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**LETS GO America—It is Our Time!**

**Seniors,  
Social Security,  
& the Minimum Wage**

**Why Do Seniors Always Come In Last?**

**By  
Brian W. Kelly**

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Misplaced Temporarily**

## Seniors, Social Security, & the Minimum Wage: Why Do Seniors Always Come In Last?

Authored by Brian W. Kelly



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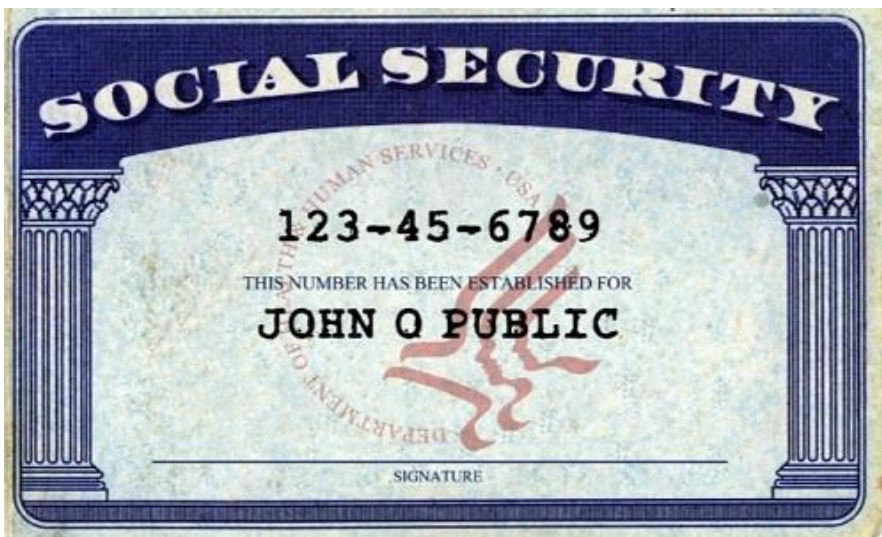
BISAC: Political Science / Government / Executive Branch

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. So, nobody begrudges the fast food workers who will get \$15.00 per hour even though right now the US minimum wage is now \$7.25. Even the optimists know that when fast food workers begin making \$30,000 per year (at \$15.00 per hour, other industry workers will 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 who make about \$20,000 per year do not compete for the fast food jobs but if it represents a \$510,000 pay differential we will be seeing college graduate social workers who now take care of many seniors going for the \$15.00 fast food jobs. Then will 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. Or should everybody be given the new \$30,000 wage?

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 plans no increase in 2016, it will be seniors who pay for everybody's huge wage increases. Is that really what Hillary wants? How long will seniors last when everything costs more than double? Surely those paying the \$30,000 per year will be raising prices and seniors will be the only ones not getting raises. Thank you Obama. Thank you Hillary? Don't blame Trump for this one folks!



**LETS GO America—It is Our Time!**

# Seniors, Social Security, & the Minimum Wage

## Why Do Seniors Always Come In Last?

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.

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Editor Brian P. Kelly

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**Subtitle:** *Why do Seniors Always Come In Last?*

Author Brian W. Kelly

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GO**

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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 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 78 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 bless you all for your help.*

*Please check out [www.letsGOPublish.com](http://www.letsGOPublish.com) to read the latest version of my heartfelt acknowledgments 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 not and continue to be --- not alone.*



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# Preface:

Why did Brian W. Kelly write this book?

Can seniors pay for the inflationary increase from the minimum wage being raised to \$15.00 per hour? I do not think so, nor does your author, Brian W. Kelly. So while we have a chance to affect the next election with our vote, Brian decided it was time to write about this travesty that will put seniors in the poor house.

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. So, nobody begrudges the fast food workers who will get \$15.00 per hour even though right now the US minimum wage is now \$7.25. Even the optimists know that when fast food workers begin making \$30,000 per year (at \$15.00 per hour, other industry workers will be looking for more in their paychecks.

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You are going to love this book as it is a good read. 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. If you want an express route to getting your first book published with no guilt, this book is for you.

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, he 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 COMMON, IBM conferences, and other technical conferences and user group meetings across the United States.

This is Brian Kelly's 85<sup>th</sup> book.



# Chapter 1 Every Senior Citizen Could Use Another Buck!

## The CPI is a big ripoff for seniors

I just took a run out to shadowstats.com, a site run by Walter "John Williams" for years. Williams has figured out something that the government does not want you to know. The Consumer Price Index as calculated by the US Bureau of Labor Statistics is calculated intentionally to produce a lower number than actual. Government lies and it helps them cheat you and I and all seniors out of appropriate cost of living increases. Please look at the chart below. Look at the line where it says shadow stats.

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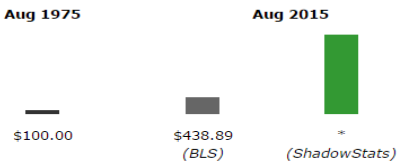
### Inflation Calculator

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.

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](#).

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

Also on that same "line," you can see that 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 after forty years later.

Notice the small bar graph showing this dollar value in graph form on top of the two numbers and on top of the word term ShadowStats. When you look to this right-most bar graph, you would normally see the shadow stats numeric value.

This is John Williams' calculator based on real inflation numbers. I used this fee subscription site for my purposes in this book. I am running low on funds so I did not pay to see the actual number the program produced. However, the bar graph is proportional. Judging from the size of the graphs, I would estimate the shadow stats CPI (a true CPI without government input) to be about 5X the dollar amount. Let's say the value is \$2000.00.

What that means for a senior who began collecting \$100.00 per month in 1975, whether in SS cash benefits form or SSI cash benefits form, if there was some honesty in the government, their 2015 number instead of \$438.89 would be \$2,000. That is a lot of difference in lifestyle. 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 wrote John Williams for the actual number for the shadow stats. It would be interesting to have his shadow stats calculator to see the real numbers for the Barack H. Obama years from 2005 to 2016. If you become a member

of his site, you can calculate the Obama years impact on your social security yearly benefit. In case you forgot, here are the Obama numbers. I have heard the 2016 numbers would be zero also.

You can tell I have little regard for Obama 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 for sure, and the fact that Hillary promises four more years of Obama policies is enough to drive me to Trump. How about you? For me, I already like Trump because he is the real deal!

Do you think Hillary Clinton knows that seniors have heard all of the attack ads before and that smart seniors do not like Hillary's attacks one bit. We can't trust her even if she says: "Trust me on this please: You can trust me." No Thank you Mrs. Clinton. How can I tell if you are lying? I can't. I don't think anybody can.

Consequently I know that Mrs. Clinton is for the \$15.00 minimum wage and for children. We are all for children so that should give her nothing. But, she never pauses and says, "as well as the elderly." I can see a return of Obama's Chained CPI in the future with Hillary as President and the Chained CPI will be one of her tools. What do you think? Do you trust Obama's hand-picked successor with your presidency?

**2008-2016 -- 2008 was from Bush**

<u>Year</u>	<u>COLA</u>
2008	5.8%
2009	0%
2010	0%
2011	3.6%
2012	1.7%
2013	1.5%
2014	1.7%
2015	0%
2016	0%

Please note in the table above that Obama is the first president since the SS COLA calculations began in 1975 to ever provide no benefit; that's spelled "zero benefit" to SS senior beneficiaries in a given year. 2016 will be his fourth goose egg for seniors. I get the feeling he doesn't like us. Overall, Obama in eight years, the one that they call "The One" has given just 8.5% in total to seniors such as you and I as our cost of living adjustment—in total.

I bet Mr. Barack could not keep Mrs. Barack's budget that low.

I don't want to pick on a guy's wife but an email came across my desk just a few weeks ago: It seems that The First Lady's budget for assistants must be lots higher than the budgets of most SS recipients.

From: <jacko@p.net>

To: Me

Subject: Queen Bee

Date: Sun, 4 Sep 2016 23:45:05 -0400

X-Mailer: Microsoft Windows Live Mail 16.4.3528.331

## Who Is The Queen Bee Of Them All?

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Total Personal Staff members for first ladies,

**Mamie Eisenhower:** One paid for personally, out of President's salary.

### Total number of Personal Staff Members paid by Tax Payers

- ✓ Jackie Kennedy: One
- ✓ Lady Bird Johnson: One
- ✓ Pat Nixon: One
- ✓ Betty Ford: One
- ✓ Rosaline Carter: One
- ✓ Barbara Bush: One
- ✓ Hilary Clinton: Seven
- ✓ Laura Bush: One
- ✓ Michele Obama: Twenty-two

These numbers have not been verified and I am sure they are wrong but I really do not know by how much. The email included specific names and salaries for the current President. I am not showing them. The "liberal" fact checkers obligingly say this is all untrue. This is how they sum it all up. This is the truth according to the White House:

**A spokeswoman for the first lady says that Michelle Obama currently has a staff of 24. That may indeed be the largest of any first lady, but Hillary Clinton, with 19 staffers, and Laura Bush with at least 18 and perhaps more, weren't far behind. OK, but perhaps the # of**

**staffers was excessive for all. Nonetheless any President with those expenses for the First Lady ought to be a bit more generous to Social Security Recipients. Don't you think so? That's the point.**

How things have changed! If you're one of the tens of millions of Americans facing certain destitution, earning less than subsistence wages stocking the shelves at Wal-Mart or serving up McDonald cheeseburgers, prepare to scream and then come to realize that the benefit package for these servants of all First Ladies, are the same as members of the national security and defense departments. The bill for these assorted folks is paid by YOU. I think that real, not contrived SS cost of living increases are needed and most appropriate under the circumstances.

