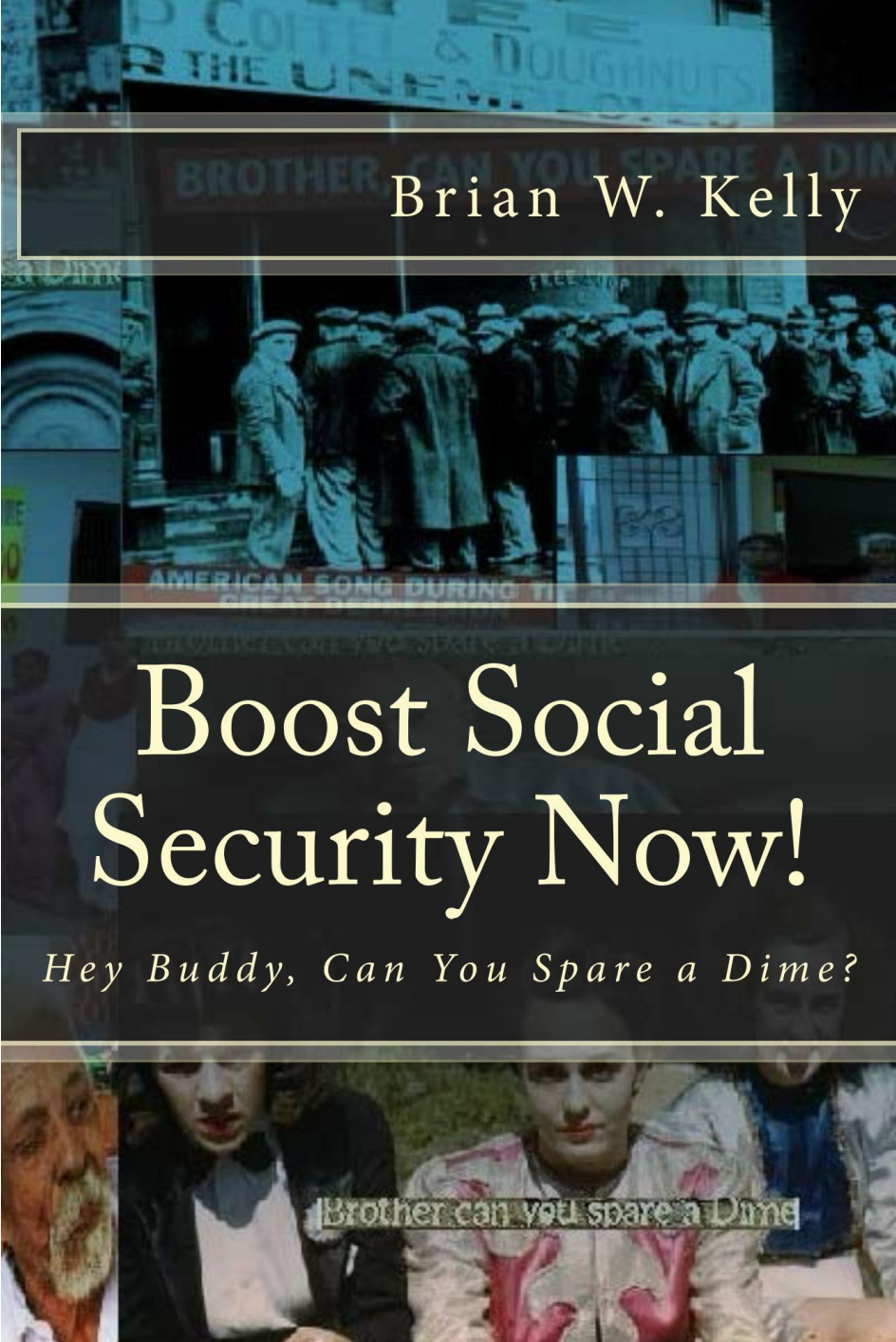


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Brian W. Kelly

# Boost Social Security Now!

*Hey Buddy, Can You Spare a Dime?*

Brother can you spare a Dime

# Boost Social Security Now!

## Hey Buddy, Can You Spare a Dime?

The most beleaguered citizens in the United States are our senior citizens. Seniors are victims of government. It should not be so; but it is easy to explain. There is not one senior citizen member of Congress, who actually depends on Social Security to make ends meet. How is it then that they get to cast their magic wands annually to determine the cost of living increase due seniors.

Congressional inflation estimates unfortunately are nothing close to the reality of the real price increases seniors actually pay every-day at supermarkets and clothing stores in America? The law on SSR has been distorted and seniors need and deserve a massive adjustment. It is up to seniors to make sure Congress knows that it has not delivered. Perhaps when seniors are responsible for sending members home for good after the next election, the Congress will understand.

If President Obama had another heart, some say it would be lonesome. For eight years, seniors served as the former President's personal punching bag as he stubbornly refused to give seniors a break. Obama even tried to reduce senior benefits with his chained CPI proposal. Then, he took more than \$700 Billion from Medicare to fund his signature legislation known as Obamacare. Democrats, the ones who claim Republicans have no hearts are all Tin Men on the SSR issue and their main man for eight years, Barack H. Obama had no regard at all for Seniors. He claimed otherwise but worked to reduce SSR benefits for the duration of his eight years in office.

Wimpy Republicans without the courage of Donald Trump, permitted the former President to decrease the livelihood of seniors and chose not to fire back at the former president with the gumption they now show when opposing Trump. They chose to do nothing to help seniors. Mike Huckabee was the first Republican to complain when he publicly accused "illegals, prostitutes, pimps, (and) drug dealers" of freeloading off the Social Security system during the first GOP primary debate way back on August 6, 2015. This freeloading must be paid back to seniors. Despite President Trump's problems with Republican, RINOs, seniors pray he still has the energy to help.

During his campaign, candidate Trump promised to protect Social Security without cutting benefits. I wrote this book to help remind the new President that a huge SSR monthly increase is the right medicine and it must be done ASAP before more seniors suffer. Seniors, if denied the proper increase, need more than just accepting the bad medicine of the past. They need to be paid back for the abuses to the system over the years that Mike Huckabee and others have cited. If you don't have a mom or a dad who are hurting because their Social Security "check" does not even pay for their meals, you can't know how bad it is in America for "poor" seniors.

What should President Trump do in the absence of any Congressional leadership? His positive actions would include paying back Medicare from Obamacare. It would include increasing SSR benefits over the next four years of the Trump term by at least 15% per year. Even this will not make up for what was stolen from seniors using a fraudulent cost of living percentage. President Trump knows that revenue flows from elimination of waste, fraud, & abuse and he can direct that American oil reserves can provide ample cash for strategic emergency make-up funding for senior benefits. What would you pay to see every senior in America smile because buying a fresh loaf of bread and a dozen eggs is no longer a big issue in their lives? Seniors ask for nothing more than to be made whole for the intentional fraud in Congress's CPI calculations and to use an accurate measurement of the cost of living and the out-of-pocket expenses endured by seniors.

My concern is that the good President Trump, as the sitting president, may be so insulated from the reality he knew as a candidate, might sit idle and permit an unfair inflation rate put more and more seniors in the poorhouse. He must make up for all the past bad CPIs at once. American can take care of her seniors if we so desire. In this book, we tell you how things can and must be made lots better for penniless seniors, whose scant increases get wiped out all the time by Medicare increases. You'll be surprised as to how much sense it makes. President Trump cannot let seniors down.

**BRIAN W. KELLY**

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Author Brian W. Kelly

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**Subtitle: *Hey Buddy, Can You Spare a Dime?***

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# Dedication

*I dedicate this book*

*To the Kelly Twins, my sister and brother, Mary Daniels  
and Joseph Kelly, and their wonderful families*

*They are the youngest members of the Irene and Edward J.  
Kelly family.*

*Mary Alice and her husband Bill Daniels are blessed with  
three Children and seven grandchildren. Megan and Jason  
Kauwell, and their son Nathan and daughter Charlotte;  
Elizabeth and Brian Ginochetti, and their daughters Sophia  
and Elise, and their son Luke; Billy Daniels, and his son  
Jaxen Cole and daughter Skylar*

*Joseph Aloysius and Diane Kelly are blessed with two  
daughters and three grandchildren. Tara and Christopher  
Bryk, their son Aiden, and their daughter Zoey; Colleen  
Kelly and her daughter Caitlin Marie.*

*Thank you all for your help and smiles and the best!*





# Acknowledgments

*I would like to thank many, many people for helping me in this effort.*

*I appreciate all the help that I have received in putting this book together as well as all of my other 133 published books.*

*My printed acknowledgments had become so large that book readers "complained" about going through too many pages to get to page one of the text.*

*And, so to permit me more flexibility, I put my acknowledgment list online, and it continues to grow. Believe it or not, it once cost about a dollar more to print each book.*

*Thank you and God bleSSR you all for your help.*

*Please check out [www.letsGOPublish.com](http://www.letsGOPublish.com) to read the latest version of my heartfelt acknowledgments as updated for this book. Click the bottom of the Main menu!*

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*To sum up my acknowledgments, as I do in every book that I have written, I am compelled to offer that I am truly convinced that "the only thing you can do alone in life is fail." Thanks to my family, good friends, and a wonderful helping team, I was never alone.*



# Table of Contents

Chapter 1	Hey Buddy, Can you Spare a Dime? .....	1
Chapter 2	The CPI Is a Big Rip-Off for Seniors .....	1
Chapter 3	More Proof that the System Is Rigged .....	11
Chapter 4	Will Congress Ever Fix the CPI Problem?.....	23
Chapter 5	Collusion Against the People .....	35
Chapter 6	Shrinking Dollars Hurt Seniors the Most.....	57
Chapter 7	Minimum Wage Connection to Seniors .....	71
Chapter 8	Obama’s Sneak Attack on Senior Citizens .....	81
Chapter 9	Former President Favored Chained CPI .....	85
Chapter 10	Republican Lawmakers Choose the Chained CPI .....	93
Chapter 11	How to Pay for the Senior SSR Boost? .....	103
Chapter 12	Summary and Conclusions .....	109
	Other books by Brian Kelly: (amazon.com, and Kindle) .....	120



# Preface:

Congress & the President must act now to avoid a crisis!

**Somebody will say that the US cannot afford to pay for seniors to be OK! I say that we cannot afford not to do what is right, This is America.**

If somebody says we cannot afford to assure that seniors can lead lives in which the poorhouse is not a constant threat, please tell them to read Chapter 11 from start to finish and use their imagination. We can afford making seniors whole again and we must. The dirtiest politicians in America colluded so they would not have to take the real cost of living into consideration for the last thirty years or so. Nobody in America wants this perpetration to stand, especially seniors who just lost their homes and who are scraping to find a good meal.

For eight years of President Obama's regime, it was not very safe to be a senior citizen. It is still not safe, but many seniors are hopeful things will change. In former president Obama's heart, he had to know that this batch of seniors did not trust him very much to do the right thing by them. Seniors got exactly what they expected from Obama – nothing.

Only low information seniors, and there are far too many for the good of the US senior citizen population, continued to the end to give the former president the benefit of the doubt. I guess this was because they listened to the corrupt mainstream media and read the biased New York Times.

Even today, starving seniors do not fault the former president, though they would if they really knew what he did to them. Worse than that, if they knew how bad he tried to make it, but failed, seniors would be enraged. You'll learn

what that was in this book. President Obama did his best to destroy the lives of senior citizens.

It is a documented fact that the most beleaguered citizens in the United States today are senior citizens. Some are so respectful of authority that they become dumb when a Democrat suggests they have it made because of all great Democratic programs. Try living on that.

For eight years, any senior paying attention noticed that they were serving as former President Obama's personal punching bags. He knew that in their hearts, many, who knew what he was up to had little regard for him.

They had him pegged right as a man who would take away their last drop of water if he could. They were right. There is lots more inside this book to help seniors move to action to assure that SSR increases are fair and that the government brings seniors back to where they should be—after all the government lying on the inflation rate.

Yes, I am talking about large annual increases in COLA for the next eight years to help seniors get back most of what they lost because of all the fraud associated with the government's cost of living adjustments.

You are going to love this book as it tells it like it is. Feel free to contact your Congressman and President Trump so that they know how you feel. One day we will all be seniors.

I wish you all the best

Brian P. Kelly, Publisher  
P.O. Box 621 Wilkes-Barre, Pennsylvania 18703

# About the Author



Brian W. Kelly is a retired Assistant Professor in the Business Information Technology (BIT) program at Marywood University, where he also served as the IBM i and midrange systems technical advisor to the IT faculty. Kelly developed and taught many college and professional courses in the IT and business areas. He is also a contributing technical editor to IT Jungle's "The Four Hundred" and "Four Hundred Guru" Newsletters.

A former IBM Senior Systems Engineer, Brian has an active consultancy in the information technology field, ([www.kellyconsulting.com](http://www.kellyconsulting.com)). He is the author of dozens of books and numerous articles about current IT topics. Kelly is a frequent speaker at national conferences, user group meetings across the United States.

This is Brian's third book about the injustice and dishonesty brought forth upon seniors by an unscrupulous and corrupt Congress. Brian would like to see the look on your faces after you read this book and you find out how much money would be in your monthly check if Congress had been honest for the last thirty years. Kelly is convinced seniors can get that money back.

This is Brian Kelly's 133<sup>rd</sup> book in various topical areas.





# Chapter 1 Hey Buddy, Can you Spare a Dime?

## **SSR Benefits raise for 2018 for most seniors is a net of zero**

There is no official abbreviation for social security or social security retirement. Therefore, in this book we will use our own abbreviation *SSR* to mean social security as well as for social security retirement. As many know, the German Army in World War II commandeered the term *SS* and, so we will stay away from any negative connotation by staying away from that abbreviation.

When President Trump was inaugurated, the paltry increase from President Obama's last year in office was .3%. That is .003 for those like me who want to really know where the decimal point is.

I don't think that President Trump intended to slam seniors like Obama did; but they got slammed nonetheless as Obama's last approved increment was implemented by the newly elected President Trump. Seniors who think this President does no wrong are now hoping he sees what happened throughout the Obama years and about thirty years before, and that he adjusts things retroactively to where they should be.

The potential benefits increase for millions of seniors was expected to be larger than usual to make up for the past abuses by government in calculating the inflation rate. After Obama's almost-zero last rate at .3%, President Trump's announced rate at 2% is admittedly about six times more than the \$5 buck raise per month in Obama's swan-song.

But it still does not make up for the actual inflation rate's impact on seniors' income. Moreover, it does nothing to counteract the intentional lowball CPI official inflation rates, endured for over thirty years, which cost seniors many thousands of dollars, even though they were fraudulent.

In government the left hand takes what the right hand gives. Seniors have already gotten the bad news that Medicare premiums for physicians' services rose again in 2017 and will rise again in 2018 and again, Medicare will consume the entire cost-of-living adjustment for most seniors. The same government that thinks seniors should get 2% to help with increased costs and out of pocket expenses, is stealing back the 2% it gave so none of the higher costs are mitigated. Seniors lose again. Hey Buddy, Can You Spare A Dime?.

*Brother, Can You Spare a Dime?* is a 1975 documentary film starring Walt Disney, Bing Crosby, Charlie Chaplin, Andrews Sisters, Fred Astaire, Shirley Temple, Eleanor Roosevelt, and Franklin Delano Roosevelt. It was produced by Image Entertainment, consisting largely of newsreel footage and contemporary film clips to portray the era of the Great Depression and the tough times experience equally by most Americans.

To the rest of the Country, the Trump era is now bringing in prosperity that has been absent for at least eight years. But, not everybody is gaining. Seniors are still suffering through

the Great CPI Depression, with its major inflation tax. So far, there is no recovery in sight.



## "Brother, Can You Spare A Dime?"

*They used to tell me I was building a dream  
And so I followed the mob  
When there was earth to plow or guns to bear  
I was always there, right on the job*

*They used to tell me I was building a dream  
With peace and glory ahead  
Why should I be standing in line  
Just waiting for bread?*

*Once I built a railroad, I made it run  
Made it race against time  
Once I built a railroad, now it's done  
Brother, can you spare a dime?*

*Once I built a tower up to the sun  
Brick and rivet and lime  
Once I built a tower, now it's done  
Brother, can you spare a dime?*

*Once in khaki suits, gee, we looked swell  
Full of that Yankee Doodly Dum  
Half a million boots went slogging through Hell  
And I was the kid with the drum*

*Say, don't you remember? They called me 'Al'  
It was 'Al' all the time  
Why don't you remember? I'm your pal  
Say buddy, can you spare a dime?*

*Once in khaki suits, ah, gee, we looked swell  
Full of that Yankee Doodly Dum  
Half a million boots went slogging through Hell  
And I was the kid with the drum*

*Oh, say, don't you remember? They called me 'Al'  
It was 'Al' all the time  
Say, don't you remember? I'm your pal  
Buddy, can you spare a dime?*

## Will Donald Trump come through for seniors?

It gives me no pleasure to say that Donald Trump will get little more than one more year of good will from seniors. In too many ways, today's times for seniors remind me of the peasants rotting in the Russian gulags. Looking for any hope, they found every excuse to forgive Joseph Stalin for their plight. "If only Joseph knew!" They believed 100% that somehow if he only knew, Stalin would do something to help them. Yet, Stalin himself was the perpetrator.

Trump has no more than one more year to get it right with seniors who have been very patient while starving. I would suspect that when the new President finds that fraud was perpetrated by more than thirty years of past administrations on SSR recipients, year after year, he will act. Before he acts, he will also find that the average social security monthly benefit today would be way more than double the number today, which seniors are asked to live by. He will find that if only the government played by the Roosevelt "deal," seniors would not be in such torment.

Try asking a public service union or the unions in my very own city to get by with a 2%. They will laugh at you as the ravages of inflation as witnessed by the prices in the supermarket, need more than just 2% to keep even. How about point three percent? We know that unions get three percent or more regardless of the CPI-W inflation rate. Tell your grocer that you will pay no more than .3% of last year's list price when asked for 10% more by the price at the register.

President Trump, I suspect, is not aware that this fraud has continued through the last 30-years of government and multiple administrations. Like many seniors, I expect that as soon as he is aware, he will do his best to fix it. I still have

faith and I still have hope. Donald Trump is no Joseph Stalin.

President Trump will provide social security recipients a life with dignity again or more than likely, he will be compared with Stalin for providing false hope. To most Americans, some, even fake news would be a better thing than false hope.

Here we are with one hand of government giving minimally and the other hand taking it all. Higher 2018 premiums for Medicare Part B will hit older adults in their ability to survive and in losing their hope that anything will ever get better. The paltry 2% raise will be gobbled up by the same government that “kindly” gave it.

The cries of seniors for help have been ignored for years. And the cheating using a fake CPI is still going on. Congress and the President must be made to fully understand what they have done to the American public.

Large numbers of low-income individuals on Social Security are the victims of government dishonesty. Every day, because of a dirty-dealing government, it is more difficult for seniors to make ends meet. Seniors can thank thieving, corrupt, self-serving, greedy politicians who decided to cheat America. The SSA is complicit because neither you nor I heard a peep from these weasels. No officials in this huge agency decided to blow the whistle on the trickery.

“In effect, this means that increases in Social Security benefits will be minimal, for a third year, for many people, putting them in a bind,” said Mary Johnson, Social Security and Medicare policy consultant at the Senior Citizens League in 2016. In a new study, her organization estimates that seniors have lost one-third of their buying power since 2000

as Social Security cost-of-living adjustments have flattened, and health care and housing costs have soared.

