

EAST BAY REPUBLICAN WOMEN

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“There are more instances of the abridgment of the freedom of the people by gradual and silent encroachments of those in power than by violent and sudden usurpations.”

-- James Madison (1788)

PRESIDENT'S MESSAGE

Dear Members of EBRW,

Evidently within the Beltway the identity of the anti-Trump whistleblower -- the hack who submitted a complaint over Trump's July 25 phone call with the president of Ukraine --- has been an open secret for some time. And House Republicans' hands have largely been tied by Adam Schiff, who has forbidden public comments on the specifics of the closed-door hearings.

Thanks to RealClearInvestigations, however, the secret is out: he's a 33 year-old employee named Eric Ciaramella. He's been around for someone so young. He worked for John Brennan, H.R. McMaster, as

well as Joe Biden. This revelation is yet another instance of a continuing deep-state coup attempt. It is troubling to learn that Ciaramella is a vocal critic of Trump who helped initiate the Russia "collusion" investigation of the Trump campaign in 2016.

One wonders how Pres. Trump copes with these unrelenting attacks. Yet he still gets up every morning and works for US. I give him a lot of credit for what he does in the face of adversity. And I agree with him when he says, imagine if he didn't have so much resistance how much more he could get done for us.



Helen DeVol, President, 2019

upcoming events

November 15, 2019

ANNUAL MEETING & LUNCHEON

Where: Claremont Country Club

Time: 11:30 a.m. to 1:30 p.m.

Speaker: Andrew Malcolm, award-winning columnist, multiple Pulitzer Prize nominee!

Our last event for the year!
A brilliant speaker!

You have received an email invitation with details or email us at: eastbayrw@gmail.com to reserve a place

SAVE THE DATE:

February 8, 2020

Annual Tea w/ Mark Krikorian
a not-to-miss-event

GIVE SENIORS THE FAIRNESS THEY DESERVE

(excerpted from John C. Goodman, *Independent Newsletter*, Fall 2019)

America's "senior citizens" (an unfair and inept label if there ever was one!) suffer discrimination from several unwise government policies.

Social Security recipients lose benefits if they earn even a modest amount of wage income. Their savings is often double taxed. Medicare won't let seniors consult with doctors via email or iPhone. Nor can they have a Health Savings Account to pay bills not covered by insurance.

Here's how America can treat "seniors" better:

- Bring Social Security into the 21st Century. When SS earnings penalty is combined with the SS benefits tax and other taxes, middle-income senior workers can lose as much as 95 cents of every dollar of wages --- the highest tax rate in the nation.

These nonsensical taxes are unfair and unnecessary. We could abolish the earnings penalty tomorrow without any net loss of revenue.

- Stop the double taxation of senior savings.

By pushing up tax rates on pension income, IRA withdrawals, capital gains and dividend income, the SS tax also creates unfair double taxation on savings.

One way that seniors might avoid this problem is to stop making IRA withdrawals, leaving the funds until they are really needed, or passing the assets to their children. But, beginning at age 70-1/2, federal law requires mandatory withdrawals from IRAs and other tax-favored accounts, which are then subject to punitive taxation.

In a country with too little saving, too much borrowing, and too much debt, anti-savings policies make no economic sense.

- Bring Medicare into the 21st Century

Did you know that seniors are held hostage by antiquated laws that prevent them from talking to their doctors by phone or email, the way many non-seniors do?

Modernization would end the restrictions that prevent Medicare Advantage plans from taking full advantage of tele-medicine. Medicare should also be allowed for so-called "concierge" doctors, which at only \$100 a month in some areas have become very affordable. (Note: probably not in the Bay Area!)

- Give seniors access to Health Savings Accounts.

Currently, seniors are the only people in our country who are not allowed to contribute to tax-free accounts for paying medical expenses not covered by health insurance.

The law should allow having Medicare deposit money into the HSAs of seniors willing to manage their own primary care dollars. Most "seniors" are active and engaged with the world and fully capable of handling their own HSAs.

The above recommendations would give America's seniors more options and more of the dignity they so richly deserve.

(excerpt)