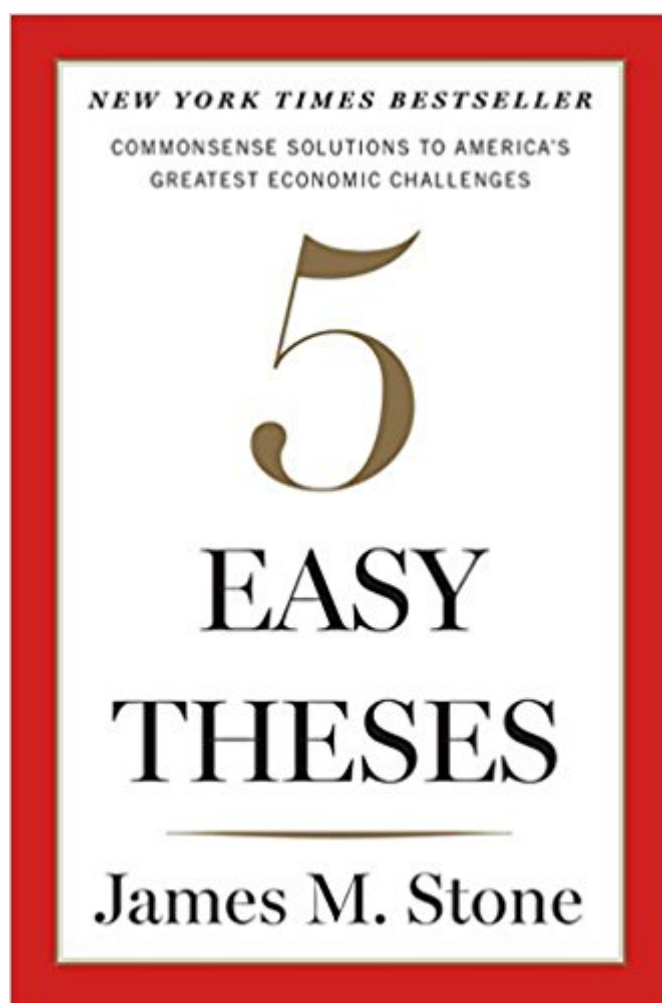


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Five Easy Theses: Commonsense Solutions To America's™s Greatest Economic Challenges



Synopsis

A NEW YORK TIMES BESTSELLER A business leader and esteemed economic thinker outlines simple solutions to America's five most pressing public policy issues, from healthcare to education to inequality. America today confronts a host of urgent problems, many of them seemingly intractable, but some we are entirely capable of solving. In *Five Easy Theses*, James M. Stone presents specific, common-sense solutions to a handful of our most pressing challenges, showing how simple it would be to shore up Social Security, rein in an out-of-control financial sector, reduce inequality, and make healthcare and education better and more affordable. The means are right in front of us, Stone explains, in various policy options that "if implemented" could preserve or enhance government revenue while also channeling the national economy toward the greater good. Accessible and thought provoking, *Five Easy Theses* reveals that a more democratic, prosperous America is well within our reach.

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Customer Reviews

NEW YORK TIMES BESTSELLER A BLOOMBERG BEST BOOK OF 2016 "Five Easy Theses sets out key issues of public policy easy to identify in concept but long unresolved in practice. Stone proposes sensible approaches to breaking the long-standing political deadlock. The specific measures to deal with budgetary balance, income inequality, public education, healthcare, and financial reform should provide a guide for constructive debate as we choose our next president." —Paul A. Volcker, chairman of the Federal Reserve (1979 to 1987) under Presidents

