

O Sun God, Savitr!  
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Glowing eternal.

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- Kathopanishad



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Seeing, far-shining, the shining wanderer!  
- Rig Veda. vii. 65

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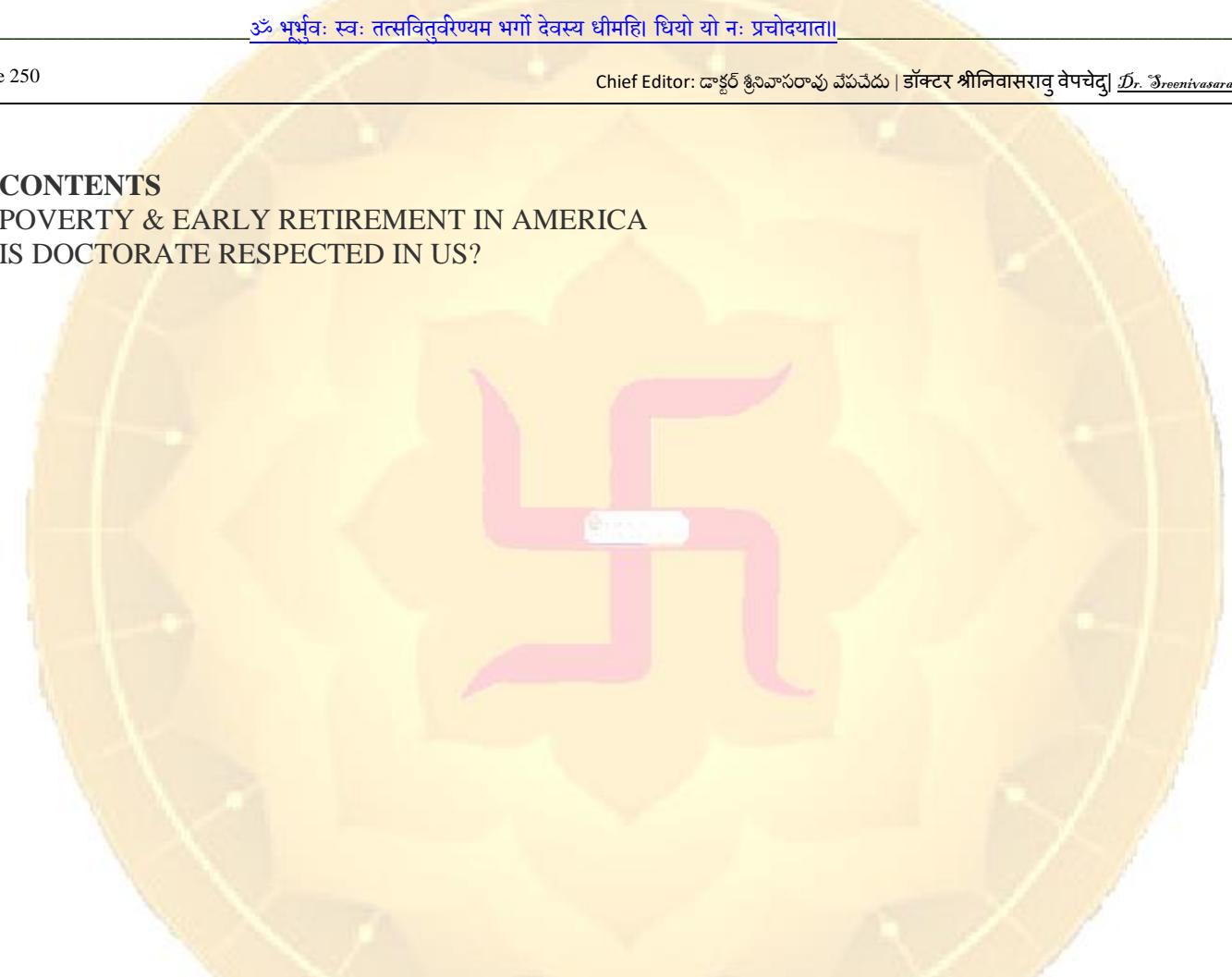
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Issue 250

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### POVERTY & EARLY RETIREMENT IN AMERICA