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Yes The Canadian Free Press had to publish this, perhaps because America no longer has a free press and the USA media is too scared to upset political bigwigs. I think I cleaned this note up enough for my point which is that a guy willing to stiff seniors ought to be watching the entire budget.

## **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 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.

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.

Now instead of what is fair for seniors, we have a government that wants to lie and pretend there is no inflation, and this government too often insinuates that seniors are fat cats needing nothing. Meanwhile, the same government tries 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 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 there is a maximum... don't you think?

If the people have given government such power to determine the mins and maxes in their life, then the people

cannot blame the founders because the founders' only wish was for freedom. Freedom means no mins and no maxes.

Who should it be to regulate both max and min. It's nobody, that's who! 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.

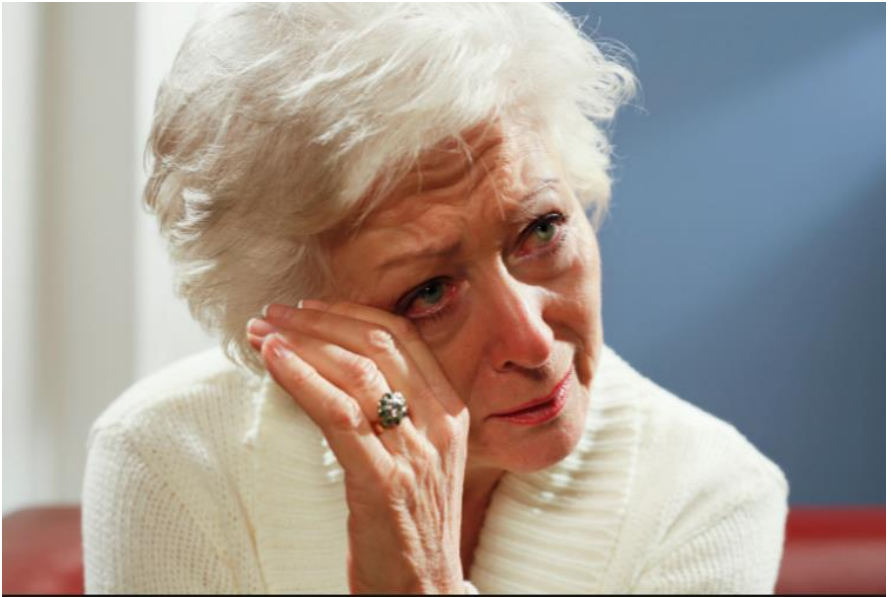
The fact is that there should neither be a minimum nor a maximum wage dictated by any government, especially the US Republic. If there is a minimum and all the elites in the establishment in Congress want to bring it in as the law of the land, then for fairness, there should also be a maximum. With a 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 Chicago the City and Chicago the fabulous musical group 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 to Barack the Miser Obama has not kept up with inflation. This of course renders the dollars of us seniors to be of much less worth than we 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 like Hillary Clinton wanting to make everything more expensive for us by giving the rest of the country raises while our lot remains the same. One might think she desires to make our day of doom come sooner. You'll have to ask her if Lester Holt permits you to interrupt her

Senior social security dollars never increase. At least not with Barack Miser Obama. Even if there is a token raise, the real inflation we experience as shown in ShadowStats grabs most of it and more; and so it is non-spendable. The real rate is a never divulged by the government as they are very comfortable lying to the people.

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 government would be fair—at least when I was younger.

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 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.

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 using our Medicare dollars as an example to fund Obamacare. There ought to be a law!

When you stop trusting government, you might even believe that such minions would give your hard earned contributions to SS to foreign interlopers simply because

they could use a lift. The same minions of course, keep their own wallets out of the divvy picture.

Let's say a dollar has a purchasing power of say 30 X's when we put it into the SS system. Now, the value of the same dollar is 15 or less—substantially less. Inflation is the most unfair and unkind tax that government puts on its people, and seniors pay the most in inflation tax.

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."



Especially seniors have time enough to die as death is more frequently on 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 SS deal that those in our family history signed up for in the 1930's was made with an honest government. When SS 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.

Our current crooked politicians have soured Social Security as well as Medicare. Democrats use the 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 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 above the tell-all on inflation?

I am now a sixty-eight 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 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 in America. That is why I am writing this book—for all seniors. We surely should not vote for anybody who is going to make it worse for 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 SS payment.

Did Roosevelt plan for government to be saying that a dollar is a dollar even if it is worth less than half of what it

was worth in 1930? We know he did not? Why should seniors be paid in Liddy dollars or Roosevelt dollars?



Every year more and more seniors drop below the poverty level. For example, in 2015, the supplemental poverty report from 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.

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 more dire. 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.

Seniors also suffer from an excessive medical out-of-pocket expenses. 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. 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 2 Perspective on the Minimum Wage

### Overall effects of raising the minimum wage

There is a lot of talk 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 of politicians ready to buy votes with the people's dollars in a moment's notice.



California not only has talked about it, in 2016, the golden state passed legislation. The Jerry Brown 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 making 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.

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 SS 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 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 suggests that upping the rate 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 will cut jobs if required to pay employees more. Of course they will. 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.

Both scenarios cause job losses. Using \$10.10 as the basis, the reduction would be in the neighborhood of 500,000 jobs 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

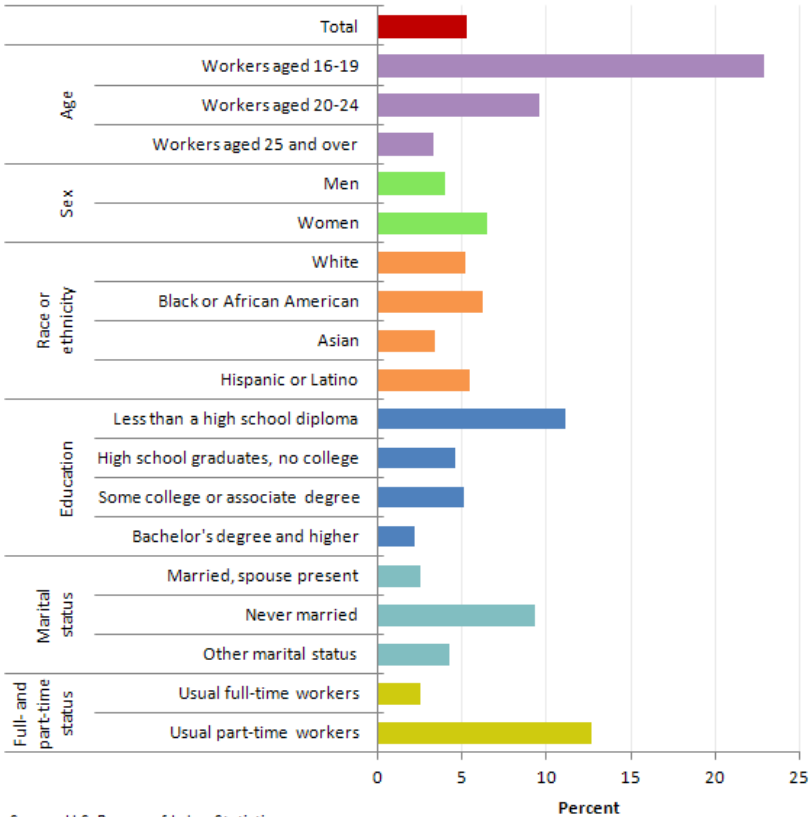
prices and ultimately are counterproductive for the working poor, as they often lead to unemployment. It has become a partisan argument. Democrats have no concern for the economy but are tuned into factors that help them gain votes. Meanwhile Republicans typically are looking to boost the economy and the prospects for more and more jobs by using prudent fiscal measures.

Surely at a national level- and valid statistics and studies that are often cited a substantial increase in the federal minimum wage almost always has broad effects. 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, was an assuredly expect increases in prices which always 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 as follows:



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



Source: U.S. Bureau of Labor Statistics

Some of their conclusions include that in 2015 “Minimum wage workers tend 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.”

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 for such increases in the minimum wage.

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.

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 has said: "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 plans to up the minimum wage to \$15.00 per hour and run the economy just like Obama. If you are struggling with Obama, plan on more of the same struggles with Clinton.

The Democratic Party adopted the \$15 minimum wage on its platform. Meanwhile Hillary Clinton the nominee favors \$12.00 but promises to sign \$15.00 legislation when it comes across her desk as president.

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.

