



Ending **The Obama War on Seniors**

*A comprehensive but short review of how Seniors
face a world of pain because of the
Presidency of Barack Obama*

By Attorney Gil Davis, Fairfax, VA

Keynote Remarks at the Wed., 4/24/13
Freedom Leadership Conference
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with an Afterword on how President Trump & the
GOP Congress can End the Obama War on Seniors
(or else lose the 2018 Election)

**Introduction by
U.S. Representative XXXXXX**

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Davis was the keynote speaker at the Freedom Leadership Conference on April 24, 2013, sponsored by Secure America Alliance.

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Director of the
Freedom Leadership
Conference (shown
speaking at the 2013
conference from
which this report is
adopted)*

***Experience is a
great teacher.
That's why seniors
know better...***

Preface

Ronald Wilcox

Executive Director, Secure America Alliance

Yes, there has been a “war on seniors.” It isn’t hard to figure out why.

For the liberals who want to criticize and tear down America, their biggest obstacle has been seniors.

Seniors are an obstacle because they vote in far greater percentages than younger Americans do. They vote far more conservative than the youngsters. And they do not like disrespect for tradition.

Experience is a great teacher. That’s why seniors know better, how important it is to vote. It is why they vote conservative.

That makes them an obstacle to the liberals, a problem to be attacked.

And, seniors have accumulated savings—in accrued benefits from Social Security and retirement. In equity in their homes. In some cases with savings accounts, stocks and bonds.

That’s a big fat target to the liberals—money—*your* money—for them to grab and redistribute to their favored constituencies in a virtual war on seniors.

This report from Secure America Alliance is designed to help end the war on seniors.

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Introduction

*Hon. XXXXXX
XXXXXX is a United
States Congressman
from XX and a
member of the
XXXXXX
Committee.*

XXXXXX
U.S. Congressman

For senior citizens , the election of Donald Trump is morning in America in the autumn of their lives.

Not since Ronald Reagan have we seen as much respect for the achievements and accomplishments of senior citizens in America as we see with this President.

Not since Ronald Reagan have we seen a President and Congressional majority as dedicated to protecting the achievements and the savings of seniors in America.

But reversing course from what has been an all but declared “war on seniors” isn’t going to be an easy task.

Changing the direction of the federal government is similar to the difficulty in suddenly changing course of a large ship. It is impossible to make sudden 90 degree right or left turns and especially to suddenly go in the opposite direction. after 8 years of Barack Obama will take some doing.

I am confident that President Trump and the Republican Congressional Majority will deliver on their promises.

Ending the war on seniors so vigorously pursued during 8 years of Obama and the

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liberal Congress won't be easy.

Our opponents are putting up every type of roadblock they can think of to block the majority and stop change.

This report and the work of Secure America Alliance are an important part of the work that must be done to end the war on seniors in America.

I thank you for reading this, for your support of the Secure America Alliance and its efforts to publish and distribute this work, and for your support of the work of President Trump and we conservatives who are dedicated to helping him achieve the changes which enabled him to win the GOP primaries and then the general election.

Thank you especially for being one of those who helped build the America we know and love today.

Hon. XXXXX|
Washington, DC

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Attorney Gil Davis was presented the Freedom Legal Defender Award at the Conservative Political Action Conference in recognition of his work (largely uncompensated) helping Paula Corbin Jones sue President Bill Clinton, which led to Clinton's impeachment and disbarment as an attorney by the Arkansas Bar Association.

“Honor thy Father and mother” is not part of the 10 suggestions...

***1. Honor Thy Father & Mother**

Those of you who are science fiction fans may recall that Mr. Spock liked to say “live long and prosper” to his friends, making some kind of a hand gesture that appears impossible for most of us to emulate.

With all due respect to Spock and the Star Trek fans out there, I’d like to share with you something often overlooked, especially in the more liberal parts of our country – like the White House and the Senate.

“Honor thy Father and mother” is not part of the 10 suggestions, but what Jews and Christians call the 10 Commandments, spelled out in the Old Testament.

In fact, your and my well-being really does rest on how well we obey this commandment, for it is the only one with a clear promise. The words are:

“Honor your father and your mother, that your days may be long in the land which the Lord your God gives you.”

Only the priority of honoring and worshiping our God has a higher priority in the Bible.

And, if you really want to live long and prosper as Spock said, it appears pretty clear to me that this Commandment is

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***...America was
founded by those
who believe in
Judeo-Christian
principles.***

telling us that we can best achieve this by honoring our father and mother.

Now I don't mean to wax religious on you here, but I do accept the idea rejected by all on the left and by most nice liberals, that America was founded by those who believe in Judeo-Christian principles.

Let me put this into perspective.

When I say that our founders were Christians and that their beliefs, call it their philosophy or worldview, shaped the work they did in creating this wonderful Republic of ours, their adoption of the Declaration of Independence, the later adoption of a Constitution, what I mean is this.

If you follow literature, the great plays, speeches, books and the movies that many watch – and all of which influence people's thinking to some extent, is it so farfetched to say, that those who wrote these were influenced in their writings, by what they believed?

We see this in the great writings of western civilization. From Homer's ancient epic poem The Iliad, the later Song of Roland, on to Washington's Farewell Address, to Lincoln's Gettysburg address and more recently on June 6, 1984 when President Ronald Reagan honored the U.S. Army Rangers who led the liberation of Europe at Pointe du Hoc, France.

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***...my hope, is to stir
you to take further
action in defense of
thy father and
mother, to honor
and protect
America's senior
citizens.***

We see how their beliefs shaped their words and the ideas they expressed, in movies like *The Lord of the Rings*, written by a devout Christian. His fictional work was shaped by his beliefs, his philosophy.

And today in America, we seem to have forgotten the principles which everyone after Homer, who I mentioned, believed in strongly, ideals spelled out clearly in that book read by the defenders of the Judeo-Christian western world, the Bible.

This is the one commandment that so very specifically tells us we will be prosperous *only* if we honor our parents, the commandment we forget at our peril.

Honoring your father and your mother is not what we are about under the reign of President Barack Obama.

No. We have instead, an “Obama war on seniors.”

Let me tell you about how we go well beyond a simple failure to honor our parents, to the point that we are actually singling them out for hurt, and conducting a war against them.

Candidate for President John McCain four years ago called it “generational warfare.”