Carter and Reagan and currently chairman of the Volcker Alliance • Jim Stone has seen health care from all sides and cuts through the complexities to what really matters beautifully. • Atul Gawande, author of *Being Mortal* • This is an excellent book, authoritative, informative, very well written, and of course directed to the big issues people care about. • Edward O. Wilson, University Research Professor Emeritus, Harvard University, Twice Winner of the Pulitzer Prize for Non-Fiction • An important book for readers of any political stripe who want to get beyond the current domestic policy impasse. • You may not agree with everything Stone advocates, but every argument he makes is worthy of serious attention. • Tom Daschle, Former U.S. Senate Majority Leader (Democrat, S. Dakota) • Smart, thoughtful, clearly very informed • yet absolutely accessible. • It can be difficult to strike this balance, but Stone has caught it exactly. • Rebecca Henderson, John and Natty McArthur University Professor, Harvard Business School • Jim Stone's book shows that we can indeed solve many of the nation's seemingly intractable problems if we follow clear headed, non-partisan thinking. • If you care about our future, you should read this book. • David T. Ellwood, Scott M. Black Professor of Political Economy and Former Dean of the Harvard Kennedy School of Government • Five Easy Theses provides clear-eyed and non-technical explanations of five pressing economic issues: health-care costs, income inequality, government debt, college affordability, and financial-sector reform. These are some of the most complex policy challenges we face, all with multiple possible solutions. Even readers who don't agree with Stone's proposed policy responses will appreciate his straightforward and thought-provoking presentation of the issues. • Christina Paxson, President of Brown University, for Bloomberg, "Best Books of 2016" • Stone has written a powerful, thought-provoking book. • Whatever your political party or philosophy, you need to take all five of his theses seriously. • Clayton Yeutter, former Chairman, Republican National Committee, and former United States Secretary of Agriculture • An extraordinarily impressive and important book. Stone is smart, balanced, and sensible, three traits that are in desperately short supply in our discourse about the future of the country. • His analysis is penetrating, logical and powerful, without ideological spin. Every policy idea he presents follows from that logic. You don't have to agree with all of his proposals to realize his book's value to politicians, policymakers, and citizens everywhere. • Norman Ornstein, author, political scientist, and resident scholar at the American Enterprise Institute • This book is a recipe for restoring America's greatness. • Stone offers thoroughly persuasive solutions to five economic and social problems we often consider insoluble. • The more closely we follow his prescriptions, the brighter our national future will be. • Stephen Kinzer, author of *All the Shah's Men* and *The Brothers* • James Stone's *Five Easy*

Theses is masterfully written, straightforward, and free of jargon. The marvelous chapter on income and wealth distribution presents a compelling essay on inequality in the United States. Stone speaks with particular and rare authority on these issues. People should listen to what he has to say.

Janet Gornick, Director, Luxembourg Income Study, and Professor of Political Science and Sociology, Graduate Center, City University of New York

Well-crafted and highly engaging, James Stone's Five Easy Theses takes on five of the nation's biggest problems and offers solutions that are as simple and accessible as they are illuminating. Particularly at a time of intense partisan polarization, Five Easy Theses is refreshingly honest—a model of straight talk. Readers may not agree with everything Stone proposes, but they'll marvel at his command of the issues and finish the book with a new sense of possibility and much to cheer about.

David A. Moss, John G. McLean Professor of Business Administration, Harvard Business School

A pithy, well-documented distillation of pressing public policy issues including the causes of America's annual trillion dollar overspend on healthcare—and what, in practical terms, we could do as a nation to substantially lower costs, and perhaps even improve outcomes. In vivid prose that combines convincing evidence and compelling stories, Stone persuasively argues that a universal, single-payer system should replace our highly inflationary patchwork of private insurance and government programs.

Jonathan D. Quick, MD, MPH, Management Sciences for Health, Global Health Council, and Harvard Medical School

Five Easy Theses contains cogent, insightful, well-articulated policy prescriptions for a divided nation grappling with critical economic issues. Even if you don't agree with the policies Stone proposes, the book contains important ideas we all need to think hard about.

Michael S. Helfer, Former Vice Chairman, Citigroup, Inc.

In Five Easy Theses, Stone tackles the tough issues: our educational divide, inequality, and eroding retirement security. Not everyone will agree with him on the details of every proposal. But his bold ideas for reform bring a combination of compassion and insight to the national debate.

Alicia H. Munnell, Peter F. Drucker Professor of Management Sciences, Carroll School of Management; Director, Center for Retirement Research at Boston College; and former Assistant Secretary of the Treasury

Stone's experience as a successful insurance entrepreneur, an economist, and a former financial regulator, lends substantial credibility to his view that highly leveraged financial derivatives and other innovative financial instruments carry risks to the financial system that far outweigh their public good.

Ricki R. Tigert, former Chairman, Federal Deposit Insurance Corporation

This book is eminently readable, accessible, and sensible. It should be required reading for every member of Congress. Jim Stone understands the issues, the underlying tradeoffs, and the very real choices that must be

made if we as a nation are to address our greatest economic challenges.â Lawrence S. Bacow, President of Tufts University (2001-2011)

Already garnering praise in the academy and on both side of the political aisle for its accessible and hopeful message, James M. Stone's *Five Easy Theses* lays out commonsense solutions to our most pressing and seemingly intractable domestic policy problems. In straightforward style, Stone presents five vexing issues and the myths that cloud their resolution, revealing powerful, if controversial, solutions to each. With clear, forward-looking recommendations, he shows how we can Shore up Social Security Tame the federal deficit Rein in Wall Street Make health care and education more affordable and effective Curb inequalities of wealth and opportunity These vitally important accomplishments are well within our reach, Stone argues, and would only require us to cast off the well-worn partisan straitjacket that has thwarted all attempts to address them in the past. A must-read for anyone regardless of political affiliation who cares about the future of this country, *Five Easy Theses* shows how America can restore the historical decency and prosperity that made it the envy of the world."