The War on Poverty can be won if the engines of success for anyone - work and higher education and America is no exception in all its glorious colors - are available to everyone<sup>1</sup>. Contrary to the declaration of a recent Council of Economic Advisers (CEA) report that based on historical standards of material wellbeing and the terms of engagement, our War on Poverty is largely over and a success<sup>2</sup>, and an opinion in [Wall Street Journal \(WSJ\)](#) that the Federal War on Poverty has reduced material poverty<sup>3</sup>, it is not over<sup>4</sup>. The CEA report and WSJ opinion are flawed and distort the reality to support cutting the funds allocated for War on Poverty, while correctly stating that the Federal programs failed miserably to achieve the goal set by President Lyndon Johnson: “The War on Poverty is not a struggle simply to support people,” declared President



Lyndon B. Johnson in 1964, “It is an effort to allow them to develop and use their capacities”; because the Census Bureau reported that in 2016 some million Americans (14% of 323 million Americans) lived in poverty<sup>5</sup> compared to 19 million Americans (15 % of Americans lived in poverty in 1964 out of 126 million Americans above the age of 14 as per 1960 Census<sup>6</sup>).

The percentage of people in America with income less than 125 percent of their poverty threshold was 17.9% in 2017,



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and 18.6% in 2016<sup>7</sup>.

Poor People 18 to 64 years; Numbers in thousands. People as of March of the following year <sup>8</sup>	
Number	Year
22,209	2017
22,795	2016
24,414	2015
26,527	2014
25,899	2013 (19)
26,429	2013 (18)
26,497	2012
26,492	2011
26,499	2010 (17)
24,684	2009
22,105	2008
20,396	2007
20,239	2006
20,450	2005
20,545	2004 (14)
19,443	2003

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18,861	2002
17,760	2001
16,671	2000 (12)
17,289	1999 (11)
17,623	1998
18,085	1997
18,638	1996
18,442	1995
19,107	1994
19,783	1993 (10)
18,793	1992 (9)
17,586	1991 (8)
16,496	1990
15,575	1989
15,809	1988
15,815	1987 (7)
16,017	1986
16,598	1985
16,952	1984
17,767	1983 (6)
17,000	1982

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15,464	1981 (5)
13,858	1980
12,014	1979 (4)
11,332	1978
11,316	1977
11,389	1976
11,456	1975
10,132	1974 (3)
9,977	1973
10,438	1972
10,735	1971 (2)
10,187	1970
9,669	1969
9,803	1968
10,725	1967 (1)
11,007	1966

John F. Early and Phil Gramm in WSJ would like us to believe that above numbers are wrong<sup>9</sup> and 11 million poor Americans in 1966 are more than 22 million poor Americans in 2018. They also want to convince us that the handouts given by the government is income and so all those Americans who get handouts are now, if not rich, definitely not poor, and accordingly there are no poor people in America.

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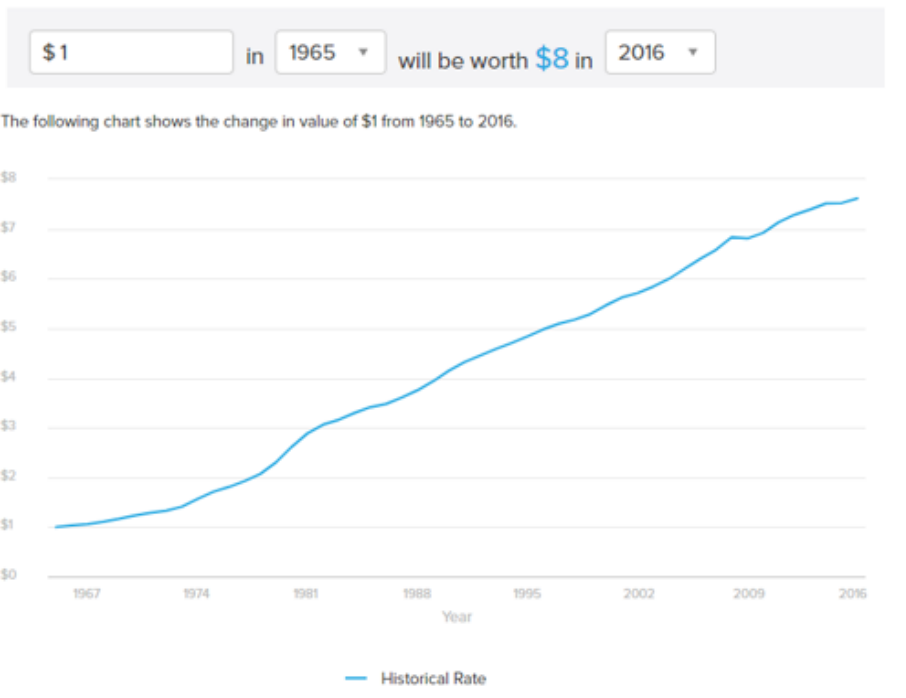
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This math would be correct if, for example, early morning today, you find 100 homeless Americans on



