

# 2022 CLIENT NEWSLETTER



Newsletter found at  
MSAMentoring.com

## LETTER FROM THE PRESIDENT



**MICHELE POWELL,  
OWNER/PRESIDENT**

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MERRY CHRISTMAS  
& HAPPY NEW YEAR  
2023!**



*Merry Christmas*

Dear Clients, Friends, and Fellow **Americans**,

I pray this 2022 comes to a **NEW** end and “**We the People**” trust in the Lord with all of our heart as we press into 2023.

This year was a stunning year of all kinds of government movement. So much was pressed and pushed through our government and social structures in the first six months, that my heart was breaking for **America!**

I kept hearing the Lord say; “**I did not give my people a spirit of fear! America is my country and I am God and always win!**” I heard a prophet say years ago “a time like this would come and they will **fall in the fall...**” So I asked the staff to dress in Red, White, and Blue this year to honor our precious God and His **America**. Then I asked Marcy to find us a fall color background this year so we could remind ourselves that God has spoken and always does what He says He’ll do! Ecclesiastes 3:1 says “there is a season for every activity” and “**We the People**” truly are in a season we’ve never seen before.

One of my core values of life and business is to **KNOW**. The prophet Hosea said; “God’s children will perish for their lack of knowledge” and 1st John chapter 5 tells us to “**KNOW** about eternal life!” So I’ve always made it a practice to teach people to **KNOW** and myself to **KNOW** as well. So here are some things we **Americans** should **KNOW**.

Did you **KNOW** if you’re over 59 1/2 years old you can move your 401(k) dollars out of your 401(k), even while you’re still working for your employer, and roll those dollars over to an individual Retirement Account (IRA) and leave your brokerage account? Call my office for more information regarding this.

Did you **KNOW** that SSI is NOT Social Security Income, but instead is a **Federal Welfare Supplemental Security Income System**? See page 7 of this newsletter.

Did you **KNOW** that the SECURE Act eliminated non-spousal beneficiaries from being able to “stretch” their taxes over their lifetime? See page 5.

Did you **KNOW** that our **PAYROLL TAXES** fund both Medicare and Social Security and both have a “**Trust Fund**” for the Baby Boomers that will run dry. Yet, neither are likely to fail? See page 8.

Did you **KNOW** **America** is a **Constitutional Republic** NOT a **democracy**? See pages 9-15.

Did you **KNOW** there is a **red** wave rushing over and through **America** right now and that the wave is actually **China**? See pages 9-15.

Did you **KNOW** that **GASLIGHTING** is not just a relational manipulation but can be used by governments too? And “**We the People**” are being manipulated? See pages 9-15.

Did you know that CBD-C is Central Bank Digital Currency, i.e. the foundation for the mark of the beast?

Did you know that China has a “secret police station” in New York, which “violates sovereignty”?

Did you **KNOW** that over 65% of **Americans** are God-fearing Judeo Christians that still believe that “**We the People**” are in fact God’s people and our Constitution is the actual backbone of **America**? When God said in Matthew 16:18; “I will build my church and the gates of hell shall not prevail!” that He meant it! This God fearing country has a **bloodline** and it’s His **bloodline** first! Never forget that my friends.

And lastly, well there’s an obvious attempt of a hostile takeover of **America** by a **red** wave of chaos from **China** and our overreaching government not to mention a globalist agenda full of hidden acronyms that will put a **NEW** “Fear of God” in every Bible believing person on this planet.

Well friend, it’s all on and in this year’s newsletter there’s a serious “Silver Lining of Victory” in the end; see page 16. So grab a cup of apple cider or your favorite warm drink and enjoy your read.

May the Lord bless you and your family these upcoming holidays and may you have a very Merry **Christmas** and an even happier New Year 2023. Praying for you and **America**.

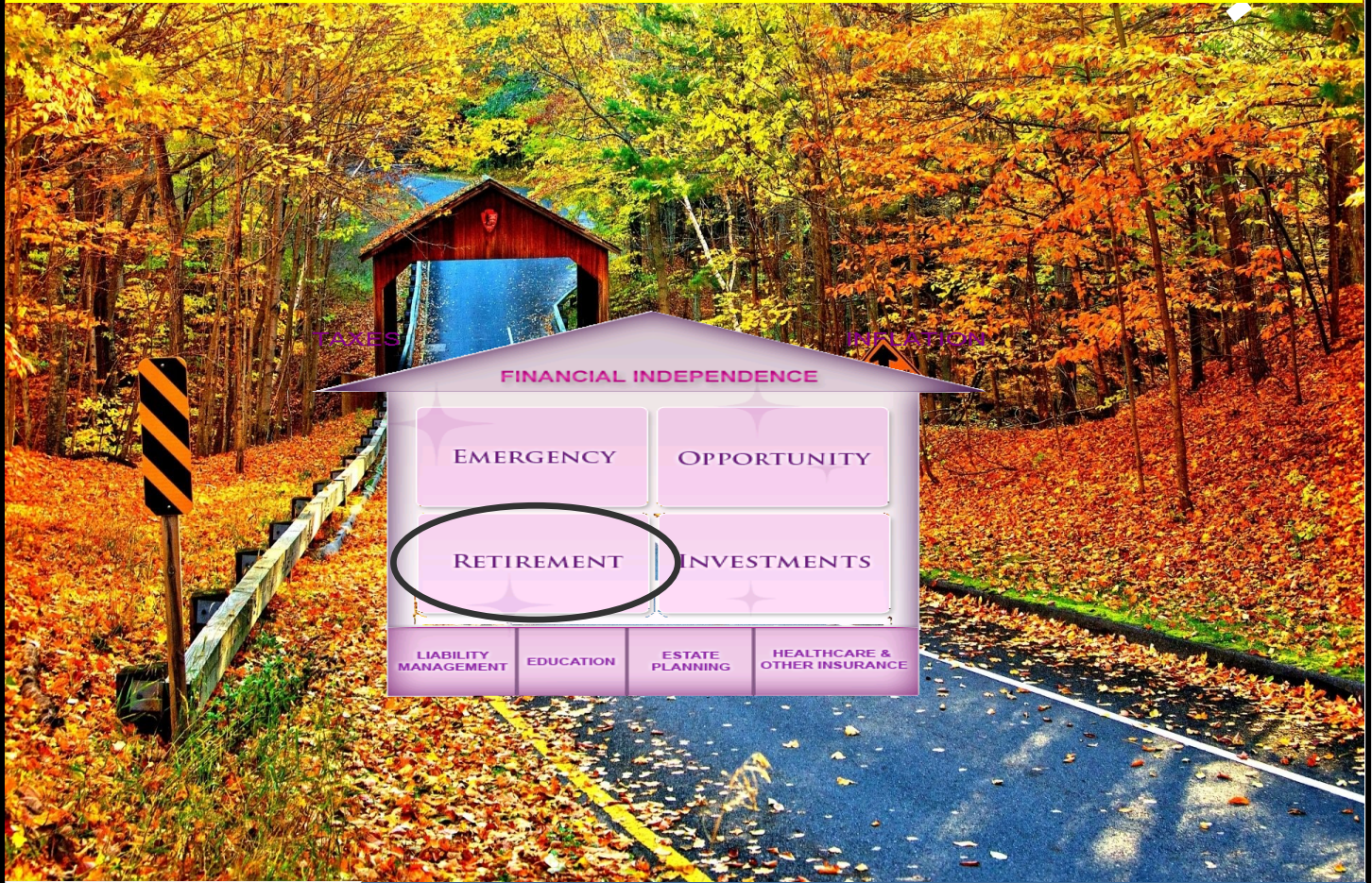
Sincerely & in Christ’s Service,

*Michele Powell*





How to **RETIRE** in uncertain & unprecedented times?  
Have a **GUARANTEE NO RISK STRATEGY!**



Michele has been a licensed insurance agent for more than twenty-nine years. She started in banking in 1989. After five years, she ventured into the insurance industry with State Farm. In 1996 she began her own agency.