It would surprise nobody if the government and the politicians who knowingly perpetrated the scam on seniors, admitted that their substitution philosophy in the cost of living market basket was simply a way to deny seniors their rightful COLA amount. But truth is foreign to government officials of this era.

Most of us already see that when we purchase anything, it costs more each time. However, Congress thinks they have gotten away with lying to the public. They have not had to pay at the ballot box for their chicanery as of yet. This book should help solve that problem.

Each year there is hope and then the same government that gives hope, extinguishes it.

Before we turn you over to Chapter Two, which discusses the specifics of the big rip-off that the Congress has perpetrated intentionally upon seniors, let's go back to the original intention of social security. Many know that President Roosevelt promised Americans who agreed with him, a *retirement with dignity*.

Those who lived through the depression, including my own father, repeated the words *retirement with dignity* whenever they spoke about Roosevelt and his greatest achievement, Social Security. As we know, President Trump likes the term *retirement with dignity*, so we will be looking for positive action from him as his second year unfolds.

## What is Social Security?

Better writers than I for over eighty years have told Americans that Social Security is the foundation of economic security for millions of Americans—retirees, disabled persons, and families of retired, disabled or deceased workers. About 163 million Americans pay Social Security taxes and 59 million collect monthly benefits. About one family in four receives some level of income from Social Security.

Because as some say *the government got into Al Gore's SSR lockbox*, Social Security has become largely a pay-as-you-go program. There was a time when the lock-box had lots of benefit dollars contained within. But, as the story goes Lyndon Johnson decided all that money tucked in all the little lock boxes was not helping his great society program.

Johnson gave the money away to the welfare class, and it has been tough finding a proper social security inflation raise ever since. I will repeat this as often as I can. If the real inflation rate were in the recipient's monthly electronic check, the check would be more than double its size today and nobody would be in the poorhouse. Do you trust the government?

What pay as you go means is that today's workers pay social security taxes into the program and money flows back out as monthly income to beneficiaries. As a pay-as-you-go system, Social Security differs from company pensions, which are "pre-funded." SSR was originally prefunded until government gobbled up all the funds for give-away programs to gain votes for their political benefactors.

In pre-funded retirement programs, the money is accumulated in advance so that it will be available to be paid out to today's workers when they retire. The private plans need to be funded in advance to protect employees in case the company enters bankruptcy or goes out of business.



The average monthly Social Security benefit in July 2015 is shown in the bullet chart on the next page. No matter what year I picked, the long-term value of this book suggests that it is best to look up the current amounts in the SSR tables for the year in which you are interested.

- \$1,336 a month for retired workers;
- \$1,282 a month for widows or widowers over the age of 60;
- \$1,165 a month for disabled workers;
- \$1,979 a month for a disabled worker, spouse and one or more young children;
- \$2,631 a month for a widowed mother and two children.
- The maximum Social Security benefit for a worker retiring at the 2015 full retirement age is \$2,663 a month.



## Chapter 2 The CPI Is a Big Rip-Off for Seniors

### Obama hoped to make the CPI even worse for seniors

For eight years, seniors expected nothing from former president Obama and he always delivered exactly as expected—nothing. In fact, on Tuesday October 18, 2016, the stingy Obama Administration released its percentage increase in benefits for Social Security recipients as almost 65 million senior citizens stood breathless, waiting for the good news. There was no good news. In fact, anytime seniors hold their breath it could be catastrophic. So, the simple fact that there were no known casualties that day, might be the only good news of that day.

One thing is for sure—there were no tears of joy and only those seniors who had overbought in Christmas 2015 would feel enabled to plan forward for the giving season that was coming in less than two months, regardless of whether grand mom or grand pop could afford it.

Recently as seniors know, with the many prior zero-level increases and the former president's 2016 most generous .3 percent (point three %) in benefits, seniors gained no weight around the holidays unless they had the pleasure of visiting somebody else's home not affected by Obama's hand.

Seniors learned that Social Security benefits would rise a scant 0.3% in 2017. In real dollars, this means that on the average, this beneficent cost of living dole from Uncle Sam would put a cool \$5 to the average monthly payment for all retired workers, which was \$1,355 before the raise. Meanwhile for most, the five bucks was eaten up by an increase in Medicare. The Drive-By Media, choose to never discuss the critical financial dilemmas felt every day by seniors.

## **How did the fake news occur?**

The loving Social Security Administration bases the annual cost-of-living adjustment (COLA) on a contrivance known as the consumer price index aka CPI-W. The W next to CPI, means that in 1990, the government took even more away from seniors by under-reporting the actual inflation rate.

This piece of magic formula supposedly tracks the prices of goods and services--including energy, food, and medical care--consumed by urban workers. It pays for the government to state lower than actual inflation numbers so the SSA Administration has to pay less from its empty fund. Yes, in America we still call that cheating.

The government simply lies about it and in the October 2016 announcement they admitted it again. Relatively low inflation has meant a small uptick in the index from last year. Of course, 2015 was the seventh year for Obama. In 2015, his self-guided stingy administration chose zero (COLA) as the former president's favorite number.

Yes, the fake inflation rate released as the gospel two years ago assured that SSR payments did not increase at all from 2015 to 2016. Those of us who have seen the former POTUS

do what no other president has done thought perhaps that he was about to rig the first decrease in benefits since SSR began. But, I guess he really wanted Hillary to win the presidency and a zero increase would not have helped. If he had actually known there was no down side, who knows?

This year, while this book is being written, the first year of President Donald Trump, with a .003 increase financed by former POTUS Obama, additional seniors will enter the poorhouse. Once seniors enter the poorhouse in recent years, it's like a visit to the Eagle's *Hotel California*:

"Relax," said the night man, "We are programmed to receive You can checkout any time you like, but you can never leave!"

Nobody gets out of the poorhouse and nobody gets out of the Hotel California, which might as well be the poorhouse. To escape, President Trump would have to advocate and assure a payback to seniors of their rightful due. The thirty years of fraud need to be paid back so seniors can escape both the Hotel California and the poorhouse.

Because they can't afford to make a hot meal, seniors have the option to enter a mortuary for an eternal visit. Or, perhaps, they can find a life on the streets by the full and always fresh garbage cans of the finest restaurants.

Of course, there is the chance that with some good stuff from the garbage cans, they might be able to hold on until their kids find out about how poorly-off their grandparents really are, and they rescue them before past Obama policies kill them. But, whose counting bodies?

Though the five bucks a month is something, as noted, most social security recipients will see their "fin" increase in their

benefit, disappear due to higher charges for Medicare Part B coverage. If I know this, why doesn't President Trump Know it? Just saying!

Because the mainstream media was 100% in Obama's and then Hillary's camp, few stories told the truth of how the government continued to starve seniors. Their tactics continued to be fraud and abuse. Perhaps there was some waste there also as they had to spend a lot of money getting the bogus CPI created and disseminated as if it were true. The only benefit of this activity of course is that the Congress is not held accountable for stiffing seniors.

Hard as it may be to believe, there are some good joes out there who like to advocate for older Americans. They think that what the government is doing stinks. They have proof that the inflation measure used to calculate the Social Security COLA doesn't accurately reflect this population's expenses. Seniors have received nothing because President Obama lied, and he had set up Hillary Clinton so that she could repeat the same lies.

How many years of not keeping up with the value of money in terms of purchasing power would it take for you to no longer be able to afford your own city's taxes. How about gasoline? Since Google is run by communists, it is difficult to find the truth when you search for an article to prove a supposition or some words on the street.

Penraker.wordpress.com offers these comments about Google:

“It is very instructive that the company that cooperated with the Chinese authorities in censoring much of the internet – Google – now honors a communist artist from the 1950's. Today, they want the entire world to honor Freda Kahlo, a communist artist from the 1950's.”

“They think they are being hip and clever. But they are simply honoring the murderers, and the supporters of the murderers, of 100 million people.” Check your history books to verify.

Maybe Google is into population control. Who knows anything for real; anything anymore? But, don't always trust your searches on Google.

Try finding proof on Google for this: I had been told that when gasoline was going up, it was taken out of the CPI as soon as it began to go down a bit in price, they put it back in. I heard that steak was originally in the market basket but then as the price went up and the price of steak made it obvious there was inflation, so they substituted the price of cheap hamburger meat, and then canned tuna, and then canned cat tuna. Can any of this be true? Unfortunately, I know that it is true. Good hearted seniors may not believe that it is true, but it is true, nonetheless.

Would our wonderful government do that to us just to rig the SSR CPI? If so, I am sure the man who hates rigged things the most, our new President, will help solve this properly for seniors.

I do worry in our form of government, a representative republic, for no American is in control without great representation. How do we make amends for all of the neglected elements of the former POTUS' administration that are now on President Trump's plate? Americans must hope and pray that our busy president finds the time that he needs for seniors.

Seniors have had years and years of low-ball benefits increases based on lies. These are having a “long-term

impact” on retirees, says Mary Johnson, a Social Security policy analyst and researcher for the Senior Citizens League, a nonpartisan lobbying organization. “We have a growing concern.”

Critics of the Obama government of course include the Senior Citizens League. They say that the official CPI-W continues to give comparatively low weight to the prices of goods and services that older Americans consume the most—including medical care.

However, it does include the prices for entertainment and electronic goods, which seniors typically consume less than the typical urban worker. The bottom line is that CPI-W, the Obama bible, and so far, the Trump Bible on inflation, understates the actual annual increase in the cost-of-living for seniors.

Yet, social security benefits are still calculated using CPI-W because placid seniors fail to complain, or they do not complain loud enough to matter. Seniors have been getting (what’s the acceptable word for screwed) for the last thirty or more years.

Obama knew that. It did not matter as long as his objectives were fulfilled. Now, seniors need to make sure that President Trump, a fair man who likes seniors, understands that government lies are putting today’s seniors into the poor-house. Why? Because politicians insist that the SSA use fake data to assure that seniors would miss their proper increments (COLA) that match real inflation.

CPI-W gave seniors a pay decrease and that was OK for US administration after administration. Ask Alan Greenspan and ask Newt Gingrich, as much as we all like him, if any of this is true. Ask Newt what he did to stop this when he was



the big Mahoff in Congress? We will all be astonished and disappointed.

To add reality to the ruse the government regularly puts out, the 2017 cost-of-living raise at .3% did not keep pace with the 5.1% increase in the cost of health care from August 2015 to August 2016, as measured by the Bureau of Labor Statistics. How is that fair to seniors? But, who in the Trump Administration is making an issue out of this but me. Yes, I am the only Trumpist doing this. However, despite my attempts anything I say is not official. It should be.

## **Medicare Beneficiaries on SSR**

Medicare beneficiaries who collect Social Security typically get their Medicare Part B premium deducted from their monthly Social Security check. This is how it works. However, according to federal law, Social Security payments are not permitted to decline from one year to the next. Obama's government workers figured out how to please their boss and still stiff the senior community.

This provision in the law that suggests seniors be "held harmless" means the dollar increases in Medicare Part B premiums cannot exceed the dollar increases to most beneficiaries' Social Security checks. Without getting into raw numbers, let's just say seniors have been getting (what's that respectable word for screwed?)

The small cost-of-living adjustment for 2017, which seniors are now living through, is likely to result in outsize premium increases for most Medicare recipients. These poor souls, for some stupid reason are not covered by the hold harmless rule, including those newly enrolling for 2017. Why not?

In other words, though Congress said seniors cannot be stiffed, government workers have figured out how to (take from seniors aka stiff seniors) and still not be prosecuted. They should be prosecuted.

Seniors in the forgotten categories will see big Medicare premium increases because the government's total costs for Part B, which covers doctor visits and other outpatient services, continue to climb. Seniors do not get this back when the CPI-W is calculated. Instead they get (what's that respectable word for screwed?)

The government has lawyers who all day long invent excuses for government's poor decisions. So, government now says it has no choice but to raise Part B premiums and concentrate the increase among the roughly 30% of beneficiaries not held harmless. That is not fair, nor is *held harmless* a legalese term that seniors are interested in understanding—especially if it cost them their already paltry benefits increase.

The whole idea is not fair. Every American should know the name of their very own representative. He is part of the Swamp Congress that told government to (what's that respectable word for screw) seniors in the first place? How can a \$100 increase in Medicare not be part of the CPI? Medicare is certainly not the only increase in the cost of living, which seniors have had to endure each year after their own SSR COLA increase is denied.

Government officials had predicted a 22% increase in Part B premiums for these beneficiaries. Rather than put it on the shoulders of the man that would get it done, President Trump, our do-nothing Congress could act to prevent this full jump. But, they are too worried about getting elected and figuring out how they can undermine President Trump.

Last year, lawmakers lowered the Part B increase from 52% to 16% for those beneficiaries not held harmless. Thanks to a \$7 billion loan from the U.S. Treasury, for 2016 many of those beneficiaries pay \$121.80 monthly for Part B. Half-baked solutions is all we have been able to expect from a lame Congress and a former president who from the record, appears that he was not fond of Americans, especially senior Americans.

With President Trump, Americans are hoping that the oven will be left on long enough to come up with a fully-baked, real solution for the honest needs of the people. Why should seniors be excluded from the implied fairness clause?

When for Obama's eight years, government employees knew their boss, Obama, wanted seniors to get as little as possible from the government treasury, what choice did they have but to give the former POTUS what he wanted?

Because for eight years, it has not been fair, President Trump must make it right. Making it right means paying back seniors for benefits stolen. For a start, my recommendation would be for the next four years, in addition to the calculated increase that seniors receive based on a true cost of living, they also should receive 15% per year in reparations.

Seniors are owed much more but none of us want to bankrupt the country in one year so 15% may be appropriate. When we consider that the treasury pays as much as \$1 trillion in benefits to illegal aliens, I defy anybody to tell me that if or Congress ran America correctly, we could not afford to make Seniors whole. You bet we can.



## Chapter 3 More Proof that the System Is Rigged

### Some sources calculate cost of living perfectly

I just took a run out to a great site that knows that the government is corrupt on the CPI and that its corruption is far-reaching, and it harms seniors every day.

Shadowstats.com is a web site that has been run by Walter "John" Williams for years. Williams has figured out something that the government does not want you or I to know about.

The Consumer Price Index (CPI) as calculated by the US Bureau of Labor Statistics is manipulated intentionally to produce a lower number than actual so seniors will be denied their proper benefits increases year after year. These increases, for those that think seniors are getting raises, are merely brought forth to keep seniors *even* with inflation. There are no bonuses for seniors in the formula, When government cheats on the calculations, seniors lose purchasing power.

The choir should be echoing OOOOH OOOOH—whatever, that sounds like as the government calculated CPI, regardless of its suffix is—a sham.

Government lies all the time and Obama, when his charges loved lies about the fake-CPI equating to the cost of living for seniors because it (what's that name for a respectable term for

screwed) them. It never did get it right. It always missed the mark.

Before his second term, our former president tried to make it worse by bringing in something known as the chained CPI that permitted the calculations to use substitute foods such as tuna cat food for Tuna or even steak as long as the protein value was the same. Most Americans have not yet had the pleasure of a nice tuna pate designed for a tabby cat. But, if our legislators have their desires, make way for a cat-like fish smell in our homes just to stay even with new government calculations of our needs.

The government lies were effective as they accomplished their mission. They helped the US government, our government, to cheat all seniors out of their appropriate cost of living increases for years and years and years. The lie is the most powerful instrument of a corrupt state or as German Minister of Propaganda, Joseph Goebbels said: *The truth is the greatest enemy of the state.* Lying about the CPI may not reach that level but permitting this official government lie to continue would be a mistake of similar proportion.

***“The truth is the greatest enemy of the state.”***

Please take the time to examine the chart below (Figure 3-1) so I am able to make my point about the extent of the US government lies with real statistics.

## Figure 3-1 Shadow Statistics Reveal the True CPI

① [www.shadowstats.com/inflation\\_calculator?amount1=100&y1=1975&m1=8&y2=2015&m2=8&calc=Find+Out](http://www.shadowstats.com/inflation_calculator?amount1=100&y1=1975&m1=8&y2=2015&m2=8&calc=Find+Out)

John Williams'
Shadow Government Statistics

Analysis Behind and Beyond Government Economic Reporting

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### Inflation Calculator

Enter a dollar amount and two dates.  
*The second date can be later or earlier than the first.*

\$100 in 1975 Aug  
 was worth how much in 2015 Aug ?  
 Find Out



BLS: Bureau of Labor Statistics, CPI-U (Urban Workers, All Items).

ShadowStats: Shadow Government Statistics Alternate CPI.

\* ShadowStats [subscribers](#), please login to view the actual figure

This Historical Inflation Calculator will calculate the amount of CPI price inflation between any two dates from 1913 up to the latest month reported by the U.S. Bureau of Labor Statistics (BLS).

The CPI data is sourced from the BLS. However, we also present our own "Alternate ShadowStats" CPI estimates for comparison purposes.

Further background on the SGS-Alternate CPI series is available in our [Public Comment on Inflation Measurement](#).

Note that we show the Alternate SGS estimates graphically for non-subscribers, and with numerical precision for [subscribers](#).

Look at the line in the figure where it says ShadowStats in parenthesis under the vertical green bar. Color can be seen in Kindle but not in hard copy. In b/w, in the middle of the page, it is the thick bar almost at the bottom of the figure as if it were taken from a histogram. It is under the words, *Aug 2015* in Figure 3-1.

This 100% accurate information produced by Williams by the way is not provided for free, but it is available and that is very good. Williams' information is available on subscription and should be used by the Trump Administration to correct the lies and make the correct reparation payments to the seniors who are still alive.

Also on that same "line," you can see when you look real hard that to get this calculator to show the 40-year inflation value

from 1975 through 2015, I typed in \$100.00 for the value of the money in 1975. The CPI total of \$438.89 is the amount that \$100 was worth in August 2015 about forty years later. The value of money never stands still.

Take the same dime that in 1975 might get you into the local movie theatre and see if they will let you in today. Try to buy a big bag of chips or popcorn for a nickel. Now, you have the idea. The purchasing power of that dime in 1975 was a dime. But the same purchasing power of the dime invested at the true inflation rate is 43.8 cents. In my world this is about 4.38 times the value if 1975. Yet, seniors are not frolicking in such a 438% increase in benefits. Why not? Government lies... that's why!

Notice the small bar graph showing this dollar value in graph form on top of the two numbers and on top of the term the words *Shadowstats*, which is in italics. When you look to this right-most bar graph, you would normally see the *ShadowStats* numeric value. Judging from the bars, the 2015 real value would be about \$2,000.00 or twenty times the value of \$100 in 1975. That number might break the US bank if it needed to be paid to seniors. But, why would anybody think 2% is OK?

This is John Williams' calculator based on real inflation numbers, not the bogus CPI, CPI-U, or CPI-W, which are contrivances by the Bureau of Labor statistics to (what's that respectable word for screw) Seniors.

I was pleased as a technical guy all my life to use this fee subscription site for my purposes in this book. I was running low on funds at the time, so I did not pay to see the actual number under the right most histogram bar that the program produced. However, the bar graph is proportional. Judging from the size of all three bars in the graph, I would estimate the shadow stats CPI (a true CPI without government input) to be



about 5X the dollar amount of the CPI-U calculation. Let's say the value is \$2000.00.

Shown next is what that means for a senior, who began collecting \$100.00 per month in 1975, whether in SSR cash benefits form or SSI cash benefits form. If there were some honesty in the government, their 2015 monthly check, instead of \$438.89 would be \$2,000. That is five times the purchasing power than the bogus CPI-U / W from the US Bureau of Labor Statistics. Over time, a senior getting \$100 a month in 1975 today is being cheated by more than \$1500.00 per month. And, President Obama with the *Chained CPI*, which we will discuss wanted to make it even worse for seniors.

