

Some key info:

U.S. Population:	304 million	
Actual Taxpayers:	75 million	←
Over 65:	37 million	
Employment	<u>1999</u>	<u>2009</u>
Private	107 mil	112 mil
Health-Edu	14 mil	19 mil
Government	20 mil	23 mil

Who Pays Federal Income Tax:

Income Range	Number of Taxpayers	Percent of Taxpayers	Percent of Total Payment
\$0 → \$19,000	39 mil	27%	-3%
\$19K → \$37K	33	22%	-3%
\$37K → \$65K	31	20%	5%
\$65K → \$110K	24	16%	14%
\$110K → \$225K	16	11%	50%
Over \$225K	5 mil	3%	37%
Actually Pay Tax	75 mil	100%	

National Debt	<u>1999</u>	<u>2000</u>	<u>2009</u>	<u>2014</u>
	\$5.6 tril	\$10.0 tril	\$12.8 tril	\$16.6 tril

How much is a trillion of debt:
 \$1 with 12 zeros = 1 million \$1million
 \$16.6 trillion = \$221,300 per taxpayer

Health Care:

House Bill: 1990 pages, 9-inches tall, weighs 19 pounds Cost is \$2.4 million per word!

Total cost is at least \$1,040 billion plus another companion \$240 billion for “doctors do not have lowered Medicare fee fix”. Moreover, recent analysis now indicates that the real cost of the House Bill covering 10 years of health care is will be \$2.4 trillion dollars! (*heritage.org*) To be deficit neutral, the \$1 to \$2 trillion would have to be paid by Medicare cuts or health care rationing and by yet more tax increases.

House Bill mandates most employers to provide health insurance and for you to purchase insurance if they do not:

The House bill’s payroll tax fine for companies with over a \$750,000 annual payroll is only 8% of your wage. Companies with under \$500,000 payroll are exempt all together from having to provide insurance and it is up to you to buy it!

If you do not have health insurance and your employer does not provide it, you must buy it for yourself by spending up to certain percentage of your income! For example, if you have \$66,000 of income, you will be required to spend up to 12% of your income (\$8,000 a year) to buy health insurance before you get any subsidy relief.

Alternately, the fines in the Senate Bill for not having health insurance are only \$750 for you and \$1,500 for a family. But...the IRS will enforce this as a criminal non-payment of your income tax! If you don’t pay your wages will get garnished, bank accounts seized, and you may even go to jail.

However, since the fine is only \$750 —and you can get this \$5,000 public plan health insurance at any time that covers preexisting conditions—, why would you buy it now when you could wait till you get really sick and actually need it? If most people do this, then health insurance costs for the rest of us increase significantly because the premium base then includes fewer \$5,000 healthy young people to help pay for the unhealthy rest of us and seniors! Congress has totally ignored this likely outcome in the health care bill analysis.

New mandated minimum benefits (pre-existing conditions, vision, dental, etc.) for ALL plans:

An existing family plan costs around \$12,000 and the cost increase for this is estimated at \$2,000. This raises the employer's cost of providing insurance to you to a total of \$14,000. Health care cost for a single person is around \$4,000 but will likely increase by several thousand due to the new coverage mandates. For a single person, buying high deductible or catastrophic health care coverage is no longer an option.

If you like your existing plan, you probably can't keep it!

Firstly, your employer has 5 years to meet the Federal new guidelines for his health insurance plan including preexisting conditions, dental, etc. If this changes your existing plan (and it certainly will), you are no longer grand fathered and will be automatically pushed into the public option.

Secondly, your employer will be very tempted to bail out of providing insurance to you because not providing it and paying the fine is far cheaper to him. Your existing family plan already costs your employer around \$12,000 and will likely rise to around \$14,000 with the new coverage mandates.

In comparison and with a breathtaking economic ineptitude, the House bill's payroll tax fine is only 8% for not providing health insurance for companies with over a \$750,000 payroll! (8% of your \$66,000 salary would be only \$5,280). Thus, it would pay your employer to dump your \$12,000+ plan and simply pay the fine! (It saves him \$6,720 a year which he can use to pay the plan's new 5.4% health tax on his 'wealthy' income.)



The Lewin Group calculated the impact the House bill's public plan would have on existing health insurance coverage and found with a public plan 56 percent of Americans with employer-based coverage would lose their current coverage.

You probably can't keep your doctor either!

