November 11, 2013

Charles Krauthammer writes on rhetoric trumped by reality.

The Obamacare Web site doesn't work. Hundreds of thousands of insured Americans are seeing their plans summarily terminated. Millions more face the same prospect next year. Confronted with a crisis of governance, how does President Obama respond?

He campaigns.

"I've got one more campaign in me," he told grass-roots supporters Monday — a series of speeches and rallies, explains the New York Times, "to make sure his signature health care law works."

Campaigning to make something work? How does that work? Presidential sweet-talk persuades the nonfunctional Web portal to function?

This odd belief that rhetoric trumps reality leads to strange scenes. Like the ShamWow pitch, Obama's nationally televised address trying to resell Obamacare. Don't worry about the Web site, he said. I'll get it fixed. And besides, there are alternatives, such as an 800 number he promptly gave out. Twice. ...

... This rather bizarre belief in the unlimited power of the speech arises from Obama's biography. Isn't that how he rose? Words. It's not as if he built a company, an enterprise, an institution. He built one thing — his own persona. By persuasion. One great speech in 2004 propels him to the presidential level. More great speeches and he wins the White House.

But then comes governance. A speech in Cairo, utterly crushed by the Arab Spring. Talk of a Russian reset, repeatedly thrown back at him by a contemptuous Russian dictator. Fifty-four speeches to get health care enacted — only to see it now imperiled by the reality of its ruinous rollout and broken promises.

I'm not surprised that Obama tells untruths. He's surely not the only politician to do so. I'm just surprised that he chooses to tell such obvious ones — ones that will inevitably be found out.

Who will tell Obama that lies so transparent render rhetoric not just useless but ridiculous?

Joel Kotkin explains how healthcare reform makes life more difficult for the self-employed.

Obamacare's first set of victims was predictable: the self-employed and owners of small businesses. Since the bungled launch of the health insurance enrollment system, hundreds of thousands of self-insured people have either had their policies revoked or may find themselves in that situation in the coming months. More than 10 million self-insured people, many of them self-employed, could meet a similar fate.

Unlike large companies or labor unions, which have sought to delay or duck implementing the Affordable Care Act, what could be called the yeoman class lacks the political might to make much of a dent in Washington policies. Indeed, in the Obama era, with its emphasis on top-down solutions and Chicago-style brokering, Americans who work for themselves probably are more marginalized today than at any time in recent memory.

Virtually every major initiative of this administration – from taxation and regulation to monetary policy and Obamacare – has been promulgated with little concern for the self-employed. Many feel themselves subject to an apparent attempt to transfer middle class incomes to the poor just as ever more wealth concentrates in the "1 percent." Not surprisingly, 60 percent of business owners surveyed by Gallup expressed opposition to the administration.

The divide between the yeoman and the political community marks a major departure from the norms of American history. After all, people came to America in large part to secure "a piece of the pie," whether through owning a small business or a farm, goals often unattainable in Europe. Thomas Jefferson, notes historian Kenneth Jackson, "dreamed of the U.S. as a nation of small yeoman farmers who would own their own land and cultivate it." ...

George Will has more on the foolishness of cash for clunkers.

... Most of the 677,842 sales were simply taken from the near future. That many older vehicles were traded in — and, as required by law, destroyed. Gayer and Parker accept as reasonable an estimate that the cost per job created by the program was $1.4 million. Although the vouchers did not come close to covering the cost of the new cars, voucher recipients seem not to have reduced their other consumption. This, say Gayer and Parker, suggests that participants in the program "were not liquidity constrained," which is a delicate way of saying "there was no change in other consumption patterns," which is a polite way of saying that "cash for clunkers" merely caused people to purchase vehicles "slightly earlier than otherwise would have occurred."

Because the program was not means-tested, it had only a slight distributional effect of the sort progressives favor: Voucher recipients had lower incomes than *others who bought new cars in 2009. Against this, however, must be weighed the fact that the mandated destruction of so many used vehicles probably caused prices for such vehicles to be higher than they otherwise would have been, meaning a redistribution of wealth adverse to low-income consumers.*

As for environmental benefits from Cash for Clunkers, the reduction of gasoline consumption was small and “the cost per ton of carbon dioxide reduced by [the program] far exceeds the estimated social cost of carbon.” But it was — herewith very faint praise — more cost-effective than the subsidy for electric vehicles or the tax credit for ethanol. ...