James M. Stone has written a splendid book that provides a blueprint for action on some seemingly intractable public policy issues in the United States. Stone begins the book by providing background of his own experience as economist, public administrator, and businessman. He writes, "I am a democrat, but this is not a partisan book. Americans of every political stripe . . . share these concerns." Stone has become concerned about the calcified, ossified, and ineffective government that has prevailed over the last few years in Washington, D. C. He is alarmed by the acrimony, myth-making, and half-truths about public finance in this country. Rather than running to the respective corners to attack the other guy and the other party--on economic issues-- in order to aggravate and elevate the public vitriol "he hopes that elected officials will promote the public interest and find common ground in attempting to resolve the difficult financial issues that beset the country. He writes, "Politicians in both parties steer away from exactly the subjects they ought to be addressing in favor of sound bites, "gotchas" and mini-matters." He concludes his introduction by stating that "the book is a short collection of public essays aimed at convincing [the reader] that the adoption of a few familiar commonsense ideas could make the country operate more effectively." In succeeding chapters Stone unpacks the problems and solutions to five public policy areas that have bedeviled politicians for the past generation: fiscal balance; inequality; education; health care; and financial sector reform. In each chapter he provides

rational and coherent policies that could be enacted to address the issues. For example, he suggests reducing tax expenditures and interest deductions to help balance the federal budget. He also provides fertile ideas for reducing the disparity in incomes and wealth, the costs of health care, and strategies to reform financial institutions such as investment banks. He also presents exciting ideas for changes in the U.S. education system—one of which is universal national service. The idea of youth service in this country is not new. The Civilian Conservation Corps in the New Deal era is one of the best known examples. The Peace Corps, Vista, and Americorps are other examples that emerged in the 1960s through the 1990s. President George W. Bush advocated mandatory youth service in 2009 when he proposed the Serve America Act. Yet there has been insufficient political consensus on the value of universal mandatory service to the country. Objections include that it is compulsory rather than voluntary and that it is expensive. Stone counters with this thoughtful response. [It may be] the only workable answer to the major issues in American education compatible with cultural realities. It would be an attractive course for its patriotic and social harmony benefits as well. The right program would trade service for financing in the case of the college contingent and provide the absent vocational training for those ending their academic training after high school. James M. Stone has written an excellent book concerning public policy reform in this country. His work serves simultaneously as a primer and resource full of suggestions that invite further study and better understanding of some critical policy issues we face as a nation. I recommend the book most highly.

I just finished reading James Stone's *Five Easy Theses: Commonsense Solutions to America's Greatest Economic Challenges*. I recommend it. Stone is the founder and CEO of Boston-based Plymouth Rock Assurance Corporation. He was a lecturer in Economics at Harvard in the early 1970s, and then Massachusetts' Commissioner of Insurance from 1975 to 1979. He was appointed chairman of the Commodity Futures Trading Commission by President Carter in 1979, and remained on the Commission until 1983. The five challenges his book speaks to are: fiscal balance, inequality, education, healthcare, and financial reform. His extensive experience in the insurance industry and in government provides a unique perspective from which to analyze these problems (the first and last in particular) and think creatively about how they can be / need to be addressed. The changes in policy he recommends flow logically from a careful analysis of the origins of each of the problems and their impact on our economy and our democracy today. Though a self-avowed Democrat with a business man's perspective, he's careful not to let

his analysis or his recommendations be influenced by politics. He admits that some of his recommendations are unlikely to be adopted in the current political environment. Nevertheless, he puts them forward as goals he thinks reasonable people can agree are worth striving for. Bottom line, Stone's book is a welcome contribution to an informed discussion of some of the most serious challenges the country faces today. It deserves to be widely read.

Five Easy Theses is a thoughtful effort to solve five central, but seemingly intractable, policy issues facing this country. It is insightful and balanced. While he admits to his Democratic leaning, the author goes out of his way to engage in a fruitful conversation with someone like me, who has known him for several decades, who grew up as a New England Independent who normally voted Republican. His intended audience is not the doctrinaire Left or Right--no preaching to choirs--but the sensible center, that is, those of us who are ready to sit down and work at finding some workable solutions. You might find yourself quibbling around the edges, but, I would hope, you will delight in having a serious conversation. In the context of the 2016 Presidential campaign, Five Easy Theses is a refreshing and needed antidote to mindless verbiage. One commenter disparaged the book as wonkish, which suggests that serious policy problems can be reduced to soundbites. This book will be welcomed by the serious citizen.

I encourage everyone to read Jim Stone's just published Five Easy Theses. This short, well-written book offers sane and sensible solutions to our major economic problems: deficits, inequality, education, health care and financial sector reform. In that sense the book is exhilarating and uplifting, to see that these are not intractable but solvable problems. What makes it depressing is the political inability to enact even sane, sensible solutions to critical problems. Jim Stone has made a crucial contribution to our national political debate. Read it and you'll be better able to participate.

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