My purpose today, my hope, is to stir you to take further action in defense of thy father and mother, to honor and protect America's senior citizens. I mentioned speeches and writings which are epic in the history of civilization.

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***Barack Obama has
spread the wealth
of seniors around
to favor his
preferred voting
constituencies.***

In my judgment, the war on seniors being conducted today, is willful and hurtful, and will make these times, live in infamy, if we do not stop them.

Let me list some of the weapons in this war on seniors, where they are being fleeced like lambs, or perhaps worse, butchered like chickens, with their life savings and even their breath being stolen away from them as Barack Obama spreads their wealth around to favor his preferred voting constituencies.

***2. Killing Seniors Painfully**

I did not misspeak when I said that even their very breath is being stolen away from seniors today.

A few years ago Sarah Palin earned a fresh batch of verbal assault and criticism by saying that the proposed Obamacare would produce Death Panels to decide the fate of senior citizens. She and the conservatives who stood by her, pointed out the truth.

*The death panels
have quietly
arrived.*

*When you ration
healthcare for
senior citizens by
using a panel of
experts to decide
when you will
withhold medical
care, you are in
fact, making a
decision to let them
die.*

We now have an “Independent Payment Advisory Board” of 15 unelected bureaucrats at the Department of Health and Human Services charged with cutting costs and the growth of Medicare spending. Their word is law and can only be overturned by a supermajority of Congress. They will directly control what payments are made to doctors and hospitals. The death panels have quietly arrived.

When you ration healthcare for senior citizens by using a panel of experts to decide when you will withhold medical care, you are in fact, making a decision to let them die.

Yes they laughed when we said rationing health care for seniors will kill them. And, Nancy Pelosi told us you had to pass Obamacare to learn what is in it. Now we are seeing, step by step, this monstrosity taking shape, and we are learning what is in it.

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...rationing health care is central to President Barack Obama's health plan."

When you ration something that means you hold back medical care for people who need it. That increases their pain. It decreases their life. It kills them painfully,

The Wall Street Journal accurately reported, "...rationing health care is central to President Barack Obama's health plan." They will "reduce health care costs by rationing the services that we and future generations of patients will receive."

Let's be more blunt about this. When you ration something that means you hold back medical care for people who need it. That increases their pain. It decreases their life. It kills them painfully, in other words.

Does that sound like "honor thy father and thy mother" to you?

Nobody's laughing on the left now – instead they simply ignore it and hope nobody notices.

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***3 Illegals vs American Seniors**

All these extra expenses (subsidies for illegal aliens, for unhealthy activities) are being paid for by cutting back on the healthcare that senior citizens thought they'd earned by their lifetime contributions into the system.

Instead of the inefficiency of the government we should allow some latitude for us to purchase private insurance of our choice. We should allow competition across state lines to reduce expenses and boost performance. We should continue private Health Care Savings accounts with tax deductions so that people make their own choices in the future.

If you feel sorry for those who smoke, overeat, don't exercise, and who came to America illegally, then by all means politicians can set a good example in these areas and give their own money as voluntary donations.

But when your new Obamacare subsidizes the unhealthy activities which put more people into hospitals sooner, you will get more of what is hurting and killing people.

When you help illegal aliens with Obamacare that sure sounds very generous. But you know what?

All these extra expenses are being paid for by cutting back on the healthcare that senior citizens thought they'd earned by their lifetime contributions into the system. Now we see all that money they put in, going to somebody else instead of to the people who thought they had earned it.

We can assure improvement in future

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***...don't steal the
money away from
seniors by slashing
their healthcare to
pay for your
supposed
generosity.***

health care treatment instead of killing the best seniors care and medical system on earth as Obamacare does.

If you want to help a new group of people who need healthcare, let's be honest about it, go ahead and appropriate the money you want to spend and go ahead and raise taxes on people but don't steal the money away from seniors by slashing their healthcare to pay for your supposed generosity.

Now I am just getting warmed up as I take aim at this terrible war on seniors.

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***4. Death Tax: Thou Shalt not Steal**

*What other group
in America faces
an EXTRA tax of
an EXTRA 50
percent, on top of
the 25 to 50% of
taxes they already
paid on the money
they managed to set
aside?*

*How dare the
liberals try to steal
this money from
seniors?*

You know all this extra spending – now over 16 trillion national debt – has to be paid for somehow. Well, one of the worst and most nefarious taxes is what we call “the death tax.”

When you die, any money you managed to save gets an EXTRA tax.

Now think about this for a moment: you already PAID the tax to have any money you have saved up. And, every year, whatever money you might earn from your savings, gets taxed again.

Now President Barack Obama proposes boosting the death tax to 45 percent, in effect, yet a third tax. Nearly half of what you’ve saved over your lifetime and ALREADY PAID TAXES ON TWICE, he wants to just grab to pay for his new spending.

What other group in America faces an EXTRA tax of an EXTRA 50 percent, on top of the 25 to 50% of taxes they already paid on the money they managed to set aside?

And, when you think about it, this SNEAK TAX as I think of it, is aimed at people who have died, believing they would leave something as a legacy for their spouse or children.

How dare the liberals try to steal this money from seniors?

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***The Death Tax...
It is really unfair,
wrong, sneaky and
shameful. It
dishonors our
seniors.***

Yes I know I started out today reminding you about that Commandment to “honor thy father and thy mother” but at an even more basic level, who hasn’t heard, “thou shalt not steal?”

So here we have in this Sneak Tax on Seniors who passed on and aren’t here to defend themselves, an Obama tax that would violate TWO commandments for the price of one.

In this one area I suppose we can say President Obama is being economical, giving us two violations of basic common sense, decency and God’s law, for the price of one tax.

We must fight to stop any new and unfair taxes on seniors like this death tax. It is really unfair, wrong, sneaky and shameful. It dishonors our seniors.

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*When you honor
and respect those
who are senior to
you in life and
accomplishment,
you build a better
future for yourself
because of what
you learn.*

***5 Hidden Tax on Seniors**

I pointed to Senator John McCain's comment – echoed by Mitt Romney in his campaign for President – that spending money today that the next generation is going to be stuck paying for, is inter-generational warfare. Let's look a bit more closely at this.

One of the most important things that we who are older can leave to the next generation is an example of how to conduct yourself.

Leading by example is more than just a U.S. Army Infantry slogan.