Stop treating old people like they are babies says **Robert Samuelson**.
Two analysts at the Federal Reserve Bank of St. Louis have produced an important study that should (but probably won’t) alter the climate for Washington’s stalemated budget debate. The study demolishes the widespread notion that older Americans need exceptional protection against spending cuts because they’re poorer and more vulnerable than everyone else. Coupled with the elderly’s voting power, this perception has intimidated both parties and put Social Security and Medicare, which dominate federal spending, off-limits to any serious discussion or change.

It has long been obvious that the 65-and-over population doesn’t fit the Depression-era stereotype of being uniformly poor, sickly and helpless. Like under-65 Americans, those 65 and over are diverse. Some are poor, sickly and dependent. Many more are financially comfortable (or rich), in reasonably good health and more self-reliant than not. With life expectancy of 19 years at age 65, most face many years of government-subsidized retirement. The stereotype survives because it’s politically useful. It protects those subsidies. It discourages us from asking: Are they all desirable or deserved? For whom? At what age?

No one wants to be against Grandma, who — as portrayed in the media — is kindly, often suffering from some condition, usually financially precarious and somehow needy. But projecting this sympathetic portrait onto the entire 65-plus population is an exercise in make-believe and, frequently, political propaganda. The St. Louis Fed study refutes the stereotype. Examining different age groups, it found that since the financial crisis, incomes have risen for the elderly while they’ve dropped for the young and middle-aged. ...

Andy Malcolm with late night humor.
Leno: President Obama didn't know we spied on allies. He didn't know about the ObamaCare problems. Now he says he doesn't know how 'Breaking Bad' ended.

Letterman: Obama says the ObamaCare website has glitches. If a J. Crew pants order comes in the wrong color, that's a glitch. ObamaCare is a Carnival Cruise.

Fallon: Syrian hackers targeted President Obama's Twitter and Facebook accounts. Weird because Obama then hired them to fix the ObamaCare site.

Leno: As every year, hospitals all over the U.S. are X-raying children's Halloween candy. Unfortunately, thanks to ObamaCare, now there's a $1,000 co-pay.

Washington Post
Rhetoric vs. reality
by Charles Krauthammer

"Obama to campaign to ensure health law's success"

— The New York Times, Nov. 4

The Obamacare Web site doesn't work. Hundreds of thousands of insured Americans are seeing their plans summarily terminated. Millions more face the same prospect next year. Confronted with a crisis of governance, how does President Obama respond?

He campaigns.

"I've got one more campaign in me," he told grass-roots supporters Monday — a series of speeches and rallies, explains the New York Times, "to make sure his signature health care law works."

Campaigning to make something work? How does *that* work? Presidential sweet-talk persuades the nonfunctional Web portal to function?

This odd belief that rhetoric trumps reality leads to strange scenes. Like the ShamWow pitch, Obama's nationally televised address trying to resell

Obamacare. Don't worry about the Web site, he said. I'll get it fixed. And besides, there are alternatives, such as an 800 number he promptly gave out. Twice.

You half expected him to offer a ShamWow special: Add the mop and get a free year of Obamacare! But the 800 number was more than bad form. It was bad substance. Turns out you can give all the information you want to the person at the other end of the line — or to your friendly community "navigator" — but that person must enter your data into the very same nonfunctioning Web site .

Didn't Obama know this? Did he really think that this TV campaign would work when anybody who actually does what he suggested would find himself still stuck in the same cul-de-sac?

And yet he tried precisely the same tack when the second crisis — the canceled policies — struck.

Last Wednesday, he simply denied reality and said he really hasn't changed his message from when he promised in June 2009: "If you like your health care plan, you'll be able to keep your health care plan. Period."

Instead of simply admitting he was wrong, he went Clintonian, explaining that the pledge only applied to certain specified plans — which he now says he meant all along. Alas, this is one case of death by punctuation. "Period" means without caveats, modifications, loopholes or escape hatches.

Having denied the obvious deception, the president proceeds to say that, well, anyway, you'll be better off under the plan my health-care experts have imposed on you.

But many of those getting notices will find this equally untrue: Their new plan is likely to carry a higher premium and a bigger deductible and to cut them off from their current doctor.

Does Obama really think that recipients of those notices — millions of them — won't notice *that*? Even the mainstream media have featured dozens of interviews of people tossed off plans they like — only to be offered expensive, less attractive Obama-mandated alternatives.

