

Ideas for law changes and general statements of position

Term limits – Our government was designed to be a government of the people with citizen lawmakers and not one of professional politicians. Members of the House of Representatives spend too much time campaigning for reelection since they only serve for 2 year terms. The term of a US Representative should be 4 years and each individual should be limited to 4 terms. Senate terms should remain at 6 years and each individual should be limited to 3 terms.

Philosophy - Many of my positions are based on my belief that our government does not give us rights. We are born with inalienable rights and the government only has what rights we the citizens give to it.

Veterans - We should stop requiring chapters of veterans' organizations that report to a national organization to file annual tax returns. This will save the local chapters money and manpower that can be used to serve their members.

The number of brave young men and women who have served in our armed forces who struggle with PTSD and who commit suicide is an issue we should all be concerned with. I am not convinced that our government is the best entity to deal with this issue, but our federal government should find ways to support the efforts of veterans' organizations and other non-profit organizations that are established to help our veterans.

Taxes - Our tax code should be designed to raise the money that the government needs to operate, not an instrument to encourage and incentivize behavior that the government deems desirable. The recent tax bill puts American corporations on an equal playing field with corporations based in other industrialized nations. While it did lower taxes for many American families it did not eliminate many of the disincentives to success that are contained in the individual income tax code (see the video on my Facebook page).

Our tax system is backwards. We should be paying more in local taxes and less in federal taxes. It is a waste of our resources to send money to Washington where a large portion will be squandered on red tape with only a fraction being returned for much needed projects in local communities.

Major law changes involving healthcare and taxes should be effective 6 months to two years after being passed to give families and companies time to plan.

Any taxes imposed by a governmental unit should be required to be imposed equally on all citizens or companies. The government should not be picking winners and losers by taking money from one company to finance the operations of their competitor as often happens with the incentives and tax waivers they give to companies.

Debt - Many citizens are concerned about the amount of debt our country has and quite a few donate money to reduce the debt each year. It is difficult to find out how to make these donations, so there should be a line on the tax return that people can use to donate a portion of their overpayment to reduce the national debt.

The way budgets are set and passed needs to be changed. Representatives should not be forced to vote yes or no on one comprehensive bill that includes spending in all areas. There should be 5 or 6 different bills that each deal with a different area of the budget. For instance defense spending would be one bill and the budget for social programs a totally separate bill.

Until we have a balanced budget any bill that will increase spending should be required to be accompanied by a corresponding decrease in spending in another area.

I will support workable ideas, such as Rand Paul's recently proposed 'penny plan', to steadily reduce federal spending until the budget is balanced.

Regulation - We live in a world where businesses need to compete on a global scale. We cannot continue to impose volumes of unnecessary regulations on American businesses and expect them to be able to thrive and create jobs for our citizens.

War on Drugs - It is estimated that over 23 million Americans use illicit drugs and this upward trend is not decreasing. The majority of the illegal drugs that are consumed in the United States originate from other countries. Most of these drugs come from countries whose governments are doing little to stop the production or are complicit with the growers. We need to do more to secure our borders to stop unknown shipments from coming in and to more thoroughly inspect those shipments that are entering legally. If we charge inspection fees to those companies that are importing goods to cover our increased costs, they will pressure their governments to do more on their end to stop the production.

Marijuana should be a state issue. Our current system of states approving marijuana even though it is illegal on a federal level is an embarrassment. This system also puts hardships on businesses that are operating legally under state laws but always have to be concerned about whether the federal government will enforce its laws. We should either enforce the laws that are on the books or we should change them by dropping marijuana from the list of controlled substances. It is a waste of government resources to sporadically enforce laws relating to marijuana when so many communities are struggling with the lack of resources to address the opioid addiction epidemic.

Social Security Reform - Drop the clause that if a person is receiving Social Security benefits their child under 18 receives benefits. Keep this for cases of death or disability but not for age related benefits. Often times in my practice I have seen very well off gentlemen who were 70 years old and married to a woman in her late 30s. The couple would have a young child or two who would receive Social Security benefits from the taxpayers just because their father was drawing retirement Social Security.

Set up an option for those who do not need their Social Security benefits to draw only enough benefits to cover their Medicare Part B premiums. They would have the option to switch to full benefits at any time if they need them or just desire to receive them.

Allow a person to postpone drawing their Social Security indefinitely with the amount they would receive growing the later they start to draw (currently the benefit increase stops at age 70). This could save the federal government a considerable amount on cash flow if those who are working later in life

or are well off enough not to have to rely on their benefits push their start date out later. Rather than benefits increasing by 8% per year for those who defer their start date the benefits should increase by a rate of 2% over the prime rate with a cap of 8%.

Public Assistance - There are many citizens of our nation who need public assistance at one time or another in their life but living on public assistance should not be a long term way of life. Those who are receiving benefits from the U.S. government should have a plan to be independent of public help within 2 years. The savings from this should be invested in training and hiring more social workers to assist people with achieving these goals and for programs to help parents who are on federal assistance to overcome the obstacles of working.

Abortion - We need to evaluate programs that have been successful at reducing the number of unwanted pregnancies and support efforts to replicate them across the country.

Immigration - We do need to have a comprehensive and inclusive discussion regarding immigration reform. However, we first need to secure our borders and enforce the laws that are on the books.

Citizenship - We need to look at options to reduce the number of 'tourism births' that occur every year in our country.

The Affordable Care Act. It is difficult to keep a position statement short on a bill that is 2,700 pages long, but my experience in working with every day Americans is that for every person that benefitted from the law, there have been 3 that suffered significant hardship due to it.

One thing that many people don't understand is that once the ACA was passed, we no longer had health insurance in the United States. Insurance is defined as the transfer of a risk to another party in exchange for a monetary payment. When an insurance company is forced to accept pre-existing conditions and prevented from doing risk underwriting, it is no longer insurance because in too many cases they are being forced to accept a known liability and not a risk of loss. This is just one of the fundamental reasons that the ACA will ultimately collapse and no amount of tweaking and amending will save it as the foundation that it is built on is faulty. If someone was driving without car insurance and they wrecked their car, they would not expect to be able to go buy car insurance now and have the insurance company pay the bill when the car is fixed next month, but people think that is totally logical with health insurance.

The government providing broad financial support for companies involved in an industry (health insurance companies) makes no sense and is a bad precedent. It particularly makes no sense to give massive government subsidies to companies that pay their executives compensation packages that exceed 10 million dollars per year. We should repeal the ACA with all of its 2,700 pages and the tremendous regulatory compliance burden it puts on employers and let the private insurance market return to an open market concept. We should also open up Medicaid to anyone who wants to pay the premium for coverage. The amount of the premium that an individual is responsible for could vary according to their income and assets (similar to how it is done within the ACA). Small employers who

wish to cover their employees should be able to pay the Medicaid premiums for their employees if they elect to have Medicaid coverage rather than private insurance.

Medicaid could also be used to cover those who have used up their lifetime maximum under their private health insurance.

Options need to be sought to work with medical providers to find a more affordable way to cover those who have conditions that result in significant ongoing medical bills.