Can "We" Save America Before It's Too Late?

The USA Is Almost Not Even Recognizable …

BAD POLITICS

WOKE IDEOLOGY

FEDERAL DEFICITS

FEDERAL BUREAUCRACY

America's Debt Crisis

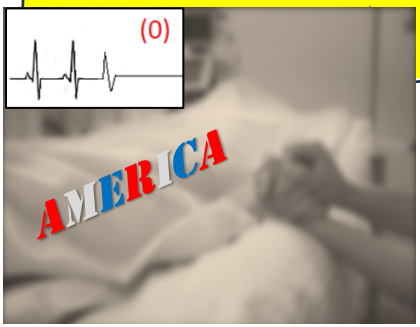
It's TERMINAL!

Part 2 of 3

A Citizen's Graphics and Picture Guide to The Federal Debt

MAWA "*Make America Whole Again*"

V-3 6/25



Our national debt is not only about money, **our money troubles are entirely due to poisoned politics**.

To balance our budget and reduce spending, our Federal Government needs **to change drastically** and **quickly** **return to our roots**, only then can we begin to pay down our debt and Make America Great Again

DRAFT

This Info Tract Created by: the 9th grader ©

I have a 9th grade education, hence the pen name "the 9th grader." I'm just an average blue-collar citizen, now retired, who is lost to understand how hundreds of college educated elected officials let our country get into so much debt. Apparently, politics can make someone's college education utterly worthless. Think about it, over 90% of our elected officials have college degrees! ***Yes, this is their mess … they made it! If they get away with it, they will leave with a fat pension and leave this debt upon you and I.*** *9 years ago, I made a similar tract describing our national debt problem which was serious then, but not yet terminal as it is now. I created these 3 new tracts because* ***we must act ASAP****.*

Below is a portion (I do not have room for the whole thing) of a brilliant observation (1980's) by Chalie Reese, then a reporter at the Orlando Sentinel. I will insert the entire article in the 3rd and final debt tract.

DRAFT

the 9th grader

OMAUCWMI

545 PEOPLE By Charlie Reese *(a snippet)*
https://www.orlandosentinel.com/1984/02/03/545-people-are-responsible-for-the-mess-but-they-unite-in-a-common-con/ to see the entire article

"Politicians are the only people in the world who create problems and then campaign against them.
Have you ever wondered, if both the Democrats and the Republicans are against deficits, why do we have deficits?
Have you ever wondered, if all the politicians are against inflation and high taxes, why do we have inflation and high taxes? ...

… It seems inconceivable to me that a nation of 300 million cannot replace 545 people who stand convicted -- by present facts -- of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 545 people. When you fully grasp the plain truth that 545 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.
If the tax code is unfair, it's because they want it unfair.
If the budget is in the red, it's because they want it in the red.
If the Army & Marines are in IRAQ, it's because they want them in IRAQ.
If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way.
There are no insoluble government problems. ..." - Charlie Reese

As of 3-28-25, our federal debt is >

www.usdebtclock.org

$36.6 trillion dollars.

In this 2nd tract of 3, we will explore how grave our debt is, in the 3rd tract I will offer solutions to solve our debt problem. Hopefully one or more of the 8 debt perspectives in the 1st tract helped you to understand the **ginormous** size of the federal debt.

I want to begin with this statement: *"I voted for Ross Perot in the early 90's, because he understood the federal debt track America was on. Nixon/Ford, Carter, Reagan and Bush Sr spent a lot of $ that we did not have. Ross captured nearly 20% of the votes, which means a good portion of Americans understood the federal debt problem too. In 2016 and 2024 I voted for Mr. Trump. Then and much more now, we need an aggressive budget minded leader, even if it takes a "*radical leader*" who understands* ***that America is about to fall under the weight of its own debt*** *and that means* ***some very radical changes have to occur.***

*I've worked hard all my life, took very few vacations and spent frugally. Retired, I have no stocks or bonds or gold reserves to fall back on, I receive Social Security to live on, but I understand I have to live within my means. By working hard, my wife and I paid off all our debt over a decade ago. The "*I want it now*" mindset of most Americans is why debt continues to hurt American families and America. Interest just burns away your money, it can kill your future, every American must understand that compounding interest is your pathway to poverty and total ruin. There comes a point where compounding interest* ***will take everything you have****."*

If you have comments about this draft tract, please email them to; debt@the9thgrader.com

the 9th grader ©

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Federal Fact: 1862 - President Lincoln signed into law a revenue-raising measure to help pay for Civil War expenses. **The measure created a Commissioner of Internal Revenue and the nation's first income tax.** It levied a 3 percent tax on incomes between $600 and $10,000 and a 5 percent tax on incomes of more than $10,000.

Americas Debt Problem is on a Terminal Path

In this 2nd tract I hope to help everyone understand why we are at a point of *nearly* no return, it **really, really matters that some drastic changes have to occur and without delay.**

Unfortunately, the average person and apparently none of our federally elected officials understand that debt ignored reaches a point of no return, a point where there is really nothing you can do to cure **the unavoidable demise of compounding interest**.

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America's situation is terminal there are only three choices:

- **a)** We immediately institute a facet of very drastic actions.
- **b)** We enter a restructuring type of bankruptcy and reorganize.
- **c)** We ignore it and our government/dollar/economy collapses **uncontrollably** on its own.

In these 3 short debt tracts, I do not have the space to go into the details and nuances of every point or option as with the 3 choices above, others can explore the details and begin those debates.

Personally, I choose item **a)** above because it starts a process that:

- We *(our leaders)* at least have some ability to control what we do from one year to the next, **b)** and **c)** results in less control.
- Paying down debt has to start at some point because ignoring debt is financial suicide leading to **c)**.
- choices **b)** and **c)** result in far more transitional chaos.

Whether you like him or hate him, President Trump appears to understand the perilous point America is at right now. That said, we do not have to agree with some of President Trump's methods, **but the immediate necessity is where I think the conversation needs to be.** Unfortunately, Mr. Trump skipped over the "*inform and educate the public about the seriousness of the federal debt*" phase and jumped right into hacking away at the federal bureaucracy, resulting in distrust, because citizens do not understand the underling need supporting President Trump's sweeping actions. He needs to correct this ASAP.

I want to balance my opinion with another opinion by a reputable publication the "Business Insider". In 2023, the BI essentially took a position that the then $33 trillion in debt was not really a problem as long as we are paying the interest on the debt, i.e., we're ok. Indeed, a lender may be content with getting interest only … until you can't pay the interest or are way over-leveraged.

I as a 9th grader strongly disagree with the BI authors' position. Before I could begin to consider such a supportive debt position, I would want to know where all the year over year money was being spent? The assumption BI made was; it went to "*worthwhile*" spending, i.e., things that needed to be done. That is another analysis, but suffice to say I disagree, yet you as readers now have two opinions to consider.

