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

Let's fix this!

Part 3 of 3

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

MAWA "*Make America Whole Again*"

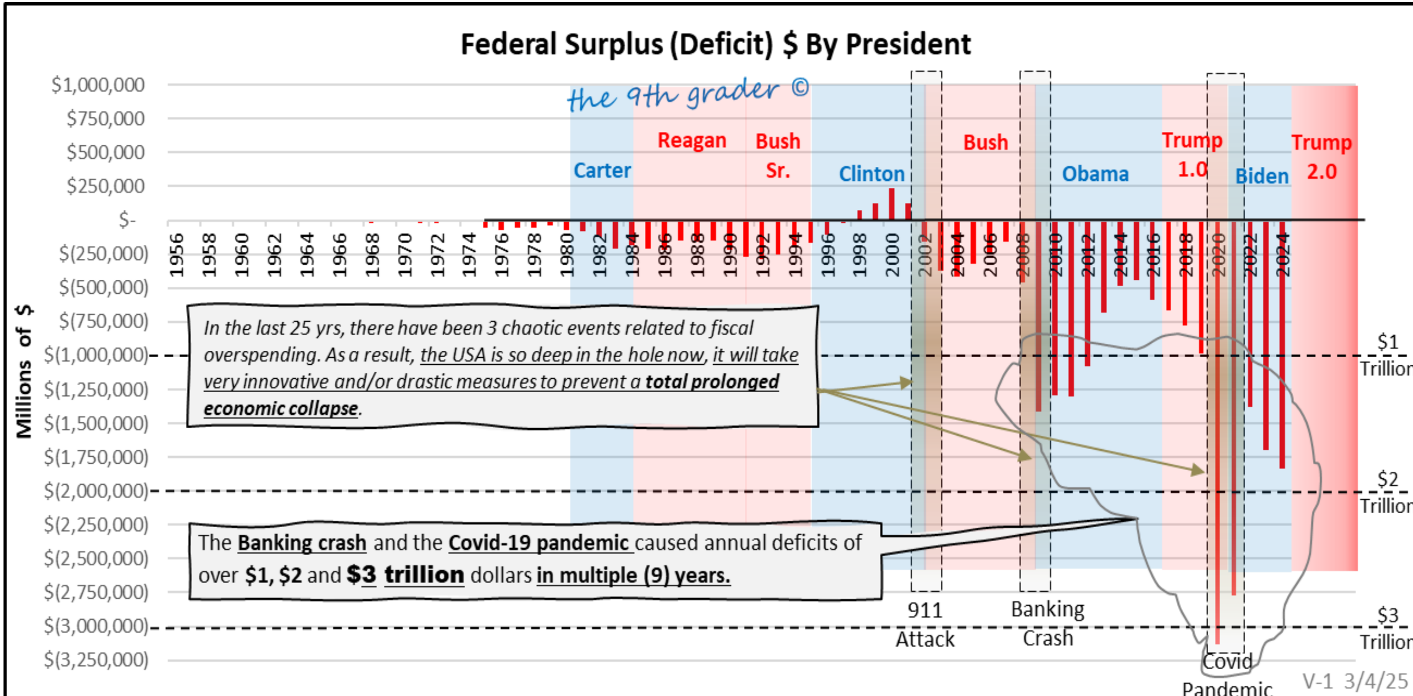
V-3 6/25

Our national debt is not only about money; **<u>our money troubles are entirely due to poisoned politics</u>**.

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

This Info Tract Created by: the 9th grader ©

I'll play no favorites, both republicans and democrats are to blame



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!

<u>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</u>.

*9 years ago, I made a similar tract describing our national debt problem which was serious then, but not yet **<u>terminal</u>** as it is now.*

*In early 2025 I created these 3 new federal debt tracts because **<u>we must act ASAP</u>**.*

Nearly everyone is more educated than I am, my household income is under $80k yet I'm using my own resources to do what I can to raise awareness of our impending demise if we do not act <u>now</u>. Solving this debt cancer should be a unifying theme for all Americans … that is unless destroying America is the real goal?

If a 9th grader can create these tracts to get the word out, all of you with more smarts and resources can certainly do far more. I'm asking you to do take the ball and run with it, to do what you can before it's too late.

<u>All 3 of these tracts were USPS mailed to:</u> *President **Trump**, Vice President **Vance**, Chief of Staff **Susie Wiles** and **several members of the House and Senate** during the first half of 2025. If they or their staff tossed them into the garbage, that's fine, but none of them can deny they were not provided the opportunity to learn how grave our current situation is.*

the 9th grader

OMAUCWMI

What follows on the next two pages is from a weekly column (1984) and brilliant observation by Chalie Reese, then a reporter at the Orlando Sentinel.

