

2021 CLIENT NEWSLETTER



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LETTER FROM THE PRESIDENT



**MICHELE POWELL,
OWNER/PRESIDENT**

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MERRY CHRISTMAS
& HAPPY NEW YEAR
2022!**



Dear friends & clients,

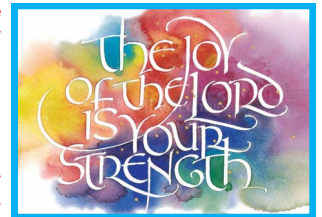
I have prayed over each of you this past year and want to wish you and your family a very Merry CHRISTmas and a Happy New Year this upcoming 2022.

This year's newsletter was a tough one to birth, considering so much has happened in just 1 short year. I think I could have written a novel vs. a newsletter.

2021 started with a WAR inside of America over voter fraud and the presidential seat in question. To date America is pending a Federal Supreme Court case of "absolute proof" of voter fraud and **CYBER WAR** in our election process. We've dealt with COVID-19 and now the variants, vaccines, mandates, with the Executive, Legislative and Judicial branches of our Federal Government in complete disagreement. Politics vs. good government and then to top it all off, major DISTRACTIONS of media wars not to mention religious wars all INSIDE OF AMERICA.

The Lord told me back in July I needed to deliver a message this year of "The JOY of The Lord is our Strength..." I bet you and your family are needing to be reminded of that by now. To prepare for that theme I asked each of the staff to wear colorful clothes for our photo shoot and to bring their favorite hat to wear as well. I heard the Lord say, "remind them that the battle is in their minds, and that is why I put the Helmet of SALVATION over their heads." I pray that this newsletter gives you some serious TRUTH yet also some HOPE and JOY and that you remember as this CRAZY YEAR of 2021 comes to an end that the Lord said through the prophets, all the way back in 2014, that "we will celebrate at CHRISTmas" this year 2021. May you and your family celebrate Jesus CHRIST being OUR GIFT of HOPE and JOY both this CHRISTmas and in this upcoming 2022. It is another election year so make sure you GET INVOLVED so we in AMERICA NEVER have to go through another year like this one.

Many years ago, Thomas Paine wrote "**Common Sense**" and addressed it to "The inhabitants of America". It was the word that sparked the American Colonies and their PATRIOTS to arise, bear arms, and go to war for FREEDOM. Out of the war was birthed America's "Declaration of Independence" and eventually "The Constitution of the United States of America" both in 1776. All 3 are GREAT READS, if you get a chance. TODAY we need that same "**Common Sense**"!! We MUST UNITE and fight back!!



Friends, God has a covenant with this Country, and HE WILL NOT TAKE HIS HAND OFF OF AMERICA!!!!!! He also has a covenant with Israel as well. His word, the Holy Bible, is very explicit in what God will do in these times. We are amid a 3rd GREAT AWAKENING, and it is a very exciting time to be alive as a CHRIST FOLLOWER. God is beginning to expose things to us in this country that MUST BE EXPOSED for us CHRISTian PATRIOTS to preserve this country and its CHRISTian heritage. Big Pharma, Big Tech, Big Media...Big Government ALL will have to STAND down and bow at the feet of Jesus our King. We can see them beginning to turn on each other NOW, just like we saw in Judges 7....

As of the writing of this newsletter;

