

## Stealing: All Hail, the Self-Righteous Profit Center

Written by Alex Baer

Monday, 09 February 2015 13:46 - Last Updated Tuesday, 10 February 2015 00:00

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There are a lot of things one might say about the times in which we live. Here are a few terms which come to mind right this second: Creative. Untraditional. Pioneering. Voracious. Larcenous. Insatiable. Limitless.

Put it this way: If our times were a go-kart, we'd slap 40 kinds of governors on the thing, pull off the wheels, drain off all its life-giving fluids, wrap it in bales of jet-fuel-soaked hay, and bring in the healing fire of flame-throwers. We'd even lob in a few Molotov-cocktail-cases of thermite-and-white-phosphorous grenades for good measure.

Then, when the molten slag cooled, and the worst of our glare-burns had been treated, we'd hack apart the pieces with cutting torches, and ship the chunks to distant galaxies, on a hundred different spacecraft, in the hopes of forestalling reunion of the pieces for as long as humanly possible.

(An added plus would be the shot in the arm of this country's space program. Based on the renewed, full-speed-ahead activity to save our species, we'd rediscover the benefits and boons of a fully-functional space program and thriving industry, while marvelling at the numbers of product and services -- and jobs -- created, allowing us to get to work fixing the nation's aging, 1940s infrastructure with the booming, coast-to-coast kick-start in the tax base.)

Of course, this will never happen, even though sci-fi plotlines since the 1920s have told us the only way the species will band together and defeat a common enemy is from an outside, repulsive, alien threat.

And, of course, we know that sort of plotline no longer applies, because the right-wing is still with us, in a spectacular array of diverse psychoses and stunning, baffling ailments. This banding-together thing, to defeat a common world or national threat, became a blindingly apparent failure of the species with the continuation of Ronald Reagan as president.

By 1984, the *Full Boat Crazy* was on the poker table as the hand to beat, and all the chips were down, and out, and drowned out back, where no-one could hear their whimpers, moans, and death rattles. Who says History has no sense of humor, irony, or appreciation of the works of

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George Orwell?

It was a swell year, 1984. Then as now: *War is peace. □ Freedom is slavery. □ Ignorance is strength.*

Well, no matter. In the wink -- or nervous twitch -- of an eye, at least in geologic terms, all that feverish espousal of trickle-down economics would soon be recanted by the high financial priests of the land, but only when they got up to stretch out their muscles, gone lame from having lounged on all those hard sacks of gold bars sacked in raids on S&Ls, burgled from shakedowns by the financial industry, and raided from the vast lakes of 401(k) retirement funds created solely for Wall Street and crony pilfering in The Big Con of the American public.

Yes, it was probably a misquote from the original, that old adage: *The right wing psychotics will always be with you.* It's an easy mistake to make. Completely understandable, what with the endless chains of translations involving Greek, Latin, Aramaic, Babylonian, and who knows what all in the mumbo-jumbo and limbo of the jingoistic lingo stew of the times.

(You know the old demonstration of starting a rumor on one side of the room, and having a number of people repeat it -- then checking to see what the ending rumor was like, and comparing it with the original, to see how much it had morphed? Yes, well -- try the same experiment, but with each person speaking different pairs of languages, hearing one but relaying the heard rumor with another, and see what you get at the end. Besides a migraine, I mean.)

But, no matter. The bankruptcy laws sorted out the collapse of the S&Ls. The financial industry was fined a nickel for every billion dollars stolen. All was forgiven, Again. And a new trend was begun, in which yet another new industry sprouted roots, wings, and tentacles: *How to Steal the American Public's Retirement and Pension Funds, with No Repercussions from The Law, and No Awareness by (or Objections from) the Masses.*

Best of all, nobody went to jail, not bankers, and not even the hundreds of thousands of families who were soaked with sudden, *very* bad financial news and who were sucked either partially or wholly down the impersonal drainage pipe of Best o' Luck (TM) and Hold on Tight! (TM) brand

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Capitalism.