545 PEOPLE By Charlie Reese

https://www.orlandosentinel.com/1984/02/03/545-people-are-responsible-for-the-mess-but-they-unite-in-a-common-con/ to see the original 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?

You and I don't propose a federal budget. The president does.
You and I don't have the Constitutional authority to vote on appropriations. The House of Representatives does.
You and I don't write the tax code, Congress does.
You and I don't set fiscal policy, Congress does.
You and I don't control monetary policy, the Federal Reserve Bank does.

100 senators, 435 congressmen, one president and nine Supreme Court justices, 545 human beings out of the 300 million are directly, legally, morally, and individually responsible for the domestic problems that plague this country.

I excluded the members of the Federal Reserve Board because that problem was created by the Congress. In 1913, Congress delegated its Constitutional duty to provide a sound currency to a federally chartered, but private, central bank.

I excluded all the special interests and lobbyists for a sound reason. They have no legal authority. They have no ability to coerce a senator, a congressman, or a president to do one cotton-picking thing. I don't care if they offer a politician $1 million dollars in cash. The politician has the power to accept or reject it. No matter what the lobbyist promises, it is the legislator's responsibility to determine how he votes.

Those 545 human beings spend much of their energy convincing you that what they did is not their fault. They cooperate in this common con regardless of party. What separates a politician from a normal human being is an excessive amount of gall. No normal human being would have the gall of a Speaker, who stood up and criticized the President for creating deficits. The president can only propose a budget. He cannot force the Congress to accept it.

The Constitution, which is the supreme law of the land, gives sole responsibility to the House of Representatives for originating and approving appropriations and taxes. Who is the speaker of the House? (Insert current speaker) He/she is the leader of the majority party.
He/she and fellow House members, not the president, can approve any budget they want. If the president vetoes it, they can pass it over his veto if they agree to.

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.

Do not let these 545 people shift the blame to bureaucrats, whom they hire and whose jobs they can abolish; to lobbyists, whose gifts and advice they can reject; to regulators, to whom they give the power to regulate and from whom they can take this power. Above all, do not let them con you into the belief that there exists disembodied mystical forces like "the economy," "inflation," or "politics" that prevent them from doing what they take an oath to do.

Those 545 people, and they alone, are responsible.
They, and they alone, have the power.
They and they alone, should be held accountable by the people who are their bosses.
Provided the voters have the gumption to manage their own employees.
We should vote all of them out of office and clean up their mess!"

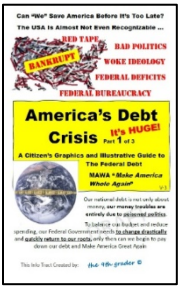
- Charlie Reese

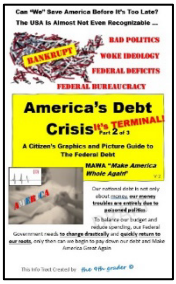
As of 5-8-25, our federal debt was

$36.8 <u>trillion</u> dollars

www.usdebtclock.org

The **1st tract** gave us various perspectives to understand <u>how ginormous our federal debt is</u>,





the **2nd tract** showed us <u>how serious it is, literally it is terminal if we don't act fast</u>. In this **3rd and final debt tract** <u>I offer several ways to immediately help solve this problem before it's too late.</u> You can download all 3 tracts from the9thgrader.com

Most of the suggestions contained in this last federal debt tract use small incremental values *(except for one)* with respect to anyone bearing additional fees or taxes, but incrementally and collectively they all would result in a large revenue stream to support **<u>federal debt reduction</u>**.

Ideally, all of this money would be used to pay down our federal debt, but without new side rails, President's and/or Congress would just keep overspending, negating the new debt reduction revenue. <u>Thus, laws will have to be passed that punishes ***(severely!)*** both when they spend more $$ than comes in.</u> If we are able to hold the CEO's of businesses libel with fines and/or jail time for bad behavior, why not also our elected representatives? **<u>Term limits</u> and/or <u>jail terms</u> are desperately needed!!**

I am totally disgusted with the two major parties' performance that otherwise cause congress to be so ineffective in balancing our budget. Ultimately recent sitting President's just keep spending money regardless of any adopted budget.