Is that not a major difference in lifestyle (\$439 per month v \$2000 per month)? Don't you think? Some would say that the explanation is quite simple. Our government lies habitually in an institutionalized fashion. It is part of everyday government life. I do not trust the government. Do you?

I hope that President Trump sees these stats and says to his team: "Brian Kelly is right. Even if I give 15% for each of four or even eight years, seniors will still be so far behind that we'll have to adjust this properly for some time." My personal hope is that as seniors begin to die from lack of sustenance, that many who have suffered will still be around in the Trump make-up years.

I wrote John Williams for the actual number for the shadow stats. He knows me from Adam so without paying, I received nothing. He offers the site for a fee of \$175.00 per year so I respect that. I did not pay the fee as the public portion (size of the histogram) told me enough. It sure would be interesting to have his shadowstats calculator to see the real numbers for the Barack H. Obama years from 2008 to 2016.

I would recommend that President Trump hire Williams and his company to get some accurate numbers of the real cost of living increases, which seniors deserve.

On his site shadowstats.com, Williams offers this description of his services:

"John Williams' Shadow Government Statistics" is an electronic newsletter service that exposes and analyzes flaws in current U.S. government economic data and reporting, as well as in certain private-sector numbers, and provides an assessment of underlying economic and financial conditions, net of financial-market and political hype.

The newsletter is available to subscribers only on our Web site. Published at least once per week, posting of each Commentary is advised to subscribers by e-mail, with links to the new material.

## **CPI Year-to-Year Growth**

The following explanation of CPI year to year growth are from Williams shadowstats.com reproduced with implied permission.

The CPI-U (consumer price index) is the broadest measure of consumer price inflation for goods and services published by the Bureau of Labor Statistics (BLS).

While the headline number usually is the seasonally-adjusted month-to-month change, the formal CPI is reported on a not-seasonally-adjusted basis, with annual

inflation measured in terms of year-to-year percent change in the price index.

In the charts to the right we show two SGS-Alternate CPI estimates: One based on the pre-1990 official methodology for computing the CPI-U, and the other based on the methodology which was employed prior to 1980.

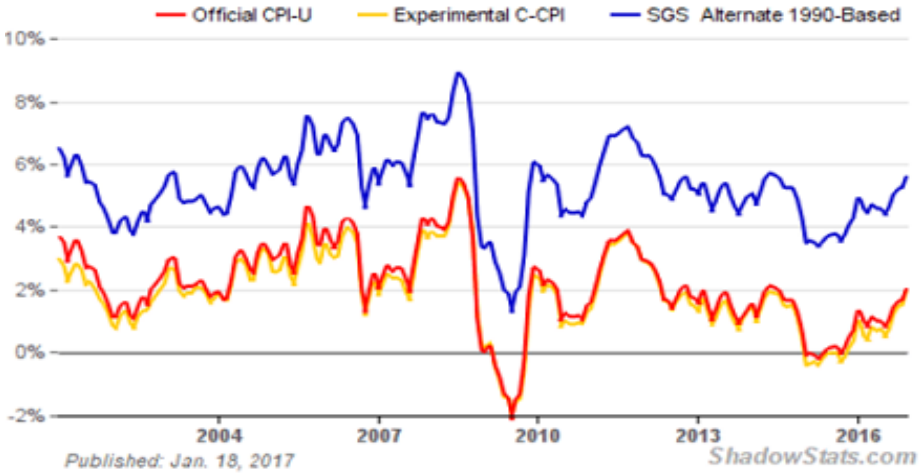
Permit me to add my own spin to the charts on the next page. See the description immediately below for the beginning of my brief analysis.

Periodically the government changes the way it calculates CPI. The two charts shown on the next page represent the 1990 method and the 1980 method. Remember Barack H. Obama gave benefits increases of zero in 2009, 2010, and 2015, and he gave .3% (just about zero) in 2016. Using the ShadowStats method v the 1990 method for 2009, 2010, 2015, the benefits raise rightfully should have been reported as at least 3%, 6%, 5% and 4.5% instead of 0%,0%,0%, and .3%. Seniors lost a lot of purchasing power with Obama. In 1990, the government reevaluated CPI, creating CPI-W, and made it even worse for seniors.

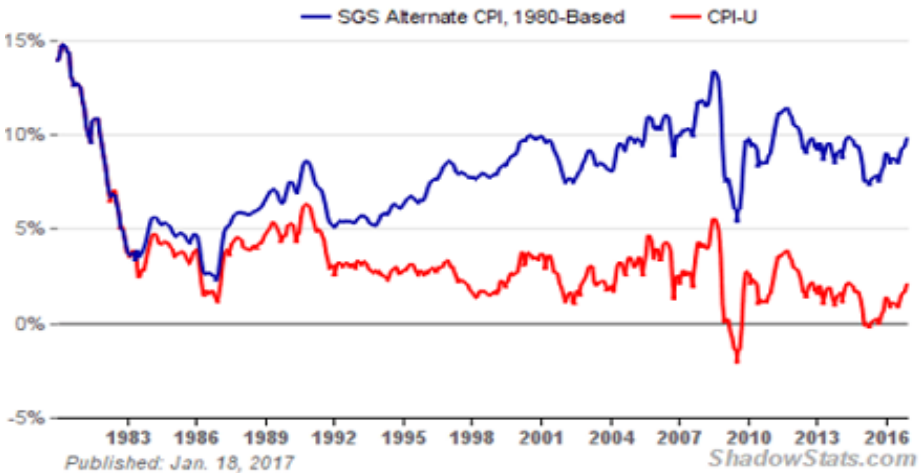
One might ask, does the government work against the people on their own or do their superiors command that they do so? Either way, seniors have been getting (what is that word that is more respectable than screwed?).

Figure 2-2 Two Graphs 1990 base and 1980 based Statistics

**Consumer Inflation - Official vs ShadowStats (1990-Based) Alternate**  
CPI-U Year to Year Change. Not Seasonally Adjusted. to Dec. 2016 (BLS, SGS)



**Consumer Inflation - Official vs ShadowStats (1980-Based) Alternate**  
Year to Year Change. Through Dec. 2016. (BLS, SGS)



Using the longstanding 1980 government method, the raises for those four years should have been 7%, 9%, 7%, and 8.5% v 0%,0%,0%,.3%. Are there any seniors out there reading this that

think they would have benefitted from the truth compared to the negative fudging by the government? I suspect there are. We are talking a difference of thousands of dollars per month for people who would be starving if it were not for help from Welfare departments or families.

The numbers do not lie like the government. The government lies. On the average, SSR recipients in the years in which the Obama government gave zero or just about zero, the correct benefit increase based on real inflation should have been 6%. Hopefully President Trump will examine this closely and make the right adjustments for seniors.

If you become a member of the Williams site, if you can afford it, I would surely recommend it. If you perform major analysis of inflation and other factors, you can use the provided calculator to give you the Obama years' impact on your social security yearly benefit in much the same way that I did above for the zero years. You can look at the data in all years.

In case you forgot, here are the Obama number for 2017. I had originally heard the 2017 increment numbers would be zero also. However, the miserly Obama Administration said Seniors are at least worth .3%.

Please notice the period or point before the "3%." I wrote an article in my local paper, which against their normal policy on my submissions, they printed. It chastised our Mayor who last year gave all City employees a 3% raise (no decimal points), which is 10 times greater than SSR recipients. What happened to seniors?

You can tell by inference that I have little regard for Obama's eight years of lousy policies. But, I admit that I liked it when he squared off against Hillary Clinton when he was Senator Barack

Obama. Perhaps you remember these fighting words: Sen. Obama pretty much called Clinton a political opportunist, who "would say anything to get elected" and "change nothing."

I am not interested in more Obama-talk for sure. The fact that Hillary promised four more years of Obama policies was enough to drive the US world of independent thought to Trump. How about you? For me, I already liked Trump because he was and still is the real deal! I think he will fix SSR for seniors and take a lot of our poorest brothers and sisters out of the poorhouse.

Do you think Hillary Clinton knew that seniors had heard all of the attack ads on seniors before the election and that smart seniors did not like Hillary's attacks one bit? Regular people knew that we could not trust her even if she would say: "Trust me on this please: You can trust me."

Seniors said in clear terms: "No Thank you Mrs. Clinton." The voters did not trust you and I did not trust you. How would I tell if you were lying? I could not. I don't think anybody else could. You and Mr. Obama appeared to have written all seniors off as stupid.

Consequently, as I write about how to assure that seniors get what is their due, I know that Mrs. Clinton favored the \$15.00 minimum wage even for young adolescents. We are all for children so that should give her nothing in the advantage category. But, Mrs. Clinton never paused and said: "as well as the elderly."

When she ran, I saw a return of Obama's chained CPI in the future with Hillary as President. I know what most of America thought. You voted for Trump. Nobody could trust Obama's hand-picked successor with our presidency?

Let's peek at the stats of the cost of living (COLA) benefits provided by the eight years Obama administration.

### **2009-2016 -- 2008 was from Bush**

2009	0%
2010	0%
2011	3.6%
2012	1.7%
2013	1.5%
2014	1.7%
2015	0%
2016	.3%

Are those numbers not pathetic? The purchasing power of seniors hit bottom during Obama's time in office. By the way, the ShadowStats true inflation using the 1980 method for 2011 is 12%. Obama's 3.6% for 2011 was way off the mark and not quite so generous as it may have first seemed. We all lost 12% purchasing power and Mr. Obama gave seniors back 3.6%. How was that keeping with the Roosevelt deal to keep seniors whole?

While you look at this brief table. Please note that the table above has Obama as the first president since the SSR COLA calculations began in 1975 to ever provide no benefit; that's spelled "zero benefit" to SSR senior beneficiaries in any given year.

Obama had no problem making such a bold move because other than seniors duped by politicians, those who understood matters knew that if given every opportunity to make things right for seniors, he would have (what's that respectable word for screwed) seniors and smiled about it in his nice warm house among his many servants.

2016 looked like it would be Obama's fourth goose egg for seniors. But, he squeezed out an average \$5.00 bill per month to save his record. Many such as I got the feeling the former POTUS did not like seniors. Overall, Obama in eight years, the one that they call "The One" gave a smidgeon in total to seniors as a cost of living adjustment. Meanwhile the real out of pocket expenses as known by seniors who shop the grocery aisles and who pay for extra-Medicare requirements, for items shown by shadowstats.com charts went through the roof.

I bet Mr. Barack Obama could not keep Mrs. Barack Obama's incremental budget that low. He would have had to find another bedroom in the White-House for sleeping.



## Chapter 4 Will Congress Ever Fix the CPI Problem?

### CPI has become a political tool

Representative Mike Honda, (D-Calif) and Richard Fiesta wrote a paper that makes the case that CPI for elderly (CPI-E), an experimental measurement, is the most accurate measure on the table today for calculating Social Security COLAs.

In this chapter we discuss the notion of CPI in general, various CPI measurements, and then we prove the far-better CPI-E, which, though not yet adopted, is still not the most equitable idea for correcting the problem of using the wrong inflation numbers for thirty plus years.

We have already learned that Walter J. Williams' ShadowStats.com uses the accurate methodology using a standard market basket as a fair and honest approach to determine the real cost of living for seniors. But, let's go over the CPI-E anyway as it means that some in Congress are finally noticing the (what's that respectable word for screw) job the government has been handing seniors for far too long.

Nothing is more intolerable in the US today than government's fraudulent taking of earned benefits in the millions of dollars, from seniors simply because government has the power to do so.

In an October 2015 campaign speech, Candidate Trump issued a call for wealthy Americans to "voluntarily" give up their Social Security benefits. "I have friends that are worth hundreds of millions and billions of dollars and get Social Security," he said. "They don't even know the check comes in." Trump for president said he could save money for Social Security by "getting rid of fraud."

Trump also notes that Social Security is, as he is known to say, a "deal" between Uncle Sam and American citizens and that the federal government is bound to hold up its end of the bargain. Cheating seniors for over forty years does not prove the case that government is keeping its side of the bargain.

"It's not unreasonable for people who paid into a system for decades to expect to get their money's worth--that's not an 'entitlement,' that's honoring a deal," he writes in his 2011 book *Time to Get Tough*.

*"We as a society must also make an ironclad commitment to providing a safety net for those who can't make one for themselves. Social Security is here to stay. To be sure, we must reform it, root out the fraud, make it more efficient, and ensure that the program is solvent. Same goes for Medicare. Again, people have lived up to their end of the bargain and paid into the program in good faith...Of course they believe they're 'entitled' to receive the benefits they paid—for they are!"*

Even financial experts say Trump's call to reform Social Security does have some merit.

"Surprisingly enough, Trump's few comments on Social Security could actually be the start of an effective overhaul," says Chris Carosa, a retirement specialist and author of the

book, *Hey! What's My Number? How to Improve the Odds You Will Retire in Comfort.*"

It all starts with not cutting benefits to those within 15 to 20 years of retirement -- i.e. those 50 and over -- something only Trump is adamant about."

Some Representatives are looking to give seniors a break and we should give them some credit for doing the right thing. For example, in May 2017, Congressman Thomas Massie re-introduced the Senior Citizens Tax Elimination Act (H.R. 2552). On top of all the pain Congress causes by permitting phony inflation estimates to reduce Social Security increases, Congress actually taxes Social Security. The Massie Bill would eliminate income taxes on Social Security benefits.

The bill would boost the retirement income of millions of older Americans. Is it not outrageous that these fat cats in Congress are taxing the neediest citizens twice?

There is a lot of support for the Bill including its original co-sponsors which include Ron DeSantis (R-FL), Louie Gohmert (R-TX), Dave Brat (R-VA), Jim Bridenstine (R-OK), Trent Franks (R-AZ), Rod Blum (R-IA), Alex Mooney (R-WV), Steve Knight (R-CA), Daniel Webster (R-FL), and Andy Biggs (R-AZ). If you have the time, send these guys a note thanking them for helping Americans.

"Social Security is financed with Americans' tax dollars, so taxing Social Security is double-taxing by the Federal Government," said Congressman Massie. "Taxing Social Security reduces benefits to seniors."

## **Social Security Administration is not independent**

The Social Security Administration is not an independent entity. However, it is an independent agency of the US government. Despite its independence in operations, since the President can fire the heads of any US agency and appoint a new leader for that agency, the President is the top dog in every agency. Moreover, The Constitution did not deem agencies as a fourth branch of the US government.

Agencies are created by Congress, but are intended to provide executive functions. “They do things.” Congress passes laws. It does not run anything. The President runs it all. Agencies thus are under the authority one way or another of the US President according to the Constitution.

Barack H. Obama therefore had the authority to one way or another override the three zero cost of living adjustments during his eight years in office. Known as Barack the Miser by many social security recipients, Obama was un-moved by the reminder that senior citizens were starving and losing their homes on his watch. He simply chose not to do anything to help. Seniors are hoping that Donald Trump takes a more active role in their well-being v accelerating their demise as Obama chose to do.

I got a feeling that if there is another person besides Hillary Clinton that President Trump would not want to change places with, under any circumstances, it would be former president Obama.

I am convinced that if President Trump understood that seniors have not gotten raises to keep their dollars inflation-free from Roosevelt to now, he would provide one “hell of an adjustment

for seniors that even the largest smile removal truck in the world could never haul away.” That’s what this book is about.

Seniors should not be eating cat tuna, regular tuna, or cheap hamburger every night of the week when the true value of a 1935 dollar would bring them a nice steak ever now and then. Seniors have been cheated and nobody knows it more than the US government.

Nonetheless, the automatic increase for 2018 is already set by the fake CPI to be 2.2%. It is a far better cry than the .3% last year and zero the year before but there is nothing there to even the score or as Trump would say—the amount necessary “to receive the benefits they paid for.”

Obama could not have had much love for seniors. Those who paid attention knew it all-too-well. Seniors are avid readers. The less you move and the more you like to stay put in comfortable surrounds if possible. the more you read.

Seniors read in Forbes Magazine after Obama’s first term that, as bad as the former president’s plans for permitting zero COLA for SS, he had worse news for seniors for his second term. Somebody talked him out of the chained-CPI idea aka C-CPI. This would have been “worst news.” The “worst news” was that President Barack Obama’s plans and policies constituted a multi-faceted “sneak attack on seniors,” and he was not finished.

Obama cleverly concealed this “sneak attack” while he publicly assured senior citizens that he was definitely going to take care of them—and “nothing [would] change” for them. Nonsense! Check out Obama’s plans for a C-CPI and you will know just how much he cared for seniors and their financial plight And, so there we were in 2015 wondering what the reelected Obama

would do to make things better while he secretly planned to make things worse.

For avid readers, there was this persistent haunting notion that kept coming back to seniors who really believed that with Cass Sunstein's whole lives program, Obama planned to solve the social security fund crisis. It would be easy. Many felt that he would make sure that there were lots less seniors around to collect anything. Believe it or not, those were prevailing thoughts. By the way, believe it or not, the Death Panels are still in Obamacare.

In October 2015, the former president quietly announced that there would be no cost-of-living-adjustments (COLAs) for seniors in 2016. That's zilch, nada, and all the other terms meaning nothing. The compliant corrupt press, who loved all things Obama and still do, were not offering "How can it be" type-stories.

Yet, the rest of us were hearing heart-breaking stories of seniors who were forced to choose between paying for life-saving medications and their rent, due to continually skyrocketing costs. When has there been a year when major costs have not gone up, especially medical. Yet, Obama was OK that no adjustment at all would be made to ensure that Seniors could enjoy the retirement they earned? My gut feel says President Trump will not allow that as soon as he tunes in again.

We can ask ourselves, "How did Obama justify the paltry increase – *whoops zero increase* besides as some would believe that he probably enjoyed it?" The answer is simple: The SSA Administration and the Bureau of Labor Statistics chose to use the wrong formula to automatically determine the COLA's for seniors. The results of their calculations, the new and improved CPI, did not match the financial realities in the lives of senior citizens. Even Harry Greshonowicz down the street did not get

a reflective COLA. Harry has it made anyway. Nobody got something good.

Seniors were not supposed to have to become cost accountants after retirement to prove that the government was or was not (what is the respectable word for screwing?) them of the benefits President Trump knows that they had paid for.

President Trump uses deals between knowing parties to assure his businesses do well and speaking for seniors, from his comments, we know that he is not interested in tricks or gamesmanship by loyal government bureaucrats to keep America's seniors below the poverty level. He is aware for sure that forcing SSR recipients to go on welfare may cost the same to the government but it sure is demoralizing for a senior. Seniors believe in America and believe that the deal they made would be a deal kept.

As in the last chapter, please pardon me as I become instructive again. We all must know this in order to fight the fight against seniors. Currently, Social Security uses the Consumer Price Index (CPI). However, there are multiple CPIs to make it hard for regular humans to understand what it all means. The CPI used for seniors is known as the CPI for Urban Wage Earners and Clerical Workers (CPI-W).

This faux measurement takes into greater account factors such as transportation and fuel prices, apparel, and education that disproportionately affect younger Americans. For example, in 2015, there was a 30 percent drop in gas prices which directly impacted the CPI-W, but it primarily affected younger citizens. Seniors paid the toll for everything else in the formula, yet the deal was skewed to favor juniors. Could it be because juniors cost the government nothing in SSR benefits.?

The truth that government agencies will not accept is that the consumption patterns of seniors are very different from those of younger people. The CPI does not adequately take into account the expenditures of retirees, most glaringly healthcare and housing costs.