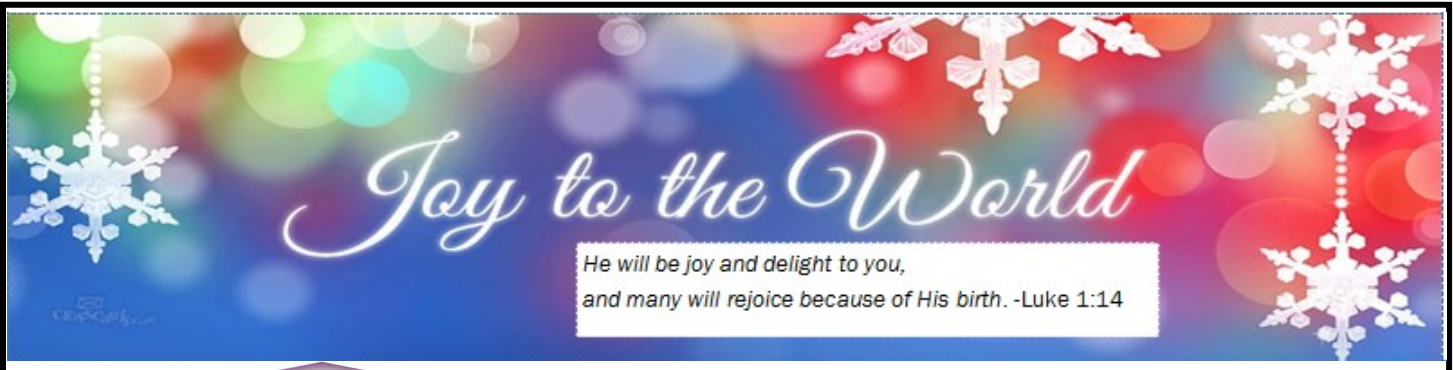
The largest Tax Bill in our country's history was proposed in the Spring at \$3.5 Trillion Dollars. Just this last month it was sliced in half to \$1.85 Trillion. Social Security received a 5.9% increase, yet Medicare part B rates were raised to \$170.10 per senior. Inflation rates are soaring at an all-time high in America, devaluing the American \$dollar\$ and the vaccine mandates (which have caused massive division in America) have NOW been "put on HOLD" indefinitely.

COVID has affected our cost of health care in our country substantially with record breaking rate increases. I even had one group that got a 58.9% rate increase the largest rate increase I have seen in my 27 years in business.

For years now my newsletters have been warning of a communistic agenda of tyranny wanting to come in and take hold of America. We KNOW it is here now! We can STOP IT, but it will require us ALL praying, worshiping & uniting. Jesus talks about a SMALL REMNANT, so we don't need large numbers. Remember in Judges 7, Gideon was asked to send 20,000 (the Lion Share of his troops) home and he did. He kept just the 300 who lapped the water up with their tongues and sent the remaining 10,000 of the troops home also. He then told the 300 to "follow his lead" they blew the trumpets, broke their jars, and shouted in OBEDIENCE & WORSHIPED the Lord. In doing so they confused the enemy causing them to "turn on each other". That is happening RIGHT NOW even in the mainstream media. Friends we serve a GOD of miracles, and He will NOT be mocked. Make no mistake, He is in complete control!!!!!!!!!!!!!!

I've expanded the Legislative Report this year as to be thorough. I am wearing a "warriors' helmet" in the MSA TEAM photo this year, with the LION OF JUDAH on the front of it because I believe it is time to FIGHT BACK, in prayer and ACTION both. May this newsletter encourage you to remember God made promises to His people and the RAINBOW is His symbol of His promise. "He is the same, yesterday, today and will be forever" and He always fulfills His promises! He loves you & so do we! May His JOY be your strength!

Sincerely and in CHRIST's service,
Michele Powell, Praying for you and America



TAXES FINANCIAL INDEPENDENCE INFLATION



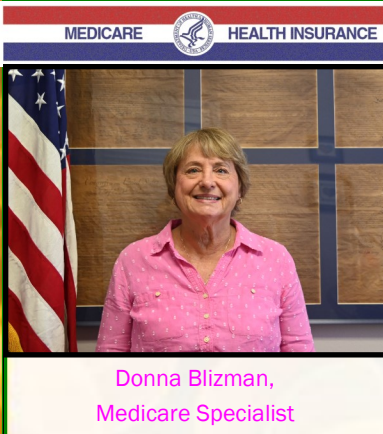
How to Retire in uncertain & unprecedented times?
Have a GUARANTEE NO RISK STRATEGY!



Michele has been a licensed insurance agent for more than twenty-seven 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 and on the home page click on the foundation of the house where it says "What We Do."



Gold & Silver So many clients have called me this last year to ask if they should buy Gold & Silver. My short answer to that is YES!!! God is the ONLY creator of Gold & Silver and both are HIS MONEY. BOTH are referenced throughout the Bible and both are constant. *Michele*

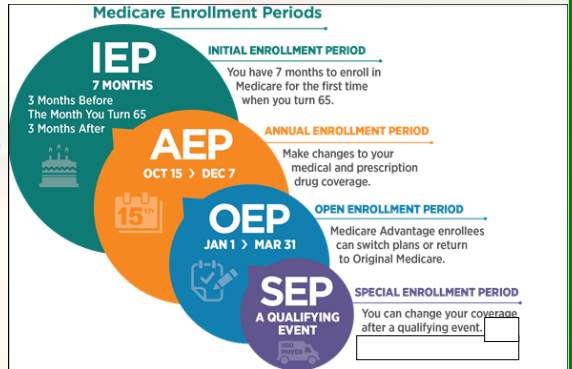


Donna Blizman,
Medicare Specialist

Medicare changes on a daily basis. You personally keeping up with updates and regulations is impossible without an educated agent to help you.