Of course, had any of that foul trickery and theft happened today, events would have had a completely different outcome: Yes, *whole families* would instead be packed off to debtors prisons in wholesale lots, and be stripped of any financial holdings or possessions via lawful forfeiture, and all goods sold off (or kept) by the very same bankers who bankrupted them, and had been left free and untouched.\*\*

Carting families off to jail for daring to owe money during a time when every penny needed to be accounted for, in order to be stolen, is one of the bullet points in the Family Values Charter. It appears to be, ironically enough, a hollow-point bullet point.

Yes, this global financial crisis helped solidify one of the implacable codes of Hammurabi, handed down to us through the eons by generations, via laws and lore, and still commands us all to this very day: *Bankers always eat.*

\*

\*\* This is part of the requirement of the little-known Anti-Scalding and Unscathing Act of 1809, which helped 19th century robber barons bloom and balloon outward, helped kick-start the Great Depression, aided fascist financiers in their attempted coup of the U.S. in the 1930s, and required all financial industry officers be left free -- and be awarded massive, congratulatory bonuses -- following the near collapse of the world economy in 2008.

It should be noted, however, that both Houses of Congress unanimously decreed that Certificates of Appreciation should *not* be awarded to these officers; this would constitute their full and total penalty for their participation in such epic, bald-faced thievery of unimaginable scope. It was also declared they should not be subjected to any shame whatsoever, and the issuance to them of snide Certificates of Depreciation was abruptly abandoned.

There were additional requirements under the Act, but, frankly, we would all of us -- even those of us with ironclad constitutions, strong stomachs, and no family history of hysteria -- require a

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few airfields-worth of intoxicants, and sturdy tranquilizers, flying in even friendlier formation along with us, as our wingmen and tail gunners, before the details of those added requirements were sprung on us, and all of our sensibilities and myths about life, governance, and the nation were instantly shot down with us, plunging us into unrecoverable tailspins.

One requires *some* preparation, after all, for such sudden granting of an unyieldingly harsh, reminder lessons in gravity, velocity, immovable objects, and our own lack of immortality. Figuratively and literally, and simultaneously. Usually, the preparation consists of, "*Heads up, look out -- oh, never mind, there it was.*"

\*

### **Meanwhile -- shovel in hand, back to *burying the lead*, though:**

Against all corporate policy, I keep noticing how much I am getting ripped off in everyday transactions. And, no, not just in disagreements about the *value* of goods or services, and about how soon these items blow up, injure us, trigger neighborhood sinkholes, or irreparably contaminate the water supply for three surrounding states.

No, I'm talking about outright hornswoggling in the check-out line, whether it be reality-based or supported in the online ether. If something is advertised to cost \$1.29, then that's what it's supposed to cost. That's the theory. In practice, the item is \$4.89.

*I know, I know* -- I'm a Luddite and a throwback, a total misfit, insisting as I do on some outmoded, yesteryear notion of fairness, a reasonably accurate interpretation of mathematics, and an iota of logic.

And, yes, I'm aware Republicans recently managed to jam legislation through Congress which negates all known mathematics in calculating the national budget, in favor of a secret-ballot vote, using runes and chicken bones, by a panel of Tea Party science scoffers in high positions on the Science Committee, whose economics training consisted solely of having the word "arithmetic" appear in an unsuccessful spelling bee bid in fourth grade.

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But, I stick to my calculator and to my guns on this point. (Also, I prefer a measure of dignity -- something poor people can rarely afford, let alone are comfortable in insisting upon. But, I've always been a dreamer.)

Oh, sure -- a small percentage of these rampant overcharges are probably innocent hiccups of human error and machine-process complexity. I get that. But at what point, exactly -- *or even within three horseshoes of the post* -- do accidental pricing errors become tried-and-true profit centers?

My academic answer is: Based on current banking practices, and those within the financial services community, is that consumers will be charged what the market can bear -- and, after the market has collapsed, and consumers are in danger of being crushed, they will be asked to provide a penalty payment involving failure to catch said market before it crushed them.

My other answer, left in my other pants overnight, and based on grueling holiday field work, day-to-day transactions, and a severe smarting of a minimalist's starting wallet, is this: *Count on it.* Ye  
s, the corporate boning has begun in earnest. Up to now, it's been play time and practice. In fact, I've started building the overcharge percentages into the shopping budget, straight across the board. Unlike the standard formula for housing, more than 25% goes to overcharges, despite my suggestions, and guidelines, to the contrary.