6 Reasons Our Current Federal Debt is at a Terminal Condition

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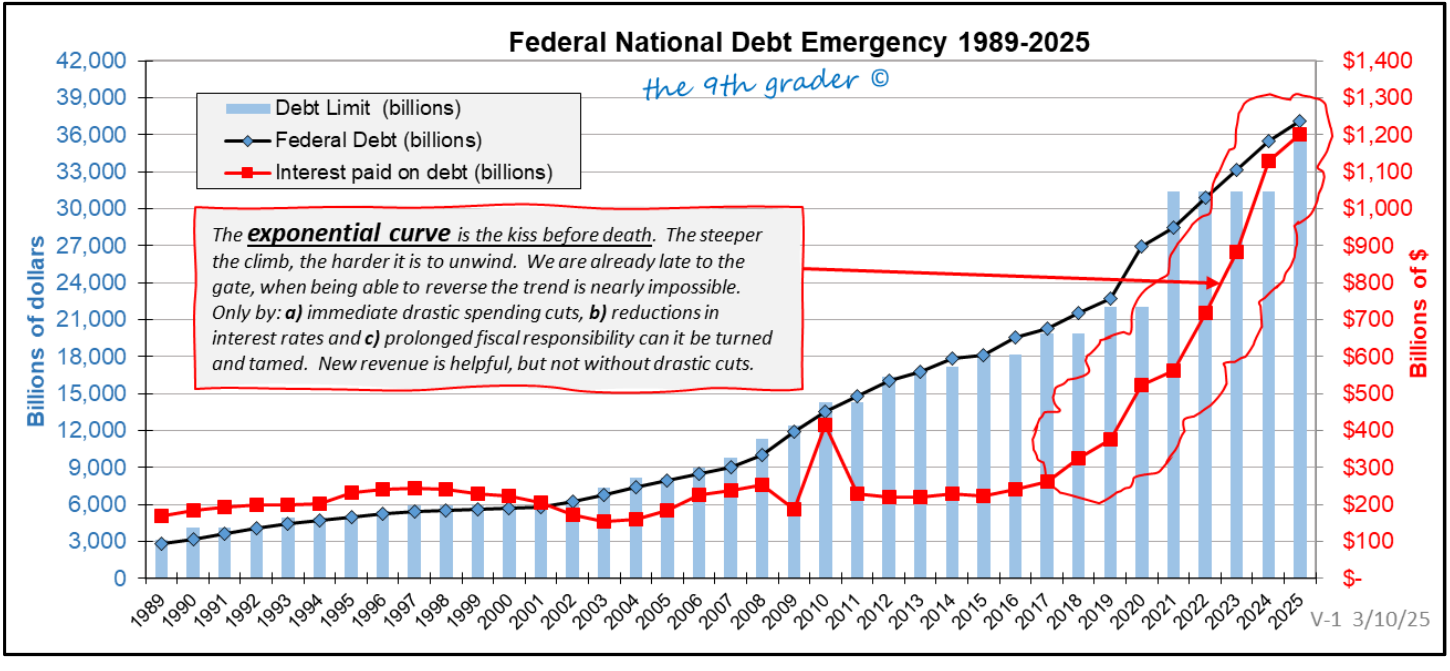
1 Year after year of not paying down the debt, has resulted in hitting **the deadly "*exponential curve*".**

We are well into an *exponential curve* with regard to our federal debt servicing ability. **This means certain death unless very drastic measures are taken**. Exponential debt growth or exponential inflation always occurs before a currency becomes worthless.

Many who encounter this **beast** unwisely believe that balancing their spending to their revenue will tame it but once the exponential curve has taken off; that effort alone will do very little. When any entity encounters an exponential curve of debt, there is little can be done to manage it, **it rather manages you!**

Think of the exponential curve this way; you are walking off your country front porch and are about to step out onto the walkway when you hear the rattle, in the blink of an eye, you see the coiled rattle snake just below your leg just as you step off the porch. **No way around it, you get bit!**

The exponential curve results from an otherwise benign horizontal data trend going into a rapidly escalating vertical *(hockey stick shaped)* movement which gains momentum exponentially, quickly exceeding the axis scale it might normally be plotted against. With respect to debt burden, it is usually the point of no return.



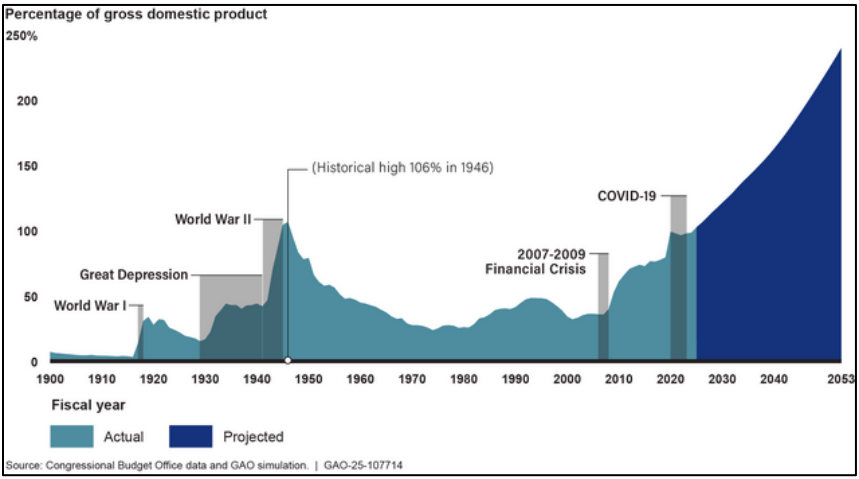
Whether you live or die will boil down to getting antivenom ASAP even then, much tissue and muscle will be destroyed. Depending upon the amount of venom injected and the absence of medical treatment … death is likely. The warning *(rattling sound)* is short, the path you are on must immediately be changed or you will feel the fangs of death.

The first 4 steps of an exponential curve represent the rattle sound and the initial sting of the fangs sinking in. The poison now begins its hideous work. Absent immediate preventative action *(or a miracle)* America is doomed to collapse if not die.

2 Major Institutions and the Federal Government's own agency reviews our federal spending and debt problem

a) Government Accountability Office (GAO) The Nation's Fiscal Health: Strategy Needed as Debt Levels Accelerate, GAO-25-107714 Published: Feb 05, 2025.

The federal government is on an *unsustainable fiscal path that* ***poses serious economic, security, and social challenges if not addressed.*** Congress and the administration will need to make difficult budgetary and policy decisions to address the key drivers of federal debt and change the government's fiscal trajectory. **The sooner actions are taken, the less drastic they will need to be.** Perpetually rising debt as a share of GDP is unsustainable.



b) The Hill - US Could default on debt as soon as July Analysis

by Aris Folley 3/24/25 ***"The federal government could default on its debt as soon as July, a new forecast from the Bipartisan Policy Center***

warns, raising pressure on Congress for action.
https://bipartisanpolicy.org/report/x-date-march-2025/

The prominent think tank forecasted on Monday that the so-called "X-Date" would likely arrive between mid-July and early October.