That rationale of course holds if we believe that the developers of the calculations are buffoons. Their work is buffoonish as 65 million seniors cannot be getting (what is that respectable word for screwed.) regularly without this being a conspiracy of the great minds. They know this does not reflect reality, but it does save the government a huge expenditure. So, they feel their lies are worth it.

Several Congressman with big hearts have attempted to change this to no avail. Nonetheless, that is why we need to be using their newly developed, CPI-E, aka CPI for the Elderly (CPI-E)—at least for now. But, there is no make-up time in the CPI-E. The CPI-E is the much more accurate and much more sensible measure to deal with the real costs that retired Americans face.

Yet, in reality, it too fails in certain areas that are important. President Obama did not support the CPI-E. Instead, he supported the *Chained CPI* which was worse than CPI-W and was designed to hurt just about every living soul in America except those with big wallets.

From December 1982 through December 2011, the CPI-E rose at an annual average rate of 3.1 percent, compared with increases of 2.9 percent for both the CPI-U and the CPI-W. This indicates that the elderly has been losing purchasing power at the rate of roughly 0.2 percentage points per year by federal retirement programs not using the CPI-E. Of course, we will prove again using a deeper look at ShadowStats.com in the next



chapter that even the CPI-E does not do the trick. However, it is far better than the ruse CPI-W, with which we must deal today.

To leave the nearly 65 million American retirees who rely on Social Security benefits, including eight million who collect Supplemental Security Income, hanging out to dry is inexcusable.

Social Security prevents approximately 26 million seniors from falling below the poverty line each year. When anybody, especially a senior on just SSR, is on a fixed income – that right now is a mere \$14,000 per year on average, there is no provision to deal with the ever-increasing costs of healthcare, prescriptions, and housing. And so, this creates a situation that breaks the promises made 80 years ago when social security began.

President Trump is all about keeping promises to the elderly and others in America. He is not for tomfoolery as we have today in the major calculations intended to addect our perception of inflation.

In contrast to the recent no-COLA announcement and the .3 announcement and the 2.2 announcement, if we use the CPI-E, internal information from the Bureau of Labor Statistics shows that seniors would have received a 0.6 percent increase instead of zero in 2016. Furthermore, it would affect the years to come. Since the next year's COLA calculations (2017) at .3 percent would still be affected by the decline of CPI-W in the third quarter of 2015, the CPI-E advocates expected a small or zero COLA again in 2017 but it was released at .3. That is how ridiculous it is.

Meanwhile, my City gives its employees a 3% increase without the point in front of it. Why? Because City leaders believe inflation is ten times worse than the Feds think it is.

Let us say that again. Using the CPI-E would have given seniors a real COLA in 2016, and it would have prevented further, unfair, and totally inaccurate adjustments in the future as the effects are cumulative.

When we have what some would suggest is a commonsense solution that will work RIGHT NOW, it seems we must take action to make it the new way. The CPI-E is clearly a more viable standard at our fingertips. It would ensure that seniors' benefits do not diminish as much over time. We only need the collective will to act, even though the erosion from inflation will still affect seniors—just not as much.

We just celebrated the 80th anniversary of Social Security. It has been a true success story for millions of Americans. However, government is now cheating the people of a long-intended right to remain whole in constant dollars. Nobody is looking for a bonus. However, all seniors are looking for a means by which we can get back to the definition of fair. Fair, of course means that SSR recipients are to be receiving the modern-day value of 1935 dollars.

So, what can the people do? Almost everybody one day should be able to collect social security, so this is not a seniors-only issue. If the government can cheat seniors today and get away with it, don't you think it will be worse when today's younger generations reach retirement age.

What the people of America, not just seniors, need to do is call on government to honor the promise of social security. How? By using the correct and fair formula for determining their benefit increases to closely match inflation. Decisions like this

will have a lasting impact on the lives of seniors now and generations in the future.

Donald Trump acknowledges that from as far back as the Roosevelt administration we have promised our older Americans a safe and stable retirement, and it is up to us now to end the hoax and to honor that promise. Eighty-some years ago, we all came together, and we must come together now, as President Franklin Delano Roosevelt said, “to place the security of the men, women and children of the Nation first.”

We have an opportunity and the moral responsibility to do the same now, and the very first, proven step we must take is to implement the CPI-E to more accurately and fairly calculate benefits for American retirees.

It should not end there. Seniors have a moral right to have the government undo the cheating of the past by beginning a payback of what the difference from *what should have been paid* compared to *what was paid*. Most people who pay attention to the scant increments in social security know that today’s seniors are becoming impoverished by government cheating.

We have all wondered why the CPI, GDP and employment numbers run counter to our personal and business experiences? The problem lies in biased and manipulated government reporting. Government is not an honest broker regarding social security benefits.

I have already referenced Walter John Williams’ ShadowStats.com site, which shines a big light on government’s failures with statistics. On his site, there are primers on what we have all suspected but were afraid to ask. Williams has the most accurate depiction of the real story behind the public story regarding unemployment, the Federal Deficit, CPI, and GDP.

It is not a positive picture of what government has chosen to do to the people, but it is accurate.

In the next chapter, we have selected a paper known officially as No. 515—PUBLIC COMMENT ON INFLATION MEASUREMENT AND THE CHAINED-CPI (C-CPI). It is available in its entirety from the ShadowStats.com site. It is their official comments to the government on the ruse of the CPI. Their report was updated April 8, 2013.

The paper is too large to print in its entirety but we selected many excerpts so that the reader gets the essence of what Williams team has produced.

## Chapter 5 Collusion Against the People

### Political corruption at the heart of CPI controversy

The verdict is in. Academics & politicians and government officials have been colluding against the people of America for far too long. Politicians are the major culprits who have caused most of the misery suffered by elderly Americans over the years, but they could not get the job done alone.

Reelection not only causes stale callous representatives with deeper self-serving motivations, it also prompts the consummate politician to outfox their constituency by using subterfuge to always appear to be perfect. The wary public knows that politicians are the antithesis of perfect.

Just like the collusion on climate change, there is another enigma in play with government, coffee-breath college professors, and corrupt politicians in full lock-step on the merits of a new CPI formula. The new formula does not reflect the true cost of living or the out of pocket expenses which seniors must endure and in fact, it is worse than the old.

I ask myself how can so many seemingly intelligent people from different backgrounds be willing to do all in their power to commit a major fraud against the American people? The Cat in the Hat would surely label it as a “puzzlement.” Collusion using any other word would still be political corruption. It must be ended immediately, and seniors must be made whole.

Members of these three communities should do time in The Big House.

The various iterations of CPI “improvement” over the last forty years were never intended to improve the accuracy of the measurement of inflation despite that being the stated goal. The rework and refining of this measurement was to lower the number so that the benefits increases would be lowered. The public was never to know that the measurement had become bogus and was no longer reflective of the true inflation rate.

Negotiations among the many conspirators from government, academia, and the political class must have taken place in a cone of silence as many Americans still believe that the consumer price index (CPI) is truly THE only accurate measure of inflation.

The objective of the collusion in a nutshell has been to produce a lower CPI, which can be labeled official and nobody is blamed for setting the number. It can then be used as the determinant as to the required increases in benefits, if any, for various government programs including social security.

All of the machinations and the calculations are intended to lower government expenses at the expense of seniors and others. Along the way, the key part of the deal and the most difficult to achieve is that politicians needed to be unharmed as they stiffed their constituents. There had to be enough obfuscation that the general public had no idea that a real fraud was being committed year-in and year-out.

Fixing the calculations to do the dirt so that the people believed it was the CPI, as implemented by the Fed, was the objective. The government would not set up the scam so that the President or Congress, or the head of the Social Security Administration got blamed was a stroke of genius. But, it is a scam nonetheless.

And, it worked. The conspirators decided it was OK to fool all of the people all of the time. This ruse, however is now catching up with them all.

This was brought to life by the tireless work of Walter J. Williams. Reading the entire public comment on inflation measurement by Williams' shadowstats group is recommended for all. It is available at [ShadowStats.com](http://ShadowStats.com) on the right side of their home page.

The remainder of this chapter contain highlights of Shadowstats public comments #515 as well as some commentary. {Commentary is sandwiched between braces.}. The whole document is not reproduced in this book as the writing at times is very technical and complicated to read and discern.

The major excerpts are areas in which the message is clear -- especially in those areas in which conclusions are drawn. Williams' group puts forth cogent arguments about how the chicanery was done. It demonstrates well that the American public has been (what's that respectable word for screwed) by cunning politicians for many years.

The so-called "enhancements" to the CPI are euphemistically referred to as "methodological changes," a big phrase meaning they changed how they calculated CPI, so they could (what is that respectable word for screw) the people. You can bet if the changes had not reduced CPI inflation reporting meaningfully, the politicians would not have pushed for all of the changes of the recent decades. The changes did their job and resulted in substantially lower social security increases for already beleaguered seniors.

Still not satisfied that numbers were as low as they could be made without alerting the public to the fraud, politicians looked

for more reductions. If they had not worked at all, they would not be pushing now for a “new” fully-substitution-based (cat-tuna for steak) and weaker chained CPI (C-CPI) changes in current budget negotiations.

In contrast to the highly touted fully-substitution-based C-CPI, which was former president Obama’s preferred measurement, the existing CPI is only quasi-substitution based {see Williams Special Supplement—C-CPI}. The earlier changes had the impact desired by the politicians—just not enough to fully please.

Without the politically motivated changes to the CPI, social security checks would be substantially **more than double** what they are today.

All of these political machinations were orchestrated to perpetrate a fraud on the American public, especially senior citizens. The zero raises and the almost zero raises were part of the plan and their cover was the new CPI. Therefore, the biggest recommendation in this book is that we go back at least thirty years, and perhaps forty years and adjust the current payments to SSR beneficiaries. It would get a lot of people out of the poor-house and back into their homes.

Let us now move on to the Public Comment:



**No. 515—PUBLIC COMMENT ON INFLATION MEASUREMENT  
AND THE CHAINED-CPI (C-CPI)**

**April 8, 2013**

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**Consumer Price Index Has Been Reconfigured Since  
Early-1980s So as to Understate Inflation versus  
Common Experience**

- CPI no longer measures the cost of maintaining a constant standard of living.
- CPI no longer measures full inflation for out-of-pocket expenditures.
- With the misused cover of academic theory, politicians forced significant underreporting of official inflation, so as to cut annual cost-of-living adjustments to Social Security, etc.
- Politicians look to expand further the concept of artificially-suppressed cost-of-living adjustments in current budget-deficit negotiations, through the use of the Chained-CPI (see *Special C-CPI Supplement* at end of this document).
- Use of the CPI to adjust retirement benefits, private income or to set investment goals impairs the ability of retirees, income earners and investors to stay ahead of inflation.
- Understated inflation used in estimating inflation-adjusted growth has created the illusion of recovery in reported GDP.

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**PROBLEMS WITH INFLATION ESTIMATION**

*This public comment updates No. 438—Public Comment on Inflation of May 15, 2012, reviewing the nature of inflation understatement by the U.S. government’s statistical agencies and the rationale and approach used by ShadowStats.com in compiling the ShadowStats Alternate Consumer Inflation*

*measures. While the following text includes new material, the concepts all have been explored in earlier writings. Most of the prior Comment has been repeated, including some material from the September 2008 Response to BLS Article on CPI Misperceptions. – John Williams*

### **Real-World Experience and Public Perceptions versus Academic Theories and Political Gimmicks**

In the last 30 years, a growing gap has been obvious between government reporting of inflation, as measured by the consumer price index (CPI), and the perceptions of actual inflation held by the general public. Anecdotal evidence and occasional surveys have indicated that the general public believes inflation is running well above official reporting, and that public perceptions tend to mirror the inflation experience that once was reflected in the government's formal CPI reporting.

The growing difference in perception versus reality primarily is due to changes made over decades as to how the CPI is calculated and defined by the government. Specifically, changes made to the definition of the CPI and related methodology in recent decades have reflected theoretical constructs offered by academia that have little relevance to the real-world use of the CPI by the general public. Importantly, the public usually has not been aware of or understood these changes.

#### **What the Public Looks for in an Inflation Measure**

Individual need for and use of a CPI measure generally is tied to personal financial decisions or planning, in terms of wage or income growth/adjustments, contract or benefit price adjustments and/or in terms of targeting financial returns that would stay ahead of inflation.

Accordingly, individuals look to the government's CPI as a measure of the cost of living of maintaining a constant standard of living, as well as measuring that cost of living in terms of out-of-pocket expenses. Without meeting those parameters, an inflation measure has limited, if any, use for an individual.

Where the CPI at one time met those parameters desired by the public, government efforts turned the CPI away from measuring the price changes in a *fixed-weight basket of goods and services*, to a *quasi-substitution-based basket of goods*, which destroyed the concept of the CPI as a measure of the cost of living of maintaining a constant standard of living.

Separately, the use of hedonic quality modeling in adjusting the prices of goods and services destroyed the concept of the CPI as a measure of out-of-pocket expenses. Estimated by computer models, hedonic adjustments alter inflation accounting for nebulous quality changes that cannot otherwise be measured directly and that commonly are not recognized by consumers.

{The Hedonic Quality measurements would be called (what is that respectable word for bullish--)) if the perpetrators of this fraud were not so hard pressed to dupe the public.}

### **The Way It Was**

Measurement of consumer inflation traditionally reflected assessing the cost of maintaining a *constant standard of living*, as measured by a *fixed-basket of goods*. Maintaining a constant standard of living, however, is a concept not popular in current economic literature, and certainly not within the thinking or the lexicon of the Bureau of Labor Statistics (BLS), the government's statistical agency that estimates and reports on consumer inflation.

{Normal people understand the meaning of a constant standard of living and a fixed (unchanging) basket of goods—not one in which hamburger can be substituted for steak and cat tuna can be substituted for real tuna}

The changing costs of maintaining a constant standard of living were measured by pricing out a fixed-basket of goods and services—same components, same weighting—period after period.

Whatever the percentage change was in the cost of that basket of goods, that is how much income would have to rise in order for someone to maintain a fixed- or constant-standard of living over the given period. At least it was a reasonably consistent approximation of same.

Tracking changes in the cost of a fixed-basket of goods was the approach to estimating inflation, going back to at least the 1700s,<sup>[i]</sup> and prior to 1945, the fixed-basket CPI tracked by the U.S. government actually was known as the Cost of Living Index.<sup>[ii]</sup>

In the first half of the 20th century, though, the concept of a “constant level of satisfaction” evolved in academia, as a “true cost of living” concept. The general argument was that changing relative costs of goods would result in consumer substitution of less-expensive goods for more-expensive goods. Allowing for a substitution of goods within the formerly fixed-basket, the maximization of the “utility” of money held by consumers would allow attainment of “constant level of satisfaction” for the consumer. This type of inflation-measure is more appropriate for the GDP concept—where it is used today—measuring shifting weightings with actual consumption, rather than with the fixed weightings needed to assess the costs of maintaining a constant standard of living.

{Substitution permits the government to manipulate the inflation rate and it is a part of the big ruse}

Where the substitution-based approach was viewed as impractical for a consumer price index, the fixed-basket approach remained the preferred inflation measure.<sup>[iii]</sup> The academic thinking in this area remains divided, even today.<sup>[iv]</sup> The constant-level-of-satisfaction approach was contrary to the concept of measuring the cost of maintaining a constant-standard-of-living.

In the extreme current circumstance, where the average household cannot stay ahead of even official CPI inflation, consider that shifting household preferences from more-expensive to less-expensive products is forced by limited income, or having to shift consumption patterns just to cover necessities. Maintaining a constant-standard-of-living means being able to consume the same goods in the same quantity, without having to trade-off living quality versus price, being able to buy needed gasoline, for example, without having to cut back on food quality.

While the average consumer may not be able to maintain his or her current standard of living, at the moment, it still is of significant value to know what is needed in income growth in order to offset the decline in the standard of living due to actual inflation.

### **The Way the Politicians Wanted It**

In the early-1990s, political Washington moved to change the nature of the CPI. The contention was that the CPI overstated inflation (it did not allow substitution of less-expensive

hamburger for more-expensive steak). Both sides of the aisle and the financial media touted the benefits of a “more-accurate” CPI, one that would allow the substitution of goods and services.

The plan was to reduce cost of living adjustments for government payments to Social Security recipients, etc. The cuts in reported inflation were an effort to reduce the federal deficit without anyone in Congress having to do the politically impossible: to vote against Social Security. The inflation-calculation changes had the further benefit to government fiscal conditions of pushing taxpayers artificially into higher tax brackets, thus increasing tax revenues. The changes afoot were publicized, albeit under the cover of academic theories. Few in the public paid any attention.

{We all should have been paying attention as this was the beginning of the big (what is the respectable word for screwing) brought to us by our friendly coffee breath professors in academia.}

Katharine G. Abraham, then commissioner of the Bureau of Labor Statistics, laid out her recollections in an August 1996 paper:

“Back in the early winter of 1995, Federal Reserve Board Chairman Alan Greenspan testified before the Congress that he thought the CPI substantially overstated the rate of growth in the cost of living. His testimony generated a considerable amount of discussion. Soon afterwards, Speaker of the House Newt Gingrich, at a town meeting in Kennesaw, Georgia, was asked about the CPI and responded by saying, ‘We have a handful of bureaucrats who, all professional economists agree, have an error in their calculations. If they can’t get it right in the next 30 days or so, we zero them out, we transfer the

responsibility to either the Federal Reserve or the Treasury and tell them to get it right.”[v]

A further comment was noted in a 2008 San Francisco Chronicle article, “In the 1990s, for example, Republicans wanted to make changes in calculating inflation along the lines recommended by a special commission, including more use of quality adjustments. By lowering the official inflation rate, such changes promised to reduce the annual cost-of-living adjustments for Social Security and other federal programs.

“[Katherine] Abraham, the Clinton bureau [of Labor Statistics] commissioner, remembers sitting in Republican House Speaker Newt Gingrich’s office:

“He said to me, if you could see your way clear to doing these things, we might have more money for BLS programs.” [vi] Federal Reserve Chairman Alan Greenspan and Michael Boskin, then chairman of the Council of Economic Advisors, were very clear as to how changing or “correcting” the CPI calculations would help to reduce the deficit. As described at the time by Robert Hershey of the New York Times, “Speaker Newt Gingrich, Republican of Georgia, suggested this week that fixing the [CPI] index, with its implications for lower spending [Social Security, etc.] and higher revenue [tax bracket adjustments], would provide maneuvering room for budget negotiators ...” [vii]

“Alan Greenspan, chairman of the Federal Reserve, is among the other Government officials who have spoken optimistically about financial benefits of a more accurate [CPI] index ...” [viii]

“Economists believe one of the most important [CPI upside biases] is when consumers shift their buying patterns in response to changing prices, substituting one product for

another. The [CPI] index is based on a fixed market basket of goods and services. But, for example, if the price on an item like steak gets too expensive, consumers may switch to hamburger.” [ix]

The Boskin Commission Report, December 4, 1996, actually used steak and chicken for its substitution example. The examples used in arguing for changing the CPI clearly were tied to prices rising and resulting consumer demand shifting to a lower-quality product. Simply put, that was the destruction of the cost-of-maintaining-a-constant-standard-of-living concept and was the primary consideration of those seeking to change the CPI, although other issues would come into play. The drive here was as to get a lower inflation reading, irrespective of whether the data were “more-accurate.”

