

Keep God Alive in America



**“In you our ancestors put their trust; they trusted and you delivered them,”  
Psalm 22:4.**

There is a reason God has given Americans an extra 30 years. This article attempts to provide fiscal and social opportunities for re-storing America as a Christian Nation.

#### **Individual & National Fiscal Response-Ability**

Over three quarters of Americans are bankrupted, broke & busted by credit cards. Education for lifetime budgeting and second half of life plans need to become a religious and government priority.

The US Debt Clock.org indicates the national government has unsustainable debt:

Total US Debt: \$59.7 trillion

Total Citizen Debt: \$316 million or \$189 thousand per citizen

Total Taxpayers Debt: \$114 million or \$523  
thousand per taxpayer

The US total debt is the result of mass-over-spending at a rate of 3.5 trillion annually. Responsible government has to live within to federal tax revenues. Starting with Obama Health Care no further new authorized spending on social welfare should be allowed.

## **Re-Establish and Empower Religious Social Welfare**

Under the name of social insurance, the government has usurped the social welfare role of religious organizations. Since 1956, social welfare spending has increased 40% without Obama Health Care. It is one of the reasons for the U.S. Total Debt build up.

One role of the Church is social welfare. One in five people in this country receives medical care at a Catholic facility. Over three million students a day are taught, in more than 250 Catholic Colleges and Universities, in more than 1200 Catholic High Schools, and more than 5000 Catholic grade schools.

Every day the Catholic Church feeds, clothes, shelters and educates more people than any other organization in the world. Statistics for all other Christian, and Religion organizations were not readily available.

Social welfare is not a Constitutional role of Government. The people should make social welfare spending decisions. This can be accomplished by (1)

Allowing deductions for religious contributions per

year at a ratio greater than one without limitation and (2) Making registered lobby contributions taxable at a 50% rate and Exxon reimbursements all payable for retiring outstanding debt.

Government needs to phase out all social welfare spending by 2047. The people should make social welfare spending decisions. This should be a thirty year priority.

## **Non-Ageist National Retirement Policy**

Since 1935, "The New Deal" (Social Security) by Roosevelt, "The Great Society" (Medicare) by Johnson and "Obamacare (Health Care) by Obama have made us a nation of takers rather than makers.

Social Security was defined as retirement insurance program. The definition has since been expanded to include disability, widows & children, death, unemployment, Medicare, Medicaid, welfare and the controversial Obama health care.

Social security has fueled individual and government financial instability, contributed to unsustainable debt with interest payments approaching total tax revenues, reduced individual independence, self-reliance and the American work ethic, and has contributed to a dysfunctional moocher class.

Due to Social Society, it is now possible for employers to terminate employees starting at age of sixty-two. Combined with ageism, the choice to work after sixty-five is nonexistent or limited at a lower salary or wage. Based on personal experience, age discrimination enforcement has been nonexistent against businesses with less than 250 employees, and only about 3% of all cases against larger firms. Social Security has been solely responsible to have labeled age sixty-two workers as old, incapable, nonproductive, while driving most out of the workforce.

According to recent research, workers get better with age. An article by Nathaniel Reade in The Magazine ARPP, August/September, 2013, the following different research source found:

Based on research pulled together from the fields of economics, demography and psychology by Peter Cappelli coauthor of *Managing the Older*. The juxtaposition between the superior performance of older workers and the

discrimination against them in the workplace makes no sense. Virtually none of the myths hold up. Every aspect of job performance gets better with age. When it comes to actual job performance, older employees soundly thrash their younger colleagues.

Frans Johansson argues in his book *The Medici Effect* that creativity comes more from making connections among diverse thoughts: the more knowledge you have, the more connections you can make.

Researchers at Mannheim in Germany who studied workers at the BMW plant in 2011 found older employees have advantages. Even in physically demanding fields, productivity of older workers increased consistently as workers aged, right up until their mandatory retirement, then at age sixty-five.

Even so, employment after sixty-five does pay as much salary or wage.

*Ageing, the Individual and Society*, Eighth Edition, by Susan H. Hillier and Georgia M. Barrow states that age is not a good determinant for the capacity to do work well, and the following common myths about older workers are simply not true:

Cannot project an aggressive or enthusiastic image.

Cannot produce as much as younger workers.

Tend not to mix well with younger workers.

Lack physical strength and endurance.

Lack drive and imagination.

Are set in their ways.

Tend to be grouchy.

Are difficult to train.

Over seventy percent of pre-government mandated mid-sixties retirees plan to work: part-time, cycle between work and leisure or full-time. Age sixty-five does not spiritual functioning. A person born in the year 2010 can expect to live from 96 to 100. To help return capable elderhood adults to the work force, the ageist 1935 the Social Security Act needs to be changed from age 62 to 100. All employee and employer paid taxes (FICA, Medicare) starting at age sixty-two should be eliminated to give employers reason to employ 62-plus workers and 62-plus works to stay in the work force.

The Constitution does not begin with the needs of the government; it begins with the strengths of the individual. Government exists for the benefit of the people rather than the people for the benefit of the government.

It is not government's authority to force individuals to retire or save for retirement. Instead, government should provide aggressive retirement tax savings/ investments for individuals to do what is in their best interest. The difference would be the elimination of direct government control, mismanagement, administrative waste, elimination of FICA and Medicare taxes without any payment for the use of money as well as provide private individual accounts for the accumulation of returns on each year of investment.

Such changes give the nation (1) relief workforce shrinkage, (2) unsustainable interest debt, (3) aid ageism ameliorate, (4) help restore the American work ethic, as well as (5) revive worker purpose, stability, pride, satisfaction, discipline, self-esteem, independence, and economic opportunity to remain in the work force.

### **Just Do It**

Make your voice heard by actions:

Live within a budget.

Give your time, talent and treasure for social service.

Help ameliorate ageism by modeling elderhood, protirement, self-talk, reform ageism and be a positive change agent.

Vote for political representative who will stand up and defend our religious freedom of expression and implement the ideas expressed herein.

### **About the Article and Author**

The article was excerpted from *A New Life Stage* by Robert W. Chism. The book is about WHY God has given us an individual plan, gifted us as well as provided us with an extra 30 years to make an eternal difference in our second half of life. The book teaches about a new life stage, elderhood, life after adulthood, and equipping, energizing, and enabling protirement.