The federal government does not earn money, it is not supposed to be profit making, it is supposed to be a "not for profit service" <u>with</u> **<u>protecting and serving its citizens</u>** being the primary goal. Fees and taxes are the only way it receives revenue. As such, the following suggestions that I'm offering must certainly come from fees and taxes to reduce our debt, because cutting costs alone *(which is certainly warranted!)* will not save us from our federal debt demise. I believe this may be our last chance to fix this.

#1 Voluntary “Fee or Tax” To Play in USA Equity Markets

Background: This is my favorite suggestion and it raises the most $$ fast! There are 11 stock exchanged in the USA. NYSE and NASDAQ are the largest. The SEC oversees these entities. America is the capitalist center of equity trading … indeed equity stock exchanges are the steam engine of our democracy and corporate growth.

The NYSE handles over 2.7 billion shares in daily trading with an average shares value of $124 billion. The value of its listed companies is a combined $32 <u>trillion</u> dollars, **<u>yet our federal debt is larger than that!</u>** It’s the world’s largest trading exchange by market cap. *(The NYSE merged with the ERUO Stock Exchange in 2007.)* The NASDAQ has a 5 day average daily volume to 2.5 billion shares with an average shares value of $121 billion.

Between the NYSE and the NASDAQ, they account for <u>60% of the worldwide equity market</u>.

Besides these 2 stock exchanges there are 9 other USA based equity exchanges. In addition, there is a variety of other equity trading platforms and methods such as: options, indexed funds, mutual funds, and other types and classes of stocks, some not publicly traded all of which significantly expand trading volumes.

So, what I am suggesting is that we institute *(which will require congress to pass a law)* **a small fee on each trade made in our USA based equity markets. America needs much help to get out of the debt we are in and to rebuild our military engine to ensure we have the horsepower to remain a free republic.** Much of our laws and federal actions pertain to business interests, this method will support the restrengthening of America so that businesses and capitalism can survive and thrive. Right now, President Trump is seeking to use the weight of excise taxes *(tariffs)* on foreign business production *(which we as consumers actually pay)* of one thing or another to bring back manufacturing to the USA. However, it will take 5-10 years to replace all of the power plants that have been shuttered that prior provided the power for those now closed manufacturing plants. **Bringing back manufacturing will take a lot of time and money and this will indeed also make what we pay for things <u>more expensive as American workers are in the top 5 highest paid in the world.</u>** Tariffs are a long term play and always more costly to the citizens of countries that impose them. Conservatives have traditionally have been against large tariffs, yet the script seems to have flipped with Republican leaders supporting tariffs and Democrats against them. I'm no prophet, but this tariff war will: **a)** continue to increase inflationary pressures on average Americans, **b)** cause many countries to seek other nation's goods rather than American goods, **c)** not result in any real meaningful new federal revenue in President Trump's 4-year term because tariffs are a long term play. **We need something ASAP**! With the Republican controlled congress President Trump could have this proposed equity markets fee/tax suggestion in < 30 days.

Stock and equity trading is **voluntary**, no one is under compulsion to buy or sell stocks. Also, a significant amount of trading done in our equity markets is from **foreign equity market players**. These foreign traders will be helping us shore up America. On top of that, all the hostile takeover trading monsters will likewise be funding American recovery even while they seek to wreak havoc in various American businesses using equity market and currency manipulation. It just makes good sense to implement a small fee to play in the greatest economy in the world. But more importantly, we need to save America from certain death and I believe this particular fix **offers the most revenue bang with the least pain.** This suggestion brings in a lot of needed funds and very quickly but with very little harm on those who play in our USA equity markets.

Let's test this by using some numbers and see how much revenue we could bring in using some examples of a **small ½% (.5%) federal equity trading fee**.

At the individual level, if our president and congress passed an across the board .5% selling and buying fee the seller of "UBER" stock $80 stock share would pay .40 cents. The buyer would also pay this same .40 cent fee. If this transaction involved 1,000 shares, $80,000 in total stock value, the buyer and the seller would each pay $400 in total fees on the $80,000 transaction. The fee would be collected by these 11 equity trading institutions and submitted to the federal government monthly or even weekly.

On the overall level, and ballparking $250 billion in average daily trading volumes would result in $1.25 billion in seller fees and $1.25 billion in buyer "voluntary" fees. If we project this out over an entire year with 260 active trading days, that equals $2.5 billion x 260 = **$650 billion dollars** in new federal revenue. If the buy/sell fee were temporarily set at 1%, that would equate to **$1.3 trillion dollars** to begin paying off the federal debt. In any law passed, there should be a maximum cap placed on the fee (say 2%) and the law written for this new fee **MUST include a requirement that at least 60%** of the fee go directly to paying off the "**principle"** of our federal debt, i.e., the result is the federal debt would be going down each year.