As a Financial Mentor, she addresses asset protection and a **RETIREMENT** strategy that has **GUARANTEES**.

She has a team of colleagues to assist in **ALL** aspects of your financial needs.

For a 3 minute video of how Michele would assist you please visit [www.MSAMentoring.com](http://www.MSAMentoring.com) and on the home page click on the foundation of the house where it says “What We Do.”

## Gold & Silver

God is the **ONLY** creator of Gold & Silver and both are **HIS MONEY**. Both are referenced throughout the Bible and are constant. Make sure you consider adding both to your portfolio! I recommend **ACTUAL** Gold & Silver not just paper saying you have it. Contact our office for a referral source if you don't have one. Respectfully, *Michele Powell*



# Health Insurance TODAY



After several years of the Affordable Care Act (ACA) being implemented and the state of Florida's Individual Healthcare Market being ravaged of carriers, the West Coast of Florida finally is gaining carriers who have a decent network of providers. These are in addition to the Blues captive agent model.

Unfortunately, the 2 other name brand carriers are only offering gatekeeper HMO's on this coast, at this time. Don't be deceived by the gatekeeper model; it is not an attractive model considering most providers i.e. doctors, labs, and hospitals don't accept the skinny provider list. Also, going to the Primary Care Physician (PCP) "gatekeeper" first is NOT, at all, what we Americans are used to, it's more of a socialized system of healthcare. We could assume it's a season of trialing a type of socialized healthcare, through private carriers. This trial allows them to see if they can be profitable and get consumers to purchase these plans, while the **TAX** subsidies are still around??? Imagine paying approximately \$800 a month for an individual policy with a "gatekeeper" PCP required to approve everything for you, i.e., tests, x-rays, etc. Then after getting a **TAX** subsidy of \$500 a month you only pay \$300 a month and call it affordable. Your average deductibles in 2023 are approximately **\$9,100, without a subsidy, for an individual and \$18,200 for a family.** The exception is if you're eligible for a second subsidy called "Cost Share", that reduces your deductible and maximum out of pockets.

**This year, 2022, the TAX subsidies were supposed to expire.** That means everyone would have been increased to the ACTUAL ACA rate of \$800 a month using the above example. That subsidy has now been extended to 2025, then what? These NEW gatekeeper HMO's are a ridiculous proposal of a solution. Our teams research shows they don't solve the concerns that most people have; instead they are almost the same premium as the OPEN ACCESS PPO's. America's healthcare system is more broken now than ever! We've got to come up with a solution that is truly affordable and not a socialized medicine platform which these gatekeeper plans mirror.

**Our BCBS Partner, Ron McKeever,** has been assisting our individual clients for 6 years now within the "Captive Blues" model. In addition, we've recently added Erin Flynn, to expand our ACA task force here at MSA, outside of that captive model.



## Please Welcome our newest member to the MSA Team: Erin Flynn



Erin began her health insurance career 10 years ago after a successful career marketing, selling, and managing advertising for national magazines. Erin's enthusiastic commitment to helping others, trustworthiness and concern for her clients quickly excelled her health insurance career. She is an excellent listener and goes over and above to assist clients' needs and research all available options.

Erin has helped clients choosing and maintaining their ACA Marketplace plans since its inception in 2013 for 2014's plans. Her knowledge, experience and expertise with the ACA Marketplace allows her to choose the most suitable plans with a smooth experience and an abundance of support.

Erin is a graduate of Bowling Green State University with a BA in Communication. In her free time Erin enjoys spending time with family and friends, playing pickleball and enjoying community events.

# 2022 Tax Summary

## See No Evil



## Hear No Evil



## Speak No Evil



## 2022 IRA & ROTH CONTRIBUTION LIMITS

IRA contribution (under age 50)	\$6,000
IRA contribution (50 and older)	\$7,000
Single or HOH phase-out	\$68,000-\$78,000
Married, filing jointly	\$109,000-\$129,000
Married, filing separately	\$0-\$10,000
Spousal IRA	\$204,000-\$214,000

## 2022 LONG TERM CARE PREMIUM DEDUCTION ELIGIBILITY

Maximum premium amount allowed as a medical expense (deductible to extent all medical expenses exceed 7.5% AGI)<sup>16</sup>

Age 40 or less	\$450
More than age 40 but not more than 50	\$850
More than age 50 but not more than 60	\$1,690
More than age 60 but not more than 70	\$4,520
More than age 70	\$5,640

## SOCIAL SECURITY

Maximum earnings (during working years) subject to payroll tax <sup>7</sup>	\$147,000
Social Security payroll tax <sup>7</sup>	Employees pay 7.65%
	Self-employed pay 15.30%
Additional 0.9% high-income payroll tax for wages in excess of <sup>10</sup>	
Single or HOH	\$200,000
Married, filing jointly	\$250,000
Married, filing separately	\$125,000
Income <sup>8</sup> (in retirement) causing Social Security benefits to be taxable <sup>9</sup>	
Single or HOH	
Up to 50% taxable	\$25,000 MAGI
Up to 85% taxable	\$34,000 MAGI
Married, filing jointly	
Up to 50% taxable	\$32,000 MAGI
Up to 85% taxable	\$44,000 MAGI

Max earnings (from a job) between age 62 and full (normal) Social Security retirement age before Social Security benefits are reduced \$1 for every \$2 above \$19,560. For individuals who reach FRA in 2021, \$1 for every additional \$3 earned: \$51,960 up until first of month of birthday. Thereafter unlimited.<sup>7</sup>

## Social Security FICA payroll taxes

Wage base	\$147,000
Employee Social Security rate	6.2%
Employee Medicare rate	1.45%
Additional 0.9% high-income payroll tax for wages in excess of	Single or HOH: \$200,000 Married, filing jointly: \$250,000 Married, filing separately: \$125,000
Earnings required for 1 credit	\$1,510
Self-employed Social Security rate	12.4%
Self-employed Medicare rate	2.9%

## 2023 H.S.A. CONTRIBUTION LIMITS

Status	Minimum Deductible Not Less Than:	Maximum Out Of Pocket Capped At:	Contribution Limit	55* Or Older Catch Up Contribution
Single	\$1,500	\$7,500	\$3,850 (up \$200 from 2022)	\$1,000
Family	\$3,000	\$15,000	\$7,750 (up \$450 from 2022)	\$2,000*

(\* If both spouses are in age range.)