The Senate bill requires that Americans buying through the new insurance exchanges —and as we've seen, that will soon be most Americans— must get their care through something called a "medical home." A Medical Home is similar to an HMO and you will be assigned a primary care doctor. He will control your access to specialists and will decide which services, like MRIs and other diagnostic scans, are best for you, and will decide if you really need to see a cardiologists or orthopedists and the like.

...but ...

he/she may not be around anyway!



Clearly, any kind of government regulated health plan will add more people, bureaucracy, paper work, and frustration to a doctor's practice along with potentially lower reimbursements per visit. An IBD/TIPP survey of 1,373 practicing physicians found that: "Four of nine doctors, or 45%, said they 'would consider leaving their practice or taking an early retirement' if Congress passes the plan the Democratic majority and White House have in mind."

A 2.5% excise tax on all private purchased plans. There is also a 2.5% tax on all medical 'appliances' incl toothbrushes and tampons:

If you can keep your plan, this tax will likely cost you an additional \$400 a year.

House Bill has \$426 billion in Medicare Cuts: Assume cuts are the total for 10 years and the average life of senior on Medicare is 10 years and that the 37 million over age 65 are in a Medicare program.

**\$10,000 of rationing per Medicare user
Mammogram and PAP circus is already occurring.**

In a stunningly blatant disregard for member opinions regarding rationing and Medicare cuts and even membership cancellations, the inevitably Democrat leaning AARP is supporting the House and Senate current plans for health care reform.

What you may not know is that AARP, a \$1.8 billion corporation, rakes in nearly \$500 million per year in royalty 'kickbacks' from AARP endorsed companies selling Medicare products to its members! The health care reform plans will cut \$117 billion from the popular Medicare Advantage plan that allows seniors to purchase coverage beyond traditional Medicare. Forcing seniors back into the traditional Medicare program would provide AARP with millions of new customers and a major increase in AARP corporate revenues.

If you are disgusted with the AARP torpedoing your interests: you might want to cutup your card, send it back, and try americanseniors.org

Who are the 47 million we're doing all this for and how many will use it:

Type of Uninsured	
Illegal Immigrants	9 mil
Misreported as no insur	9
18 to 34 year olds	5
Make over \$75,000	7
Between jobs	7
Say can't get	9
Total	46 mil

Say would use if House plan 6 mil

Those of us already insured 258+ mil

Source : 'After all the fuss, public health plan covers few' AP Nov 1,2009

Thus, we are about to screw up the health care system for 295 million people to cover 6 million!

Will this change provide health care for illegal immigrants:

The House and Senate bills supposedly exclude illegal immigrant coverage. However, every enforcement provision and card check amendment has failed in Congressional vote. Thus, illegals will likely be covered.

House and Senate bills do not have tort reform:

Trial lawyers are among the biggest donors to congressional Democrats with 95 percent of their donations. Obama administration estimates Tort Reform savings at \$54 billion over 10 years. But, most experts estimate the savings at around \$200 billion over 10 years or \$2,700 per taxpayer.

Health care for Congressman, Senators, President, etc. are exempted from all of these provisions and from any “public health care” plan:

If this health care reform is such a good idea and wonderful benefit, why have all our own Senators and Congresspersons, and the President, exempted themselves from it.

Also buried in the plans are some ‘special treatments’ for unions that you won’t get as an ordinary citizen taxpayer.

The current House version of Obama Care (H.R. 3200) grants Secretary of Health and Human Services Kathleen Sebelius tremendous discretionary authority to regulate health-care workers "under the public health insurance option." Monopoly bargaining and compulsory union dues may quickly become a required standard resulting in potentially hundreds of thousands of doctors and nurses across the country being forced into unions

Ms. Sebelius will be taking her marching orders from the numerous union officials who are guaranteed seats on the various federal panels (such as the personal care panel) charged with recommending health-care policies. Big Labor will play a central role in directing federal health-care policy affecting hundreds of thousands of doctors, surgeons and nurses....

The House bill has a \$10 billion provision to bail out insolvent union health-care plans. It also creates a lucrative professional-development grant program for health-care workers that effectively blackballs nonunion medical facilities from participation. The training funds in this program must be administered jointly with a labor organization—a scenario not unlike the U.S. Department of Labor's grants for construction apprenticeship programs, which have turned into a cash cow for construction industry union officials on the order of hundreds of millions of dollars each year.