When you have heroes to admire, you can learn what is good and right from studying their lives.

When you honor and respect those who are senior to you in life and accomplishment, you build a better future for yourself because of what you learn.

But more important to senior citizens is this:

Seniors love nothing more than to help the next generation. To pass on more than money but a positive example, and their wisdom.

Yet instead today, we see how seniors are horrified as they realize they are passing on instead, an example of over spending, and massive debt, to their children.

No wonder that even in Florida's senior

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***The idea of
overspending today
and making their
children pay the
bill, is repugnant to
seniors.***

precincts, even with that hateful image of granny being thrown over the cliff by Vice Presidential candidate, Congressman Paul Ryan, seniors voted against Barack Obama.

Seniors don't want to see us spending money today, which their children will have to pay for in the future.

Seniors want to live honorably, pass on a good example and some wisdom, not debts and bills that have to be paid by their kids.

The idea of overspending today and making their children pay the bill, is repugnant to seniors. As seniors come to realize what is being done to their children, they are horrified.

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***6 Federal Reserve Taxes Seniors**

*...in the Obama
years...
...the net worth of
seniors declined
2.8% per year.*

Now we come to the question of the quality of life, measured in part, by the standard of living. From 1998 through 2005 the median senior citizen's net worth grew an average of 11% per year according to the U.S. Census Bureau.

If you subtract the increase from the growth in home prices, then the growth in seniors' net worth is still 8% increase per year. They were ahead of inflation in the pre-Obama years.

But that stopped in 2005 as the net worth of seniors declined 2.8% per year. Yes, I said minus nearly 3 percent per year. If you count home values then the decline is far worse for seniors.

But what about savings?

Well, consider this. Because they don't have as many years left to live as younger people, and because they really do rely on that interest income, a larger percentage of seniors put their money into safe investments, such as savings accounts, certificates of deposit or CD's, and U.S. savings bonds. These all pay a lower interest rate but are considered safe for seniors.

But our friend Ben Bernanke and his Federal Reserve, have been holding interest rates at or near zero for so long, that they have forced senior citizens to switch to riskier investments like stocks

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***Seniors really took
a beating in their
standard of living
in the Obama
economy.***

and mutual funds so that they can pay their monthly bills.

Remember, younger people have more choice in their investments. They take some losses in some years by investing in riskier growth funds. They can pull ahead and earn more in later years.

Because they have more time, unlike seniors, younger people can play the odds and the averages and end up OK.

But seniors are relying on the monthly income from their investments right now, rather than looking for long term, capital growth. So they need to play it safe.

But under the Fed's low interest rates policy, those safe investments they used to have didn't pay much anymore. So, many seniors invested in stocks, bonds and mutual funds, and lost a lot of money.

From 1998 to 2010, the median senior, reduced his investment in U.S. savings bonds by over 11 percent per year, while boosting his stocks and mutual funds by 8 percent per year.

But no matter which choice they made – to invest in riskier stocks and bonds or to stick with the safe savings accounts and CD's, Seniors really took a beating in their standard of living in the Obama economy.

Why did the Fed force this terrible choice on Seniors?

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Obama's federal government has in effect, created a hidden tax on seniors, to pay for their overspending.

The national debt and the continuing excessive government spending have put us \$16 trillion in debt (*editor: now nearly \$20 trillion in 2017, 4 years later*).

By forcing low interest rates, the Fed enables the U.S. government to pay a much smaller interest rate on that debt.

Which means, our own federal government is taking money from seniors to pay the national debt. And they figure, seniors will never figure it out.

Let's summarize that: the Federal Reserve forces low interest rates, saving many billions of dollars for the federal government.

Seniors lose billions because of this policy, because they either do not earn much now on their safe CD and savings investments, or because they lose playing the stock market.

Barack Obama's federal government has in effect, created a hidden tax on seniors, to pay for their overspending. It is little noticed and you won't easily find any reference to this sneaky Obama tax on seniors.

But we are still not done.

***7. Unfair Tax on Working Seniors**

Jack Kemp many years ago said, you get less of what you punish and more of what you reward. He observed that we tax savings and give very little interest for it, and so those punishments, mean we have less savings.

*It sure doesn't
seem fair to me to
cut back the small
social security
check we send to a
senior, if they want
to do some extra
work.*

On the other hand, we give a tax break for debt. So of course, we have more debt.

Today 38 million senior citizens in retirement get a small Social Security retirement check. Many no longer have enough in savings to make ends meet, as I just explained.

So, these seniors look for part time jobs. Did you know that the government penalizes such extra work, by cutting back on his Social Security check?

So your savings and investments are penalized, your extra work is penalized. Senior citizens are squeezed either way.

It sure doesn't seem fair to me to cut back the small Social Security check we send to a senior, if they want to do some extra work. Especially if you realize that it is the government's policies that caused their problem.

And before I leave this topic, remember that the government itself buys a lot of the national debt with paper money, driving UP the demand for government securities and decreasing the value of the dollar bills in circulation.

***8 Cut Taxes to help Seniors**

***The \$1 trillion
Obama tax
“...hurt(s) senior
citizens more than
anybody else in our
society.”***

You know it is a terrible thing in a tight economy, to see what a tax increase does to make it even worse. It means people who own businesses simply cut back on hiring, cut back on pay raises for their employees, cut back on any business expansion.

The Obamacare taxes on businesses which hire more than 50 people, on employees who work 30 hours or more, simply means less hiring, and less hours of work.

And that really kills the economy.

But do you know what those extra taxes do to senior citizens who live on fixed income, and are not able to find extra work to make up the losses imposed on them by cutbacks of benefits and increases in taxes?

The new tax of nearly \$1 trillion proposed by President Obama is going to hurt senior citizens more than anybody else in our society.

In contrast, conservatives in the House and the Senate have proposed to balance the budget over the next ten years by less spending and by giving business the chance to grow and increase our tax base.

When Presidents John Kennedy and Ronald Reagan each did a tax cut, it increased the amount of money collected by the federal government.

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...who gets a totally unfair percentage of the pain and the hurt and the cost under the Obama economy? Well, it is seniors of course,

If you decrease regulations and taxes you get more money to the government because more people are working, and business is making more money they can tax.

If you go in the other direction, as President Obama keeps doing, then government gets less money, our standard of living goes down.