# 2022 Tax Summary

## IRS Limits on Benefits and Compensation

	2023	2022
Defined contribution plan annual additions limit	\$66,000	\$61,000
Maximum elective deferral for 401(k) and 403(b) plans	\$22,500	\$20,500
Maximum contribution limit for Governmental Section 457 plans	\$22,500	\$20,500
Highly compensated employee pay threshold	\$150,000	\$135,000
Key employee compensation in top-heavy tests	\$215,000	\$200,000
Qualified plan compensation limit	\$330,000	\$305,000
SIMPLE plan maximum elective deferral	\$15,500	\$14,000
Social Security taxable wage base	\$160,200	\$147,000
Catch-up contribution (age 50 or older) for 401(k), 403(b) and 457 plans	\$7,500	\$6,500
Catch-up contribution (age 50 or older) for SIMPLE 401(k)	\$3,500	\$3,000
Defined benefit annual plan limit	\$265,000	\$245,000

**SECURE ACT** made substantial changes to non-spousal beneficiaries of IRAs or qualified plans. It did so by eliminating the ability to “stretch” post death distributions over a period, based upon the beneficiary’s life expectancy. **NOW...**Beneficiaries of IRAs and qualified plans of decedents dying in 2020 or later, no longer have that “stretch” option. Instead they will have to do 1 of 3 things:

- 1) Begin taking annual withdraws within 1 year of the owner’s death, using a period based on the beneficiary’s life expectancy, determined the year following the year of the decedent’s passing.
- 2) Distribute the entire balance within 5 years of death with no annual distribution requirement.
- 3) Get a lump sum distribution.

These rules are not applicable to spousal beneficiaries. A surviving spouse who is under the age of 59 1/2 has the option to move the decedent’s qualified plans into the surviving spouse’s name.

Non-natural beneficiaries such as trusts, charities, and estates must comply with number 2 or 3 above.

*Speak with your CPA or **TAX** advisor for a better understanding of any of the “what’s & when’s” these changes may affect you!!*

### Federal income tax rates

#### Taxable income between:

##### Single<sup>1</sup>

\$0-\$10,275	10%
\$10,275-\$41,775	12%
\$41,775-\$89,075	22%
\$89,075-\$170,050	24%
\$170,050-\$215,950	32%
\$215,950-\$539,900	35%
Over \$539,900	37%

##### Married, filing jointly<sup>1</sup>

\$0-\$20,550	10%
\$20,550-\$83,550	12%
\$83,550-\$178,150	22%
\$178,150-\$340,100	24%
\$340,100-\$431,900	32%
\$431,900-\$647,850	35%
Over \$647,850	37%

##### Head of household (HOH)<sup>1</sup>

\$0-\$14,650	10%
\$14,650-\$55,900	12%
\$55,900-\$89,050	22%
\$89,050-\$170,050	24%
\$170,050-\$215,950	32%
\$215,950-\$539,900	35%
Over \$539,900	37%

##### Married, filing separately<sup>1</sup>

\$0-\$10,275	10%
\$10,275-\$41,775	12%
\$41,775-\$89,075	22%
\$89,075-\$170,050	24%
\$170,050-\$215,950	32%
\$215,950-\$323,925	35%
Over \$323,925	37%

##### Estates and trusts<sup>1</sup>

\$0-\$2,750	10%
\$2,750-\$9,850	24%
\$9,850-\$13,450	35%
Over \$13,450	37%

##### Standard deduction<sup>1</sup>

Single	\$12,950
Married, filing jointly	\$25,900
Head of household	\$19,400
Married, filing separately	\$12,950

Additional standard deduction for taxpayers who are age 65 or older, or who are blind: \$1,400 for married; \$1,750 for unmarried and not a surviving spouse.<sup>1</sup>

### 2022 TAX YEAR DEADLINE

You have until **April 18, 2023**

to contribute to your IRA, ROTH, or H.S.A. for the 2022 TAX year.





# The Powell Story



Dave and I want to wish you and your families a very Merry Christmas and Happy New Year.

2022 has been a somber year on the Powell front. The year started with the loss of our sweet Macy in January, which was so hard. Followed by Dave retiring from his career with Gulfstream Airlines in March, at his young age of 53. It was just too painful and difficult for him with each area of the Parkinson's, i.e. pain from muscle rigidity, the shaking, and dopamine lows. His team there was sad to see him go and he will miss them too, but it was time. He went on Short Term Disability (STD), at the end of March and is now on claim with his Long-Term Disability (LTD) policy with Hartford.

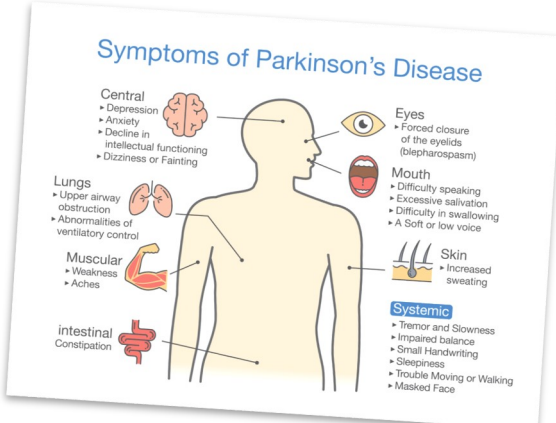


After 9 years of me traveling back and forth monthly we finally closed up the GA season of our lives in April. We relocated Dave's Camaro to my brother's farm in Indiana and headed to Kentucky to get Dave's testing for the Deep Brain Stimulation (DBS) surgery. Then we headed back to Florida all in April.

Then at the very end of April, Dave's parents announced that they were moving to Texas, to be close to his sister as they age, which was unexpected by Dave. The very next and last day of April, my dad had

a heart attack and ended up in ICU. He passed away a week later on May 7. It was a whirlwind of change and loss the first half of the year, for sure.

On top of all that, Dave's LTD company requires him to file SSDI, with the Feds, so they've hired a law firm to represent him and it's been a year of completing forms, doing paperwork and lots of bureaucratic red tape. I've learned so much being on the claim side of the industry. Thank God I do what I do and have an amazing staff who helps me with as much as they can. The time it takes on the phone and paperwork both are abundant.



After my dad's funeral, Dave went up to Indiana with my brother and his family to work on his car so I could help my mom here in Florida, post dad's passing.

In July we went back to Kentucky to see the surgeon for the final consultation for the brain surgery. The plan was to schedule the surgery after that consult but instead we basically chickened out...both feeling the risk of complications was just too high. Dave is still in Indiana. My brother's helping finish his car and he's gonna sell it. So now I'm flying back and forth to Indiana in this season. He thinks he wants to settle down in Tennessee once that's all played out...time will tell.



Thank you for your continued prayers! As you can see, we need them. We're looking forward to a New Year and in 2023 are expecting many blessings. We are praying for you too and our precious [Constitutional Republic, America](#) as well.



Sincerely, Dave and *Michele Powell*



The above is what it looks like now. This is what it should look like when its done.



# Who is your beneficiary???

When is the last time you reviewed your **beneficiaries** on your banking, investment, insurance policies, and even employer paid work benefits? Many of us forget to make this a practice of maintenance to our financial house. Then when the unexpected happens, our families are left to deal with the emotional and financial messes this lack of maintenance causes.

In the 29 years I've been in the business I've seen ex-spouses inherit their 20 year ex-husband's entire 401(k) and/or life policy, while his current wife lost almost everything except her house before she got to me. I've seen children squabble over legacy estates because a sibling pre-deceased a parent and the estate documents didn't follow bloodlines. Carriers change databases and simply lose beneficiaries. You name it I've seen it.