"Fiscal responsibility is not just about avoiding financial calamity time and time again—it's about ensuring economic stability and paying our bills on time," Margaret Spellings, president and CEO of the think tank, said in a statement.

"This year presents many opportunities to begin getting our fiscal house in order without risking the full faith and credit of the United States. Policymakers must commit to responsible budgeting, which starts with avoiding debt limit brinksmanship and its impacts on our economy."
https://thehill.com/business/budget/5210371-federal-government-debt-default/

c) Finbold - $9 trillion of US debt will mature in 2025; Should investors be worried? Aneena Alex, Feb 4 2025 ***"****The outsized U.S. national debt has ballooned to $36.2 trillion, and a staggering $9.2 trillion of it is set to mature in 2025. This accounts for 25.4% of the country's total debt, raising concerns over its implications for financial markets, interest rates, and economic stability.*

The rapid accumulation of debt has been fueled by historic levels of deficit spending. More recently, since 2020, debt has grown by $13 trillion, averaging $2.6 trillion per year for five consecutive years."
https://finbold.com/9-trillion-of-us-debt-will-mature-in-2025-should-investors-be-worried/

d) Analytical Perspectives - Budget of the U.S. Government FY 2025, Section 21 pg 253 *(The last budget of President Biden's term 10/2024 thru 9/2025)* "***Debt is the largest legally and contractually binding obligation of the Federal Government***."

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3 **The annual interest on our debt payments is consuming a much larger portion of the budget.** This requires more borrowing to pay the interest and a lot of pressure to make significant and repeating reductions in other budget line items to be able to make the debt payments.

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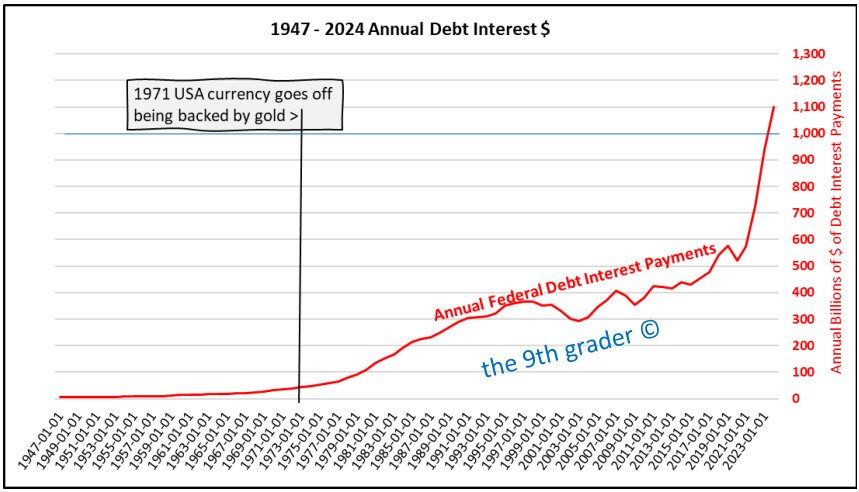
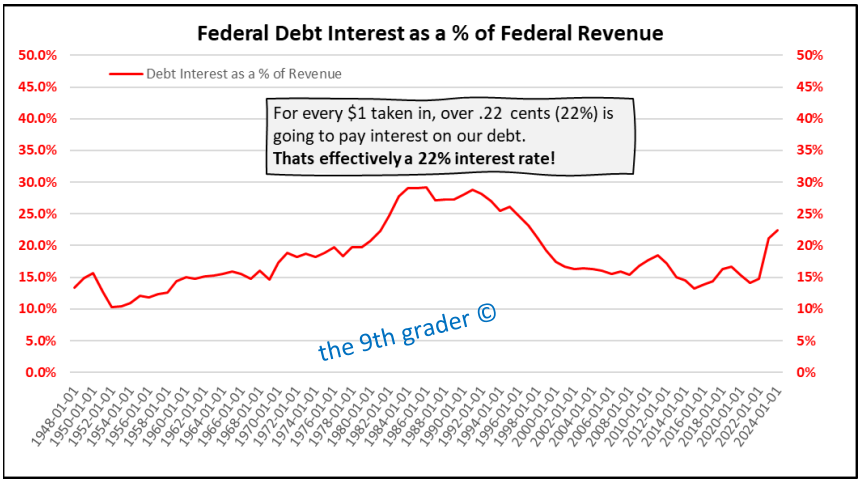
Right now, for every $1 trillion our federal government receives, it is having to pay $220 billion in interest payments. Thus, we paid **$1.1 trillion in interest alone in 2024** and the "*2025 Federal Budget*" *(Biden FY 2025 budget)* **will likewise require <u>at least $1.1 trillion in interest payments.</u>**