If you are within 3 months of retiring, leaving your group insurance plan or turning 65 BE SURE you contact us at 941-753-0031 so we can help you avoid paying any penalties or up charges for late enrollment or missing election periods.

The rules are endless and complicated. One thing that has stayed the same is the MEDICARE ANNUAL ENROLLMENT PERIOD (AEP). It falls between Oct 15th and Dec 7th every year. If you are NEW to Medicare this period of time does not apply to you. This election is for Medicare beneficiaries who have been in the system for at least a year, to change their current Rx Part D or Medicare Advantage plan for the next year, if they so desire. Around Sept 30th you will receive an ANOC (Annual Notice of Changes) from either your Part D insurance partner or Medicare Advantage partner showing you, in the first few pages, how your policy is going to change for next year. There are actually two columns comparing the current year and next year.



When you see this, and if there is reason for concern i.e. increase in premiums, medications being deleted from their list of covered drugs or deductibles etc. then it is an indication you should contact us to discuss these concerns. We can do an analysis to compare your current policy with alternatives for the next year. **THIS DOES NOT APPLY TO MEDICARE SUPPLEMENTS during this enrollment period.** Medicare supplements allow you to change any time of the year as long as you are healthy enough to move to a different carrier. Totally different rules. Most people keep their MEDICARE SUPPLEMENTS for their lifetime because they lock in their rates at the age purchased.

New this year; are Medicare MSA Plans for the over age 65 clients

While there has not been much press or advertising, it is a MEDICARE accepted plan. Medicare itself puts money in your MSA account to pay your Medicare claims. All claims are adjudicated, (i.e. repriced), to the Medicare allowable amounts and the MSA pays first.

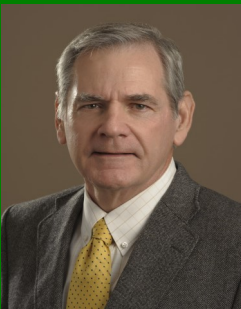


The features of Medicare MSA's are:

- -0- cost
- Can go to any doctor that accepts Medicare assignment, and
- There is no medical underwriting.

You pick your deductible \$5000 or \$8000. After your MSA moneys are spent, you are liable for the remaining amount of your deductible and then the plan pays 100% of the rest of the year.

The doctors in Florida are not yet familiar with this plan and are still learning how it works. It will take time for providers to acknowledge Medicare MSA plans as they do others, if they accept Medicare assignment. Sooooooo the learning curve is just starting to take effect. We are monitoring the progression and are looking forward to offering the Medicare MSA's in the near future.



Russell W. Crooks, Jr., 401k / SIMPLE IRA Specialist

MSA believes that consulting a professional, who has the experience and knowledge of various retirement plans and how they support your particular business needs, is where most business's lack mentorship.

Russ says: "Each year many business owners ask, *"What retirement plan best meets the needs of my employees and myself?"* There are many options available but before deciding what type of plan best suits your needs, you should consider several questions.

- Who do I want to benefit from any plan I might consider either changing an existing plan or establishing a plan?
 - What administrative and expense considerations should be evaluated in selecting a plan?
- These key questions should be carefully considered along with the benefits and associated costs of the options.

401(k) plans are popular and provide flexibility in plan design. Contribution limits are on page 5. A formal plan document and associated employee disclosures are required each year. Companies with less than 50 employees may find the expenses and administrative responsibilities overly burdensome. Plans are subject to audit by either the Department of Labor and/or the IRS.

SIMPLE IRA plans are designed to support companies with 100 or fewer employees. Contribution limits are on page 5. If you are 50 years old you may contribute an additional \$3,000 a year under the catch-up provision. The employer is obligated to make a dollar-for-dollar matching contribution up to 3 percent of the employee's pay. All employer contributions are immediately vested to the employee. There are NO OTHER administrative expenses or requirements. In certain circumstances a lower matching formula maybe available.