There's more. Senate Finance Committee Chairman Max Baucus has suggested that the federal government could pay for health-care reform by taxing American workers' existing health-care benefits—but he would exempt union-negotiated health-care plans.

(The Wall Street Journal)

\$10B aimed at union retirees Provision called welfare by some, not enough by others

..... a \$10-billion provision tucked deep inside thousands of pages of health care overhaul bills that could help the UAW's retiree health-care plan and other union-backed plans.

It would see the government -- at least temporarily -- pay 80 cents on the dollar to corporate and union insurance plans for claims between \$15,000 and \$90,000 for retirees age 55 to 64.

Greg Mourad of the National Right to Work Committee called it "a shameless case of political payback," saying Democrats and President Barack Obama are trying "to force the rest of us to pay billions to cover those unions' health care."

Labor advocates say even more funding may be needed.

(News Busters)

Payday For Unions

Labor: If there's any question as to why union toughs turned up at recent health care town halls and got violent, consider what they were gooning for: a \$10 billion bailout for their mismanaged pensions — at our expense.

(IBD)

National Debt:

What does today's \$12.8 trillion of national debt mean:

It is essentially money that has been borrowed by selling Treasury Bills to other countries with the income used to fund various existing government programs. This is real money and it has real interest that needs to be paid. About half of this debt has been sold to two countries: China and Japan.

At 75 million actual tax payers, this represents \$171,000 of real debt per taxpayer requiring real interest payments. At the historic interest rates, this requires \$9,400 of interest payment a year per taxpayer! If we tried to pay this debt down over 10 years, each taxpayer would have to pay \$22,700 a year for ten years.

Put differently, \$12.8 trillion of debt at an historic 5.5% interest rate requires federal interest payments of \$704 billion dollars each year.

In comparison, here is the present federal budget:

2009 Federal Budget	Billion
Social Security	\$644
Medicare	408
CHIP etc	224
Welfare	360
National Debt Interest	260
Department of Defense	515
All Other	695
Total	<u>\$3,106</u>

What about the Obama projected \$3.8 trillion more national debt by 2014:

This represents another 30% or \$50,700 of additional real debt per taxpayer requiring real interest payments. At the historic interest rates, this is another \$2,800 added interest payment a year per taxpayer! If we tried to pay this down over 10 years, each taxpayer would have to pay an added \$6,700 a year for ten years.

Put differently, the resulting total \$16.6 trillion of debt in 2014 at an historic 5.5% interest rate requires federal interest payments of \$913 billion dollars each year. This is 3.5 times the present payment in 2009 and in 2014 this annual interest payment will be almost twice our yearly national defense budget!

What does this all mean:

Intentional inflation to pay off this debt is not a solution! It causes interest rates to rise making future debt even more expensive. Moreover, it steals from your bank savings, 401k, and from your fixed payment pension. Also, your wages will not rise as fast as inflation increases your costs.

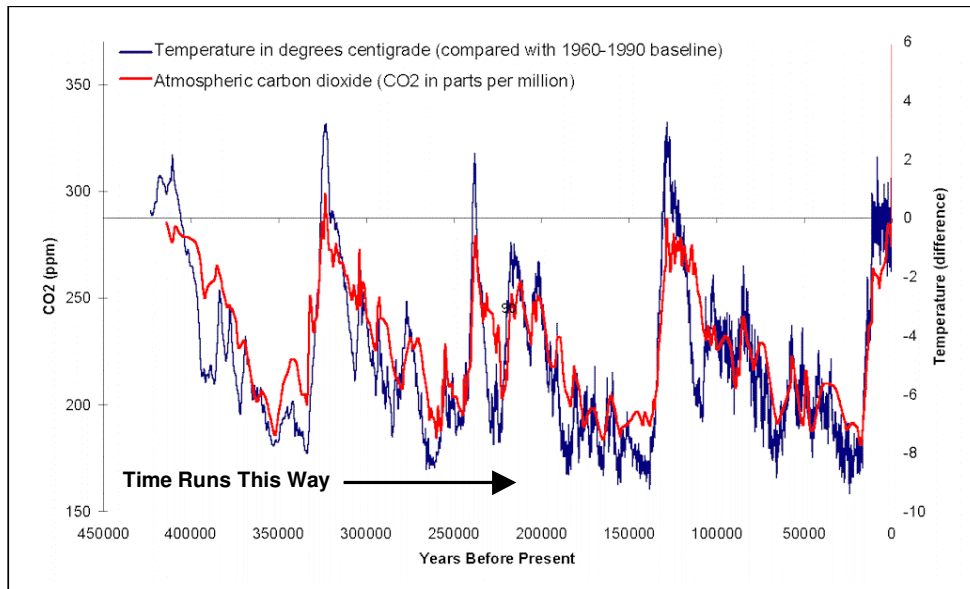
National debt is a real issue. Despite what you may think, National Debt is NOT 'funny Monopoly money with imaginary interest payments'!