And who gets a totally unfair percentage of the pain and the hurt and the cost under the Obama economy? Well, it is seniors of course, and why my talk is called “The Obama War on Seniors.”

***9. Rationing Healthcare Hurts Seniors**

...typical of the liberals, they are very generous with OTHER people's money. They limit how much a doctor can earn and call it their gift to poor seniors.

...more and more doctors refuse to work for so little...

Price controls always produce long lines and less supply of the product or service you are regulating. Whether it is the gas lines of the 1970's or the Medicaid and Medicare of the future under ObamaCare, the result of so-called price controls is to simply limit availability to those who want the product or service.

As some of you may not yet realize, Medicaid is a social welfare program for seniors who cannot afford the health care. But typical of the liberals, they are very generous with OTHER people's money. They limit how much a doctor can earn and call it their gift to poor seniors.

But the truth is, more and more doctors refuse to work for so little and instead say "we don't take Medicaid patients here." How does that help seniors when they cannot find a doctor?

Medicare – particularly Part D – has had some notable success in providing much needed drug coverage while lowering the cost of hospital stays, while preserving some market competition and some control of their own healthcare by seniors.

Instead of leaving this Medicare part D system alone – after its free market mechanisms produced spending that was 45% less than projected – bet you can guess what President Obama has in store for seniors.

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***...Obama is playing
a shell game with
(seniors), loudly
proclaiming his
generosity in
sending them a
small cost of living
increase in Social
Security, while
boosting their
taxes...***

Yes, more government is on the way – price controls and tax increases on health care providers and then higher taxes on seniors via another sneak method – increasingly higher premiums and co-pays taking more of their fixed income away.

This past January, 55 million Social Security beneficiaries got an increase of 3.6%.

But then, there was a jump in the premium cost that Seniors pay for Medicare Part B benefits. How much of a jump?

Well, many retirees are already paying 10% or more of the \$1,000 plus they may get each month. They can't afford to lose more of that.

Wall Street Journal quoted Pete Morelli, age 80, about this recent cost of living increase and then the increase in the tax he has to pay under President Obama, "They are going to give us a little extra money and then raise our insurance. That's ridiculous."

Mr. Morelli spent his life as a mechanic and a bus driver in New York, and his situation is the same as so many other retirees.

They are figuring out that President Obama is playing a shell game with them, loudly proclaiming his generosity in sending them a small cost of living increase in Social Security, while boosting their taxes and causing doctors to quit

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***Letting Barack
Obama cut their
standard of living is
a lousy way to say
“thank you for
your service***

their practice or refuse to take Medicaid patients.

And by the way, when we talk about retirees remember that there are nearly 2 million retired members of the military in that group.

They devoted their lives to the defense of America. Letting Barack Obama cut their standard of living is a lousy way to say “thank you for your service,” don’t you think?

***Blue means a world
of hurt for seniors.
Red means life and
a better standard of
living for seniors.***

***10. Energy for Seniors**

Finally, let me run through a quick checklist of other techniques being used by Barack Obama and his liberal allies to wage the war on seniors.

This is an anti-energy President, who uses over regulation and pretenses of concern about the environment, to delay, stifle or outright suppress energy production in the United States, with shale energy as well as offshore oil resources for example.

In states which have fought back the economy has boomed.

In states like New York where Obama's allies have outright banned shale energy development – called Fracking – the economy is down.

Making it even simpler, if a state is red-voted Republican in recent years – the economy is up.

But, the bluer the state the worse the economy.

Blue means a world of hurt for seniors.
Red means life and a better standard of living for seniors.

Not a partisan statement, but a statement of truth.

You may have heard Obama boast that energy production is up during his presidency.

Two things he forgot to mention.

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***...since 2007...
(Obama's) federal
government has
managed to CUT
energy production
on federal lands***

The demand for energy far outpaces the limited development he allows, such as the continued hold up of the pipeline to Canadian energy sources, which Communist China will end up with instead.

Second, President Obama doesn't mention that since 2007, we have seen a 40% increase in oil and gas production from state and private lands, while his federal government has managed to CUT energy production on federal lands where his Department of the Interior holds sway.

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***11 China vs Seniors**

***...seniors bear the
largest share of the
pain with such
energy cost
increases under the
Obama anti-energy
policy.***

Next, I will focus a moment on foreign policy. But, again we are also speaking about energy policy again here.

The President has a foreign policy which almost appears designed to minimize America's chance to get the energy resources needed for our industry and enhance Communist China's chances.

All of this makes energy more expensive on the world market and far more expensive in the USA than it needs to be. Living on fixed or even declining incomes, seniors bear the largest share of the pain with such energy cost increases under the Obama anti-energy policy.

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...they (illegals) will help bankrupt the Trust Fund, which simply doesn't have enough money to pay them and also keep the promises made to America's senior citizens who worked 30, 40 and even 50 years to get their retirement pay..."

***12 Totalization Hurts Seniors**

Those who were paying attention during history classes may recall the war with Mexico before World War II.

It was a result of cross border raids from Mexico by Pancho Villa, who killed and robbed Americans then ran back over the border to safe sanctuary.

Today we have a new raid underway from Mexico, something called a "Totalization" Agreement already signed between them and the USA.

The proposed agreement – not yet law - gives special rights to illegal aliens from Mexico.

Very simply, those illegal aliens who worked here illegally for 10 quarters get Social Security benefit checks sent to them when they retire to Mexico.

Now, the fact is, \$1,000 goes a lot further in Mexico than it does in America, so those who worked a much shorter time in America as illegals, are going to get money from our Social Security Trust Fund, faster than Americans do.

More important, they will help bankrupt the Trust Fund, which simply doesn't have enough money to pay them and also keep the promises made to America's senior citizens who worked 30, 40 and even 50 years to get their retirement pay, not the much shorter time that will be allowed for illegals from Mexico.

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***...this President
(Obama) and his
liberal allies (are)
stealing from
senior citizens what
they earned, and
giving it to a
favored
constituency
(illegals).***

Once again, we see this President (Obama) and his liberal allies stealing from senior citizens what they earned, and giving it to a favored constituency as their reward for voting for him in such large numbers.

This Totalization Agreement is not yet approved as law and Congress can still stop it.

Speaking out for seniors in behalf of the Secure America Alliance, I hope they will.

The effect on seniors of these rising costs and less chance for part time employment are catastrophic.

