By: Mitch Epperly

When disasters happen, where is the compassion for the taxpayer?

When a disaster happens in the name of compassion, our federal government picks up, at taxpayers' expense, much of the cost of rebuilding.

For many years now our federal government has offered flood insurance through the national flood insurance program. It is another government program that doesn't generate enough funding to exist without taxpayer subsidy.

Even with this low-cost taxpayer supported flood insurance program very few sign up for it. Most people who live in flood prone areas know that when a flood comes, the federal government will rebuild their house if they don't have insurance.

The federal government needs to quit subsidizing the lack of common sense. Owners of property in flood prone areas, hurricane prone areas, tornado prone areas and any other areas prone to natural disasters should get their own insurance.

If the federal government offers disaster insurance, the cost of the insurance should equal the anticipated payout of the insurance. Then inform the people that the insurance is available and unless you purchase private insurance with equal or more coverage, or this insurance the taxpayers are no longer going to bail you out.

If you cannot afford hazard insurance for your property, then you need to divest your self of that property. You cannot expect the taxpayers who use common sense and stay out of disaster prone areas to pay for your lifestyle.

After a natural disaster our government's only response should be the immediate response of helping victims survive. Not long-term recovery involvement.

Responsible people have insurance to cover the cost of recovering from disasters.

It is a choice to live in disaster prone areas. Those who make this choice should suffer the consequences of their actions.

We live in an environment of free will, and those who make good decisions should not have to bailout those who make irresponsible decisions.

Compelled humanitarianism, is not humanitarian at all.