National debt interest payments are 'as real as a heart attack' and are paid for by real tax dollars collected from you.

Cap and Trade (Carbon Tax and Global Warming):

Does global warming exist:

Yes, but not the way you probably think. Analysis of polar cap ice core samples show a fairly regular 100,000-year temperature cycle followed by a like



change in CO₂ levels. The troughs are ice ages! This is likely due to cyclic changes in the sun's output and possibly to the earth's orbital location or parameters.

No one knows for sure why, but it certainly isn't manmade. Clearly man was not around to cause any of the earlier global warming episodes that are just like this current one!

What about global temperature and CO₂:

Although not covered in the major media, a significant event occurred in March, 2009. It was leaked that the EPA suppressed an internal global warming report and silenced its author. The scientific evidence and reports conclusions did not square with the administration's agenda of regulating carbon dioxide.

To find the suppressed global warming EPA report and related E-mails, Google: *ITSSD Journal on Energy Security*. Both the report and E-mails are well worth reading.

What the manmade global warming advocates don't usually tell you is that the oceans are huge water reservoirs that absorb and desorb atmospheric CO₂ depending on temperature fluctuations —just like soda pop in your refrigerator. When the oceans cool they absorb more of the atmosphere's already existing CO₂; when they warm, they release it back to the atmosphere. If you look closely at the graph you will see that CO₂ change clearly follows temperature change, rather than the other way around.

How well have the global warming models worked:

November, 2009: ...hackers broke into the computers at the University of East Anglia's Climate Research Unit and released confidential files and E-mails to the internet...

These emails—exchanged by some of the most prominent scientists pushing AGW theory—suggest: Conspiracy, collusion in exaggerating warming data, cherry picking supportive warming data, possibly illegal destruction of embarrassing information, organized resistance to disclosure, manipulation of data, private admissions of flaws in their public claims and much more.... And, perhaps most reprehensibly, a long series of communications discussing how best to squeeze dissenting scientists out of the peer review process. (*The Telegraph*)

"The ClimateGate scandal exposes man-made global warming fears as quite simply the best science that agenda driven activists can manufacture. Claims that the UN IPCC is the 'gold standard' of scientific research have been forever tarnished." (*ClimateDepot.com*)

Not very well. Computer models predict that the average global temperature would increase 3.4 degrees Celsius (6.1 degrees Fahrenheit) by the end of this century, unless humanity drastically reduces CO₂ emissions.

However, satellite data from NASA shows no increase in average global temperature during the last eleven years. Thus, despite continued burning of fossil fuels, average global temperatures have stopped rising despite global warming model predictions.

In addition, questions have begun to surface as to the modeling fundamental assumption of reduced earth heat transfer back to space as atmospheric temperatures rise...a fundamental needed to support the contention of manmade global warming.

(Recommend that you Google: *monckton st paul video* ...and use the first hit. Watch the video and audio while viewing the presentation slide pdf.)

What is the Cap and Trade bill's goal: ...the impact on world climate:

A quick calculation confirms this minimal temperature impact:

Climate modelers predict that releasing 6,284,000 million tons of CO₂ for the rest of this century will increase the earth's temperature by 6.1 degrees Fahrenheit. Setting aside for the moment whether that amount of global warming would really occur:

The House Cap and Trade bill projects saving 142,000 million tons of U.S. CO₂ emissions by 2050. Thus, the global warming prevented from Cap and Trade would be:
 $6.1^{\circ}\text{F} \times 142,000 / 6,284,000$ or 0.138 °F

The House version seeks a 17% reduction from U.S. 2005 CO₂ emissions by 2020 and an 83% reduction by 2050. The Senate is similar but with a 20% reduction by 2020.

This comes by regulating the burning of fuels like coal for power generation, as well as users of natural gas, heating oil, gasoline, etc. Users include industry and commerce, as well as you and your home.