{Politicians are trying today to bring back the chained CPI as part of the Republican Tax Plan "Chained CPI, in this excerpt from the New Republic's David Dayen's piece titled, "the GOP's sneaky way of cutting Social Security, is back—and flying under the radar this time." This time it is not Obama. It is Republicans hoping to (what is that respectable word for screw) regular Americans, including seniors using a bogus inflation rate.

{Dayen wrote this piece and it was published November 7, 2017... “Several years ago, as President Barack Obama negotiated with Republicans over the budget, readers of liberal websites were subjected to ponderous explanations of ‘chained CPI,’ a proposed alternative to the Consumer Price Index that would calculate inflation as growing more slowly. Pitched as a more accurate measurement of inflation, the chained CPI was really an attempt to reduce the deficit on the backs of senior citizens: The net effect would have been a heavy benefit cut for Social Security, which only made sense if you thought the



elderly were getting too sweet a deal with their \$1,360 a month in average benefits.}

{Now, chained CPI is back. And the new iteration, proposed as part of the Republican tax bill, is also a Trojan horse. It would establish the proposition that a “better” inflation measure exists and should be employed across the government. Even if this specific legislation doesn’t touch Social Security, make no mistake: It puts Social Security under threat.}

{Inflation indexing is critical to your wallet. Because prices go up year over year, the government compensates by raising federal benefits to match changes in the cost of living. The government also indexes tax brackets annually, in line with inflation. If it didn’t, the purchasing power of your benefits would erode over time, and because inflation corresponds to wage increases, you would hit higher tax brackets faster.}

I would suggest that if it is not too late, get on the phone and tell your Congressman this minute not to pass anything that includes the “Chained CPI, aka, C-CPI.

Please read the rest of this at

<https://newrepublic.com/article/145688/biggest-trojan-horse-republican-tax-plan>.

I told my relatives to not wait until the new tax law is law as it is a (what’s that respectable word for “screw”) job for seniors and will be used to increase the income of taxpayers artificially so Uncle Sam can grab more. Dayden ends his piece with this warning:

“Chained CPI hasn’t yet been part of that discussion, but if it goes through unchecked, the slippery slope to impoverishing seniors will get coated in grease.” If the SSR benefits raise is at

zero the next few years and more, while inflation is in double digits, don't say I did not tell you to try to stop it while we can.

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### **Summary of Real-World Needs versus Theoretical Constructs of Academia**

While the 1990s saw the push to reduce official inflation reporting, by shifting from a fixed-weight to at least a quasi-substitution-based CPI, less-publicized actions were taken to reduce CPI reporting through the introduction of hedonic quality adjustments, starting in the 1980s.

{All of this is politicians using gobbledygook terminology, so we won't understand what they are doing. We will know for sure when we see the inflation rate being miscalculated even lower than the CPI-U and CPI-W. It is time we began un-electing more and more of our "finest" corrupt representatives.}

### **Maintaining Constant Standard of Living (Fixed-Basket Inflation) versus Substitution in CPI**

- Since the 1700s, consumer inflation has been estimated by measuring price changes in a fixed-weight basket of goods, effectively measuring the cost of living of maintaining a constant standard of living.
- Allowing substitution of lower-priced and lower-quality goods in the basket (i.e. more hamburger when steak prices rise) lowers the reported rate of inflation versus the fixed-basket measure.
- BLS introduced: Geometric weighting—a purely a mathematical gimmick that automatically reduces the weightings of goods rising in price, and vice versa—it has no demonstrated relationship to consumer substitution of goods

based on price changes. It was explained as a surrogate for a substitution measure.

- BLS introduced: More frequent re-weightings of the CPI index from every ten years to every two years, which moved the CPI closer to a substitution-based index, but the change was not considered a change in methodology.
- BLS introduced: Ongoing re-weightings of sales outlets (discount/mass-merchandisers versus Main Street shops), also moving closer to a substitution-based index and creating other constant-standard-of-living issues.

### **Out-of-Pocket Expenses versus Nebulous Quality (Hedonic) Adjustments**

- Traditionally, what a consumer paid out-of-pocket for goods and services reflected adjustments for quality changes that could be directly quantified in a monetary sense.
  - Quality adjustments that can be measured directly in price are legitimate, such as measuring the price differential of an eight-ounce candy bar that is reduced in size to six-ounces but remains priced and packaged in the same sized box as the eight-ounce version.
- The BLS expanded quality adjustments to include the concept of “hedonic” quality adjustments, altering the pricing of goods and services for nebulous quality changes that often were not viewed or recognized by consumers as desired improvements.
- Where the effect here on the pricing of goods and services could not be quantified directly from a pricing standpoint, the pricing impact was estimated by computer statistical modeling—hedonic adjustment modeling—that had little if any relevance to real-world experience.
- Where the quality of the product was deemed by the government to have improved (the usual circumstance), prices in the CPI calculations were adjusted lower to offset the higher quality.
- Usually, though, the purchasing consumer only had the option of paying out-of-pocket the full price for the product, again with little or no concept of the quality improvement being acquired and/or having no chance to opt out of paying for the improvements.
  - In an early example, the government mandated the use of a gasoline formulation that purportedly would

improve auto emissions. That added ten cents per gallon to gasoline costs, but that cost was excluded from CPI calculations. The person filling his or her gas tank, however, suffered the actual out-of-pocket expense.

- The government later abandoned excluding government-mandated “quality” improvements, such as gasoline additives, from inflation calculations, but the principles here were exactly the same for industry-generated “quality” improvements that were not optional to consumers.
- Text books, for example were modeled, where one pricing factor in the hedonic quality model was whether or not there were color pictures in a book. Unless the student was an art student, the concern usually was not over colored pictures, but rather along the lines of “What is my out-of-pocket cost for textbooks this semester?”
- New computer features usually were deemed quality improvements, with downside price adjustments made in the CPI for the changes, even though a consumer may not have wanted or used the features.
- The consumer still had to buy those features and pay full cost out-of-pocket, irrespective of what the government determined those products were generating in purported hedonic quality benefits that the consumer was not considering or using.
- Significant feature changes should be treated as a new product introduction, or otherwise ignored.
- If the use of the hedonic process were legitimate here, it would be applied to all goods and services, but a CPI, so based, soon would become meaningless to the public (as already has happened with the CPI-U).
  - For example, there has been no pricing adjustment (upside in this case) to the costs of air travel for the destruction of travel convenience with the advent of the TSA, or from the downward spiral in U.S. air traveler comfort and convenience resulting from the effects of mergers and acquisitions, and from increasing flight delays due to economizing on aircraft maintenance.
- Consumer concerns are for his or her out-of-pocket expenses. What am I paying for my textbooks this semester; what am I paying out-of-pocket to fly from New York to Chicago; or what

am I paying out-of-pocket for a computer, even if I am looking just to use limited functions but have no choice but to buy unwanted features?

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The substitution-related alterations to inflation methodologies were made beginning in the mid-1990s. The introduction of major hedonic concepts began in the 1980s. The aggregate impact of the reporting changes since 1980 has been to reduce the reported level of annual CPI inflation by roughly seven percentage points, where 5.1 percentage points come from the BLS's published estimates of the effects of the individual methodological changes on inflation, shown in the preceding table. The balance comes from ShadowStats estimates of the changes not formally estimated by the BLS. The effects are cumulative going forward in time.

{Hedonic concepts are the most bogus. It is one person's opinion over another's in terms of preference.}

With the support of academic expertise affirming the correctness of the new methodologies, the effects of the reduction in the pace of reported inflation and in the related spiking of reported inflation-adjusted economic growth, have been discussed openly at different times. Consider examples from the 1999 Economic Report of the President Report (Report).[x]

{Academics who simply love things that may or may not be valid, but are difficult to understand, love joining conspiracies that hurt normal people but in a very clever way.}

“A final reason for the slowing of reported price indexes has been methodological changes to both the CPI and the indexes used in the national income accounts. In general, these changes have reduced the measured rate of inflation. For the CPI, methodological changes made from 1995 through 1998 reduced the rate of inflation by about 0.44 percentage point. Changes to be introduced in 1999 and 2000 will reduce it by an additional 0.24 percentage point.” Again, these are cumulative changes going forward.

{For normal people on social security this means the checks will be smaller and smaller.}h

The Report continued, describing the benefits of reduced inflation rate reporting in adding to reported GDP growth, “The BEA [Bureau of Economic Analysis] has also recently switched [1997] from using the CPI to using the producer price index (PPI) to deflate physicians’ services and the services of government and for-profit hospitals. ... Because the PPI measures of these prices have been increasing less than the comparable CPIs, the changes reduce the rate of increase of the chain-weighted price index for GDP and raise real [inflation-adjusted] GDP growth. These changes, in addition to those passed through from the CPI, will have cumulated to raise the annual growth rate of real GDP by 0.29 percentage point by 2000.”

{This will have the effect of employees and owners who take a salary, paying more taxes.}

That cumulative pace of new boosts to the GDP growth for those several years really should have been 0.54 percentage point, accounting for new hedonic adjustments.[xi]

Keep in mind that the CPI changes of 0.68% were an aggregate for those years and had to be carried forward—added back in—

on a cumulative basis if one wanted to remove the effects of the methodological changes from future data.

### **ShadowStats-Alternate Consumer Inflation Measures**

The ShadowStats-Alternate Consumer Inflation Measures were created by reverse-engineering the bogus CPI-U {research series}, and adding in estimates of the inflation effects of factors not otherwise estimated by the BLS, such as more-frequent (two-years versus ten-years) reweighting of the CPI series.

The two ShadowStats series are based on the methodologies in place as of 1980, and separately as of 1990. The estimated lost inflation is added back in, over time, as described in the methodology (1980-based) published each month in the Commentary that covers the CPI reporting:

*The ShadowStats-Alternate Consumer Inflation Measure adjusts on an additive basis for the cumulative impact on the annual inflation rate of various methodological changes made by the BLS (the series is not recalculated). Over the decades, the BLS has altered the meaning of the CPI from being a measure of the cost of living needed to maintain a constant standard of living, to something that neither reflects the constant-standard-of-living concept nor measures adequately most of what consumers view as out-of-pocket expenditures. Roughly five percentage points of the additive ShadowStats adjustment reflect the BLS's formal estimates of the annual impact of methodological changes; roughly two percentage points reflect changes by the BLS, where ShadowStats has estimated the impact from changes not otherwise published by the BLS.*

## The Differences Are Large

The approach here is simple, and some argue that the inflation differential since 1980—suggested by the BLS’s own estimates—is too large to be realistic. The numbers are what they are, and refinement to the approach certainly is possible. Keep in mind, though, that the differences here are in weighting and in quality adjustments, not in the underlying surveying of raw prices.

While some might argue the magnitude of the inflation-understatement, resulting from the historical changes, there is no question as to the understatement of inflation.

If the methodological changes did not reduce CPI inflation reporting meaningfully, the politicians would not have pushed the changes of recent decades, and they would not be pushing now for a “new” fully-substitution-based and weaker C-CPI in current budget negotiations. In contrast to the highly touted fully-substitution-based C-CPI, the existing CPI is only quasi-substitution based (see the Special Supplement—C-CPI). The earlier changes had the impact desired by the politicians. Without them, Social Security checks would be more than double what they are today.

### ***Homeowners’ Equivalent Rent, or Hedonic Adjustments to Imaginary Numbers.***

On the weighting front, it is worth considering that fully 24.0% of the total current CPI-U inflation reporting reflects the category of “homeowners’ equivalent rent of residences.” Instead of reflecting some measure of home prices, as was the case before 1983, the BLS estimates the cost of housing based on what homeowners theoretically would pay to themselves in order to rent their own homes from themselves. The BLS then estimates how much homeowners raise the rent on themselves



each month. Starting in 1989, the BLS “improved” these estimates by beginning to adjust that imaginary series for hedonic quality adjustments.

***ShadowStats Alternate CPI Measures.***

The following graphs {in the web article only} show the respective alternate CPI-U series as estimated on both 1980-based and 1990-based methodologies. The latest versions of these graphs always are available on the Alternate Data tab on [www.shadowstats.com](http://www.shadowstats.com).

{There is still more in this public comment as it appears on the web site. However, I think Shadowstats.com has made the case again already with what is in this chapter, that the only real purpose for all of this mumbo-jumbo is to trick the public.}

{They want you to believe that the politicians, academics, and government slugs actually believe their new CPI’s are always better. Few people can argue with “better,” but the reality here is that there is a big conspiracy and the colluders know that their end products are bogus. The simply do not care as long as their personal goals to reduce government benefits are achieved.}



## Chapter 6 Shrinking Dollars Hurt Seniors the Most

### Federal Employees on average make more than private sector

A Cato Institute study recently found that that federal government workers brought home an average package of salary and benefits of \$119,934 in 2014, compared to the private sector's average of \$56,350. In days gone by, private sector jobs always paid more than government jobs.

In my own city, of 280 workers, only ten made less than \$40,000 per year in 2015 and none made less than \$30,000. Pretty good wages overall if you can get them. By the way, it is the private sector folks who pay the salaries of the government employees, not the other way around. The per capita average income of the non-city workers in my city in 2015 was a measly \$17,889. There is a huge difference between the salaries of city workers and the salaries of private industry employees.

Seniors on the average in 2015 in America, got about \$16,200 in benefits. In my home town, seniors make less than average in benefits, about \$13,000. When we consider that it is mostly seniors, who pay the salaries of city workers in our aging community, something surely seems wrong.

How things have changed! If you're one of the tens of millions of Americans facing certain destitution, earning less

than subsistence wages, while you spend your days stocking the shelves at Wal-Mart or serving up McDonald cheeseburgers, prepare to scream when you come to realize that the salary and benefit packages for almost all federal civil servants is through the roof.

The government needs those making about \$120,000 per year to make the tough decisions about how much less the average SSR retiree at \$16,000 per year should be cut in a given year. Only highly paid bureaucrats can make those tough decisions.

In a last-minute move before Christmas, in his last year, Santa Obama upped the raise for federal employees to 2.1%. Isn't it strange that federal employees needed 2.1% to survive even with their bloated salaries but in the very same year, seniors, living close to the vest day to day were deemed to need just .3%. Then again, Washington bureaucrats are not expected to consume cat tuna morsels instead of steak.

No explanation given but Washington did come through for Hillary Clinton in 2016 in a big way—90.9% v 4.1% for Trump. That's unbelievable compared to the rest of the country. The Washington crowd voted, as my buddy Bucko Grimes would say, with their stomachs. There was no thought of what would be good for the country.

The irony is confounding as the payroll bill for all these fine federal workers is paid by guys making half to a quarter or less of what they make. But, the politicians love government employees. They are always assured their votes.

## Who really does take care of senior citizens?

This question reminds me of a great "Chicago" song that begins with the words: "Does anybody really know what time it is? Does anybody really care? Does anybody really know what time it is?"

If you are really wondering about the heading question for this section, please know that seniors take care of seniors for the most part with a lot of help from juniors and relatives who care. When seniors get sick, sometimes the end is near but often it is just a temporary setback.

In both cases, seniors need themselves, their spouses and their families and a lot of other juniors to help out. Most seniors spent an awful lot of time helping seniors when they were juniors. Nothing is expected but that's just the way it is in what once was the American way. Does anybody know what time it is?

That's who takes care of seniors. I take care of myself as does my wife, but we also take care of each other. It just gets harder every day; especially with a government that chooses not to keep the dollar inflation proof for seniors. That's what we want. We want inflation-proof dollars and we do not want to be stiffed by the government with phony cost of living indexes. Who could ask for anything more?

Now instead of what is fair for seniors, we have a government that for eight years wanted to lie and pretend there was no inflation while it was all around us. This government too often treats seniors like they are fat cats needing nothing.

Meanwhile, the same government gives government employees nice raises and has been trying to legislate the

raising of the wages of people who, if you'll pardon me, hold the jobs that have always been intended to be at the lowest wage scale. Why the attention to them, and not to seniors?

A lot of people would have to give a lot back if retroactively to 1930, the 2016 or 2017 government of the US had set a maximum wage that could not be exceeded, and a minimum wage that would hold the line on wages. If there is a minimum, perhaps it is fair that that there should be a maximum... don't you think?

If the people have given government such power to determine the mins and maxes in their lives, then the people cannot blame the founders because the founders' only wish was for freedom. Freedom means no minimums and no maximums. Who gave government the power to set either.

It is a bogus notion. Who should it be to regulate both max and min. It's nobody, that's who! Neither the founders nor the people have ever granted government such powers. The reality is government should not even be a player in our lives as it is a non-contributor to the productivity of society.

Government is a detractor—at best, a redistributor of the hard work of the American people. If it did a fine job who would complain? But it does a poor job in an area that it should have no control. Keep government out of the people's lives. Now, that is a great idea.

The fact is that there should neither be a minimum nor a maximum wage dictated by any government, especially the US Republic. If there is a minimum and all the elites in the establishment in Congress want to bring it in as the law of the land, then for fairness, there should also be a maximum.

With a maximum, all the members of Congress should be prepared to deposit a lot of their spare cash into the US

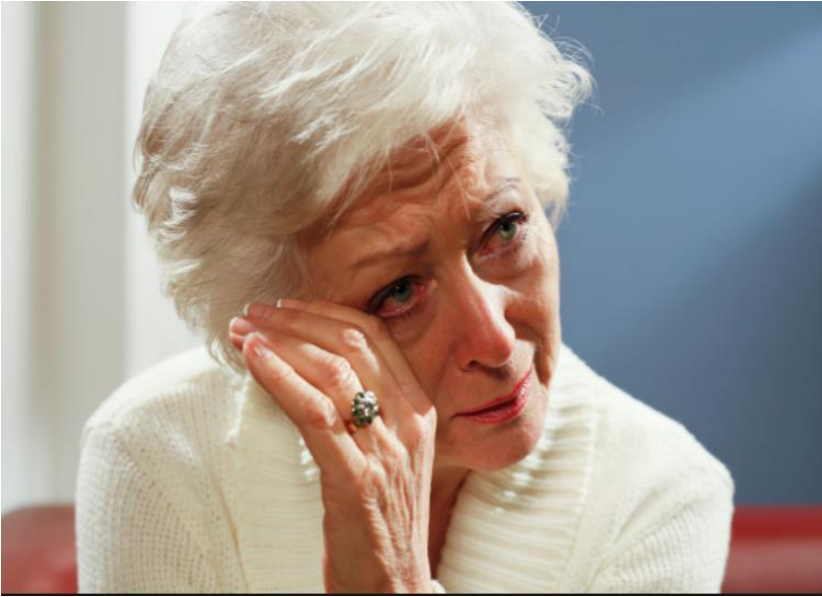
Treasury or permit themselves to be arrested as we commoners would be. What is fair is fair!

Now, if we were to continue with Chicago's lyrics to catch the spirit of our times: "If so I can't imagine why, about time-  
-We've all got time enough to cry."



For the last twenty or thirty years post Reagan, we have all had a lot of time to cry. Both the City of Chicago and the fabulous musical group Chicago shown above, know that for sure. You can see it in the group's songs.

"And I was walking down the street one day. A pretty lady looked at me and said her diamond watch had stopped cold dead...And I said..."Does anybody really know what time it is...I don't...Does anybody really care...If so, I can't imagine why, about time...We've all got time enough to cry."



There we are again talking about crying. Well, I am a senior and I am really tickled about being alive. I am running out of money for sure as most of us are, whose industry pensions are frozen and whose Social Security, thanks in 2016 to Barack the Miser Obama and before then for thirty or so years, has not kept up with inflation. This of course renders the dollars of seniors to be of much less worth than reasonable people, including us, would have ever expected.

