

AN ESSAY



Apple
for
President!

WILLIAM KEIPER



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KEIPER**

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**The content and theme of
this essay is purposely quite similar to that in my book
*WALMART for PRESIDENT!***

This version, however, has been customized to reflect Apple's unique qualifications and readiness as the proposed candidate for running the operations of the executive branch rather than Walmart.

Most elections offer at least two candidates, and each of us usually views one as more qualified than the other. These essays offer an opportunity to compare two highly qualified candidates.

Also by William Keiper:

*The POWER of URGENCY:
Playing to Win with PROACTIVE Urgency*

*LIFE Expectancy:
It's Never Too Late to Change Your Game*

WALMART for PRESIDENT!

Dedication

70,000+ Apple Associates around the world.

2,100,000+ U.S. Government Employees.

316,000,000+

Americans who need the country's economic engine humming at full strength, and the leadership to get it done.

I'm not worried about the country's long-term future. This country is insanely great.
What I'm worried about is that we don't talk enough about solutions.

~**Steve Jobs**

[A] democracy, if possible [should]... adapt its government to time and place; ...modify it according to circumstances and men: such is the first duty imposed on those who direct society in our day.

~**Alexis de Tocqueville, *Democracy in America***

Although the title *APPLE for PRESIDENT!* is, I hope, somewhat provocative, the subject matter is serious.

As citizens, we can no longer stand around passively hoping that a new economic platform will somehow spontaneously take shape and raise our country out of its economic difficulties. Our government's unapologetic addiction to borrowing and the financial challenges faced by many of our citizens are two clear indicators of the magnitude of the challenge.

Our current form of government—operating under the same structure first adopted when our Constitution was ratified in 1788—has not kept up with the complexity and pace of the times. Consequently, no individual president—no matter how brilliant or gifted with leadership and other skills—can show the way forward in the creation of a new economic platform.

In the first volume of *Democracy in America* (1835), Alexis de Tocqueville wrote about the possibility for American government to represent a kind of living democracy. He suggested that this dynamic form of government would, over time, enable American leadership to:

...reanimate its beliefs, to purify its mores, to regulate its movements, to substitute little by little the science of affairs for its inexperience, and knowledge of its true instincts for its blind instincts; to adapt its government to time and place; to modify it according to circumstances and men.

Our continuing insistence on maintaining the status quo in the management of our republic could force upon us, at some point, a much more chaotic kind of change. We can now help our political leadership embrace the opportunity described by de Tocqueville.

We possess the experience, financial acumen, tools and methodologies of a powerful “operational science” in the form of the best management and financial talent available *anywhere*. This world-class private sector experience can and should be harnessed in the service of reengineering our economy to thrive in our complex global environment.

I fully appreciate the immensity of the Constitutional and other practical hurdles of turning this vision (you might say fantasy) of *APPLE for PRESIDENT!* into reality. But shouldn't we consider just such a radical alternative—and maybe other “outside the box” concepts like it—if they can offer some possibility for creating a financial shift that might get us back on solid economic ground? Even exploring such ideas could lead directly or indirectly to actions that might improve our financial fitness.

It was not my intention to address, let alone resolve, all of these challenges here. Instead, I have chosen to present these concepts in digestible form for your consideration. My hope is that they might serve as a wake-up call for the need to adapt our approach to government, and its management, to the requirements of our time.

Is it really so farfetched that Apple's leadership could be counted upon to change America's financial future in very positive ways?

Why Not Apple?

If you knew of a possible candidate for President of the United States who could very likely change the course of our country's economic future for the better, and probably faster than any other contender, would you keep it to yourself? I am aware of one, and I consider it my patriotic duty to make the case for the nomination of Apple for President.

Our economy has been in a nosedive for decades. This isn't entirely the fault of any single political party or president or Congress—or even the citizens who elected these leaders (though we certainly need to accept some blame for ourselves). Even though it has some appeal, we can't really offload this mess on Wall Street, any single financial institution or even a foreign government.