***13 Over Regulation vs Seniors**

The cost of over regulation of business – growing as never before under Obama, is really another sneak tax on senior citizens.

When you drive the cost of doing business up, two things immediately happen.

First, business passes the cost on to the consumers.

Second, business cuts back on expansion – such as new equipment, new employees hired, to pay the extra costs imposed on them.

The effect on seniors of these rising costs and less chance for part time employment are catastrophic.

*...Obamacare... all
by itself... is the
single worst part of
the Obama war on
seniors...*

*...we are letting
them painfully kill
our senior citizens
by not stopping
these policies.*

***14. Obamacare Kills Seniors**

We have barely touched on Obamacare because all by itself, this is the single worst part of the Obama war on seniors, and the one which comes closest to my assertion today, that we are letting them painfully kill our senior citizens by not stopping these policies.

Part of the problem with healthcare for seniors really started with liberal policies before President Obama even took office.

The idea of the federal government paying for everything and pushing private industry out, always pushes UP the prices that seniors have to pay, just as it has done with college tuition costs.

Attempts to control health care costs by rationing, just increases the pain and the death rate for seniors.

Trying to force doctors to work at a lower pay scale simply makes more and more doctors leave their field, take early retirement or avoid Medicaid altogether if they remain in practice.

This point is central to our criticism of Obamacare government versus private healthcare alternatives.

Consider this from *Forbes*:

“...more people... save money for their own health expenses using health savings accounts. It’s when you pay for something

***...eliminating
Healthcare Savings
Accounts or HSA's
will drive up the
cost of healthcare,
with the largest
impact on our
senior citizens.***

directly that you are most likely to make sure that you're paying for value.

“When other people pay on your behalf—whether that third party is a private-sector insurer or the government—you're not going to shop for value.

The examples of Singapore and Switzerland show that paying directly for one's own care makes a big difference.

“Obamacare's central flaw is that the law makes it harder for us to do so.”

In summary, eliminating Healthcare Savings Accounts or HSA's will drive up the cost of healthcare, with the largest impact on our senior citizens.

*...they actually cut
\$716 billion out of
Medicare for
seniors, to “spread
the wealth around”
to pay for their
Obamacare.*

***15. Throwing Seniors off the Cliff**

You know that after the Obama forces showed that despicable TV commercial with Paul Ryan throwing Granny over the cliff to her death, they actually cut \$716 billion out of Medicare for seniors, to “spread the wealth around” to pay for their Obamacare.

They do it by further lowering the amount that doctors and hospitals are allowed to charge.

Since they already charge below their costs, this simply means more doctors and hospitals go out of business or refuse any Medicare patients.

After the election went by, another \$200 billion has been chopped from the Medicare Advantage program which affects seniors.

...When they attack churches as they have done... it is the elderly who are affected more than any other segment of our society.

***16. Hurting our Churches**

Most of you have heard and know about the Obama war on faith and our churches. Of course Obama has criticized the Bill of Rights, calling it a “Negative Bill of rights” because it constrains government and he doesn’t like it.

Obama as we have seen, doesn’t like the prohibition on the government against regulating and controlling Churches and what they teach.

His Obamacare is a direct threat to people of faith and their churches. How does this affect seniors, you ask?

Well, the biggest consumer, if you want to call it that, of the church product in America, is the elderly.

There is something about coming closer and closer to the end of your life that really focuses you on issues of faith and questions of where you will spend eternity, and whether you wish to accept a personal Savior in your life or not.

Consider this. When they attack churches as they have done, when they ignore the clear admonition to leave your hands off religious practices, it is the elderly who are affected more than any other segment of our society.

Lest you think I exaggerate this, the Catholic Church, which has come under the most attack in the past year, has been forced to withdraw some of their

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***...Obama's war on
people of faith in
America, is
especially a war on
senior citizens.***

charitable services in San Francisco, Washington DC and Boston, Massachusetts. It will get much worse under Obama, before it gets better.

I know a few of you may have heard of the movie starring Andy Garcia, called *For Greater Glory*, which tells the true story of the government persecution of the Catholic Church in Mexico.

The government didn't like being criticized so they just killed the priests and burned down their churches.

Some fear we are going in that direction in America.

In a very real way, Obama's war on people of faith in America, is especially a war on senior citizens.

***17. Conclusion**

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***I am here today in
behalf of the
Secure America
Alliance and
speaking at this
Freedom
Leadership
Conference, and I
urge you to make a
commitment to
help...***

I am telling you truthfully, all of what I have described, is but the tip of the iceberg in Obama's War on Seniors.

The Heritage Foundation details 160 provisions which hurt Seniors by increasing government control over their Medicare and boosting their costs while limiting their healthcare choices.

There are cuts scheduled in funding to nursing homes, in-home therapy and many other health care services. These cuts spell the difference in whether seniors will have a pain free and comfortable life, or after the cuts, more pain and less comfortable. These are life and death matters for senior citizens.

In conclusion we urgently need your help.

We need more people to get active and stay active in the loyal opposition to the policies of this government. If you are attending this Freedom Leadership Conference or watching this video then you have made a really splendid start. But I hope you keep going and get more active and stand with us.

I am here today in behalf of the Secure America Alliance and speaking at this Freedom Leadership Conference, and I urge you to make a commitment to help both of them carry on this fight. Attending every meeting if you live here in Northern Virginia would be a big help.

Making a donation of your time or your

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***“LET US HERE
HIGHLY
RESOLVE” to
work together to
stop this Obama
War on Seniors.***

money would also be a big help.

And I know that there are many other really fine organizations, candidates for office you can support, many ways you can tell Obama, keep the change, I want what works best for America, and stop this war on seniors.

The people throwing granny off the cliff are President Barack Obama and his liberal allies.

Obama and his liberal allies violate one of our most sacred commandments given to us by the Almighty, to honor thy father and thy mother, not hurt them and even kill them with this war on seniors.

To borrow a phrase, “LET US HERE HIGHLY RESOLVE” to work together to stop this Obama War on Seniors. Thank you, God bless all of you, and God bless America.

