Friends & Relatives,

In retrospect, every year seems to be more overwhelming than the last. 1995 was no different.

Oklahoma City. 168 killed, 15 children.

Yitzhak Rabin assassinated. His goal attained, peace in Israel.

70+ new highs on the Dow Jones and 19 new hurricanes off of the Eastern seaboard.

N. California flooded and Chicago seared in a heat wave that claimed 410 lives while 200,000 were evacuated in the worst flooding Holland has ever seen.

The republican congress tried to balance the budget before political polls determined that the American public didn't really have the stomach for it. Eventually we will have to deal with the entitlements that constitute almost half of the annual federal budget.

Ireland's economy is booming as a result of peace. What better incentive for people to work out their differences?

There was a backlash in the states against racially motivated laws & preferences.

Barings bank, financier of the Louisiana Purchase (1803), collapsed.

5300 lost their lives in the Kobe, Japan earthquake. This on the heels of their other problems: over capacity in the global car market, plummeting property values, currency shock, a stock market near collapse, a fledgling consumer electronics industry, and high unemployment.

An iceberg of 1000 square miles broke off of Antarctica and started floating Northward, global warming?

Mir & Atlantis docked in space and a new planet was discovered.

Bill Gates made his first \$15B.

The justice system continues to ridicule victims by either not convicting or not punishing perpetrators. While politicians battle over which social and educational programs to cut, Larry Hoover, serving a life sentence for murder continues to control his Chicago based street gang of 200,000. Why is this guy even still alive? Meanwhile, Michael Montalvo, another federal prisoner, has taken the US government to court and gotten dozens of prisoners released due to loopholes and technicalities. Prison is not unpleasant for the common criminal; they're given good food and accommodations, don't have to worry about work or retirement, pay no taxes, collect social security, and have lots of access to "free" services. Want prison to be a deterrent? Take away the gym and the TV, lock 'em up, 20 to a cell, feed them once a day, and give them a trip to the courtyard once a month. Prison must be hell *to the criminal*. This method has been proven in industrial nations all over the world.

The internationally naive ex-governor of Arkansas and his Secretary of State in training, trial lawyer Warren Christopher, are sending 20,000 young men and women to Bosnia. This tragic conflict is an ethnic civil war that's been raging for four years now in a strategically insignificant country half way around the world. Our foreign policy is being dictated by war criminals and an inept UN. There is no support for this deployment from either congress or the American people. The only conclusion political analysts can draw is that historically poll ratings improve when a president engages in an aggressive foreign conflict. Mr. Clinton has his eye on the '96 election with little regard for the lives of our soldiers.

Entitlements are jeopardizing the future of this country and strangling our ability to compete. The US debt is at *\$5 Trillion* and the American public & congress are squeamish about cutting it. The interest on the debt alone is *\$204B* while we only spend *\$50B* on education. Medicare costs are out of control; it'll be insolvent in seven years and expenditures, which were *\$7B* in 1970 (6% of the federal budget), are *\$159B* now (35% of the budget). The current republican plan for "cutting" Medicare means it will *grow* by only 43% over the next seven years! Social Security is just as bad, it takes 3½ workers to subsidize one retired couple who pull *\$160,000* more out of social security than they put in. The only way to keep this country solvent is to either cut spending or raise taxes. Do I stand alone when I say I care about the children, the next generation, and the macro economic health of this country? We don't have to throw our elders out on the street, after all, they made us the super power we are today. However, everything they've accomplished is for not if we leave our children bankrupt, impoverished, and without opportunity.

Meanwhile, we're entering the information age that's going to make the PC revolution look insignificant. We're currently the world leader in hardware, software, manufacturing, and marketing. Furthermore, we're one of the few who has the infrastructure, innovation, and finance to make it happen. All of this is required to initiate a revolution that will, once again, change America and then the world. The millennium is rapidly approaching and it's time to secure our competitive position in the world for decades to come. Technology will enable us to dwarf all of the accomplishments of the late 20th C. It's time to get our economic, social, & international agenda's in order. The government must promote education and R&D, while encouraging exports and providing incentives to future growth industries. We are the only ones that can pull this off. After all, only the US can claim fame for the light bulb, the PC, the airplane, and the telephone.

As for myself; I'm still in electrical engineering at TRW in Sunnyvale, CA. No, I'm not yet married and don't ask when - as soon as I know, rest assured, if you got this card, you'll be the first to know. I'm still at the same address:

1064 Durham Ct. Sunnyvale, CA 94087 (408) 246-5326 e-mail: mark_cottrell@smtp.svl.trw.com

He who rests upon his past accomplishments alone is doomed to failure. The cowards never start, the weak die on the way, only the strong survive. There is not one person who will receive this letter that does not have the potential to effect enormous change. Merry Christmas and a prosperous New Year.

Mark A. Cottrell

Social Security $\[equation]$ 2 Other $\[equation]$ 4 Defense $\[equation]$ 4 Medicare $\[equation]$ 6 Medicare $\[equation]$ 7 Medicare $\[equat$

Where Your Tax Dollar Goes