Obamacare proponents who live in the real world might admit that they intended to cancel people's individual plans all along because kicking people off individual policies is at the heart of populating the health exchanges. You must cancel the good, less frilly plans because forcing these people into more expensive plans (that they don't need) produces the inflated rates that subsidize the health care of others.

The more honest Obamacare advocates are, in effect, admitting that to make this omelet you have to break 8 million eggs — roughly the number of people with individual plans who are expected to lose them. Obama, however, goes on as if he can conjure omelets out of thin air.

This rather bizarre belief in the unlimited power of the speech arises from Obama's biography. Isn't that how he rose? Words. It's not as if he built a company, an enterprise, an institution. He built one thing — his own persona. By persuasion. One great speech in 2004 propels him to the presidential level. More great speeches and he wins the White House.

But then comes governance. A speech in Cairo, utterly crushed by the Arab Spring. Talk of a Russian reset, repeatedly thrown back at him by a contemptuous Russian dictator. Fifty-four speeches to get health care enacted — only to see it now imperiled by the reality of its ruinous rollout and broken promises.

I'm not surprised that Obama tells untruths. He's surely not the only politician to do so. I'm just surprised that he chooses to tell such obvious ones — ones that will inevitably be found out.

Who will tell Obama that lies so transparent render rhetoric not just useless but ridiculous?

Orange County Register

Progressive policies burden the yeoman class

Obamacare just latest policy that tends to make life more difficult for people who work for themselves.

by Joel Kotkin

Obamacare's first set of victims was predictable: the self-employed and owners of small businesses. Since the bungled launch of the health insurance enrollment system, hundreds of thousands of self-insured people have either had their policies revoked or may find themselves in that situation in the coming months. More than 10 million self-insured people, many of them self-employed, could meet a similar fate.

Unlike large companies or labor unions, which have sought to delay or duck implementing the Affordable Care Act, what could be called the yeoman class lacks the political might to make much of a dent in Washington policies. Indeed, in the Obama era, with its emphasis on top-down solutions and Chicago-style brokering, Americans who work for themselves probably are more marginalized today than at any time in recent memory.

Virtually every major initiative of this administration – from taxation and regulation to monetary policy and Obamacare – has been promulgated with little concern for the self-employed. Many feel themselves subject to an apparent attempt to transfer middle class incomes to the poor just as ever more wealth concentrates in the "1 percent." Not surprisingly, 60 percent of business owners surveyed by Gallup expressed opposition to the administration.

The divide between the yeoman and the political community marks a major departure from the norms of American history. After all, people came to America in large part to secure "a piece of the pie," whether through owning a small business or a farm, goals often unattainable in Europe. Thomas Jefferson, notes historian Kenneth Jackson, "dreamed of the U.S. as a nation of small yeoman farmers who would own their own land and cultivate it."

The rural yeoman ascendency lasted well into the late 19th century, when the populist movement fell to triumphant industrial capitalism. Yet the drive to disperse property did not end there, but resurfaced in the expansion of urban homeownership, something strongly supported by the New Deal administration. "A nation of homeowners," President Franklin Roosevelt believed, "of people who own a real share in their land, is unconquerable." From 1940-60, nonfarm homeownership rose from 43 percent of Americans to more than 58 percent.

Early on, some progressives, particularly among intellectuals, recoiled against the rise of a class of petty landowners. Some of them, historian Christopher Lasch observed, saw "a republic of producers" as necessarily "narrow, provincial and reactionary." This view is echoed today by Democrats such as former Clinton administration adviser Bill Galston, who dismisses small business as "a building block of the Republican base." Democrats, he suggests, should instead seek a reconciliation with Big Business and its powerful cadre of lobbyists.

An expanding cohort

Yet, Democrats someday may rue tossing off the yeoman class. Unlike such groups as white racists, defense hawks and social conservatives, all of whose ranks are thinning, the numbers of the self-employed are growing. Independent contractors, according to Jeffrey Eisenach, an economist at George Mason University, have increased by 1 million since 2005; one in five works in such fields as management, business services or finance, where the percentage of people working for themselves rose from 28 percent to 40 percent from 2005-10. Many others work in fields like energy, mining, real estate or construction. Altogether, there are as many as 10 million such independent workers, constituting upward of 7.6 percent of the U.S. labor force and earning more than $626 billion.