the street for you to be charitable and magnanimous to provide them with breakfast, lunch, dinner, clothes, and bed and shelter to sleep tonight, and according to the complicated and confusing math of Early and Gramm, these 100 Americans who were poor in the morning are now no longer poor and you kindly have helped 100 poor Americans to get over the poverty line and you, the government, or any other charitable organization that thrives on charitable contributions of rich Americans should not feed them tomorrow. Additionally,

another statistical gimmick of Early and Gramm in WSJ is that *transfers targeted to low-income families increased in real dollars from an average of \$3,070 per person in 1965 to \$34,093 in 2016*, and that

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would be obviously 11x increase of wasteful expenditure on not-really-poor Americans. Forget about the inflation and buying power of the dollar calculated by the inflation calculator that indicates that \$1 in 1965 was equivalent to about \$8 in 2016, i.e., 8x inflation<sup>10</sup>. Well, 8x inflation and 11x increase in dollars of 2016 in 2016, instead of 8x only would obviously make it whatever Early and Gramm in WSJ propound and like us to cut it off.

In any event, whether we follow the logic of WSJ or not, Americans who want to retire early have a big problem according to WSJ! Contrary what WSJ opined on October 10, 2018, it states on October 11, 2018: The median retirement savings per household headed by an American aged 50 to 55 is just \$11,000 making an early departure from the workforce all but unthinkable for most people. But, it has become a popular to fantasy for many an American<sup>11</sup>. About 17 million Americans are 50-54 years old (2011-2015 estimate<sup>12</sup>) and the number of Americans of this age is going to increase as we are an aging population.

Only about 10% of all retirees wanted a golf course home; 73% wanted walking trails, 29% craved bike paths and bocce and pickle ball were in high demand. Early retirees also wanted tennis courts and workout courses<sup>13</sup>. Replacing work with other activities, including volunteer work and hobbies, can be key to making a successful transition for those who miss social connections more than the missed reliable income and health insurance<sup>14</sup>.

However, it should not be impossible for Americans because we believe in our will. What is needed is a plan<sup>15</sup> while you are earning/working. It is like healthy living from an early age:

**STEP 1:** Reduce living expenses to a bare minimum.

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Chief Editor: డాక్టర్ శ్రీనివాసరావు వేపచేడు | डॉक्टर श्रीनिवासरारु वेपचेदु | Dr. Sreenivasarac Vepachedu<sup>1</sup>

**STEP 2:** Save all income not required for basic living.

**STEP 3:** Invest in a portfolio that will grow at a yearly average of at least 7%.

**STEP 4:** Once savings is equal to at least 25 times annual expenses, retirement is an option.

**STEP 5:** Pull no more than 4% annually from the portfolio, indexing the first-year figure for inflation each year.

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- Kathopanishad



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- Rig Veda. vii. 65

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## IS DOCTORATE RESPECTED IN US?

By Doctor Sreenivasarao Vepachedu, MS, JD, PhD, LLM

An emphatic **NO** is the answer from some Americans. An American view is that doctorate title given to any person is worthless and meaningless. To say otherwise is vain and shows the insecurity of the person who wants to be respected despite being unworthy of such a respect. Wall Street Journal (WSJ) provides its opinion through Rondi Anderman that “if you can’t write a prescription, you shouldn’t be called ‘Doctor,’” and those who insisted on such honorifics as preening or insecure save the honorific for physicians, dentists and veterinarians.

