



It's in the Cards

by Benjamin J. Stein

Tuesday

I have a new plan. I am sitting outside a store in Hollywood called Meltdown, between two different Thai restaurants. Meltdown sells collectible and super violent comics. All right. That's not my problem. However, it also sells (choke, gasp) decks of cards, "booster" decks, individual super valuable cards, and other things connected with a vile, horrible game called "Magic."

Tommy is interested in "Magic." No, not interested. Obsessed. Crazy. Insane. He has a huge box filled with them. He has many photo albums filled with Magic cards. He carries them everywhere. He stares at them. He holds them up and puts them in front of me and asks, "Daddy, do you think this is a good card?"

The card is something like "The She-Vampire of the Bog of Metamucil." It has various symbols on it. And I am supposed to know what those little symbols mean. Something about "mana." Something about "tapping." Something about how many blows you can absorb and how many you can dish out. Then there are some cards that can throw your opponent's card back into his hand.

"Daddy, do you think this is a good card?"

"Yes, I think it's a good card."

"No, it's not a good card. It has no mana and it can only take three and give out two. You can just tear it up and throw it away."

"All right."

"Do you think this is a good card?" He shows me something like "Ghouls of Balboa Island."

"No, I don't think that's a good card. It looks, well, icky."

"It happens to be a very good card. Look at that." He shows me some tiny symbols and they mean less than nothing to me. "This card has five mana and can take five and give out five."

"All right. How come you can memorize the rules of this incredibly complicated game and can't consistently do simple addition and can't remember to close the refrigerator? How come you know this incredibly complicated game that even your mother and father don't know and can't tell us when your dog makes a mess in the kitchen?"

At that, he looks at me and holds up another card. "Daddy, do you think this is a good card?"

Anyway, here's my idea that's coming to me while I am waiting in my car for Tommy to do his insanely long choosing process with the patient proprietor of the store, Gaston. Wlady and I will invent a card game called Clinton. It will have cards for Bill and Hillary and Vince and Webb and Bernie and Janet and Gennifer and several assorted movie stars. Then, each player will have certain abilities and powers. Like the Hillary card can commit income-tax fraud and securities fraud, and she can have the media say she's the victim, not the criminal. She can also obstruct justice a half-dozen times and still have *Time* magazine say that no one has found anything wrong in Whitewater.

The Janet card will be able to commit stunning mistakes in trying to "save" children from a maniac cultist and let the kids die of fire—and she gets the press to say she, Janet, is the victim. The Al Gore character is my favorite. He gets to write a book while he's a civil servant, make a million dollars from it, and have

no qualms at all about helping to accuse the Newt character of ethical gaffes for writing a book and not taking an advance.

The best characters are the media cards. They can fold backwards and forwards so they can do every kind of perverse act that the Clinton card and the Hillary card might want them to do.

"Clinton—A Game of Magic and Illusion." How do you like it?

Saturday

The moment of truth. I have decided that I need a boat of my own. To zoom around Lake Pend'Oreille and up the Pend'Oreille River. Not just the *Sea Puppy*. But a big, fancy boat of my own. But for me, a big boat is a 20-foot Thompson. I found one I like at one of the two boat shops in Sandpoint, The Alpine Shop. It's a 1993 that was never sold. I have been bargaining over it for a few months now. I decided not to try to get the best possible deal. I want Bob, the owner of the Alpine Shop, to be really happy with me. I want him to be happy enough so that he will go anywhere on the lake, at any time, to rescue me.

"Bob," I said, as I looked lingeringly at the boat and its gorgeous turquoise trim, like a 1957 Plymouth Fury or maybe a 1955 Chevy Bel-Air, "am I an idiot to buy this boat? Wouldn't I be smarter to buy stock for my retirement?"

"Ben," he said, "you have to have some enjoyment before you retire."