This shift to self-employment is occurring even in heavily regulated states like California. Since 2001, the number of self-employed people in the Golden State grew by 15.6 percent, versus a gain of 9.4 percent for the nation. In terms of states' share of self-employed in the workplace, California ranks in the top five; three of the others, Vermont, Maine and Oregon also are blue states.

Why is this the case? Ironically, this may be a reaction to expansive regulatory regimes that tend to both reduce corporate employment and also encourage some individuals “to take their talents” solo into the marketplace without having to deal with, for example, labor laws and environmental regulations.

At the same time, technology allows people to work in an increasingly dispersed manor. The number of telecommuters has soared by 1.7 million workers over the past decade, a 31 percent increase in market share, and now accounts for 4.3 percent of all employment.

Obamacare is only one aspect of government's assault on the yeoman class. Attempts to regulate housing and encourage denser, usually rental, units ultimately works against the interests of home-based small businesses by raising house prices. The extra bedroom that becomes the home office now can be seen as “wasteful” even if – in terms of generating greenhouse gases – working at home is far more efficient than commuting, even by mass transit.

Alienating allies

Over time, these conflicts could threaten the interests of some groups that now reside firmly in the Obama majority coalition. This reflects the changing demographics of small enterprise; the yeomanry is slowly becoming far more diverse. From 1982-2007, for example, African American-owned businesses increased by 523 percent; Asian American-owned businesses grew by 545 percent; Hispanic American-owned businesses by 696 percent; businesses owned by whites increased by 81 percent. Today, minority-owned firms make up 21 percent of the nation's 27 million small businesses.

Immigrants, a largely Democratic-leaning constituency, constitute a growing part of the entrepreneurial landscape. The immigrant share of all new businesses, notes the Kauffman Foundation, grew from 13.4 percent in 1996 to 29.5 percent in 2010. They also constitute roughly a quarter of founders of high-tech start ups, and have done so for most of the past generation.

Women, another Obama-leaning group, have also expanded their footprint; over the past 15 years, the number of women-owned firms has grown by one and a half times the rate of other small enterprises. These companies account for almost 30 percent of all enterprises; from 1997-2012, the number of women-owned U.S. firms increased by 54 percent, versus an overall growth rate for all firms of 37 percent.

Eventually, the potential yeoman backlash may also spill over to millennials, another key Obama constituency. As a generation, their desire for homeownership and economic self-reliance runs headlong into both the tepid economic recovery and regulatory policies. Over time, as they age, their interests could diverge from the expanding welfare state, whose primary mission appears to be to transfer wealth not only from the middle class to the poor but from younger to older Americans.

As millennials age, many will seek to buy homes, start businesses and families. In contrast to their common, often-naïve embrace of the idea of bigger government, developed in their student years, experiences as potential homeowners and parents, as well as business owners, might make them skeptical of “top down” solutions imposed by largely baby boomer ideologues.

Reply from the Right?

Yet, this will be no cakewalk for conservatives. It is not enough to simply dismiss Obamacare, or other regulations, without endorsing some of the measures' positive attributes, such as assuring one's children or protecting the rights of those with “pre-existing conditions.” The yeomanry may want less-Draconian legislation, but they may not be so anxious to leave their health care utterly exposed to unfettered market forces.

Democrats, in fact, could make a run at this constituency, particularly if the Republicans continue a political approach that alienates, in particular, a more diverse yeomanry – gays, many women and ethnic minorities, immigrants and creative professionals. Here, in fact, it might be better to be more radical than less, proposing something more like a Canadian “single payer” health system that would separate employment status from health care. Democrats also could also support some form of minimum coverage designed for the growing numbers of Americans who work for themselves.

Ultimately, over time, the yeoman constituency, although poorly organized and without a programmatic agenda, is one that needs to be addressed, if for no other reason than they constitute a growing portion of the workforce. The party, or movement, that successfully does this will have a great opportunity to seize the political future.

Register opinion columnist Joel Kotkin is R.C. Hobbs Professor of Urban Studies at Chapman University. He is the executive editor of www.newgeography.com.

Washington Post
Clunker progressivism
by George F. Will

Barack Obama’s presidency has become a feast of failures whose proliferation protects their author from close scrutiny of any one of them. Now, however, we can revisit one of the first and see it as a harbinger of progressivism’s downward stumble to HealthCare.gov.

“Cash for Clunkers” was born with Obama’s administration as a component of his stimulus. Its fate is a window into both why the recovery has been extraordinarily weak and what happens when progressives’ clever plans collide with recalcitrant reality.