Mrs. Clinton does not plan on fighting party leaders on the minimum wage despite what she knows will happen to that ability for seniors to afford the essentials of life.











## Chapter 3 Obama Toying with Medicare Benefits

### Obama's Sneak Attack on Senior Citizens

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, and with Hillary wishing and hoping to continue and step up Obama's lawless dictatorship, things can only get "worse." OK, I know that is not correct but it sure says it right!

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 [SS]. [Some needing cash do the reverse and take SS early at 62, and 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 and 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 over the past 18-24 months. They are left with a much smaller “nest egg,” or none at all, and their pensions are either broke or being discontinued too.

I admit that some seniors are not so well off as to have any type of cushion, even a somewhat depleted one. Though many seniors love Obama even as they are eking by after the devastating Obama years, very few hold him as president 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, the **misery index** 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. Obama is not the only one who can add to the misery index. See picture Figure 3-2

Figure 3-2 Two Other "Presidents"



As bad as that sounds, it's not the "worst news." The "worst news" is that President Barack Obama plans and policies constitute a multi-faceted "sneak attack on seniors." Obama cleverly conceals this "sneak attack" while he assures seniors citizens he's going to take care

of them—and “nothing will change” for them.  
Nonsense!

It helps to remember presidential aspirant Mrs. Hillary Clinton has put the US citizenry on notice that she admires Obama's policies and will continue them.

For those who still have an unfaltering love for President Obama, I suspect you will not believe most of this Chapter. But, if you are ever alone with a beer and you want to do some talking, go ahead and discuss why things are not going as well for you despite your plans and despite the fact that you saved like the Dickens all your life. Now what? A few beers may be the only "solution," on earth that will listen to you if you cast none of the blame on President Obama. Enjoy!

Consider these actions, all planned or already created by Barack Obama and his minions: When you finish reading the list, I offer some explanations. It is hard to believe that four years ago when all of this was happening that many Americans still loved Obama so much that they signed him up for another four years. Now, four years later, the list is simply longer and the pain has not lessened at all. Obama seems happy with himself as he touts the great things he has done. It is your call. Here is the list.

1. Depress Interest Income
2. Draining Remaining Social Security Funds
3. Dry Up Dividends
4. New "Taxes" Hidden in Obamacare
5. Reduced Funding in Medicare & Rationing Health Care

Let's look at these one at a time and then sum it up. Then, let's see how good we all feel that we were duped by a great con man.

### **1. Depress Interest Income:**

Four years ago things were not much different as the Fed has been politicized to keep interest rates down so that the President will not have to take heat for obvious signs of inflation. Rates are still low. They have been held unnaturally low (by the Fed) for a very long time. If you happen to have any cash tucked away anywhere in a savings account, money market funds, bonds, or other simple financial instruments, your proceeds have been greatly diminished. While somehow prices have been going up until the recent oil slowdown. Your funds have been bringing in anywhere from 0.3% and 2%. For some this is not even the price of a dinner at McDonalds once a months.

### **2. Draining Remaining Social Security Funds:**

In one of the most chicanerous episodes of intentional misrepresentation, President Obama called for a "Payroll Tax Holiday." Things were going so bad for seniors and everybody else that in In his desire to show some economic growth and to "buy votes" of people who do not really pay attention, the President created this fictitious "Payroll Tax Holiday."

It was supposed to be for just a short time—like 6 months. What the holiday did was reduced the employee's portion of payroll taxes by 2%. In other words, he told workers they no longer had to pay all the money due into Social Security. As a senior, knowing that SS is going broke, can you believe

anybody would take money out of the pockets of seniors so they could look good and "buy votes." Well, President Obama did exactly that? Was any thought given to the impact on the elderly and those just nearing SS age? Not one second. It was to help Obama pure and simple.

The President ordered that the 2% would be taken directly out of what is used to fund Social Security. And then he did it again—for a year the second time. This further drained a Social Security System which the president has refused to "fix and fund." Obama has continued to ignore the problems with Social Security solvency and as you can see his disdain for seniors by giving younger workers a holiday from the very fund that bankrolls seniors' pensions.

I regret that there is more; yet there always is with Obama. If you did not know about this before today, blame the corrupt media. The press is so corrupt that for eight years they have not reported any news that hurts President Obama's legacy. In her candidacy, Hillary Clinton is getting the same "fair treatment" as Obama while Donald Trump is being slammed for things like missing a tooth while brushing after breakfast.

### **3. Dry Up Dividends, Gut Capital Gains**

So, besides Social Security, how do seniors finance their retirement? They have some stocks and they get some dividends, which lately are lots more than those who choose traditionally more stable investments. Obama has his eye on senior's meager income.

The President's 2012 tax proposal included doubling the tax rate on dividends and capital gains, which is his way of paying for his irresponsible spending. He created \$5 trillion

in deficits just four years. When Obama took office, the debt was \$10.6 Trillion. It is now at 19.6 Trillion. From 2012 to 2016, it has gone up another \$4 Trillion.

On the average, every year Obama has been in office spending has exceeded revenue by more than a trillion dollars. The only way to cover that is with tax increases, and while he talks about taxing the rich—a part of the taxes involved doubling the tax rate on dividends and capital gains. These are two of the primary sources of retirement income for seniors. They will be taxed more heavily and this will make it less desirable for companies to pay dividends. Seniors are last again.

#### **4. New Taxes Hidden in Obamacare:**

Obamacare is no free lunch for sure. Of course if you are in that special category in which you get all the welfare benefits and the income tax credit, chances are your health care will be covered by Medicare or Obamacare. If you are a regular bloke, you will simply pay through the nose for Obamacare. If you are a senior, there are surprises in Obamacare that still are unknown to the vast majority of seniors. It is not good. Remember, this is the massive health care bill that was supposed to fix everything for everybody but it simply doesn't. It has made things worse.

For seniors with some investments, the most notable surprise is a 3.8% tax on “unearned income,” which includes dividends, interest, and proceeds from the sale of a home. In other words, when seniors downsizing or sell their home and rent, Obama has decided he should get a nice chunk of the proceeds. This source of assets for your retirement income has been minimized by President Obama

intentionally so he could give more stuff away to gain the favor of the unproductive members of our society.

## 5. Reduced Funding in Medicare and Rationing Health Care

The Patient Protection and Affordable Care Act (Obamacare) makes dramatic changes in the country's health care system, especially in Medicare, that will seriously affect American seniors. Indeed, much of the health law's new spending is financed by spending reductions in the Medicare program.

For years we used the number \$500 billion but Obamacare actually mandates \$716 billion in Medicare payment reductions from 2013 to 2022. Contrary to the way these cuts are portrayed and have been sold to seniors, this is a lie.

Figure 3-3 – Medicare Cuts – A Warning

**STOP MEDICARE COLONOSCOPY CUTS**


**MEDICARE PATIENTS:** Stop cuts that put access to col-orectal screening and prevention at risk


**STARTING JANUARY 2016,** Medicare bureaucrats plan to cut doctors' reimbursement for colonoscopy. The stakes are high for Medicare patients and public health. The American College of Gastroenterology is fighting on behalf of Medicare beneficiaries and physicians on the front lines of screening and prevention for colorectal cancer.

**MEDICARE BENEFICIARIES ARE...**

**HIGH RISK and HIT HARDER by COLORECTAL CANCER**

**AND ACCOUNT FOR 25% OF ALL NEW CASES OF COLORECTAL CANCER**





These cuts in Medicare were not aimed at specific instances of waste, fraud, and abuse. Instead, they are simply across-the-board changes in Medicare payment formulas for a variety of Medicare providers, including hospitals, nursing



homes, home health agencies, and hospice agencies. In other words, Medicare will either not cover you or will pay less and you pay more

Despite the constant political rhetoric that Medicare payment reductions affect only providers and not beneficiaries, funding cuts for Medicare services will directly affect you and other seniors if you depend on health services. As Obamacare's major reductions are brought online in the coming decade, seniors' ability to access Medicare services will surely diminish.

In fact, the Medicare Trustees project that the lower Medicare payment rates would cause 15 percent of hospitals, skilled nursing facilities, and home health agencies to become unprofitable by 2019, and this percentage would reach roughly 25 percent in 2030 and 40 percent by 2050. Then what?

Most seniors did not pay much attention to Obamacare other than that it appeared like another big government takeover and thus seniors were naturally opposed to it. Few seniors understood that in fact, Obamacare would use Medicare as its piggy bank.

Yes, the funds that you contributed to Medicare are now being used to finance the healthcare of many who would be called deadbeats in an honest world. Hey get free Obamacare and seniors are paying for it by reduced services. Sorry Charlie, it is the truth. I think it is illegal and I hope Trump undoes all of the funding that has occurred so far when he repeals and replaces Obamacare and brings back full Medicare.

That's the rationing part. Obamacare now decides based on how much it steals from Medicare what services Medicare has the resources to pay for. It will help the government afford Obamacare since by rationing the care of seniors, the percentages say more seniors will die sooner rather than later and that helps Obama's goals of spending less on the elderly who he doesn't like very much anyway.