*With great intentions,* I've even seen families pay an estate attorney thousands of dollars to develop a trust, yet never funded the trust. Some had not even named their trust as their beneficiary, making the trust useless.

I recommend you seriously take time to check your beneficiaries by contacting your HR department on your group benefits, your financial institutions, or our office on retirement or insurance policies.

*Michele Powell*



## Where do your Payroll Taxes go? (Part 1 of 3)



Do we **Americans** KNOW how the **Federal Programs** we pay for actually work? Or how they are funded? For example **A. Social Security Disability Income (SSDI)** or **B. the Federal Supplemental (Welfare) Security Income (SSI),** with Disability (SSID) program? **Did you know that SSI is NOT Social Security at all?** Instead it's a totally different program called **Supplemental (Welfare) Security Income (SSI)** Program.

What does all of this mean? Wow, I've learned so much this year about the confusions of acronyms in **America**. **Look at your paycheck and notice it doesn't say SSI anywhere because SSI is a welfare program NOT Social Security.** Your paystub only says 1. Income (Wages, Tips, etc.) 2. Social Security wages 3. Medicare wages and tips meaning you're **TAXED** for each of these 3 programs.

Then later in life, depending on when you are eligible (age 65 or 67) for Social Security and/or Medicare benefits. However who is paying for these hidden **Federal Welfare Programs, i.e. SSI Programs? WE ARE!** Which is why our **INCOME TAXES** are going up, up, and up! And for who? For all of the **humans** in **America**, legally or illegally, who are collecting off of the **Supplemental (Welfare) Security Income (SSI)** bucket, funded by our **Federal Income PAYROLL TAXES**. SCARY!

### SSDI vs. SSI

### SSID

Social Security Disability Insurance	Supplemental Security Income
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.

Turns out, the only thing that the Federal **Supplemental (Welfare) Security Income** has to do with the Social Security Department is the Department administers the payments. Which is why it's CONFUSING!

It's also why when some people inherit or make money, they actually lose their SSI (**welfare**) benefit. Makes sense considering **welfare** is supposed to be for the poor and needy.

This chart is a good reality check! Did you know illegals can collect this?

What's really scary about the SSI program, is as you see here: IT DOES NOT require a person to have work history so basically this **welfare** system is available **to ALL persons including illegals in America**. 22 million NEW illegals have been added to the "persons" count in **America** these past few years ALL of which are poor and needy. SCARY! Who creates this mess and who in Washington DC is doing the math? **Welfare is welfare** and there is a place for it in our society for the **poor Americans and disabled Americans 1st**. Then we are suppose to send money from **America** abroad, if we can afford to, so we keep this country on a balanced budget first!



As soon as Dave and I began to set up his benefits, I learned all of this. He began to ask others about their Disability Income. The amount of bad information that I had to sift through was, unimaginable mostly because many of these people talking were on SSI (**welfare**)/SSID vs. the SSDI Dave's LTD insurance company forced him to apply for, so they can subrogate those Social Security dollars first. So I decided to DIG and learn, this is what I found...

I'm really stirred up about it too. The more and more I see here and the truths unveiled of these **hidden welfare systems**, and the strains they will put on us **TAX paying Americans**, the more frustrated I become. We sure have been getting blinded from TRUTH! The Bible I read and the Constitution I read **both** teach TRUTH and TRANSPARENCY. **"We the People"** need to get back to that.





## Will Social Security Go Bankrupt? (Part 2 of 3)

Did you know Social Security started back in 1936 with a 16 to 1 ratio on pay in and pay out? That means 16 people paid in for every 1 person that would be taking out. Now in 2022 that is 3 to 1. By 2037 that will be 2 to 1. Each day 10,000 new baby boomers are added to Social Security payouts. 60 million people are collecting Social Security right now and boomers will continue to age in expecting approximately 83 million people, including the boomers, should be on it by 2037.

The Primary funding mechanism to Social Security is **PAYROLL TAX**.

We've been hearing a lot in the news about the "Social Security **Trust Fund**," going bankrupt. Did you know the "**Trust Fund**" was created to take the weight of the baby boomers numbers, and was designed to be emptied out? The "**Trust Fund**" is a separate bucket from Social Security.

According to Social Security 62% of those receiving the income benefit count on their check for at least 1/2 of their total income and 34% lean on it as 90% to 100% of their income.

The big question is????? What will happen when we get down to the 2 to 1 ratio in 2037. The simple answer is another mathematical adjustment or reform. For example: Recently Social Security raised the eligibility age up to 67 from 65, and eventually it may go up again from 67 to 70. They may also have to reduce the amount of money that's being paid out. The skinny to that is most people are going to want to have less money vs. nothing. The third option would be increase the amount of **PAYROLL TAX** that we are all paying in. So in order to balance it 1 of those 3 moving parts will have to change.



The fearmongering here has been, will Social Security be here or won't it? Obviously, that depends on what Congress does to balance the numbers on its budget. It's a simple money in and money out answer.

I looked at some numbers and had to go all the way back to 2016 to see reality. \$957.5 billion in revenue was collected that year. \$33 billion came from taxing the actual recipients of it. \$88.4 billion was interest income on the \$2.9 trillion in reserves. And the remaining came from the **PAYROLL TAX** from us working folk. You can see on page 4-5 of this newsletter that the self-employed are paying 12.4% and employees are paying 6.2% and the employers are matching their payments at 6.2%. That's a huge amount of dollars going in. If Congress doesn't change the primary funding mechanism and **Americans** keep working, then reform may not even be necessary. But it's time for us **Americans** to pay attention to how it works.

The strong mathematical opinion throughout my research was "it's nearly impossible for Social Security to bankrupt"..... However, the "**Trust Fund**" will be depleted, as it was created to be. It was also said reform should not be as necessary when the generations behind the boomers start participating because they simply did not have lots of babies. The catch is **Americans** actually have to be working and making income so that **PAYROLL TAXES** are paid in. We have to continue to put new workers, in America, on payroll in order that the **PAYROLL TAXES** continue to fund it. COVID caused a huge lull, in the numbers, considering so many people stopped working. It's just simple math and **TAX** subsidies are \$ out of the system so they are a double negative.



## Will Medicare Go Bankrupt? (Part 3 of 3)

The same question is being asked about Medicare, and guess what... Medicare has a "**Trust Fund**" too! Medicare has many parts and the skinny is Medicare is NOT BROKE.

Yes baby boomers are living longer than expected, yet the Medicare we pay for from our **PAYROLL TAXES** is for Medicare part A only. All of the other parts of Medicare, B, D and even supplements are paid for by consumers and private insurance companies.

**Part A is the Hospital Insurance (HI) which accounts for about 40% of the programs approx.** \$700+ billion dollars a year in spending based on the numbers from 2017.

Because Medicare anticipated the boomers would stress the numbers of the program, Medicare, like Social Security, built this "**Trust Fund**" for such a time as this. This "**Trust Fund**" is what all of the headlines are about. **Not the core Medicare HI Part A benefits.**

In 2015 the Medicare access and CHIP Reauthorization Act (NACRA) changed the way physicians were paid and even increased pay to those providers till 2025.

Forecasters have said, Medicare could avoid further reform till at least 2070 and others said 2090, that's 67 years from now. So the media appears to be twisting many of the facts, not to mention the numbers, for what purpose? I believe its to create fear in the **American** people...(fearmongers)

The lack of understanding and education of the **American** people is the real concern in our country right now.