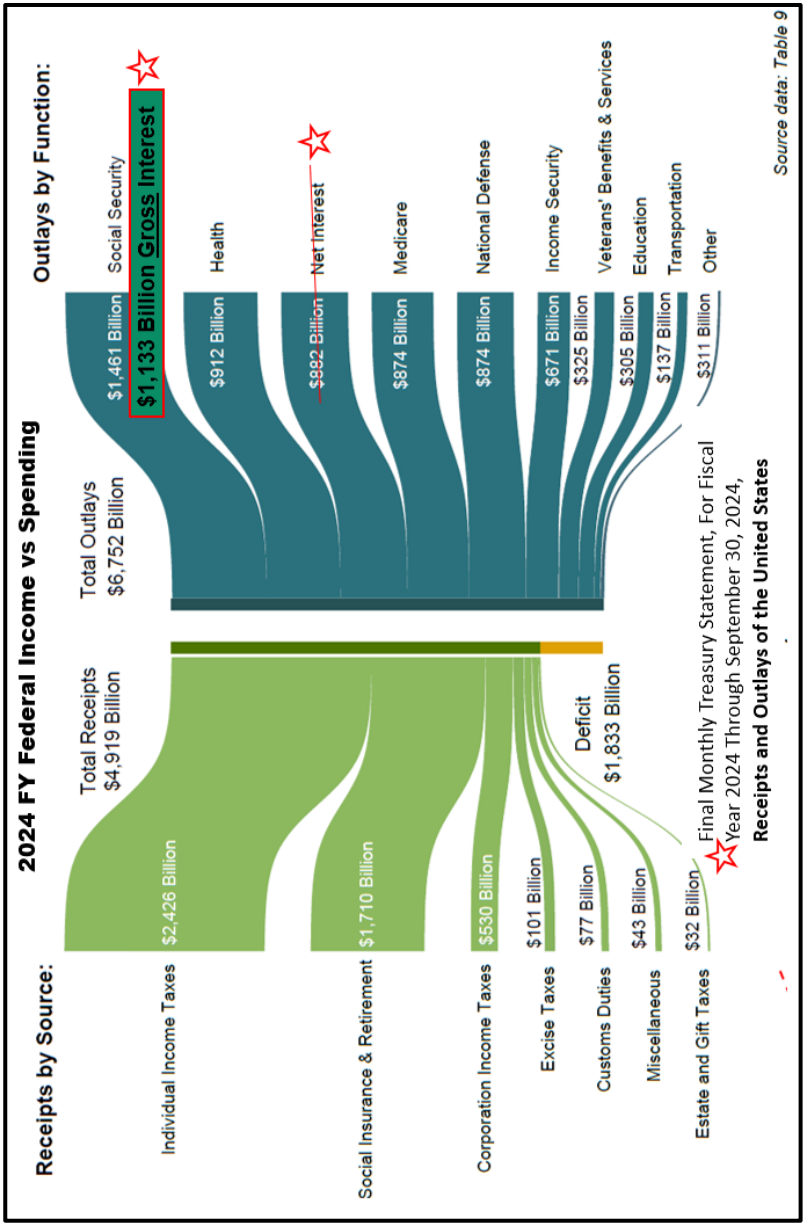


Interest should be no more than 10% of revenue to be in a manageable position. We are again climbing above 20% of revenue.



Over the last few years, interest payments on our federal debt have jumped from the 6th largest ` to the 3rd largest expense. But notice it indicates the interest "net" which in no manner reflects **<u>the actual $1.133 billion we are actually paying on our federal debt</u>**.

Note: I modified the U.S. Treasury graphic at 3 points identified by red star.



The ribbon graphic is from the publication "*U.S. Treasury Final Monthly Treasury Statement, Receipts and Outlays of the United States Government, For Fiscal Year 2024 Through September 30, 2024, and Other Periods*" Figure #2 on pg 4, however in the same publication, Tables #3 (pg 9) & #5 (pg 19, Interest on the Public Debt, **<u>shows it was actually *(gross)* $1.133037 trillion dollars for FY 2024.</u>**

Department of Labor	3,835	65,672
Department of State	5,824	37,017
Department of Transportation	16,954	117,389
Department of the Treasury:		
Interest on Treasury Debt Securities (Gross)	84,448	1,133,037
Other	-23,881	183,816
Department of Veterans Affairs	15,767	325,004

Refunding Internal Revenue Collections, Interest	611	.....	611	5,308
Other	1,037	.....	1,037	6,692
Total--Internal Revenue Service	16,269	.....	16,269	229,987
Comptroller of the Currency	127	584	-458	1,296
Interest on the Public Debt:				
Interest on Treasury Debt Securities (Gross):				
Public Issues (Accrual Basis)	75,913	.....	75,913	896,007
Special Issues (Cash Basis)	8,535	.....	8,535	237,030
Total--Interest on Treasury Debt Securities (Gross)	84,448	.....	84,448	1,133,037
Total--Interest on the Public Debt	84,448	.....	84,448	1,133,037
Other	16	9	8	178
Proprietary Receipts from the Public	.....	49,514	-49,514	.....

This would make <u>debt interest</u> the **<u>2nd largest expense</u>** of the federal government. **<u>"Gross debt interest"</u>** <u>more accurately depicts our debt problem</u>.

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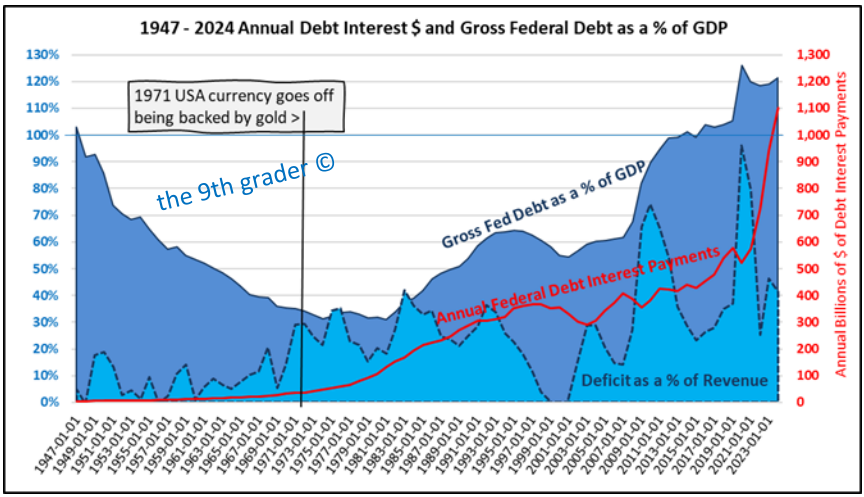
4 Our gross federal debt exceeds America's Gross Domestic Product (GDP) which is the total value of our commerce



Our gross federal debt now **vastly exceeds the total amount value of trade in the U.S. economy.** Federal debt is 121.5% of our GDP.

Collectively, our "Debt as a % of GDP", our "Yearly Interest payments in $" and our "Deficits as a % of Revenue" **are all indicating trends in very hazardous upward directions.**

5 Our federal debt now exceeds the total market value of our entire Federal Gold Reserves.

According to the treasury report for 2/28/25 the U.S. Treasury had 261,498,926 troy ounces of gold. The U.S. Treasury uses a legally defined "book" value of $42.222 p/ounce that results in a mere $11 billion in book value. However, the current *(3/20/25)* "market" value of gold is $ 3,020.00 p/ounce which results in a total of **$33.35 trillion dollars** or $33,344,001,072,858 well under our current federal debt of $36.5 trillion.

Of course, the U.S. has many other assets, but they also have another **$2.4 trillion of "obligation"** with regards to "*currency in circulation*". This may(?) be the first time in history where our federal debt exceeded what we have in gold.

Of course, since our US dollar is no longer linked to or backed by gold, *(President Richard Nixon, August of 1971)* our "cash" money's true value is only what people **think** its worth**.** Thus **our U.S. dollar is precarious.**

The very day a few million people or a couple of nations think America is starting to wobble, is the day our currency starts the journey towards becoming worthless.