Trust me, an idiot, to ask a boat store owner if I should buy a boat or buy stock. Still, he gave a good answer. This is the problem. A man has to plan for his retirement and save for it, and he also has to live in the moment. He wants to

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plan for his child's welfare, but he also wants to have fun with his child now. Oh, what the hell. I've arranged to put it on my MasterCard. So I have a month to think about how to pay for it.

A few hours later, as I stood on the deck of my room at the Edgewater, I saw the mighty 20-foot Thompson heave into view. I ran down and looked at it. Tom, the boat shop's ace mechanic, started to explain to me how to put up the boat's tonneau cover, snapping its buttons, putting up its shafts. I kept hitting myself on the head with its support bar. "Just forget about it, Tom," I said. "I'll buy a cover for it with elastic. I'm not getting into this tonneau thing."

Tom shrugged. "A fool and his money are some party," as my pal Peter Feirabend says. I think that's what I'll call my boat. "A Fool and His Money." No, on second thoughts, I'll call it the *Trixie*, or maybe the *Sea Trixie*.

A few minutes later, I was at the helm of the *Sea Trixie*, heading out over choppy water, getting tossed here and there, but making my way far down the lake to Whiskey Rock. I zoomed through the wake of other boats. I let Tommy drive. I let Peter's 11-year-old son, Alex, drive. I drove again. Spray slammed into my face. Tommy got seasick and went below to the tiny cabin to hide. And to go through his Magic cards. Yes, he brought them on the boat.

Sunday

I'm waiting for Tommy's gang of pals, plus Peter, to come over to ride with me on the *Sea Trixie*. I'm out on a hydrobike to get some exercise. As I rode out to the swimming beach on my hydrobike, I passed three young girls on a log. "Hey, are you someone famous?" one of the girls asked.

"Well, I'm a little bit famous," I said.

"Aren't you on TV or something?" another girl asked.

"I am on TV a lot," I said modestly.

"Then are you really super rich?" the first girl asked.

"Not at all," I said. "Just a working stiff."

"Well, then what's the point of being famous if you're not rich?" she asked.

"You get to be recognized. People

talk to you as if they were your friend. You get to feel as if everyone on earth is in your family. That's worth a lot, isn't it?"

"Not really," she said.

Sunday

A little tidbit about how Congress works, what tort "reform" is, what money is, and what the people who it buys are.

This afternoon, I wandered out to Dulles Airport, after a long visit with my parents, Wlady, Danny Wattenberg, and Aram Bakshian, turned in my rental car, took the bus to the mid-field terminal, vamped in the Admirals' Club for a half-hour, and then boarded flight 75 to LAX. The man in the seat next to me was a



portly, florid-faced, good-natured fellow. He was reading a "men's" magazine. I asked him what he'd been doing in D.C.

"I'm an accountant," he said. "Partner at [and here he mentioned one of the largest accounting firms in the world]. We were here to give an award to Senator Chris Dodd and to thank him for his help on tort reform."

"Oh. Thanks for helping you guys never get sued anymore, no matter how badly you screw up a company's books, right?"

"Right," he said cheerily. "Make sure we don't have to get sued every few days."

"No matter what you do, right?"

"Right," he said.

"You must love Chris Dodd," I said. "He's been fighting for you guys for a long time. You must have given him a ton of money."

"A ton," he said eagerly. "But he earned it."

"You guys mounted a helluva campaign. You just totally snowed under the stockholders and the plaintiffs' lawyers."

"It was beautiful," he said. "The senators never knew what hit them. Like our Dianne Feinstein. We had everyone at the firm, everyone at every big accounting firm in the state, call her office, her committee offices, six different numbers for every person to call, make it look like six different people were calling. We'd make up names all the time, call with a different name, make her think that everyone in California was calling her. The day before the vote, we made forty thousand calls to her office. Maybe a few hundred people were making all those calls. Make her think everyone in California's really worked up about it."

"Ha, ha," I said. "Very, very clever."