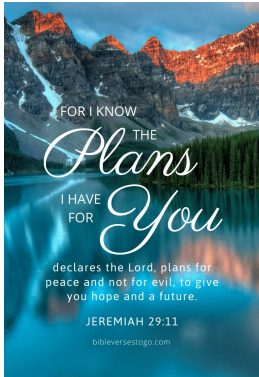
God did say, through the prophet Hosea, "God's children will perish for their lack of knowledge."

Respectfully Submitted, *Michele Powell*





# Legislative Corner



Dear Clients, Friends, "*We the People*" and Fellow **Americans**,

2022 was a whirlwind of chaos here and truly a year of more new history.

Early in the year I kept hearing the Lord say; "it's a year of restructure, so remind my people, I know the plans I have for them, declares the Lord, plans for peace and not evil, to give them a future of hope." Jeremiah 29:11

Then as the year played out, I've heard so many of my Clients, Colleagues and Fellow **Americans** begin to speak as if they've lost hope, and it saddens my heart. BY FAITH! Some are even scared and yet I'm reminding them that while the Bible does tell us, "hope deferred makes the heart sick" Proverbs 13:12, we as God-fearing **Americans** do not need to operate under the demon of fear! God actually told us in 2nd Timothy 1:7 that "He did not give us a spirit of fear". So if He didn't, who did? The devil did! God gave us "a spirit of power, love and sound mind!" So I ask us **ALL**, what are we putting our hope in? And whom?

We should NOT be putting our hope in people, places or things, and expect to be stable and balanced, but instead our hope MUST to be in the Lord first! **America** is a wonderful country that was founded on Godly principles and has operated for almost 250 years now as a *Constitutional Republic*. It's that Constitution, The Declaration of Independence and the Bill of Rights, that are the foundational legal documents of **America's** design but first we are "One nation under God" and our Founding Father's knew that.

I heard a prophet say, years ago, a time like this will come and yet "they will fall in the fall", hence the "fall colors" of this newsletter, along side the "*We the People*" and our patriotic colors of our flag; red, white, and blue!



Who was suppose to fall? The evil villains, who would try to take over God's country, **America!** Who is to arise after the fall? "*We the People*", Gods people and I believe we will!

There's no reason for us to fight amongst ourselves. Especially over politics and agendas because there's so much more for us. We need to work together to fight for our country itself, to the United States of **America**.



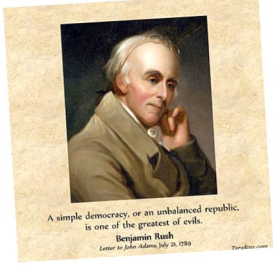
These last several months I've heard there would be a **red wave** coming. I prayed and prayed about it and the Lord told me it was not a political wave, but that post election He'd begin to show us what "love went, ran, and is **red** means."

As I prepare for this writing, the election results are beginning to come in. Again this year we're already hearing election fraud, voter machines broke down, more votes are being found and even illegals voted in some states and we're still not finished. We even have to go for a second vote on December 6th in some states. It's just mesmerizing. This is **America**, how did all of this happen? How did we get here?



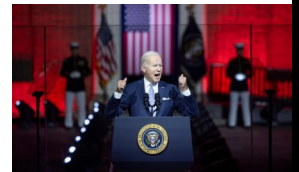
Well as I was pulling clipart for this newsletter I found this **red wave** of perfectly militant stick people aligned and coming over the globe and it hit me like a ton of bricks, the **red wave** is **China**. And it's even pierced the heart of **America**. It's been trying to replace the love of God, family and country with what we've been hearing throughout the year. My personal opinion is it's **GASLIGHTING!** The media, technology, voting machines, airwaves, government agencies and even politicians and politics both are participating.

# Legislative Corner

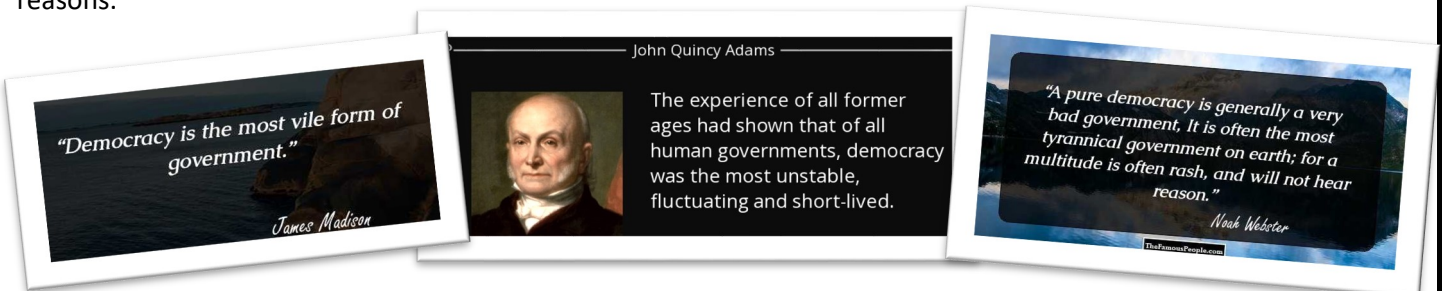


I've heard the word **democracy, democracy, democracy** all over in this country, this year 2022. When I ask the question to those who I've heard it from; what do you mean by **democracy?** I've heard; "fair elections", "**America's democracy** must be saved" etc.. but interestingly enough when I ask those speaking, "do you realize that **America** is not a **democracy**, never has been, and never was intended to be?" I get shocked or a "what do you mean question back". To which I say; **America** is a Constitutional Republic and challenge them to study it. 100% of those who have studied it, come back shocked. I've taken some time to study the difference between the two, and why our forefathers were completely against a **democracy** when they built the Constitution of the United States of **America**, The Declaration of Independence and even the Bill of Rights.

So this year I realized I needed to focus this legislative report on this ominous **red** and black mess, that has been presented to us, as if **America** was in fact a **democracy**. 31 times in this one speech **America** was referenced as a **democracy**. This has to be the worst representation of **GASLIGHTING** I've ever seen in my entire adult life. We usually hear the word **GASLIGHTING** when we hear people talk about manipulation in relationships but this level of manipulation is beyond comprehension. What's more mesmerizing is people actually are buying it.



Our forefathers actually talked about building **America** as a **democracy** and chose not to! Here are some of the reasons.



As a matter of fact they were totally against such an idea... And even wrote the Constitution for the Republic of "**We the People**" in such a way that we'd never become a **democracy** in **America**. That's why so many politicians are trying to eliminate the Constitution of the United States of **America**.

**America** is seen, across the globe as a place of **FREEDOM** and refuge to those who are fleeing from countries under a **democracy** or a **COMMUNIST** run system. Many of them have fled to **America** because "**We the People**" of **America** are a United States with the Bill of Rights that spells out our rights as "**We the People**". The first 10 amendments to the Constitution, passed back on December 15, 1791 are known as the Bill of Rights. It represents "**FREEDOM** of Speech, Assembly and Worship". "**We the People**" are all legal citizens, of any state in our country, **America**!

Oh, Fellow Americans and Friends, have we been accepting the **GASLIGHTING** from our politicians, media and entertainment voices for so long that we've forgotten the Holy Bible and the American Constitutional Republic's founding Documents of **FREEDOM**?