Of course, all seniors are running out of time and it is much more quickly than juniors, young-ins, infants, and others. We will live however, until we die, and we do not need politicians such as Mr. Obama and Hillary Clinton wanting to make everything more expensive for us by OK'ing the rest of the country getting raises while our lot remains the same.

One might think politicians such as Obama and Clinton II desire to make our day of doom come sooner. You'll have to ask her if Lester Holt permits you to interrupt her. The former president is not speaking. He was the worst moderator, however.



Part of the good news trip for seniors is that President Trump and VP Pence think taxes are too high. Like me, both think that we ought to eliminate the federal minimum wage. It merely contributes to making the dollar worth less by adding to inflation.

Eventually everything evens out but when you need a \$20.00 bill to buy what a \$10.00 bill used to buy, things are not good. Nobody really gets ahead by artificially jacking up wages when the worker produces no more value for the new wage.

Senior social security dollars never increase past inflation and mostly because of political chicanery, they often do not even keep pace. That's why for all the deprived years for seniors during the Obama years, a big boost must be given to seniors so that they do not start dying on the streets because even the tuna flavored cat food can no longer keep them alive. Why does government do this?

At least not with Barack the Miser Obama—even if there were a token raise as in 2016, the real inflation we experienced as shown in ShadowStats, grabs most of the raise and more; and so, it is a non-spendable increment. It does not even keep seniors at the status quo financially.

The real rate is a never divulged by the government as they are very comfortable lying to the people. In the past several years, before he had to give up his free plane rides, the miser was very pleased.

Like Chicago lamented, “We do have enough time to cry.” but we won't because we grew up differently. I am not crying, and I am not complaining. I admit, however, that I

did expect that our government would be fair—at least when I was younger. Marvin Gaye would ask, “What’s going on?”

Instead of keeping seniors in our place by using our already invested dollars to help those who are not helpless, it would be nice if government were truthful and it properly divulged the inflation rate, rather than substituting the price of 80% hamburger and dog food for the price of a cheap steak in their CPI numbers. Why not tell the truth?

Most seniors would rather the government put the dimes and pennies we place into Social Security into secure coffers intended to help seniors through our later years. Nobody is happy with Obama and company having used our Medicare dollars, as an example, to fund Obamacare. There ought to be a law! Why is there not a law? Why is it OK for Congress to be dishonest?

When you stop trusting government, you might even believe that such minions would give your hard-earned contributions to SSR to foreign interlopers simply because they could use a lift. The same minions of course, keep their own wallets out of the divvy-up picture.

Let's say for example, that a dollar has a purchasing power of say 30 X's when we put it into the SSR system. Now, just because years have passed, the value of the same dollar is 15X's or less—substantially less. Why, when everybody in America knows this is true, does the government expect seniors to believe that they are getting a good deal when their one-time 30X check now is 15 X?

Inflation is the most unfair and unkind tax that government puts on its people, and seniors pay the most in inflation tax. I call on President Trump to make it right for seniors. If he knows about it, Trump will fix it. I am convinced.

So, as the musical group Chicago continues: "I was walking down the street one day, being pushed and shoved by people trying to beat the clock, oh, so I just don't know, I just don't know. And I said, yes, I said-- People runnin' everywhere; Don't know the way to go; Don't know where I am; Can't see past the next step; Don't have to think past the last mile; Have no time to look around; Just run around, run around and think why does anybody really know what time it is. I don't. Does anybody really care...care...If so I can't imagine why...About time, we've all got time enough to die...Oh no, no."



Chicago, the Musical Group, nailed it. The uncaring of academicians, politicians and government employees causes a lot of deaths by seniors.

Carrying on from Chicago, seniors have time enough to die as death is more frequently on their minds / our minds, than when we were kids. We've all got time enough to die, don't we?

Raising the minimum wage while not compensating seniors via Social Security for the lost purchasing power, won't affect our having time enough to die. We'll still have the time, but

the time won't be as pleasant. Everybody does have time enough to die or they would all still be living!

Folks, oh, yes, yes, yes, yes! No senior wants to be beholden to government for anything. All seniors know is that the SSR deal that those in our family history signed up for in the 1930's was made with an honest government. When SSR passed, it was a good deal then, but it has been broken many times since and we always have to go back to the original intentions. Even Roosevelt would not have condoned fudging the inflation numbers to stiff seniors.

Our current crooked politicians have soured Social Security as well as Medicare. Democrats use the corrupt press to blame Republicans even today for the past eight years of minimal or no raises from Obama himself. The corrupt press knows that the actions of a Democratic President who does not care too much about the elderly has had a harmful effect on all seniors. Yet, their allegiance to Party is greater than their allegiance to their own grandparents and to America.

### **G. Gordon Liddy dollars reflect the proper value**



Meanwhile the whole government pretends there is no inflation though the cost of what seniors must purchase to live, keeps increasing. Why is it that today it seems that the only people living in America who are not to be compensated for the increases in inflation that makes each dollar smaller, are the most-needy of seniors.

Isn't the dollar held by G. Gordon Liddy on the prior page the tell-all on inflation? The dollars of government employees fit nicely in the compartments in their wallets, but the dollars of seniors, represented by the buck held by G. Gordon above, need a special device that has yet to be invented to hold theirs. Nobody would ever have suspected that senior dollars would be worth less than all others. Hey, we all have grand moms and grandpops!

I am now a sixty-nine-year-old senior with lots of seniors as friends. Who knows how old I will feel tomorrow. Today I feel less than 50. I do however, have that sense of hopelessness that some seniors get when sometimes things go bad. But, mostly and I might even say very mostly, I am OK! I thank God for that.

Thankfully, I still have a few years left from my industry pension. I have lots of juniors as friends because God still permits me to walk briskly and he still keeps my brain sharp, so I can outfox those who want to take from seniors and redistribute to those who should be working to help their grand moms and grandpops in America. That is why I am writing this book—for all seniors. None of us should ever consider voting for anybody who is going to make it worse for any of us.

I don't think what is happening is fair. Few do; but it is seniors who feel it the most. I do not think that when Roosevelt made the deal with the people, any of the citizens

back then, like the seniors of today, who ultimately grew into their retirement years, felt that Roosevelt would cheat them out of their proper SSR payment.

Did Roosevelt plan for government to be saying that a dollar is a dollar even if it is worth less than a tenth of what it was worth in 1930? We know he did not? Why should seniors be paid in Liddy dollars or reduced-size Roosevelt dollars, while government employees are paid in whole dollars?



Every year, more and more seniors drop below the poverty level. For example, in 2015, the supplemental poverty report from the Census Bureau showed that over 2.3 million more seniors dropped below poverty level. The supplemental poverty rate for example, is 14.6% while the "official Poverty Measure is 9.5 %.

If seniors were compensated fairly by Social Security for lost purchasing power from inflation, they would not be dropping into poverty levels so rapidly. Please think about that. If the dollar had a constant value, that would not be happening.

Government should not benefit simply because inflation is hurting American citizens.

FYI, the official poverty rate is based on pretax money income. The supplemental poverty measure also factors in costs for critical goods and services and government benefits to determine the number of people living in poverty.

The Census Bureau came up with this measurement because the official rate was not properly reflecting the pain out there. Using their new “supplemental poverty rate,” the situation is clearly direr. What makes it even worse is that if there were no social security, the majority of the total senior population (52.6 percent or 23.4 million) would be among the poverty class. Quite frankly, that is why seniors get so upset when the pure politicians mess with Social Security at any level. What do they know? More importantly, why would they care?

Seniors also suffer from an excessive medical out-of-pocket expense. If the numbers did not account for medical out-of-pocket expenses, instead of the actual 48.7 million in poverty, the number of people below the poverty line would have been 37.5 million.

Being a senior is not an easy thing to do with few sources of income. But, I might also add that being a senior is never having to say you're sorry. Yet, without a proper level of income, no senior can survive for too long. Having all prices rise by providing a \$15.00 minimum wage to unskilled workers, with no corresponding increase in take home income for seniors is a recipe for a disaster in the United States that seniors believe is unnecessary. Politicians must make sure that seniors are made whole!





# Chapter 7 Minimum Wage Connection to Seniors

## Overall effects of raising the minimum wage

As we intimated in prior chapters, there is a lot of talk today in the country about more than doubling the minimum wage to about \$15.00 per hour. We have seen the demonstrations and the almost automatic, if not robotic, responses by politicians ready to buy votes with the people's dollars at a moment's notice.



California not only has talked about it, in 2016, the golden state passed legislation. The Jerry Brown Moonbeam State was the first in the nation to agree to raise the minimum

wage to \$15 per hour. The California plan is to get there gradually. We'll see. California is not alone. Politicians see this as a way to automatically get votes that would otherwise be stuck on the couch on Election Day.

New York City, Seattle, and Washington D.C. are other locales that are putting together plans to bring in a \$15-per-hour minimum wage. Other states are flirting with raising the minimum pay rate but have not announced numbers as of yet. If not the \$15.00 level, these other venues are preparing numbers that are higher than the federally mandated rate. Minnesota, as an example, raised its rate to \$9.50 for the state's largest companies.

There has been a long debate in the country over the merits of what is being called a family "living wage." In his 2013 State of the Union address, President Obama suggested a start at solving the "problem." His idea pushed an immediate minimum wage of \$9 per hour. When we adjust for inflation, this would bring the wage in terms of purchasing power to the level of the early 1980s.

## **Fifteen million to get huge minimum wage bump**

According to Obama administration estimates, over 15 million people would be affected. Supporters of such efforts have remarked that women in particular are most likely to benefit significantly. Yet, elderly women on SSR may not see the gains at all.

Historically, the U.S. federal minimum wage was first established during the Depression in 1938, and has moved from 25 cents to \$7.25 per hour since it was first instituted in 1938. At the time, it was a good deal. It was instituted as

part of the Fair Labor Standards Act. Despite the increase, just like Social Security, inflation has eroded its value. If we were to return to the value of 1968, for example, the wage would have to be upped to \$10.00 per hour. Inflation is a non-discriminatory tax on all the people.

There are consequences for all increases. For example, a bump in the minimum wage would have impact far beyond simply adding more money to employees' pockets. Purdue University suggested in July 2015 that upping the rate for fast-food restaurant employees to \$15 an hour would almost assuredly lead to higher prices. Then what? Where is the wage gain? Some suggest that businesses could increase costs by more than 4%.

Other studies suggest that businesses would cut jobs if required to pay employees more. Of course, they would. It is natural and understandable. The nonpartisan Congressional Budget Office in 2014 for example issued a report, "The Effects of a Minimum-Wage Increase on Employment and Family Income." This looks at two possible scenarios: Raising the minimum wage to \$10.10 or to \$9.00.

## **Job losses?**

Both scenarios cause job losses. Using \$10.10 as the basis, the reduction would be in the neighborhood of 500,000 jobs lost across the country. Businesses would shed jobs as needed to sustain already weak profit margins. This would be offset by over 15 million low-wage workers seeing minimal gains in their earnings in an average week. With the \$9.00 rate in force, the labor force would be reduced by 100,000 jobs, while about 7 million low-wage workers would see a slight boost in their weekly earnings.

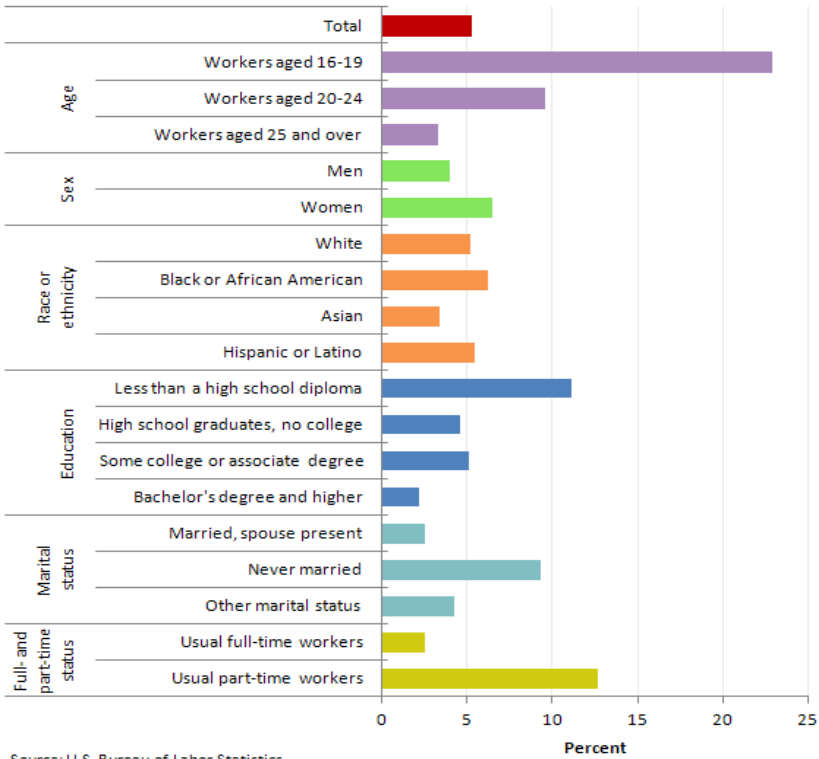
Critics of raising the wage across the board point out that the real effects of minimum-wage increases are always negative. From their perspective, they hurt businesses, raise prices and ultimately are counterproductive for the working poor, as they often lead to unemployment. It has become a partisan argument. Democrats have no concern for the economy but are tuned into factors that help them gain votes. Meanwhile Republicans typically are looking to boost the economy and the prospects for more and more jobs by using prudent fiscal measures.

Valid statistics and studies are often cited that a substantial increase in the federal minimum wage almost always has broad effects. The studies suggest that the effects could “ripple” across the economy, boosting the wages of nearly 30 percent of the American workforce. Of course, somebody pays these employees and to make up for the pay differential, we would most assuredly expect increases in prices. These then would adversely affect seniors whose financial well-being is tied to the fixed income Social Security System.

The U.S. Bureau of Labor Statistics (BLS) does a lot of work in this area. They illustrate this issue in the chart on the next page.

Some of their conclusions include that in 2015 “Minimum wage workers tended to be young. Although workers under age 25 represented only about one-fifth of hourly paid workers, they made up about half of those paid the federal minimum wage or less. Among employed teenagers (ages 16 to 19) paid by the hour, about 11 percent earned the minimum wage or less, compared with about 2 percent of workers age 25 and older.”

**Percent of hourly paid workers with earnings at or below the prevailing Federal minimum wage by selected characteristics, 2011 annual averages**



The available evidence should lead us to conclude that small increases in the minimum wage are useful as a means of raising wages in the lower part of the wage distribution. This should have little or no effect on employment and hours. However, huge increases such as to \$15.00 per hour do not speak to whether the same results would hold.

## Is there an unbiased economist?

When looking for an expert economist it helps to remember that the pundits often place an adjective in front of the word economist today. They say *liberal economist* or *conservative economist*. If you find either of these adjectives in front of the

word economist, reject those as sources of the truth as they are biased.

Liberal or conservative in front of the word *economist* means that your potential reference is openly biased one way or another. Paul Krueger is the champion of liberals in the economic realm and is quoted frequently. He always has something good to say about the liberal viewpoint. With regard to minimum wage issues, just like all Democrats, Paul Krueger is all for jacking up the wage. He says it will have no measurable effect. He is wrong.

A 2012 paper published in the *Journal of Public Economics*, “Optimal Minimum Wage Policy in Competitive Labor Markets,” furnishes a theoretical model that lends some support to the empirical insights of Krueger/Card. The paper, from David Lee at Princeton and Emmanuel Saez at UC-Berkeley, concludes: “The minimum wage is a useful tool if the government values redistribution toward low wage workers, and this remains true in the presence of optimal nonlinear taxes/transfers.”

However, under certain labor market conditions, it may be better for the government to subsidize low-wage workers and then the minimum wage could be kept relatively low.

Seniors are not looking for subsidies as we have paid into a system that promised equity. Seniors want equity. So, when the minimum wage goes up, seniors have a right to an increase to offset the new value of the dollar. Seniors must be paid with non-inflated collars. It is the only way and it is the real law—not the current notion of a fraudulent CPI.

A 2013 paper for the National Bureau of Economic Research, “Revisiting the Minimum Wage-Employment Debate: Throwing the Baby Out with the Bathwater?” casts

doubt on some of the existing research methods and data modeling that economists such as Alan Krueger have used.



The paper's authors are experts David Neumark of the University of California at Irvine and William Wascher of the Federal Reserve Board. They find that the overall evidence "still shows that minimum wages pose a tradeoff of higher wages for some against job losses for others, and that policymakers need to bear this tradeoff in mind when making decisions about increasing the minimum wage."

Hillary Clinton said during her campaign: "So, we do have to raise the minimum wage, and implement President Obama's new rules on overtime, and then we have to go further."

She planned to up the minimum wage to \$15.00 per hour and run the economy just like Obama. If you were struggling with Obama, you would have been able to count on more of the same struggles with Clinton.

The Democratic Party adopted the \$15 minimum wage on its platform. The people rejected it. Meanwhile Hillary Clinton

the nominee favored \$12.00 but she promised to sign \$15.00 legislation when and if it came across her desk as president. We can thank our lucky stars that won't happen.

Democrats are very clear that the 2016 platform, which lays out the party's official principles and policy statements has a \$15.00 as its official minimum wage endorsement. This is a big issue that key unions have long sought to implement as policy. The wage rate would also apply to tipped workers, such as waiters, who right now earn just \$2.13 an hour.

“Democrats believe that the current minimum wage is a starvation wage and must be increased to a living wage. No one who works full time should have to raise a family in poverty. We believe that Americans should earn at least \$15 an hour and have the right to form or join a union,” the platform states. As we cited above, this is just not true.

Mrs. Clinton did not plan to fight party leaders on the minimum wage despite what she knew would happen to the ability for seniors to afford the essentials of life.

## **What's going on in Seattle etc.?**

We cannot speak for all of America but the great experiments in forcing employers to pay twice what they consider fair just to gain the employ of otherwise unemployable people has not really been going well. Seattle is not rethinking what it did, but the City is trying to make sure it has not hurt anybody by trying to do something good.

The City has been gradually increasing the hourly minimum to \$15 over several years. Businesses that believe they cannot handle that without a corresponding 100% increase in productivity or without increasing prices on consumers are



getting along but they feel no allegiance to those demanding a doubling of wages.

Already some employers have given up trying to be able to afford the increased minimums. They've cut their payrolls, put off new hiring, reduced hours or let their workers go, trying to do it just with family.

The costs to low-wage workers in Seattle outweighed the benefits by a ratio of three to one, according to the study, conducted by a group of economists at the University of Washington who were commissioned by the city. If they were successful and businesses raised prices, do you think that government would have stepped in to give seniors a little extra, so they could afford the new prices for the cheapest prepared meals in town? Do you?



## Chapter 8 Obama's Sneak Attack on Senior Citizens

### Attacks waged on Medicare and Social Security

I cited this article earlier in this book. In 2012, Forbes wrote an Article about President Obama and seniors titled, Obama's "Sneak Attack" on Senior Citizens. John Marioti was the Forbes Contributor who put the article together.

Figure 3-1. Sneak Attack by a Sneaky Pete



Sections of Mr. Marioti's excellent piece are included within this chapter. It is well-written and very telling. The first two paragraphs are shown on the top of the next page. The worst news of all is that things have only gotten worse for seniors

since 2012. Vigilant seniors began to understand that Obama's choice, Hillary Clinton was wishing and hoping to continue and even step up what seemed to be Obama's lawless dictatorship. There was much concern that things might only get worse if another Obama were elected. That is one big bullet that US seniors dodged by electing President Trump.