Decades of tunnel vision by American leaders and citizens of all political persuasions have contributed to the present state of affairs. The fact of the matter is that we have *collective* responsibility for our current financial distress. We are, though, where we are—as a nation and as individual citizens. It's time to stop the 'blame game,' take an unvarnished view of the world as it now is, and get on with actually doing something to fix it.

We can probably agree that without some immediate and serious course correction, we could remain adrift on very rough seas—for decades.

Apple is unique as an enterprise, while at the same time an outstanding example of the success and ongoing potential of American capitalism and entrepreneurship.¹ The company has proven its ability to both anticipate and act upon critical shifts occurring over decades of ebbs and flows in the domestic and global economies. This is the kind of management expertise we need to apply to the most difficult financial and operational challenges facing our nation—and particularly our economy.

In terms of market capitalization, Apple is at the moment the most valuable publicly-traded company in the world. It has surpassed Chevron, Exxon Mobil, Microsoft and Walmart, to name just a few. It is also the largest technology company in the world as measured by revenue and profit. *Fortune* magazine named Apple the most admired company *in the world* each year from 2008 to 2012. The exceptional achievements are the result of anticipating and managing complicated, long-term technological, financial and economic challenges.



Even if you don't "like" Apple, it is very likely that you or someone close to you owns one or more of the company's products.



Apple has led the marketplace not only in innovation, design, development and manufacturing, but also in systems solutions leading to higher and higher levels of efficiency, productivity and profitability. Examples include Apple's accomplishments in product sourcing and fulfillment, purchasing and payment systems, and the speed and quality of customer service. Most importantly, the company has grown in all kinds of economic conditions and during many U.S. presidencies.

Apple's net income in 2002 was about \$65 *million*. By 2011 it was \$25.9 *billion*. Imagine if the

degree of improvement could be reflected in our nation's economic situation.

I fully appreciate that the company has had its share of controversies and has its critics (legitimate and otherwise) in all corners of the world. Starting from a California garage, you don't get to be the most valuable company in the world without being a little pushy and stepping on some toes.

I must, however, confess my admiration for the long-term leadership, spectacular growth and consistently high-level performance of this organization. There are many industries, companies and even countries that have lost their way and been left behind—while the Apple organization has thrived.

But, this essay is not about what's right or wrong or good or bad about Apple. It's about ideas that could possibly create a shift in our thinking and doing to free us from this economic vise. So even if for your own reasons, you simply don't "like" Apple, or you have an issue with some of its practices, simply substitute the name of a company that you personally admire and trust. Each time you see the word Apple just think "Coca-Cola" or "IBM" or "Walmart."

It is no longer "news" that our nation is in economic trouble, and our individual citizens are feeling plenty of financial stress too. The question is: How can we begin to make a dent in the problems that must be addressed in order to put the American economy on sound footing for the long term? If we keep doing what we have been doing, we will surely get similar results, except probably worse and faster.

The Office of the President. Too Big for One Person.

The job of President of the United States has simply become too big for any single human being. It is obvious that almost everything in our world has changed since our country declared independence from Great Britain on July 4, 1776.² The role of president is unsurprisingly much more demanding and complicated than it was for George Washington at his inauguration in 1789, or Theodore Roosevelt in 1901 or even Ronald Reagan eighty years after him.

In big companies, individual roles and responsibilities are reviewed pretty continuously to make sure that one person is not accountable for more than they can manage. But when it comes to the U.S. presidency—one of the most difficult and important jobs in the world—no one is seriously talking about whether it's time for just such a review.

I have as much respect for our shared American history and Constitution as anybody. However, with over 235 years now elapsed since the original presidential "job description" was written, can we agree that it might be time to take another look at it?

Doesn't it seem logical that we would not want the chief executive of the United States to be overloaded with making speeches, hosting world leaders and engaging in other required duties that he has trouble finding time to fully participate in (if not lead) the resolution of the most important challenges of our time? Too often it appears that critical longer-term issues must be pushed aside to handle the ceremonial aspects of the job, or to respond (as every president must) to an immediate crisis—whether that happens to be a natural disaster, an oil spill, or an immediate terrorist threat somewhere in the world.