Though I admit this is a morose thought, as noted previously, the rationing aspect might help seniors in a dark way by shortening the time they'd have to endure the others, because part of the economic justification of Obamacare was to cut Medicare benefits by \$500 to \$716 billion over a period of years. How? By rationing health care—and refusing to pay for medical expenses incurred by people whose lives were nearing the end anyway. Medicare is already insolvent, and President Obama has not done anything to try fixing it—except take more money away from it.

After all, it doesn't make sense to spend a lot on medical needs for really old people does it? Not to Barack OBAMA and his minions it doesn't. You are no longer a human with Obama. You are a statistic derived from a "cost benefit analysis." If after Obamacare gets its cut of your Medicare contributions, medical costs happen to be too high, their appointed commissioners will simply refuse to pay the benefits and let the older, more infirm senior citizens die (sooner).

After all, seniors incur more than 70% of their lifetime health care expenses in the last few years of their lives. Think of the savings your death will have. It will be dollars that Obama can use to help his friends.

What the heck, Obama's got a plan for everything. Save on interest rates, collect more taxes, depress dividend payments and capital gains, and sneak a few more hidden taxes in the 2000+-page Obamacare bill. It stands to reason that if rationing health care reduces the number of people who live long enough to need that extra retirement income, it doesn't matter that the first four steps in the Obama Economic Plan cuts the income of seniors so much their lives wouldn't be very pleasant anyway.

In all of his eight years in office Obama has not forgotten his real cronies and friends. He keeps wasting money he does not have. He spends on high risk "green energy" projects like Solyndra. Meanwhile he blocks oil and gas exploration, stopping drilling and the development of delivery projects like the Keystone pipeline.

Figure 3-4 Solyndra Entrance Looks Like a Tombstone



One could conclude that he protects Middle East energy more than American energy. So what if we sends billions of dollars to Saudi Arabia for oil? So what if the cost of gas goes eventually might go well over \$5/gallon. Only in the

past year despite Obama has drilling on US private lands brought the price of petroleum down.

Figure 3-5 Keystone XL Pipeline Proposed Route



Will Hillary shut off the American spigot for her Middle East friends? Who cares? What difference does it make? Seniors on reduced fixed incomes, with untreated medical conditions (under rationing) don't need to be driving around anyway.

When you have nothing but a country full of hope and change, and the change makes you lose hope, then what? What does Barack Obama have planned for us senior citizens? Will he run his plans over to Hillary? Americans gave him four more years in 2012 so he could “finish the job”—or “finish us off”—or both. I for one am glad I made it through the Obama years but I want no more of them. I have had enough of the Barack Obama world of empty hero worship and no good results. I am voting for Donald Trump in 2016.

Nobody could make this stuff up if they chose to do so. It comes right from history as well as from the reports about Obama's plans. I sure hope you share this with your senior citizen friends to make sure they know who and what they will be voting for in 2016. Hillary is Obama. Again" Hillary is Obama! If you like Obama in the depths of your heart, you will not be happy unless you vote for Hillary. But you will be voting for continued stagnation in what ought to be the world's most vibrant economy. Donald Trump will make America great again.

A major thank you to Forbes' John Marioti for helping us see this straight.









# Chapter 4 Obama Stiffs Social Security Recipients

## The Chained CPI is just a nasty trick

Besides the continual understatement of the cost of living leading to no COLA for seniors on Social Security for four out of Obama's eight years, this President is not content to simply take money directly from the pockets of existing SS recipients. The fully engaged Team Obama wants to stiff even new guys who have yet to collect one dime.

For all eight years, Obama, along with special Congressional budget negotiators have been looking at proposals to marginalize Social Security recipients. 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" figured out a way to change the formula used to calculate the cost-of-living adjustment (COLA) to stiff SS recipients.

This of course 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 is simply a bad deal for seniors. Yet, Obama tried to convince everybody it was needed. Not so!

The Congressional Budget Office (CBO) estimates 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. It is great that the government would get to save \$112 Billion but I don't want it to come out of my pocket or the pockets of any other seniors who need Social Security benefits for everyday necessities.

The bottom line is that it would cost seniors a lot of money but it would be done sneakily so that nobody from the President's team could be blamed. The Social Security Administration Chief Actuary has calculated the yearly loss in earnings for beneficiaries who retire at age 65 and receive average benefits at \$560 less a year. With all the money Obama has as a multi-millionaire, I bet he is not out every year trying to give an extra \$560.00 or \$1000 to the government. At age 75, under the precepts of the law as written, SS recipients would get \$1,000 less a year.

When the analysts suggest that the proposal will cut \$1.6 trillion over Social Security’s 75 year valuation period – mainly from the oldest of the old, primarily women and disproportionately poor, what seniors need to believe is that it is coming from their hide so that Obama can protect his hide.

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. 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 SS 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 will suffer from this major change.

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 shows that seniors are already being cheated by a CPI calculation that is much too low. Why in Obama's eight years of making the recommendations for COLA have seniors received zero for four of the eight. Maybe Obama does not like seniors. Maybe Hillary does not like the elderly.

"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. Social Security, by the way, does not add a penny to the deficit. Those who pledged that Social Security would not be cut as part of a deficit deal are now breaking their promise if they choose to support this proposal. So are those who have pledged that they will not cut the benefits of current beneficiaries. The Congress will vote for this measure at their electoral peril."

“Proponents of cutting the Social Security COLA claim that it’s simply a technocratic improvement. This is not true – there is no economic evidence that the current COLA provides a windfall to beneficiaries,” said Josh Bivens, economist at the Economic Policy Institute and the author of *A Protection, Not a Windfall: Proposed change to Social Security COLA would further erode retirees’ financial security* " <<http://w3.epi-data.org/temp2011/BriefingPaper320.pdf>>.

“In fact, it likely understates the actual growth in costs of living for beneficiaries because it underweights health spending – a high-inflation component of consumer expenditures.”

“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>>. Remember on numerous occasions Hillary has 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. If Hillary Clinton brings this up as she would likely do in the event she becomes president, she will do so at her own peril. It is

a bad deal for the old and 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.

**HERE IS A COMMENT FROM JC FOR THIS ARTICLE:**

JC | July 12, 2011 at 5:27 am | Reply

Well, if we had elected a Democrat to the presidency (you mean that Obama IS a Democrat?), then he wouldn't be selling the already suffering members of society down the river. What a betrayer he has turned out to be. Remind me again why we should vote for him in 2012 [2016]?

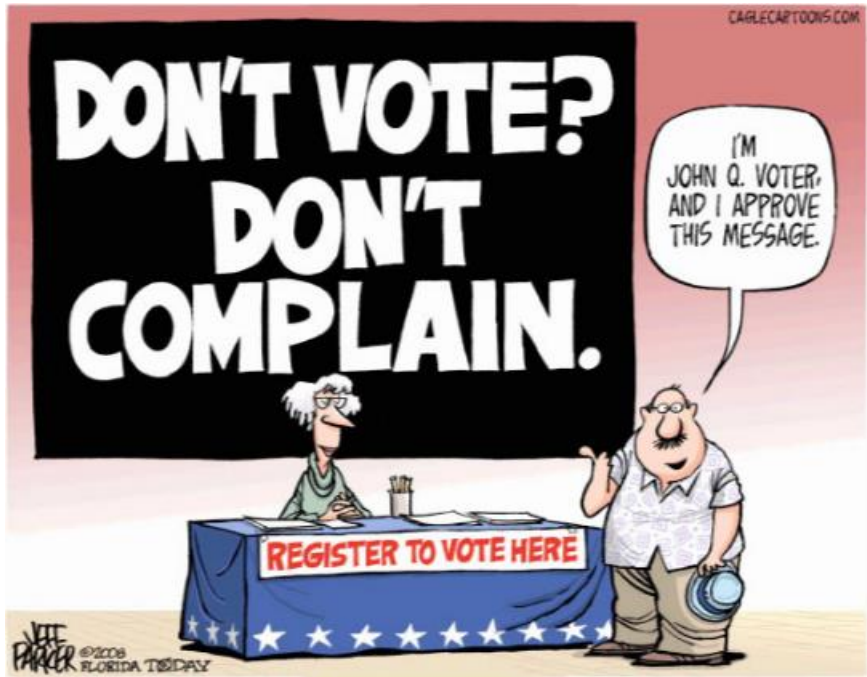
**ARTICLE POST SCRIPT**

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. Well, folks, here we are with another presidential election coming. This time, we have the reincarnation of Barack Obama in the presence of Hillary Clinton to put forth her own damaging Chained CPI as well as causing the worst tax on seniors in the form of a \$15.00 minimum wage.

Everything seniors buy will cost more with a zero or negative cost of living "increase." Perhaps Hillary will even suggest that the COLA be a negative number and reduce monthly benefits in her first year in office. Don't say this cannot happen! Who would have thought Obama would be so anti-elderly?

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 are unaware that he was the perpetrator behind the Chained CPI scam, Obama now wants 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.”