Even under this draconian Cap and Trade 83% emission reduction by 2050 —and even if the mainstream models were correct—, the result is a temperature reduction of less than 0.1 degree Fahrenheit in global warming!

(MasterResource.org)

'During a hearing today in the Senate Environment and Public Works Committee, EPA Administrator Jackson confirmed an EPA analysis showing that unilateral U.S. action to reduce greenhouse gas emissions would have no effect on climate.'

(epw.senate.gov)

How does the U.S. compare with other countries in CO₂ emissions:

Despite what you may think, annual U.S. CO₂ emissions are expected to remain relatively flat at around 6,000 million tons a year all the way out to at least 2030 without Cap and Trade. In fact as a share of the world total, U.S. CO₂ emissions will decline from 19% to 15%.

In comparison, China's CO₂ emissions are presently around 7,000 million tons a year and will increase to over 10,500 by 2030. China's share of worldwide CO₂ emissions will increase from a lion's share of 48% today to 55% by 2030. Moreover, China's share of CO₂ due to coal use will increase from 23% today to 30% by 2030!

(U.S. EIA)

What is the Cap and Trade cost impact on a typical homeowner:

Your direct energy real costs will increase by \$1,600 a year in 2012 and \$4,470 a year in 2022.

To these annual costs, you also need to add the related energy price increases in goods and services that you buy! For example, the Gross Domestic Product will decrease in 2012 by \$200 billion which is in effect a added cost of \$2,400 annually for a family of four.

Heritage estimates \$425 and \$700 energy price increases for a family in 2012 and 2022 but assumes far lower energy use per family than is realistic for a home owner.

The EPA's recent estimate of a \$175 annual family cost is almost 'criminally' misleading. It is based on consumption; not cost. It mistakenly discounts costs which winds up understating them by a factor of nine. It also assumes cost saving emission allowances are given to families even though they are promised to industry.

The Congressional Budget Office estimate ignores economic damage and is based on accounting, not economics. "The biggest doozy in the CBO analysis was its extraordinary decision to look only at the day-to-day costs of operating a trading program, rather than the wider consequences energy restriction would have on the economy."

(heritage.org) (The Wall Street Journal)

This energy cost increase is based on a current use by you of \$23 a week for gasoline, plus an average currently monthly bill of \$220 for electricity and \$150 for natural gas. If you want to calculate your energy cost increase using different consumption levels, the increase in real energy prices under Cap and Trade for 2012 and 2022 for: gasoline, electricity, and natural gas are respectively: 11.6% and 26%; 45% and 90%; 16.5% and 55%. For example if your annual electric cost is \$1,500 today, your electric bill increase in 2012 due to Cap and Trade would be 0.45 x \$1,500 or \$675. This would bring your new real electric bill in 2012 to \$1,500 + \$675 or \$2,175. This is before the effects of ordinary inflation which will further increase your energy bills.

(heritage.org)

Are there other restrictions on my home:

The Act sets strict home energy standards that will periodically escalate over time. You will probably be required to purchase one or more home energy efficiency inspections to show how your home measures up. The resulting inspection Label has to be prominently displayed.

As these Federal standards tighten, the Act is not clear as to whether or not you will be forced to comply with —and pay for— these new energy efficiency upgrades. At minimum however if you sell your home, the buyer or his bank will likely require you comply with and pay for the upgrades to meet efficiency standards.

In any event, mandated efficiency upgrades and their costs will likely apply to any replaced bulbs, appliances, furnaces, etc.

Most likely you will have to have the energy efficiency of your home measured. You may also have to comply with the new energy and water efficiency requirements. The EPA administrator can raise the standards every year, even above the automatic energy efficiency increases built into the Act.

The Act's Building Energy Performance Labeling Program establishes a labeling program for each individual residence. Your Label must be posted on your property to show your efficiency rating. The EPA Administrator will identify the achieved energy efficiency performance for "at least 90 percent of the residential market within 5 years after the date of the enactment of this Act." The EPA Administrator will get \$50M each year to enforce the labeling program; the Secretary of the Department of Energy, an additional \$20M each year for enforcement.

Also, the Act's Greater Energy Efficiency In Building Codes establishes new energy efficiency guidelines for the National Building Code and mandates their application to all State and Local jurisdictions.