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***18. Ending the Obama War on Seniors**

(afterword)

*The “Punch List” for President Trump and
GOP Leaders in Congress who hope to keep
their majority in the 2018 Election*

***President and
Congress should
miss no chance to
speak positive
about those whose
work, toil and
talent built the
America we know
and love today.***

***...eliminate
rationing of health
care aimed at
Seniors....***

It is the opinion of the leadership of Secure America Alliance, that the Republican control of the House and Senate will be lost in the 2018 election unless American Seniors see that they have abolished the Obama War on Seniors discussed in this publication.

Following is a short “to do” list for the President and GOP Congressional Leaders who understand that what American Seniors gave them can be taken away. There are surely plenty of ways that President and Congress can persuade seniors that they should keep their majority. Most of those reasons, are listed below, as compiled by Secure America Alliance staff. The numbers below, correspond to the chapters of this report.

1. To “Honor thy Father and Mother” the President and Congress should miss no chance to speak positive about those whose work, toil and talent built the America we know and love today.
2. To eliminate rationing of health care aimed at Seniors, pass a real repeal of Obamacare and stop trying to punish Congressmen who insist that the Republicans who campaigned to

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- eliminate Obamacare—not modify it as liberal Democrats campaigned for—should really do just that.
- Illegal aliens should not get access to any kind of government subsidized healthcare.***
3. Illegal aliens should not get access to any kind of government subsidized healthcare.
 4. The Trump tax plan will eliminate the “Death Tax” inheritance tax which robs the grave with double taxation.
 5. In order to stop passing today's debt to the next generation, the Federal Government needs to spend no more each year than it takes in.
- Cut taxes on Seniors.***
6. Stop robbing Seniors by ending the printing of new money by the Federal Reserve. The Fed should only be able to print as much money as goes out of circulation each year.
 7. Congress should pass a law allowing Seniors collecting Social Security to earn supplemental income without reducing their Social Security income.
 8. Cut taxes on Seniors. Adopt the Trump tax plan that cuts corporate tax rates to 15 percent, down from 35 percent, and reduces the seven personal income tax brackets to three — 10 percent, 25 percent and 35 percent. This will help

***We applaud Donald
Trump for pulling
out of the Paris
Climate Accord,
which gave China a
huge edge on
energy production***

working Seniors meet their and their families daily needs.

9. Rationing Healthcare Hurts Seniors.
Adopt President Trump's plan to repeal Obamacare especially those provisions that like the Independent Payment Advisory Board (IPAB) that create rationing of healthcare based on age.
10. Energy for Seniors. Adopt an American First policy on energy by ending the War on Coal. Offshore and other oil exploration should be permitted. This will lower the cost of energy, lowering Seniors' costs for heating and cooling.
11. China vs. Seniors. We applaud Donald Trump for pulling out of the Paris Climate Accord, which gave China a huge edge on energy production while limited our production and increasing our costs. The Trump Administration should continue to stand up against the rest of the world and in defense of American seniors.
12. Totalization Agreement with Mexico. President Donald Trump should remove America's signature from this agreement. Totalization will deplete

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the Social Security Trust Fund, putting at risk Seniors' Social Security income.

***Really repeal
Obamacare.***

***Medical Savings
Accounts should be
restored and
broadened so that
Seniors are able to
plan and reduce
their costs and/or
get better care.***

13. Over Regulation vs Seniors—We applaud the Trump Administration's cutting of regulations through Congressional Review Act legislation and by Executive Order where possible. We encourage the Trump Administration to continue to issue executive orders to get rid of outdated and harmful regulations and further to push for legislation that eliminates job killing regulations.

14. Really repeal Obamacare. The replacement should not have the provisions of Obamacare that ration care for Seniors. Further, the Essential Benefits provisions that raise costs to Seniors should be eliminated. Medical Savings Accounts should be restored and broadened so that Seniors are able to plan and reduce their costs and/or get better care. Cost transparency should be established so that the free market can control costs.

15. Hurting our Churches—The Trump Administration's executive order regarding the Johnson Amendment is a good first step, but it only affect

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***Bible-believing
Christian senior
citizens are... the
defender of the
American
tradition ...***

discretion of the Executive regarding enforcement. The Trump Administration should continue to advocate for full repeal of the Johnson Amendment to restore freedom to churches and other non profit entities. Bible-believing Christian senior citizens are not the enemy. They are the defender of the American tradition established by the founding fathers.

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***19. Postscript**

*Woodrow “Woody”
Wilcox is the
author of Solving
Medicare
Problem\$.
In his work at an
insurance agency
he has saved senior
citizen clients over
one million dollars
by fighting medical
billing errors and
fraud in the
Medicare system,*

By Woodrow Wilcox

The liberals message to seniors on Medicare is simply, “die quickly so we can spend money on other things.”

The federal government has increasingly changed the rules of the Medicare system to shift health care costs onto seniors and save the federal government money.

This change accelerated under President Obama and the Obamacare law.

A few years ago, a friend of mine and I teamed up to give free presentations to seniors about the identity theft problem and steps that could be taken to prevent it.

*Further Info:
ObamacareHurts
Seniors.com
and
WoodrowWilcox.com.*

About two million seniors become victims of identity theft every year.

A chief cause of identity theft is that illegal aliens conspire to get and use the identities of Americans – especially senior citizens.

*...illegal aliens
conspire to get and
use the identities of
Americans –
especially senior
citizens.*

I remember two stories from newspaper clippings that my friend showed and told.

A woman who was about to retire was told by the I.R.S. that she owed over TWO MILLION DOLLARS in federal income taxes.

She asked why since she earned only \$40,000 per year.

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***Identity theft by
illegal aliens can
kill Americans who
are identity theft
victims.***

The I.R.S. responded that she had made money at 85 jobs in 17 states for years and owed TWO MILLION DOLLARS.

The woman hired a private investigator who discovered that someone at a flea market in Texas was selling the American woman's Social Security Number to illegal aliens who then spread throughout the U.S. and got jobs with the stolen Social Security Number.

The other story involved a very unlucky senior citizen in Ohio who was hurt in a car accident.

The hospital that treated her gave her two pints of blood.

But, the hospital gave her two pints of the wrong type of blood. She died.

Someone had used the elderly woman's Medicare number to get health services fraudulently.

The person who got medical services with the false identity polluted the true health record of the senior citizen in the car accident.

The false information caused the hospital to give the American senior citizen the wrong type of blood.

Identity theft by illegal aliens can kill Americans who are identity theft victims.