There are a lot of senior citizens in the US now. The number is increasing by 10,000 every day as Baby Boomers turn 65—and start applying for Medicare and then shortly after that, for social security-- SSR. Some needing cash do the reverse and take SSR early at 62, and then Medicare at 65.

These are the folks who once thought this would be the “Golden Years” when their years of hard work and savings and pension plans would let them live the good life, in places that are sunny and warm.

Then came the financial crisis in 2008 and then the stock market crash, the recession, and the “non-recovery. Whatever ‘nest egg’ they thought they had, suddenly was mostly gone. Panicked, they sold their portfolio of securities on the way down, and then fearful of what came next, they didn't buy back in on the way up.

Thus, they missed out on the stock market growth in its best 18-24 months. They were left with a much smaller “nest egg,” or none at all, and their pensions were either broke or being discontinued too.”

We all know that some seniors are not so well off as to have any type of cushion, even a somewhat depleted one. There are seniors who still love Obama even as they are just eking by after his devastating anti-elderly presidency. As in the rest of the population, there are still those seniors who choose to

not hold him accountable—even though he caused most of the misery in their personal misery index.

FYI. The formal *misery index* is an economic indicator, created by economist Arthur Okun. It helps determine how the average citizen is doing economically and it is calculated by adding the seasonally adjusted unemployment rate to the annual inflation rate.

“As bad as that sounds, it’s not the “worst news.” The “worst news” is that President Barack Obama’s plans and policies constituted a multi-faceted “sneak attack on seniors.” Obama cleverly concealed this “sneak attack” while he assured seniors citizens he’s going to take care of them—and “nothing will change” for them. Nonsense!”

It helps to remember that presidential aspirant Mrs. Hillary Clinton had no problem putting the US citizenry on notice that she admired Obama's policies and was planning to continue them. That threat is gone unless it appears again for 2020 or 2024.

For those who still have an unfaltering love for President Obama, I suspect you will not believe most of this Chapter. However, after hearing the election post-mortem a few times, perhaps one day you will be able to see the light.

Many of the former president’s policies affected seniors negatively but for those with little else, it was the former president’s ardent desire to keep social security raises to a minimum and his support for all the ways this was achieved, that was his most insidious act.



# Chapter 9 Former President Favored Chained CPI

## The Chained CPI is just a nasty trick

The information provided free of charge by ShadowStats.com for this book to be successful is forever appreciated. Without it, I would not know for sure about the nastiest of the Obama tricks and one which the Republicans brought back in 2017 for their big tax extravaganza. This trick is known as the *Chained CPI*, and sometimes it is shortened to C-CPI. It can only be described as punishment for seniors because they are seniors.

Besides the continual understatement of the cost of living leading to almost no COLA or a zero COLA for seniors for four out of Obama's eight years, this President was not content to simply take money directly from the pockets of existing SSR recipients. The fully engaged Team Obama were ready to stiff even new recipients who had yet to collect one dime.

For all eight years, Obama, along with special congressional budget negotiators were looking at proposals to marginalize social security recipients as best as they could. From way back and specifically in 2011, the proposal which was very popular among the elite back then, was designed to cut the social security benefits of current and future retirees.

The "experts" in academia and the labor statistics area of the federal government, along with the former president himself, had figured out a way to change the formula used to calculate the cost-of-living adjustment (COLA) in his favor.

His goal was to assure a large budget savings of several \$Billion on the backs of seniors. Then, of course he could use the excess on pet redistribution projects.

Unfortunately, this would be a betrayal to all Social Security beneficiaries according to a number of policy experts. It also would cut the benefits of people with disabilities and their families, children who have lost parents, and all other beneficiaries. It was a really bad deal for seniors. Yet, Obama tried to convince everybody that the notion he supported, the C-CPI was needed. But, it was not so!

The Congressional Budget Office (CBO) estimated that the adoption of the so-called "*Chained-CPI*," which would be used to determine Social Security's annual COLA, would cut benefits by \$112 billion over 10 years. Some think that it was great that the government would get to save \$112 Billion but they were not so keen that it would come out of their own pockets or the pockets of any other seniors who need Social Security benefits for everyday necessities.

The bottom line is that it would have cost seniors a lot of money and no Democratic Congressman wanted to take the hit. Obama assured them that it would be done sneakily so that nobody from the President's team could be blamed, nor would anybody from Congress be blamed. All would be saved harmless. Blame would be taken by the Fed and a computer model that would be pushed into making the decision about seniors' yearly incremental benefits.



The Social Security Administration Chief Actuary calculated the yearly loss in earnings for beneficiaries who would retire at age 65. Under chained CPI, the 2011 Obama plan, they would receive average benefits at \$560 less that year. No wonder it all had to be kept a secret from the American public. At age 75, under the precepts of the law as originally written, SSR recipients would get \$1,000 less a year.

There were two reports released on this near the end of Obama's first term. Both analyzed the harmful effects from the proposed Social Security COLA cut. One of the reports demonstrated that the cuts to seniors would be especially painful to women because they have longer life expectancies and they rely more on Social Security income than men. Moreover, this report noted that women are already more economically vulnerable to lower-income benefits.

This is a big deal for seniors and it can be described in one word—cheating. About one-third of SSR beneficiaries depend on the program's benefits for more than 90 percent of their income. In Northeastern PA, for example, the preponderance of older people would suffer a huge percentage financial shortfall from this major change.

To avoid political suicide, Obama got himself out of the C-CPI as soon as he had the political implications explained to him. Yet, he is on record as liking the idea as presented.

Another report found that Social Security's current COLA formula already reflects an inflation rate that is too low because it does not take account the higher health care costs that seniors and people with disabilities continually face. In other words, even without the Chained CPI, the reports show that seniors had already been cheated by a CPI calculation that is much too low.

“The Social Security COLA cut is a betrayal by politicians in Washington of today’s 55 million Social Security beneficiaries. Indeed, it is a betrayal of the 165 million workers and their families who are earning those benefits every work day,” said Nancy Altman, co-chair of the Strengthen Social Security Campaign. “These cuts would occur rapidly, and they would affect everyone.”

“This proposal is a stealth attack that will especially hurt the economic security of older women,” said Joan Entmacher, Vice President, Family Economic Security, National Women’s Law Center, and the co-author of *Cutting the Social Security COLA by Changing the Way Inflation Is Calculated Would Especially Hurt Women*

<http://www.nwlc.org/sites/default/files/pdfs/cuttingsocseccolafinalreportjune2011.pdf>.

Going into the election I suspect there were many who remembered that on numerous occasions Mrs. Clinton praised the Obama economy.

“The cuts may not sound like a lot to some members of Congress, but for an 80-year old woman who depends on her Social Security check to get by, they mean the loss of a week’s worth of food each month. And the cuts just get deeper as women get older.”

This plan is not good for the old or the young. The AFL-CIO noted that the "Chained" CPI would cut future Social Security benefits by as much as \$2,432 for someone who is 17 years old today. Why would Republicans be trying to sneak this into the Tax bill?

## POST SCRIPT

Obama got through the 2012 election unscathed as most seniors did not know about the "*Chained CPI*" as a planned reduction to Social Security benefits.

In June 2016 President Barack Obama like clockwork with about five months left at the time to the general election endorsed an expansion of Social Security for the first time in his eight years. Hmmmmm!!!

Knowing most seniors were unaware that the former President was the perpetrator behind the Chained CPI scam, the former prevaricator in chief decided to appear to be a social security champion.



“We can’t afford to weaken Social Security,” he said during a speech on economic policy in Elkhart, Indiana. “We should be strengthening Social Security. And not only do we need to strengthen its long-term health, it’s time we finally made Social Security more generous, and increased its benefits so that today’s retirees and future generations get the dignified retirement that they’ve earned.” Where was that Obama in the eight years he had to make life better for seniors?

Thinking back, former president Obama was the first president ever not to give a cost of living increase. And, he did it four times. Did this new Obama, when it was too late for him to do anything, "sound like the same guy who wanted to take \$1.6 trillion from the pockets of seniors with his *Chained CPI* scheme or the guy who already stole \$716 billion from seniors' Medicare for Obamacare?

The increased benefits, Obama said, could be paid for “by asking the wealthiest Americans to contribute a little bit more. They can afford it. I can afford it.” All of a sudden, he even knew how to fund a more honest COLA for seniors. It is hard to believe that this was the same Obama who was ready to rip off seniors but could not in 2011/2012.

## **Many groups took up the fight for seniors**

“President Obama’s evolution on Social Security, from at one time being open to cuts to calling for an expansion of benefits ... is certainly welcome news, but not at all surprising,” said Alex Lawson, the executive director of Social Security Works, a nonprofit group that advocates for protecting and expanding the program.

Lawson and his organization had worked with lawmakers and other nonprofit organizations to oppose Obama’s

proposed Social Security cuts and shift the conversation towards expansion.

By the summer of 2014, the group's work was bearing fruit. A small group of Democratic caucus senators, led by Sen. Bernie Sanders, started advocating for lifting Social Security's payroll tax cap. The idea is that wealthier people pay more into the system, and then increasing benefits to seniors can be funded. Polling by different advocacy groups found there was broad support for expansion.

Donald Trump has urged a change in legislation to make it easier for rich people like Hillary Clinton, Barack Obama, and himself to opt out of receiving Social Security completely to save the program lots of money. The wealthy are the biggest takers from Social Security. They don't need it according to Trump, and the government should give them a check box on their tax returns so that they simply do not get a "check" or direct deposit payment from the Social Security Administration.

Why wouldn't those to whom America has given so much, help the less fortunate workers in America by not taking their payments, asked Donald Trump.

"It has become impossible for elected officials to ignore the simple fact that Social Security is a solution and not a problem, and that the only thing wrong with it are that benefits are too low," Lawson said.

In both 2008 and 2012, Obama clearly and explicitly campaigned on protecting the Social Security program and rejecting plans that would cut benefits. But shortly after re-election in 2012, as noted above, he proposed re-calculating the way Social Security's cost of living adjustments work

using the chained CPI. You can't trust real politicians. President Trump is not and has never been a politician.

Obama's backtracking in 2012 set off a furious reaction from seniors' groups and progressive activists. Who would believe their hero would turn his back on them? Unfortunately, there are many seniors who still do not believe Obama tried to deny them as much as \$1000 a year.

By April 2013, over 2.3 million Americans had signed petitions calling on the former president to back off of the notion of the Chained CPI. Bernie Sanders was at the rally where the signatures were presented. The Bern vowed to "do everything in my power to block President Obama's proposal to cut benefits for Social Security recipients through a chained consumer price index."

Sanders mobilized a wide coalition of organizations, including veterans, women's rights groups, and labor unions to oppose Chained CPI. Under this intense activist pressure, the White House was unable to convince its own allies in Congress that this change was worth the political costs. The next year, the chained CPI was quietly dropped from Obama's budget proposal. The corrupt press never reported it because it would look bad for Obama.

Democratic presidential candidate Hillary Clinton's evolution on the issue can also be traced to Sanders. Clinton was 100% against strengthening Social Security and Sanders embarrassed her into picking up the SSR torch.

## Chapter 10 Republican Lawmakers Choose the Chained CPI

### Did Republicans just commit political suicide?

While I was stuffing this book with the many reasons that all Americans should have great hope that Donald Trump, the people's president, will make the social security benefits issue right for all Americans, I had a personal setback. I cannot find President Trump's position statement on the *Chained CPI*? I am hoping that he is unaware that the *Chained CPI* is in the Republican tax bill that he has endorsed.

I asked myself if I could possibly be as wrong about Republicans and Trump as any man might ever have been, I hope not but the silence is deafening. Where are notable Republicans on the inclusion of the chained CPI in the new tax bill. The silence of Republican lawmakers on the topic is very disconcerting.

This new tax bill may be great work except for the chicanery behind the scene. I was 100% for it until I saw the lying and conniving. All I had to hear to know it was (what is the respectable word for bulldink?) was that it incorporated the fraudulent *Chained CPI*. The key move that the latest change to the bill made was to adopt the *Chained CPI* method for calculating inflation-adjusted updates to tax provisions and SSR COLA increases in future years. It is not good for regular taxpayers or seniors.

Currently, tax provisions like the dollar amounts for tax brackets, standard deductions, personal exemptions, maximum contributions for retirement plans, and income limitations for various tax breaks are adjusted every year to reflect overall price changes using the standard Consumer Price Index.

The Republican *tax plan proposes to use the Chained CPI instead*, with proponents arguing that it more accurately reflects actual costs that Americans pay. This is a patent lie. By using this dishonest gimmick, estimates from one policymaking group show government savings of about \$81 billion over the next 10 years. That \$81 billion is paid for by seniors and taxpayers. It is grossly unfair to seniors.

The primary rationale behind the *Chained CPI* as an alternative to the current version of the index is to take into account a phenomenon called substitution bias. Currently, the Bureau of Labor Statistics establishes weightings for various goods that are generally fixed, reflecting the agency's data on consumption habits.

However, some economists argue that when relative prices between close substitutes change, consumers shift their consumption toward the relatively cheaper good. For example, if a family likes chicken and pork equally well, and chicken prices rise, they'll eat less chicken and more pork than they did previously. What does a choice have to do with the actual cost of goods? I know if I don't like chicken, I'll eat less pork. That notion throws a monkey wrench into any validity as professed by corrupt politicians.

For lawmakers, the primary benefit of the chained CPI is that it typically results in lower inflation figures. The impact is relatively subtle, with the downward impact on inflation adjustments generally amounting to just a fraction of a



percentage point each year. But over time, those slower gains add up to a big divergence from the true cost of living trajectory.

Some fear that if the *Chained CPI* gets a foothold in the tax laws, it will naturally spread to other government programs, especially Social Security, which will result in slower benefit increases in future years. But then again, that is the objective of this sneaky new underhanded machination.

Opponents of the *Chained CPI* adoption argue that the move effectively reduces the long-term benefit to individual taxpayers and SSR recipients. By slowing the rate at which tax brackets and deductions rise, chained CPI effectively imposes higher tax rates on a small but significant amount of income every year. Over time, estimates show that the move would reduce the proportion of the tax bill that benefits individuals by about a quarter.

Ron Paul wrote a piece recently that he titled: ***Chained CPI Dangerously Increases Inflation Tax in GOP Tax Plan***

Here is an excerpt from Ron Paul's documented thoughts on the Chained CPI:

*The Republican tax cut plan has some positive elements, such as increasing the standard deduction, creating a new family tax credit, eliminating the death tax, reducing the corporate tax rate, and lowering taxes on small businesses. It also has some flaws.*

...

*The worst part of the tax plan is that it adopts the chained consumer price index (chained CPI). Chained CPI is a way of measuring CPI that understates inflation's effects on our*

*standard of living. It does this by assuming inflation has not reduced Americans' standard of living if, for example, people can buy hamburgers when they can no longer afford steak. This so-called full substitution ignores the fact that if individuals viewed hamburgers as a full substitute for steak they would have bought hamburgers before Fed-created inflation made steak unaffordable.*

*Chained CPI increases the inflation tax. The inflation tax may be the worst of all taxes because it is hidden and regressive. The inflation tax is not even a tax on real wages. Instead it is a tax on the illusionary gains in income caused by inflation. The use of chained CPI to adjust tax brackets pushes individuals into higher tax brackets over time.*

*Politicians love the inflation tax because it allows them to increase taxes without having to vote for higher rates. Instead, the Fed does the dirty work. Since their creation in 1913, the Federal Reserve and the income tax have both enabled the growth of the welfare-warfare state and the erosion of our freedom and economic well-being. The key to restoring our liberty and prosperity, as well as avoiding a major economic crisis, is reversing the great mistakes of 1913 by repealing the 16th Amendment and auditing and ending the Federal Reserve.*

To net it out, as we have discussed in this book, right now, Social Security's cost-of-living adjustments (COLA) are tied to the *Consumer Price Index for Urban Wage Earners and Clerical Workers*, or CPI-W. The CPI-W supposedly takes into account the change in price for a predetermined basket of goods and services. The average CPI-W reading from the third quarter of the previous year serves as the baseline measurement, while the average CPI-W reading from the third quarter of the current year serves as the comparison.

If the CPI-W falls year over year, Social Security beneficiaries receive no increase in their benefits (essentially a 0% COLA) the following year. But, as is often the case, if the CPI-W increases one year to the next, beneficiaries receive the percentage difference, rounded to the nearest 0.1%, the following year.

Why not just use the cost of living as determined by seniors' out of pocket expenses? Well, Ron Paul hit the nail on the head. Besides control, politicians also like having seniors pay for their largesse in other areas such as being nice to illegal aliens, who may one-day vote Democrat.

Now, with the *Chained CPI* as discussed above, Republicans are suggesting ditching the CPI-W in favor of the chained CPI. In fact, they have buried it in the Republican Tax plan.

To repeat as this gets technical, just like the fraudulent CPI-W, the *Chained CPI* measures the change in price for a predetermined basket of goods and services. But there's one big difference. The chained CPI takes into account a behavior known as substitution that the CPI-W does not. Substitution involves the idea that consumers will trade down to a less expensive good or service if the price of another good or service increases too much in price. Some lawmakers believe it'll therefore be a more accurate reflection of the inflation that consumers are facing, as well as their buying habits.

I see it as a way to force seniors to eat cat tuna in order to have enough protein to live. Since substitution implies that the *Chained CPI* will grow at a slower pace than that of the CPI-W, it also means that seniors would see a smaller "raise" each year if the *Chained CPI* were used. Seniors would get a lot less with the *Chained CPI* tied to their COLA, which by law is supposed to be unbiased.

The bottom line is that the *Chained CPI* means a big cut in Social Security benefits for seniors. If you are just breaking even, and you choose not to switch from pork to chicken, because you can't stomach chicken, for example, you will run out of money with the Chained CPI or you will starve when your pork budget runs out.

According to calculations provided by Mary Johnson of The Senior Citizens League, a nonpartisan group that represents seniors in the U.S. based on a retired American earning an average of \$1,245 per month as of 2017, the chained CPI would lead to a little more than a \$100-per-month reduction at current inflation rates. That is a 4.6% benefit cut. Why do politicians have to pick on seniors? Because seniors seldom fight back. It's that simple. It's time for *taking it on the chin* by seniors, to end.

By itself, the *Chained CPI* would be very difficult to pass in Congress, because it's a measure that would affect all current and future retirees. President Trump pledged that he wouldn't touch Social Security during his campaign, and adjusting the COLA measure would certainly break that promise. Unfortunately, with the new Republican Tax plan which Trump endorses, like the old Spaghetti ad, It's in there!

The *Chained CPI* is a definite big negative for current and future retirees, but politicians are hell-bent on balancing the budget on the backs of seniors while federal employees get nice salary increases that are about 10X the COLA each year. How's that? How about some legislation that ties all federal salaries to the SSR COLA?

By the way, while the *Chained CPI* in the tax plan appears to be fait accompli, there are some nice overtures being brought forward by some caring Congressional Representatives. Let's

see if the following suggestion gains any traction. Check out the recommended changes in the letter and comment below

## **Letter Endorsing *The Social Security For Future Generations Act of 2017***

July 5, 2017

The Honorable Al Lawson  
United States House of Representatives  
Washington, DC 20515

Dear Representative Lawson:

On behalf of the millions of members and supporters of the National Committee to Preserve Social Security and Medicare, I am writing to endorse your bill, H.R. 2855, the *Social Security for Future Generations Act of 2017*. The National Committee commends you for introducing this legislation, which extends the solvency of the Old-Age, Survivors and Disability Insurance Trust Fund through 2049.