Collectively, if other nations begin to think our debt is too high to successfully be managed, several **death nail** actions start occurring. They are;

Nail 1) Peoples of the world will stop respecting our government bonds as sound investments, thus we lose our ability to pay our bills and obligations, causing greater fear for anyone holding federal bonds,

Nail 2) Many current people/nations holding federal bonds may start to "cash" them in early before their maturity, to then convert them into a different and more stable investment,

Nail 3) Purchasers of our now risky bonds will stop buying them entirely or wait until we offer higher interest rates and only buy them for very short durations, *(1-14 days)* thus making the threat of total default *(bankruptcy)* much worse,

Nail 4) The troubled view of the dollar's value quickly leads to massive hyper-inflation inside of the USA. Soon, it could indeed take a full day's wages to buy the grain to make a loaf of bread. *(Revelation 6:6 a soon to come true Bible prophecy)*

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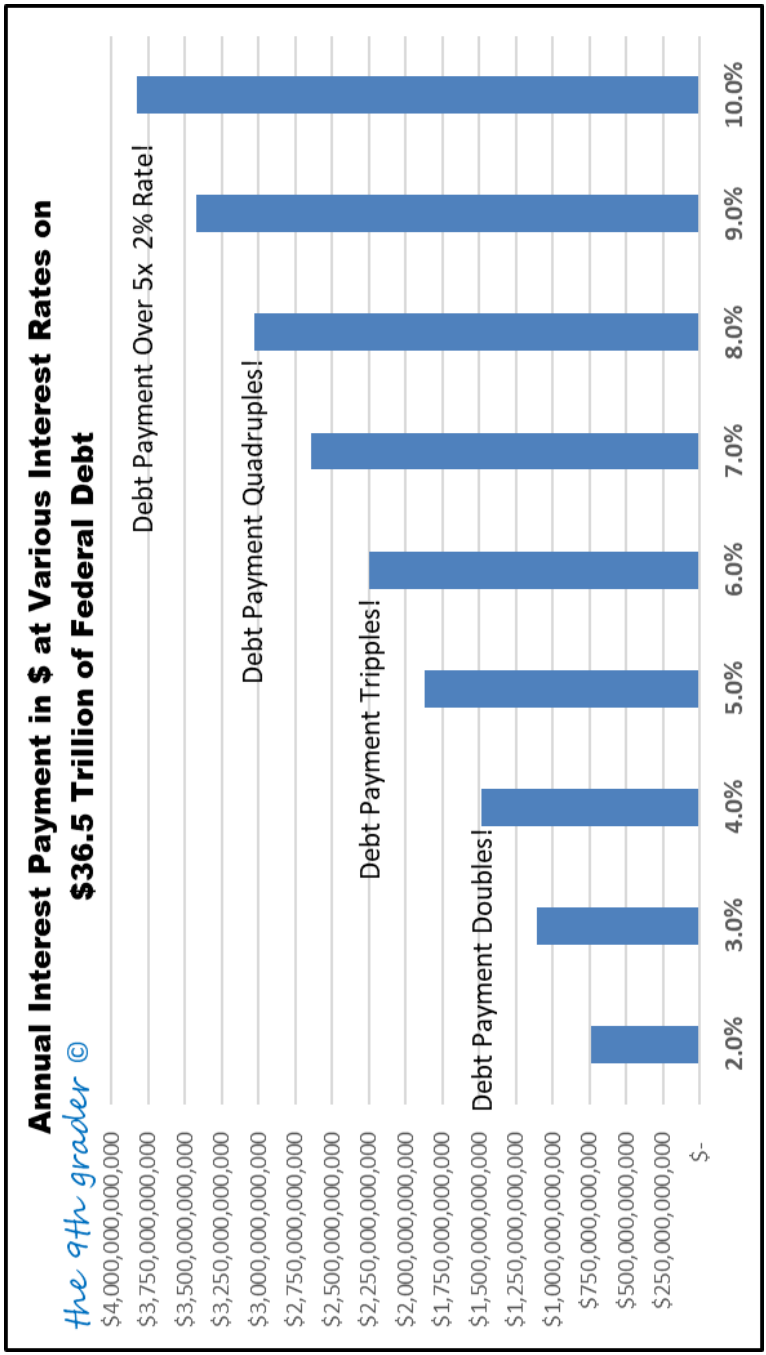
6 Fed Rate increases and resulting interest rates required to refinance the federal debt, vastly exasperate the payment service ability of the federal debt.

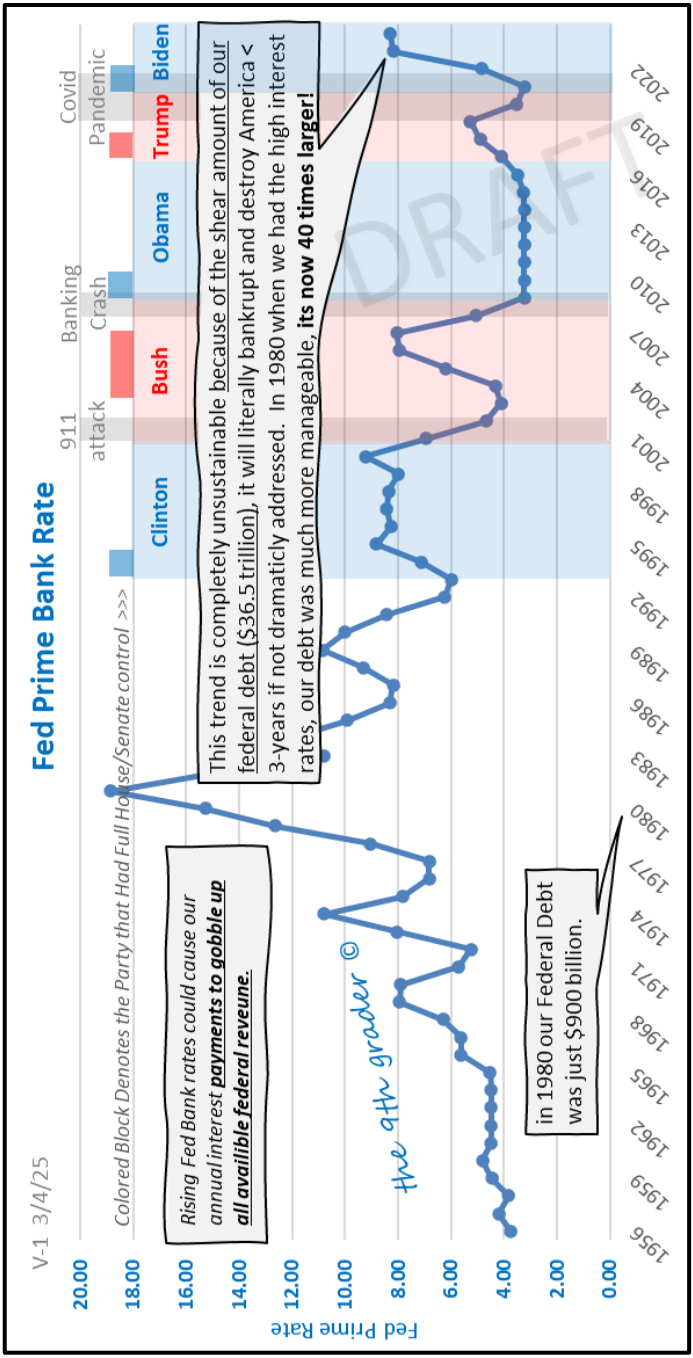
Everyone should understand that the interest rate on any loan can matter more than the total value of the loan. The federal debt is $36.6 trillion. Locking in a loan interest rate for the entire term makes budgeting simple, the additional interest debt burden on annual income doesn't change. However, much of the federal government's debt is financed using short term periods less than 2 years, a significant portion is less than 6 months in term and there are even super short terms lasting only days. While many of the debt securities are "fixed rates" the fact that they are "short terms" means **the federal debt is really financed using "variable" interest rates" because much of our debt instruments are short term.** What that means, **is increased uncertainty with regards to accurately making budget projections.**

