

maintenance, it will lose value. But housing is also an investment: its value depreciates more slowly than other consumer goods, giving it an investment angle. Putting it another way: although owning a home is much more expensive than renting a home (all costs considered), it does allow one to develop an asset (with a low rate-of-return, compared to other investments).¹

This broad look at housing prices (and housing values) obscures significant ebbs and flows that connect to larger trends in the macroeconomy. As something of an investment, housing values will fluctuate with other investments in particular and the economy in general. From 1983 to 1997, housing prices rose only a bit faster than general prices. But during the 1998-2006 housing bubble and the disruptions of Covid, we saw abnormal increases in home prices. And sometimes, housing prices change less

than the overall rate of inflation — most notably, the 1980-1982 recession (dealing with the double-digit inflation of the Carter years) and 2007-2012 when the housing bubble burst and the housing market corrected.

Another complication is that it is difficult to compare apples to apples with homes (and many other items) because of technological advances in quality. With housing, it's even more complex since house size (per person) and amenities have increased with income. When people have more money, they want nicer things. In a word, the homes of 1975 are not the same as today. A significant portion of higher housing prices/values is caused by an increase in house quality.

A Faulty and Inflammatory Statistic

In November, a provocative statistic got a ton of attention. The National Association of Realtors (NAR) reported that the median age of a

new homeowner increased from 33 to 40 years old, from 2020 to 2025. (Before then, it had been roughly unchanged, between 28 and 33 years old, back to 1981.) The first thing to notice is that it's odd for a median age to move by more than the passage of time. For example, if every non-homeowner simply waited five more years before they bought their first house, the median age would only rise by five years.

To increase so substantially, it's likely that there was a strange change in the sample. For example, imagine if all young people bought homes in 2021. New homeowners in the next few years would be much older, significantly inflating the statistic in subsequent years. Instead, the median age of a category rarely changes much. When it does, it could be influenced by odd factors (e.g., Covid) — and thus, likely to revert after the ripple effects end.

A statistical aberration could also be caused by poor surveys and faulty statistical work. And it turns out that the NAR methodology was problematic. According to Edward Pinto and Joseph Tracy at the American Enterprise Institute, the biggest

problem is that the NAR result came from a small survey of 6,000 responses — a response rate of only 3.5 percent. Of those, only 20 percent were first-time homebuyers. So, the valid response rate was less than 1 percent. On top of that, the sample under-selected younger people and over-selected older people.

In contrast, data from the Mortgage Bankers Association, Cotality, the NY Federal Reserve Bank, and the Census Bureau's "American Housing Survey" — all based on data from millions of mortgage records — indicates virtually no increase in median age over the same time period. In a word, the NAR result seems to be an artifact of sample selection biases. From there, media bias toward

Time period	Increase in housing prices	General inflation
1980-1982	4.8% per year	10.0% per year
1983-1997	4.1%	3.5%
1998-2006	7.2%	2.6%
2007-2012	- 3.1%	2.2%
2013-2019	5.0%	1.5%
2020-2022	16.5%	6.4%
2023-2025	4.6%	3.2%
1975-2025	5.1%	3.6%

¹ See: <https://www.independent.org/article/2026/02/02/homo-economicus-rent-vs-buy-calculator/> for a helpful resource on this.

sensationalism and innumeracy among journalists (and the general public) allowed the flawed statistic to flower in the public eye.²

Cause/effect: Demand and Supply issues

I've already described how the investment aspects of houses make them more prone to price increases and price fluctuations. Most notably, as an investment, higher prices imply a positive rate-of-return for an investment and price fluctuations reflect the risks inherent in any investment. Beyond this, much of the increase in price is a result of higher quality and greater size in houses.

That said, there are other factors that may make it more difficult for (new) buyers today. First, as a stereotype, the younger generations have a reputation for not working as hard, not investing as much in career, and valuing the experiential parts of life more highly.

That's fine, but it does imply greater challenges in making a big purchase, especially when it requires a lender's assistance. Young folks are also known for wanting nice things now. In the context of housing, this would manifest as wanting a bigger, newer house earlier in one's life. An older, smaller, 'starter' house for first-time home buyers today? It's not clear that young consumers have much stomach for that.³

Second, workers have increasingly embraced the gig economy. In particular, younger people have become more interested in self-employment and side hustles for income.

Again, this is fine, but it makes it more difficult for lenders to be confident about those borrowing for a home. Banks are making investments too — and are looking to maximize returns and minimize risks.

Third, compensation has moved toward fringe benefits over time — most notably, health insurance. (In large part, this is due to the subsidy for health insurance as a non-taxed form of employee compensation — what turns out to be the chief cause of the problems in health care and health insurance. But that's a longer story.⁴) For potential homeowners, the issue is that health insurance premiums have diverted compensation away from wage gains, making it more challenging to buy a house.

Fourth, consumers have become increasingly dependent on *non-mortgage* debt, especially in recent years. Consumer debt rose about 70 percent — from \$770 billion in 2021 to \$1.28 trillion in early 2026. With more debt, consumers aren't in a position to borrow as much for mortgages; banks and credit unions will be less excited about lending them money.

Fifth, we've seen much higher interest rates since 2022, increasing from 2.8 percent to 7 percent in 2024 (the highest since 2002). Rates drifted downward in 2025, but they are still high by recent standards. This tends to reduce the price of housing, since a higher price for credit discourages people from borrowing money and buying a home. But slightly lower home prices do not offset the much higher interest payments to banks, especially with a 30-year mortgage. (If you're going to buy a house, make sure to calculate the numbers and see how much money you can save with a 15-year mortgage.)

Sixth, immigrants sometimes get blamed for higher housing prices, as people focus on their demand-side impacts, without thinking about supply increasing in the face of supposedly higher prices and profits. But it's difficult to imagine that this is anything significant. Think

² Sometimes, the data include cash buyers (who don't get a mortgage) or co-signers and multi-generational buyers. (The former has doubled since the 1990s; the latter has almost doubled since 2000.) Cash buyers are generally older, which can inflate the statistic and disconnect it from the use of a mortgage. With multiple buyers, if the older partners do the paperwork, then the statistic will be higher.

³ See also: If young people are less interested in commitment to family or living space today, maybe an apartment is a better idea. Related: Broad demographic changes can influence what consumers want in the market. As an example, with the growing wealth and retirement of the wave of Baby Boomers, how have the preferences of homeowners shifted over the last 20-40 years?

⁴ For those interested, I've addressed this in two readable journal articles: in *The Independent Review* ([The Economics of Health Care and Health Insurance](#)) and in *Cato Journal* ([f_0021593_17856.pdf](#)).

about it this way: When the Class of 2026 enters the housing market, will the same people complain about new graduates bidding up the price of housing?

Seventh, after the housing bubble burst and Congress passed the Dodd-Frank Act, both the market and the government have discouraged cheaper homes for those with less impressive credit. Regulation always increases fixed costs, making everything more expensive — especially things that had been relatively cheap. The regulations also increased consolidation in banking, since larger banks can handle regulatory overhead costs more easily.

Eighth, “institutional investors” (those who own more than 100 houses) often get fingered for some blame. They emerged in the market after the Great Recession. Their presence (and profitability) can be explained through “economies of scale”: lower average costs when bigger is more efficient. Increased regulatory burdens (which impose disproportionate costs on smaller investors) and technological advance have allowed them to enter the market, providing more competition for buyers and more opportunities for sellers. In any case, institutional investors only own 1 percent of the market overall and 3 percent of rental properties.⁵

With competition, standard supply and demand will result in modest profit margins and prices in line with costs. Here, it should result in more housing built when prices and profits rise. The market for housing is unusual because of its lags (from permits through construction) — and recently, that homeowners were reluctant to sell because they had advantageous, low-interest loans. Still, such market hiccups should only be short-term and modest in impact.

Another possibility is that the cost of building houses has increased over time. Here, we might point to tariffs on key building materials, higher wages for labor, and government regulations on

the industry.⁶ This can be a national phenomenon, but often it’s an artifact of local labor markets and local/state regulations. In any case, if you’re complaining about home prices, make sure that you understand how regulations are working against your goal.

Capital Gains and Inflation

Finally, let’s talk about the impact of inflation on capital gains and capital gains taxation. With inflation of 25 percent from 2020-2025, if the value of your home (or other investments) increased 25 percent from \$200,000 to \$250,000, the “real value” (accounting for inflation) is the same. (You have 25 percent more green pieces of paper when you sell, but it takes 25 percent more green pieces of paper to buy stuff.)

Unfortunately, the government will treat this as a \$50,000 “capital gain”, even though your wealth is the same in *real* terms. In the case of your primary residence, you are artificially exempted from this tax — after a change in the tax law in 1997. (Before then, there was no capital gains taxation if you bought a house with equal or greater value. If you’re old enough, you may remember how this perversely influenced some decisions about houses to buy.)

In the case of all other investments — whether rental housing or anything else — the government will apply the capital gains tax to your “gain”. This is yet another reason for the federal government to use subtle inflation taxes to finance its profligate spending and debt. It also helps to explain the shenanigans you occasionally see in the news about what constitutes one’s primary residence. (Similarly, your property taxes will increase as the assessment of your home is increased by inflation.)

Related: This is why some aspects of the tax code are “indexed” for inflation — most notably, when President Reagan reformed the federal income tax code in the 1980s. Income brackets and

⁵ According to the AEI Housing Center, there is significant concentration in certain areas of the country: 80 percent of their holdings are in 5 percent of counties. So, they might have a modest impact in those counties. Even so, it’s difficult to imagine that they are any significant factor. If prices and profits are higher, this tends to promote production and entrepreneurship — and reduce prices.

⁶ Bryan Caplan’s *Build, Baby, Build* is helpful to understand how regulations harm the construction industry — both owners and workers.

many other aspects of the tax code are adjusted upward by the government's measurement of inflation. The same thing happens with Social Security benefits — and in essence, with cost-of-living raises at work. In these cases, you get more green pieces of paper to accommodate the inflation of needing more green pieces of paper to buy things.

It's important to understand the problems caused by inflation. When unanticipated, it necessarily creates a winner and a loser in a long-term contract — as one side will pay with more/less powerful money than expected. But even when anticipated, inflation still causes trouble with taxes and our perceptions about what things cost. And it can impact how markets function — as it has done in recent years with housing. ♦

Trump, Cleveland and McKinley

In January, Donald Trump became the second U.S. president to serve non-consecutive terms in office. Grover Cleveland was the first, serving as our nation's 22nd and 24th president in 1885-1889 and 1893-1897.

There are notable similarities and differences between the two. Cleveland was born into poverty; Trump into wealth. Cleveland could be a hard drinker; Trump is a teetotaler. Both had provocative social lives and had a quick ascent into politics. Cleveland won the mayoral race in Buffalo in 1881, the governorship of New York in 1882, and then the White House in 1884. Cleveland took on cronyism, corruption, and pork-barrel spending; Trump seems to be doing the same in his second administration.

In their second terms, Trump and Cleveland chose administrators who were described as loyalists and converts. With four years in office and then four years out, they were more knowledgeable and focused when they returned. (Ironically, if Trump had won in 2020, he probably would have been far less effective.) Beyond this, Trump is term-limited — and thus, will be a "lame duck" in two or three years. (A two-term maximum was traditional after George Washington's decision to leave after eight years, until broken by FDR in the 1940s.) Trump must hustle if he's going to get much done.

Aside from Abraham Lincoln, few remember Cleveland or other 19th-century presidents (after the Founding Fathers). Most people don't know much about history. "Recency bias" implies we'll tend to remember the recent past over the long-ago past. And with few exceptions, government was not expansive or imperialistic until the 20th century — and therefore, not as memorable. Cleveland used to be considered above average. But most historians are fans of government intervention, so recent presidents typically get higher marks and more attention. (Really, the ratings and rankings of historians say more about them than the presidents they assess. And why should we be interested in historians judging presidents on economic policy?)

By the usual metrics, Cleveland couldn't be "great", since he didn't deal with significant crises. (Contrast that with Ronald Reagan who had to work with a Democrat-controlled House to deal with a lousy economy, an archaic tax code, and the Soviets.) Still, Cleveland is noteworthy for his use of the veto. At the time, he set the record for frequency: 414 in his first term. He was a principled fan of limited, Constitutional government.

The most famous example is his veto of the Texas Seed Bill in 1887, when he refused a modest payment to farmers: "I can find no warrant for such an appropriation in the Constitution; and I do not believe that the power and duty of the General Government ought to be extended to the relief of individual suffering which is in no manner properly related to the public service or benefit." In this, we see strong similarities to Calvin Coolidge — another under-rated president, a fiscal conservative, and arguably the best president of the last century.

In contrast, Trump has pushed presidential bounds and was a profligate spender in his first term. Another difference: Cleveland was a free-trader, while Trump is a big fan of taxes on imported goods. Tariffs are bad for an economy, but often good politically. As such, Cleveland lost the White House to Benjamin Harrison in 1888. Cleveland also pursued a humble foreign policy, trying to avoid the annexation of Hawaii under dubious circumstances. Trump leaned the same direction in his first term, but has been aggressive

to open his second term — messing with NATO, trying to end the Russia/Ukraine war, and expressing interest in controlling Greenland, Gaza, and the Panama Canal.

Cleveland was replaced by William McKinley. Interestingly, the parallels between McKinley and Trump are far stronger on policy grounds. Trump has praised McKinley and again renamed America's highest mountain after him. McKinley was also a big fan of trade protectionism and a proponent of American imperialism, getting us into the Spanish-American War in 1898, resulting in the acquisition of territories in Hawaii, Guam, Puerto Rico, and the Philippines. Another eerie parallel: McKinley was assassinated early in his second term, while Trump has survived two assassination attempts so far.

Cleveland returned to the Oval Office but struggled with the Bank Panic of 1893 that he

inherited from Harrison. He also had to deal with the significant labor unrest that resulted — most notably, the Pullman Strike in 1894. After Cleveland, the Democrats would not return to the White House until Woodrow Wilson won election in 1912. Trump and the GOP could face something similar, especially if the staggering federal government debt created by the presidents from Bush II to Biden causes the economy to implode. The GOP was excited to avoid Harris and get Trump, but what will this mean for the long run? Be careful what you ask for!