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***Most Americans
don't know that the
Obama
administration
started a war on
America's seniors***

The estate or “death” tax especially harms those senior citizens and their families who do not have great wealth or the financial ability to hire accountants and lawyers to escape it at a price.

Without an enormous exemption, the tax would hit middle income Americans terribly.

It's not senior citizens who are spending the inheritances of their children and grandchildren that is the problem.

It is the greedy federal government officials who are overspending to eliminate inheritances and drive future generations into debt servitude to government creditors.

Thomas Jefferson and Andrew Jackson were against the establishment of a central bank in our country.

They knew that if it were established, it would be an instrument for special interests to create economic chaos to oppress our people and rob them of their wealth and freedoms.

A government that will tax senior citizens unfairly is a government that will tax anyone unfairly.

Most Americans don't know that the Obama administration started a war on America's seniors even before the

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***Obama's Attorney
General (wrote a)
new legal
definition...
(which) resulted in
some huge "Self
Administered
Drugs" charges to
seniors in a
hospital.***

Obamacare law was passed.

In 2009, Eric Holder, Obama's Attorney General, began writing new legal definitions for when a senior citizen in a hospital would be considered "in-patient" or "out-patient".

Every doctor and hospital was forced to use the new definitions.

The difference is critical.

"Out-patient" status means that the senior gets no help with paying for medicines under Medicare Part B.

This resulted in some huge "Self-Administered Drugs" (S.A.D.) charges to seniors in a hospital.

The system forces the senior citizen to pay the hospital for the drugs first, and then file a claim with the senior's Medicare Part D prescription drug plan insurance company.

But, the standard practice is that the Part D plan insurance company will reimburse the senior only on the basis of what the drug would cost if the senior purchased it from an approved contracted provider.

So, the senior never gets reimbursed for all the costs of the "S.A.D." drugs while in a hospital.

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***...the Obamacare
law reduced
Medicare benefits
for senior citizens
by over \$716
Billion.***

This is how Obama hurt senior citizens and helped pharmaceutical companies make billions more dollars per year at the expense of the seniors.

Thank God that Donald Trump won the election and already started to change federal energy policies from ridiculous to common sense.

In July 2012, the Congressional Budget Office issued a report on Obamacare after over two years of studying it in detail.

In that report, the federal agency stated that the Obamacare law reduced Medicare benefits for senior citizens by over \$716 Billion.

After Obamacare was passed, I wrote articles and spoke at rallies criticizing the pro-slavery policies of Obama and Obamacare.

Many people were surprised that I called President Obama the most pro-slavery president since before Abraham Lincoln. I cited the fact that slaves do not have a right to refuse to do work that is against their religion or their conscious.

But, free people do have that right.

The Obama administration and the Obamacare law made every doctor, nurse, and health care worker required by law to assist with abortion or euthanasia.

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***...just because
Barack Obama is
gone from the
White House does
not mean that the
Obama war on
seniors has ended.***

That made them slaves of the federal government and it made Obama a pro-slavery president.

Sad to say, but just because Barack Obama is gone from the White House does not mean that the Obama war on seniors has ended.

“The enemy of my enemy is my friend” is a very old saying.

I am a Democrat who realized that Obama was an enemy of every American senior citizen.

I care about America’s senior citizens more than I care about any political party or candidate.

I am the author of the article “An Old Democrat Complains About Obama Democrats.” You can find it on the internet.

Anyone who helps to defeat and end Barack Obama’s war on seniors is my ally and my friend.

That is why I strongly endorse and support Secure America Alliance and its Executive Director, Ron Wilcox.

I hope this publication will help produce change in America that in helping senior citizens, also gives hope to all those whose future is to join those ranks.

***20. How you can help, Part 1**

***...you still have a
duty to stay
informed, and to
exert your
influence on your
legislators.***

Exerting your influence on the public policy process is really an important part of your civic duty. That means doing *more* than just voting every one or two years in elections.

Many people think they have done their civic duty as a citizen just by voting.

More important is to be informed on the issues that are of concern to you, and then finding out the stand of the candidates running in the election.

Voting the same way your parents did and for the candidates of one political party is not doing your duty as a citizen. Knowing the issues you are interested in, and how the candidates stand, is as important or more important, than just voting.

But once the voting is done, you still have a duty to stay informed, and to exert your influence on your legislators.

Congressmen hope to get reelected. The founding fathers of our country designed the system to have them face the voters every two years to make them more responsive to their constituents.

But whether you write, call or visit your Congressman or your 2 U.S. Senators, we hope you will exert your influence.

***21. How you can help, Part 2**

Your donation to help advance the work of Secure America Alliance would be most helpful. We do not have any other source of funding except for voluntary donations of time and money.

*We hope you will
decide to support
our work with a
donation to Secure
America Alliance.*

For example, the principal author of this publication, attorney Gil Davis, donated his time in speaking in behalf of Secure America Alliance at the Freedom Leadership Conference they co-sponsored in Fairfax, Virginia.

And Woody Wilcox also volunteered his time to help with the postscript.

We rely on volunteers everywhere possible, such as our Board of Directors.

But without financial support the printing, promotion and mailing of this publication would not be possible. Please help us.

You may send your donation to:

Secure America Alliance
Freedom Center, P.O. Box 820
Stuarts Draft, VA 24477-0820

Or you may visit

SecureAmericaAlliance.org

You can subscribe to the free e-newsletter:

Subscribe@SecureAmericaAlliance.org

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A consumer warning: How they make us spend some of your donation money

Non-profit organizations such as the one which paid for and mailed this publication, are forced to spend millions of dollars each year out of their supporters' donation money to comply with onerous and burdensome regulations.

Such expenses include an annual audit by an independent accountant, staff and professional expenses, preparation, filing, mailing expenses for some 40 states and the federal government, much of it very duplicative and of little to no value to the consumer who is supposed to be protected by these supposedly benevolent lawyers and staff, often working at State Attorney General's Offices and the extra costs of printing a rather detailed "disclaimer statement" as it is called, on the next page. The failure to "comply" with regulations and get permission in advance, means that many states simply give an automatic rejection of any application to mail into "their" state. There are some states in America where the rules are so burdensome that many fine organizations refuse to spend such a high percentage of their donor's money to comply with that state's demands but instead simply stop mailing there.

In effect, such burdensome regulations censor conservative, patriotic and pro-defense organizations, which perhaps is the goal of some of those who create and maintain such a system.

