

# HOW TO FIX SOCIAL SECURITY

As we all know, the Social Security system is currently the proverbial “third rail” in the American political system – **NO** one will touch it, and few politicians will even discuss it in public or on the record! This is no longer acceptable because of course, Social Security, in its current operational form and economic *state* is nothing more than a Ponzi pyramid fraud and con-game run by the U.S. government, and we have all just recently seen, thanks to Bernie Madoff, how those sorts of pyramid schemes end for ALL the participants – **VERY BADLY**. Of course, by the designed nature of the financial scheme, no participant is ever even aware there is a problem **UNTIL THE FINAL MOMENT OF THE SCHEME WHEN IT IS DISCOVERED THAT THEY HAVE ALL TOGETHER BEEN IRREVOCABLY WIPED OUT ENTIRELY!**

Currently, the Social Security system is one of the largest financial “problems” this nation faces, as it has set an unsustainable course for national insolvency that some American generation is simply going to have to eventually address in the relatively near future. However, because of its politically “*untouchable*” status, the Social Security system has grown through the years to become a huge, **unintended entitlement program** that is guaranteed to break the nation’s budget and bankrupt the American people, if its current operations are not reformed, transformed, **and restored, now**. What do I mean by restored? Well, the Social Security system **was never designed or intended to operate as the entitlement program that it currently pretends to be**, it was **intended to be, and** under the actual written provisions of the statutes of the United States Code enacted **is, a welfare program that is supported by a tax**.

The truth about the Social Security system is that it was never intended to be an entitlement program, **OR** an insurance policy, **OR** a pension plan, **OR** a retirement funds program for **anyone**. It was intended to be, and was originally legislated as, **a welfare program that is supported by a tax**. The fact that across time this welfare program, that was originally intended to be only for “*widows and orphans*”, has been transformed by socially “*progressive*” politicians into a financially debilitating national entitlement program that is on course to bankrupt both the American government and nation if it isn’t changed soon, must be addressed by the new crop of conservative congressmen (and women) coming to Washington in January.

**Of course, this turns out to very easy to do**, because there is no politician on Capitol Hill who can, in today’s economic reality, stand in front of the American People (or the TV cameras) and defend the current Social Security Administration’s (S.S.A.) practice of giving welfare checks to millionaires. And that of course is exactly what is going on in the Social Security system. Every month thousands of millionaires are needlessly sent millions of dollars of Social Security WELFARE benefit checks by the S.S.A., while the nation sinks into financial oblivion and eventual bankruptcy.

**NOW, HOW INSANE IS THAT? Why are we giving welfare checks to millionaires? THEY DON’T NEED THE WELFARE – WHY DO THEY AUTOMATICALLY GET IT!** You see, when you **PAY A TAX**, you are **NOT ENTITLED** to **GET YOUR MONEY BACK!** It then belongs to the government, not you. **There is no entitlement in taxation to have the tax returned to you later.** So we have to change the Social Security system to restore its intended nature as a **WELFARE** program, and to terminate its operational nature **as an entitlement for the rich**, wealthy, and middle classes. **Taxes, in America, are for the U.S. GOVERNMENT to use** to pay its operating expenses, **THEY ARE NOT FUNDS THAT ARE TO BE AUTOMATICALLY RETURNED** (with interest) **TO THE TAXPAYER** by any (alleged) right! **SOMETIMES**, the taxpayer, **MIGHT** get some tax dollars returned, **BUT ONLY IF HE** (or she) **QUALIFIES** for the “*return of funds*” at the time he or she attains eligibility to claim any “*benefit*”.

Currently of course, the system allows **EVERYONE and ANYONE** in America who made contributions to the system during his working lifetime, to file a claim for financial “*social security*” benefits upon reaching a certain age level, **without any further or additional consideration beyond age, controlling one’s eligibility to receive the benefit**. This of course, has resulted in the ridiculous and un-defendable current system operation, wherein **thousands and thousands of millionaires all across America are now drawing monthly** (social security) **welfare benefit checks** out of the U.S. Treasury, at a time when the U.S. Treasury is flat-out going broke. This is not only indefensible, but is also immoral, or at the very least, amoral.

And of course this means that this so-called Social Security “*system*”, **as a welfare system, is a complete and total failure**, because it operates **with precisely the opposite effect that it was intended** to have when it was originally enacted and was “*sold*” to the American People as a *welfare* system that was intended and designed to help the poor “*widows and orphans*”. However, instead of providing the needed monthly benefits to the poor, the disabled, the indigent, and the “*widows and orphans*”, **it now operates instead as a legal entitlement for the middle and upper classes**, who receive much of the benefit moneys paid out, **despite having no real financial need, which is paid as an entitlement** based on contribution, **rather than as a welfare benefit based on need**. The program thus, for the most part, fails the poor **because most of them don’t live long enough to ever be eligible to claim any meaningful benefit, after they paid the tax for their entire working lives**.