As an economist and public policy analyst, I'm most intrigued by different forms of populism embraced by Cleveland and Trump. For ethical, practical and constitutional reasons, I prefer Cleveland's brand: fighting cronyism while embracing small government and free markets. It is hoped Trump will follow his example. ♦

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‘How the English-Speaking Peoples Made the Modern World’

Editor’s Note: Dr. Maryann O. Keating first introduced members to Daniel Hannan’s work in a 2018 review for this journal. We revisit the book here in the midst of the ongoing challenge as to whether “whites” have a culture they can call their own. A version of this essay originally appeared in New Perspectives in Political Economy.

In the political correctness ethos of our age, one of the worst crimes an academic might commit is to make a claim of civilizational exceptionalism for a particular nation, i.e., a particular group of people identified primarily by ethno-linguistic ties. Fortunately, Daniel Hannan is a politician, not an academic and thus is free to pen a book committed to such a thesis. In *Inventing Freedom*, Hannan makes a bold, intricate case for the legal and political — and therefore economic — exceptionalism of the English-speaking countries, which he refers to as the “Anglosphere.” Hannan’s book is sure to raise the hackles of multiculturalists and the diversity lobby, while appealing to the nativist sentiments of some conservatives. Yet this book is no mere polemic offered up for party ideologues, such as might emerge from the pen of a Sarah Palin or Al Franken. Hannan’s work is of a much more nuanced, scholarly bent, and brings a deep historical perspective to issues of central importance to the field of constitutional political economy.

Hannan’s claim is that the unique political constitution¹ of the Anglosphere is responsible for its broadly acknowledged economic success and geopolitical dominance. In other words, Hannan espouses the view that the Anglosphere countries are marked primarily by their legal and political institutions, and these institutions are the most important elements in their success. This is a bold claim, but Hannan does an admirable job articulating it with a rich, detailed historical narrative of the ancient roots, historical evolution, and modern refinement of this institutional framework, which Hannan sees as coming to full flower with the US Constitution of 1787.

Critical readers who are familiar with Hannan will be suspicious of natural biases at play in this book. Hannan represented South East England in the European Parliament, the legislative body of the European Union. Hannan, an unabashed and vocal conservative, came to international prominence when his trenchant, eloquent harangue of British Prime Minister Gordon Brown went viral on Youtube in 2009.² Building on the cross-Atlantic acclaim for this speech, Hannan released *The New Road to Serfdom: A Letter of Warning to America* in 2010. Although Hannan hails from Peru — a son of British emigrant farmers — and is trilingual in English, Spanish and French, he is proudly English in the sense of upholding what he views as England’s unique political values. Hannan is prominent amongst the Euro-skeptic movement in Britain, promoting national sovereignty and a devolution of power to the lowest possible level of government, as opposed to the pan-European social-democratic machinations of the continental Eurocrats.

Yet, while Hannan is an artful conservative spokesman with a unique talent for firing up the passions of Anglo-American conservatives he is no mere demagogue. Hannan’s background, especially his foreign upbringing, gives him a much more nuanced and informed viewpoint, which lends credibility to his views. Moreover, his knowledge of history and his reading of the relevant scholarship

¹ Throughout this review I will use the term “Anglosphere constitution” — with a small c — to refer, not to any particular parchment, but to the unique pattern of legal and political institutions that typify the Anglosphere countries as will be described below.

² <https://www.youtube.com/watch?v=94lW6Y4tBXs>

is deep and broad, giving his book an erudite, academic flavor. Thus even those who walk away from this book still skeptical of Anglosphere constitutional exceptionalism won't be able to fault Hannan for not making his arguments in a clear, calm and compelling manner.

Anglosphere Exceptionalism: Theory, Background and Practical Implications

Hannan's thesis revolves around a political economy argument, a historical argument and a case study writ large. I will explore each of these in turn, then connect Hannan's work to a broader economics and political economy literature, and finally conclude with a strong recommendation of *Inventing Freedom* for students and scholars of political economy.

Hannan's political economy argument focuses on the idea that a nation's legal and political institutions — the manner in which it makes and enforces its laws and operates its government — are of paramount importance to its economic success viewed in terms of the average citizen's standard of living. The particularly successful Anglosphere constitution, broadly conceived, is built upon the following principles:

1. Primacy of the individual: individual citizens are ultimately sovereign over themselves and their justly acquired property, and may employ (or not employ) their persons and estates in any manner they wish, so long as they do not interfere with like rights of all others.
2. Representative government: as the people, individually, are ultimately sovereign, legitimacy in government arises from them and can only be delegated to the state apparatus (courts, police, etc.) by a representative process, through which the individual citizens retain ultimate control of the governing bodies this process may establish.
3. Common law: the law is seen as ancient and universal, given by nature or God. It pre-exists the state and thus the judiciary's job is not to create law, but merely to discover and apply it. The role of the legislature is also, then, a rather modest one of affirming settled legal principles and establishing rules for hard and novel cases by statute. It is not the legislature's job to attempt to impose any particular vision of the ideal society by forcefully

rearranging people's status and property as if they were pieces on a chess board.

4. Rule of law: the law is supreme, as reflected in the ancient dictum "no man is above the law." Rule of law tames the passions and prejudices of particular men in particular times and places, and ensures that all citizens are treated equally under the law, i.e., that all are entitled to the same legal procedures, such as trial by jury for capital offenses — and privileges, such as habeas corpus and the "right to remain silent."

These core principles of polity and jurisprudence should be quite familiar to Anglosphere citizens; if one did not learn them in civics class, they are easily gleaned from TV police dramas. What is not often taught in the schools nor espoused in pop culture, however, is how and why these principles matter for a nation's economic performance. Hannan does an able job of relating arguments made on this point by generations of economists, namely that the stability of property rights that Anglosphere legal and political systems generate is crucial not just for the day-to-day functioning of markets, but for the investments in long-lived capital goods and market innovation that generate sustained economic growth. I will revisit this theme below after addressing the heart of *Inventing Freedom* — a richly detailed account of the historical development of the Anglosphere constitution.

The Ancient Roots of the Anglosphere Tradition

Hannan's major theme is that England, and by extension the Anglosphere, has a unique legal and political institutional structure that is ancient, having emerged from the mists of Germanic and Nordic precursor civilizations, and had already taken on a complete, coherent form by the time of watershed events of 1066 and 1215. Although the latter date is generally associated with the first documented limit upon royal power with Magna Carta, Hannan argues that by this time "the rights of Englishmen" were so well-established that they were already considered ancient.

While the system of English rights and liberties, along with its unique common law-based courts, was well-established by the middle ages, it was refined and articulated by renowned English jurists

such as Coke and Blackstone in the 17th and 18th centuries, when it began to take on the form that is still familiar to residents of common law countries to this day.³ The ascendance of this common law tradition, and the individual rights cum limitations on governmental power that it entailed, engendered a conflict between the libertarian and absolutist elements in Anglo-American society. This conflict came to a head in what Hannan refers to as the “Anglosphere civil wars.”

The first of these — the English Civil War — culminated in the Glorious Revolution, which Hannan describes as “the moment when the Anglosphere took off, developing into a small-government, individualist, mercantile state-system” (p. 193). The Glorious Revolution also brought on its heels the English Bill of Rights, which in its establishment of individual rights and limitations on government powers, anticipated the ultimate refinement of the Anglosphere constitution which emerged from the American Revolution (which Hannan labels the s'econd Anglosphere Civil War”) in the form of the Declaration of Independence and the U.S. Constitution. Noting that the literal sense of the word revolution indicates “a full turn of the wheel,” Hannan suggests that the revolutions of both 1689 and 1776 should not be seen as advances away from an ancient, repressive oligarchy and towards a bright new free and equal future, but indeed as a restoration of the ancient traditions of freedom under the law.

Case Study: Anglosphere Dominance

The Anglosphere civil wars pitted Whigs versus Tories, or, broadly speaking, supporters of the maximal individual liberty and the rule of law versus supporters of royal prerogative and absolute state authority. The Whigs came out on top in both contests, which, as Hannan argues, set the path for

the stellar economic growth and geopolitical dominance of the British empire, followed by the United States, in the 19th and 20th centuries. This success is not surprising in light of the core economic claim about the importance of institutional structure.

Hannan applies this idea broadly to the Anglosphere countries of today, which are defined as those that inherited their legal and political institutions from Mother England.⁴ Owing precisely to their institutional heritage, they are, not surprisingly, among all nations economically the wealthiest and politically the most free. One does not need to compare nations' real per capita GDP figures to realize this. As Adam Smith had already noticed by 1776, the standard of living in Anglosphere countries is remarkably higher the rest of the world, including both the 3rd world and the “developed” nations of most of Europe. Again emphasizing the linkage between institutions and development, Hannan cites the consistent ranking of Anglosphere countries among the top of economic freedom indices, such as that published by the Heritage Foundation.⁵ What does this mean in practical terms for entrepreneurs? As Hannan states, “Above all, common law has proved the surest defense of property rights. Today, companies from all over the world pay premiums to sign their contracts in common-law jurisdictions. They do so because they have confidence in the impartiality, security and fairness of the system” (p. 330).

Hannan and the Economists

While Hannan's focus, and the major contribution of this book, is on the historical development of the Anglosphere constitution, his work meshes well with the stories being told by many economists. Acemoglu, Johnson and Robinson (2001) have made a compelling

³ The *Petition of Right*, for example, which was written under Coke's leadership and presented by Parliament to King Charles I in 1628, is widely seen as the predecessor to the 3rd, 5th, 6th and 7th amendments to the US Constitution.

⁴ Hannan lists Australia, Canada, New Zealand, the United Kingdom and the United States as the core Anglosphere nations; broader definitions also include Ireland, Singapore, Hong Kong, South Africa; some even stretch the concept to encompass India. It is important to note that, although these countries are largely English-speaking, ethnicity is neither a feature nor a requirement of Anglosphere identity. As Hannan notes repeatedly in the book, the Anglosphere has been able to grow geographically and encompass many different nationalities precisely because its core values are built on political ideas about the nature of man, law and government, rather than on ethnic identity.

⁵ <http://www.heritage.org/index/>

empirical case for the importance of institutional structure in economic development and Acemoglu and Robinson more recently produced a sweeping historical narrative account of how institutional differences, in many cases stretching far back into the mists of time, have had a lasting impact on the economic performance observed in societies today (2012). Acemoglu and Robinson sort nations into two groups: those with “inclusive” institutions that allow widespread participation in political and economic realms, and those with “extractive” institutions that allowed a narrow set of elites to exploit a politically and economically powerless peasant or slave class.

North, Wallis and Weingast (2009; henceforth NWW) refined and augmented this idea with specific focus on the role of institutional change in economic development. They develop a framework featuring two polar types of polity: the “limited access society” or natural state, and the “open access society,” each defined in terms of its institutional structure. Natural states vest sovereignty among a narrow set of elites, who enjoy economic rents solely on the basis of their elite status. While natural states allowed human societies to eclipse the violence and uncertainty of tribalism, and thus allowed for some stability and economic growth, it took the advent of open access societies to fertilize the industrial and technological progress that has characterized the past several centuries in the West. Open access societies, as the name implies, allow a much broader participation in the political and economic realm, thus opening up peaceful economic competition⁶ which pushes down rents and spurs innovation as main wealth-generating activity.

The inclusive societies of Acemoglu and Robinson, as well as the open access societies described by NWW, feature just those norms that Hannan sets out as the core Anglosphere principles: individual sovereignty, rule of law and limited government. Thus as the Anglosphere

epitomizes the institutional structures requisite for greatest economic success, the enviable performance of the Anglosphere nations on this count should come as no surprise.

This renewed focus on institutions in the economics literature is a welcome development. But it is not a new discovery by any means; one can find this institutional focus at least as far back as Adam Smith: “Little else is requisite to carry a state to the highest degree of opulence from the lowest barbarism, but peace, easy taxes and a tolerable administration of justice; all the rest being brought about by the natural course of things.” (Stewart 1829, p. 64). A renewed focus came with Mises and Hayek in the 1920s and 30s in the setting of the socialist calculation debate. The Austrian economists argued that, even assuming a truly benevolent dictator, socialism was doomed in practice due to its institutional shortcomings. They pointed out that abolishing private property in the means of production would eliminate market exchange and thus market prices — the main tool used by businessmen to calculate profit and loss expectations upon which all economic decisions are ultimately based. Thus, socialism would destroy the institutional basis of the market economy.

Another Austrian economics theme that fits well with Hannan’s hypotheses is the idea that the knowledge essential for the functioning of an advanced economy with widespread division of labor is dispersed — not available to any centralized authority. Hayek argued that decentralized institutions like markets can marshal and organize this dispersed knowledge in an economically coherent manner through a concise communication system of price signals (1948). In contrast to sluggish and punctilious centralized bureaucracies, markets are flexible and adaptable to constantly changing local circumstances, and thus allow for innovation and progress in the economic system. In like manner the knowledge

⁶ As opposed to predatory competition. Mises highlights this distinction between peaceful, economic competition, which he terms “catallactic competition,” and the violent struggle over a fixed pool of resources, which he labels “biological competition” (1998, p. 274). For competition of the catallactic sort to prevail, what’s needed is something the animal kingdom lacks, but fortunately man can discover and apply: a legal and political structure that recognizes the autonomy and dignity of each individual — in other words, sound *institutions*.

required for a proper administration of justice⁷ is dispersed, and thus justice is best served under a decentralized, organic, bottom-up legal system — exactly what the Anglosphere features with its common law tradition.

A related linkage can be seen between Hannan and modern Hayekians in their argument that decentralized institutions, whether economic (e.g. competitive markets) or political (e.g. localized law courts), are “robust,” or resilient against destabilizing shocks. Boettke and Leeson (2004), for example, note that robust institutional structures function well in general by tapping dispersed knowledge and engaging many competing, overlapping agents in widespread networks of production and exchange. Thus, if a negative shock — such as natural disaster, honest human error, or outright fraud and rapaciousness — should strike and even destroy several nodes of a network, the remaining nodes and linkages in the system can still marshal the requisite knowledge and resources to maintain some level of productivity or effectiveness. A competitive, decentralized, overlapping production and distribution process for, say, coffee, will ensure that every market and café is continually and reliably supplied on a daily basis, despite any number of afflictions — bad weather in the tropics, shipping delays, human error transcribing and processing orders, fraudulent activities by a handful of dishonest agents, etc. — that would stymie the efforts of a centralized bureaucracy. In like manner, a decentralized legal system, while it might occasionally miscarry justice, will generally be able to recognize pertinent circumstances of time and place applicable to a particular case, and see to it that justice is therefore generally served well. Although Hannan does not apply the particular “robustness” jargon, he acknowledges this basic concept in pointing out the difference between a top-down and bottom-up constitutional structure: “the contracting out of human rights to a charter, necessarily interpreted by some state-appointed tribunal, left the defense of freedom in a small number of hands. If those hands failed, freedom failed. In the Anglosphere, where the defense of freedom was everyone’s business,

dictatorship and revolution were almost unknown” (p. 332).