(sodahead.com)

What will the Cap and Trade impact be on U.S. jobs:

Major job losses will occur from energy price increase damage across the economy. This includes significant manufacturing job losses to overseas countries like China with less regulation. These U.S. job losses will total 1.9 million as soon as 2012, and will reach 2.5 million by 2035.

(heritage.org)

Despite what Green Job creation advocates say, Cap and Trade will result in significant lost private sector jobs. This is so expected that the bill even has its own three year unemployment compensation package for workers loosing their jobs because of the bill.

All this for less than 2 tenths of a degree cooling over the next century, which will absolutely crack up the Chinese and Indians who are praying (if the communist government of China would admit to praying) that this legislation passes! Why?

Because it will absolutely kill the productive engine that is the lifeblood of the United States of America, the economic engine of the world! Of course they want it to pass, it will make them the world's only superpower. Throw in the fact they own a huge swath of our national debt, and you should now be seeing a very dark black cloud rising over our future.

(Washington Examiner)

**How much are all these CO₂ emission permits
..and ...where's all the money going:**

**The annual cost of CO₂ emission allowances
under Cap and Trade is expected to be \$100
billion in 2012; \$390 billion by 2035.**

**Some emission allowances will be sold by the
Federal Government and others will be traded or
purchased from overseas. If European experience
with their version of Cap and Trade is any guide,
many will be 'shams' from the Russians and
'scams' from the Chinese. Some of these CO₂
allowances are already known as 'Russian hot
air.'**

(Google: europe's dirty secret)

In 2004, Al Gore, former Vice President and author of Inconvenient Truth, started Generational Investment Management (GIM) to provide funding to businesses associated with alternative energy. GIM also happens to own 10% of the Chicago Climate Exchange, which will issue the carbon credits that Cap and Tax legislation is based upon.

In 2007, Al Gore became a partner in the venture capital firm of Kleiman, Perkins, Claufield and Byers (KPCB). This firm is heavily invested in renewable energy and electrical grid improvements. The market for their products is almost completely dependent on government programs in the form of subsidies, tax breaks or regulation. Al Gore's contribution to KPCB is to promote government intervention into the energy markets.

(Canada Free Press)

The cap-and-trade system being touted on Capitol Hill would create a multibillion-dollar playground that would, once again, create a group of wealthy traders benefiting at the expense of millions of average families—middle to low-income households that would end up paying more for food, energy, and almost everything else they buy.

Enron executives—before their well-deserved fall—did little to conceal their lust for cap-and-trade. In 2002, the Washington Post reported that "an internal Enron memo said the Kyoto agreement, if implemented, would do more to promote Enron's business than almost any other regulatory initiative outside of restructuring the energy and natural gas industries in Europe and the United States." ...

European governments and industries, in an attempt to stave off the economic impact of cap-and-trade, have found plenty of ways to game the system. Governments have freely handed out emissions allowances. Meanwhile, European consumers have suffered as energy rates have increased. Homeowners in Germany are paying 25 percent more for electricity now than they did before the implementation of cap-and-trade.

Washington has little reason to expect different results here. Emission trading has the potential to be the next sub-prime housing market, the next Enron, the next blow to our already weakened economy

(U.S.News & World Report)

THINGS YOU CAN DO:

Use the AMA's own toll free number and your zip code to directly call your Congressperson or Senator at no cost. Simply call (800) 833-6354. This is the AMA's own automated grass roots hot line system. It will ask for your zip code, and then via a menu it will automatically directly dial your representative's or senator's office so you can make your opinion or concerns known.

Alternately you can Google 'writerep' to get your Congressperson's name, contact, and office location. Simply Google your Senator for contact info.

Do something to make your concerns and opinions known!!!

A group or demonstration or townhall meeting is probably best from the point of view of communication effectiveness. Next would be a personal office visit followed by letters, telephone, and Email. If being sent to Washington, letters can be held up for several weeks for 'anthrax' radiation treatment while FedEx gets through without delay. Email is more likely to simply be counted pro or con, so you can probably get counted multiple times simply by creative variation or return addressing on different days.

Join a Tea Party protest or townhall meeting with like minded citizens. Despite what they say publicly, this kind of thing really worries politicians! One of the better sites for finding national/state/local groups, meetings, and demonstrations is www.grassrootsnation.com.

Incidentally, 'teabagger' has a very pejorative sexual meaning probably known to Democrats who use it to demean protesters. Don't use the term.