Back in 2018 my newsletter represented the 3 branches of government, in 2019 the **TAX** burdens of **TAXES** without representation. In 2020's newsletter I spoke about our Constitution and the importance of needing to know it and then last year 2021 about the Declaration of Independence and now in November 2022 I'm lead to address The Bill of Rights. Sadly, it appears we've been lied to for so long now and so



# Legislative Corner Cont.



many people are more aware of what their news choices and voices say, than what our legal, religious, moral and ethical foundations actually are, to know the truth and for "the truth to set us free"! (John 8:32)

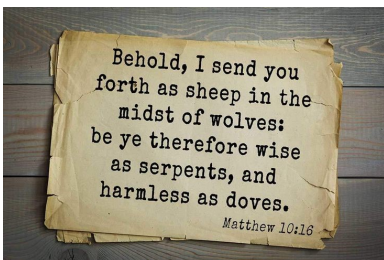
**GASLIGHTING** means;... "A form of psychological manipulation in which the abuser attempts to sow self doubt and confusion in their victims mind. Typically **GASLIGHTER'S** are seeking to confuse their victims' minds and gain power and control over them by distorting reality and forcing them to question their own judgment and intuition." It psychologically manipulates and confuses. "God is not the author of confusion." (1 Corinthians 14:33)

Ask yourself this question before you read on. Do you know what a **democracy** even is? Or what a Constitutional Republic is?

Differences between Constitutional Republic vs. Democracy		
Order of Priority	Democracy	Constitutional Republic
1	Global Elite	Father God (Creator)
2	Majority	Individuals
3	Government	Constitution
4	Public Servants	Government
5	Case & Statue Law	Public Servant
6	Corporations	Statute Law
7	Individuals	Corporations



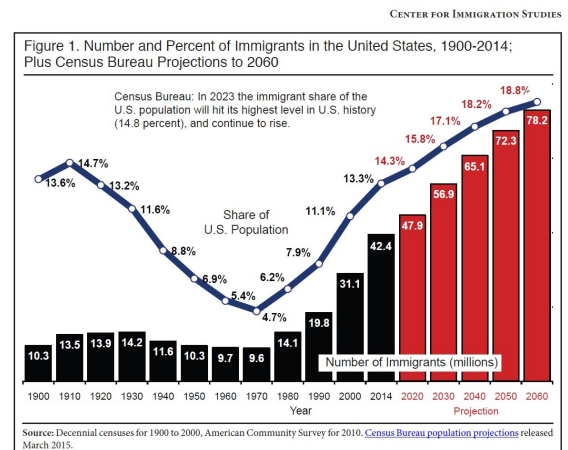
I was recently at a lunch with some dear friends who love me and I love them, yet we're on different sides of the religious and political stances. I was shocked to hear some of the opinions of what they thought the Bible said and/or **democracy** meant. I enjoyed the debate because I was clothed in knowledge, of both. Yet when I got into my car, I was praying and I asked the Lord how many people did I actually KNOW that could have helped my sweet friends to actually know the truth of the other side. My prayer was my friends would go research what the Bible actually said based on what was shared, not to mention what the Constitution says. I know so many of God's people who have come to this Godly country, who are legal immigrants. They've learned **America**, its ways and our Constitution. **America** was their place they could run to and raise their families, and put God and freedom of religion out in front of their family. They appreciate **America's** freedom that the Constitution of the United States gives "**We the People**" and the rights that the Bill of Rights references. Those people wanted to not just come here, but to help **America** stay stronger as a Constitutional Republic. You'll find that those who have come to **America** legally, are an asset to **America** and love and respect our precious country. They may even know the Constitution better than most of us! Especially since they've most likely learned it before they came here. Yet we no longer even teach it in our public school systems. Most private schools still do, but not as often as they should.



We've been playing politics for so long that now we allow career politicians to tell us anything and it must be true. It's like pulling the wool over our eyes. Or like, what Jesus said, when He told the disciples to go into the cities

because they would find "wolves in sheep's clothing."

Sadly, the kind of **red wave** that has come to **America** is not the type of **red wave** that **America** is ready to admit or pay attention to. It's not politics at all, it's **red** control of "**We the People**" and it has come to **America**. It is not the type of **red wave** that **America** is ready to admit is here



# Legislative Corner Cont.



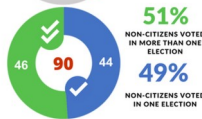
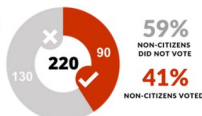
**220**  
NON-U.S. CITIZENS registered to vote in Philadelphia

## NON-U.S. CITIZEN VOTING

**76%** initially registered or modified through PennDOT  
NON-CITIZENS

**24%** registered through Other Sources  
NON-CITIZENS

Al Schmidt  
City Commissioner



or pay attention to. It is a silent war! "*We the People*" "need to fight back and know it's already inside *America*! *China* even has a police station in NY, yes here in *America*! Check it out!

We now have legislation being proposed and even passed to allow illegals to vote. How is that possible? Illegals should never have been able to come to *America* not to mention should they ever be able to vote in *America* until they become legal citizen! Are we now redefining the word legal and illegal too?



This messed up two party political system has been fighting neck and neck to distract us! All the while we've got an infiltration of **red** coming into our country taking over our banks, institutions, corporations and even land not to mention our schools and political voting systems. Our technology, our phones our TVs everything that's been coming in from **China** for years now. All of it is right here



inside of our *America*. Now with our borders still open and illegals still coming over in masses, there will be more chaos and burden on us. Other countries are literally emptying out their prisons and sick residents into *America*! And guess what, "*We the People*" will be **TAXED** to pay for their care, housing, supply them with income, all through our **federal welfare systems**. Our **PAYROLL TAXES** will go up. ALL of our **TAXES** will go up. The inflations that we're seeing are just the beginning. But are we paying attention to the whole truth? Or, the big **red wave** picture?



*America* has always been a very generous country and we have sent billions of dollars over the borders and abroad to help other countries, whether it's via military or just generosity. Just 20 years ago the Democratic Party had one of the strongest stances on border control. Now they want to open the borders. The Republican Party has also changed so much in the last 20 years. I've been saying for years it's time for a "*We the People*" party who understand the *Constitutional Republic* that we are. We are God-fearing patriots willing and wanting to arise!

This **hostile** shift our country is going through will simply bypass Socialism and push *America* directly into Communism. For years **China** has said it wants to have "world order": and its goal was to take over *America*. Are we actually gonna let that happen? As for me, the answer is **NO WAY!**



We hear about Kennedy Democrats, Union Democrats and now Mobster Democrats. We hear about Rinos, the Conservative Republicans and even Diehard GOP. We hear career politicians on both sides, but what we need to be hearing about is "*We the People*"... "*We the People*" of *America*!



We need: *American* jobs, *American* borders, *America's* economy, a balanced budget in *America. America, America, America!* Not **democracy, democracy, democracy.**

Jesus called people who speak lies (like that democracy lie) "fools". The synonym of that is morons, I had to look it up, because Marcy was calling me out on using that word at lunch one day.

Think about it.. **China** has a lot of our money, way too much power in this country, and now is funneling their bureaucracy into our country through paid off politicians who don't even act like they are *Americans* anymore. But we really let their **red wave** come in silently and are we now letting it take over our country??? I **say hell no!** And **heaven yes!** This is still *God's* country!