What's more, these days it appears as though every president must govern *and* perpetually run for a second term when one is available.³ It is logical that the potential for serious errors in judgment could be much higher for someone in such a state of day-to-day overload and, probably, fatigue much of the time.

Most people don't think much about this and certainly haven't yet identified it as a problem. As of to date, no president has raised his hand and publicly said, "This job is more than I can handle. Can you get a little help over here?!" Here is a hint of the challenges of the office offered by current President Barack Obama (himself an avowed advocate of the value and opportunity created by the new Information Age):

You know, I think that the thing you understand intellectually, but you don't understand in your gut until you're in the job, is that every decision that comes to my desk is something that nobody else has been able to solve. The easy stuff gets solved somewhere by somebody else. By the time it gets to me, you don't have easy answers... and well, you have to make your best judgment about this is probably our best approach for the American people. But you know that you don't have perfect information, and you know that you're not going to have a perfect solution.⁴

What is certain is that regardless who is at the presidential desk today and tomorrow, no single person can solve the complex challenges of improving the American economy. If this was possible we would have gift-wrapped the problem a long time ago, hand-delivered it to the Oval Office and happily waited for the solutions to be created and implemented.

A single individual serving as president certainly worked in the years immediately following the writing and adoption of the U.S. Constitution. It worked well through many of the periods and presidencies since then. To be sure, each of the eras since the American Revolution has had its unique challenges, but one of the key differences is that life simply wasn't nearly as speeded up as it is today.

In life during the Information Age, the speed with which decisions must be made concerning incredibly complex domestic and global issues is breathtaking. Financial and social problems have grown exponentially in number and degree. No nation is an island and the challenges for one country have consequences for others. A good example is the linkage of banking and currencies all around the world: ripples in one country or region can and do create waves in others.

Everything happens in internet time. If you don't like your present moment—just wait a second or a few and it will likely be different. There are no delays, no filtering of information, no stopping and no time to catch your breath. It's a little like trying to drink some water from a fire hose turned on full blast. Even for people who have grown up in the thick of it and who know nothing else, things can get to be a blur.

The job of president requires a single, fallible human to take responsibility for the oversight and attempted resolution of endless, complex, serious and “moving target” kinds of problems. And the number of these challenges has exponentially expanded over the past several decades.⁵

We expect the office of the president to take care of all the traditional and ceremonial responsibilities, *and* all of the new ones as well. What's more, we expect our president to do it faster than is humanly feasible and to make *consistently good decisions* about really complex problems.

And all of this must be done with incomplete information, distorted facts (biased by each presenter), naysayers and critics at every turn and with the full, unblinking stare (and perfect memory) of the domestic and international media.

We need to rethink whether a single Leader of the Free World is just a crazy, outdated notion in a world now spinning at warp speed (and continuing to accelerate).

We Have a Spending Problem.
Our National Liberty is at Stake.

Over the past forty years median household income for Americans has gone up a mere 27 percent. During the same period, federal spending has risen by over 300 percent. We have reached a point where our government *must* borrow from other countries' governments just to keep ours open for business. No kidding. As a nation, *we do not have the ability* to fund the operations of our government without going further into debt.

In the year 2000, our federal government saved 13 cents for every dollar it spent. Eleven years later, 43 cents of every dollar spent by the government was borrowed. This borrowing has us more and more indebted to foreign countries and lenders. China and Japan together hold over \$2.25 trillion of our total debt, and we owe other nations smaller but very substantial amounts.

Given the size of these obligations (and the unfortunate but compelling need to go back for more year-in and year-out) there is certainly a chance that our nation could become a "junior partner" in some of these relationships—something that has never occurred in history.

With all of our prior debt in the category of unpaid, there is also the potential for the U.S., at some point, to be asked for some very large favors. Imagine, for example, China requesting that all U.S. import duties be eliminated on their exports to us. Should our debt to China continue to grow, do you honestly believe that we could respond to such a demand by saying, "Hey, we didn't know there would be *strings attached* to this money!" Could we seriously ignore such a request from our largest creditor?

