

TGIF Taking Great Ideas Forward

Improving Northern Capital - Sustainable Development in the Northern Tier

Opinions expressed in this newsletter are those of the author and do not reflect positions of organizations with which he is affiliated.

Herbster, WI, August 31st, 2007 – Volume 3: Number 35 [Back Issues](#)

“Life is the sum of all your choices.”

-Albert Camus-

MEETINGS and EVENTS:

Links will provide additional information. Dates for recent additions are in **bold**.

<i>What</i>	<i>Date</i>	<i>Time</i>	<i>Where</i>
Great Lakes Restoration Conference	Sept 6-8	All Day	Chicago
Lake Superior Binational Forum	Sept. 7 & 8	All Day	Wawa, ON
River Alliance Workshop	Sept 8 th	10am – 3 pm	Ashland - NGLVC
Rustic Roads Board	Sept. 10 th	9:00 – noon	Madison
BCEDC Board Meeting	Sept. 10 th	10:00 – noon	Washburn Library
River Alliance Workshop	Sept 15 th	10am – 3pm	Spooner
River Alliance Workshop	Sept 22 nd	10am – 3pm	Rhineland
BIO Mid America Venture Forum	Sept. 24-26	All Day	Milwaukee
Great Lakes Commission	Oct 1 & 2	All Day	Chicago
Inventors & Entrepreneur's Club	Oct. 4 th	5:30 pm	Iron River Community Center
Biotech & Medical Device	Oct. 18	All Day	Milwaukee
Bioneers	Oct. 19-21	All Day	San Mateo, CA
Making a Great Lake Superior Conference	Oct. 29, 30, 31	All Day	Duluth Convention Center
Inventors and Entrepreneur's Club	Nov. 1	5:30 pm	TBA
Wisconsin Early Stage Symposium	Nov. 14-15	All Day	Madison

INSURING FUTURE CHOICES

A future can be insured with survival choices and strategic choices. A strategy for raw biological survival is relatively unnecessary in contemporary western society, but globally raw survival is still significant. An African, Asian or South American child without a living parent survives with an hour-by-hour strategy unaided by a strategic planning team. Instinct is the child's insurance policy. Not many survive. Not much future. No decent choices!

Building a home or a business in a flood plane or on the San Andreas Fault is not generally regarded as a particularly good choice. Building huge amounts of impervious-surface structures next to lakes, rivers and high hillsides is a pretty bad choice. My son, **Brent**, years back when he was a third grade teacher in Las Vegas, made it a point to help his students distinguish good choices and not-so-good choices. He probably avoided the subtlety of “not-so-good” and just used the label “bad choices.” Subtle distinctions may be challenging for third-graders, but how does subtlety elude adults who own property on a flood plane or a river bank and choose to ignore the fine print in their insurance policy.

And then there are choices by adults who by social circumstance amass a fortune. But more on **Leona Helmsly** and **Michael Vick** later.

Insurance should provide a comfort zone for the rest of us. However, I'm not abused or amused by insurance industry altruism. I don't rest for a minute being in any company's good hands. Pay your premiums and hope the sales agent provided full information about the fine print. Meanwhile keep trying to make life choices that reduce risk to a decently appropriate comfort level.

Land use choices can be insured with purchase of flood, wind and earthquake coverages. But it never ceases to amaze me why people living in high risk areas are caught without adequate insurance. It could, of course, be just personal neglect. But the benefits of rigorous, risk management – risk analysis – could be extended through education much better than it has been by the insurance industry, the governments that should regulate the insurance industry, and the zoning boards that should regulate where and how people build.

Insurance companies have certainly benefited from an army of actuaries and Harvard (read math-literate) MBAs who manage for NO RISK. No risk, that is, to the profits of the insurance companies. Algebra abets greed that is seemingly endless by stockholders that are both nameless and god-less; unfettered with a moral compass or conscience.

Not individual stockholders, of course. As individuals the stockholders of major insurance companies are good people, morally upstanding and community committed. Church-going folk who throw a little extra in the collection plate when the visiting missionary mentions South American kids without shoes. Lots of them don't even know they own insurance company stock because the stock has been purchased by their pension fund's manager. A distant decision uninformed by a social system with too many impervious surfaces and methodical, math-blinded minds. Nobody loses a good, insurance company job or goes to jail when a homeowner loses everything in a flood, hurricane, tornado or earthquake. Social structure and social stability are sacrificed to lessen the liability of insurers at the time of natural disasters. It's all in the fine print.

Leona Helmsly, before her recent death, insured the future of her dog with a \$12 million trust fund. Imagine the actuarial algebra that fortified that decision.

And we have orphaned kids walking stone streets in South America with bare feet.

Go figure.