Consumers could trade in older vehicles and receive vouchers toward the purchase of a new, more fuel- efficient car. The vouchers were worth $3,500 or $4,500, depending on the difference in fuel economy between the trade-in and the new purchase. The program’s purposes were economic stimulation and environmental improvement.

Now a study by Ted Gayer and Emily Parker, published by the Brookings Institution, a mildly liberal think tank, concludes: “The $2.85 billion in vouchers provided by the program had a small and short-lived impact on gross domestic product, essentially shifting roughly a few billion dollars forward from the subsequent two quarters following the program.”

Most of the 677,842 sales were simply taken from the near future. That many older vehicles were traded in — and, as required by law, destroyed. Gayer and Parker accept as reasonable an estimate that the cost per job created by the program was $1.4 million. Although the vouchers did not come close to covering the cost of the new cars, voucher recipients seem not to have reduced their other consumption. This, say Gayer and Parker, suggests that participants in the program “were not liquidity constrained,” which is a delicate way of saying “there was no change in other consumption patterns,” which is a polite way of saying that “cash for clunkers” merely caused people to purchase vehicles “slightly earlier than otherwise would have occurred.”

Because the program was not means-tested, it had only a slight distributional effect of the sort progressives favor: Voucher recipients had lower incomes than others who bought new cars in 2009. Against this, however, must be weighed the fact that the mandated destruction of so many used vehicles probably caused prices for such vehicles to be higher than they otherwise would have been, meaning a redistribution of wealth adverse to low-income consumers.

As for environmental benefits from Cash for Clunkers, the reduction of gasoline consumption was small and “the cost per ton of carbon dioxide reduced by [the program] far exceeds the estimated social cost of carbon." But it was — herewith very faint praise — more cost-effective than the subsidy for electric vehicles or the tax credit for ethanol.

Cash for Clunkers lasted 55 days and ended with confusion that was a preview of things to come. The New York Times explained in August 2009 the final surge of demand for clunker funds:

"Around the country, dealers had put off the laborious task of applying for the rebates… which requires entering the 17-character identification numbers of each vehicle to be scrapped, scanning images of proof of insurance and filling out other paperwork. The computer system was overloaded, according to the dealers. They said they would finish one page in the application, hit enter and nothing would happen. Eventually a message would appear notifying the dealer that the page had 'timed out.' Tom Frew, the business manager at Galpin Motors in Los Angeles, said that he needed 35 tries to register just one of the company's 11 dealerships on the day that the program opened because of problems with the government Web site. On Friday, he spent an hour processing just one rebate application, he said."

The recovery from the recession began in June 2009; 53 months later, vehicle sales still have not yet reached the pre-recession peak. Cash for Clunkers was prologue for the government's vastly more ambitious plan to manage health care's 18 percent of the economy.

The present, too, is prologue. There is heated debate about Common Core, whose advocates say it merely involves national academic targets and metrics for primary and secondary education. Critics say it will inevitably lead to a centrally designed and nationally imposed curriculum — practice dictated by targets and metrics. Common Core advocates say, in effect: "If you like your local curriculum, you can keep it. Period."

If you believe this, your credulity is impervious to evidence. And you probably are a progressive.

Washington Post

We need to stop coddling the elderly

by Robert J. Samuelson

"Never underestimate the difficulty of changing false beliefs by facts."

— Henry Rosovsky, Harvard economic historian

Two analysts at the Federal Reserve Bank of St. Louis have produced an important study that should (but probably won't) alter the climate for Washington's stalemated budget debate. The study demolishes the widespread notion that older Americans need exceptional protection against spending cuts because they're poorer and more vulnerable than everyone else. Coupled with the elderly's voting power, this perception has intimidated both parties and put Social Security and Medicare, which dominate federal spending, off-limits to any serious discussion or change.

It has long been obvious that the 65-and-over population doesn't fit the Depression-era stereotype of being uniformly poor, sickly and helpless. Like under-65 Americans, those 65 and over are diverse. Some are poor, sickly and dependent. Many more are financially comfortable (or rich), in reasonably good health and more self-reliant than not. With life expectancy of 19 years at age 65, most face many years of government-subsidized retirement. The stereotype survives because it's politically useful. It protects those subsidies. It discourages us from asking: Are they all desirable or deserved? For whom? At what age?