Thus the so-called welfare system, in its current perversely insane operation, has precisely the opposite effect of what was originally intended; - **instead of taking money from the wealthy and giving it to the poor** at the end of their lives, **it rather takes money from the working poor for their entire lives, and distributes it amongst the wealthy and middle class as an entitlement** (for the “secure”). **The insecure, the poor, never see any real return** on their lifetime’s contributions because the age of eligibility to file a claim for a benefit is set so high that most of the working poor **NEVER ATTAIN THAT AGE BECAUSE THEY DIE A COUPLE OF YEARS BEFORE THEY GET THERE!**

**This makes the system FUDAMENTALLY IMMORAL** as it takes, **NOT FROM THE RICH TO GIVE TO THE POOR, BUT rather, only TAKES from the POOR to give to the already wealthy.** **Exactly the opposite of what a truly moral system would do. Exactly the opposite of what was originally intended.** The system of course was designed that way, because that’s the only way it can exist. The government simply can’t afford to pay for everyone in the country, rich and poor, to live well to age 100, so they run this fraudulent program to deceive you into believing that they will take care of you when you are old, if you will only vote for them when you are young. But they don’t, and they won’t, because they can’t. Just ask anyone who is dependent on Social Security for their month to month existence if the benefits paid are sufficient to live well.

**AMERICA, YOU HAVE BEEN TAKEN BY THE “progressive” Congressional THIEVES, BECAUSE THEY TOOK ALL THE SOCIAL SECURITY FUND MONEY AND SPENT IT ON OTHER THINGS and PROGRAMS.** **They did this** because they know that, after all, **IT WAS A TAX**, and the government (Congress) can spend its tax revenues any way it wants, on any thing it wants, and it further knows that it can terminate the benefits and raise the tax anytime it wants.

**So, how do we fix this untouchable entitlement monstrosity before it financially destroys us? THAT’S EASY, all you need to do is RESTORE the original intended fundamental MORALITY to the program, and JUST STOP GIVING WELFARE CHECKS TO MILLIONAIRES!**

**That’s where you begin.** There is no politician in America that will stand in public (or in front of the TV cameras) and defend giving welfare checks to millionaires as a general *welfare* policy, and that is the way to get a “handle” on this national problem. Because once you admit that we should **not** be giving welfare checks to millionaires, I will immediately then ask, well how about the guy worth \$950,000.00 (\$50,000 less), should he get a welfare check?

Most people will agree that he too, should **NOT be allowed to get a welfare check**, as \$950,000.00 is plenty of money sufficient for one (or two) to live well for many years, where properly utilized within their “means”. So, one is immediately led to the bottom line question of; “What is the amount of wealth an individual (and / or a couple) should be allowed to have, before he /she / they are disqualified from receiving any Social Security welfare benefit checks, regardless of how old they are?” And of course, **that is not for me or any one person to decide or dictate** to the rest of the nation. That is a matter that must be put up for national discussion and then settled within Congress with law after debate.

However, once you have established this “*means test*” as an additional, now controlling part of the eligibility requirements for claiming Social Security benefits, we will be able to eliminate almost a third of the current Social Security recipients for at least half of their *benefit eligible* life, if not more. This means, you can substantially lower the overall rate of the Social Security tax. This means the effective rate of tax could be cut nearly in half from the current 16% of payroll, to a lower 8% burden, that would be imposed similarly as today, with 4% being collected by withholding from the participating employee, and a matching 4% being collected from the employer. Thus providing tax relief and stimulating economic recovery.

The 4% collected from the employers should then be used to fund the account from which the benefit claims are paid to eligible persons, and the 4% withheld from the employee should be routed, **NOT** into that general disbursement fund, but into a personal retirement savings account that can be invested under the control of the individual employee himself in certain low risk types of investments, i.e. certain approved stocks, bonds, funds, Bills, and notes.

Of course, because it is a “tax” that is intended to use the wealth of the nation to help support the impoverished at the end of their lives, there should be no cap, as their currently is, on the amount of an individual’s earnings that are subject to the tax. Currently, only the first \$90,000 of a person’s earnings are subject to the tax. That should end. IF the tax is 8%, then everyone should pay the full 8%, including the very wealthy, who will now, under these proposed changes, probably never get a dime in benefits. **HOWEVER**, remember, **NO MONEY** was actually taken from those wealthy persons because the 4% withheld from their pay **is still in their own personal retirement investment account**, - it was only the employer’s matching 4% that was contributed to the benefit claims fund. This of course makes the program constitutional as no property is actually taken from the citizens as tax, and the taxation of the businesses’ “*employment*” can be legitimately sustained as an excise tax.

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