"Plus, we'd given her so much money it probably didn't matter how many calls we made. But that was just to make sure. The only one we couldn't touch was Barbara Boxer."

"Great," I said. "What about the stockholders?"

"That's their problem," he said. "It's a tough world. We've all got to look out for number one."

"Is this because you had to pay out so much money for the S & L frauds you guys said were all right? Were you worried that would put you out of business? Is that why you lobbied so hard? Why you had this whole giant campaign?"

"No way," he said. "That was never what it was about. Like, we had to pay four hundred million to the RTC for what we did with the S & L's. Big deal. Insurance paid for three hundred and fifty million. Then we had excess coverage. So our liability as partners turned out to be about twenty-five thousand, and we had five years to pay it off. Five thousand a year for a partner at our firm? That's a joke. We didn't even feel it. No, this is about lowering our insurance premiums."

That's why Chris Dodd of Connecticut was so involved. Get it?

"I get it," I said.

"Well, that's how Congress works," he said. "We buy them. That's what they have to sell. We all make out by selling what we have to sell. Then they pretend they're all doing it for the public good. At least we're not pretending anything."

I shook my head and pitied people who believed what they read in school books.

"Now, let me tell you how I got about sixty thousand more from the insurance company for earthquake damage than I actually had to spend . . ." my neighbor said, but I told him I was suddenly very tired and had to sleep.

Thursday

Thirty-four years ago, I became friends with a boy named Billy Farhood. His father was a lawyer at the National Labor Relations Board whose name had originally been Farhad, as in a Lebanese name, but he'd changed it to Farhood to sound more English. Billy was a dark, good-looking boy, a sort of a model handsome young man. He had a pretty girlfriend named Shirley Koenig, who was best friends with a lonely, touchingly eager-to-please young woman named Goldie Hawn. Billy and I became close pals, along with a whole gang of boys named Joel Block (ace golfer), Calvin Kline (not the designer), who had the coolest car known to man, a pristine white 1962 Corvette, and Marvin Goldberg, ace card player, mathematician, and golfer. This was during the long, languid summer between my last year of Montgomery Blair High School and my first year at dreary but effective Columbia.

We played golf almost every evening after my unbelievably dreary job at the Civil Service Commission, adding up columns of figures about injuries and sicknesses of civil servants with an ancient Marchant calculator for \$67 per week, with half an hour for lunch. We went to the Hot Shoppes and ate Mighty Mo triple deckers. We smoked cigarettes like we were invulnerable. Billy had a blue Pontiac Bonneville convertible, and we sped around the Beltway at a hundred miles per hour, no seatbelts, no airbags, just luck.

That was the summer I discovered Bob Dylan, my ultimate hero. Folk music was all the rage. Billy Farhood and all the rest of us listened to WAVA, all folk music, drank and smoked and played golf, pool, and talked about the future. Billy was amazed by little me. He said he had never met anyone who was a good student and also liked to smoke and drink and laugh, and this made him think he should be a better student.

He and I stayed pals while I was at Columbia and he was at the University of Virginia. We stayed pals while he went to graduate school in psychology as he also worked as an accountant after college. Just last December, he and his lovely wife Christine, whose wedding I went to twenty or more years ago, came to my fiftieth birthday party at my sister's apartment in Brooklyn Heights.

"Tell me about your life," he said. I told him about Hollywood, about how much of a thrill it is to be in front of a camera, about my adventures on the lake in Idaho. He beamed and smiled and patted me on my back. "That's what I love about you, Ben," he said with a big smile. "Your sense of adolescent daring. That you'll do anything, just like a little kid even though you look so serious."

I thought about that often, and then I called Billy and told him I hoped to be in New York after Labor Day. "I'll be on Long Island most of August," he said. "But after that, we'll all get together and laugh a lot."