2021 Tax Summary



Federal income tax rates

Taxable income between:

Single ¹	
\$0-\$9,950	10%
\$9,950-\$40,525	12%
\$40,525-\$86,375	22%
\$86,375-\$164,925	24%
\$164,925-\$209,425	32%
\$209,425-\$523,600	35%
Over \$523,600	37%
Married, filing jointly ¹	
\$0-\$19,900	10%
\$19,900-\$81,050	12%
\$81,050-\$172,750	22%
\$172,750-\$329,850	24%
\$329,850-\$418,850	32%
\$418,850-\$628,300	35%
Over \$628,300	37%
Head of household (HOH) ¹	
\$0-\$14,200	10%
\$14,200-\$54,200	12%
\$54,200-\$86,350	22%
\$86,350-\$164,900	24%
\$164,900-\$209,400	32%
\$209,400-\$523,600	35%
Over \$523,600	37%
Married, filing separately ¹	
\$0-\$9,950	10%
\$9,950-\$40,525	12%
\$40,525-\$86,375	22%
\$86,375-\$164,925	24%
\$164,925-\$209,425	32%
\$209,425-\$314,150	35%
Over \$314,150	37%
Estates and trusts ¹	
\$0-\$2,650	10%
\$2,650-\$9,950	24%
\$9,950-\$13,050	35%
Over \$13,050	37%
Standard deduction ¹	
Single	\$12,550
Married, filing jointly	\$25,100
Head of household	\$18,800
Married, filing separately	\$12,550

SOCIAL SECURITY

Maximum earnings (during working years) subject to payroll tax	\$142,800
Social Security payroll tax ⁷	Employees pay 7.65%
	Self-employed pay 15.30%
Additional 0.9% high-income payroll tax for wages in excess of ¹⁰	
Single or HOH	\$200,000
Married, filing jointly	\$250,000
Married, filing separately	\$125,000
Income ⁸ (in retirement) causing Social Security benefits to be taxable ⁹	
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

Dear friends, **KNOW** what's going on in Washington that may affect your taxes...

In the spring of 2021, Mr. Biden unveiled "American Families Plan".

As of this writing, the proposed TAX BILL was already approved by the House Ways & Means committee in September 2021. Then after cutting trillions off the bill, it made it through the house in November. It's unclear whether the tax bill will actually be enacted or take effect but, Washington's TAX GOAL was for it to "take effect by the end of 2021 or the 1st of 2022."

Here are the key components:

Increasing Income Tax

- Highest bracket would go from 37% up to 39.6%. "Surtaxes" could take it up to 46%.
- This would also be applicable to estates & trusts and lower them to \$12,500.

*So it DOES affect all Americans, NOT "just the rich!"

Long Term Capital Gains

- Current top tax rate is 20% & would increase to 25% and up to nearly 32% if "surtaxes" are triggered.

Retirement Accounts

- T.IRA's, Defined Contribution (DC) such as 401k's would have some **FORCED** distribution for high value accounts of \$10 mil. & the money must come out of ROTH first with no age restrictions.
- ROTH contributions are prohibited for single incomes over \$140k including ROTH conversions. The Tax Bill would bar tax payors over the threshold from being able to convert to a ROTH.

Estate Tax Exemption

- Reduces the current \$11.7 mil down to \$5 mil
- The House Bill would pull "Grantors Trusts" back into "Taxable Estates" when the decedent is the OWNER of the Trust. How convenient when statistically 1/3 of American dollars will be inherited in the next 20 years, through Trusts, that will NOW be taxable as estates. (See above)

Company Changes

- Personal service corporations would have a flat 26.5% rate regardless of income.
- Deductions will have a maximum of 20% QBI (Qualified Business Income) up to \$400k. Owners of pass-through entities like S Corporations & LLC's might face some "surtaxes" on business incomes reported on Individual Tax Returns.



So, the new buzzzz is: **"Surtax"** and the reality is these taxes WILL affect ALL Americans who own businesses, have assets and or stand to inherit an estate. These taxes are NOT on "just the rich!"

Respectfully submitted,
Michele Powell

Speak with your CPA or tax advisor this year for a better understanding of the "what & when" that may affect you!!