Your bill should reassure all Americans that Social Security will be there for them when they need it, whether they apply for retirement or disability benefits. Moreover, this legislation achieves this important goal while also making important improvements to the benefits Social Security provides.

Included in the *Social Security for Future Generations Act* are the following benefit improvements:

- Adoption of the Consumer Price Index for the Elderly (CPI-E) for the purpose of determining cost-of-living increases for Social Security beneficiaries;

- Extension of student benefits up to age 23 for children of retired, disabled or deceased workers if the child is a full-time student;
- An increase in the special minimum benefit so that it equals 125 percent of the poverty level for an individual. This benefit would be indexed in future years by increases in the average wage level prevailing in the national economy; and
- Establishment of an alternative benefit that would protect spouses from potentially draconian reduction in benefits that can stem from the death of a husband or wife. In general, the alternative benefit would equal about 75 percent of the benefit payable to a couple prior to a husband or wife's death.

The *Social Security for Future Generations Act* strengthens Social Security's financial foundation by increasing revenue dedicated to support the program. It does so by extending the payroll tax to all wages paid to workers that are in excess of \$250,000. Over time, this provision would completely eliminate the cap on Social Security wages. The additional revenue pays for the program improvements included in H.R. 2855 and extends the solvency of the Social Security program through 2049.

The National Committee supports the provisions included in your bill and proudly endorses H.R. 2855, the *Social Security for Future Generations Act of 2017*. This bill represents an important step on behalf of seniors and all Americans by strengthening and safeguarding Social Security while at the same time making important improvements in the adequacy of the benefits the program provides. We look forward to working with you to enact this important legislation.

Sincerely,

A handwritten signature in black ink that reads "Max Richtman". The signature is written in a cursive, flowing style.

Max Richtman  
President and CEO

Most of us know that our generous Congress approved a 2% increase in the SSR COLA for 2018. Before you count the change in your pocket, it will help to remember that it will not even pay for this year's Medicare increase. So again, seniors are behind.

Richtman added this post script to his letter.

***“The just-announced 2.0% cost-of-living increase (COLA) for Social Security beneficiaries is woefully inadequate. The 2018 COLA translates into a paltry \$27 a month for the average recipient, barely enough for a prescription co-pay, a tank of gas, or a bag of groceries. Because COLAs are cumulative from year to year (2016’s was 0% and 2017’s 0.3%), beneficiaries will continue to fall further behind. For many seniors, the COLA increase will be completely negated by the increase in Medicare premiums for 2018 (about 23%). In fact, Social Security COLAs will never truly keep pace with seniors’ actual cost of living as long as they are tied to the Consumer Price Index for Urban Wage Earners (CPI-W). The National Committee supports legislation in Congress by Rep. Rick Nolan (D-MN) to link COLAs to a CPI for the Elderly (CPI-E), which more accurately reflects seniors’ living expenses. (The legislation would also give beneficiaries a one-time emergency benefit payout equal to a 3.9% raise.) Only then will COLAs truly keep pace with the rising costs of aging.”***

- ***Max Richtman, President***





## Chapter 11 How to Pay for the Senior SSR Boost?

**Somebody will say that the US cannot afford to pay for seniors to be OK! I say that we cannot afford not to do what is right. This is America!**

If somebody says we cannot afford to assure that seniors can lead lives in which the poorhouse is not a constant threat, please tell them to read Chapter 11 from start to finish and use their imagination. Thank you for doing so. We can afford making senior citizens on SSR whole again; and we must.

Today's Social Security dilemma began after Lyndon Johnson permitted the SSR Trust Fund to be robbed to pay for his social welfare programs in the late 1960's.

Then sometime in the 1980's the dirtiest politicians in America colluded with coffee-breath professors in Academia so they would not have to take the real cost of living into consideration when calculating the percentage increase in senior's benefits, AKA COLA. They contrived notions such as CPI-U, CPI-W, and the Chained CPI—all schemes to reduce COLA and return dollars to the treasury from the backs of senior citizens.

None of these machinations were intended to provide the true cost of living and/or the true out of pocket expense increases endured by senior citizens who were fortunate enough to that point to be able to survive in America.

Nobody in America wants this perpetration to stand, especially seniors who just lost their homes and who are scraping to find their next substantial meal.

There are lots of small US budget items that can be eliminated or reduced substantially. These can pay for a proper COLA with make-up provisions for seniors. Among these are the Department of Energy, The EPA, and the Department of Education. There are lots others.

To provide seniors with what has been stolen from them by fraud over the last thirty or so years will take some clever thinking. I am sure the Trump team and the few members of Congress who represent the people can handle the deep thinking. The secret is to find some really big items out there.

The two biggest items that I have identified are the annual cost savings from solving the problem of 11 million to 60 million illegal residents in the US. On the low-side, this can save us about \$180 Billion a year. The next major item is a one-time revenue opportunity. It is huge. It will come from imposing a 10% tax on all oil extracted from the US. This will provide \$1,531,200,000,000 in total over the years. That's trillion with a T. That should keep us going for many years.

Maybe it would be OK if seniors were paid back more than needed but I am not suggesting that. The fact is the make-up COLAS at 15% for eight years can certainly be paid even if these "how-to" estimates are way off.

Donald Trump once said that he could pay off the national debt with the oil reserves that are in this country. Using new estimates that prove that the US has more reserves than any other country—at least 264 billion barrels, we are sitting on a lot of black gold with much of it on public lands.

Today's price is \$58 dollars a barrel. That means the value of the recognized reserves is about \$15 Trillion dollars, which happens to be about  $\frac{3}{4}$  of the national debt. Of course, we can't take it all as the producers will want to make some profit. Donald Trump was not far off. If the US had a dictator, instead of a president. The tax would be far greater than 10%.

Was Donald Trump right? Maybe so; maybe not on the national debt. . Even if the debt cannot all be paid off, Trump's recognition of the value of the oil reserves and his willingness to use the strategic oil reserves and public lands onshore and offshore for the good of America is a good sign that there are plenty of oil reserves.

From verified calculations, it is now fact that seniors on SSR are owed about \$4.5 dollars for every dollar in benefits received in their monthly e-checks. Seniors therefore receive \$3.50 less than due against each dollar they receive because of the inherent fraud in the new versions of the CPI.

Seniors are not greedy and therefore do not need to be paid back all at once. A 15% per year COLA for eight years would go a long way in getting Seniors back on track. In my opinion, and by now it is surely your opinion also, this is a debt due from a theft. It is not a gift.

## **Immigration solution pays the first two years**

When I researched the cost of illegal foreign nationals minus the meager amount that they reportedly pay in taxes, the low-ball consensus amount is \$135 billion per year for 11 million interlopers. By the way, how many believe the 11 million

number. It has not increased in twenty years for some strange political reason.

Another source of giving to illegal aliens comes from income tax credits (cash payments from the IRS). They go in great numbers to the families of illegal foreign nationals at a current rate of \$48 billion per year. The two programs I introduce in each of my recent books are titled,

1. Pay to Go!
2. Legalizing Illegal Aliens Via Resident Visas

With a vigorous implementation, these two programs, introduced in the two books above, can reduce the costs of illegal foreign nationals to just about zero after about two years. Add eliminating the tax credit and the cost of supporting illegal foreign nationals, and we have \$180 billion extra in the SSR pot every year to distribute as COLA.

The analysis in my books shows that the cost to support illegals is really \$500 billion per year. It is not just \$135 billion. This is not all. A second \$500 billion can be gained each year by individual Americans when they recoup wage reductions. Post implementation, Americans will be working for higher dollars per hour rates like when the job markets were not overcrowded by illegal foreign nationals. Over 150 million Americans at a number of dollars per hour extra produces a large number.

To show the impact of illegal foreign nationals on the wages of Americans, consider that in the meatpacking industry, wages were \$20.00 per hour in 1980. Today, despite inflation, the average hourly wage in meatpacking is just \$8.00 per hour. Why? Illegal foreign nationals dominate the industry and they would work for less than peanuts if asked.

This wage difference will be recouped by the programs introduced in my two books and should surpass \$20.00 per hour when the impact of the programs is fully absorbed.

Based upon this cursory analysis, I challenge anybody to show me how America cannot afford to make seniors whole again. It is America's duty after so much political fraud to get senior Americans out of the poorhouse and back into being able to afford their homes.

The cost of providing social security benefits is huge at about \$900 billion per year. Providing a 15% make-up COLA for seniors beginning in 2019, and continuing in 2020, can be handled by a combination of cost savings and revenue from oil.

The oil reserve is a major bonanza. Together, the savings in immigration costs, and the revenue from the 10% tax on oil extraction can keep social security going forever if our politicians have the political will to do the right thing.

Can you imagine the savings when we discover that 60 million, not 11 million illegal aliens live in America?



## Chapter 12 Summary and Conclusions

### Mike Huckabee is for seniors

Mike Huckabee was the first brave Republican to complain when he publicly accused "illegals, prostitutes, pimps, (and) drug dealers" of freeloading off the Social Security system during the first GOP primary debate way back on August. 6, 2015. This will end under the programs I introduce in the two books highlighted in Chapter 11.

The government will not admit nor publish the costs registered in the SSR system that are caused by generous government workers out in the field certifying illegals as eligible.

Mike Huckabee knows the truth as do many other politicians, who choose to do nothing to help America. This freeloading has been free to everybody but the seniors who pay the toll for Medicare. I am counting on President Trump to repay seniors for all the past pilferage.

During his campaign, candidate Trump promised to protect Social Security without cutting benefits. I wrote this book to help remind seniors as well as our new President that protecting SSR is a great notion that must be done with sharp teeth.

However, seniors need more than the status quo that put them behind what's fair over for the last thirty years or so. Seniors should be receiving \$4.50 for every dollar received today. It is a fact. Chalk it up to the ravages of inflation.

Senior citizens have been cheated and need to be paid back for the abuses to the system over the years. Mike Huckabee and other brave Americans have cited these. It is an obligation of America.



The obligation includes paying back Medicare from Obamacare and by increasing SSR benefits over the next eight years of the two Trump terms by at least 15% per year. The second four years of 15% would end the cries to make seniors whole, though it would only be half or so of what is owed.

It would be wonderful if President Trump gets eight years in total and he keeps the flow of benefit increases so that when he departs, it is at least the same as the true cost of living (Average of 6% higher than the CPI).



The President knows that revenue will flow from eliminating waste, fraud, & abuse as well as by using American oil reserves for strategic emergency funding for senior benefits. We discussed these realities in Chapter 11.

Senior citizens do not see President Trump sitting idle and permitting a fraudulent CPI to put more and more seniors in the poorhouse. It is time to make up the losses. In this book, we tell you how things can and must be made lots better. You will be surprised as to how much sense it makes. President Trump will not let seniors down.

Seniors backed the right candidate in the last election for sure. President Obama, who ran under the name of Hillary Clinton in 2016 had one more trick to deliver to seniors before he let them rest. Of course, Mrs. Clinton had to win the election for it to happen.

She and Debbie Wasserman Schultz, DNC Chair were emboldened after they cheated Bernie Sanders from the Democratic nomination. Mrs. Clinton also liked to talk about how her plans were similar to Obama's plans. In other words, she planned to continue to hurt senior citizens by her actions and inactions—just like Obama.

Mrs. Clinton decided among other things that giveaways would be how she would get elected. How much better it would be for her if she did not have to budget for the giveaways. So, she got on a kick to raise the minimum wage to \$15.00 and force employers to pay the toll for unskilled foreign (mostly illegal) workers. Soon, of course, \$15.00 would be the norm, double the current rate, and every wage earner would be right where they were before the raise. Well, almost every wage earner!

She had not counted on providing any recompense for former wage earners—seniors. Seniors would have to pay the higher prices for everything because of the higher wages she endorsed but Seniors would not get a dime extra as a benefit increase.

When I first checked out the \$15.00 minimum wage proposal for fast food workers, I kept thinking that it would be hard for seniors to "enjoy" fast food ever again. Maybe it would actually help seniors live longer. But, I am quite sure that living longer is not a goal that government has for seniors.

I wish the fast food industry was the only victim for the \$15.00 per hour national wage. We all want everybody to do as well as they can. Nobody begrudges the fast food workers who would get \$15.00 per hour even though right now the US minimum wage is \$7.25.

Even the optimists know that if and when fast food workers begin making \$30,000 per year (at \$15.00 per hour), other industry workers would also be looking for more in their paychecks.

We all know that if \$30,000 ever becomes the prevailing national yearly wage what that will do to seniors on a fixed income. Those care providers that help seniors on a daily basis make little more than \$20,000 per year. Today, they do not compete for the fast food jobs. However, if they can get a \$10,000 pay differential by flipping burgers, I think we would see more college graduate social workers, opting for the \$15.00 fast food jobs. Why not?

Then would the fast food workers who may not measure up v the college graduates vying for their jobs try to get the \$20,000 social worker jobs? How would this chain reaction work? Would we all be better off? Or should everybody

simply be given the new \$30,000 wage? I can't see how this is good for America as it surely is not good for seniors.

Better yet, maybe government should stay out of it as there is a law of diminishing returns in play.

If everybody gets the new \$30,000 wage, how is it a wage increase because it will merely add to inflation? I have the answer since Obama has raised the social security wage almost never in his eight years and he planned no increase for 2017 (.3% is no increase). It would be seniors who would pay for everybody else's huge wage increases.

Was that really what Hillary wanted to do? How long would seniors last when everything costs more than double? Surely those paying the \$30,000 per year would be raising their prices and seniors would be the only ones with no chance of getting a raise.

Thank you former POTUS Obama. Thank you almost POTUS Hillary Clinton? Nobody could have blamed President Trump for this one, folks! But, now it is his problem to solve, Thank God!

You are going to love this book as it tells it like it is. Make sure all your senior citizen friends understand the message. Once the \$15.00 minimum wage is the law of the land, it will be too late. Feel free to contact your Congressman and the President so that they know how you feel. One day we will all be seniors.

## Congress & President Must Act Now to Avoid a Crisis!

Seniors have been forgotten again in the current tax proposals championed by most Republicans and few if any Democrats. Imbedded in the tax reform proposals is the use of the nefarious, fraudulent "*Chained CPI*."

This unfortunately is an Obama-era clandestine attempt to reduce the impact of budget deficits on the backs of senior citizens. In the beginning of his second term, Democrats begged Obama to drop this idea, which they believed would be political suicide. Obama advisors expected a major backlash from senior citizens. He dropped the idea at the shortly after his second term began. Most seniors are unaware of his real intentions.

But, now Republicans are bringing the *Chained CPI* back into the new tax plan. Its best description is that it is a tax on inflation. It affects seniors as well as taxpayers negatively.

Part of what might be gained by tax reform is taken back by the hidden inflation tax when the brackets are not indexed correctly. Democrats are offering no advice across the aisle as they secretly hope that Republicans are stupid enough to give them the opportunity to bring back the image of Republicans pushing Granny off the cliff in a wheel chair labeled Republican *Chained CPI*.

Republicans may be able to pull off a victory in getting tax reform passed here but the political losses for Republicans coming from implementing the *Chained CPI* will be felt for years and years. It is simply stupid.

Not only should Republicans drop the *Chained CPI* idea like the hot potato that it will become, they should ally with

President Trump to use an accurate cost of living as presented by the Shadow Government Statistics web site championed by Walter J. Williams.

The next step is to go back and recalculate the dollars stolen from seniors because of the current CPI calculations, which for over thirty years have not reflected the true cost of living for seniors. Once the number is publicly known, the government, to regain its integrity must begin a systematic repayment of the dollars lost to seniors over the years by intentional government fraud.

The most beleaguered citizens in the United States are our senior citizens. Seniors are victims of government. It should not be so; but it is easy to explain. There is not one senior citizen member of Congress, who actually depends on Social Security Retirement payments to make ends meet. How is it then that they get to cast their magic wands annually to determine the cost of living increase due seniors.

Congressional inflation estimates used for SSR COLA, unfortunately are nothing close to the reality of the real price increases seniors actually pay every-day at supermarkets and clothing stores in America? The law on SSR has been distorted and seniors need and deserve a massive adjustment.

It is up to seniors to make sure Congress knows that it has not delivered. Perhaps when seniors are responsible for sending members of Congress home for good after the next election, the Congress will understand.

If President Obama had another heart, some say it would be lonesome. For eight years, seniors served as the former President's personal punching bag as he stubbornly refused to give seniors a break. Obama even tried to reduce senior benefits with his *Chained CPI* proposal. Then, he took more

than \$700 Billion from Medicare to fund his signature legislation known as Obamacare.

Democrats, the ones who claim Republicans have no hearts, are all Tin Men on the SSR issue and their main man for eight years, Barack H. Obama had no regard at all for seniors. He claimed otherwise but worked to reduce SSR benefits for the duration of his terms of office.

Wimpy Republicans without the courage of Donald Trump, permitted the former President to decrease the livelihood of seniors and chose not to fire back at the former president with the gumption they now show when opposing Trump. They chose to do nothing to help seniors.

Mike Huckabee, as noted above, was the first Republican to complain when he publicly accused "illegals, prostitutes, pimps, (and) drug dealers" of freeloading off the Social Security system during the first GOP primary debate way back on August. 6, 2015. This freeloading must be paid back to seniors. Despite President Trump's problems with Republican RINOs, seniors pray he still has the energy to help them.

During his campaign, candidate Trump promised to protect Social Security without cutting benefits. It is time to remind the "new" President that a huge SSR monthly increase is the right medicine and it must be done ASAP before more seniors suffer.

Seniors, if denied the proper increase, need to do more than just accept the bad medicine of the past. They need to insist on being paid back for the abuses to the system over the years--those that Mike Huckabee and others have cited.

If you don't have a mom or a dad, who are hurting because their Social Security check does not even pay for their meals, you can't know how bad it is in America for poor seniors.

What should President Trump do in the absence of any Congressional leadership? His positive actions should include paying back Medicare from Obamacare. It should include increasing SSR benefits over the next four to eight years of the Trump term by at least 15% per year.

Even this will not make up for what was stolen from seniors using a government endorsed, fraudulent cost of living percentage.

President Trump knows that revenue flows from the elimination of waste, fraud, & abuse and he can find more make-up cash by directing that American oil reserves be used to provide what is needed to buoy up strategic emergency make-up funding for senior benefits. What would you pay to see every senior in America smile because buying a fresh loaf of bread and a dozen eggs would no longer be a big issue in their lives?

Seniors ask for nothing more than to be made whole for the intentional fraud inherent in Congress's CPI-W, and CPI-U calculations. Regarding the use of accurate, representative measurements for calculation cost of living, seniors ask nothing.

Instead, seniors **demand** that the government begin to use an accurate measurement such as that presented in Walter Williams' ShadowSts.com web site for the cost of living and the true out-of-pocket increases in expenses endured by seniors each year. Fraud cannot and will not be tolerated.

Anybody who goes to the store and checks the prices knows the government is lying and has been lying for over thirty years. The *Chained CPI* will create an even bigger lie for which Republicans will be blamed.

My concern is that the good President Trump, as the sitting president, may be so insulated from the reality that he understood as a candidate, might sit idle and permit a deceitfully unfair inflation rate put more and more seniors in the poorhouse.

Seniors have a job. They must make the president aware he cannot simply endorse the new tax plan without making it right for seniors. He must make up for all the past bad CPIs at once. Americans can take care of our seniors if we so desire.

There are many things we Americans can do to make living lots better for penniless seniors, whose scant increases get wiped out all the time by Medicare increases. You'll be surprised at how much sense it makes. President Trump cannot let seniors down.





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