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**We need more than a paint job**

By Curtis Seltzer

BLUE GRASS, VA.—I've been intoxicated for the last seven weeks.

This is not an unknown condition for many writers, but it is for me—a guy who's almost a teetotaler.

I've been inhaling fumes, specifically those from Benjamin Moore's Moorglos SoftGloss LIFETIME WARRANTY 100% Acrylic Exterior House Paint, Brilliant White. This is not the same as sniffing L'Espirit de Courvoisier.

I've also been writing inside the percussion section of a painters' orchestra. Hammers hammering; power washers chugging and blasting; scrapers scraping. One fellow even fell on and broke the skylight above my desk, a dramatic crescendo that concluded that day's concert.

Writers are quiet creatures when they're writing, at least I am. Morning doves and a neighbor's barking bear dogs are the normal background to my keyboard tapping.

House painting, like writing, is one of life's tasks that is always better to have done than be doing.

If I'd had any sense, I would have bought a house made of something practical like bricks, which don't need to be painted and also protect against the huffy-puffy wolves that have disappeared from children's literature and are now classified as endangered. Or I could have gone for cheap maintenance and built with mud.

Instead, I live inside a skin of one-inch-thick chestnut boards, which, when nailed together, like going out in public painted as white as a geisha.

Kidding aside, I understand that house painting is both a cost-conscious investment for future benefit as well as a dermatological makeover. Unpainted wood weathers and disintegrates. Eventually.

Brute quantitative analysis suggests that it's cheaper to reside the entire house with permanently unpainted wood every 100 years than to scrape, prime and paint every decade. This cost-benefit option, however, doesn't draw enthusiastic support from a certain resident of my local living room from whose lips the word "tacky" would likely spring were I so rash as to even breathe the notion of a retrofit each century.

Current negotiations in Washington over taxes, budgets and debt are not about a paint job, or even a residing. When you're borrowing \$4 for every \$10 you're spending, you can't continue at that rate. And you certainly can't continue increasing that rate.

The federal government faces the dreaded remodel.

If we don't increase the debt limit, it's anybody's guess which bills will be paid and which won't. On August 3rd, according to a July 17th Washington Post story, "Our mountain of debt," by Neil Irwin, we would have \$12 billion in cash and \$32 billion in obligations. We could cover just over half of that day's \$23 billion in Social Security checks and nothing else. No defense bills, no Medicare, no education, no federal salaries, no food stamps, no VA programs, no etcetera.

The possibility of defaulting on our country's notes hangs over these discussions. Interest on our \$14-trillion-dollar debt ranges from more than 5 to almost 10 percent of annual federal spending, depending on interest rates.

To cover interest payments of about 7 percent of the current federal budget and avoid default, we could cut Medicare in half, or cut Social Security by one-third, or cut defense by the same or cut everything across the board.

I'm not sympathetic to the Samsons of default among us who want to pull down the temple of the

Philistines on top of everyone, including themselves. If we stop paying interest on the debt, most everything will cost more and be worth less. Default would force deeper cuts, raise interest rates all the way around and impede the future economy. It is toxic medicine that's best left in a tightly stoppered bottle.

Cutting is painful; we've become accustomed to what is. Raising taxes is painful; we've become accustomed to what is. The disagreement between the parties seems to boil down to a choice about who should bear most of the pain.

I understand the logic for closing some tax benefits and loopholes, even the ones that help me. They are mainly the product of campaign contributions and high-powered lobbying. They're not sacred. Neither are entitlements.

To promote the economy, I favor lowering the corporate income tax if it is tied to U.S.-based job development through R&D, hiring and expenditures for equipment and facilities.

The economic argument for lowering the capital-gains rate is that it would flush these savings into the economy, which will increase demand for stuff which will increase production and which will mean more employment. Let's give it a try. If we find that these dollars are stashed in mattresses and converted into gold bars, we have, at least, eliminated one idea from future discussion.

The national debate is argued in dollars spent and not spent, dollars raised and not raised, dollars borrowed and not borrowed. But it's really about what's more important and what's less, about who pays for what, about what kind of community we are and what kind we will be in the future.

We face a remodeling job, not a tear down and not a paint job. We don't know what it will cost, how long it will take, who will do the heaviest lifting and who might fall through the skylights.

I'm preparing to live with fumes and sawdust for a long time. Remodels are never quick, easy or cheap.

Curtis Seltzer is a land consultant who works with buyers and helps sellers with marketing plans. He is author of How To Be a DIRT-SMART Buyer of Country Property at [www.curtis-seltzer.com](http://www.curtis-seltzer.com) where his weekly columns are posted.

Contact: Curtis Seltzer, Ph.D.  
Land Consultant  
1467 Wimer Mountain Road  
Blue Grass, VA 24413-2307  
540-474-3297  
[curtisseltzer@htcnet.org](mailto:curtisseltzer@htcnet.org)  
[www.curtis-seltzer.com](http://www.curtis-seltzer.com)