Nice words, Mr. President. Where were you for eight years. You are the first president ever not to give a cost of living increase. And, you did it four times. Does this new Obama,

now that it is 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 knows how to fund a more honest COLA for seniors. After all there are the votes of 55 million seniors at stake for his new buddy Hillary Clinton. Don't forget my friends he is the same Obama who was ready to rip you off but could not in 2012. She is the same Hillary that praises Obama's work.

This was a far cry from Obama's position on the program in late 2012, when he argued for reducing Social Security benefits by recalculating the way cost of living adjustments are made—aka Chained CPI.

"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 have 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 to save the program lots of money. The wealthy are the biggest takes 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 not get a "check" or direct deposit from the Social Security Administration. Why wouldn't those that America has given so much to, help the less fortunate workers in America by not taking their payments. Hillary Clinton of course has not agreed to the Trump Proposal.

“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. As noted previously, even without the Chained CPI, seniors are getting ripped off every year on the existing COLA. Blame Obama and Hillary for that. Remember, Trump is not a politician. Why has Obama not fixed this and why does Hillary praise him for not fixing it?



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 did it and despite the fact that he tried to deny them as much as \$1000 a year that they are due, they will vote for Hillary, the Obama surrogate, in 2016, Rush Limbaugh calls them Low-Information Voters because they choose not to believe facts or they choose to be unaware.

By April 2013, you may recall that over 2.3 million Americans had signed petitions calling on the 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 SS torch. As a born liar, many of us think that once elected, if elected, a vindictive Hillary Clinton would quickly abandon the elderly like a hot potato. Her ads all suggest she is for helping children,

which is good but it is not a substitute for helping the elderly. Hillary's loud support for the \$15.00 minimum wage is not a good sign for seniors. Who pays seniors for the increased cost of living arising from a higher minimum wage? Hillary has no answer for that.





## Chapter 5 Minimum Wage Impact on Seniors

### Obama's last proposal was in 2013

Never one to try hard to get policies adopted that Democrats think will help groups of regular people, the last Obama work on the minimum wage was in 2013 when the president suggested the minimum wage be raised to 10.10. That's where it ended. When Obama really doesn't care, such as with a Jobs, Jobs, Jobs program, he brings it up and then it ends quickly.



The nation's current minimum wage of \$7.25 per hour has not been increased since 2007. In 2013, President Obama did propose increasing the nation's minimum wage rate to \$10.10 per hour. The legislation was included in the Raise the Wage Act of 2015 (S. 1150 and H.R. 2150).

It was introduced by Senator Patty Murray and Representative Bobby Scott. Its intention was to increase the minimum wage from its current rate of \$7.25 per hour in four steps – to \$8.00 three months after enactment, \$10.00 after two years, \$11.00 after three years and \$12.00 after four years.

Many retirees questioned the impact of an increase in the minimum wage on their lives back then. More seniors are asking about the impact of the new \$15.00 proposals being bantered about on Capitol Hill. There is no doubt that an increase to \$10.10 or an increase to \$15.00 could make a big difference for seniors in what they pay for food.

There are a lot of myths being purported by the liberal media to make such proposals appear to have no impact on seniors but remember these two things:

1. The media does not like seniors
2. The media lies to help the Democratic Administration and the Democratic candidates.

Now with the Democrats in control of Social Security increases, there is scarcely a word written in the popular press suggesting that seniors need a raise to keep up with inflation.

There are definitely foes of social security and seniors in the media for sure. They are not the republicans but the

Democrats who are the ones who have been keeping meaningful increases from helping seniors live.

Yet, these same sycophant liberal media pundits will be the first to suggest that it is the Republicans who have a strong desire to force the elderly to eat cat food or go homeless—as they did in the years before the Social Security program existed. Democrats think seniors have it too well with "entitlements" that have been bestowed lavishly upon the old and the poor. Their perspectives could not be further from the truth.

One of the common myths, perpetuated by the corrupt media is that an increase in the minimum wage would primarily affect teenagers. To the contrary, statistics show that 89 percent of the 35 million workers who would benefit by an increase are age 20 or older, and 56 percent are women. More affected workers are age 55 or older than are teenagers. In fact, 15.3 percent of those who would benefit from an increase in the minimum wage are age 55 or older, as compared to 10.7 percent of teenagers.

When a low-wage worker gets an increase, just like many Social Security recipients, they need every penny of their pay or monthly checks to make ends meet. So, what do they do with the money? They spend anything they get to meet their basic needs. This is lots different from higher wage-earners, who have enough to tuck some of the increase away for a rainy day.

There is a point of view that suggests that any increased spending by low-wage earners will stimulate the overall economy. Additionally, an increase in the minimum wage does help reduce income inequality for the working class by setting a higher floor at the low end of the wage scale. But,

without a corresponding increase to Social Security or Senior's modest private pensions, seniors get hurt big time when the minimum wage is increased. Everything costs more and with no COLA, seniors get stiffed again.

It may not be obvious to anybody other than seniors, but the fact is that minimum wage increases and the accompanying price hikes disproportionately affect seniors as a group. If you're still working as a senior, your wages should increase with prices but it won't be enough to get ahead.

But if you're not working, your income more than likely will not keep up, particularly if you depend on Social Security for living expenses. Simply put, Social Security's cost of living increases do not keep up with, well, the cost of living.

It is a fake notion created by government for the sake of politicians that seniors actually get cost of living increases. The truth is that each time minimum wages go up, they push the buying power of a fixed income down, and there is no SS annual increase that matches actual costs of living increases.

Let's suppose we define senior as 55 or older as many seniors have done their best to get on disability when their unemployment checks stopped coming in. So, what is the impact on seniors? If you are working, it is different than if you are retired. For the 15 percent of affected workers who are age 55 and older, an increase from \$7.25 per hour to \$12.00 per hour would make an enormous difference in a senior's quality of life. It goes without saying. But, for those retired on fixed income, it actually hurts their ability to survive.



Therefore, if we do not want to punish seniors when we increase the minimum wage, there is no choice but to extend the increase to Social Security benefits.

You see if we as a nation agree that \$15,000 per year is insufficient for a minimum wage-earner at not more than \$7.25 per hour, we must also agree it is insufficient for a Social Security retiree who has worked hard all of his or her life and now finds it difficult to make ends meet.

To that end, a number of National Committees are continuing their “Boost Social Security Now” campaigns to urge Congress to pass legislation that would improve benefits and strengthen Social Security’s financing <http://www.ncpssm.org/Portals/0/pdf/boost-ss-viewpoint.pdf>.

This particular campaign includes proposals to increase benefits, on average, by \$70 per month for newly-eligible retirees, address the issue of the inadequate COLAs (or no COLAs), and increase benefits for seniors who have been receiving Social Security for a long time.

The benefits that accrue to the economy as a result of increases in the minimum wage would be just as substantial with increases in Social Security benefit levels. Without corresponding increases to Social Security recipients, we are playing a dangerous game of placing seniors in harm's way. Without the means to support their lives, seniors might see minimum wage hikes as an early death sentence.

Donald Trump wants to boost the wages and family incomes of all Americans by bringing in the really good jobs that contrivances such as the minimum wage and the huge

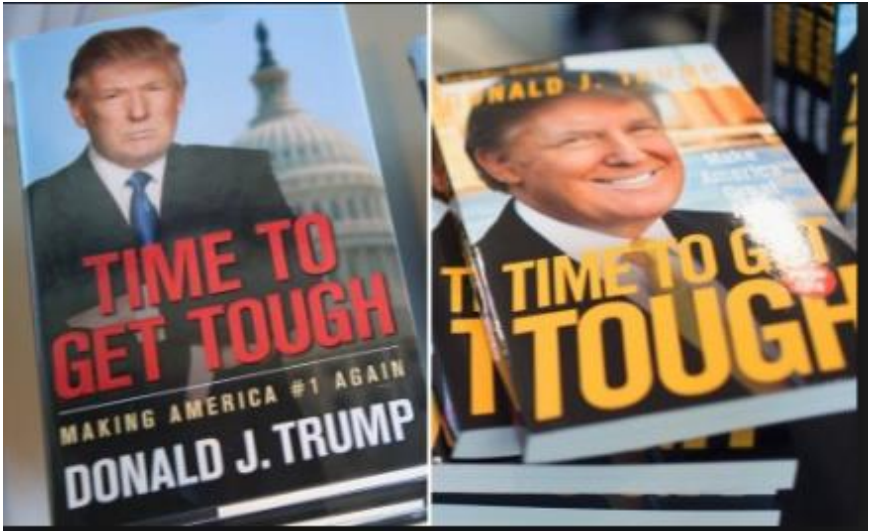
corporate taxes have chased away. Trump will bring back the good jobs so minimum wages do not have to be increased and these low-skilled jobs will again be held by teenagers as in the past. Trump is 100% against any cuts to Social Security, and he's also against raising the retirement age for Social Security recipients.