PROFESSOR Christine Blasey Ford was scrupulously referred to by media including WSJ<sup>16</sup> and members of the Senate Judiciary Committee as “Dr Ford.” The NPR ombudsman issued a statement explaining the network’s longstanding NPR policy to reserve the title of “Dr” for an individual who holds a **doctor of dental surgery, medicine, optometry, osteopathic medicine, podiatric medicine or veterinary medicine, excluding those with other types of doctoral degrees**, based on the language policy laid out by the AP Stylebook, which many news outlets, including NPR, follow, with the exception of The New York Times. NPR’s view<sup>17</sup> is that for most Americans a Dr practices medicine.

### AP Stylebook<sup>18</sup>:

*Use Dr in first reference as a formal title before the name of an individual who holds a doctor of dental surgery, doctor of medicine, doctor of optometry, doctor of osteopathic medicine, doctor of podiatric medicine, or doctor of veterinary medicine: Dr Jonas Salk. The form Dr or Drs in a plural construction, applies to all first-reference uses before a name, including direct*

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quotations. Dr also may be used on first reference before the names of individuals who hold other types of doctoral degrees. However, because the public frequently identifies Dr only with physicians, care should be taken to ensure that the individual's specialty is stated in first or second reference. The only exception would be a story in which the context left no doubt that the person was a dentist, psychologist, chemist, historian, etc.

In some instances, it also is necessary to specify that an individual identified as Dr is a physician. One frequent case is a story reporting on joint research by physicians, biologists, etc. Do not use Dr before the names of individuals who hold only honorary doctorates. Do not continue the use of Dr in subsequent references.

Do not precede a name with a courtesy title for an academic degree and follow it with the abbreviation for the degree in the same reference.

**(UNNECESSARY PERIODS USED IN AMERICAN AND BRITISH ENGLISH WITHOUT COMMONSENSE AND CONSISTENCY, FOR EXAMPLE, JD and Ph.D., U.S. and USPTO, CFR and U.S.C., U.S. and UN etc., in the same sentence, are omitted, for consistency in my articles.)**

There is nothing in the above guidance that indicates that you should not respect a person with doctoral degree PhD in any subject other than medicine and surgery. Further, some of US don't know the meaning of doctor<sup>19</sup> and that it is a title conferred by **the highest university degree**, taken from the Latin word for "teacher." The doctor's degree was first awarded at Bologna in [civil law](#) toward the end of the 12th century, then [in canon law](#), medicine, grammar, and other fields. The original meaning of the doctorate is

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best preserved when applied to professors, but the title is now conferred in most fields that require *lengthy periods of postgraduate study*<sup>20</sup>.

The AP Stylebook disrespectfully, explicitly advises not to use Dr to address people with honorary doctorate degrees. If NPR followed the AP Stylebook guidance, the proper way to address any PhD is with the title Dr, with only one exception of honorary doctorates. Dr Christine Blasey Ford is no exception whether one believes in her allegations or not because her doctorate is not an honorary doctorate conferred to her by some university. For Americans who do not know the existence of PhD degree in higher education and would confuse any PhD to be a surgeon or physician due to their ignorance, NPR should take the necessary precaution to enlighten such Americans by following the AP Stylebook advice, "... care should be taken to ensure that the individual's specialty is stated in **first or second reference.**" (*emphasis added*). One way to do that is by referring to the person in question without any ambiguity, e.g., Prof Dr Christine Blasey Ford, PhD (psychology). However, this AP Stylebook advice goes against another of its own guidance, "Do not precede a name with a courtesy title for an academic degree and follow it with the abbreviation for the degree in the **same reference.**"

Honorary doctorate is a formal recognition of high honor awarded to distinguished humanitarians, writers and entrepreneurs for their service to the society by academic universities<sup>21</sup>. By awarding these doctorates to well-known and distinguished personalities, the university gets to keep the names of those distinguished persons as alumni of the university conferring the degree which helps them with added recognition and prominence. NPR's view is that they are useless and questions the value of such doctorates, "[What Is It Good For<sup>22</sup>?](#)"

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Sinking forth he rises from the lap of the dawn!  
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Honorary doctorate degrees are awarded by postsecondary institutions to individuals in recognition of their lifetime sustained achievement. Distinguished philanthropists, musicians, politicians, authors, and scientists often receive acknowledgment for their exemplary accomplishments and achievements that serve a greater good. Typically, an honorary degree may only be given to an individual with a sustained lifetime achievement, rather than a group or for a single contribution. Public universities do not allow faculty members or employees of the school to be nominated for the degree, though private universities



may not carry the same restriction. Candidacy for the degree often represents a school's prominent vocation or pursuit. However, many institutions put more emphasis on the prolonged bearing of an individual's accomplishment<sup>23</sup>.

