



Navigator Benefit
Solutions LLC

February 27, 2010

First Lady Michelle Obama
White House
1600 Pennsylvania Avenue NW
Washington DC 20500

Dear First Lady:

Jesus fed five thousand with five loaves and two fish. Afterward, his disciples collected twelve wicker baskets full of fragments, yet did not understand the meal's significance.

I write to you as an actuary who has written and reviewed numerous health care reform inspired issue briefs for the American Academy of Actuaries. During this last year I have struggled with the progress of the health care discussion and am saddened by the inability to bridge the gap to solving the most significant economic and personal issue facing our country.

Marianne Williamson once said, "There are only two emotions - love and fear. They cannot co-exist in the same space at the same time." Ms. Williamson is right and sadly today's health care reform proposals and the debate I have seen rest upon an emotion of fear and not love.

This week I attended a spiritual transition retreat which inspired me to write this letter and further helped crystallize what may be missing in today's debate. The retreat leader shared two perspectives that one may have when approaching and interacting with the world.

The health proposals are founded on "scarcity thinking" and not on "abundance thinking". Scarcity thinking has as its premise that the resources available are limited and the only way to access what one needs is to take it from another – a philosophy of taking. Abundance thinking on the other hand rests on a strong belief that resources are ample and through love, coordination, and caring for each other resources expand – a philosophy of giving.

Jesus practiced abundance thinking in the feeding of the five thousand. And, like his disciples, we do not see the significance of Jesus' work. Like his disciples we practice and solve social problems with scarcity thinking. As an actuary, I truly believe that:

1. we need health care reform,
2. consumer-driven health care principles work,
3. employer-sponsored benefit programs offer the best channel for starting our young on a path to personal responsibility,

4. the health care solution rests in abundance thinking and not scarcity thinking, and
5. the solution is close.

Jesus fed five thousand with five loaves and two fish. May God shine upon America and show her the path to abundantly care for 300 million with \$2.5 trillion.

Sincerely,

{ Signature }

Timothy J. Luedtke, FSA, MAAA, FCA, CFA