As we touched on in Chapter 4, in an October, 2015 speech, Donald Trump issued a call for wealthy Americans to "voluntarily" give up their Social Security benefits. He said: "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 as president believes he could save money for Social Security by getting his friends to leave the SS money in the pot and by "getting rid of fraud," such as interlopers illegally collecting from the system.

Do not permit Mrs. Clinton to paint Trump as the bad guy. He is not. She is. It is Hillary Clinton who wants to raise the minimum wage to \$15.00 while giving nothing to Social Security recipients as a raise to offset the coming price increases. Trump sees Social Security as he is known to say, as an unbreakable "deal" between Uncle Sam and American citizens. He says that "the federal government is bound to hold up its end of the bargain." Paying social security recipients in dollars devalued by inflation is not part of the Trump deal.

"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," Trump 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!"

While we are at it, here is Donald Trump's plan to make Social Security a natural part of the nation's recovery:

“The key to preserving Social Security is to have an economy that is robust and growing.

"I will work with Congress to pass and implement a comprehensive tax reform plan. Aside from dramatically streamlining personal income tax by removing carve outs for special interests and reducing

the number of brackets, we will also seek to eliminate the alternative minimum tax and the death tax."

"The centerpiece of our tax reform efforts will be on the corporate side where we will lower the rate to 15%, allow repatriation of offshore capital at 10%, stop taxing returned earnings from overseas that have already been taxed and allowing 100% expensing for businesses. These reforms will apply to all business enterprises, not just the largest corporate giants."

"We will need to renegotiate trade deals and impose budget discipline so that we can stop this reckless behavior that continues to increase our debt."

"We will move to repeal Dodd-Frank and the Affordable Care Act so as to bring market forces to bear that will increase competition and lower costs to consumers.

We will finally mount a campaign to attack fraud, waste and abuse in the government and will examine reducing the size of the federal workforce."

"Immigration reform will also allow us to save hundreds of billions of dollars a year in education, healthcare and public safety costs while at the same time we will be increasing our security and lowering the threat of drugs in our society."

"If we are able to sustain growth rates in GDP that we had as a result of the Kennedy and Reagan tax reforms, we will be able to secure Social Security for the future. As our demography changes, a prudent administration would begin to examine what changes might be necessary for future generations. Our goal is to keep the

promises made to Americans through our Social Security program.”

Hillary Clinton's plan for Social Security and Medicare is to begin to provide benefits for illegal interlopers from the savings of Americans. She is OK with bankrupting Social Security to get the votes of non-citizens.

Ask yourself when you see Hillary Clinton's ads why she always talks about what she has done for children and what she will do for children. She is playing at heartstrings of Americans to help snag some votes. She doesn't even care enough about seniors to even pay us lip service!









## Chapter 6 Will Hillary's 15% Minimum Wage Hike Affect Senior Living?

**Brace yourself and watch what you spend. It's going to cost more.**



It is such a feel-good deal for politicians, it will not be ending until the give-away gang are replaced by real representatives of the people. There is nothing to give and yet our political class are ready to give it all away to buy votes for themselves. .

We have all seen the minimum wage hikes recently approved in various big cities across the nation. It won't be too long when \$15.00 is the minimum wage in the nation and Hillary has already said that she will vote for it. The costs and implications of employers having to pay excessive wages for unskilled services is sure to spur another inflationary cycle. We know that the government always chooses to look the other way when COLA for seniors is on the table so seniors again need to plan on losing some weight when there just isn't enough food to eat.

Michelle Esser is the vice president of talent management and human resources for **be.group**. She sees the deal first hand. In an interview with Senior Housing News, she noted that " "What everybody forgets is that this change pushes up against everyone else's pay in the organization... "It's not just a minimum wage change."

Everybody likes to make a big buck but nobody wants what they buy to cost more than the big bucks they get. Senior living providers across the country have kept their eyes on states such as California and New York where such minimum wage actions are happening rapidly.

Additionally, they watch the nationwide movement for \$15 minimum wages. It is a tough job trying to say it is OK to begrudge employees the opportunity to make more money. However, there is also no denying the massive expense of such wage hikes. There is no free lunch available anywhere except at the *Soup Kitchen*.

When **be.group** bumped up its minimum wage the last time, it cost the company about \$400,000. Who is supposed to pay for that? You see, according to Esser this amount was not just from the adjustments needed to increase base

pay. It affected just about everybody. The wages of those, who had been making more than minimum, were passed in some cases by the minimum hike. Therefore, the company had to find an additional 2% funding for the rest of its worker team. This is not very easy to do when you are already running a tight ship.

Who really knows where the money comes to pay \$400,000 in unexpected expenses. There's no tried and true formula to assure it can be done without a price increase. Can the company ask employees to bring their own paper to work or pay for their own parking? How do you do it? Whether the company is forced to pass costs on to residents (clients) or not, getting a pay initiative completed, must give somewhere to absorb the difference in *before and after* payroll outlays.

Medium-sized, not-for-profit, senior living providers are expected to be hit the hardest, especially if they have continuing care retirement communities (CCRCs). It is already tough to attract the small percentage of residents who can afford buy-ins associated with such senior housing.

Though we know **be.group** will do its best, ultimately, just like when the grocery store employees get their \$15.00 per hour, the consumers, in this case, the residents are going to eventually have to pay more. We all know that money trees do not exist in reality.

Salvatore Manzi captures the notion in the cartoon on the following page.



# Chapter 7 Another Look at the Problems of the Minimum Wage

## Lots of Analysis; Lots of Opinions; Few Solutions

We know that the most used definition of insanity is to do the same thing over and over again and expect different results.



That seems to be the definition of Hillary Clinton's argument regarding the minimum wage. Esteemed institutions such as the The Federal Reserve Bank of San Francisco wrote the following just in the past year: “The

overall body of recent evidence suggests that the most credible conclusion is a higher minimum wage results in some job loss for the least-skilled workers — with possibly larger adverse effects than earlier research suggested.”

Mrs. Clinton and her progressive coterie are engaging in a fight for \$15 mandatory minimum wage across the country. Progressives have one big thing in their favor. They know how to put together a demonstration complete with requisite looting and violence when they don't get what they want through legislation. So, the \$15.00 wage may be just about here as nobody in government seems to have the will to stop it even though it will hurt the economy and hurt seniors the most.

Let's say this again. Democratic presidential nominee Hillary Clinton has embraced the policy and is advocating for a national wage hike to \$15.00 per hour. One would believe that the test case in Seattle was actually a success. But, it was not.

So let's look at the real-world results of Seattle.

Seattle passed its \$15 minimum-wage ordinance in June 2014, and according to an economic effects' study recently put out by the University of Washington, lower-skilled jobs seem to be vanishing — in just one year and into the second. No kidding!



The irony is that Seattle has not yet gotten to \$15.00 per hour as the idea is to gradually bring on the pain. The wage just hit \$13 in January and it will eventually reach \$15 by 2021 for all businesses.

Seattle's lowest-paid workers were tickled when their paycheck showed a boost, but only 25 percent of those observed income gains — a few dollars a week — that can be attributed to the higher wage, the study found. It was with much thanks to a strong economy, the authors said, where some wage increases would have happened even without the legislation.

Still, even with its mini economic boom, Seattle's lowest-wage earners still showed signs of "lagging behind" regional trends,

The employment rate as expected was lower but just by 1%. In an upturn, the number employed should have gone up. Many in the survey made no additional money because their hours were reduced. Workers had to do double duty at times to make up for the missing employees.

The bottom line on the experiment so far is that it went bust but that won't stop demonstrations in other cities and perhaps a little looting to make a bigger impact. Progressive policies worked out in Seattle exactly as the economists and the conservatives predicted.

The comments to the blogs about the debacle have increased. Here is one by "*PegasusSS*" from about a month ago. You may have to read this twice:

"The machines are already out there, all that's needed for wider implementation is a raising of the minimum wage.....no more pimply-faced teenager asking if you want fries with that, it'll be an automated kiosk, already in widespread use in Europe. "

This commenter sees automation replacing the workers who are about to make \$15.00 per hour. The machines which will serve as replacement players will work for nothing but the cost of electricity and occasional repairs.

*Katydid* offered this comment: "If an employer pays \$15+ an hour don't you think he would hire a 35 year old before a 16 year old? Look at Costco. Yea, they pay pretty well. And everyone in there is 40+ years old."

"And what about the people who started lower and through longevity and hard work now make \$12 or \$13 an hour. Will they get bumped up to \$18 or \$19 an hour?"

"And .... what about public school classified workers? Are you paying cafeteria workers and crossing guards \$16-\$20 an hour. Will we raise property taxes or cut back on staff? Sorry, no more teacher's aides."



*Real Talk* offered his commentary about Hillary being for all this stuff:

"Young voters like me should vote for Donald or stay home. Hillary is too corrupt and you can tell she's not physically fit to be president."







## Chapter 8 Does Clinton Want a \$15.00 per hour Minimum Wage

### This is an important step

Unless you are in the bunk next to Rip Van Winkle, you are already fully aware that Democratic presidential candidate former Secretary of State Hillary Clinton expressed her support for raising the federal minimum wage to \$15-an-hour.