2021 Tax Summary

2021 IRA & ROTH CONTRIBUTION LIMITS

IRA contribution (under age 50)	\$6,000
IRA contribution (50 and older)	\$7,000
Single or HOH phase-out	\$66,000-\$76,000
Married, filing jointly	\$105,000-\$125,000
Married, filing separately	\$0-\$10,000
Spousal IRA	\$198,000-\$208,000

2021 TAX YEAR DEADLINE

You have until April 15, 2022 to contribute to your IRA, ROTH, or H.S.A. for the 2021 TAX year.

2021 GROUP EMPLOYER 1095-B REPORTING DEADLINES

Due date for providing Form 1095-B to employees has been extended from January 31, 2022, to March 2, 2022.



IRS Limits on Benefits and Compensation

	2022	2021
Defined contribution plan annual additions limit	\$61,000	\$58,000
Maximum elective deferral for 401(k) and 403(b) plans	\$20,500	\$19,500
Maximum contribution limit for Governmental Section 457 plans	\$20,500	\$19,500
Highly compensated employee pay threshold	\$135,000	\$130,000
Key employee compensation in top-heavy tests	\$200,000	\$185,000
Qualified plan compensation limit	\$305,000	\$290,000
SIMPLE plan maximum elective deferral	\$14,000	\$13,500
Social Security taxable wage base	\$147,000	\$142,800
Catch-up contribution (age 50 or older) for 401(k), 403(b) and 457 plans	\$6,500	\$6,500
Catch-up contribution (age 50 or older) for SIMPLE 401(k)	\$3,000	\$3,000
Defined benefit annual plan limit	\$245,000	\$230,000

2021 LONG TERM CARE PREMIUM ELIGIBILITY

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

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

2022 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	\$1,400	\$7,050	\$3,650 (up \$50 from 2021)	\$1,000
Family	\$2,800	\$14,100	\$7,300 (up \$100 from 2021)	\$2,000*

(* If both spouses are in age range.)

What's Happening With Long Term Care (LTC) In America



Much is going on in the **LTC (Long Term Care)** arena of America this year. And considering baby boomers are still turning 65 at a rate of 1 every 8 seconds, **LTC** is definitely being used as an excuse to **TAX**, even the young, for their "some day need" for **LTC**. Yet what are the facts? Are we hearing any truth or actually creating any solutions? Or are we just creating more **TAX**. Here's what going on right now.....

Washington State enacted the first public "**Long-Term Care**" (**LTC**) insurance program in the US called... "**The Long-Term Care Trust Act**". So, beginning January 1, 2022, any W-2 employee will pay a **TAX** of \$.58 per every \$100 of payroll earned as income through a payroll deduction. The dollars will go into a trust fund until the employee is vested. That

happens when the employee has paid the **TAX** for either; three of the past six years or 10 years without a break of five or more years. The care **MUST** be from a provider that is on the Department of Social Security's approved list of providers. Then to qualify, a vested employee must have three Activities of Daily Living; (ADL's). Normal long-term care only requires two ADLs. Employers are not required to pay in, and the benefits are **NOT** portable so if the employee has paid in and then leaves the state of Washington, they forfeit the benefit and all the premiums paid in. The employees who have private Long-Term Care can "opt out" of the program by applying for an exemption with the employer.

Their benefits will be available for claims effective 2025 for a total lifetime benefit of just... **\$36,500 per person. Yes I did say lifetime maximum!** Note: it's adjusted for inflation, however, we don't know how much yet. Considering the national average cost of care today is \$190 a day times 365 days a year, or \$69,350 a year, the lifetime maximum today would only cover 192 days of care for a lifetime.

This **TAX** is regulated through the Department of Labor (DOL) and is funded through payroll. **Can we say crazy!** It's another **FORCED TAX** and the benefit is practically useless! Plus, it gives the employees a false sense of security that they actually have **Long-Term Care**, when they don't! They really only have a **SHORT TERM** of care. If they die, no one benefits from this **FORCED TAX** either. **TAXES** and more **TAXES!!** And for what??

The Bible says "The Truth Will Set Us Free" (John 8:32)

There are so many **FORCED TAXES** on America already and now this. Several other states are looking at adopting this employee **TAX**, **KNOWING** of the **Long-Term Care Trust Account**. Fortunately, Florida is **NOT** one of them! I'm just grateful I live in Florida! Good job, Governor DeSantis!



LTC planning is an imperative & necessary part of a properly secured financial strategy. All these entitlements & socialistic agendas have become dangerous in this country. Yet this type of solution being presented by our government officials (as if it's a solution) is not a solution at all... It's simply another **FORCED TAX**.