# Legislative Corner Cont.



His people from around the world have come to this country for freedom to read His word, to learn about heaven and speak about heaven and enjoy heaven on earth here in [America](#). They get to KNOW Him here and ask the Father to bring His will to the earth, as He intended from heaven! Those who came over on the Mayflower even printed the bible in English so they could read it themselves! We better wake up my friends!

*Did you know that a federal judge deemed it unconstitutional for us to pray in public? Right here in America! And now the ACLJ is going to finally be taking this to the US Supreme Court? An angry atheist, and anti-Christian extremist, filed suit and took it in front of a federal judge who ruled "public prayer is unconstitutional" how is that possible; does this judge even know what the Bill of Rights says? Didn't that judge vow to honor the Bill of Rights and the Constitution?*



This legislative war, I talked about last year, is NOW totally out of control! Even the Judges are politicians now. As for our [Federal](#) congressional politicians, I pray that we even put term limits on all political offices including Congress in this country and soon.

Earlier in this newsletter I referenced the individual Obamacare ACA health insurance plans. We've had massive rate increases all while being **GASLIGHTED** to believe that we were going to get "affordable healthcare" and yet the only thing that makes it affordable is the **TAX SUBSIDIES**. Did you know those TAX SUBSIDIES were going to go away this year? What would've happened to the [American](#) people who are on these individual plans with subsidies? I get that it only affects approximately 20% of the [American](#) people considering most are on groups, Medicare or Medicaid. But who are these 20% of [American](#) people? Small business owners... The heartbeat of this country! Those have been my clients since 1996! I've seen some of them have to pay up to \$40,000 a year in premium since the passing of this ACA plan. I personally paid out of my pocket last year over \$20,000 for my own medical bills, and that's with my husband's group plan. He has Parkinson's and left his job this year. Once we lose his group insurance, because he's under the age of 65, his Medicare supplement alone will be over \$900 a month, plus he'll have to pay for his part B. We did the math and our out-of-pocket expenses will be in excess of almost \$30,000 a year between premium deductibles and out-of-pocket. That's every year assuming inflation doesn't make that go up. That's almost his entire disability check.

I recently talked to a young and very sweet millennial who told me she voted for Obama because she wanted to be part of **black history**. She never had any idea what he stood for or how his party worked or what the party represents.

Whether you're a democrat or republican or even an independent libertarian, when's the last time you've gone on to these parties platforms and pulled their documents indicating what they represent? I did that this year and was shocked! [You can go to Florida Family Action \(https://floridafamilyaction.org/Florida-voter-guide/\)](https://floridafamilyaction.org/Florida-voter-guide/) and scroll down to the Party Platforms. Check it out yourself. I studied the 90+ pages of the Democratic Party that were reformed in 2020, the 43 pages of the Republican Party also updated in 2020, and the 11 pages of the Libertarian Party... you too should read them. They are sick. Globalism, Legal prostitution, Anti-God and the list goes on...



I personally contacted the Christian Law Association back in 2018 asking how to birth a new political party called Christian Patriots? They gave me the 411 and I began to pray about it. What is it going to take for [America](#) to get back to its roots of God first, family second, and then country?

I also asked another millennial; who would be paying all of these tax subsidies off??? i.e....where they thought the money came from. With zeal they explained to me that the government would pay it. I asked them where they thought the governments money came from, they went to their cell phone to google for their answer. Literally this 28-year-old had no idea that "**We the People**" fund the government through our taxes. We can't just keep printing money! Somewhere along the line those printer presses have to have gold or silver or land to back them up. We're just going further and further into to a death



# Legislative Corner Cont.



**"WE ARE NEVER DEFEATED UNLESS WE GIVE UP ON GOD."**  
-RONALD REAGAN



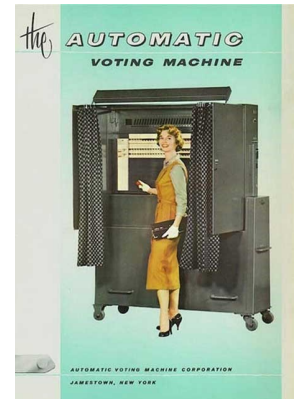
spiral of debt and who are we going in debt to? **China!** What happens if they want to call the loan? Which state do we give up first, California? New York? Hawaii? I know it will NOT be Florida!

Most **Americans** today don't even know how to read their own paychecks (yet look at the taxes that come out of the checks), let alone the Constitution of the United States of **America** or what "**We the People**" actually stand for. Most **Americans** think that SSI stands for Social Security Income but, **in fact it stands for a supplemental social welfare program** being funded on the back of the **American** working people through **PAYROLL TAXES**. See page 4-5 of this newsletter.

I heard this year that our public school systems are turning into indoctrination camps and that private school systems are on the rise because of this. I guess they have to be.

I was doing some research on how our country was proposing, through these political parties, that we would pay for these illegal citizens coming across the border. When do you think that question should have been asked? Before we allowed the border to be opened, of course! I mentioned earlier **GASLIGHTING** it's been going on for far too long.

And then there's my friend's question since she thinks **democracy** stands for fair voting...



What's gonna happen in 2024 if we don't get these machines removed from our country? Or **America** on the same page, regardless of your party, with NOT allowing illegals to vote here. **What don't we understand about the word illegal?** In the past, we took illegals out of the country when we found them, now we're inviting them in??? What is happening???

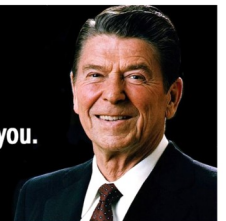
A few weeks ago I watched the "Gods NOT dead" series with my mom. She's an old Kennedy Democrat. But the entire time she was saying; "this is **America**, this can't be right!" When we finished the Gods NOT dead "**We the People**" episode, all of the legislative cases were referenced at the end of the movie. We noticed that the first case law referenced was all the way back in 1993. That's scary. I loved the way the pastor stood up to the congressional committee and said "we don't work for you, you work for us!" The old Ron Reagan's, John F Kennedy's and some of the other famous

names you've seen in this newsletter would have said the same thing. The men that wrote our Constitution knew "**We the People**" would need to step up to the plate and defend it some day.

Not robots, not people that will accept a chip in our right hand or forehead, not people that can be easily manipulated with **GASLIGHTING** tactics, not people that are told to be quiet and just deal with the big government. It's time for us to break free from these governmental overreaches and "**We the People**" must stand up and fight till we see victory in Jesus mighty name! I know this is some pretty mighty strong stuff this year. *But as I was preparing to close, I was hearing the Lord singing this in my ear; "O victory in Jesus, my Savior, forever. He sought me and bought me with His redeeming blood, He loved me 'ere I knew Him and all my love is due Him, He plunged me to victory, beneath the cleansing flood".*

Either **you will control**  
your government,  
or government **will control you.**

- Ronald Reagan





# Legislative Corner Cont.



*On the insurance front...* The main buzz this year is rate increases. I spoke with a client from Kansas today and her Medicare supplement went from \$250 a month to over \$500 a month. Plus her part B was increased as well.

COVID and the VAXes have caused so many injuries to the [American](#) people, the insurance companies are all over the place. Whether it's, long-term care, disability, health insurance, or even life insurance, all of the actuaries are talking about what are we going to do with rate increases.

Also on the insurance front there are more acquisitions in the industry than ever before.