**“Welcome to the World!
You’re Behind in Your Payments.”**

An American born today comes into the world already owning a piece of U.S. debt to the tune of about \$50,000. “Welcome... here’s a little present! Glad you could join the party.” Unless we undertake some serious measures to address this problem, by the time such a young American approaches his fortieth birthday, that initial “gift” will have grown to almost \$280,000.

Just paying the interest on our national borrowing has become a major financial undertaking. In 2010, interest alone on the national debt amounted to over \$400 billion. This amount would fund 100% of the spending requirements of the Departments of Labor, Agriculture and Education *combined* for a full year. Much of the interest we pay on our debt goes instead to foreign governments.

And even though these numbers are already huge, we have not stopped borrowing. We can’t. We keep going back to our creditors for additional helpings as an annual Band-Aid when what we actually require is major surgery. Or perhaps a better analogy would be that we desperately need a rehabilitation program to help get us off the toxic debt upon which we’ve become undeniably dependent.

Pay as You Go?

For individual citizens there is a built-in corrective mechanism for failing to pay our bills for goods and services as we receive them: we stop getting them. Try it out. See what happens if you don't pay your phone or utility or—even better—garbage bill for a month or two. And if we stop making our required payments and ignore demands from our creditors to deal with them, we eventually lose possession of things that we have financed, like our homes and cars, and even our furniture.

The federal government doesn't have to play by the same rules. The game plan can instead sound something like: "I'm sure we can spend and tax our way to success if we just try harder and for longer. If spending doesn't solve the problem at first, we'll spend some more. If there isn't enough revenue, we'll borrow more and raise taxes too."

But increasing the cash flow for an already dysfunctional bureaucracy is not helpful. It continues to add to an existing mountain of debt, undermines our financial strength as a nation and has the potential to diminish our credibility in the world at large. And as you will soon see, we haven't fully considered the distress of the average American citizen-taxpayer.

The entire Western world is operating on an unsustainable business model driven by debt and financial game-playing. Your family budget or small business couldn't be operated this way without crashing and burning—and it wouldn't take very long for it to happen.

Half of All Americans Are Struggling. Our Personal Freedom Is at Stake.

Actually, *struggling* is not nearly a strong enough word. *Suffering* is more like it. Tens of millions of Americans are in financial trouble and simply can't make ends meet. Unlike our federal government, our citizens can't line up in front of a massive ATM machine—in the form of countries willing to loan *them* money—to supplement the cash needed to pay their bills. Even if it was smart to borrow to meet our needs, credit has dried up except for those who already have enough cash to get by (and who therefore don't really need the money).

In our day-to-day lives the need for an extra \$1,000 or \$2,000 can show up unannounced several times during any given year. Auto repairs, worn out tires, dental emergencies, a leaky roof or a faulty heating system are just a few familiar examples. These kinds of things cannot typically be ignored for too long or the consequences can be even more costly. Therefore, the financial pressure is almost always *on* for most Americans.

How bad is it? According to a survey done by the National Bureau of Economic Research (via WSJ.com), only 24.9 percent of U.S. citizens could definitely come up with \$2,000 within thirty days' time.⁶ This means that many Americans are unable to cover for the kinds of unsurprising but unplanned for expenses I described in the previous paragraph. My initial reaction to reading about this was, "There is no way this can be possible—not in America."

I later learned that a good part of the explanation lies in the improbably large number of Americans who make very, very little money when compared to today's basic living requirements. The poverty level today for an individual American is \$11,170.⁷ If you earn less than this per year you are officially poor according to the U.S. government. At the time of this writing the U.S. Census Bureau estimates that over *forty-six million* Americans live below the poverty line.

Even more disturbing is the size of a much larger group of Americans who fall into the "low-income category," commonly defined as those earning between 100 and 199 percent of the poverty level. You are in this category if you individually make more than \$11,170 and less than about \$33,500, per year.

If this is your situation, you are not alone. There are almost *100 million* other Americans standing with you.