Wow, how is this tiny lifetime benefit of \$36,500 a solution to a "**LONGGG Term Care**" (**LTC**) need in America when here are today's national average costs of **LONG Term Care**.

It's hard to report on an article like this. When as a certified **Long-Term Care (CLTC)** Specialist, if I gave advice to a client, (who has the privilege to say they want to buy a plan or they don't), I could be sued for underinsuring them or omitting these costs-of-care facts. Evidently our government can lie and it's no longer even considered false; it's just considered left side or right side, red or blue; it's just politics not government at all ... Let's face it: The fact of the matter is - it's suppose to be about the truth and the whole truth it's just not.



I personally have a husband with Parkinson's Disease. Dave and I already pay \$28 an hour x 4 hours of care x 3 days a week x 52 weeks in a year or \$17,472 a year, and he's still working and does not yet require any personal healthcare... I wrote a **Long-Term Care** article separate, from our personal story, this year just to get a perspective. **Can you imagine only a \$36,500 LIFETIME MAX?** Especially after yet another **FORCED TAX** on this younger generation and the W-2 working class???

Our Personal Story



On a personal note: Dave has been a trooper for the year and has outworked the doctors' expectations. Yet even HE said "enough is enough" as it's getting harder & harder to do his job with the pain in his body from the rigidity of his muscles on the right side, both arm and leg. He shakes a lot now. So he put in his notice at work and is leaving his job in March 2022. His company said he does the work of 3 guys. That's Dave, a hard & loyal worker even with Parkinson's, but it's time....

He's also ready to have the Parkinson's Deep Brain Stimulus surgery (DBS), this coming year 2022 as well.



We've looked into alternatives of ultrasounds and other procedures, yet there's simply not enough history of those types of procedures to warrant the risk to his young 53-year-old brain. A brain is a brain and once you make lacerations on it you can't take them back. So, we know it will most likely be the DBS surgery. Dave doesn't want to be awake during the surgery, but that decision is still pending, as there are only a few surgeons who do DBS surgery while asleep.

The joy of the Lord is my strength.

Sadly, this past year was our last year snow skiing; Dave just couldn't stay up on the skis. So, he's hung up his skis for good and is now moving over to a snowboard and if that doesn't work, he'll probably be talking about a snowmobile next. He's a survivor & likes to be in the snow. He still claims he's nuclear hot all the time, yet he somehow weathers those 100-degree summer days in Georgia to work on his 68 Camaro, even without air conditioning in his garage...



We both love the mountains, so hiking all over the US together is still on our bucket list for as long as he can stay mobile. Exercising is good for him. We both love to be outdoors so that will most likely be a huge part of our travels these next several years. The doctors have warned us once he comes off routine & leaves his job, it'll be a significant adjustment, so I'm preparing myself.

Dave's excited about leaving his job, and not working anymore, but at the same time I have concerns considering routine has been his best friend these past several years and that will be gone.

His #1 goal after going on disability, will be to finish his Camaro.

After that who knows what he'll do or where he'll be. Thank you for your continued prayers for us both. Only God can tell what's next.

Macy's hanging in there too; she's 13 now.. So getting old. Her favorite thing to do is to ride in the car. She says Hi/ruff ruff.



Wishing you a
Merry Christmas
And a Very Very Happy
New Year

Michele, Dave and Macy



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

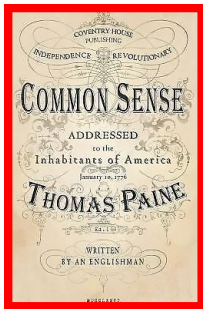
Legislative Corner



So much has been going on in our Legislative Branch of America this year 2021. More so than ever in my career and lifetime. The Constitution of the United States of America was a HUGE focus of last year's newsletter and remember it starts with **"We The People"**... (NOT we the corporations... or big pharma, big media...and certainly NOT we the big government).

Our American government works for us, not the other way around. The purpose of the government is to protect **"We The People"** and we the Constitution. NOT to play politics or control Americans. It seems as if the path we're on is off vision & mission both.