Conclusion

In all, Hannan’s book is of immense interest to students of political economy; Hannan lays out a compelling story about the fundamental role of institutions, and particularly constitutional structure, in economic development and the realization of the ideal of a free, open society. For economists and political scientists who adhere to the notion that institutions matter, Hannan’s book provides a rich historical case study worthy of their attention; for Hannan, institutions not only matter, but are the crucial element in national development, both of a flourishing, prosperous economy, and a polity of dignified, autonomous, free people. ♦

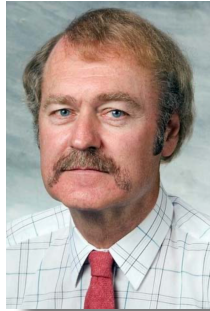
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⁷ Note here that the functioning of the market is built upon a sound legal system, as Smith noted in 1755 and of course as Hannan stresses in *Inventing Freedom*.

Gaski

The author is a long-time registered Democrat and long-time registered Republican — sequentially and intermittently, not simultaneously—which should dispatch any impression of partisanship.



The Democrats' Affinity for Illegals

The media and American people don't seem to get it. A few talking heads have verged on elucidating what is happening, but the true gestalt has yet to be adequately processed in the general media. Namely, why must today's liberal Democrats resort to such fanatical measures, in government and in the streets, to protect and maintain the illegal alien presence in our country? Perhaps the answer is too obvious, or are commentators and reporters afraid to speak the awful truth?

What gestalt? First, it took most of the media far too long to discern that a broken southern border was a completely intentional strategy of the liberal Democrats. Why would they want an open border and the mass invasion it allows? The same reason the lib-Dems do almost everything: political power.

There does seem to be broad awareness that the Dems see illegal immigrants as future Democrat voters because the underclass tends to vote that way en masse. However, illegal aliens can vote now, as they already do in large numbers, aided by loose "motor voter" law. Many states have made it routine for illegals to obtain driver's licenses which, in turn, allows them to register to vote because of minimal ID requirements. A non-citizen's license to drive is virtually a license to illegally vote in much of America. And then many blue states do not require any voter ID, period.

For example, a seminal study has estimated that about 25% of non-citizens (legal and illegal) are registered to vote in the U.S. (Richman et al., Electoral Studies, 2014). Its corresponding estimate of the actual number of illegal, non-citizen voters in our country was as high as 1.2-2.8

million, even as of the Y2008-2010 elections. Naturally, the left has tried to discredit these results, but its efforts are unpersuasive because of the research project's methodology of straight extrapolation from samples of 32,800 and 55,400 collected by a third party (YouGov's Cooperative Congressional Election Studies).

Because the overwhelming majority of non-legal votes were found to be Democrat (67-82% vs. 17.5-21% Republican), a corollary finding was that two congressional elections (one House, one Senate) were turned as a result, and that this also provided the ultimate margin of victory for Obamacare in the Senate! Further, the study was done a decade before the Y2020 alleged 'steal.'

OK, so the Dems foresee a bonanza and reservoir of reliable non-citizen voters. But to precipitate the national fiscal and public safety devastation caused by an illegal alien invasion involving tens of millions injected into our country, including known criminals and terrorists, the prize for the liberal Democrats must be something monumental. Yes, indeed; it is the biggest and most cynical prize of all. Changing the U.S. population to advantage Democrats electorally is not a Republican conspiracy theory. It is a sinister Democrat strategy, their self-announced "replacement" strategy — as in voter replacement. It also is the centerpiece of their scheme to install a permanent, one-party, socialistic dictatorship upon the United States, in which the Dems can never again lose a national election. For them, that is the holy grail.

Conservative-Republican pundits need to drop the "permanent majority" warning lingo. Such an anodyne term doesn't come close to capturing the gravity of the upheaval. We have seen a preview of the political future in recent elections. It already has become more and more difficult for a Republican to even have a chance to win the U.S. presidency. With so many electoral votes locked up in advance in the deep-blue states, and so few swing states remaining, it is as if Repub candidates have to run the table or fill an inside straight. A few million more Dem voters, illegal or not, means that it will be literally impossible to get the Dems out of power at the national level, hence, autocratic, dictatorial rule by the left. That, of course, is their plan. Why is this so opaque?

* * *

A pertinent digression: There is no need for debate over the sideshow of a particular allegedly stolen election. America already knows the Democrats specialize in stealing elections — or how did they develop that reputation? We have even seen them rig their own primary elections. (The renowned Democrat strategist Pat Caddell referred to his party as “the crooked party.”) Many in the media — speaking of dishonest institutions — seem to have developed amnesia about how the Dems, over many years, became notorious for electoral fraud. Media disingenuously demand hard evidence, even though an abundance is already in hand. See over 600 adjudicated cases of vote fraud over the past decade in the U.S. (heritage.org/voterfraud). Guess which party accounts for the lion’s share. Only small numbers in isolated localities? Actually, when the individual cases are extrapolated over the national profile, they add up to at least hundreds of thousands of votes, more than enough to flip major elections. And these are only the fraudsters who got caught. Whatever the exact number is, add it to the 1.2-2.8 million illegal votes referenced earlier. In California alone, the lowest estimate you will find of illegal aliens living in the state is two million, and more than half of California driver’s licenses (a de facto right to vote) are now issued to illegals, according to the Public Policy Institute of California. The next time media or anyone else waxes skeptical about mass-scale vote fraud in this country, readers can recall and remind. Has no one ever heard of Chicago, dead voters in Chicago, or Chicago 1960? Get real.

Regardless, the flood of illegal aliens, augmented by other electoral corruption such as modern unsupervised ballot harvesting and old-fashioned ballot stuffing (the Democrats’ m.o. for a century, presently incorporating mail-in), is therefore the fulcrum of a program to impose a leftist dictatorship upon America: a one-party, socialist, fascist dictatorship, that is, because the Dems have become controlled by their hardcore, far-left wing. To conventional election fraud deniers, the first part alone—the re-population part—is sufficient for the purpose. Those surplus Democrat votes from an estimated 20-30 million illegals in the country, maybe millions more after prospective and promised amnesty for illegals, should be enough to guarantee a win in any

national election. And what has been the nature of every leftist dictatorship the world has seen over the last century? Heaven help us.

Not plausible? Only if the Dem leadership has not realized that tens of millions of extra votes will provide their side with an insurmountable numerical advantage. Those expert pols could hardly be so blind.

Unfortunately, it appears that the liberal Democrats have it wired to control and “win” every presidential election hereafter in the U.S., by hook or crook, through illegal voters or otherwise creative vote counting. (Why not the last election? Not fully mobilized yet.) Even now, when illegal aliens receive their free debit cards, meals, health care, and luxury hotel lodging, they are also served voter registration info. Therefore, the dictatorship preconditions may already be in place. And one criminally subversive aspect that tends to be overlooked is that stealing a national election, whether in 1960 or 2020, is not just shenanigans, corruption, “politics as usual,” or Dems being Dems. It is literally a coup d’état.

Whether reality already or soon, a grim foretaste of the coming dystopia is the observed Democrat regimen of free speech censorship, weaponizing of the federal bureaucracy to persecute political opponents, a dual justice system, and selectively weak violent crime prosecution that results in the terrorizing of our major cities. This lib-Dem repression proclivity renders their platitudes about ‘saving our democracy’ especially hypocritical and poignant. They have been the closet autocrats for decades.

After the hard left takes over completely via electoral certainty and packing of the Supreme Court, the Dems will be able to do anything and everything they want to us. How long before they (1) cancel the Constitution, which the Dems despise as an impediment to their exercise of power, (2) dynamite Mount Rushmore, (3) change the very name of the country they hate (USSA perhaps?), and (4) send millions of domestic “enemies,” such as parents concerned about schools, to re-education camps? Don’t forget, those who have hijacked the Democrat party are the ‘60s and ‘70s radicals, and their offspring, who have always hated America. Sure, millions of extra Dem votes do produce a “permanent majority,” but

what else happens? No more real elections mean no more political freedom and no more free country—in other words, a one-party, Soviet-style tyranny!

* * *

The preceding deconstruction should eliminate any mystery over why the liberal Democrats are more than willing to inflict terrible damage on the people of their own country. It provides the Dems with no less than the ultimate reward of total power. We also can see why their side treats politics and government as blood sport. For them, it is. Politics is everything to the lib-Dems because the power of big government is everything to them. And this scenario is what makes their illegal-alien-qua-election strategy the modern equivalent of the Enabling Act in 1930s Germany or the Bolshevik putsch of 1917 Russia. It is the Democrats' final solution, the logical perfection of the totalitarians they have become, i.e., their overthrow of the United States.

This is it, folks. Sorry to have to break the news. Control over presidential elections, along with a packed Supreme Court and four more certain Dem senators (DC and PR), will ensure that the Dems have total rule for the duration. To those remaining patriots who would abhor that outcome: Either (a) support ICE deportations now, or (b) hope to swamp the millions of illegal votes to be cast in future elections, or (c) it is RIP USA. Pleasant dreams, comrades.

* * *

A timely epigram: How long before anti-ICE rioters and protesters realize that the lib-Dem “training” they receive is cynically designed to manipulate them into cannon fodder — because the lib-Dems need martyrs just as revolutionaries since Vladimir Lenin have exploited? The Minnesota Lieutenant Governor and others indeed have said the quiet part out loud by urging their shock troops to sacrifice their bodies. ♦

Franke

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Consent of the Governed

(March 30) — “The United States Government faces growing difficulty in fulfilling its purpose because at least some of its powers are no longer derived from the consent of the governed.”

This was the topic taken on by my Socratic discussion group in March and it proved a difficult one. We never completely resolved it.

We immediately got stuck on answering these fundamental questions:

When and how is this consent given by the governed to their government?

Is this consent revocable?

Is it a general consent placed unconditionally with our elected representatives or is it specific to each individual and to specific acts of the government?

That kept us busy for our allotted two hours.

The phrase is best known from the Declaration of Independence, where Thomas Jefferson claims that a government’s just powers are derived from the consent of the governed. He wrote this as his compatriots would soon vote to remove their consent from the British monarchy and its parliament.

Jefferson’s words were not original to him. He borrowed them from seventeenth century English philosopher John Locke, who no doubt borrowed the concept if not the actual words from philosophers going back to Socrates and Plato.

Part of our pre-session reading was Plato’s “Crito,” a dialogue between Crito and Socrates on the day before he was to be executed. Crito encouraged Socrates to escape prison and go into exile. Socrates refused based on his having given consent to be governed by the Athenian state. For Socrates this consent was universal and irrevocable even if a law or judgment proved illegal. His

conscience would not allow him to oppose the government simply because he would suffer unjustly.

That took care of our third question. Or did it?

The group offered several historical events in which certain citizens refused to obey a law. The Vietnam era telephone tax was one such example. There were numerous times when high profile celebrities such as Barbara Streisand and the Baldwin brothers effectively renounced their citizenship by threatening to leave the country should an unacceptable presidential candidate be elected. If memory serves, none followed up on this threat.

This brought us back to the first question. How and when is this consent given? We agreed that it inheres in citizenship in a republic like ours. For most of us, this happens at birth with the decision’s being made for us by our parents. The only way to withdraw consent is to renounce citizenship.

That is what the Founding Fathers did when they wrote the Declaration of Independence, although it must be acknowledged that at least one-third of colonists stayed loyal to the crown for most of the war yet all gave their consent vicariously when their state conventions adopted the new Constitution.

If this analysis is valid, then was consent legally withdrawn when the southern states seceded in 1860-61? We went no further with this than to suggest it as another point of argument. It is noteworthy that in each case, the American colonies in 1776 and the southern states in the 1860s, the philosophical question was settled in a demonstrable way—on the battlefield, but with different answers to the revocability question. Yes, for the colonies; no, for the Confederacy.

What if government abuses this consent by usurping more power than originally conceded? And who decides?

The theory of the social contract between individual citizens and their government was introduced into our discussion. While this usually is attributed to Enlightenment political philosophers, it is evident in Socrates’ argument in Crito. Rejecting laws simply because we disagree breaks this contract and threatens the stability of the state itself. In Socrates’ case his very life was at

stake but that was less important than his implicit consent given to the government of Athens.

But can an individual citizen withdraw his consent on a limited basis, affecting only a specific act of government or for a specific elected official? In the last decades we have seen multiple elected presidents declared “illegitimate” by disaffected opponents and several election losers who refused to concede. The well-organized protest movements of recent years could have withdrawal of consent as their premise although I can’t recall reading any appeals to this Jeffersonian principle.

It is troubling to note that withdrawal of consent has advanced from single individuals to organized political movements. As one of our discussion group members reminded us: When governmental authority becomes difficult to trace back to consent, it becomes less trustworthy.

As we approach the 250th anniversary of the Declaration of Independence, we must ask ourselves this question. Is the true “Spirit of 76” a celebration of history’s greatest experiment in self-government or is it a clarion call to reignite that spirit against a government that has become tyrannical?

For a classical liberal like me, it is still the former.

Immigration

(March 8) — Political drama.

Sadly, this was the reluctant opinion of my Socratic discussion group after we took on the issue of immigration last month. Any workable long-term solution requires political sense in Washington DC and particularly in the halls of Congress. Expecting anything sensible from that dysfunctional bunch is drawing into extremely long odds.

Instead the issue has been hijacked by the two extremes needing to act out in public. Meanwhile those 535 elected public servants in Washington once again have proven themselves inept at responsible governance.

Perhaps I am being too hard on them. Their behavior simply mimics what we see everywhere else — everyone shouting, no one listening. But then, they volunteered to represent us in Congress

for the good of our republic so we ought to hold them to a high standard.