This is especially true when shipping goods, as this all-too-true mini-rant can attest:

- I sold a number of things on ebay (they seem to inconsistently insist on being a lower-case "e" at times, and then schizophrenically sending me emails in which they randomly capitalize themselves, without any apparent rules or meaning -- just like capitalism itself) during the holidays.
- In fact, three items were *identical* in all meaningful, shipping-related ways: dimensions and weight. (Specifics, should it matter: 43 x 17 x 5 inches; 12 pounds, 8 ounces.)
- The current ebay promotion for sellers is to use Fed-Ex; doing so enables sellers to receive a minimal discount of regular shipping fees. So, I shipped that way.
- When you ship, you are notified that the cost you see is an estimate, and that your final cost may vary if your item is remeasured and reweighed and found to be larger or heavier than

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declared. This seems fair enough. The final charge is billed the following month, through ebay.

- In one case, the item went through exactly as I had calculated. In the second case, my shipped item had mysteriously added nine pounds to itself, coming in at 13 pounds on the nose -- a bit of surprising, unexpected holiday weight gain, but tolerable. In the third and final case, the item nearly tripled in weight, shooting up to 23 pounds!

Again, these items were *totally identical*. (I've had the same exact thing happen with UPS, when they had *most favored nation shipping status*, so it's not just Fed-Ex. And, yes, my scale is Post Office approved up to 75 pounds, and is regular cross-checked with packages I have reweighed by the Post Office. No wonder Republicans are in such a hurry to crash the Post Office and have private corporations step in and have the consumer milking -- or hosing, as you like it -- begin. )

Failure to pay the shipping charges on my ebay bill means *Very Bad Things* are unleashed upon you from Aunt ebay's -- Pandora's? -- Box of Shipping Dirty Tricks, of course. As the charges are billed through ebay, ebay can shut down your account, for openers. It goes downhill from there.

You can call them, for example, in Step One of the route for possible, logical resolution, of course, which I did in my abject naivete, using a preposterously complex and confusing route requiring lots of hold time, and multiple bouts on my part of calmly and politely saying things like, "Does anyone there speak English, please?" and "But that has nothing to do with my questions," and so on.

Of course, like all patriotic American businesses, ebay has shoved its Customer Contempt and Disservice Department activities offshore, hiring only Finnish and Burmese natives trained by Yugoslavian tutors who speak Zulu with a limp, who then require add-on courses by trainees in Sanskrit, Urdu, and Tasmanian, until the appropriate levels of confusion, and Matthew-McConaughey-levels of master mumbling and eye-rolling at customer questions, have been thoroughly achieved.

Just as it is in financial services around the world, it is most hoped that all customers, and all nations, will simply throw up their hands -- after they finish tearing out their hair and ripping out their eyebrows -- in frustration, and simply pay up, and forget all about any notion of justice or fine-tuning any laws *to keep this sort of thing from ever happening again*.

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This is legal, patriotic, and expected. So is moving, on paper, your U.S.-based corporation, and its assets, to a foreign country -- or at least to a post office box in the Cayman Islands -- and not pay a penny in taxes to help support, reward, or thank the country in which the majority of profits were made.

- (If you are looking for a cause to support, one could do worse than get behind a drive to get all taxpayers to move, on paper, their incomes to Haiti, or Tahiti, or anyplace where there are lots of free-range vowels, and declare yourself ineligible to pay U.S. taxes. You could even insist on following the lead of major corporations for the last few decades, and insist on getting back a few billion dollars, instead of paying. As mere individuals, however, you should be prepared to be talked down to half a billion or so -- per family member, that is, including pets, in any negotiation.)

Of course, we can always get *someone* to pony up that \$20 to \$50 billion dollars in lost tax revenue. How about it -- are YOU ready, personally, to  
sign up to cover the taxes dodged by...

*oh.... war profiteers*

, for example?