In 2024 the "averaged" debt interest rate the government paid was 3.324%, … higher than any year since 2010. **This is a danger signal!**

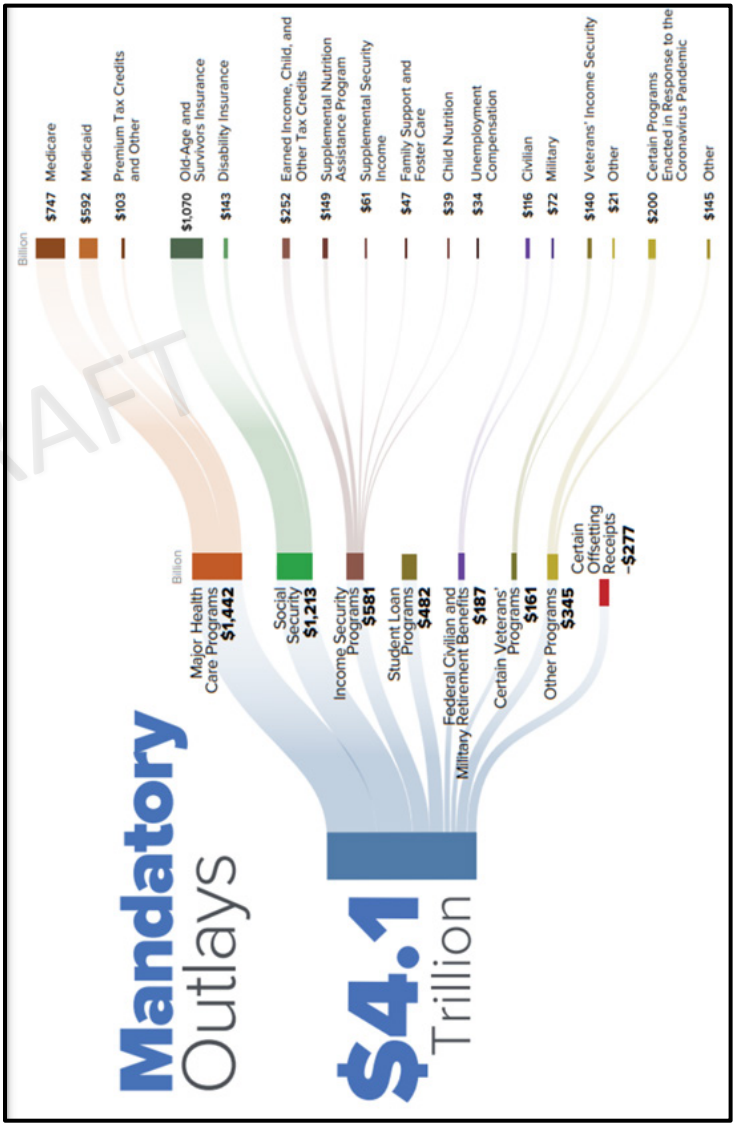
The interest rate really matters, in the following chart we can see the effects of just a 1% increase in the interest rate.



The interest on the federal debt can turn on us at any time, for a variety of reasons that we have no control over. **<u>It has been rising over the last 3 years.</u>**



I find it quite odd that the U.S. Treasury does not show debt interest payments as "mandatory" outlays … do they think we do not have to pay the holders of debt bonds and bills the interest that is due? Yes, I get that "mandatory" means prescribed by a congressed passed law, but maybe congress doesn't pay attention to interest debt because they do not see it as mandatory? **The reality is that it is mandatory, because if the government ever fails to pay interest and/or redeem these revenue (loans) bonds or bills, America is toasted.** Where will the money then come from?



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7 **Here is some federal government leadership wisdom** … when you are deep in credit card debt, get another credit card and use it to pay off the other credit card debt you are unable to pay. If you have 5 credit cards maxed out, get 5 more and use them to pay off the others.

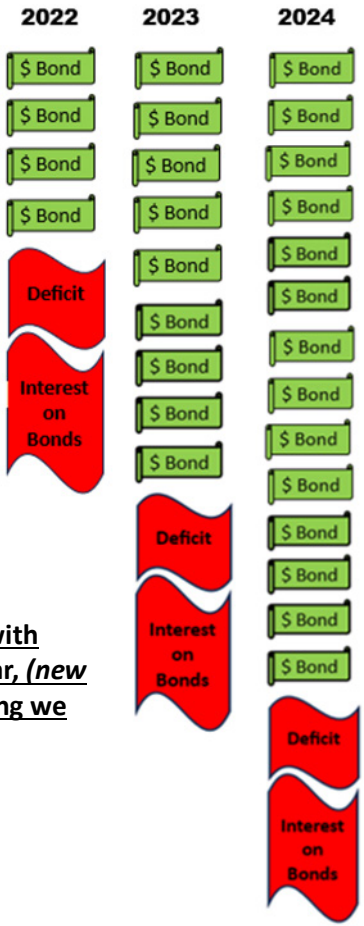
Obviously, that is **<u>not</u> wisdom, it is utter foolishness!**

What the Federal Reserve is doing for each Congress and each President is obtaining more and more new loans to pay off; **a)** old loans, **b)** deficit overspending and **c)** the interest on those loans and they do that year after year.

Let's be clear, **<u>NO DEBT IS BEING PAID DOWN</u> <u>its just continually being refinanced</u>**.

All year long, the Federal Reserve pays those who bought T-bills or bonds, by selling even more T-bills and bonds.

<u>We are not paying any debt, we are *(symbolically)* continually refinancing with thousands of new credit cards each year, *(new bonds and T-Bills)* and somehow thinking we can get away with that forever?</u>



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8 **When our debt reaches the "weak confidence level", our currency becomes weaker,** meaning it takes more of it to purchase the same things we use to buy. Initially we refer to this as "**inflation**". A brief and simplistic overview is warranted.

<u>Regular inflation</u> might be regarded as when things begin to gradually cost more because of gradually higher labor and material costs at home here in America.

Another type of inflation results from shortage of some product. If you recall, during the initial Covid pandemic, we experienced a shortage of toilet paper. Prices went way up, people were buying out stores and stores began rationing it, people started selling individual roles on line for exorbitant prices. Controlling this kind of inflation requires maintaining a good balance between supply and demand.