**Oxford University, where the "honorary degree" claims its origins<sup>24</sup>.**

For more than 500 years, the honorary degree has provided an opportunity for colleges to build relationships with the rich, famous, and well-

connected, in hopes of securing financial donations and publicity - an attempt to honor and obtain the favor of a person with great influence<sup>25</sup>.

Most US Presidents have upwards of 10 apiece. Former President George H.W. Bush has 32, Senator Elizabeth Dole<sup>26</sup> has 40, and Secretary Hillary Clinton<sup>27</sup> has 8. Dr Benjamin Franklin was among history's early doctoral posers. It would be interesting to see if NPR and its disrespecting style followers would consider Dr Franklin didn't deserve the title of doctor.

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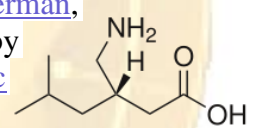
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Why do some of US, like NPR, **not recognize the honor** received by people for their life long contributions to the society or the real doctorate for **hard work and lengthy periods of postgraduate study in their prime age** in a university contributing to the advancement of science and arts?

Perhaps, in their (NPR and followers) opinion, these PhDs are not as intelligent as those college dropouts



who went on to make billions. Perhaps, they do not know that many Nobel Laureates are PhDs, and many medicines that are doled out by doctors- who-deserve-to-be -called-doctors-lest-there-be-no-confusion-for-Americans are synthesized by PhDs toiling in labs, and some of these undeserved-to-be-called-doctors are millionaires with buildings constructed in their names in universities, e.g., Professor Doctor Richard B. Silverman, creator of Lyrica (Parke-Davis/Pfizer) doled out by physicians to treat epilepsy, neuropathic pain, fibromyalgia, and generalized anxiety disorder, at the Northwestern University in Chicagoland, has a building named after him.



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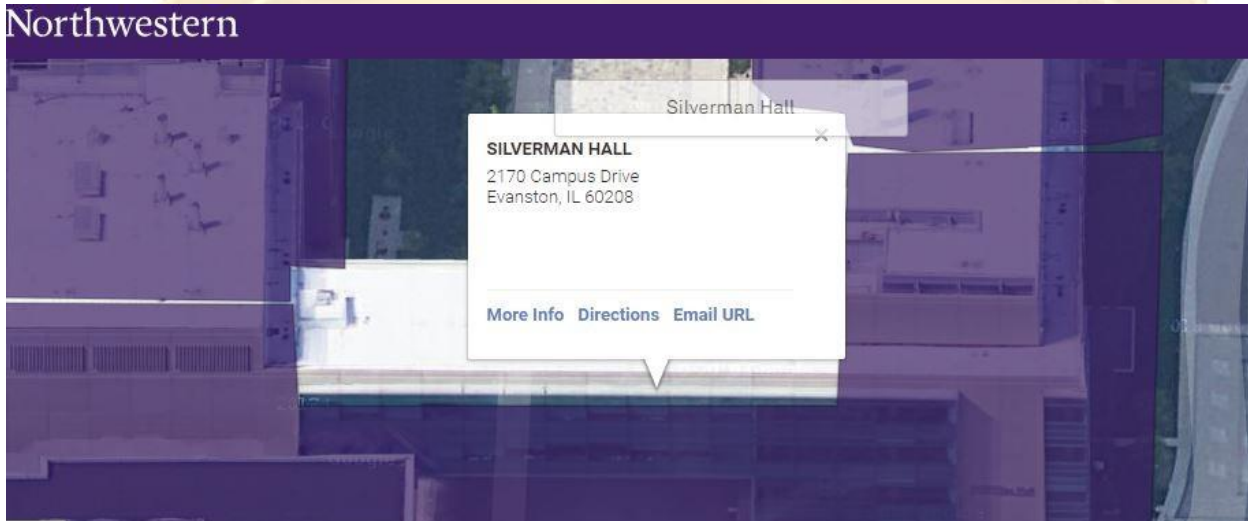
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[Silverman Hall, 2170 Campus Drive, Evanston, IL. Richard and Barbara Silverman Hall for Molecular Therapeutics and Diagnostics](#)