Today, Joel Block called to tell me that Billy had been riding his bicycle on a country road in Patchogue, Long Island, on one leg of a twenty mile health bike ride. He was on the shoulder. A woman swerved from the highway seventeen feet onto the shoulder and hit Billy's bicycle at high speed. Billy was thrown seventy feet into the air and landed on his head. Now Billy was in the hospital, in intensive care, deeply wounded, with severe edema in his skull.

"He has about one chance in a hundred to survive," Joel said.

Friday

It's nearly 11 p.m. and I'm still on the set of "Live Shot." This is a good show that will be on the new United Paramount Network starting in September. It's set in a TV newsroom. I

am a recurring character twice in thirteen episodes, playing a mean, nasty station manager. In this episode, my predecessor, a tough woman who has been sexually hounding a TV commentator, gets fired and I replace her. In the scene we're shooting this late, we're talking to a Rupert Murdoch-like owner who is worrying that a sexual harassment lawsuit will hurt the station. He's got a very angry woman station manager on the line, and I am there sort of stoking up trouble.

As we get ready to film, the woman who is playing the station manager is pacing back and forth. Suddenly, she stops, and slaps herself twice on each cheek, quite hard. I laughed at what I thought was her effort to wake herself up after a long day on the set.

"What are you laughing at?" she said in a deeply aggrieved tone.

"You slapping yourself," I said. "Very funny gag."

"It was not supposed to be funny," she said. "I'm getting myself into the part. I guess I'm just not as good an actor as you, because I can't just put it on. It has to come from a very real place inside me. It has to be there so I can feel it. If I can't feel it, I can't act it. So I slap myself to feel angry. And you laughed and interfered with that."

"I am so sorry," I said. "Really, really sorry."

"Well, just next time have some respect for the way other actors prepare."

So you see, a wild man like me can't be trusted anywhere.

Nevertheless, we did the scene, and it was fine, and then I got to do another scene, and I went home through the dark streets. It's a great feeling working on that safe, protected set, that little well-fed city within the city. But worrying that some killer will shoot me as I sit in my car on La Cienega Boulevard—that's not quite as great. I wonder if the people who run the world have any idea of how angry we are that our streets and communities have been taken away from us by hoodlums.

As if to prove my point, when I got back to the mighty Shoreham Towers, there was a note in all mailboxes saying that the prior night there had been yet another robbery, this time at gunpoint, of a woman walking her dog. From now on, "It is imperative that dog walkers go out only in pairs."

It's getting worse here in L.A., too.

People are whispering about what will happen when the O.J. Simpson trial ends. "Don't be in town when it happens," is the general theme. The fear is that there'll be riots if he's found guilty, riots if he's in a mistrial, and riots of celebration if he's acquitted. But somehow, the occasion will call for riots.

Saturday

"All right, Daddy, now let's go get me some lunch," Tommy said. "How about 7-11, and I'll have Slurpees for lunch?"

"No, my boy. I just offered you lunch at home and you didn't eat it, and I told you no lunch at all if you didn't eat at meal times."

Tommy let out a long sigh. "Daddy," he said, holding up his right hand like a traffic cop stopping cars, "just listen for a minute. What's more important: me eating when I'm hungry or you ordering me around?"

I'm telling you, the kid could teach Johnnie Cochran how it all works right now.

Monday

I'm in Washington again, visiting my parents. It's mid-August and it is painfully hot. How I wish my parents lived in Idaho. Anyway, as I was strolling down the street in Foggy Bottom, I saw a woman in a short skirt with a skinny frame. "Hi, Ben," she said as I approached her, "Don't you remember me?"

"I am afraid not."

"I used to be the hostess at —," and here she named a restaurant in Maryland that used to be one of my favorites. "You used to come in all the time. I don't work there anymore, though, anyway."

"I hope you won't mind if I tell you that you look incredibly thin," I said. "Were you always this thin?"

"Well, I haven't been eating much lately," she said.

"Have you been sick?"

"No, my boyfriend and I had a friend visiting us."

"Was he so awful that you couldn't eat?"