Interestingly even during chaotic economic uncertainty when the sell off of stocks generally occurs, the federal government would be getting even more income that could be used to help stabilize our economy. When the markets went up and down with President Trumps tariff announcements, the federal government would have made a heck of a lot of revenue during those huge market swings.

The fact is, all nations and all equity markets in the world could and perhaps should implement this new revenue strategy.

After America is out of debt and made whole again, we could use this small fee to eliminate all personal income tax for the entire middle class and poor. Any **household** making less than $200k p/year with < $1 million in net worth, would pay $0 income taxes. The working class, would get to keep their income to better their lives.

Personally, I love this idea, its not compulsory, its voluntary as no one not engaged in buying or selling in the equity market is affected. But most importantly it raises a heck a lot of money and fast!

If our house and senate worked in tandem, this law could be passed in less than 1 week. **It should have broad bipartisan support!**

#2 AI and Robot Use Fee

One troubling aspect of robot and AI use, is the displacement of our human workforce. If AI and robots are going to replace many American workers, we have to begin now to figure out how we sustain a nation of workers who will no longer be working. Displacing workers with AI and robots make sustaining Social Security impossible as it requires a revolving door of new workers contributing to support retired workers. In summary; w*orkers and our employers contribute to Social Security for 45 years (ages 20-65) to then retire and receive about 20 years (to the average age of death at 85) of vested SS retirement income.*

As such, I suggest that every robot in use by any "business entity" and every single "business" use of AI *(aside from federal/state/local government, medical and non-profit uses)* come with an annual robot use fee and a p/use AI fee. As an example, each robot might be required to pay an annual fee of $5,000 and each AI use might have a $ 0.20 cents fee. An auto answer AI phone receptionist answering 200 calls p/day, 5 days p/week would result in $4 p/day in AI fees, or $10,400 p/year. This AI receptionist equates to about 5-10% of the annual cost of having an 1-2 receptionist employees and these fees would be sent into the federal government to bolster Social Security Fund contributions. I'd wildly guess that this would bring in something like **$100-300 billion dollars** in much needed new Social Security revenue of course depending upon AI and robot usage.

#3 Federal Corporation Fee

Background: There 6.2 million corporations in the USA. Corporations are instituted at the state level, there is currently no requirement for corporations, LLC, trusts, etc to be registered with the federal government, *(other than recent BOI registration)* but the federal government certainly has a lot to manage with regards to various activities *(good or bad)* instituted by businesses. This would be a simple ½ page form annual fee submittal.

If congress implemented a $50 annual filing fee for all corporations with a gross income of $1million or less, $100 for $1-5 million and a graduated fee for every additional $50 million in gross revenue we can estimate that would bring in **$1-5 billion annually** depending upon the graduated fee structure.

#4 Aviation Transportation Fee

Background: Every day in America there are 45,000 flights, with roughly 2.9 million passengers. The FAA has oversight over the air traffic control system and it must be completely rebuilt to modernize it. A $6 fee p/person p/ticket would bring in roughly **$8 billion each year** to revitalize the aviation transportation sector. A $450 vacation ticket would only have a $6 fee added to it, which is not a make or break cost. Again, its voluntary, each person choose to fly or not.

There are also apx 27,000 non-commercial private airplanes in the USA. A graduated annual fee *($100 for a plane valued at less than $30k, fees higher for planes costing more)* upon a private plane would result in **$10-50 million** in new revenue to the FAA.