Another kind of inflation results when things cost more because our money is worth less than it use to be on a global scale, which means imported materials cost more and labor demands more income to offset the devalued currency for any country significantly active in global markets.

Still another type of inflation results from printing money without good assets or solid credit paying ability to back it up. This is the worst kind of inflation and it quickly spirals into **"hyperinflation."** Just because a country prints money does not mean any other country will still accept its water down for full value.

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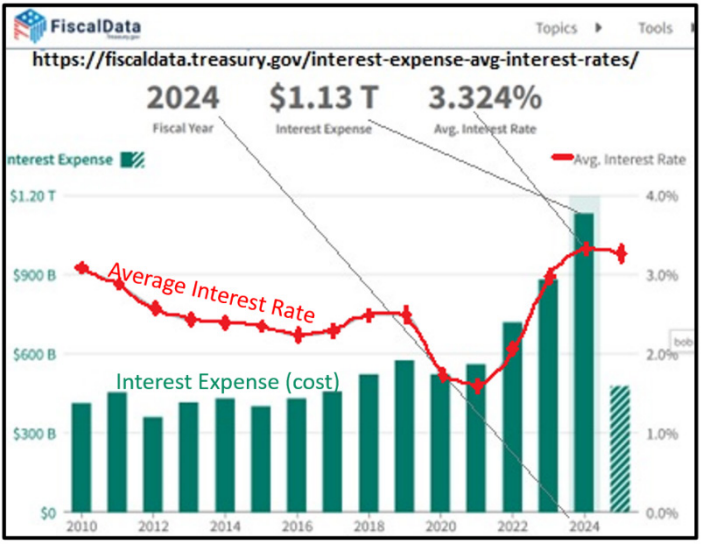
There are two main reasons a nation will print excessive money, **a)** the inability to pay bills or service debt and **b)** a major war which requires huge amounts of capital and labor to fund it.

The loss of confidence by those lending money to the borrower is why lenders are only willing to lend if a higher interest rate is offered. **Right now, the USA is having to raise its rates to get people to lend it money.** See the red line in the adjoining chart. You hear President Trump repeating that the "Fed" needs to lower the prime rate, because he knows that will vastly ease the pressure to make our current debt payments.



Rising debt interest rates equates to uncertainty, instability and weakness. Those with a poor credit score pay higher interest rates. While higher interest might be expected in war time, we are not yet in a war, unless you consider being so deeply in debt that we can only repay our debt with greater and greater amounts of borrowed money. If we were to get into a war next week, our existing debt ensures that all of the war would have to be financed above the what we are already borrowing to make our monthly debt payments. As such, we can create a simple equation that expresses a very real scenario that could at this point in time destroy America …

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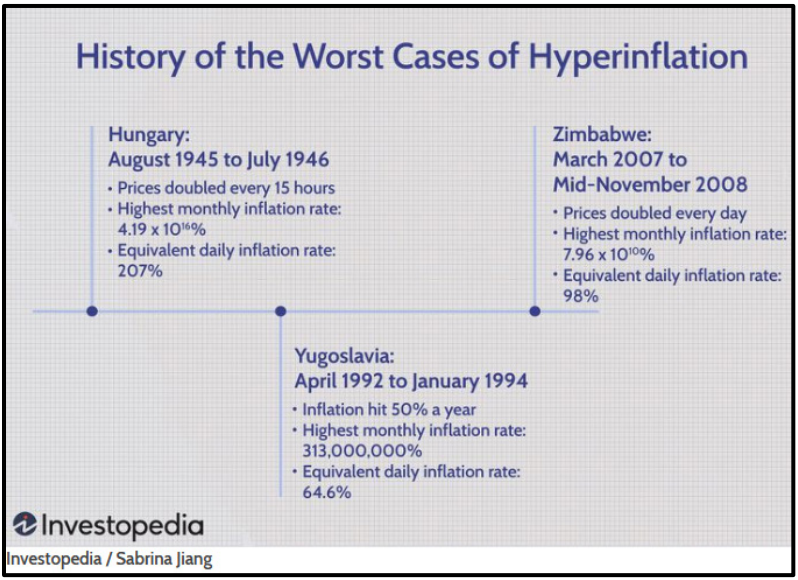
$36.6 trillion in debt + **any substantial war** = **inability to raise capital** = **hyperinflation**

Most every modern nation participates to varying degrees in a global economy, i.e., trade between nations is desired, expected and beneficial to all those participating. A world war would throw the global economies into a tailspin, yet we are indeed flirting ever closer to WWIII. Those best able to ride out a prolonged war will be those who have little debt, lots of human capital and lots of strategic material reserves. America is in a very weakened condition, not fitting of our "super power" status. Here are some very bad hyperinflation cases.



Graphic - https://www.investopedia.com/articles/personal-finance/122915/worst-hyperinflations-history.asp **Worst Cases of Hyperinflation in History** By Matthew Johnston Updated March 15, 2024

In the simplest of terms here is what our federal government leaders have been doing:

1. Expecting and getting revenue of **$4.8 trillion**
2. Spending **$6.0 trillion**
3. Resulting in **$ 1.2 trillion** of **new debt**.
4. Paying nothing on the credit card debt they already owe.
5. Borrowing more $ to pay the interest they owe.
6. No money has gone to actually paying down the loan value. The last time the federal debt went down, was the 1st year Nixon was in office (1969) after Johnson. For the last 56 years it has only gone up.
7. Using the last ditch method of getting new loans, to pay off existing loans.

Why is nobody we elected doing anything about this?

DRAFT

#1 Party politics

A. **The dirty little secret** for the Republican and Democratic parties is this; **both are mafias.** OK, legitimate mafias … on the surface. If you will begin to think of the Democrat party and Republican parties as mafia with mafia style bosses running everything, you will understand how our government actually operates. What we see on TV is not our government in operation. How our current government operates is really based upon **political party power bosses manipulating outcomes.** Money, power, control and corruption … sounds like mafia to me! Let's dive deeper …

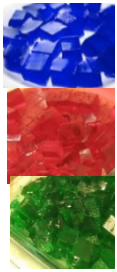
B. "*Every representative we elect is REQUIRED to spend about 40% of their time pursuing and courting **political party donors***." Both parties ensure full submission using internal power control. Those not working hard to bring in the money for the party will not get assigned any leadership positions on House and Senate committees. I know this to be true, because one day while with a federally elected official I asked him if it was true? Initially he said he didn't think it was 40%, but then with more refection, he said it might be.

C. Because our representatives ask the those with lots of money *(big businesses, unions, trade associations, legal entities, large NGO's, etc)* for money, **these donors expect and ask for something in return**. These kingpin donors say: *"If I donate*

$500k to the party, I need you to … a) arrange a government contract to buy 250,000 of my widgets." **<u>or</u>** b) *"pass a law requiring consumers to install my widgets in their home"* **<u>or</u>** c) *"give our NGO non-profit several hefty government contracts to support our work."*

D. Only after a house of senate party member demonstrates several years of <u>party</u> loyalty *(<u>not</u> American loyalty)* in bringing in money and establishes an ability to "*help make things happen*" will they be offered leadership roles. Once they begin to rise within the party, they may not have to spend so much time "*dialing for dollars*" as it's referred to, they will however become the "*facilitators*" to arrange the passage of spending bills or new laws that reward the money donors.