The best protection for the consumer remains this: caveat emptor. Let the buyer beware. Vigilant and smart consumers are the bedrock of freedom. Not government workers "supervising" those who want to sell them something or offer to them opportunities to donate.

And more important, when an individual donates money to a charity or non-profit such as this one, do they see reports of how their money is being spent afterwards, that cause them to be satisfied? Those organizations which consistently meet the expectations of their supporters earn their continued support. Those which do not, fail and go out of business.

The executives who operate non-profits, just like those who own and operate "for profit" business, should be concerned primarily with the question: am I doing something that some customer (or donor) wants, and will my work satisfy them enough to "make the sale" and get them to come back for repeat purchases (donations)?

The vigilant consumer is the best "consumer protection" in existence for those who support non-profit organizations in America, not increasing government regulation and control. That is the operation of the "invisible hand" of the marketplace which Adam Smith wrote of in *Wealth of Nations*. That is the idea which is anathema to government works who think only with their protection of the consumer should business or non-profit organizations be allowed to operate.

That "invisible hand" of allowing the consumer to be the ultimate boss instead of some government lawyer or worker, is what has made the American economy and standard of living the envy of the world, and our charitable giving larger than all sums of money given to benefit people or causes by all governments of the world combined.

It isn't just business that the cost of state and federal regulations add so much to "the cost of doing business" but the non-profit, non-business, non-government sector as well.

Because of our size, there are a particularly large number of rules and regulations to comply with, forms to be filed and attention from states attorney general who employ young attorneys out of law school anxious to show their mettle for future political campaigns for higher office or appointment to better paying jobs in government, based on how well they and challenge non-profit organizations.

With all of these expensive and ever-expanding rules and regulations forcing us to pay your donation money to staff, accountants and expert consultants to make sure that we follow all of these rules and regulations and are in "compliance" (the bureaucrats favorite word), with the requirements of each state and with the federal government, this organization is not in a different position than any other large business in America or the other non-profit organizations of a similar size.

One exception to that of course, is that government regulators—such as Lois Lerner's department of the IRS a few years ago under President Obama—much more zealously enforce every sentence of every regulation they can when it comes to conservative, patriotic pro-defense organizations.

We would prefer that there be a less onerous and expensive gauntlet for non-profit organizations to operate in America, so that the administrative costs we are forced to spend our supports money on can be reduced, and more program can be done instead.

If you agree write to your Governor, your state representatives, your Congressman and your state's two Senators. Secure America Alliance grants permission to reprint this statement to other non-profit organizations provided it is reprinted without abridgement and with the inclusion of this final paragraph. *The Ultimate Disclaimer. By Glenn C. Wright.*

About Secure America Alliance

Secure America Alliance is a project of United States Public Policy Council, recognized by the IRS for the past 25 years as a non-profit corporation under IRS Section 501(c)(4).

We estimate our direct and indirect expenses for compliance with burdensome rules and regulations to exceed \$2,000 per month average. Rules and regulations like these are an invisible and often not-noted, extra tax on business and non-profits in America.

Such a burden reduces efficiency and does little to help consumers. It forces us to spend more of your donation dollar on administrative costs and less on program expenses such as the printing, mailing and distribution of this publication.

When we all pray for relief from the tax burden in America, don't forget to add a prayer to reduce the tax-cost of all of this burdensome regulation too. It is your donation dollar they are taxing. Your money we are speaking of. Those who impose these costs say they do so to protect and serve you. Are they?

Visit us at SecureAmericaAlliance.org where we can accept your donation. Secure America Alliance is a regular sponsor of Freedom Leadership Conference, held quarterly (or more often) in northern Virginia, a suburb of Washington, DC (see also FreedomLeadershipConference.org). To be added to the free e-newsletter list please provide your name, zip code and email to Subscribe@SecureAmericaAlliance.org. **Official Disclaimer Begins.** Secure America Alliance is a project of United States Public Policy Council (USPPC), a 501(c)(4) organization, gifts to which are not deductible as charitable contributions for Federal income tax purposes. A copy of the latest financial report and registration filed by this organization may be obtained by contacting us at: 13295 Blueberry Lane #102C, Fairfax, VA 22033, (703) 672-3901 or by contacting any of the state agencies: ***California:** United States Public Policy Council audited financial statement is available upon request to United States Public Policy Council. None of your gift may be deducted under Federal and State income tax laws. ***Florida:** A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE WITHIN THE STATE, 1-800-435-7352. 100 percent of your gift is received by United States Public Policy Council. ***Georgia:** Upon request, United States Public Policy Council will provide a full and fair description of this and its other programs, and a financial statement or summary. ***Illinois:** Contracts and reports regarding United States Public Policy Council are on file with the Illinois Attorney General. ***Kansas:** Charity's Kansas registration number is 254-409-6. The annual financial report for the preceding fiscal year is on file with the Secretary of State. ***Minnesota:** None of your gift may be deducted as a charitable contribution under Federal and State income tax laws. ***Mississippi:** The official registration and financial information of United States Public Policy Council may be obtained from the Mississippi Secretary of State's Office by calling 1-888-236-6167. ***New Jersey:** INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING (973) 504-6215 AND IS AVAILABLE ON THE INTERNET AT <http://www.njconsumeraffairs.gov/charity/chardir.htm>. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT. ***New York:** Upon request, a copy of United States Public Policy Council's last annual report filed with the Dept. of State is available from United States Public Policy Council or the Office of the Attorney General, Charities Bureau, 120 Broadway, New York, NY 10271. ***North Carolina:** [Financial information about the solicitor and a copy of its license are available from the State Solicitation Licensing Branch at 1-888-830-4989.](#) ***Pennsylvania:** The official registration and financial information of United States Public Policy Council may be obtained from the Pennsylvania Dept. of State by calling toll-free within Pennsylvania, 1-800-732-0999. ***Virginia:** A financial statement is available from the Department of Agriculture and Consumer Services upon request. ***Washington:** The registration statement required by the Charitable Solicitation Act is on file with the Secretary of State. Additional information can be obtained by calling 1-800-332-4483. ***West Virginia:** West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, West Virginia 25305. **REGISTRATION AND LICENSE IN ANY OF THE ABOVE STATES DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY SAID STATE.**

(Back cover, for “blurbs/endorsements/testimonials)

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