
Subject: Re: For Beginners

Posted by [Bill Fitzmaurice](#) on Sat, 03 Apr 2004 20:06:14 GMT

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Actually, one qualification for a Massachusetts driver's license is that you have to flunk an IQ test, and preferably have a flatline EEG. Anyone trying to travel between Nashua and Beantown at less than 75 MPH is forced off the road. What other places call 'road rage' in Massachusetts is referred to as 'good driving manners'. As to the commuters going from NH to Mass, it's not because they want to, it's because they have to. They can't afford to live where they work. It's the same as those who spend 4 hours a day on the LIE. It's not because they enjoy traffic, it's because at \$3000 a month for a walkup studio who can afford to live in Manhattan? 'Joe Millionaire' maybe, but certainly not 'Average Joe'. My mother never worked. She never had to. In the sixties my father never made more than \$10k per year, and we had a big house in suburban Boston, a summer home and a boat. My wife always has worked, and not to support our need for toys. She carries our health insurance that takes 1/3 of her pay. When I went to college my total expenses senior year, 1971, were \$1500. My daughters senior year, 1999, cost \$32,000. I just had some surgery, spent 11 days in the hospital. The tab came to \$60k, and half was for drugs. What happens to the poor schmo who doesn't have insurance? Retail stores are popping up all over, and they all share one trait: low wages and minimal benefits. I know. I manage a 3 store retail chain. The platinum card carrying SUV driving people of means are doing very well, and aren't afraid to spend. But at the other end of the spectrum people are hanging tight; if they aren't scared of not having a job at all in 2 months they just don't have the spare income to spend on anything beyond the necessities. Ours sales of high end goods are booming. Middle priced goods are only selling at a mediocre pace, though, and the lowest priced are hardly moving at all. The gap between haves and have nots is widening. That's why I see DIY coming back, because better to DIY than DW (do without). Most people up here also have newer cars and own homes. That's mostly because interest rates are so low that almost anyone can afford a house or a new car. It's also because you can't find an affordable apartment and with labor rates at \$50 per hour no one can afford to keep fixing their old cars. Oh, and it's not the mechanics making that money, they're lucky to get \$15; it's the shop owners that make the profits. I know. They're the ones who come into my stores dropping two or three grand at a pop. They used to be the exception, with most sales being in the \$300 range. Now they are the rule; we don't see many mechanics any more. If you really want to see how well things are going for the working stiff take a drive to Walmart, or any other retail store, and look in the parking lot. Not the one out front, the one out back, the employee lot. Count how many Lexus and Infinitys you see. Then count the KIAs and Hyundais. When you discount the high priced stuff that belongs to management you can do what I do everyday and be thankful that you don't have to get along on what they make.
