



OOBonomics: 12 Great "Outside Of the Box" Economic Policy Ideas No One Has Thought Of...Until Now

By Al Lewis

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See Why The Heck Aren't We Already Doing This Stuff: 12 New Economic Policy Ideas Even a Congressman Could Understand

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Editorial Review

From the Publisher

OOBonomics is the funniest serious economics book ever. Don't take our word for it. Don't even take James Carville's word for it. Take the quiz and -- only if your score qualifies you as "outside of the box" -- read the sample idea below. And then you (yes, you) could even submit your own idea and win \$1-million! OK, your chances of winning that particular prize are pretty remote, but there are also unlimited \$500 and \$20 prizes, some of which have already been awarded. The prize rules are in *OOBonomics*.

Will you like *OOBonomics*? Well, "OOB," as you've probably noticed, stands for "Outside Of [the] Box." That means you have to be an outside-of-the-box thinker to enjoy the book. How can you tell if you are outside the box, vs. being smack inside it? To start with, if you are an actuary, you are way too left-brain to "get" the ideas in *OOBonomics*. You should probably stop reading right here, and go spend your time calculating the odds of something, such as the chances that you will ever find a girlfriend, multiplied by the probability that you would know what to do with her if you did.

The rest of you can take the quiz. In each pairing, the first character is "inside the box," while the second character is their "outside the box" counterpart. Give yourself one point each time you identify more with the second character.

- (1) Captain Ahab vs. (2) Captain Crunch
- (1) June Cleaver vs. (2) Mae West
- (1) Smokey the Bear vs. (2) Tony the Tiger
- (1) Bronte Sisters vs. (2) Blues Brothers
- (1) The Monster that Ate Pittsburgh vs. (2) Herman Munster
- (1) The Man from U.N.C.L.E. vs. (2) Uncle Fester
- (1) Tarzan vs. (2) Magilla Gorilla
- (1) Charley Manson vs. (2) Charley the Tuna
- (1) Investigators, Watergate Scandal vs. (2) Investigators, Monica Lewinsky Scandal
- (1) People Who Have Been Abducted By Aliens vs. (2) ET
- (1) Rin Tin Tin vs. (2) Astro

How to Score This Quiz: Congratulations! If you've read this far, you pass! Why? Because you've read this far, that's why! Apparently you believe that there is any value whatsoever in scoring a quiz containing (a) random lists of characters, (b) most of which are fictional, and (c) almost a quarter of which are talking animals (d) from the 1960s. You are clearly outside of the box enough to appreciate a good, creative economic idea, so here goes...

The ShopAmerica Gift Card

When people are due to receive a tax cut, a stimulus check, an income tax refund, or even a Social Security check, a ShopAmerica Gift Card gives them the option of either taking the check owed to them or else going to a website commissioned by the Government that shows a list of sellers in their area offering these premium-value gift cards. Those gift cards, for many reasons, will have a face value somewhat higher than the check. Logistically, once a consumer agrees to the card, the Government cash gets credited to the seller's account and the buyer gets the card instead.

An example might be helpful. Though this gift card could be applied to any government check, suppose that the Government owes you \$500 as your annual tax refund. Instead of just receiving the \$500, you could go to a website where a long list of voluntarily participating sellers are offering a swap for proprietary gift cards worth more. Suppose you like Fuddruckers because they have the "Best Fuddruckin' Burgers in Town" and they are offering \$600. You receive a gift card for \$600, which must be spent there, over time.

It's that simple. The Government benefits as follows:

- The extra stimulus comes at no cost over and above what the Government would spend anyway;
- The money the government sends out as gift cards would be spent and not saved.

Any retailer, manufacturer, or service provider that passes a solvency screen set up by the Government's ShopAmerica Gift Card website contractor could offer its own gift card. The seller would receive four major benefits:

- The ShopAmerica Gift Card offers very efficient, targeted marketing. Sellers could vary the gift card premium by region or zip code to direct traffic to particular stores in the chain;
- Sellers can "borrow" from the Government at no cost. As with any prepaid gift card, sellers get their money before the consumer spends it. In this credit environment, having the money in advance is a huge advantage, on a large scale;
- There is no 2-3% credit card skim off the top;
- Some people might lose their cards.

For consumers (at least the ones who don't lose their cards, and, despite rarely wearing socks that match other than color and possibly fabric, even I can manage to hold onto a gift card long enough to spend it) the advantage is obvious. Anyone planning to spend money will have more to spend.

So everyone benefits, at no additional cost to anyone. Now you know why we say on the cover of *OOBonomics*, and again about 800 words ago at the top of this section, "Why the hell aren't we already doing this stuff?"

It is important that as many people buy *OOBonomics* and tell their friends as possible because the only way ideas like this are going to get noticed is if the book gets noticed. So buy it, review it, tell your Congressperson and let's turn this economy around...not with more government borrowing but with more creative, outside-of-the-box economic ideas

From the Author

You will like *OOBonomics* if you enjoy new ideas, can "think outside the box" and have a sense of humor. In other words, my accountant hated it. (If your accountant likes it, you should probably switch accountants.) Also, if your sense of humor tends towards bathroom jokes, you will be disappointed. There is only one, and even then it only involves the sink.

On a more serious note, *OOBonomics* is also a major economics book, the funniest serious economics book ever. It presents twelve new "outside-of-the-box" economic ideas to improve health care, consumer spending, the foreclosure rate, transportation, and many other economic problems...all without increasing taxes or the deficit or regulations. Most *OOBonomics* ideas require a simple executive order. Only a couple require Congressional action. The best comments, those published in the next edition, will earn \$20 apiece. The best ideas in the next edition will earn \$500 apiece. Really. See the prize rules.

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Allison Sala:

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Martha Silva:

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