No one wants to be against Grandma, who — as portrayed in the media — is kindly, often suffering from some condition, usually financially precarious and somehow needy. But projecting this sympathetic portrait onto the entire 65-plus population is an exercise in make-believe and, frequently, political propaganda. The St. Louis Fed study refutes the stereotype. Examining different age groups, it found that since the financial crisis, incomes have *risen* for the elderly while they've *dropped* for the young and middle-aged.

The numbers are instructive. From 2007, the year before the financial crisis, to 2010, median income for the families under 40 dropped 12.4 percent to $39,644. For the middle-aged from 40 to 61, the comparable decline was 11.9 percent to $56,924. Meanwhile, those aged 62 to 69 gained 12.3 percent to $50,825. For Americans 70-plus, the increase was 15.6 percent to $31,512. (All figures adjust for inflation and are in 2010 "constant" dollars. The "median income" is the midpoint of incomes and is often considered "typical.")

There has been a historic shift in favor of today's elderly. To put this in perspective, recall that many family expenses drop with age. Mortgages are paid off; work costs vanish; children leave. Recall also that incomes typically follow a "life cycle": They start low in workers' 20s, peak in their 50s, and then decline in retirement, as wages give way to government transfers and savings. Against these realities, the long-term gains of the elderly and losses of the young are astonishing. From 1989 to 2010, median income increased 60 percent for those aged 62 to 69 while falling 6 percent for those under 40 and 2 percent for those 40 to 61.

Just why this happened is less clear. Economist William Emmons, a study co-author, suggests some possible factors: more college graduates among retirees;

more stable and generous Social Security benefits; pensions. Whatever the causes, similar patterns affect families' net worth. The young and middle-aged, with high debts and wealth concentrated in housing, suffered huge losses from the financial crisis. With less debt and more diversified investments, older Americans fared better. From 1989 to 2010, the median inflation-adjusted net worth of those 70 and over rose 48 percent to $209,290. During the same years, the net worth of those under 40 fell 31 percent.

The political implications of these trends are clear, though Emmons and co-author Bryan Noeth avoid policy. We need to stop coddling the elderly. Our system of aid to the elderly — mostly, Social Security and Medicare — has a split personality. On the one hand, it serves as a safety net for the elderly by providing crucial income support for the poor and near-poor as well as health insurance. On the other hand, it provides payments to millions of already-comfortable older Americans who could get along with less or, for some, don't need subsidies. We ought to preserve the system's safety-net features while gradually curbing the outright subsidies.

The idea that Social Security and Medicare spending should be defended to the last dollar — as advocated by many liberals — is politically expedient and intellectually lazy. Rather than promote progressive ends, as it claims, it prevents government from adapting to new social and economic circumstances. It's a growing transfer from the young, who are increasingly disadvantaged, to the elderly, who are increasingly advantaged.

But political change needs honest debate, and honest debate needs a willingness to accept unpopular facts over friendly fictions. It requires that people who candidly pose difficult choices not be stigmatized. As long as Grandma is the poster child for the elderly, that won't happen.

IBD

Late Night Humor

by Andrew Malcolm

Letterman: Obama says the ObamaCare website has glitches. If a J. Crew pants order comes in the wrong color, that's a glitch. ObamaCare is a Carnival Cruise.

Fallon: The U.S. was tapping the cellphone of Germany's Angela Merkel for 10 years. At this point, the only world leader our government DOESNT listen to is President Obama.

Fallon: A reminder that Daylight Time ended this weekend. Or put another way, your microwave now has the right time on it again.

Fallon: A new brewery in Scotland makes the world’s strongest beer -- 67% alcohol. All part of the plan to make Scottish people even harder to understand.

Letterman: Halloween was fun, wasn't it? I love it. You open the door. There are strangers in masks. Great idea.

Letterman: Kanye West rented a stadium to pop the big question to Kim Kardashian: 'Why are you famous?' They haven’t picked a site yet for the divorce.

Fallon: A Texas man survives two lightning strikes on the same weekend. Said he’s grateful and credits his lucky metal hat.

Fallon: Syrian hackers targeted President Obama's Twitter and Facebook accounts. Weird because Obama then hired them to fix the ObamaCare site.

Fallon: Katy Perry criticizes female singers who wear revealing outfits just to get attention. But Perry’s interviewer missed it, watching fireworks shot from her bra.

Conan: My 20th anniversary on late-night television. My Dad called me this morning and told me something he’s never said before, “Son—We don’t have cable.”