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- [Molecular Innovation and Drug Discovery, Center for](#)
- [Physical Science-Oncology Center \(PSOC\)](#)

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This radiant type of strength and youth!  
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He alone shines!  
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Seeing, far-shining, the shining wanderer!  
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<sup>18</sup> AP Stylebook <https://www.apstylebook.com/>

<sup>19</sup> Definition of doctor (Entry 1 of 2)

1a Christianity: an eminent theologian declared a sound expounder of doctrine by the Roman Catholic Church

— called also doctor of the church

b: a learned or authoritative teacher

c: a person who has earned one of the highest academic degrees (such as a PhD) conferred by a university

Most of the college's faculty members are doctors in their fields.

The class is being taught by Doctor Menzer.

d: a person awarded an honorary doctorate (such as an LLD or LittD) by a college or university

2a: a person skilled or specializing in healing arts especially: one (such as a physician, dentist, or veterinarian) who holds an advanced degree and is licensed to practice

practice

See your doctor if the condition worsens.

an eye doctor

doctors' bills

b: MEDICINE MAN

3a: material added (as to food) to produce a desired effect

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b: a blade (as of metal) for spreading a coating or scraping a surface

4: a person who restores, repairs, or fine-tunes things

doctor verb

doctored; doctoring \-(ə-)rɪj

Definition of doctor (Entry 2 of 2)

transitive verb

1a: to give medical treatment to

doctored her ailing husband

b: to restore to good condition : REPAIR

doctor an old clock

2a: to adapt or modify for a desired end by alteration or special treatment

doctored the play to suit the audience

the drink was doctored

b: to alter deceptively

accused of doctoring the election returns

The pitcher tried to cheat by doctoring the baseball.

<https://www.merriam-webster.com/dictionary/doctor>

<sup>20</sup> Doctor, ACADEMIC DEGREE <https://www.britannica.com/topic/doctor-degree>

<sup>21</sup> Honorary Degree: What Is It Good For?

<https://www.npr.org/templates/story/story.php?storyId=152460040>

<sup>22</sup> "Knox College awarded me with a doctorate of fine arts. Which means that now, I'm a doctor," he quipped on the Colbert Report.

<https://www.npr.org/templates/story/story.php?storyId=152460040b>

<sup>23</sup> What Are Honorary Doctorate Degrees?

[https://study.com/articles/What\\_are\\_Honorary\\_Doctorate\\_Degrees.html](https://study.com/articles/What_are_Honorary_Doctorate_Degrees.html)

<sup>24</sup> At the behest of the university, a finely-dressed courier was sent to deliver Woodville a doctorate degree. For the nobleman, all of Oxford's strict academic requirements were excused; with the presentation of a piece of paper, he was swiftly and automatically declared the modern-day equivalent of a PhD. This marked the first "honorary" degree in history<sup>24</sup>.

<sup>25</sup> Why Do Colleges Give Out "Honorary" Degrees? <https://priceonomics.com/why-do-colleges-give-out-honorary-degrees/>; A Brief History of the Honorary Degree

<https://priceonomics.com/why-do-colleges-give-out-honorary-degrees/>

<sup>26</sup> Dr Elizabeth Dole received a Bachelor of Arts in Political Science from Duke University, graduating with distinction as a member of Phi Beta Kappa. In 1960, Dr Dole received a Master of Arts in Teaching from Harvard, and received Doctorate of Law (Juris Doctor) from Harvard Law School in 1965 graduating as one of twenty-five female graduates in a class of five hundred fifty. Senator Elizabeth Dole's list of achievements demonstrates her lifelong

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<sup>27</sup> The Degree was Hillary Clinton's EIGHTH Honorary Doctorate – The Law School Name is a First! <https://still4hill.com/2017/10/16/for-the-degree-was-hillary-clintons-eighth-honorary-doctorate-the-law-school-name-is-a-first/>; Hillary Clinton Honored at Swansea University in Wales <https://still4hill.com/2017/10/14/hillary-clinton-honored-at-swansea-university-in-wales/>- The Hillary Rodham Clinton School of Law

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