Every month my discussion group has a prewritten provocation with a short reading list to be studied in advance of the meeting. Here is February’s:

America is a nation of immigrants. It should have open borders with only the most reasonable policy exceptions.

This might be surprising, coming as it is from a group of conservatives but note that our goal each month is to tackle a difficult and controversial public issue and develop a rational recommendation that can generate sufficient political support both in legislative bodies and in the public square.

One of our group suggested that our borders ought to be guarded by high walls but with a wide gate. In other words immigration should be available to many but within a carefully controlled system. There are good reasons to want to live in the United States and there are bad ones. The touchstone of any proposed system would be to differentiate between the two.

Putting aside all the excessive rhetoric coming from both sides of the issue, we looked for things that currently work and things that don’t. A special guest participant, an immigration attorney, pointed out that there remains a steady flow of legal immigrants despite the surge of illegal ones. The problem for them is that there are too many in the application queues thereby making the wait excessively long to be even remotely responsive.

Typical bureaucratic run-around or just a system built for another time and situation? Our system has its roots back in 1778, and the forerunner of INS was established in 1913. Like all government programs are wont to do, it has added complexity after complexity since then. For example currently there are 86 categories for temporary visas. No wonder it is collapsing under its own weight.

I recently watched the Hillsdale College on-line course on the colonization of America during the seventeenth century. Two themes were clear. The earliest settlers came either for religious freedom or for economic opportunity or for both. Both dreams were based on liberty, a liberty achievable in the new world but not in the old. Is that still true

today? We may not think so, but certainly a majority of the millions trying to get into the US must.

One principle that has been forgotten in the political food fight is that of the American Dream. Over 40 million have entered the United States since to participate in that dream. When they did, they also contributed to what was known as the Melting Pot, into which each immigrant added something but took a lot out. Immigration was merely the first step toward assimilation and ultimately citizenship.

The American Dream and the Melting Pot have become politically incorrect in our postmodern world despite their proven value in building a unique American identity out of multiple nationalities. It wasn't easy but our national character is better for the struggle.

That said, we asked ourselves if any sensible solution was even possible given our political drama? Our pessimism showed on that question. In answer one participant offered Elvis Presley's song "I'm caught in a trap. I can't get out" as an unfortunately accurate description of our condition in America these days. Any common sense solution has little chance of being legislatively enacted, let alone being accepted by our warring factions. On that negative note our allotted two-hour limit ran out.

Though discouraged on my drive home I suddenly recalled those memorable words from Emma Lazarus' poem inscribed on the Statue of Liberty:

"Give me your tired, your poor, your huddled masses yearning to breathe free..."

America was founded by its earliest European settlers on the idea of being free. As imperfect as our implementation of liberty has been, it still attracts those who don't enjoy anything like it in their current countries. The words of the Declaration of Independence ring true in their ears. To them we are still Puritan John Winthrop's city on a hill.

A high wall with a wide gate is an appropriate entry point to this city.

Daylight Saving Folly

(Feb. 16) — "Time is the only scarce commodity." I heard this on a Viking commercial from company chairman Torstein Hagen. His point, I assume, is don't put off things you have always wanted to do. Since Viking's clientele is largely aging retirees, his advice is certainly well given.

The problem with time is that it doesn't move at the same speed for everyone, nor at a constant pace during a person's lifetime.

When I was quite young, time moved unbelievably slowly. This was especially true in the weeks leading to my birthday. I worried the much-anticipated day would never come.

It didn't get any better once I entered grammar school. Weekends seemed a long way off and vacation breaks just wouldn't get here.

This didn't change during my early work life. Each week there was a psychological countdown toward Friday afternoon. The oddity of it all was that once Friday afternoon arrived, time speeded up and there we were at Sunday night already with another work week in the offing. I hope a scientist can prove mathematically some day that time does move more slowly during the work week than it does during the weekend.

As retirement age approached, it wasn't the weekend that captured our focus but that magic day growing ever closer. More than one coworker could tell me the exact number of months, weeks and days until they could walk out for the last time. You can imagine how time slowed to an imperceptible crawl while we awaited that magic day.

The paradox was that we got what we wished for. Time sped up and suddenly we found ourselves in our 60s. We no longer were impatiently waiting for our next birthday but somewhat dreading the thought of another one. That was the paradox; time moved both more slowly and more rapidly as we approached 65.

But once time speeds up, it won't slow down again. You may think that retirement is a week with six Saturdays, but the real Saturday comes much too fast. Another week gone by with so much left undone.

It just doesn't make sense that time won't advance uniformly. Isn't there an atomic clock in a mountain in Colorado that is tracking this to the micro-second? It is either not working correctly or I am just not paying attention.

This musing on the passage of time was triggered by an annual event that will hit us on March 8. Yes, Daylight Saving Time is just around the corner. And it's not just about losing one hour of sleep during the night of March 7/8.

Every year this time, people realize it is happening again and start the anti-DST howling. Politicians continually promise to fix it, and well they should as they were the ones who created this mess. But nothing happens.

I have lived in northeast Indiana all my life so I should be used to regular time changes. During my childhood Indiana was on central time with no daylight savings adjustments. This made sense as the central time zone aligns with the sun's movement across Indiana. Then Congress moved us to the eastern time zone but allowed us to avoid the daylight saving nonsense. Eventually the state legislature succumbed to pressure and adopted DST. Just when Congress did something semi-sensible, the Indiana General Assembly stepped in to create diurnal chaos.

I have been in three different time zones during my life. What was noon in my childhood became 1 p.m. in my early adulthood and now is 2 p.m. in my dotage.

Things had to have been even worse for the northwest and southwest parts of the state. They must have felt like the proverbial can being kicked down the road for the amusement of the time zone gods. Except these pesky gods don't live on Mount Olympus; their residence is in Indianapolis or Washington D.C.

Whatever the arguments used to be, mostly related to commerce and educational improvements, things didn't work as planned. Commerce has become 24x7 and school test scores have not improved. I guess the dairy cows no longer matter in Indiana's political calculus but they can't be happy either. Their milkers surely are not.

If things aren't confusing enough, I read recently that earth is spinning faster these days.

This past summer our 24-hour day was shortened by as much as 1.66 milliseconds.

Extrapolation of this datum is unreliable at best and therefore hardly helpful, but I can't resist looking for how this affects me personally. If this rate were applied retroactively across my lifetime, I have lost about 45 seconds.

No wonder I am so far behind on everything.

I will work on reclaiming those 45 seconds while the politicians can direct their attention to stopping the daylight saving farce. Those 60 minutes matter much more than my 45 seconds.

Avoiding Another Oil War

(Jan. 29) — It seems that every time gas prices jump up at the pump, politicians are quick to find media microphones to blame Big Oil or the Arabs or the previous administration. That's what we do best these days — find someone to blame. It saves mental energy otherwise wasted on research and analysis. Let me provide a personal example.

A close friend used to complain constantly that Fort Wayne had the highest gas prices in the country. It was hyperbole, and even he knew it, but his frustration needed an outlet. So I did some research. I found that the price of gasoline in Fort Wayne tracked spot on with the national average over time. It was the volatility in pricing that was noticed by consumers, at least the sudden increases in price more than the slower, extended decreases. At the end of the day, our average was the nation's average.

It didn't help that he and I could recall gas prices from our teen years when we had to gas up our own cars. Twenty-five cents was the common price with gas wars dropping it to 19 cents. (That 9/10 of a cent on the price made little sense then and none now, but there it is.)

The Arab oil embargo as a political response to the 1973 Yom Kippur War put gas prices front and center in the American consciousness and it has stayed there ever since, joined by home heating costs and utility bills in general. Expect to hear more gnashing of teeth about this when January heating bills land in our mailboxes.

Consumer complaints aside, energy is a strategic issue and has been ever since the

invention of the internal combustion engine. A cursory reading of history instructs us how much geopolitical maneuvering over the past 100 years has had oil dependency as an underlying cause.

Long story short, the United States has gone from oil sufficiency to worrisome dependence on OPEC importation and then back to oil independence. At the same time, we have reduced our dependence on coal for electricity generation. Indiana has only a single coal-fired plant still operating.

As politically and ideologically charged as this issue is, most can agree that our electrical generation capacity must be increased, due in no little part to the huge data centers being built to power artificial-intelligence computing. The questions are how and at what cost?

My Socratic discussion group considered this issue at our last monthly meeting. We acknowledge that oil has its role for now, particularly in fueling transportation. Given fracking technology, our current reserves are adequate but not unlimited. The goal for some of our group is to eliminate all imports to achieve full oil independence. The classical liberals among us, adherents of David Ricardo's law of comparative advantage, define effective independence as importing less than we export as America does now.

We could agree that the so-called green options for renewable energy sources can contribute modestly but only with significant public subsidies, something all conservatives want to avoid. Our focus was to identify an economically sustainable source.

I think we did. France generates nearly 80 percent of her electricity in nuclear plants and has done so safely since beginning conversion to nuclear power in 1964. While there have been accidents and preventive maintenance shutdowns, I could not find reports of any deaths or tragic disasters such as Chernobyl. Apparently France has figured out how to run nuclear reactors safely.

Perhaps the American public agrees. The percent of Americans who now favor nuclear energy has increased from 43 percent to 59 percent since 2020 according to a Pew report. Much of this support has come at the expense of support for wind and solar. The problem is the cost of building nuclear power plants, especially the

add-on costs due to the regulatory permitting process.

Maybe we are looking at the wrong application for the solution. The U.S. Navy uses nuclear power for its capital warships, producing power through small modular reactors. Would the Navy entrust a \$13 billion aircraft carrier and her crew of thousands to a disaster waiting to happen?

An experimental project in Kemerer, Wyoming, is the first commercial-scale demonstration project for this technology. Other western states have formed a consortium to move forward with the research. The economic viability of these projects should also be learned from them.

My Socratic group is not a scientific research team; we are just concerned citizens trying to work through major policy issues. Our goal last month was to find a way to make "oil wars" a thing of the past. An option for safe nuclear electricity generation has a growing acceptance among the populace, reducing our reliance on foreign oil. The key is our political will to move in this direction.

2026: A Declaration Year

(Dec. 29) — This year I will not make any New Year's resolutions. It's not that I don't have a need for personal improvement in many areas of my life. I do.

Instead, my focus is at the macro level. What should American society resolve to improve in 2026? What is the most important societal problem to address? Finally, how can I contribute toward making things better?

The answer to our most important societal problem is simple: violence, especially violence in pursuit of a political goal. I don't need to rehearse all the instances of political violence that occurred in 2025. Assassinations were the worst of it but there was plenty of non-lethal bodily violence as well as intentional property destruction, justified in the twisted minds of the perpetrators as noble because it was in a noble cause.

Recent polling provides insight into how American opinion is shifting to an "ends justify the means" way of thinking. Here are just a few examples of this disturbing trend:

There is an increasing acceptance of political violence, particularly among younger generations.

An August 2024 survey by Citizen Data found that only 44 percent of Gen Z and 67 percent of Millennials believed that violence against elected officials was never acceptable, compared to nearly 90 percent of older generations. The same report found that nearly half of Gen Z and about two in ten millennials found it acceptable to “forcibly occupy public buildings” or “kill or physically harm” elected officials.

In further support of this trend, a September 2025 YouGov poll showed that among adults under 30, 19 percent said political violence can sometimes be justified, compared to just 11 percent of Americans overall.

It’s not just political violence. A September 2025 study in the journal “Psychology of Violence” linked workplace burnout and systemic frustration to a willingness to justify extreme violence. The study was prompted by a 2024 poll that found 41 percent of young adults viewed the murder of a CEO as acceptable.

The Edelman Trust Barometer in January 2025 reported that 55 percent of 18–34-year-olds approve of violence, property damage or misinformation as tools for social change. Among Gen Z, 31 percent believe violence is an appropriate way to drive change.

Then there is that tiresome mantra that speech is violence. A September 2025 survey by the Foundation for Individual Rights and Expression found that a record 34 percent of college students believe that using violence to stop a campus speech is acceptable. This represents a 50 percent increase over the last five years. This trend cuts across partisan lines, with increased acceptance of violence by both right- and left-leaning students.

Speech is not violence no matter how extreme. But it can provoke violence in those unstable, certainly a caution to each of us in what we say and how we say it. We all need to ratchet down the rhetoric. An easy starting point is to stop the name-calling as the final word in political debate. Resorting to epithets makes us look like a school playground full of unruly, spoiled adolescents.

Friedrich Nietzsche, hardly my favorite philosopher, summed up this nihilistic attitude quite well when he said, “If you gaze long enough into an abyss, the abyss will gaze back into you.”

I, for one, have no intention of staring into the abyss. Rather, I would like to suggest a better way to face our future.

The year 2026 is the 250th anniversary of the Declaration of Independence, our foundational document that eloquently expresses what we are about in America. Despite our imperfect implementation of its ideals, it is a worthwhile tool to point us toward true north.

We have the opportunity to use the year to refocus on the Declaration, what it meant in 1776 and what it still means in 2026. We should encourage these younger generations, generations that mine helped raise, to take a moment to contemplate what we are as a nation and of what we are capable. Capable, that is, so long as liberty remains our watchword.

If it comes down to Friedrich Nietzsche or Thomas Jefferson as the choice for a philosophical lodestar, that’s an easy one for me. One’s writing points to a bright future while the other’s points to a dark past that will only get darker. I realize that I am oversimplifying the dichotomy but sometimes that is what it takes.

Most importantly, I realize that the responsibility for promoting this is at least partly mine. This brings me back to my initial avoidance of personal New Year’s resolutions. So I will make just one. I resolve to double down on ensuring that my writing remains positive and optimistic, always with an encouraging outlook on whatever problem that gets my attention.

The abyss can’t gaze back at me if I don’t gaze into it. ♦

The Bookshelf

Decade of Disunion

I have a fondness for counter-factual history, perhaps too much so. This category of fiction begins with a what if question about some critical point in history and then hypothesizes a chain of events to follow. Some end up with a radically different ending while others argue that history would have worked itself back to the same end point.

This type of thinking can be an interesting diversion or simply a recreational mental vacation. But it can be serious stuff as well. For example, what needed to happen for the American Civil War to be prevented? Was there a possible political outcome which would have prevented disunion and dealt with slavery? I am not embarrassed to admit that I cannot see one.