E. **Blue**/**Red**/**Green** jello trading is what I call another dominate activity revolves around in our Nations Capital. This jello has another name called "political capital" … it's another form of "*off the books power*" that our representatives use after they learn how to acquire this colored jello. There is very little substance to this political jello other than that the person who has 1 or more solid connections, i.e., able to get higher power people on board or in front of someone, or bring someone in power down upon you. Because of this, many other representatives are forced to kowtow to those with political jello. Biden and those closely connected to Biden certainly used their jello to get movement where ever they wanted. Mr. Trump and those around him are doing the same thing. The one thing about this political jello, is while we don't see it, each representative tries to become a person with some quantity of jello, … but it's also import to know, it can disappear in a heartbeat. So, each member of our House and Senate representative is not an equal, *(as we are taught in school)* many are subordinate to those who possess a good supply of jello. There used to be just **blue and red** jello, but since there is so much money in climate change, a new **green** jello was added.



F. If we were to add up all the political energy spent by both parties devising and implementing stunts that blame the other party for one problem or another, I would estimate that at 95% for the top party officials. These people are really not working for you and I;

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they are working for their party bosses and thus spend most of their time trying to reduce the influence of the other party. We are divided as a nation because Democratic and Republican party leaders are working hard to ensure Americans see the other as the enemy. These two parties work very hard to convince each of us, that the enemy is our neighbor. The fact is, that our debt is so high, is due to both of these two parties. Over spending and improper spending is a problem both parties have.

G. **In summary, our entire congress is not at all focused on America's real problems,** they are entirely focused on; a) pleasing the party bosses, b) dialing for dollars, c) arranging support for party boss bills and funding, d) working to get a committee assignment and may even a leadership role on a committee, e) bargaining with others to get more jello and when they have more jello, using it to influence others.

#2 Actually fixing the debt problem will not get you reelected.

1. While our house and senate representative's 1st goal is initially to please their party bosses, they do recognize that it takes voters to get them reelected. Notice I did not say their goal is to do what's best for America, … it's to get reelected.

2. To get reelected they chase the largest voter blocks first. If they cut back on spending, those actions will end up hurting voters of one flavor or another. This is why once a federal program and related spending is started; it is nearly impossible to kill.

3. Needs verses wants. Out of all our government entities, the federal government should be the least concerned with wants, and restricted to structural needs while letting states, counties and cities deal with wants.

Here is the logic of our congressmen/women … "*ignore it, I'm not man or woman enough to tackle this debt beast.*" Maybe why so many are in an uproar with President Trump, is that he is trying to tackle the problem ... and it's been so long that nobody knows what not spending beyond our tax revenue looks like!

Federal Fact: In 1981 our Congress established the "LUST Fund", which is one of a dozen or so other Trust Funds Operated by our Federal Government. Before you get to heated or otherwise curious, it stands for "Leaking Underground Storage Tank."

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President Trump seems to understand how bad our debt is and trying to get a handle on it.

But the reality is President Trump has only about 18 months before he potentially loses the house and senate due to all the turmoil the folks across middle America are experiencing. Tariffs can be a long term *(decade)* equalizer, but very chaotic in the short term *(2-5 yrs)* and may result in other negative consequences such as other countries find other trading partners for their needs and goods and our economy stagnates because American is no longer global participant.

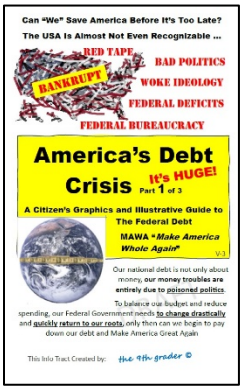
With a 2026 congressional election looming, conservatives will spend 2026 getting hammered in local town halls. Biden's handling of Covid is what moved many voters over to Trump. Those families never forgot Biden's Covid orders and resulting employment terminations. Biden then tried bribing everybody with massive spending and loan forgiveness, but he could not overcome his Covid disaster. Biden further divided America. President Trump is doing something that must certainly be done, drastic measures are NEEDED … but much more tactfully. **Our federal debt problem is very serious.**

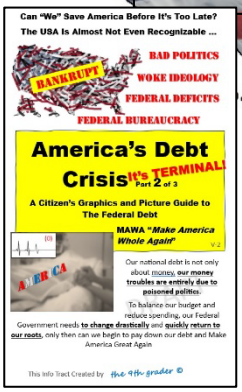
In the 1st tract we gained an understanding of how massive $36.5 trillion $ is, in the 3rd tract I will suggest faster and a less disruptive ways to fix our debt problem. Besides several others, **one method I have would have brought in $200 billion in President Trump's first 13 weeks and could bring in $1 Trillion each year.**

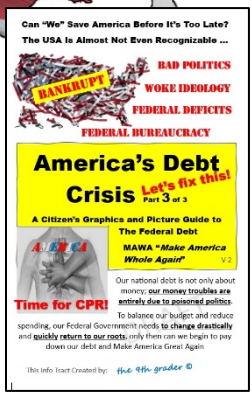
Every month that goes by, we lose this kind of new income. I have tried to contact President Trump and DOGE, POTUS emails never get to POTUS and there is no email for DOGE. Whitehouse call screeners keep me from reaching anyone with authority but I do have "unique" ideas that will raise billions. Sadly, there is no way to contact anyone with authority in our government … so I will mail these debt pamphlets to them in the hopes these get thru. All us common folk can do is try. Professional and highly educated leaders are destroying our country

2 Chron 7:14 *if my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin* ***and heal their land****.* – ***God Almighty***

A 9th grader seeks to help American's and our leaders understand just how bad the Federal debt really is.







In the 2nd quarter of 2025, I USPS mailed each of these 3 tracts to; President Trump, V.P. JD Vance, Chief of Staff Suzie Wiles and several member of our House and Senate. If nothing is done, we'll know that our politicians are doing the same thing they have always done … ignore real problems.

This is Part #2 *(24 pages)* of a 3 part series

Comments - debt@the9thgrader.com

Content Sources **Debt clock screen shots –** www.usdebtclock.org

Misc. graphics – Bing "*free to share and use*" search results.

Data - was obtained from various sources found on the web, mostly federal government sources, not surprisingly there are differences between sites. Sometimes I use available data as found, other times I had to use a metric to calculate numbers. As such, this tract should not be considered definitive, however this tract's overall message will remain uncontaminated by these differences. Mistakes? Yeah, maybe, what do you expect from a 9th grader?