Hillary always adds a bit of ambivalence to every definitive answer she gives; so some have begun to say that \$12.00 is

the new \$15.00. And of course the retorts were quick to come in suggesting that \$15.00 is the new \$12.00. Hillary supports anything that anybody in the press suggests is enough to get her more votes.

Waffling between \$12.00 and \$15.00, after winning one of the debates this spring in 2016, Hillary Clinton gave in to the higher number. Mrs. Clinton used these words noting that she would “of course” sign a bill raising the federal minimum wage to \$15-an-hour, and that she has “supported the fight for 15.” Amen! Finally. No flips and no flops.

Never to let go of an issue. Hillary added: “But what I have also said, is that we’ve got to be smart about it, just the way Governor [Andrew] Cuomo (D) was here in New York. If you look at it, we moved more quickly to 15 in New York City, more deliberately toward 12, 12.50, upstate, then to 15. That is exactly my position, it’s a model for the nation. And that’s what I will do as president, go as quickly as possible to get to 15.”

When competing with Bernie, "give the whole country away" Sanders, the Senator countered that Hillary was for a \$12-an-hour minimum wage when the campaign began, and changed because “history has outpaced” her. Hillary of course would not put up with that though it was true. She responded,

“I have said from the very beginning that I supported the fight for 15. I supported those on the front lines of the fight for — it happens to be true. I also — I supported the 15 effort in LA. I support it in Seattle. I supported it for the fast food workers in New York. The minimum wage at the national level right now is \$7.25, right?”

Where did all of Hillary's support take the movement?

"We want to raise it higher than it ever has been, but we also have to recognize, some states, and some cities, will go higher, and I support that. I have taken my cue from the Democrats in the Senate, led by Senator Patty Murray (D-WA), and others like my good friend [Sen.] Kirsten Gillibrand (D-NY), who has said, we will set a national level of 12, and then urge any place that can go above it to go above it."

"Going from 7.25 to 12 is a huge difference. ... I want to get something done. And I think setting the goal to get to 12 is the way to go, encouraging others to get to 15, but of course, if we have a Democratic Congress, we will go to 15."

Dear Hillary, do you have an opinion of your own?









## Chapter 9 Would Hillary Clinton Change Social Security?

### Would it hurt or help seniors?

Mrs. Clinton has said that she has said, "I won't cut Social Security. ... I'll defend it, and I'll expand it." The Washington Times recently opined that if voters look past Hillary's history of lies, they'll get what they deserve in the White House.

Do we believe it when she says she won't cut Social Security? Should we? Why has she said nothing about the loss of purchasing power that seniors will experience when she raises the minimum wage to \$15.00. Hey, Not a peep! Why no words about how she has helped seniors. We all see the ads about her being the children's president. I think adults and seniors need a president also.



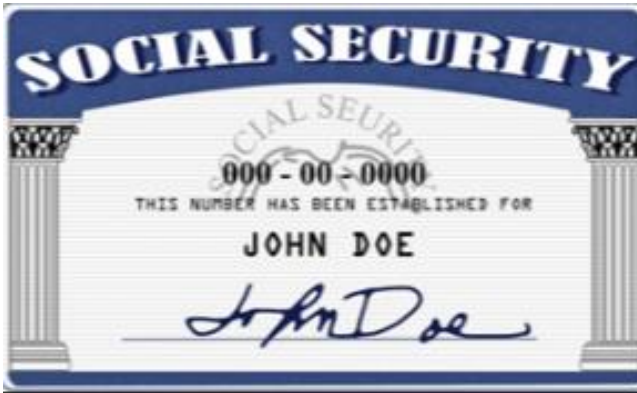
When somebody promises a big something to you that may change how you vote, you either believe them or you don't if you like what they say. Looking at Hillary Clinton's resume of lies and exaggerations is never an easy task. It is very difficult because her prevarications can be so extensive and she lies with a straight face. So, we gave it a shot anyway and out of many lies that are out in the public record, we picked just two of her biggest faux pas that nobody can suggest were accidental. Here goes:

**Dead Broke**—In an interview, Clinton stated that she “came out of the White House not only dead broke, but in debt.” This is something even the left-leaning Politifact found to be false. We do know that she took \$200,000 worth of silverware, paintings and furniture from the White House with her cohort in crime. So, she could not have been 100% broke. Moreover, she bought a \$13 million apartment in NYC for Chelsea shortly after the move.

**The Few, The Proud, The Marines**— Very recently, Mrs. Clinton found herself claiming to have been turned down by the Marines when she applied in 1975. The left leaning

Washington Post Fact Checkers quickly realized the absurdity that a rising legal star at the time, and soon to be wife of Bill Clinton, would drop everything and ship off with the Marines. They gave her a couple of Pinocchios for her tall tale.

I know you will admit that these little lies that I picked are light offenses in the "Liar" category. You probably have heard of many others such as Whitewater, Benghazi, and emails. So, when this Presidential Candidate says she will take care of your Social Security and my Social Security, can we really tell exactly what she means?



As you puzzle over who to vote for in the upcoming presidential election, you know by now that I recommend that you give lots of thought to what each candidate might do with Social Security. It's vitally important to many Americans, especially seniors but also those who think that they will have a small nest egg from the government at retirement time. So, there is a good chance it is very important to you -- or it will be one day.

Lots has been written about the long term failings of our government to protect the assets of the system. According to the Social Security Administration, the bureaucrats that run the agency, the majority of elderly beneficiaries get 50% or more of their income from Social Security. Twenty-two percent of married elderly beneficiaries and 47% of unmarried ones get fully 90% or more of their income from it. Social Security is or should be important to you but it surely is important to many people in your family.

So let's take a look at how Hillary Clinton would change Social Security. Then, of course as you examine her notions, think about which ones she is not kidding about.

According to several government estimates, Social Security's trust funds are likely to run dry between 2033 and 2037 if no changes are made. If that happens, your payment check won't just disappear, but it will likely shrink by about 25% unless the government enacts legislation that forces the government to maintain the payments at current levels.

Mrs. Clinton supports the White House work of Barack Obama. The best Obama did for social security was to try to pass a scheme that would substantially lower COLAs for SS recipients. Can we expect Hillary to try to do the same?

If you happened to be worried that checks would be discontinued altogether, you are golden. Well, maybe you are silver. None of us on Social Security for sure wants to receive only 75% of what we were expecting.

When something is doomed in the future if no changes are made in the present, reasonable prudent men try to effect the proper changes to assure that doom never comes. A perpetual postponement of doom would be a good solution.

In order to address this upcoming shortfall, Social Security needs to be changed in some ways sooner rather than later. Should it be Hillary Clinton that makes those changes?

President Obama and his cohort Hillary Clinton do not see the problem. Obama for example recently called for expanding the program, saying, "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." Though I agree with his words, I know that Obama's SS expansion means that he has plans for non-Americans to share in our benefits.

So, how do the Pundits see Hillary Clinton changing Social Security? To say it differently: how would Hillary Clinton change Social Security? Let's try again: How would the Democratic nominee for president, if elected, change Social Security?

While debating Bernie Sanders, Mrs. Clinton divulged perhaps even more than she intended. She did not call for as many benefit increases as Bernie Sanders has, but she is on record as favoring many of the socialist notions of Bernie Sanders. Maybe she was kidding!

Her website has many of the notions of the Democrats of the past included. One missing past item that always got mileage is a video of Trump pushing granny off a cliff:

- ✓ Supporting for lifting the payroll tax cap and broadening the tax base.
- ✓ Fight any effort to privatize or weaken Medicare and Social Security.

- ✓ Expand Social Security for today's beneficiaries and generations to come by asking the wealthiest to contribute more.
- ✓ Expand Social Security benefits for widows and those who took time out of the paid workforce to care for a child or sick family member.

I wish I trusted her on these points but the boys from Benghazi did, and they are all dead!

As we know, she is also quoted as saying, "I won't cut Social Security. ... I'll defend it, and I'll expand it."

In 2015, Clinton said: "We're going to have to make sure that we shore [Social Security] up so that it is there not just for those who are currently recipients but for generations to come." Yet, she offers no specifics.

A closer look at some of the measures Clinton has suggested follows. It has been projected that fully 77% of the trust funds' shortfall could be eliminated by increasing the Social Security tax rate for employers and employees from its current 6.2% to 7.2% in 2022 and 8.2% in 2052. If this is true, it will be on everybody's list including Trump's.

It's also been estimated that 71% could be wiped out by eliminating the earnings cap over a 10-year period. If both changes were enacted, then the program's funding shortfalls would, in theory, evaporate.

I wish that I believed it. Trump's plan on taking energy revenue and paying off the national debt is a batter plan because by the time such legislation is passed, \$100,000 will have become the median income in the US and your



children and mine will be paying huge tax increases so that what is left will be tough to pay the bills.

All of Hillary's ideas to spend \$1.3 Trillion more are nice ideas but how many of us want to contribute to her slush fund? How many think it would be spent properly if we increased the budget by \$1.3 Trillion. Hillary wants to spend, spend, spend, even if there is no matching revenue after she sinks the economy further!