After reading Robert W. Merry's "Decade of Disunion: How Massachusetts and South Carolina Led the Way to Civil War, 1849-1861" (Simon & Schuster 2024, 440 pages plus notes, \$16 hardcover at Amazon), I still don't see how.

Merry's thesis is that radicals in Massachusetts and South Carolina were resolved to force disunion by adopting a "no compromise" position on any issue that touched on slavery, even indirectly. For example, the goal of building a trans-continental railroad was subsumed into the slavery debate as both sides demanded it be routed through their territory.

The book begins with the last years of the three legislative giants of the post-Jackson era: John Calhoun, Daniel Webster and Henry Clay. They were all unionists despite their differences on slavery and so found ways to keep the lid on, so to speak, through compromises. Henry Clay's great Compromise of 1850 appeared as a victory for the moderates but it soon came unraveled for several reasons, not least of which was its component

Fugitive Slave Act. Then the Kansas-Nebraska Act put the final nail into the compromise coffin even though many thought it a reasonable compromise based on its principle of popular sovereignty.

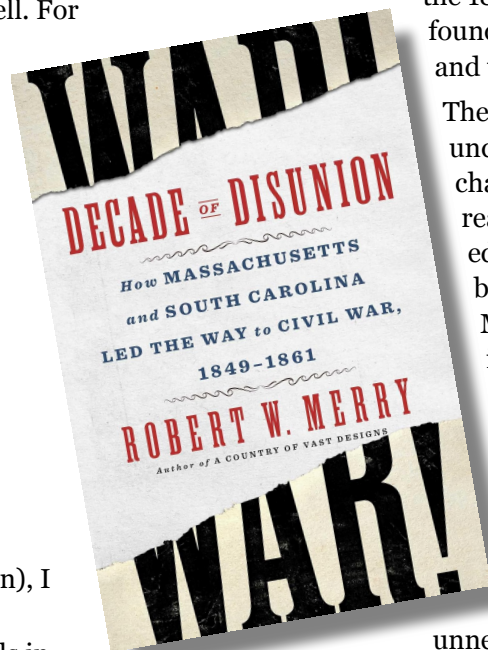
As the three giants passed away, new faces emerged but none had the stature and therefore the influence of the original three. Congressional coalitions came and went with no apparent regard for party lines. One of the most interesting stories within the story is the decline and death of the Whig Party, formed as a textbook example of uniting disparate interests in a goal to win power and to use it for its one big idea for a better America. Even the Democrat Party, which survived the 1850's political bloodletting, still found itself weakened due to splintering and total splitting by 1860.

The political landscape is difficult to understand, let alone follow its rapidly changing vista, but Merry does a reasonable job of explaining it. His editorial methodology is to bounce between South Carolina and Massachusetts, tracking the increasing influence of the most extreme voices in each state. Machinations in Congress, beginning with an inability of the House of Representatives to choose a Speaker in 1849, don't seem all that different from what we have today . . . and that is

unnerving.

Presidential elections were a confused mess as the parties struggled to nominate candidates who could unite the activists and attract the undecided. Again, the 1850s don't seem that much different from the 2020s. I hope I am being overly pessimistic on this.

The point of no return was what Merry calls "The Six Days in May" of 1856. It was marked by violence on both sides, violence vigorously applauded by each side's adherents. Bleeding Kansas is one example but perhaps the most egregious single incident was the brutal caning of Massachusetts Senator Charles Sumner by South Carolina Congressman Preston Brooks while other senators stood by and watched. Note the two states involved, lending credence to Merry's thesis.



The point of no return can be argued but my sense is that John Brown's 1859 armed occupation of the federal armory at Harper's Ferry is a better choice for it. In this I disagree mildly with Merry but he makes a good argument for the Six Days in May. Blame it on my tendency toward naivete when seeing the inherent goodness in my fellow Americans, then and now, but I could still hope for a peaceful solution until Harper's Ferry.

The year ended with a confused presidential election, one that saw the rise of the Republican Party from the ashes of the Whigs, Free Soilers and Know Nothings. The significance of the Republican Party was its intentional appeal to Northern states with no attempt to find support in the South.

The Whig vision of a national party united around a platform of common interests was truly dead and buried. This "North states only" campaign objective understandably caused concern in the South.

Merry continues his story up to Fort Sumter but by now in the book one gets a sense of events spiraling out of control, relentlessly deteriorating to an outcome modern readers know is coming. The Dred Scott decision is almost an afterthought although Merry provides an interesting insight into Chief Justice Roger Taney's thinking behind the decision.

Merry introduces us to several lesser-known figures and places some of the better-known actors onto a moderate to extremist continuum. Abraham Lincoln's moderate views on slavery, that of containment, helped somewhat in forming the Republican Party but alienated both extremes. Moderates in South Carolina, a state with a pro-union majority, became fervently secessionist after Lincoln's election, despite his promise not to interfere with slavery in the Southern states.

Hindsight makes South Carolina's abrupt about face on secession appear hysterically irrational but Merry explains the psychology well enough. Southerners preferred to listen to the Massachusetts abolitionists on what a Republican administration would do rather than Lincoln himself as to his presidential plans.

Lincoln's election is best seen as the Sarajevo incident on the road to war but it was far down that road. The rhetoric about a potential Lincoln victory

heard throughout the South was one of doom and destruction if he won.

In the final analysis I still can't see any way to avoid civil war given the hardened opinions on both sides. One should keep in mind that the Founding Fathers, the most brilliant group of thinkers our nation has ever assembled in one place at one time, couldn't solve the slavery issue either other than to punt it into the future. We shouldn't be too hard on the lesser lights of the 1850s. Some tragedies just cannot be avoided.

This one took 750,000 lives to settle it. Surely there could have been a better way to get there. It is a question we continually must ask ourselves, both historically and today. The specter of extremists' shouting down the voices of compromise is not an historical phenomenon restricted to the 1850s.

The History of Money

We think of money these days as anything but tangible. Venmo accounts, credit and debit cards, ACH transfers — we don't really touch "real" money anymore. And so we can't appreciate its importance in the development of civilization and our comfortable standard of living.

"The History of Money: A Story of Humanity" (Henry Holt and Company 2024, 367 pages plus notes, \$26 hardcover at Amazon) is a mostly irreverent, frequently enlightening and sometimes witty story of western civilization tying key advances to concurrent advances in the role of money. And get this: It is written by a former central banker.

David McWilliams walks the reader through key points in history where something changed for the better, either along with a monetary change or due to that change. The book is organized chronologically like a freshman survey course in western civilization which makes it easy to read, put down and then pick back up without losing the context.

McWilliams posits several overarching premises that support his story. For example, he links the emergence of money, writing and standardized weights as providing the foundation for economic development in the third century before Christ. He also provides an interesting definition for interest as putting today's price on tomorrow, the key to monetary development.

We begin in Asia Minor, today's Turkey, where coinage first developed. Remember King Croesus of Lydia? He established coinage as a state monopoly, enhancing his historical reputation for personal wealth. McWilliams then moves to ancient Athens, an economy based on trade with the need for a standardized valuation system. Rome is next in our story, a continental empire with the need to pay its far-flung troops. Civilization had clearly moved beyond barter.

At this point credit enters the story. Imperial Rome ran on credit and Emperor Tiberius' attempt to manipulate the credit market was disastrous. Even more disastrous was the coinage debasement of the third century AD when the standard Roman coin was reduced to about five percent silver. Many historians point to this as a major cause of the fall of Rome.

I enjoyed McWilliams' recounting of the Middle Ages. It was my favorite period in grammar school history class as we learned about the invention of the iron plow, the new importance of towns, and the rise of the merchant and artisan classes. McWilliams adds one more advance — the appearance of the town clock that made time exact. Time is money as we modernists are wont to say.

The High Middle Ages brought even more good things. Numbers changed from the awkward Roman numeral system to the Arabic/Indian ones with the critical addition of zero. This allowed for more accurate accounting in trade transactions with double-entry bookkeeping. Algebra made its appearance in the West at the same time.

The stage was set for an understanding of the time value of money and professional banking. Where else can McWilliams go with his story than Dante's Florence, the banking capital of the world? Its florin was the internationally accepted currency since its gold purity was carefully controlled. Banking brought about letters of credit, the medieval version of the checkbook, and bills of exchange, a forerunner of paper currency.

McWilliams then takes us through the early modern age with Gutenberg's printing press, a

must for the circulation of paper money. His take on the Age of Exploration is an interesting one. He sees it as marking a bifurcation of old money, gold and silver mined in the New World, versus the new money based on credit. Enter the Dutch.

How could such a small nation sitting in a swamp have been so successful against its larger neighbors? The world's first central bank was established in Amsterdam to facilitate exchange of multiple currencies and to support worldwide trade. Those pesky Dutch seemed to be preternaturally brilliant at seeing the next big thing.

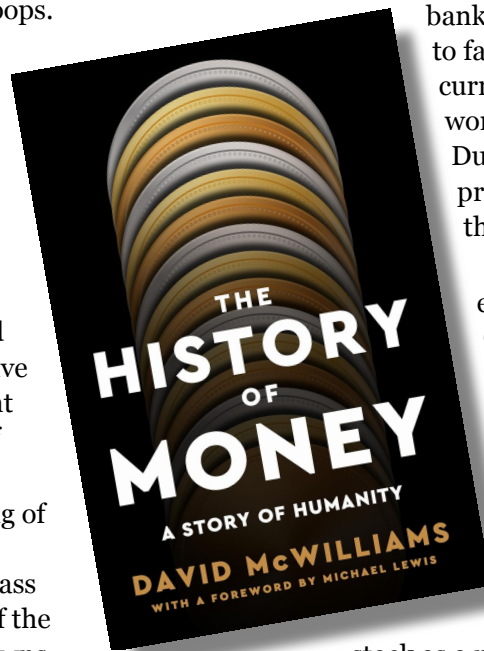
Until the tulip craze, that is. In early demonstration of Alan Greenspan's "irrational exuberance," it took an open market in securities to provide the structural support for this. A booming market soon became a bust. Not to be outdone, John Law followed with his Mississippi Company's sale of worthless

stock as a means of redeeming French royal debt and then by the Brits with their South Seas bubble. Human greed will always find its outlet.

When he turns to America, McWilliams documents two things that I didn't know — the British effort to circulate counterfeit Continental currency during our War for Independence (not that the Continental needed help in its race to worthlessness) and the friendship that developed between Alexander Hamilton and the Frenchman Talleyrand, resulting in Hamilton's learning to not repeat the inflationary financial mistakes made in Revolutionary France.

McWilliams continues to offer chapters of important points in human history but as he nears our current day, the connection between his key events and money's role in it seems to weaken. His chapters on European colonialism in Africa and the building of the Suez Canal are two cases in point.

He covers America's struggle with the gold standard after the Civil War, leading up to William Jennings Bryant's "Cross of Gold" speech, explained



as cleverly hidden in the “Wizard of Oz” parable. His chapter on the Weimar Republic’s hyperinflation is summarized well but some of the others seem sidebars at best.

He concludes with discussions of post-WWII currency regulations, the financial crisis of 2009 and the emergence of cryptocurrency, but I didn’t find these as interesting as his early chapters, perhaps only because I have lived through most of this. But there was one anecdote I found amusing as well as enlightening. When the Republic of Ireland went off the gold standard, shrewd Irishmen crossed the border to Northern Ireland and loaded up their trunks with inexpensive booze as a hedge against expected devaluation of the Irish pound. Shrewd indeed, so long as the hedge commodity stayed corked.

McWilliams is an unabashed advocate for the fiat money system, finding it better for adapting to new monetary needs more quickly a commodity-based regime. A little bit of inflation, built into a fiat system, is a good thing to his way of thinking. I recall hearing the same thing from my Keynesian economics professors. But have no delusions about his devotion to central banks as all-wise arbiters of the money supply. He may have been a central banker himself in the past, but he much prefers a system that is bottom-up in terms of monetary expansion rather than the centralized top-down one and its bag of tricks such as quantitative easing.

McWilliams concludes by declaiming money as the defining technology of humanity. Maybe, but I am reluctant to credit money as the enabler of an increase in literacy, reduction of poverty and sustainable human fertility rates.

Money is one of those things that people use but don’t think about other than in terms of what it will buy. Economists go to great lengths to define it and explain its efficacy but that can just complicate things. McWilliams describes money, in the modern credit-based economy, as based on trust among people who don’t know each other. That’s a good description but I like James Ledbetter’s definition better. In his book “One Nation under Gold,” he defined money simply as transferrable credit.

I should admit to enjoying McWilliams’ snarky writing style but I have a few minor nits to pick.

Cicero was hardly just a “windbag” and I don’t understand his assertion that Christianity rose as a counterbalance to coinage. The cultural backsliding after the fall of Rome was not quite as bad as McWilliams describes it, at least in my opinion. And I really found it difficult to follow his argument for the influence of biological Darwinism on what he calls “evolutionary economics.”

Still, I don’t begrudge the time I spent reading this book or the time spent writing this review. The snarky style makes it fun as McWilliams romps through monetary history. Economics doesn’t have to be the dismal science. McWilliams helps correct that epithet.

Books in Brief

If Abraham Lincoln had kept a diary during the month of April 1861, it may have read a lot like **“Lincoln’s Road to War: A Day-by-Day Account of the First 60 Days of Abraham Lincoln’s Presidency”** by David Alan Johnson. Johnson’s unique approach to recounting those critical weeks leading up to the firing on Fort Sumter is to devote one short chapter to each day but solely from the perspective of Abraham Lincoln. We learn what Lincoln was thinking on that particular day, whom he saw and how his mood swung from confusion to an eventual clear understanding of the inevitable war. He learned quickly on the job, Johnson informs us, but not without sleepless nights and short periods of depression. While trying to preserve the Union, he still spent much of his work day dealing with political appointments and inter-departmental squabbling. Once he made up his mind that war was inevitable, he marched resolutely onward as he saw his duty.