Leno: Good news for Kathleen Sebelius. ObamaCare will cover all of her injuries when Obama throws her under the bus soon.

Leno: ObamaCare. What a mess for President Obama. Remember when his worst embarrassment was Joe Biden?

Conan: The top Halloween costume this year was likely Miley Cyrus. Just a warning — I didn't give candy to any kid who said, “Trick or Twerk.”

Letterman: The Statue of Liberty turned 127 years old the other day, and she’s still single. A gift from France. Came in crates. Important lesson in that: Never buy a statue from Ikea.

Letterman: When the Statue of Liberty arrived from France, Americans said, 'Gee, thanks. Now, how about some of those fried potatoes?'

Letterman: Guess who's out of prison? Dr. Conrad Murray. Sentenced to four years, served two. But they were both in the prison waiting room.

Fallon: A North Dakota woman gave an anti-candy note to trick-or-treaters this year. Kids were handing her a note back: "Toilet paper or eggs?"

Fallon: A Pennsylvania restaurant is selling a hamburger with deep-fried Twinkies for the bun. Asked what they thought after eating it, customers were dead.

Fallon: So the Winter Olympics are right around the corner, and this is cool -- the U.S. Olympic team just announced that its new uniforms are all made in America, after the last uniforms were criticized for being made in China. Which got awkward when they realized the "Made in America" tags were actually made in China.

Fallon: A new study says 30% of Americans get most of their news on Facebook. Anchors now are trying to compete. Tonight Brian Williams' top story was a picture of his cat.

Fallon: A flock of more than 50 ducks waddled into an upstate New York CVS after they triggered the auto-doors. Weirder, when one asked for the pregnancy tests.

Leno: A recent survey finds 11% of people admit to having sex while driving. That's got to be awkward for the rest of the carpool.

Leno: A lot of people accuse President Obama of being untruthful. He called me and said I could keep my job if I liked it. Trouble is, I believed him.

Leno: President Obama didn’t know we spied on allies. He didn’t know about the ObamaCare problems. Now he says he doesn’t know how 'Breaking Bad' ended.

Letterman: You cant sign up for ObamaCare on a computer. But you know the Domino’s website? You can track your pizza's progress? That's working fine.

Letterman: New Zealand scientists have discovered a new species of dolphin. It’s very smart too. This dolphin predicted the Jonas Bros break-up.

Fallon: I hope everyone had Halloween fun that night. Stayed safe. And to everyone who gave out raisins, I say, 'Go to hell!'

Letterman: So the ObamaCare website is still broken. They give you an 800-number now. I called it. Know what I did? I ordered a mattress.

Fallon: The FAA says airline passengers can start using laptops and iPads during takeoff and landing. In related news, everyone already was.

Fallon: The former director of the CIA, Robert Gates, has been nominated as new president of the Boy Scouts. He went from the CIA to the Boy Scouts. So don't be surprised if you ask your little boy, "What's your badge for?" And he says, "If I told you, I'd have to kill you."

Leno: Boston was very excited over the Red Sox World Series win Wednesday night. Just crazy. People in Boston haven't been that drunk since Tuesday night.

Leno: As every year, hospitals all over the U.S. are X-raying children's Halloween candy. Unfortunately, thanks to ObamaCare, now there's a $1,000 co-pay.

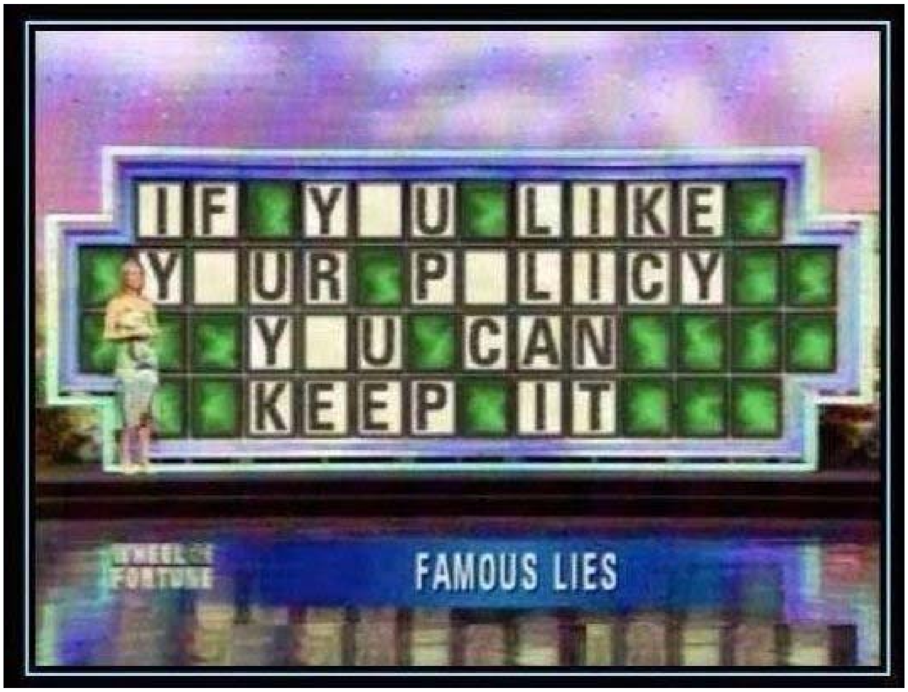
Leno: American kids seem to be getting fatter these days. On Halloween I opened the door and one kid was Batman *AND* Robin.