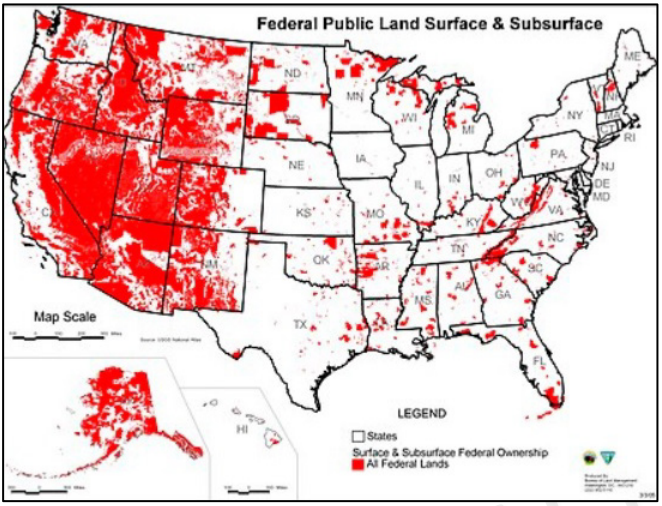
While drones cost very little, there are 1.7 million registered drones *(perhaps 5 million more unregistered?)* they are indeed placing new burdens and disruptions to many facets of government and life. There are major issues regarding safety, privacy, liability, training, crime, etc. While what I am about to propose is not a small fee, however, I do believe it is necessary to restructure this new disruptive industry. Left alone, this has major impacts on state and federal agencies. All drone pilots should be licensed, trained and carry liability insurance just like any private or commercial airplanes. Toy drones should be limited to 40' maximum above ground flight. Example, right now, *the FAA says the FAA owns the airspace above your property and Americans are prohibited from interfering with the flight of a drone (many would like to shoot them down just like in hunting season!).* If so, nothing right now prohibits me from flying a drone 50' over anyone's back yard or flying just outside your living room window. The FAA needs to rethink about how drones can be used to keep an eye on *(spy on)* every federal, state and local official and judge … as much as it means the privacy of every citizen can be easily violated. A drone can be a toy, but a drone can also; drop chemicals, toxins, start fires, fire weapons, spy on people … it's a real mess. Given that most all of the drones come from China, they might be remotely weaponized anytime.

The recreational drone industry needs a lot of focused oversight and attention. While painful a $500 one-time fee p/drone is in order. Yes, this will prevent many from buying a drone, but this industry needs a lot of attention and it should be better controlled. Expect **$50-500 million** in new annual drone registration revenue.

#5 640 million Acres of Federal Land?

Background: When our Republic was growing, states were allotted most all of the land within their boundaries, but as the western U.S. was settled and more states were created, the federal government held on to most of the land within each new state boundary **violating the "equal footing doctrine"**. Many new western states were required to sign away rights to the land as part of the formation process, but this was not so with the eastern states. While only 1-5% of lands may be owned by the federal government in an eastern state, the federal government owns as high as 90% of the lands in western states. Thus, unless a state has Pacific costal shoreline, each interior western state is vastly disadvantaged as far as getting property tax revenue and cheated with paltry "PILT" payments. *(look it up)*

"Stifled" is a good word and I'd add forest lands are poorly managed by the federal government. I would suggest that the federal government and each individual western state begin negotiations to divest portions of these federal lands down to no more than 30% federal lands in each affected western state. Of course, some kind of sales for these



federal lands within each state would take place, portions should be made available <u>by lottery</u> to existing legal residents within each state to settle upon sort of like it was done under the Homestead Act.

Obviously, there is a lot to figure out with this action/activity, but as long as the states are each making sure their constituents <u>are on a level playing field with business interests</u>, it should all work out. I'd estimate that this would be a revenue generator for not only the federal government, but also state and local governments by providing new property taxes. I would jump at the opportunity to manage 40-160 acres of timber or pasture land. Each state would assist in this process. Estimating 400 million acres of federal land sold, *(240 acres federally retained)* that might bring in **$800 billion dollars** to the federal government and provide **$4 billion in collective new <u>state</u> property tax revenue.**

#6 Create a Fee for Email Addresses <u>Providers</u> and Website Domain Providers

Background: Fraud, fraud, fraud! Americans are being bilked out of tens of billions of dollars annually. When our American dollars are stolen and overseas to these scammers, we lose the trillions of dollars of *"state side currently circulation"*. **Our federal government is FAILING to protect** *(its main function)* **its citizens.**

Often, malware is done via email, using bulk email service providers or fraudulent websites. **We in fact do need a dedicated cyber protection agency to oversee and take down bad actor activity within our borders and to otherwise block foreign access to Americans** *"unless they are certified credible and safe"*.

Either the email service providers need to pay for this, or every individual owner of an email address. Likewise, every website or every website hosting company needs to pony up. Electronically, every email provider and website hosting company should be required to set up **a fortress of protection for their users.** While setting up this agency, email and website hosting providers would pay the costs for this new government or privately run agency. It may be that we create an entirely new system of email addresses, blocking all others in the world unless each foreign address is validated and posts USA based bonds. We don't want our emails read; yet we need email addresses to be certified, and if it's not certified, it never gets sent to the intended target. This fee would **begin to provide the much needed protection for American consumers.**

#7 USPS Losing Billions Every Year

Background: Most everyone knows that the USPS *(United States Postal Service)* has been losing money for years. Since 2007, it's operated in the red. Reportedly as the paper mail began to fall off due to electronic email use, nobody cared enough to revamp USPS. It reportedly has $200 billion in unfunded liabilities related to pension and healthcare costs. In 2024, USPS lost $9.5 billion alone.

