

short order whether to contribute more to a retirement account, which retirement account to use, when to take Social Security, whether to repay your mortgage, whether to switch jobs, whether to move to New Hampshire, and so forth. In each case, the answer depends on whether making the particular decision will raise or lower your living standard.

My next proposal is to price your lifestyle decisions in terms of their living standard impacts. Whether it's buying a boat, sending your child to private school, having another baby, or retiring early, there's always a living standard price to pay. We can't make the right set of decisions in these spheres until we know what each decision costs. And with today's

software, you can learn these prices almost instantly.

My final instruction is to protect your living standard. That means saving the right amount year in and year out. It also means holding the right amount of life and other forms of insurance. And it means investing in a way that limits your living standard risk. The new software can help you here as well.

It shows you how different investment strategies affect the level, but also the spread, of your living standard through time.

After a century, economists are realizing that they have a responsibility not just to study financial pathology, but also to try to cure it. Their new medicines aren't panaceas, but they can go a very long way to helping you smooth, raise, price, and protect your living standard.

LAURENCE KOTLIKOFF is a College of Arts and Sciences professor of economics. His latest book is *Spend 'Til the End: The Revolutionary Guide to Raising Your Living Standard — Today and When You Retire* (Simon & Schuster), written with Scott Burns. For more information about *ESPlanner* (Economic Security Planner), visit www.esplanner.com.



Free Radical ///

The digital revolution is on, says blogger Markos Moulitsas
BY BARI WALSH

Markos Moulitsas Zúniga (LAW'99) is the founder of the influential political blog Daily Kos, credited with giving rise to a new generation of progressive online activists, the so-called netroots. Using emerging digital tools like blogging, podcasting, social networking, and video-sharing, these activists are shaking up old ways of building consensus, doing politics, and shaping culture. In *Taking on the System: Rules for Radical Change in a Digital Era* (Celebra), Moulitsas has written a love letter to these pioneers and a call to arms to the rest of us: understand the power of technology, wield it effectively, and you can change the world, right from your living room. He spoke to *Bostonia* about the new rules of engagement.

What does radical change mean in 2008?

There is an entrenched gatekeeping elite that strives to maintain the status quo. Their lofty status requires it. Whether it's the music labels or the Hollywood studios or Microsoft or the political elite — these people have it pretty good, and they'll do anything to protect their status.

Radical change means subverting that ruling elite. In politics, the netroots have given rise to a new generation of politicians, while technology allowed Barack Obama to slay the vaunted (and gatekeeping) Clinton political machine. YouTube is giving rise to a new generation of video mavens who bypass the Hollywood studios. MySpace and iTunes are making it possible for musicians to build large fan bases without help from record labels. Hackers all over the world have used the Web to create and disseminate software as complex as entirely new operating systems.

In looking at why protests leading up to the Iraq War failed to change policy, you write, "This is not an era for street protests."

The antiwar protests failed to sway opinion because they were such a tired concept, in message and execution, that the media felt free to ignore them. No matter how much those protesters might think otherwise, "a bunch of people marching in the streets" is not a compelling story. Some may blame the "corporate media," but that same media feel free to ignore the thousands of antiabortion protesters who regularly hit the streets.



With his blog *Daily Kos*, Markos Moulitsas Zúniga (LAW'99) has become a progressive force to be reckoned with, and a major annoyance to conservatives.

In today's world, you have to provide a product that is different, novel, and newsworthy. It has to tie in to a clear and singular message to cut through the clutter. It has to be distributed in the myriad media that dominate our world, from radio to TV to the millions of Internet outlets (blogs, YouTube, podcasts, e-mail newsgroups, message boards) to ethnic media to instant messaging on cell phones.

In the book I discuss the immigration protests of a few years ago; they had a clear message (no "Free Mumia" crap at those marches), they were novel (15,000 Latinos in Salt Lake City? There are brown people in Utah?), they were organized via Spanish-language radio and cell phone messaging, and they were tied to the news — a draconian anti-immigration bill was being considered in the House.

Is it fair to say, though, that the power of the netroots hasn't yet solidified to equal that of Vietnam-era protesters, who, after all, managed to stop that war?

Vietnam-era protesters managed to stop the war? It took them over a decade to turn public opinion against the war. It wasn't until Tet and Walter Cronkite changing *his* mind in 1968 that the rest of the country followed suit. If anything, the Vietnam War proved that the only people capable of changing public opinion were the media elite like Cronkite.

Meanwhile, during the Iraq War, public support plummeted in just a couple of years despite a lack of images from the war (including body bags) and without a single high-profile media or political personality in opposition. If the media weren't opposed, and if both parties were cheerleading the war, where did this national opposition stem from? From alternate news sources, that's where. That

Bush has ignored public opinion doesn't mean we've failed.

What stands out to you as the most significant success of the netroots to date?

That regular people feel like they have a voice in the process and are actively engaged in trying to change the world around them for the better. We're mobilizing millions to become more politically active. Any specific accomplishment — and we've had plenty (like kicking Joe Lieberman out of the Democratic Party and electing Senators Jim Webb of Virginia and Jon Tester of Montana) — pales in comparison.

There's a clear-eyed pragmatism to your rules, a counterpoint to the perception of progressives as a bunch of dreamers. Are you at all idealistic?

No. I'm a cynic. And if you want to effect change, you have to be realistic about what you can accomplish and be coldly realistic and pragmatic about how to get there.

Battlefield metaphors pervade the book (the new insurgents, holding enemy ground, Army shape your worldview)?

The Army taught me self-confidence and self-reliance. I also grew up in civil war-torn El Salvador, in a martial environment. But I think the battlefield metaphors stem from the understanding that taking on the entrenched elite virtually always leads to conflict. Saul Alinsky once wrote, "Conflict is the essential core of a free and open society." We live in a world where the music labels are threatening housewives who put up thirty-second YouTube videos of their toddlers dancing to Prince. Can we reason with those executives and come to solutions that make everyone happy? Not really. In the past, we had to grin and bear it. Now, thanks to technology, we can take those entrenched elites head on.

But like I said, they fight back with a multitude of tools at their disposal, from lawsuits to technological barriers. And so we have conflict. And when we have conflict, there's no reason to try and put a happy face on it all. War is war.

What has inspired or excited you in the current political campaign?

For a while, I thought the netroots were becoming stultified, with few new voices emerging. I feared that sites like mine were becoming the new gatekeepers, which would sort of defeat the whole point of a medium built on merit. But this year we've seen dozens of prominent new voices emerge, from the unlikeliest places (as usual), and it's renewed my faith that I work in a medium that will constantly welcome new and innovative voices to the table. ■