If you add these two categories together, the result is that 146 million U.S. citizens make less than \$33,500 annually, before taxes. Given the current U.S. population of about 312 million, those who are poor and in the low-income category (as defined above) encompass forty-eight percent of all Americans. *Forty-eight percent!*

It's a Legitimate Crisis.

When I saw these numbers for the first time, I was shocked. I'm *still* shocked. It is no secret that tens of millions of Americans are feeling real financial stress and pain and frustration. It's not a secret on Main Street or Wall Street. It's not a secret in Washington, D.C. Yet, there doesn't seem to be any real, urgent effort to deal with it.

It's almost as though these stark facts represent an elephant in the room that everyone chooses to ignore (despite its size and presence in a place where it obviously doesn't belong). It is almost unimaginable that these important insights are not widely known or acknowledged and have little place in our daily conversation.

It seems to me that the gravity of this situation and the level of pain being felt by American families and taxpayers cannot take a back seat to anything else. Yet the problem clearly has not been at the top of the priority list of the Office of the President (no matter who may be occupying that position). *If it was, it would get solved!*

How can this situation be any *less of an emergency* than helping American people and communities recover from damage caused by a hurricane or an earthquake or an oil spill? Why isn't this problem worthy of full-blown, "all-hands-on-deck" attention? Doesn't it call for the best available leadership, no matter if it comes in the form of individual citizens or American corporate citizens?

Baby Boomers Are Still Here.

Add another item to this list of facts: seventy-five million children of the baby boom years (1946 to 1964) are moving toward and through the traditional retirement age of sixty-five. It can't possibly come as a surprise to our politicians that this generational mass of boomers will soon need great healthcare and other services simply because of the normal process of the aging of the human body. It is common knowledge that the Social Security and Medicare systems aren't up to the task of supporting this huge chunk of the population, even though the scope of this problem has been coming into view for decades.

Unfortunately, our federal government simply cannot do what it has promised generations of American voters it *would* do. Namely, support the majority of baby boomers as they enter and live through their "golden years." These un- (or at least under-) funded political promises—if anyone dares to continue making them today—are rightfully dismissed as airbag rhetoric.

What *is* surprising is that there seems to have been so little planning for this perfectly predictable period in U.S. history. Even more surprising is that even today there is no obvious sense of urgency around addressing the financial and social stresses that the aging of boomers is now bringing to the table.

Now, add these points to what I described above, including that almost half the population of U.S. citizens is in the unfortunate earning position of poor and low-income.

Right or wrong, the political and other promises made over the preceding decades now have real consequences. Many people relied on those promises. They contributed to Social Security as though it mattered—they even viewed (or rationalized) it as a savings account. Many in our nation are now, or will soon be affected by the absence of credible, predictable, trusted government financial support.

As a result, many will come face-to-face with the reality of the gaps between what they have and what they need. The effects of these shortfalls will be disruptive for generations of Americans today and for decades to come.

Hope Is Not Strategy.

Major financial engineering is required to make our economy, financial institutions and government effective, efficient and strong once again. In my opinion, the current efforts to accomplish this—such as can be found—are unfortunately weak and very late in coming. The leadership (if you can find it) is certainly insufficiently committed for the massive work required over the extended period required to see real results.

Americans have a history of turning to hope as salve for almost everything that ails us. Even aspiring American presidential candidate, no matter their party affiliation, has words including “hope” and “change” attached to key parts of his or her political platforms.

Over time, Americans have grown more and more uncomfortable with the state of our politics and our government. We have continued to turn to *hope* for something more substantial than mere words. But, to date, nothing significant has changed except the size of the deficit and the increasing difficulty of getting anyone in Washington to agree on anything (except the annual consensus to raise the debt ceiling).

It also doesn't seem to matter much which party spouting hope and change is in power. Over time, each of the major political parties has contributed to the deteriorating state of trust most of us have in the American political process to solve our largest challenges. We don't really expect the process to produce anything except rising noise and irritation from the histrionics on all sides.