Speaking for myself, **most of the mail in my USPS mail box is junk mail *(having collected all my USPS mail for 5 months) I'd estimate 70%* that I never open.** I had I never asked for it, I don't want it, but because it's cheap to produce and send, I keep getting it. I'd estimate between 50-100 junk letters every month, 10-40 in any given week. Think of all the ink, paper, transport costs, which is tossed into the trash creating additional burdens related to disposal costs. My solution is to double the postal fees on unsolicited mail *(junk mail)* and reduce USPS delivery to 2x p/week. Americans will suffer little harm with delivery just 2x p/week. Junk mail should be more costly than regular mail, as it imposes unnecessary USPS labor and waste. Upping the junk or discounted mail cost to the regular cost of mail and reducing service to 2x p/week, **would put the USPS back into the black.**

#8 Federal Government Pension and Healthcare Costs

Background: 50 years ago, the federal government did not pay the most for wages, but offered decent medical and retirement benefits. Since unions were allowed to represent federal workers, now the total compensation to federal workers surpasses not only state and local governments, but also private enterprise. This must be curtailed and the most urgent area is federal pension reform. Most of private businesses do not offer pensions, thus normal non-government workers have social security and the lucky ones have a 401k. Why should federal government have unions or pensions? **Pension reform** might return **$20-50 billion dollars** annually to the federal government, but 1,000x more once completely eliminated.

#9 Options for Reducing the Deficit: 2025 to 2034

Background: Internally the nonpartisan Congressional Budget Office issued the above named report in Dec of 2024 offering suggestions to reduce federal over spending. It is worth reviewing by anyone seeking solutions. **http://www.cbo.gov/publication/60557**

#10 Require a minimum 1% tax on all corporate revenue

Background: Many corporations ending up paying little to no federal income tax, yet vast profits are made. Even President Trump said his companies paid no federal income tax because the tax law allowed it. **So, we need to adjust our tax law so that any and every corporation needs to pay at least a federal tax the larger of;**

a) 1% *(or some other fraction of 1%)* on all revenue **or**

b) their calculated federal tax based upon the tax code.

If the total corporate income for Dell is $88 billion dollars, they will either have to pay $880 million in federal taxes, or the federal tax code calculated value. In 2024, that Dell reportedly paid $692 million in federal taxes, with this scenario, they would thus be paying $880 million. If dell made no profit, but lost $80 million after all deductions, they still would have to pay $880 million. Admittedly this value might first start at .5% to test the waters. It otherwise might bring in an additional (wild guess) **of $500 billion annually.**

#11 Increase the federal fuel tax $.05 p/gallon

Background: The federal tax on a gallon of gasoline (.184 cents) and diesel fuel (.244 cents) has remained unchanged since 1993, 32 years ago. States add an additional tax on these products from .0895 cents (Alaska) to .576 cents (Pennsylvania) with an average of 34.2 cents. The federal fuel tax brought in $36 billion p/year in recent years. There are more cars and trucks wearing down our roads, but better gas mileage is resulting in less $ to repair these roads. Raising the federal tax by .05 cents per gallon would increase the **revenue by approximately $9 billion dollars.**

#12 Limit loan interest to 20% APR on <u>all consumer loans</u>, 8% on home loans and 5% limit on the Fed Rate

Background: It's time to fix the thing that will tick off the elite moguls and banking industry. Common sense and current practice reveal that how the poor, are kept poor and the working class, working, is excessive loan interest. This is a deep topic, but I believe the single worst thing we can do to each other as Americans is charge each other <u>**exorbitant**</u> interest rates. This suggestion does not provide new income to reduce the federal debt other than the cap on the Fed Rate. Some will argue this suggestion will hurt Americans and America. 10% compounding interest on any debt doubles it in a little over 7 years which is bad enough, but when credit card and similar loans are charging 25-35% or more the debt can easily double in < 3 years. Even the Bible renounces interest and requires loan forgiveness after a period of time.

