When your TV column is titled "Give Me a Break," it's hard to know where to begin after Katrina.

First I thought I'd say, "give me a break" to the looters. Then to Louisiana's governor, Kathleen Babineaux Blanco, since National Guard troops were available, but she wouldn't let them help. Then came the Internet scams. Some people who thought they gave for hurricane relief actually gave money to crooks in Brazil.

The government's responsibility, though, dwarfs anything done by criminals. To start, the federal government invited disaster by offering cheap insurance. That encourages people to build on the coasts. I'm embarrassed to admit I once built a house on a beach in Westhampton, N.Y., because government insurance guaranteed I couldn't lose. When a storm washed my house away, government paid me for my loss. It would have covered me again and again had I rebuilt. (I sold the land.) Government insurance is truly an insane policy.

Then came the bureaucratic obstacles. While New Orleans hospitals had no electricity, the U.S.S. Bataan sat just off the coast, equipped with six unused operating rooms and hundreds of hospital beds. Its commander said she could do nothing because she hadn't received a signed authorization. It's reasonable to worry about getting the armed forces involved in law enforcement, but where's the threat to the Constitution if, in the middle of a disaster, a Navy doctor saves your life?

In other cases, private enterprise tried to help, but government got in the way. Wal-Mart offered truckloads of water, but was turned away by federal bureaucrats.

Dr. Jeffrey Guy, a Nashville trauma surgeon, recruited 400 doctors, nurses and first responders to help the people in New Orleans. Then FEMA gave them something to do: fill out 60-page applications that demanded photographs and tax forms.

Guy received an e-mail from an emergency room doctor in Mississippi who needed bandages, splints and medicine, and coloring books for children. Guy had them -- he'd been collecting corporate donations -- but FEMA said they needed two state permits to transport these items from Tennessee to Mississippi. The supplies were only sent when two guys showed up with a church van and volunteered to take them -- as rogue responders without FEMA's permission.

The deadliest government mistake was made by Congress. The Army Corps of Engineers had said it wanted $27 million to strengthen the levees protecting New Orleans. Congress said no, though our can't-spend-your-money-fast-enough representatives did appropriate more than that for an indoor rain forest in Iowa.

Louisiana Sen. Mary Landrieu, a Democrat, blamed the president. "The president could have funded it," she said.

Someday, she should read the Constitution. Only Congress can appropriate federal money.

Former Louisiana senator John Breaux also told me the state never got what it asked for. "I'm part of the effort to try and get more money, and many times we were not successful," he complained.

But, surprise! It turns out Louisiana got lots of money for Corps of Engineers projects -- hundreds of millions of dollars more than any other state. Congress just spent it on pork projects instead of on the levees.

I confronted Breaux about his own state's pork, such as subsidies for ship builders and the sugar industry.

"I object to you using words like squander and pork," he said. "What is pork in one part of the country is an essential project in another part."

It's a reason Americans shouldn't filter so much money through Washington. Louisianans don't need Iowa rain forests, and Iowans don't need levees in Louisiana. Maybe the people who want to live in New Orleans should have to pay (through private enterprise or local taxes) the special costs of its exposed location -- or live elsewhere. If all local projects, essential and whimsical, were paid for with local taxes, competition among states and cities would force them to become more efficient.

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