“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.” This is the “Greatest Sentence Ever Written” if the title of Walter Isaacson’s short book is to be believed. Isaacson begins this short book, perhaps better described as a monograph, with an account of the edits that were made in Thomas Jefferson’s draft of this sentence by his fellow committeemen. The edits surely improved the sentence so that it is the most memorable if not the

greatest written thought of our founding era. He follows this with short chapters on the key phrases, explaining how subtle textual edits added to the power of its political assertion. He adds some thoughts of his own in the second half of the book. I found his discourse on the importance in balancing individual liberty with the common good interesting but his decrying the deterioration of the common in our meritocratic society may be overstated. Appendices include excerpts from Locke and Rousseau as well as Jefferson's original draft of the Declaration.

"What has Athens got to do with Jerusalem?" the Church Father Tertullian asked in exasperation about the year AD 200. Gerald Bray in **"Athens & Jerusalem: Philosophy, Theology, and the Mind of Christ"** sets out to answer that question by tracking how the relationship between Christian theology and pagan philosophy changed over the centuries. Beginning with the Greeks of antiquity and moving forward in time as Christianity developed a corpus of doctrinal writings, Bray recounts how the Greeks, particularly Plato and Aristotle, first were integrated into Christian thought and then subordinated to it during the Middle Ages. One follows through the turmoil of the Reformation and the eventual reassertion of secular philosophy during the Enlightenment and into the modern era. The best feature of the book is that each chronological chapter is concluded with

bullet point summaries of the most important issues faced during that period. Bray concludes with a prayerful hope that we will soon see another resurgence of Christian theology which supersedes our current nihilistic and atheistic philosophical systems.

I am compelled to return frequently to the classics to relearn from the great thinkers of Western Civilization. It helps me recenter my focus on the essential and the eternal rather than an ever more frightening present. My most recent instructor was Boethius and his **"The Consolation of Philosophy."** Boethius wrote this while in prison awaiting execution. It is structured as a dialogue between him and his muse whom he calls Lady Philosophy. Although a Christian, he uses Platonic dialogue as his style and relies on frequent pagan references as he debates the fight between Good and Evil, the nature of Happiness and the vicissitudes of Fortune. Eventually he is led to divine foreknowledge, leading to what I find the most useful of his discussions — that of the role of free will in time over against God's omniscience from eternity. He reconciles this apparent paradox as follows: "Each future thing is anticipated by the gaze of God which bends it back and recalls it to the presence of its own manner of knowledge." In other words, for God everything is in the present. — *Mark Franke.*



Thomas Hoepker, Sept. 11, 2001

The Outstater

No Kings: The Democratic Illusion

(March 26) — “No Kings” Rallies are gearing up in Indiana for this weekend. It's a big deal. Forty events are scheduled. Ten Indiana newspapers have signed on with promotional advertisements. It is a good time to review the state of democracy.

It's in bad shape, obviously. We can't agree on even whether or not elections should be "fair." Still, nobody, or very few of us, would dare defend the alternative of monarchy. That's why the social-justice warriors of No Kings have chosen it as their slogan. They imagine it puts them on the right side of history against tyrants, despots and the like.

Don't be too sure about that. Democracy has too often proven to be the step stool of the authoritarian — “one man, one vote, once” is the quip describing a process only slightly more humane than the guillotine. But let them have their say. This is from the No Kings website:

“Masked secret police terrorizing our communities. An illegal, catastrophic war putting us in danger and driving up our costs. Attacks on our freedom of speech, our civil rights, our freedom to vote. Costs pushing families to the brink. Trump wants to rule over us as a tyrant. This is America, and power belongs to the people — not to wannabe kings or their billionaire cronies.”

Serious accusations all, but there are two points unaddressed. First, the executive is the branch of government designed to actually assume the irreducible duties of a king, duties the Founders considered critical to the nation's well-being (such as protecting its borders). It is the responsibility of the other two branches to check the supposed excesses — a responsibility, by the way, that has been abdicated.

Should we focus on that instead of a president, like him or not, who is acting presidential?

Jimmy Carter famously said that Democracy is a “work in progress.”

Not really. It isn't progressing anywhere; it is a mathematical formula, and a bad one by which to govern. What Jimmy may have had in mind was a republic governed by constitutional principles that guide the popular will over time through observant judges and elected representatives.

What about the No Kings claim that “power belongs to the people”? We assume that means a direct democracy, the one form of government certain to produce catastrophe (every once in a while you get a good king). Ask your AI to give you the list of failed democracies. They only work in homogeny, a condition that America left behind long ago.

Rather, what we are witnessing is the chipping away at justice and individual liberty in the name of “the people.” Please know that both Great Britain and Singapore, heavily mixed cultures, have recently abandoned jury trials as futile because they were over before the testimony began — jurors nullifying justice on racial grounds alone. American courts will not be far behind. And again, the electoral process is faring no better, nor is there agreement on whether laws should be uniformly administered to different groups.

Finally, a thought experiment: Do you want your neighbors to vote on whether you can place a campaign sign in your yard, or whether you can sell your house?

No Kings, though, is correct about one thing. It will be up to us to set things right, but individually,

by critical analysis and not by chanting slogans and blocking traffic.

Economists use a simple set of three questions to put hard issues in perspective. They are: 1) compared with what; 2) according to whom; and 3) at what cost? Give them a try as you follow this weekend's news.

The Political Distraction of Youth

(*March 20*) — There is something about the middle-aged mind that imagines it can transmit seamlessly to the next generation the observations, wisdom and judgment of a lifetime. The reality, for better or for worse, is that each generation makes up its own mind in its own time.

Nonetheless, we continue to launch grand projects in the name of youth, ignoring that the young by definition lack serious influence, resources or attention span. Plus, they change their addresses and their minds without much notice — not the demographic for a serious political ground game.

But so it goes with Gov. Mike Braun and his promotion — nay, adoption — of “Turning Point USA” in Indiana schools, a campaign being undertaken in disturbingly political terms. The governor this week explained that such a political intrusion was needed to balance the discourse in the classrooms and hallways.

Ah, if it were that easy, to merely issue a proclamation for impressionable young ears. Again, folly at best. We need the governor to regain control over what students are taught, not throw young minds into the political fray. Rather, his job is to bend the minds of cranky legislators — a much more difficult task, unpleasant even.

In 2011, Indiana unwisely shifted away from a traditional statewide textbook adoption process. The Republican super-majority removed the Indiana State Board of Education's authority to maintain a broad list of approved textbooks. This had allowed a thorough and accountable review based on educational values.

Textbook and curricular material now are a local responsibility, which too often means a decision by the politically activated of a community, that is, proselytizing teachers, union thugs and woke school boards. And it is not so

much what is taught as what is omitted. In certain districts, Indiana students can reach adulthood without a working knowledge of the history of Western Civilization, of how wealth is created, of how individual liberty is won and protected.

My assistant, Grok, tells me that a survey by the American Council of Trustees and Alumni found that 60 percent of student respondents were unaware of congressional term lengths, only 27 percent correctly identified the Vice President as president of the Senate, and only 23 percent knew that the Gettysburg Address was the source of “government of the people, by the people, for the people.” And the most recent Personal Finance Index, an annual measure of exposure to economics, found Gen Z students performing the worst, with a drop in scores across the board.

Braun's constituency is clear on the point: It wants the governor to lead in removing liberal group-think from public education. He can start by pointedly lobbying the Legislature and putting powerful voices on his Board of Education. There have been enough publicity photos of him surrounded by the folderol of youth, there's grownup work to do.

The Pampered Student Mind

Chesterton's Fence: A principle advising against removing any law, institution or custom unless you first understand why it was put in place.

(*March 11*) — A handful of students at a local high school organized a protest this week against imagined activity of Immigration and Customs Enforcement agents (there hasn't been much). The students carried signs quoting the absurdly ingenuous Alexandria Ocasio-Cortez, “No More Kids in Cages.”

Truly, youth is wasted on the young.

The superintendent fired off a sternly worded letter reiterating that school property during the school day is a nonpublic forum dedicated to education, not public demonstrations. Commendable, perhaps, but isn't he missing an opportunity here? If the goal is education, there right in front of him was a dozen students in dire need of exactly that. Better, he didn't have to sort them out by administering hours of testing. They

had self-identified and were nicely lined up practically at his office door.

These young men and women, callow beyond measure, have matriculated to the higher grades without the ability to distinguish fact from bullshit, a failing that if not corrected would handicap them in real life. And the superintendent, with a salary of \$190,000 a year, should not need the governor's Civic Education Commission to tell him to begin the correction (he might have a few words with the parents as well).

When he has finished explaining that U.S. immigration policy cannot be historically confused with the Trail of Tears (we actually pay illegal aliens and their children to deport and encourage them to reapply), and that George Washington and Fidel Castro are not morally equivalent, he can track down the teachers who skip over such patriotically salient points in their classrooms.

But let's not unduly single out our high school. A statistic that we bat around here is that only 41 percent of those born after 1997 are proud to be an American. The National Assessment of Educational Progress Civics Assessment has dropped 2 points, the first drop since the assessment began. Only 22 percent of eighth graders scored at or above the proficient level, with over one-third below the basic benchmark.

It is true that Western Civilization has flaws, as do all of man's endeavors, and it is right that a new generation understands those flaws. Nonetheless, our 250-year experiment in self-government has been an extraordinary success. Socialism, Communism, Race Marxism, obligatory diversity, or whatever you want to call the envy-driven schemes that arose after monarchy have all ended in misery — repeatedly.

In contrast, the American equation — individual liberty as outlined in our Declaration of Independence, Adam Smith's capitalism, property rights, Magna Carta and Common Law — has consistently resulted in human flourishing. And that has been the case everywhere it has been tried and to a degree once thought unattainable. It is no accident, no privilege, that the average Indiana high school student lives better than the royalty of only a few hundred years ago.

A superintendent should want his students to know how that came about.

A Mamdani for Indianapolis

(March 10) — Differentiation is not allowed in the corporate newsroom. That is, all individuals and groups are to be treated equal in their motivation and character (except conservatives, who are racist and evil). This softens intra-office relationships but makes predicting the twists and turns of politics difficult.

So it is unsurprising that nobody is asking this simple question: In Indianapolis, could a candidate in the mold of Mayor Zohran Kwame Mamdani be elected within the next couple of cycles?

Well, considering the political savvy, discipline and energy of the Indiana GOP, the answer would seem to be an easy yes. Plus, there are a dozen large mosques in Indianapolis, all of them capable of functioning as political staging areas. And Rep. Andre Carson already has done the ground work in his 7th District. An endorsement from Beau Bayh could be expected.

But there's more to it than that. Here are some back-of-the-envelope calculations from my assistant, Grok, working on the assumption that a muslim would have an out-of-state fundraising edge in a coalition with local blacks and hispanics:

Such a hypothetical coalition represents about 40 percent of the city's population (accounting for minimal overlap). Voting-age population (VAP) is roughly 75-80 percent of total population, so this coalition could include 250,000-300,000 potential adult voters. However:

Not all are U.S. citizens or registered (e.g., lower citizenship rates among hispanics reduce eligible voters by 20-40 percent).

Historical turnout in primaries is low, even among these groups.

Registered voters in Marion County: 650,000 as of 2024, with similar numbers expected in 2027.

But if this coalition fully mobilized — registering at high rates (80 percent), choosing the Democratic ballot, turning out at above-average levels (e.g., 20 percent versus the typical 10-15 percent), and voting unanimously for one candidate — it could generate 40,000-50,000 votes. That's enough to win a primary outright,

given the 2023 benchmark where 28,000 votes secured victory.

And they don't have to take Grok's word for it. A team of political reporters could put an equation together in a week using original sources. To get things started, here are the factors:

Initial muslim population =
 Growth rate =
 VAP ratio =
 Registration rate =
 Turnout rate =
 Bloc voting rate =
 Winning threshold =

My bet, though, is that nobody will want any part of this story; it would rile the voter base horribly. The very prospect would require differentiating (there's that word again) a muslim vote, of projecting what it might mean household by household given the ongoing experience of New York City.

Democracy may or may not die in darkness, but it's easier to manage there.

Delineating 'Growth'

(March 6) — Our mayor likes to tout her city as being one of the fastest "growing" in the state. The scare quotes are to alert you that growth needs some definition. The mayor is talking demographically, that is, her city is increasing in the raw number of people. That is the wrong metric, it will be argued here.

For many of our newly arrived are low-income. My assistant Grok says that a majority may fall below the federal poverty level, some well below. In addition to those wandering into the county from the surrounding rural areas looking for work, a whopping 12 percent of its incoming population is now persons who have been in the U.S. less than five years.

That means it will be some time before they can be considered net investors. Rather, initially, they are dependents of one sort or another, a draw on social and civic services. Strugglers, breaking even.

There is nothing wrong with that. We want to be a community that welcomes strangers, that helps those in need, provides opportunity. Our mayor is big on reaching out to the under-privileged,

the homeless even. She recently sponsored a weekend seminar on immigration with the emphasis not on protecting her citizens from any criminal action by illegal immigrants but on how the newly arrived could avoid trouble with Immigration and Customs Enforcement.

Again, it is a fair question whether that should be a primary focus, something we confuse with "growth" or a projection of increasing prosperity, of success.

There is an alternative focus, also demographic but one that nobody in officialdom seems eager to dial in. Are we losing our legacy families, the stock of human capital that built the city now so attractive to those newly arriving?

Indeed, a segment of the newly arrived in any community is not counted as such, e.g., simply the children of its established citizens having grown to adulthood and looking for a career and a life of their own. It would be good, most of us agree, if they found that in their home town.

I wonder if that is happening — happening at least as it did a few decades ago, or happening in relation to the large numbers coming from the faraway. Rather, the most promising of the indigenous young seem to be fleeing.

Nobody at City Hall keeps track of that, as I said, so let's look at it from a different angle. Christian virtue and church attendance, whether it is fashionable to say, correlate positively with what is considered a prosperous community, a high-trust society. It would be a good sign, economically and sociologically, if a sizable number of the newly arrived fit that description.

They won't, according to Ryan Burge, a social scientist. Burge, speaking recently in Indianapolis, says each successive birth cohort is less religiously active than the previous one. The best news he has is that Gen Z men are secularizing slower than young women are.

I see all of that in my city, once known as "the City of Churches." The multi-generational legacy families seem to take up fewer pews each year. The new bunch at City Hall doesn't seem to have much interest in this demographic, beneficiary of white privilege as it is said to be. At best, it is taken for granted, a societal given.