Interest can be a useful tool for consumers and businesses alike, but it's been weaponized to prey on the needs of others. I'm saying, American businesses and banks should not be treating Americans this way. We have lost our compass; <u>we should be helping fellow Americans succeed</u> not go into bankruptcy. This does mean that some people will be denied loans, but that is better than being given a loan you will be in bondage to. Americans must learn to save and be good stewards of what they have. Our government and our institutions should be supporting American workers and entrepreneurs **by not allowing predatory interest rates and related lending.**

Obviously, I could dive deeper, but the above items provide a good start. I'm suggesting something, … what are you suggesting? Go for it! After all I'm just a 9th grader and you dear reader are likely much smarter!

Let's see if anybody within our federal government does anything.

> **Distressing Fact:** There are two places that a person can go into that will take everything they own … **a casino** and … **a hospital.**

Broadly, what do we have to work with to heal this condition?

Tool Box of Items to Tackle Our "Federal Debt" Disease and Heal our Divided Nation	
A: Seek God's Favor	
#	Item
1	That each new year begins with a week long period of fasting, repentance and prayer to the One True God. All Americans and all of our leaders shall spend significant amounts of our time seeking the Good Lord, confessing our sins, seeking forgiveness and reflecting on God's blessings.
B: Structural Changes to Government Processes	
1	**PASS A LAW** **Term Limits** That no member of the House may serve more than 3, 2-year terms or fraction thereof, nor any member of the Senate may serve more than 1, 6-year term. **Clearly our "professional" politicians are failing America.**
2	**PASS A LAW** **End Political Party Work** That no member of the House or Senate can devote any time "dialing for dollars". Each party must employ its own people for raising money. Elected leaders may only do the American peoples work, not political party work. Any elected official found actively engaged in party fundraising shall terminated and lose any pension and healthcare benefits.
3	**PASS A LAW** **Mandatory Program Reform** That every calendar year ending in a "0" or a "5" the "US Treasury" and the "CBO" shall jointly appoint a 2-person team from each agency *(4 persons total)* to jointly convene, in the months prior to January 1st of each review year, to consider 10-year projections for mandatory spending programs and

	then select the top 3 most negatively forecasted. For each of the up to 3 problematically forecasted programs, the 4-person board shall, jointly consider and propose 2 methods to stabilize each negatively forecasted program. Each stabilization proposal shall be limited to 1200 words. Each of the 2 proposals shall contain a 300 word pro and 300 word con statement. These shall be submitted to POTUS by 8am on the 4th Monday in January of each review year. POTUS shall have 5 working days to select one of the proposed solutions for each program. If POTUS fails to select one of the 2 methods for any program by the end of day Friday of that week, then each choice what be selected by the flip of a coin. *(meaning POTUS has no brain, so a coin will decide)*

Federal Debt Reduction Strategies

(based upon our current situation)

	Method	**Effectiveness**	Term
1	Reduction of the prime (Fed Reserve) interest rate.	**<u>Very</u> effective!**	Short & long
2	Raising **<u>new</u>** revenue "***dedicated to paying off the principle***" of our debt	**Very helpful**	Short & long
3	Eliminating annual deficit spending	**Very Helpful**	Short & long
4	Eliminate waste	Helpful	Short & long
5	Eliminating fraud	Helpful	Long term
6	Reducing regulations to stimulate new growth, new growth means more tax revenue	Helpful	Long term
7	Pass law that no senator can serve more than 1 term, no house representative more than 3. To rid us of "*party power brokers*".	Very helpful	Long
8	Grant line item veto to the president.	Helpful ?	Short & long
9	Return most federal programs back to the states. Any related federally collected revenue must of course be stopped and each state shall be responsible to fund keep/or not keep any such programs.	**Very Helpful**	Short & long
10	Require that aid given to any country in excess of $5 million annually they be required to pay it back, or otherwise give something in return.	Helpful	Short & long

Our federal government takes in tax revenue from a variety of sources, not only to fund its own operations, but it also takes in money and redistributes money back to the 50 states, various businesses and organizational entities.

Our federal government is not a business; <u>it is rather a **bond-servant** to the sovereign citizens who formed it 250 years ago</u>. Our federal government exists <u>**only to serve citizens and the collective states**</u>. Since it sells no products, it cannot merely raise prices on widgets it sells to raise more revenue. However, it the federal government can:

a) limit what functions it involves itself with, leaving nearly all functions to state and local jurisdictions.
b) seek to be as efficient as possible in every area it functions,
c) remove and protect itself from other influences not conducive to serving citizens,
d) institute severe punishments for those who abuse, misuse, federal funds with mandatory jail sentences and high fines.
e) adjust and/or seek new sources of federal revenue.