As of the writing of this letter, there was a huge crypto company that just filed bankruptcy and now it appears to have a major scandal attached to it as well. What happened to regulatory government that protects the people? Now the government works with the organizations that are taking advantage of the people? \$15.6 billion just gone? This following the fall of the stock market?



Proverbs 25:19 says "confidence in an unfaithful man, in time of trouble, is like a broken tooth and a foot out of joint".  
KJV



Did you know that Biden wrote an Executive Order 14067 back in March 2022 that created [America](#) digital dollars aka "Biden bucks". Check it out.. We need to see every Executive Order being written!



This past year one of the things that stood out to me, on August 19 of 2022 Apple had a security breach and a national security alert telling all iPhone, iPad and Mac users to update their software programs. I thought Apple was suppose to be safe? But guess what, a large portion of that company was sold to [China](#) during COVID lockdowns.

On the inflation front, it will cost the average [American](#) 20% more for Thanksgiving dinner this year than last year.

In March of 2022, Fauci finally admitted publicly that natural immunity is more effective than the VAX. Now we're dealing with more vaccine injuries than we ever dealt with as issues from COVID itself? It's so crazy we even now have a new SADS (Sudden Adult Death Syndrome) cause of death on the autopsy list. Check that out, 100% of them have the VAX! [It's chemical warfare for sure.](#)

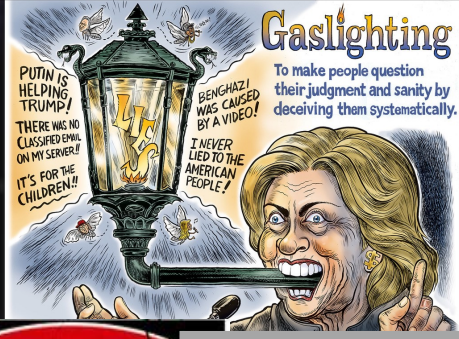


Lastly, the worst war in [America](#) right now?? In my opinion, is vilifying people who are pro-God and pro-country. We used to be the heroes. We used to teach Pro-God and Pro-country to our military, to our children, in our schools and to our visitors that come to our country. Now what used to be considered [American](#) heroes are the [new villains](#)? Literally we are called [Christian Nationalists](#). It's the new [GASLIGHTING](#) buzzword, as we wrap up 2022. I have not seen so much HATE amongst the [American](#) people in my short 52 years on the earth. The "[We the People](#)" TV channel known as PBS, recently put out a hit piece villainizing one of our most decorated military commanders, simply because they could. He and his family were old Kennedy Democrats, multiple generations and before his mom died she had to change her party because she could no longer stand for what her party had become. So she was villainized as a radical. Ron Reagan said "I didn't leave my party my party left me", Donald Trump said the same thing, and "[We the People](#)" need to say the same thing! How many more of us are going to have to say that to just politics in general. "[We the People](#)" need to get back to the basics! Before it's too late! Respectfully Submitted, *Michelle Powell*, praying for you and [America](#)





To lighten things up and laugh a little.....  
See if you can find the silver lining here ??? We can always punch holes into the oppositions political blah-blah. Butttttt there is one CONSTANT that was the same yesterday, is today and will be forever.




**DANGER**

**BIG GOVERNMENT**



The United States is not a democracy  
**IT IS A REPUBLIC**



"DEMOCRACY IS TWO WOLVES AND A LAMB VOTING ON WHAT TO HAVE FOR LUNCH. LIBERTY IS A WELL-ARMED LAMB CONTESTING THE VOTE."  
~BEN FRANKLIN

IN A DEMOCRACY THE MAJORITY RULES  
IN A REPUBLIC THE INDIVIDUAL IS PROTECTED FROM THE MAJORITY.

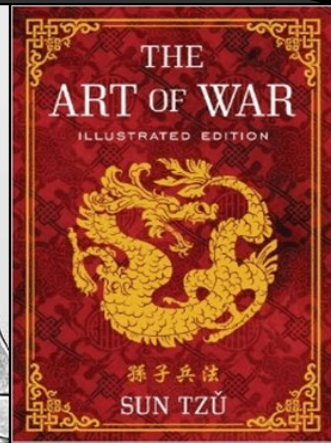






"It cannot be emphasized too strongly or too often that this great nation was founded, not by religionists, but by Christians; not on religions, but on the gospel of Jesus Christ. For this very reason peoples of other faiths have been afforded asylum, prosperity, and freedom of worship here."












~Patrick Henry



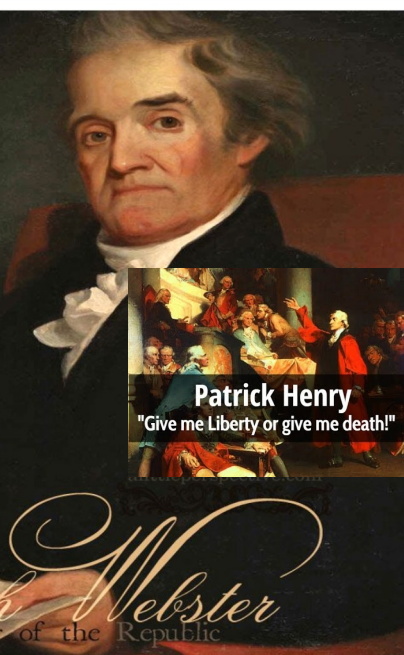
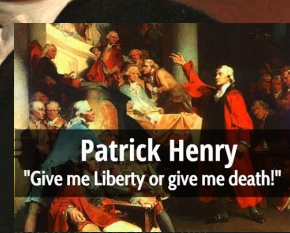
The Chinese General's 75 most famous quotes:

<https://parade.com/1074916/kelseypelzer/sun-tzu-quotes/>

Here are just a few:

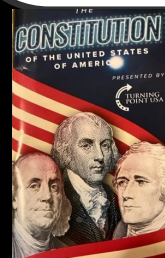
-  "In the midst of chaos, there is also opportunity."
-  "Build your opponent a golden bridge to retreat across."
-  "The whole secret lies in confusing the enemy, so that he cannot fathom our real intent."
-  "The opportunity of defeating the enemy is provided by the enemy himself."
-  "If there is a disturbance in the camp, the general's authority is weak."
-  "Great results can be achieved with small forces."
-  "In battle, there are not more than two methods of attack--the direct and the indirect; yet these two in combination give rise to an endless series of maneuvers."
-  "Begin by seizing something which your opponent holds dear; then he will be amenable to your will."
-  "If his forces are united, separate them."
-  "When the enemy is relaxed, make them toil. When full, starve them. When settled, make the move."
-  "To win 100 victories in 100 battles is not the acme of skill. To subdue the enemy without fighting is the acme of skill."

Education is **useLess** without the Bible. The Bible was America's basic text & book in all fields. God's Word, contained in the Bible, has furnished all necessary rules to direct our conduct.

Noah Webster  
Schoolmaster of the Republic

"MY HOPE IS IN THE LORD!"  
Proverbs 24:14

Get your handheld wallet size Constitution of the United States of America from Turning Point USA at <https://www.tpusa.com/>



MERRY  
Christmas



HAPPY  
New Year

Back Row: *Michele Powell, Jana Pierce, Kim Smith & Donna Blizman*  
Front Row: *Diana Moore, Marcy Rodriguez, Kayla Boone*

For Unto Us Salvation Is Born...  
The Greatest Gift Of All

HAPPY BIRTHDAY  
Jesus