"No, he brought something with him that was so great that we didn't bother to eat."

"Tapes of 'Ren and Stimpy'?"

"No," she said with a becomingly shy giggle. "Heroin."

"Oh," I said. "Heroin. Well, I have to go now."

"But don't worry," she went on. "Because I'm not going to do it any more."

"Good, good," I said.

"And in fact, my boyfriend started school today, and we've vowed we won't use any more heroin while he's in school."

"Very good," I said. "What school is he in? Pharmacology?"

"No, he's in medical school at —," and here she mentioned one of the best medical schools in America.

"Great," I said.

"We can use any pills he finds though," she said, "so we'll be all right."

"Sure. You'll be swell. Top of the world. Bye."

Anyway, I would have made a great salesman, because later that night, as I was buying apples at the Georgetown Safeway, a store that's roughly 50 percent more expensive than the Sandpoint Safeway, I met a beautiful woman who was looking at magazines. "I know you," she said. "I've seen you somewhere."

"On TV," I said modestly.

"Sure. Right," she said skeptically.

"No, really. On 'The Wonder Years.' Lots of shows. But, never mind. Do you see *The American Spectator* here?" (We were in the magazine section.)

"No, I'm looking for *Investor's Business Daily*."

"Really?"

"To look up stocks to buy for my investment portfolio."

"I see. Why not just let Warren Buffett do it for you?"

"I think I can do better."

"You think you can do better than 28 percent per year compounded for almost thirty years?"

"Uh, huh . . ."

We talked for a while, and I told her I recommended that she ski Idaho next winter. "How can you ski with all those corn fields?" she asked. "Is that cross country?"

"That's Iowa, not Idaho," I said.

"What's the difference?"

And you know what I say? *Right on*, that she has not been burdened by traditional white male Eurocentric thinking

like knowing the difference between a Rocky Mountain state and a Midwest state. Right on for a woman who will challenge Warren Buffett. Right on, sister. What you don't know can't hurt you.

Wednesday

A visit to Britches, a clothing store in Georgetown. It's spectacularly hot. In fact, it's so hot that I feel like I'm floating. The ground doesn't seem to touch my feet. I bought two suits at super sale prices and then lost my dark glasses. Then I saw a girl I knew on Wisconsin Avenue and couldn't remember her name. Then I couldn't find my car keys. I felt as if the molecules in my brain were being pulled apart and the glue between the molecules was screaming.

The part that makes my spine tingle is that this is exactly the way I felt in 1983 when my beloved friend Martha Dauman died—like I was just going to fly apart and turn into atoms. I really feel worried that Billy Farhood has died. All through dinner, I felt crazed. I sat at the normally homey Sequoia and felt as if I were surrounded by lizards. The food tasted awful.

I went home to the River Inn and was asleep by 9 p.m. Then I woke up at 10 p.m. and could not get back to sleep until 2 a.m. Something is wrong.

Thursday

Up at 5:30 a.m. to get off to the C-Span studios on Capitol Hill to talk about politics and the conspiracy against the small savers of America by the lobbyists for the big investment banks and accounting firms. My fellow guest was a deeply amusing leftist named Christopher Hitchens. The interviewer was Susan Swain, a capable woman.

I did the interview, and then I went back to my hotel room to sleep. Deep sleep until 12:30 and then I called for my messages. The third message was from my pal Joel. "Billy died yesterday afternoon," he said. "I'll call when I know more about the funeral arrangements."

Good-bye, Billy. Why did you have to be so in love with wheels? I'm never going to forget those summer nights when we listened to Bob Dylan and thought we would live forever. □



Flat Tax Express

by Grover G. Norquist

Within months of Ronald Reagan's 1981 inauguration, Congress enacted the Kemp-Roth tax bill, cutting marginal tax rates by 25 percent. Now Alabama Sen. Richard Shelby predicts that within eight months of the inauguration of a Republican president in 1997, Congress will enact a flat-rate income tax to replace the current personal and corporate income-tax structure.