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 <u>such as other countries find other trading partners for their needs and goods and our economy stagnates because it's no longer global.</u>

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 to Trump, they never forgot. Biden oversaw the mass firing of tens of thousands of people who did not want the vaccine. Then Biden tried bribing everybody with massive spending and loan forgiveness, but he could not overcome his Covid vaccine calamity. Worse, Biden more deeply divided Americans than any other single president, he called the unvaccinated "murderers". President Trump is going full steam ahead with federal government reform and that must certainly be done, drastic measures are NEEDED … <u>but more tactfully.</u>

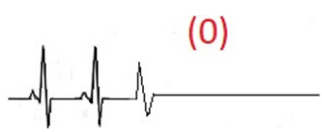
Sometimes being in first place is not a good thing!

US Debt Clock.org

https://www.usdebtclock.org/

Country	Population	National Debt	GDP - Gross Domestic Product	Public Debt to GDP Ratio	External Debt to GDP Ratio
USA	334,822,510	$36,557,612,873,726	$29,426,106,230,249	101.69%	92.75%
CHINA	1,425,615,998	$15,909,982,223,732	$18,703,978,192,090	85.06%	15.42%
GERMANY	85,706,941	$3,515,069,834,830	$4,821,087,795,368	72.91%	157.85%
JAPAN	125,249,826	$12,011,687,683,980	$4,165,993,063,086	288.33%	114.00%
INDIA	1,420,557,034	$3,650,029,022,249	$3,980,826,442,670	91.69%	19.37%
U K	69,070,033	$4,138,066,944,756	$3,672,420,125,739	112.68%	301.45%
FRANCE	69,359,405	$3,984,315,714,119	$3,249,269,872,104	122.62%	266.92%
ITALY	59,663,395	$3,868,815,716,294	$2,432,039,193,586	159.08%	128.79%
BRAZIL	205,474,874	$2,163,148,698,291	$2,303,681,671,840	93.90%	73.14%
CANADA	41,774,899	$2,653,704,719,541	$2,266,218,339,478	117.10%	155.68%
ARGENTINA	47,622,050	$573,700,647,046	$618,245,653,588	92.80%	52.49%
AUSTRALIA	27,441,843	$1,120,692,824,198	$1,844,501,105,574	60.76%	119.55%
BELGIUM	12,000,874	$788,080,782,790	$678,125,406,463	116.22%	261.80%
GREECE	10,535,798	$504,762,942,755	$258,148,267,940	195.54%	259.76%
INDONESIA	285,808,183	$618,275,070,545	$1,451,600,346,851	42.59%	33.34%

Our federal debt problem is very, very serious, we are just a few heartbeats away from flat-lining.



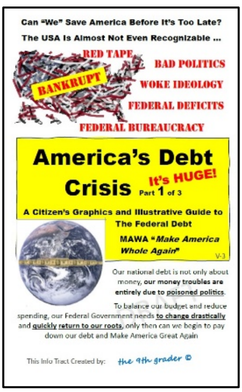
2 Chron 7:14 *if my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin **and heal their land**.* – ***God Almighty***

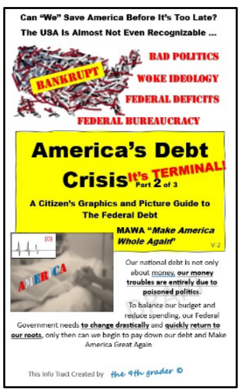
The 1st *America's Debt Crisis* tract gave us various perspectives to understand **<u>how ginormous</u>** <u>our federal debt is</u>.

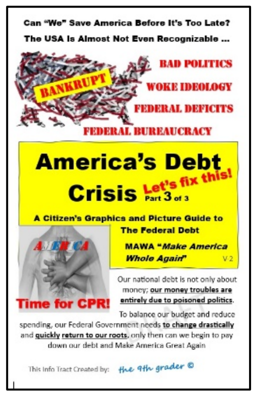
The 2nd tract showed us **<u>how serious it is</u>**<u>, literally it is terminal if we don't act fast</u>.

In this 3rd tract I offer **<u>several ways to immediately solve this problem</u> before it's too late**.

Sadly, there is no way the common citizen is permitted to contact anyone with authority in our government. All us common folk can do is try.   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 #3 *(20 pages)* of a 3 part series

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<u>Content Sources</u>   **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 <u>not</u> 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?