Fallon: The Obamas gave dried fruit to more than 5,000 kids for Halloween. In a related story, White House workers had to sweep up a lot of dried fruit outside.

Fallon: A new study says Americans are making healthier food choices nowadays. Then came Halloween and Thanksgiving. Then Christmas. And Americans were back to Square One.

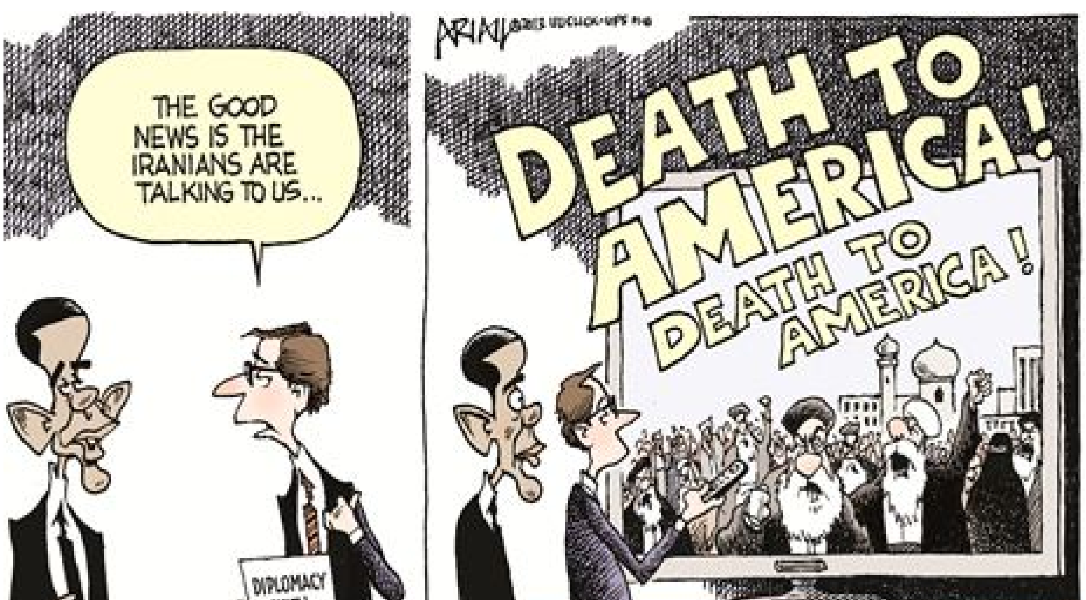
Fallon: A new study says fruit has become the second most popular food in the U.S. The FIRST most popular food in the U.S.? NOT fruit.

Leno: A University of Oxford study says women with larger butts are smarter than women with smaller ones. So, guys, you know what to say the next time your woman asks if those pants make her butt look big. "No, they make you look really smart, hon, like a genius."


IF Y U LIKE
Y UR P LICY
Y U CAN
KEEP IT
FAMOUS LIES


Come on Sebelius were almost there!


CATALINO
A MINORITY OF AMERICANS LOST THEIR INSURANCE...BUT, HEY, WHO CARES ABOUT A CRUMMY MINORITY, RIGHT?... UH, LET ME REPHRASE THAT.


THE GOOD NEWS IS THE IRANIANS ARE TALKING TO US...
DIPLOMACY WITH IRAN
DEATH TO AMERICA!
DEATH TO AMERICA!


Tudóring
(504) 444-3517