Shelby, who with House Majority Leader Dick Armey is co-sponsor of the first major flat-tax legislation, the Freedom and Fairness Restoration Act of 1995, sees obvious parallels with the campaign for Kemp-Roth. It had tireless promoters in then-Rep. Jack Kemp and the *Wall Street Journal* editorial page. It united the conservative movement and became a consensus position in the Republican Party. By placing tax cuts front and center in his 1980 presidential campaign, Reagan generated enough momentum to get Kemp-Roth through a Democrat-controlled Congress and a hostile Washington establishment once he was in the White House.

The flat-tax campaign, Shelby observes, is ahead of schedule. Pro-family and free-market groups support it. Talk show host Michael Reagan says that his listeners are "on fire" for a flat tax, while other hosts report similar support for scrapping the income tax and replacing it with a flat tax or a national sales tax. Every Republican candidate for the presidency has endorsed moving toward a flat tax. And, in a gesture tantamount to writing a flat tax into the Contract With America for 1996, House Speaker Newt Gingrich and Senate Majority Leader Robert Dole appointed

Jack Kemp to lead the "Economic Growth and Tax Reform Commission." According to Armey, Republican leaders fully understand that this commission will in no way sidestep or avoid the flat tax. "This is a serious commission," Armey says. "Just look who they recruited for it." Its members include Heritage Foundation president Edwin Feulner, Ohio treasurer Ken Blackwell, California treasurer Matt Fong, Jack Faris of the National Federation of Independent Businesses, Dean Kleckner of the American Farm Bureau, and Herman Cain of the National Restaurant Association.

Considered utopian only a year ago, the flat tax has moved to the top of the political agenda—and become virtually synonymous with tax reform—for two reasons. First, the Republican takeover of Congress gives taxpayers an assurance that "tax reform" will not turn into another increase, as it always has seemed to in the past. The 1986 tax reform worked only because the public trusted Reagan to veto any rise in the tax burden. Now, 198 House members and 31 senators have signed the Taxpayer Protection Pledge against raising income taxes. The list includes the entire leadership of the House and Bob Dole and Majority Whip Trent Lott in the Senate.

What's more, the arguments for the flat tax are the same as those that have driven the national rejection of racial preferences and quotas. Americans are tired of being divided against each other on the basis of race and gender, and they are tired of being divided against each other on the basis of income. They want to be taxed at the same rate, regardless of whether they work on Saturdays, take a second job, or have a working spouse.

Both of these hot-button issues will be on the California ballot in November 1996. The California Civil Rights Initiative to abolish racial preferences will be joined by the California Flat Tax Initiative, the brainchild of economists Arthur Laffer and Victor Canto. Assemblyman Howard Kaloogian is leading this effort to replace the state sales tax, personal income tax, and bank and corporate taxes with a flat tax of between 1 and 1.5 percent for corporations and 4 and 5 percent for individuals.

The outline of the two-year drive to pass a flat tax is now taking shape, and a consensus is emerging on at least six principles of tax reform:

(1) *Income will be taxed only once.* There'll be no more of the double taxation that occurs when corporate earnings are taxed at the corporate level and then as personal income when paid out in dividends. The capital-gains tax will be abolished for individuals, meaning no more taxes on the inflated value of a house. The inheritance tax will be abolished, since it is a second tax on income and wealth already taxed during the earner's working life. Taxpayers who own small family businesses or farms will no longer have to sell them to pay inheritance taxes to the Internal Revenue Service.

(2) *Income will be taxed at only one rate.* The Armey-Shelby proposal taxes personal and corporate income at 20 percent, phased down to 17 percent over three years. All Americans will pay the same tax rate—even more importantly, they will know that others are paying the same rate, too. For years, liberal politicians have spread envy and class hatred by asserting that the "rich" and "corporations" are not paying their

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