Mrs. Clinton has also voiced support for implementing a "caregiver" tax credit of 20% of the costs tied to caregiving -- the credit would max out at \$6,000 -- and it would expand Social Security benefits for caregivers, too. She says that is evidence of her support for women, while she takes in millions from Sharia Law countries who give women no rights.

Clinton's plan for Social Security would slightly increase the tax burden on today's workers and employers. Who among us would volunteer to give more to the government? Would the government spend it better than we would?.

She says that her plan would make Social Security cash-flow positive without reducing benefits for current or future recipients. How? And that is not the only word in a particular language. How? How can she do that? How if Obama feels the same has he not done it already?

No matter your stance on Social Security and the candidates, the message is to stay abreast of our presidential candidates' plans for this all-important program. Unless you believe everything the politicians' say (Trump is not a politician), make sure you check it all out. Hopefully this book has helped you so far in your quest.





## Chapter 10 Donald Trump Will Protect Social Security Because He Loves America!

**Hillary will do what puts money in her pocket**

Hey folks, everything I write is just an opinion. Don't get upset. I see Trump as wild and pure and I see Hillary as demure and waiting, unseen in the bushes to have her way no matter what it takes. I could have written an emotionless fact-filled version of this book but it would have taken me forever. I would have been continually falling asleep.



Seniors know we cannot trust Hillary Clinton to save Social Security and we cannot trust that like Obama, she will not, right out of the gate. try to substantially lessen our monthly benefits.

Hillary is a lifetime politician with about 30 years of chicanery, prevarication and schmoozing under her belt. Donald Trump is not a politician. In fact so many elite establishment politicians even in his own party have come out against him that it makes the rest of us know we are backing the right horse.

We love who Trump really is and we know we have the right man. Many of us, including me, thank God for Donald Trump. Without Trump, America would be cursed to perdition by the selfish greedy politicians that have almost destroyed this great country. Trump won't let it happen. He is a builder, a problem solver, and a fixer.

When I was with IBM as a Senior Systems Engineer I was known as a problem solver. I know Donald Trump without ever having met him. He is a problem solver. You cannot be who he is without being a problem solver. He will solve the problems we face in America and by doing so, he will make America great again. I know he will!

It is no mystery for Trump advocates as to what motivates them. We are dedicated to the notion that Donald Trump must be the next President of the United States. As a senior, in a book written for seniors, I see Donald Trump as being the perfect candidate for those of us long out of our kid diapers. We are in it for keeps. Donald Trump is one of us.

Yet he hides nothing. He is honest. He knows that he is a rich man and he knows that most people are not rich like he

is. Trump is well aware that Social Security is vital for the needs of about 54.5 million of the 55 million who now automatically collect benefits. He is on the record for advocating that the other .5 million at the top of the SS benefit receiving ladder give their checks back to the program. Thank you Mr. Trump.

There is not one Democrat who speaks up and says they are for white people or that "white lives matter." That gets a little old for my blood. I am naturally for white people because I am white but when a black man enters the arena of public ideas, who is better suited for the presidency than a white man, I am on his side. As a Democrat I was for Obama rather than Hillary in 2008 until of course, I learned about Obama's secret non-American agenda.

Before I got to know Trump as another example, I was for Dr. Ben Carson. I still look at him as a great man and I am glad that President Trump will have Dr. Carson in a key role in his administration.

I suspect most black people by default are for black people because they are black. I am not a racist and neither are they. There are a number of black people in my inner circle who I absolutely love. I suspect there is the same proportion for black people who enjoy great white friends.

If we can take the police rhetoric out of the idea that all lives matter, I would say we are onto a healing message. Like me and you, black or white or brown or yellow or red, Donald Trump believes all lives matter, and he is especially concerned that seniors on Social Security are paid in accordance with the bargain made with the government long ago when we first permitted our government to take

the money from our paychecks to assure a respectable retirement.

The number of blacks who are pro-trump are increasing because they know that Donald Trump is not a racist and when he tells the black folks in desperate circumstances that they have nothing to lose, he is asking for their vote. He calls it like it is.

As a Democrat myself, I see how the Black trust has been abused by the Democratic Party. They take the loyalty of the black constituency for granted and never give anything back. Why the Black people are so loyal to the Democrats is a conundrum to me. Trump will change that by making the lives of the inner city Black population so worthwhile, they will again enjoy waking up in the morning. .

Black people got no change and then all their hope was gone with Obama. What happened to Obama would be a great book if anybody could really find out the answer. He did not help whites. He did not help Blacks, and he did not even help himself.

As a white person, I love watching Donald Trump extend his helping hand to all Americans, especially to a group that other Republican candidates over the years had dismissed as unachievable—black voters. To my black friends out there, welcome aboard the Goodness Train shown symbolically on the next page. It's nice to see you all here.

It started out that working-class white people made up the bulk of the Trump fan base. We showed up in huge numbers for Trump. We filled stadium after stadium and we are still filling them up. Now, the color inside the stadium is not all white as more people see an honest and



true American, who just happens to be rich, ready to take their cause forward.

Figure 12-1 The Goodness Train for Blacks & Whites Alike  
– Big enough to handle us all!



When we witnessed the debate on September 26, we saw a mostly relaxed Donald Trump debating a well-trained automaton who would not be slowed down in getting her thirty year old message out to the TV screen. Everybody got the Hillary message. "You don't matter to me," was her message "until you elect me... Then watch!" Trump people do not like the Hillary First messaging. At the debate we got the Trump message of inclusiveness and greatness for America. Even more people, black and white etc. now are in Trump's corner.

Black people especially have been hurt by the Obama administration. There are no jobs and Obama does not seem to care. Black or white, Obama does not care. He is not a racist. He cares as little for his black side as his white side. He does care for Obama, however. Despite Obama's lack of real help, Blacks care very much. For years it was OK for members of the black community to blindly follow Democratic Politicians both white and black wherever they would lead.

It was an automatic. Despite Democrats having a history of racism from even before Abraham Lincoln, somehow Democrats put the word out as they often do that Republicans were the bad guys. Republicans did it. But, Republicans did not do it. Republicans fought for the rights of Blacks in America. For years Democrats voted to keep blacks "in their place." Now, they take bows for work the Republicans actually did.

Cagy politicians often called themselves Black to appeal to the Black voters. Bill "Bubba" Clinton for example, before Obama, claimed to be the first Black president. Yet, after the elections, nobody addressed the problems of the inner

cities and the problems of the Black folks living there. Crime and death prevail to this day. Nobody could live with that.

Trump has asked the Black Community to give him a chance. If anybody can fix it—Donald Trump can. He is a problem solve of the highest caliber. He has ripped out the words *no* and *cannot* from all of his personal and business dictionaries. Trump can! It is that simple.

Look at what the *give-away crowd* of Democrats have done in robbing the spirit of Black Americans. Incompetence in running some of the largest cities in America has caused Black People and other American Minorities to lose hope. Nobody offered a hand except for a hand shake at election time. Election time was the only time anybody mattered to the corrupt politicians of which there are far too many in America.

That is one reason why I believe Donald Trump is a great change agent. His unique talents enable him to reach out to all Americans to make America great again. It is well appreciated by Blacks and Whites alike who, one at a time, are coming to see Donald Trump as the only thing new on the political scene in the last hundred years. That is because Mr. Trump is not a politician. He cares about America and he cares about the American people—all people. .

I feel so strongly that Trump is the man for America, especially for seniors, that I wrote this letter to the editor of the local Citizens Voice newspaper in September, 2016. The paper titled the article: *God gave us Donald Trump*. Here goes

There are many billionaires who want things their way on taxes and they figure they will benefit if their

lobbyists get to the right politician. Donald Trump is actually running for office as a billionaire. He does not need a job. Yet, he is investing a lot of time in America. He does not need it. But, if he is successful, his kids will grow up in America and he wants it to be the finest country of any possible country ever. Bravo, Donald Trump.

Mr. Trump wants it to be like the America as founded by honest founders. Donald Trump is intrinsically honest. He may round up on some issues in his favor but he is not corrupt. He wants his kids to love him and respect him just like you want your kids to think of you.

We are only on Earth for a short time. Why should we not do our best? I love that Donald Trump, a billionaire who needs me like a hole in the head, thinks I matter. He thinks you matter. He thinks America matters. He thinks God matters. He is right on all points. Unlike you and me, he has the means and the opportunity to really show God and his family what a good man he really is.

We have been waiting for you, Mr. Trump, since Ronald Reagan left us. God gave us Donald Trump. I am convinced that it is up to us to make him our president. We did not know how bad the Bushes were until they went into their recent crying tantrum because they lost. We just know that they were not too good when they had the power. Donald Trump is bombastic, arrogant when he knows he is right, and he is often inartful in his speech when he is upset. However, he, like my father, is a very good man. I welcome the opportunity to cast my vote for him. I thank God for the opportunity.

Brian W. Kelly





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