Big mistake.

Race and Crime: The Stats

(He) 'struggled with mental health issues' and appeared to have 'suffered a crisis.' — the mayor of Charlotte describing the man who stabbed to death 23-year-old Iryna Zarutka riding the train to her work.

(March 3) — A friend, a young man with a wife and two small children, was shot a few days ago — in the morning, driving to work. That is the fifth person in my middle-class otherwise mundane circle, all simply going about their lives, who has died or suffered traumatic injury in a criminal assault.

One would be a fool not to take notice. That is a higher number than we lost in our combat zone in Vietnam.

Nor can it be ignored that all of those responsible were shielded to a degree by the official and media reports. By that I mean their descriptions were general and the motives vague. In each case, an effort was made to avoid casting aspersion on their nature and background. This was to block stereotyping.

That cat, however, is out of the bag. Consider the most recent per capita offending rate in black-white crime. Black individuals commit violent acts against white individuals 30 to 31 times more often than the reverse.

A rational person will apply that data in two ways. First, he will interact only reluctantly with unknown persons on the weighted side of the ratio — moving away from them, even, if he can afford it. Second, he will expect friends on that other side to acknowledge his statistical risk and join him in seeking a practical, immediate solution rather than engage in an abstract, philosophical discussion of “racism.”

For the moral justification of government — and this goes back to Cicero and pertains to all races and classes — is the protection of its citizens. A government indifferent to whether you can safely drive to work, answer your front door bell, sleep in your bed, is not a government worthy of respect.

And social justice be damned.

We've Lost the Founders' Mindset

(Feb. 25) — Some of us have spent decades studying the legislative mind. Most of us have worked through our cynical phase where we assumed it was all selfishness and venal ambition. There are many Indiana legislators sincerely trying to advance measures that they consider important for all of our well-being. It's just that they aren't trying hard enough, and only up to a point.

The mindset is that of a lawyer (the officeholder) representing clients (you and me) in court (the Statehouse). We have all heard it. The disclaimer, I mean. It goes something like this: “You don't understand how it works; I couldn't get that out of committee,” implying that all that could be done had been done, the appeals have been dutifully filed. Out of his hands. Write the check.

That's why following this legislative session you get the feeling you are watching a game being played between the 40 yard lines. It's mostly bookkeeping and legalese with few systemic changes. Rarely do we discuss a policy that has shown promise in a competing state — only tired ideas, nudged this way or that in lunches with Indianapolis lobbyists and other narrow interests with specious arguments. Do the detached minds of leadership seriously contend that casinos and football stadiums are the top issues facing the average Hoosier family in 2026?

What if our legislators had a different mindset, that of a friend and neighbor? The goal first of all would be to give voice to real-life pressing concerns, however a committee might eventually vote or what short-term effect it might have on a political career. Legislators could be a big help in assisting specific policy proposals gain traction in the electorate on the merits rather than waiting for a chairman's approval.

There's a model for that. We touch on it in various ways in the foundation's “Indiana Mandate.” It is one perfected by the generation that won our independence. Rather than depending on political ambition, it embodies humility and resolve. It is evident in correspondence among the colonists, most succinctly in this line written by John Adams: “We can't guarantee success in this war, but we can do something better. We can deserve it.”

The Pulitzer-prize winning historian David McCullough found numerous examples of this sentiment in the letters of the founding fathers, including a 1775 letter where George Washington echoed the idea that one cannot command success but can deserve it through honorable effort. (McCullough traces the phrasing to Joseph Addison's 1712 play "Cato," a favorite among the founders).

Substitute "policy" for "war," and you've got it. Again, a good start would be spending more time in the district working directly for ideas that you favor. We need help out here. The Statehouse can catch up later.

Show up at council meetings shoulder to shoulder with local activists to ask sharp questions about eco-devo contracts and tax rebates, e.g., corruption.

Or at a school board meeting to ask why teachers, regardless of subject, are paid the same.

Or at a zoning hearing to ask why master plans only loosely reflect actual development and seem to be guided only by the well-connected.

Or at the controller's office to ask why the city needs to own golf courses and cemeteries or why 80 percent of the budget goes not for infrastructure but to public-sector collective bargaining units.

There are hundreds of issues that would be advanced by such proactive participation. Yes, I know, it doesn't fall within a legislator's job description. Job descriptions, though, can be changed to fit the challenge before us.

Reality Check: NFL Economics

(Feb. 20) — Back when Indianapolis was selling its grandchildren to bring the Colts to town, an economist friend estimated that the contribution to the local economy would be equivalent to only three Walmarts. He was way off. When spread over 365 days, the daily economic "foot traffic" impact of an NFL stadium falls between that of a gas station convenience store and a single grocery store, not a big-box store.

How can that be? Well, a professional football team is a unique business. Its investment is in the salaries of celebrity athletes and coaches whose loyalty to the stadium locale is feigned at best. And the millions in residuals are from merchandise

manufactured elsewhere. As is the money from television contracts deposited in distant banks.

That's according to economicaccountability.org. My assistant, Grok, has come up with some related talking points as we prepare to welcome the Bears to Hoosierland.

An average NFL team attracts roughly 500,000 to 700,000 fans per season across 8–9 home games. This compares to the annual customer count of a single average American supermarket (around 600,000 to 725,000 customers per year).

Grok could find no sources directly supporting my friend's "three Walmarts" equivalence, whether measured by jobs, output, tax revenue or net growth.

Rather, the broad academic consensus finds that sports facilities have minimal or even negative net economic impact beyond displacing other local spending, with benefits often overstated in promotional studies.

Regarding that last point, in the case of the Bears moving to Hammond we can allow that much of the spending may be new spending, not merely displaced spending as when a Zionsville family, say, goes to a Colts game instead of to Newfields. By comparison, there's not much else going on in "Da Region" now and a good part of the fan base can be expected to be Chicagoans who otherwise would not be spending their money in Indiana.

So, all considered, the news is worthy of celebration. Indiana will prove to be an immensely more hospitable place than Mayor Brandon Johnson's Chicago. And the move will cement our reputation as a premier sports state — not a bad thing.

But as the politicians line up to take credit and the talk turns to pumping \$1 billion into a "public-private partnership" with millionaire owners of a sports franchise, we will want to keep government's policy priorities straight.

Begin by asking yourself whether fans of the Washington Commanders would rather take pride in their 5-12 record or in their city's sewage-disposal system?

AOC's History Lesson

(Feb. 18) — It is easy to make fun of Alexandria Ocasio-Cortez (AOC) and her flubs. It is clear she doesn't understand the dynamics that created America or her own heritage. But she is not alone.

It would be surprising if there are 20 Indiana legislators who would fare better. Surveys of how little this generation understands of Western Civilization are so discouraging that they have quit conducting them. There is a hole in our education system where there should be a complementary history of the heroic achievement that is the West.

The depth of our civilization and its sophistication is encapsulated in a cutaway drawing of a random 18th century British war ship, one similar to those that broke up the Atlantic slave trade. A Twitter commentator quips that the ship in itself 'surpasses by magnitudes' the aggregate historical achievements of entire continents.

Does any of this have to do with being "white" or speaking English? Not necessarily. What is required is a deep understanding, one accumulated through the sweat and blood of centuries, of how the world works as opposed to how somebody or other wishes it would work. Some societies/cultures understand that and some don't.

A book making this critical point is Dan Hannon's compelling 2013 masterpiece "How the English-Speaking Peoples Made the Modern World." Read it; you will be better for it, and so would have been AOC.

The Media: Prescience Matters

"A journalist needs a disciplined reverence for the facts, because the temptations of story-telling are strong and seductive." — Lance Morrow in *"The Noise of Typewriters"*

(Feb. 12) — A scholar of our foundation is an expert at framing questions, instructions and context for Artificial Intelligence (AI). He and others are training a new profession, Prompt Engineer, manned by a brave new generation of young men and women learning how to design, refine and optimize the inputs (prompts) that guide AI models. It is a generation learning how,

Socrates-like, to ask questions rather than pretend to have all the answers.

I have an example. An older generation of journalists has been trying to no avail for decades to warn that the turn toward advocacy news is disastrous for the industry. But today's journalists, addicted to clicks, just cannot imagine their profession without a need for modal verbs ('should,' 'must,' 'ought'). There is continuous moralizing, admonishing readers on how to think, vote, talk and live. As a result, the metrics are signaling irrelevance.

So I asked Grok, Elon Musk's chatbot, to assume the role of a managing editor explaining the importance of a competing journalistic strategy — prescience. I liked its response so much I am passing it along to you verbatim. — tcl

Memo: Why Prescience Matters — And Why We Have to Fight for It Every Day

I want to talk about something that separates good reporting from truly consequential reporting. It's not scoops, not access, not even writing talent (though all of those matter). It's prescience — the cultivated ability to see what is still mostly invisible to almost everyone else, and then to make the future legible before it fully arrives.

Prescience is not prophecy. We're not in the business of predicting lottery numbers or Super Bowl winners. We are in the business of pattern recognition at scale, of understanding which weak signals today are likely to become dominant forces tomorrow, and of having the intellectual courage to say so publicly when most people still think the idea is ridiculous, boring, or threatening.

Here's why this quality has to be at the center of how we work:

1. The news cycle punishes foresight, yet rewards it in the long run. — The strongest stories we publish are almost never the ones that get the most immediate traffic. They're the ones that, eighteen months later, make people say, "How did they know that was coming?" Those are the stories that build trust equity, that make readers return to us when they want to understand what's actually happening instead of what's trending.

2. Everyone else is already optimizing for the present. — Politicians optimize for the next news cycle. Executives optimize for the next quarter. Social-media algorithms optimize for the next ten

seconds. If we only chase what is already loud, we become just another voice in the chorus.

Prescience is the only durable competitive advantage a newsroom still has.

3. The biggest stories always look improbable right before they break:

Housing bubble? Subprime seemed like a niche technical story in 2005.

Social-media radicalization? Early Gamergate coverage looked like “internet drama.”

mRNA vaccines scaling to billions of doses? In early 2020 many smart people still thought it was science fiction.

The pattern is consistent: the story that will define the next era almost always arrives dressed as something small, technical, fringe or tedious.

4. Readers are quietly desperate for people who can see around corners. — They don’t articulate it this way, but what they really want from us — especially now — is someone who can tell them what the next two or three moves on the chessboard are likely to be, not just what move was just made. When we deliver that, loyalty follows.

So what does this actually look like in daily work?

Spend real time — every week — reading primary material that is not already being discussed on X, Reddit, cable news, or your group chats. Court filings, earnings calls, scientific pre-prints, municipal budgets, leaked Slack channels, niche industry newsletters, congressional research service reports, patents. The future is usually already in the documents; we’re just too busy to read them.

Develop a private watch list of 8–12 slow-moving forces (demographics, energy transitions, debt dynamics, regulatory arbitrage, platform migration, whatever) and track them the way a meteorologist tracks fronts. When two or three start to converge, that’s usually your signal.

Write the “weird” version of the story first — internally. Draft the piece that assumes the improbable outcome is true, then walk it backward to the evidence. If the evidence isn’t there yet, put it in a drawer and keep reporting. But don’t kill the instinct just because the first draft feels reckless.

Be willing to be early and wrong — but never early and vague. If we’re going to stick our necks

out, we owe readers precision. “This might happen” is useless. “Here are the three concrete indicators that will tell us whether X happens by 2028, and right now two of them are flashing red” is valuable.”

We are not here to be the first to tell people what they already half-know. We are here to be the first to tell them what they will need to know six months or six years from now — and to do it with enough rigor that, when the future arrives, they remember who helped them see it coming.

That’s the bar. Not every story has to clear it, but a meaningful percentage of our best work must.

Keep your antennae up. Keep reading the boring stuff. Keep asking the uncomfortable next-question. And when you feel that small internal flinch — the one that says “this is probably too early, people will laugh” — lean into it, not away.

That flinch is usually the signal we’re finally doing our real job. — *Your Managing Editor*

Pimping for Data Centers

“The idea is to get back to a society where people can live together as neighbors and not just as wage slaves or bureaucratic cogs.” — G.K. Chesterton

(Feb. 9) — Look, I like progress as much as the next guy but sacrificing local autonomy is stupid. There are nine distinct regions of Indiana, each with its own charm and value; the Legislature would be wise — economically and politically — to preserve them, not standardize them.

There is a failed model for such a move — consolidated public schools. Back in the 1970s we put control of education under the Collective Bargaining Act and nullified the different strategies of Indiana’s 250 or so school districts. Do I need to tell you how that worked out?

Nonetheless, several measures introduced to the House would structurally shift land-use authority from local governments to the state. In doing so, legislators would yield to lobbyist pressure to “lower procedural friction,” that is, reduce local discretion.

They want to ease the siting of data centers, concentrated animal feed operations and utility-scale solar farms, especially near residential and

rural communities. Here are the core mechanisms of their legislation::

- Limits local authority over setbacks, design standards, lot requirements and use conditions.

- Enables projects to advance based on comprehensive plans, reducing the role of public hearings.

- Weakens municipalities' ability to negotiate mitigation for infrastructure, buffers or impacts.

- Political and economic approvals can precede site plans, environmental detail or full public input.

Yes, it sounds like Soviet agriculture and Hoosiers should have no part of it. Indiana has what everyone in the nation wants: high-trust independent communities, livable neighborhoods, school choice, a business-friendly culture and interesting weather. Certain legislators, though, would take all of that for granted.

All of which raises a question posed by those who have thought deeply about the relationship between large entities and community life — Pope Pius X, authors G.K. Chesterton and Henry David Thoreau, economists E.F. Schumacher and John Medaille, and most recently the political scientist John Putnam. (See the fall 2024 issue of *The Indiana Policy Review*.)

It is just this: Why is the concentration of wealth and power a bad thing when it is done by monarchs, despots and centralized governments but a good thing, or at least a tolerable thing, when it is done by corporations?

We can be flattered that big business sees promise here for its data centers, feed lots and such. But it can negotiate with individual Hoosier communities, not pimp out our legislators.

Our Somali Mindset

(Feb. 7) — Why, really, do the impoverished want to come to America? Is it the promises embedded in our Declaration of Independence? Perhaps a legal system based on 800 years of Common Law and respect for private property? Liberty with responsibility?