Hope is an analgesic—it can temporarily diminish the pain and cause a positive shift in attitude for a while. But no matter how exciting and credible a candidate from any party may sound when proclaiming, “I represent the hope you've been waiting for and things will be different under *my* leadership! Trust me!” it hasn't seemed to make much of a difference.

Hope cannot solve our complex economic challenges, no matter how good any particular president may be at generating it. As wonderful as it would be if it did, hope doesn't pay the bills.

Apple is one of the top business innovators of all time, not only in its own industry, but in any industry in the history of the world. The company routinely solves huge and complex challenges. Imagine if we could apply this expertise and commitment to the biggest problems facing our citizens and our nation.

Hope as analgesic wouldn't be necessary if our most challenging problems were actually getting solved.

A Reversal of Fortune.

If our government was evaluated as a private enterprise, it would be viewed as an enormous, poorly run—and failing—business. It has all the hallmarks of an enterprise in decline after a vigorous and healthier youth.

No private sector business could be run like the U.S. government without going out of business in one of several ways: closing its doors, filing for bankruptcy, being turned over to creditors or sold at a discount to an opportunistic buyer.

Our professional politicians collectively represent amateurs as business leaders. It isn't news that they cannot successfully manage the operational complexities of our government as a business. They simply don't have the skills or experience to handle it.

Though many of us went to the ballot box to elect and reelect these representatives, it seems we often did this without thinking that it might be in our best interests to elect people who knew something about business, financial statements, budgeting, cash management—even simple arithmetic—into the jobs. Though they have proven over and over for decades that they don't know what they are doing as it relates to these issues, for some reason we keep allowing them to try.

Thomas Jefferson wrote, “A wise and frugal government, which shall restrain men from injuring one another, which shall leave them otherwise free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned. This is the sum of good government.”

If Jefferson observed the bloat and inefficiency of government operations today, he might say something like, “Government shall utilize the skills of business people in regulating its affairs,” and “Government shall not be permitted to take from the electorate tax dollars it cannot spend in an efficient manner.”

We now find ourselves in a position where we desperately need to execute a reversal of fortune for the *business* that is our U.S. government. Real solutions addressing the fundamental requirements of tens of millions of Americans must be developed and delivered. At this point in our history, it makes complete sense for professional business leaders to take over at least some of the operations of our government.

The “Best Available” Candidate.

The U.S. Constitution stipulates that the President of the United States must be a “natural born citizen.” This seems to deliberately exclude corporate citizens. But because almost everything about the job is different today than it was at the time the Constitution was adopted and ratified, it may be time to expand the definition to include a “properly created American corporation.”

As I’ve already pointed out, our world today is faster, exponentially more complex, more populous and more threatened and threatening. One way to get more executive firepower in the White House is to bring in a corporate management team.

Whatever “person” we entrust to be chief executive officer of the American economy should have the competencies and experience that have prepared them for leadership in solving the largest challenges of our times. In our current economic situation, having political leadership (not just a president) that *isn’t* experienced in the management of complex financial and economic issues is part of the problem.

Even though the president creates his or her strategy and makes decisions with input from others, extensive personal familiarity with business matters would be a powerful asset to bring to the process of providing quality, well-experienced leadership in the direction of solutions.

If we discovered someone with the conviction, experience and expertise to handle the complexities of our business of government—one that could also understand and deal with Wall Street and the other organizations financing our economy—wouldn’t it be wise to consider such a candidate?

If we could manage to set aside our divisive two-party political system in support of such a candidate, wouldn’t this be in our best economic interests, as well as in the interest of our liberty and security as a nation?

There is a way to drive substantive improvements in how we manage the complex economic challenges facing America today: delegate the running of the business side of government to a team of world-class, professional *business managers*.

Many U.S. management teams have moved their companies forward without the benefit of government subsidies, bailouts, loans or investments. There are also plenty of self-reliant business managers and executives currently working within the limitations of their financial resources. They are self-reliant out of necessity. They can’t count on being saved by government largesse or by their connections with influential buddies in major U.S. financial institutions. (Okay, maybe some of them *can* count on that, but most of them cannot.)