- *Heck, we can probably get at least a hundred bucks for your Big Scream (TM) teevee, over there, and another 50 bucks for your HowlerMunkee (TM) stereo, providing you chip in the CDs, and so on...*

Yes: How long has it been since you heard anyone, or anything, say something or other is **Un-American**

? Yes: Like so many good ideas and concepts, this one, too, was poisoned by a politician from the Republican Party, where Hypocrisy goes for a facial, and to get its claws done.

My theory, however, is that companies perform purposeful overcharges based on complex formulas and algorithms linked to consumer-and-end-user factors such as eyesight, attention span, likelihood of receipt checking -- providing the system has broken down and the consumer has been actually issued a receipt -- and a general willingness to stand in another really long line and haggle endlessly, and fruitlessly, with already-brutalized and virtually (or actually) shut-down staff members of the whimsically-named *Customer Service* counter.

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I always feel really used -- really *serviced* -- after that process, you know?

I've concluded that theft is now the second most prominent factor in corporate profit centers, only barely squeaking out the twin competitors of cheating and lying, already tied in a dead heat in first place.

Such is the state of empire. It is a gutting thing to behold. And to experience, of course.

I mean, you can do the Googling and news-article-reading as well as I can. Grocery stores, for example, are thrilled when their price accuracy hits anywhere around 95% of what the shelf tags and store ads say you'll be charged.

Some grocery stores should be required to obtain casino permits, since luck is so prominent in cash register operations. Plus, they only very rarely pay out, just like actual casinos. If they're going to keep rolling snake eyes in their pricing policies, they could at least cut loose with a complimentary umbrella drink on the way in.

- *Note to grocery stores: ☐ Hey -- I'd probably buy more, if I had something stronger than a latte in that chunky, onboard beverage holder in my cart. ☐ Leave me to worry in the morning how in heck I wound up with a 90-pack of Rocky Ranger brand Springtime Fresh, Mountain-Air Scented, Custom-Cut, combination sanitary wipes / paper towels / adult and child diapers / car wax pads / high fiber fruit chewies, and enjoy the windfall!*

Safeway's been sued a bunch of times on overcharges, as have just about all of them, even the wholesome-sounding Whole Foods.

My field work suggests that small, regional chains are more accurate, despite national-chain computer systems and networks of customer loyalty card hocus-pocus. This appears to be especially true in stores with low employee turnover, and where employees are allowed to care -- an unprecedented act of futuristic business management. It also helps if the cashier recognizes you as a regular, and if you abstain from being a complete bozo-meets-bongos sort of asshatted customer while there.



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- Choices are low. You gotta eat sometime, *as the fisherman lectured the lake, hands on hips, his bait draped helplessly over the side rails of the rowboat....*

In my small town, for example, I can go 2-point-6 miles to Safeway and get overcharged on at least one item on every single shopping junket, or I can go either 22-point-3 miles southeast or 21-point-8 miles due east, and get overcharged about once every three to four shopping ordeals.

- *Now, if you figure in the cost of gas... how much time you want to spend commuting to the grocery store and back... the amount of energy and desire you have for the usually financially-insulting and mind-numbing claptrap of food shoppery.... and whether or not you need to be within a fixed distance of plumbing, during flu season, after a Gargantuan Gulp (TM) on the way to the store, or just overall... well, you get the picture.*

As resolute and determined a shopper I am, I sometimes ax the middle man, and cut to the chase, shopping at one of the area's unbranded, No-Name convenience stores, where you can have none of the product selection, but pay 3 to 5 times the regular grocery store price on each item, and just be done with it. This approach often amounts to an overall savings and a reduced bar bill. It can lead to bad experiences with poor decision-making and day-glow orange vinyl cheese served on chipped roofing tiles, however.

Meanwhile, I have no idea why it is that people hate government so much, especially since it is only government that can *ever* stand between people and rampant corporate buggery. After all, as a nation of laws, we do not resolve consumer disputes by violence and gunfire. No, such solutions via raging gun battles are available to us only on the international stage, where petty disagreements, bald self-interest, insatiable greed, and corporate policy are all big business, and absolute godsend, to weapons manufacturers and to the Military-Industrial Endless-Wars-of-Convenience Council.