That would make us proud. But why is it, to pick an example from the news, that 75 percent of Somalis in the U.S. are unemployed? And should we be glad that an estimated 10,000 Haitians have relocated to Evansville? Or that there soon will be

enough Muslims in Indianapolis to swing a mayoral primary?

My concern is that the draw has to do with a single disturbing fact: America has become a place where the poorest get three-fourths of their “income” from government handouts.

That is according to a new Congressional Budget Office study. Not too long ago, by contrast, the poor here earned fully two-thirds of their income from an actual job. This corresponds to an increase in what historians someday might call “the Somali mindset.”

All of which condenses to a simple question: Could the attraction be that in America you don't have to work?

“What this overall trend tells us is that work requirements for the able-bodied aren't being enforced,” contends the blog *Unleash Prosperity*. “Federal programs have for millions become a substitute for work, not an income supplement.”

Sen. Jim Banks would balance at least one part of this sorry equation. Sponsors of immigrants are required to reimburse the government for welfare benefits like Medicaid and SNAP costs. Indeed, that has been the law for decades, the senator notes, but it too is largely ignored.

Please know that none of this is flattering.

‘Home’ Needs Some Definition

(Feb. 4) — Community trust is breaking down as crime becomes more wanton, the roads are disintegrating in sub-zero temperatures and the city budget is not prioritized. So what is our mayor doing? Bringing casino gambling to town and establishing government grocery stores, to repeat complaints of mine, plus some new diversions.

Among the last is a seminar this weekend to allay the fears of anyone in our city in violation of U.S. immigration law. The mayor wants to make sure these “residents” and their activated friends understand the legal limitations under which an I.C.E. agent (Immigration and Customs Enforcement) can operate. That at least is my reading of a mealy-mouthed press release, to wit:

“I want to be in position to ease the burden of fear, explain the limitations we have at the local

level of government, and give the public the chance to say what's on their minds. I want residents to know that I will listen to you, I will fight for you, and I will work for you every day."

The tip-off is that the seminar's main speaker is an immigration attorney, someone who caters to those very fears. The presentation, then, may not include the following points.

My city is indeed "a great place to call home," as the mayor likes to say, but you don't get to unilaterally declare it as such. In fact, if you are here without the proper documentation it is not your home at all. You are an uninvited guest at best and a usurper at worst.

Ah, but you can change your status without submitting your five-year-old child to tearful incarceration, to cite a recent famously panned media trope,

You can voluntarily self-deport free of charge, take your child with you and pick up some cash along the way. That includes a \$2,600 "exit bonus," free travel to where you have legal status, forgiveness of any fines or civil penalties for ignoring a prior order to depart, forgiveness of any I.C.E. arrest/detention while arranging departure, the ability to leave with all family members and time to wrap up personal affairs.

Finally, you will be given a second chance to immigrate legally, and if successful (which is likely if you can find a job and won't just be collecting welfare checks) claim our city as your "home." In all, not a bad deal for someone who has blatantly broken the law.

Now, fears allayed, let's fix some pot holes.

Return of the One-Room Schoolhouse

(Jan. 30) — School choice, an issue championed by the Indiana Policy Review Foundation since its beginning, has taken root. Thirty-four states including Indiana have adopted some form of school choice, with 1.5 million students participating. Now another of the foundation's early recommendations, micro schools, is gaining attention as well — a high-tech version of the one-room schoolhouse.

Micro schools were the dream of the late Ron Reinking, an adjunct scholar of the foundation and a Fort Wayne accountant. He would use donated

space combined with Internet teaching packages, to offer a customized learning environment for pennies on the dollar compared with public schools.

Reinking's plan would allow a mid-sized church, say, to open a school with an experienced, certified teacher in each classroom earning well over the average salary. Most important, the teacher could use the Internet teaching packages to more closely monitor the progress and needs of each individual student.

Utilizing volunteer teacher aides, in-kind contributions, donated classroom space and equipment grants, Reinking's Micro school of 50 students would pay its headmaster 115 percent of the average public school salary allocation, including pensions (see worksheet above). Moreover, per-student cost would be one-seventh of the typical public school.

That was in 1998. Artificial Intelligence now magnifies the learning potential of the Reinking model while even lowering per-pupil costs. There is no reason, Reinking would argue, for schools to still be organized on even a semblance of the 19th-century classroom — rows of desks facing a blackboard.

AI-equipped micros would allow students to move through the curriculum at their own pace, allowing them to master the material and to advance to the next grade on completing their current grade's coursework — a home-school/parochial-school hybrid.

Here is Jonah Davids, writing in the current *City Journal*: "As AI advances, the cost of pure instruction — unbundled from childcare, mentoring, and other human services — will fall dramatically. AI tutors like Khan Academy's Khanmigo and SpaceX's Synthesis cost just \$4 and \$29 per month, respectively. Tools like these will empower leaner models of education — such as micro-, home- and hybrid-schooling — and help build out the growing school-choice movement."

That is, if the market is allowed to work. "Much as parents have had to educate themselves on phonics, critical race theory and other pedagogical topics to evaluate what their children are learning in school, parents will also have to learn about AI when choosing a school for their children," Davids says. "If parents demand it, the market will provide

AI tools and programming tuned to various value systems: liberal and conservative; secular and theistic; strict and supportive.”

Reinking anticipated that challenge as well. From his prospectus: “Whenever parents are given choices, we see an exodus from failing schools. (With micro schools) we are dealing with tried-and-true concepts: good people, good settings, a morally healthy environment, the best of high-tech equipment at the lowest cost.”

His model, however, was presented to a half dozen failing parochial schools in Indiana and Michigan, schools running in the red and facing closure. There were no takers. The problem, as in so many areas of public policy, was summoning the political will. The prospect of systemic change with its uprooting of staid practices and its offense to entrenched personalities is daunting for many.

That is true, sadly, even when dealing with something as precious as the next generation.

Beau Bayh to the Rescue

(*Jan. 26*) — One supposes now that Beau Bayh has drawn on his vast criminal forensic experience to explicate the Minneapolis chaos for us (“Participation in a protest and lawful firearm possession are not justification for the use of deadly force”) there’s not much left to say.

Before we leave the subject, though, I would like to raise a point made by our friend Stephen Moore of Unleash Prosperity. Moore, possibly anticipating a decision by Gov. Tim Walz to cooperate with the White House, suggests we move ICE agents to safety away from the organized violence of the Antifa maniacs:

“Instead, stop sending billions of tax dollars to the state until Walz and the rest of the incompetents who have run that city and state into the ground end the rampant fraud and repay the estimated \$9 billion of federal tax dollars stolen from American taxpayers with impunity.”

Indeed, I was surprised that young Bayh didn’t think of that himself. It falls within the responsibilities of the job he seeks (Secretary of State) on his way to the governor’s office. He is to ensure that new businesses seeking state

charters are not fraudulent enterprises. Do they study Somali business practices at Harvard?

Haitian Stew Anyone?

(*Jan. 23*) — I am always on the lookout for illustrations of exactly how out of touch is the staff of the Indianapolis Star. I can tell you that the pickings are rich. Here is the latest headline that caught my eye:

“Comforting Haitian Stew Is Next Dish You Should Try in Indy”

The Star’s food editor has discovered the slow-cooked “brothy comestibles” of that culinary Mecca, Haiti. “I’ve got a good feeling about 2026. Not with regards to like, the world at large or anything; I’m just talking about the massive potential for me, personally, to eat some really good stew,” he writes this morning.

Well, why not in Haiti, or at least in an Indianapolis restaurant specializing in Haitian cuisine? I can think of a reason — the utter hypocrisy of it. I don’t doubt that there are savory Haitian recipes. The trick for Haitians, though, as opposed to oblivious, tone-deaf editors, is securing the ingredients.

The per-capita calorie intake for a Haitian is half that of an American. Indeed, Haitians are near or slightly below the minimum energy requirements for basic sustenance.

Sitting in a comfortable Indianapolis restaurant, then, enjoying a delicious dinner, seems to overlook a signal point: Haitians starve because people like the Star’s food editor (and Haiti “philanthropists” Bill and Hillary Clinton) ignore or even romanticize their 7th century economic system. Toxic empathy, it is called.

I have another example. The high Haitian death toll from hurricanes is not merely a matter of bad luck or climate change. Haitian buildings collapse under Hurricane winds while buildings in Florida, say, remain upright under the same force. The reason is that private property — an economic “recipe” one might say — is not protected in Haiti. There is no incentive to invest in it. Many Haitian homes are slapped together ad hoc over time without professional engineering, making them vulnerable to lateral wind loads and storm surge.

Finally, there is the famous picture of the border between Haiti, desolate and treeless, and that of the comparatively lush Dominican Republic. Again, the property-less Haitian side has been stripped bare in a visual testament to the Tragedy of the Commons.

All topics, one would think, for dinner table discussion over a brothy Haitian comestible. Bon appétit.

Charitable Exhaustion

(*Jan. 16*) — The prophets warn that the devil loves an impossible task. A newsroom corollary is that corruption follows an inarguable good. Both apply to the challenge of caring for children in troubled homes due to poverty, emotional crisis or the myriad snares of modern society.

Indiana spends \$147 million a year in state and federal monies on the general budget classification of “child care.” It is unlikely, best intentions aside, the experience of Minnesota and California in mind, that all of that actually cares for children. Indeed, the first mistake government makes in addressing such an intractable problem is to assume it can help.

Nonetheless, if in the backrooms of the Statehouse a line item that can be assigned to “child care” has a better than good chance of passage. Assuming there is a serious attempt to solve the problems associated with children in broken homes, or with overworked parents, or tragedy and illness or just bad life choices, the challenge is immense.

Estimating the monetary value to “replace” an intact family (read “fatherless”) in a child’s life is inherently hypothetical and imperfect, as the benefits of a stable two-parent household extend far beyond economics to include emotional, social and psychological well-being.

That said, we can compare children from intact families to those from non-intact families (e.g., single-parent or stepparent households), controlling for factors like race, gender and parental education. Intact families earn 16 to 18 percent more over their adult working lives than those from non-intact families, after accounting for demographics and parental background. Assuming average U.S. lifetime earnings of around \$2 to 3

million, this could equate to a total premium of as much as \$500,000 per person.

Even assuming the state can afford to make up that difference, which it decidedly cannot, we still fall woefully short. Indeed, the government welfare system instead of helping fatherless children is creating more of them.

Knowing that, do we have options? Dr. Marvin Olasky writes about a system that did work — “church ladies.” He chronicles the church-based social work of the nineteenth century, a successful war on poverty waged by tens of thousands of local, private charitable agencies and religious groups around the country. These platoons of “the greatest charity army in American history” often were small and formed congregation by congregation. They were made up of volunteers led by poorly paid but deeply dedicated professional managers. But they were highly effective.

“Thousands of eyewitness accounts and journalistic assessments show that poverty fighters of the nineteenth century did not abolish poverty but they enabled millions of people to escape it,” Olasky says. “They saw springs of fresh water flowing among the poor, not just blocks of ice sitting in a perpetual winter of multi-generational welfare dependency. And the optimism prevalent then contrasts sharply with the demoralization among the poor and the cynicism among the better-off that is so common now.”

Considering that each family kept intact is worth as much as a half million dollars in our accounting, the return on investment could be significant, not to mention the relief of discouragement, return of faith and the salvation of productive lives for a generation of children.

Why not give it another try?

Graduation for Graduation’s Sake

(*Jan. 13*) — Something struck me wrong about all the Indiana public school districts this week touting increases in their graduation rates. Shouldn’t we be worried about what is being graduated?

Civic education, for instance. Gallup tell us that only 41 percent of those born after 1997 are proud to be an American compared with 83 percent of

those born before 1946. The numbers on math and English learning aren't more encouraging.

An economist friend explains that questioning such things is key to applying macro and micro economics correctly. We should be more careful how we understand the numbers.

There is a classic example from World War II. The U.S. military studied bullet holes on returning planes to decide where to add armor. The most damage appeared on the fuselage, so many thought it should be reinforced there.

Mathematician Abraham Wald pointed out a flaw in that logic: The data only showed surviving planes. Planes hit in the engine didn't return at all. Reinforcement there saved many lives.

Good economics, then, isn't just about numbers — it's about questioning assumptions behind the numbers. That is especially true when the numbers come from a government institution.

Creating a Homeless Magnet

(Jan. 8) — Again, as cities throughout the nation gear up to lure business away from New York City's socialist mayor, my city is taking a different tact. We are striving to become as much like New York City as our meager resources permit — complete with a government grocery, a casino and upgraded homeless facilities.

I plan to write more about the grocery whenever the city makes the profit/loss records available, and the casino is still only a glint in the mayor's eye, but here is my take on the homeless: By definition, a homeless person has demonstrated an indifference as to where he or she calls "home"; I would prefer, then, that they be homeless elsewhere.

Heartless? Many would say yes. It is a fact, though, that the homeless embrace lawlessness as a lifestyle — a result of mental illness, certainly, but also addiction and other sociopathologies, some at odds with public health and safety.

I wish there were a magic wand we could wave over the derelict and turn him into a productive citizen. Our mayor would have us believe she has such a wand — a well-funded bureaucratic one, an industry of sorts powered by misaligned empathy

and the urge to feel magnanimous and superior simultaneously. She says it is her top priority.

That settled, my mid-sized Indiana city plans to fund through federal and state grants plus do-gooder donations and taxpayer cash a 24/7 "low barrier" homeless day shelter estimated to cost \$3.8 million. This includes a full-time staff of a "homeless services manager," housing "navigators," "peer-support specialists," plus security and maintenance personnel and legal aid. It will be operated by NGOs or Non Government Organizations (think Somali daycare).

In addition, there will be money for continued monitoring of the city's homeless population, now at 2,000 but expected to grow as word gets to neighboring towns of the nifty services available at the new shelter. Additional per-capita funding will be justified.

Most interesting to my mind is the mayor's definition of "barriers" to the homeless seeking help. One, she says, would be anything that includes a Christian component. Such aid, please know, is the only organized assistance with a history of effectively turning around social maladjustment in addicts or the otherwise destitute. Not allowed.

Now, on to the casinos and government grocery stores . . . — *tcl*



"The Battle of Cowpens," painted by William Ranney in 1845, shows an unnamed patriot (far left) saving the life of Col. William Washington.

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