My guess is that if Benjamin Franklin, Henry Ford or Andrew Carnegie were alive today, they would very likely support rethinking the requirement that only a “natural born citizen” may hold the office of the presidency. Under the current circumstances, I can imagine them being open to allowing a “*properly created American corporation*” to hold office, if it meant we could dramatically improve our economic fundamentals and make our country less dependent upon borrowing to stay above the water line.

Imagination Required.

A good way to kick-start the process would be to consider the Apple management team to serve in the Office of the President. It is admired, trusted, fiscally responsible, committed to its customers, a job creator, a global citizen and spectacularly successful. Can we not find a way to utilize these skills and attributes to improve the management of our republic?

As I said earlier, if you don't like Apple, simply substitute the name of a company with a management team that you admire and trust. It could be Amazon or Caterpillar or another one. The point is that the management teams at these companies have grown their businesses without direct government subsidies, without going into a perpetual and debilitating deficit position, and without asking for or getting a bailout.

In Apple's case, the growth and global expansion of this iconic company was accomplished against the odds, across decades of economic upturns and downturns and, so far, through seven different U.S. presidential administrations. Since Apple's founding in 1976, those presidents and the voracious federal cash eating machine authored an inflation-adjusted increase in the U.S. deficit from less than \$650 billion to over \$16 trillion today (and rising every year).

It would be hard to argue against the fact that Apple provides a great return on the dollars Americans spend on goods and services there. The citizens of the U.S. would benefit from having a crackerjack management team at the helm, one that routinely solves complex operating problems and which has a track record of doing it for half a century—while making a profit.

Having a president who can tell BS from truth when it comes to financial matters would represent a real bonus. Even more, it would be great to have one who could speak to the American people about complex economic conditions, plans and solutions and get the points across at a level that will meet the understanding of all Americans.

Getting Real. The Job Description.

If you are open to considering a business management team acting as a sort of collective president, we can now take another step in that direction by matching the job's requirements with the candidate's abilities and experience. I know this may be something new as it relates to the presidency, but this is often done in business and other contexts where the leadership needs to be able to deliver the required results.

Assuming we want our job description to take into account the biggest challenges facing the U.S. presidency now and over the next several decades, I suggest below some of the key experience and qualities we should be seeking. Since Apple is the candidate under consideration, I also offer some thoughts about how the company's proven capabilities might stack up against the job requirements.

Embody the American entrepreneurial spirit.

To be effective, our president should embody the spirit and values of the best American entrepreneurs and business builders. Apple was founded by entrepreneurs Steve Jobs and Steve Wozniak in Los Altos, California. Though it is now one of the leading companies in the world, Apple has never forgotten its roots. It is still headquartered in nearby Cupertino. It is one of the most successful entrepreneur-founded companies in the history of the United States.

A proven job creator.

From a handful of employees at the founding of the company, Apple now directly employs over 70,000 people worldwide, including about 47,000 in the U.S. Apple also states that its employment ecosystem in the U.S. is actually much more extensive: "We've created or supported more than 500,000 jobs for U.S. workers: from the engineer who helped invent the iPad to the delivery person who brings it to your door."⁸ (These numbers do not include the employees of partners in various locations around the world who engineer, build and assemble Apple products. According to an article in *The New York Times*, the employment associated with such activities is believed to be as high as an additional 700,000.⁹)

Commitment to fiscal responsibility.

One could argue that our political leadership's ability to both print and borrow money might over time cause it to lose sight of the *actual* value of a dollar. Apple, on the other hand, has self-funded its growth and accessed capital from shareholders—for whom it has delivered a big return. It has never been bailed out or to my knowledge received special financial support from the U.S. government. Apple's annual sales now top \$169 billion and it is profitable year-in and year-out.

Qualified to address domestic and community issues.

A president must be in tune with the challenges of everyday Americans and be prepared to understand and address those issues at a grassroots level.

Through its 245 U.S. stores, Apple is already deeply entrenched in American communities and understands the issues facing its citizens. If asked, I suspect Apple would even be willing to add a community center to its stores to enhance its accessibility to and relationship with the American

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