This is unlike the petty cash weapons manufacturers receive to help consumers sort out their differences on the personal front. Yes, it is only the Bible, most likely, or perhaps IRS tax form instructions, that have been subject to so little understanding as our often-quoted Second Amendment -- where the rights are specified up front, leaving everyone free to ignore the other half, where the responsibilities are listed.

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- After all, we're talking Profit Centers here, not Prophet Centers. You want to talk about the widow's mite, that's around back -- meanwhile, we'll collect that here and now, *thankyo uveddymuch*.

However, the Supreme Court has blurred some of the issues by proclaiming corporations as people, while being simultaneously reluctant to prosecute them for any crimes of the sort which would normally get you or me chucked into a dark hole until we can see our shadows, or not, and predict the end of our sentences, or not. Plus or minus a century or two.

- Speaking of which: I'm late in reporting this -- time having little meaning for me since I was declared irrelevant, obsolete, and redundant some time ago by our civilization -- but I ran across an observation last Monday that made me smile. Here it is: "We decline to believe scientists about global climate change, but are ready to trust the weather forecasting abilities of a rodent in winter."

- I think this is a marvelous commentary on the species. (The ones with the big-deal opposable thumbs and large brains, I mean. However, you have to admit, at least one groundhog has outwitted humans and lives the life of a pampered media star, while the rest of us go whistle for our supper...)

Yes, decoding the Spirit and Letter of the Law are mighty mysterious workings, and require those with studious natures, brilliant minds, and uncommon hearts to help us interpret with clarity and kindness the laws we use to govern ourselves, and to help us understand how we are to live with one another in righteousness and peace.

This is why there is so much confusion about quite a few SCOTUS appointments appearing to be nominations for a *Who Looks Most Unlikely, Dumpy, Grouchy, or Confused in Black Robes* contest, and how it is possible that these same appointments could be for *life*

, for goodness sakes, let alone be made for a *week*,

to maybe cover someone who may be out of the high-columned office on a love-shack tryst, or hiding at home in another Anthrax-Ebola-Zombie scare from Fox News.

*Or Brian Williams, who, as we have once again learned...*

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- Sorry. Low blow. For fun, though, I try to envision all the journalists who've been caught in their lies, about how much of a rough-and-tumble war-time correspondent they've been, and what happens when they meet Walter Cronkite and Ernie Pyle on the other side...
- I also amuse myself greatly, imagining how Fox journalists would explain themselves, and their H.P. Lovecraft sensibility of news reporting, to H. L. Mencken...
- Sometimes, I even imagine every journalist who has ever snuck personal opinion into news reporting, disguised as news, meeting Edward R. Murrow, and having a little chat along those lines...
- I am easily amused. (It helps keep costs low in a time of no money.)

Of course, not being activist judges interested in making law -- *except after they are personally installed, of course, but not as candidates*

-- judges can only uphold laws made by legislatures. And legislatures can only pass bills made up for them by ALEC and right wing think tanks, and forced through by lobbyists funded by right-wing corporations and vested money interests, Wall Street, and the *Anti-Main-Street-League*

(where business is booming, but the superhero comic on these guys tanked, for obvious reasons -- what were they thinking?).

Added support to bills aiming to decimate middle America is provided by middle-America constituents, of course, who are duped and motivated by right wing media outlets drum-beating the endless echo-machine messages from the GOP talking points committee, supported by focus group research in high-ignorance, low-information audiences who are prone to making pointy hats out of hot beverage *fixins*, and who work the system to get at least 1.5 *Rascal* scooters from Social Security, per person, per butt cheek.

This is why America is such a great place to live and has such a great system.

And, if you're confused about anything, just put your blind faith in the system, ask no questions, remember what you've always been told, go with your gut, and hope for the best -- you know, *like around election time*.

But, unlike times where you're driving in really fast traffic, keep your eyes open for obvious hazards. Running the ship of state aground on some high, sharp rocks is one thing, but denting up your own wheels is another.

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You know how they overcharge, underpay, and wheel-and-deal at those insurance-body-shop-casino operations. Ain't nobody going to meet you at the door with a complimentary Stinger, to help take the sting out of things...

Not unless you have a stinger missile in the trunk.