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Your finances



Taxes, Jobs and Solutions

by John Masus, CLU, ChFC, CFP

As I pondered the world's problems the other day...well somebody has to do it right? I thought about the Misery Index, the unemployment rate plus the inflation rate added together, the thought being that neither of these things in excess is very nice. In September 2011 it was 12.97 according to *MiseryIndex.us*, the highest since 1983.

It would seem to me in my thoughtful state that we should look at that index and consider ways to attack unemployment and inflation. Both are important. But, tackling unemployment would be first...so it's Jobs.

A *Wall Street Journal* article dated Sept.17 reported that Non-financial US Corporations are holding about 2 trillion dollars in cash and other liquid assets as of June 2011 according to the Federal Reserve. They also stated a recent J.P. Morgan analysis of public companies that disclose their foreign cash holdings, held half of the cash overseas. That's a lot of money not working here at home.

I am not blaming Corporate America. There are reasons it's happening and if you or I were on the Board of Directors of some of these companies we would probably end up doing the same thing. Sometimes, government policies, lack of direction, gridlock as well as greed and fear get in the way of finding solutions.

As I see it we should be looking at this situation without blame but with reasonable expectations that we can solve the problem once we know why it's happening. How about this?

Money is taxed where it's earned. If a Company makes widgets in Asia, the money is taxed in Asia. If that company wants to bring home the profit that money could be Federally taxed again as high as 35%. If we leave it in Asia and build another plant, that money won't be taxed again. So what would you do? Probably leave it in Asia and build another plant. Why pay taxes twice on the same money?

Since the US receives no taxes from that profit anyway,

why not encourage corporations to bring it home with the stipulation that it won't be taxed if the money is used for reinvestment in plants, research, development and job creation in the US.

Critics say a tax holiday was tried in 2004 and it didn't work. That's right. It didn't. #1, no real stipulations as to what the companies should do with the re-patriated money, and #2, why would a corporation be expected to act on a short term tax holiday when we want them to make long term commitments in plants, people and the ongoing costs of those commitments?

I may be oversimplifying but the fact remains, there is a lot of Corporate money overseas not being used for job creation in the US because we have no long term tax plan that encourages long term commitments. Companies need that to make the right decisions. Create the rules, regulate it and stay with it. We all win. ●

Tax information from R. MacDonald, CPA of R. MacDonald & Ass, Ltd., St. Charles, IL.

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