Of course, Helmsly's famous quote demeaned the "little people" who pay taxes. I don't think the *Queen of Mean* spent anywhere near enough time in the pokey. Originally sentenced for 16 years, she served 19 months. Upon incarceration in 1992 she was described as a millionaire owner of New York Hotels. Her obituary last week described a multi-billionaire.

Manhattan is an island with 1.7 billionaires per square mile. That doesn't include non-resident town-house owners or a few that may under-report their net worth. Land use planning in NYC is a tad removed from realities in the rest of the US. Talk about impervious surfaces; and, apparently, impervious minds.

Rest easy, Leona, knowing your Maltese pooch is cared for for life and for some kind of heaven hereafter.

Community be damned. Grow my capital and pee on people. Leona, may her cold soul rest on Carrara marble in a private mausoleum, saw people as peons. Leona's choices certainly insured her dog's future. How touching.

Should we now turn to Michael Vick's attitude about his dogs?

Not yet! This story about much more than attitudes toward defenseless dogs and dumb choices by one arrogant and immature, misguided man. Apparently he has already cut some kind of deal with prosecutors. There are still bigger fish to fry and more details to come from investigations into a despicable practice that is apparently wide-spread and involves underground gambling. Vick, my hunches tell me, may have been sucked into a situation by some pretty unsavory characters. It hardly seems likely that this fellow with great athletic skills and instincts carefully coached and sharply honed to throw a tight spiral, was the brains behind this dog fighting "sport."

Talk about bad choices. Third grade lessons missed and \$130 million income. Whew!

I wonder how long it will take when he gets out of jail – if he goes to jail – for his apologists to buy him a town-house in Manhattan; maybe a nice little one just down the Madison Avenue block from a multi-billionaire owner of a NFL football team. Maybe the same owner who said, "That kid's got a great future!"

My cynical side wonders; Which owner will buy Vick a Get Out of Jail Free Card? Perhaps one who lives at Park Place in Manhattan.

LIGHTER SIDE:

from: "sources."

Jane Silberstein has been traveling a lot lately. As a journalist and excellent writer she thought an attractive book could be a coffee-table edition with descriptions and photographs of churches, mosques and synagogues. While in Seattle, she stopped into a church and was taking some pictures when she noticed a golden telephone with a beautifully calligraphed sign “Calls \$10,000.”

She asked the Rector “Why are the calls so expensive?”

The Rector replied, “That line is a direct link with God.”

Visiting many other houses of worship throughout the Northwest and California, Jane found many other golden telephones. All had beautifully calligraphed signs indicating that a call to God would cost \$10,000.

Back in Bayfield, Jane visited another church and found another golden telephone. But the nicely lettered sign said; “Calls \$1.00”

Telling the story of the Seattle, Portland, San Francisco and Santa Barbara golden telephones to Mayor **Larry MacDonald** and asking with astonishment, why the dramatic difference with the Bayfield phone; MacDonald replied, “That's because from Bayfield, it's a local call.”

Take care and have a great weekend!

/BRUCE

© Bruce Lindgren 2007.

TGIF is distributed as both HTML and TEXT versions. The HTML version has graphics, formatted text and clickable hyperlinks. To receive the HTML version, your e-mail client must be set to accept HTML. [PDF versions are now available.](#)

TGIF is distributed each Friday. Subscriptions for TGIF are free and may be obtained by contacting Bruce Lindgren at bflind@cheqnet.net. You may UNSUBSCRIBE by sending an email to bflind@cheqnet.net with “UNSUBSCRIBE” in the subject line.

*IF you have not subscribed and YOU ARE RECEIVING TGIF FOR THE **FIRST TIME**, your address has been placed in a temporary distribution list to receive a few issues without subscription.*

Bruce Lindgren is Principal of [B.Lindgren CONSULTING](#). The consulting practice serves small business, local government, school districts and non-profits providing support for research, grant development, technical writing, marketing support and project management. Bruce brings his background in biological sciences, education, small business and media technology to generate and implement ideas contributing solutions to mission critical challenges.

In addition Bruce maintains the following affiliations:

[Bayfield County Economic Development Corporation](#), (BCEDC) *Director*

[Inland Sea Society](#), (ISS) *Director*

[Lake Superior Binational Forum](#), (LSBF) *US Delegation Co-Chair*

[Raindrop Garden Gallery](#), (RGG) *Co-owner*

[IDEA Consortium LLC](#), *Owner*

[Chequamegon Institute, Inc.](#) *Initial Registered Agent*

[Coalition for Eco-Industrial Development](#), (CEID) *Work Group Member*

[Northwest Wisconsin Workforce Investment Board](#), (WIB) *Member*

The encircled fractal triangle represents an integrated cluster of seven ideas – economics, ecology, equity, ethics, experience, education and energy – that may be considered a core for sustainability studies. Bruce is available to present illustrated lectures and facilitate discussions about role of education in Industrial Ecology, Sustainable Development and the Sustainability Revolution.