My parents were big JFK fans and I've studied his life and what he stood for. He was killed because he believed in a United States of America. He was NOT a fan of big government he WAS a fan of **"We The People"**. One of his most famous quotes is; ["Ask not what your country can do for you; ask what you can do for your country."](#)



Friends there are some very small populations in this country who have made their way into our government who actually hate America, but because they will voice for the small percentages with agendas, we've allowed them to begin to erase our history and begin to change the DNA of this country. It's time to [fight back](#) and use the same **"Common Sense"** that Thomas Paine taught in his 47-page pamphlet, written in 1775-1776, advocating INDEPENDENCE from Great Britain. **"Common Sense"** encouraged the 13 colonies of the **"We The People"** [to go to war, in America, and to fight for our American Freedom.](#)



Declaration of Independence: A Transcription

Note: The following text is a transcription of the Stone Engraving of the parchment Declaration of Independence (the document on display in the Rotunda at the National Archives Museum.) The spelling and punctuation reflects the original.

In Congress, July 4, 1776

The unanimous Declaration of the thirteen united States of America, When in the Course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.--That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, --That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; and accordingly all experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. **But when a long train of abuses and usurpations, pursuing invariably the same Object evinces a design to reduce them under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide new Guards for their future security.**--Such has been the patient sufferance of these Colonies; and such is now the necessity which constrains them to alter their former Systems of Government. The history of the present King of Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute Tyranny over these States. To prove this, let Facts be submitted to a candid world.

Then in 1776 several of our leaders wrote [The Declaration Of INDEPENDENCE.](#) It was written because of a tyrant, "King George", and is not just a famous document, but has been part of America's foundation and its "cause of FREEDOM" and INDEPENDENCE. We celebrate it each year on the Fourth of July ... Here's what it says;



Legislative Corner Cont.



Government's first duty is to protect the people, not run their lives.
Ronald Reagan

There's been a shift in America.....

Have you ever wondered why we don't "pledge allegiance to the flag of the United States of America" in our schools anymore? (I am only 52 years old, this next year, & when I was in grade school, we did.) It's part of changing our DNA & allegiance. The flag represents "the cause of FREEDOM" and so many men and women have given their lives to **defend their allegiance to the flag and this country.** What's happening right now to our country and our military is horrible.

Watch Mel Gibson's movie The Patriot and you'll see a very close depiction of what happened in the Revolutionary War. Remember Gabriel, he carried the flag around with him, mended it and he died "for the cause", FREEDOM, God, Country and Family. Gibson even shows the "Don't Tread On Me" flag being carried out onto the battle field, in that movie. What we see happening in America right now is so very disrespectful to those who have died "for the cause of our FREEDOM." Oh sweet Jesus help us break this evil and to stand up for our country, our FREEDOM, our flag and our INDEPENDENCE..



The United States of America
A nation in dire distress

Title 4, Chapter 1. The Flag.

Section 8. Respect for flag. | |

"a. the flag should never be displayed with the union down, except as a signal of dire distress in instances of extreme danger to life or property."



We can't continue to allow history to be re-written and allow incoming aliens to alter our truths, regardless of whether they are legal or illegal aliens (and regardless of which country they are coming from).

This history of our flag, the wars, our Declaration of INDEPENDENCE and our Constitution are greater and more significant than others. They represent the blood covenant that our ONE TRUE GOD has with America. This war we are in right now is a war for America and its blood-bought right to "FREEDOM."

Have you noticed we are in a **LEGISLATIVE WAR** inside of America, even in our government branches? The entire country is fighting each other. There is a **CALL TO ACTION** going on **RIGHT**

NOW and its all necessary to gain the attention of God's people. **9/11 was a warning to REPENT but American did not. My prayer is NOW WE WILL and the Christian Patriots will rise up and call Him blessed. I believe we are in the 3rd Great Awakening right now and God will NOT be mocked any longer. His LOVE never fails and He LOVES America!**

GOVERNMENT



LEGISLATIVE

↓
makes laws

EXECUTIVE

↓
carries out laws

JUDICIAL

↓
evaluates laws

The past several years I've sent out legislative training and talked about what is going on behind the scenes and how those things would affect our future. In 2016 I talked about the 2015 reformation of the DOL (Department of Labor) and the fact that DOL doesn't require a congressional vote. It is run by the Executive Office alone and gives a lot of power to a tyrant.

We do however have three branches of government for a reason. We've seen the Executive Branch under fire and even a **CYBER WAR** in this last election. These machines are dangerous and with the 2020 election still in question, (with so much "Absolute Proof" of the **CYBER WAR**), both sides of our political system, red and blue should be forever concerned for

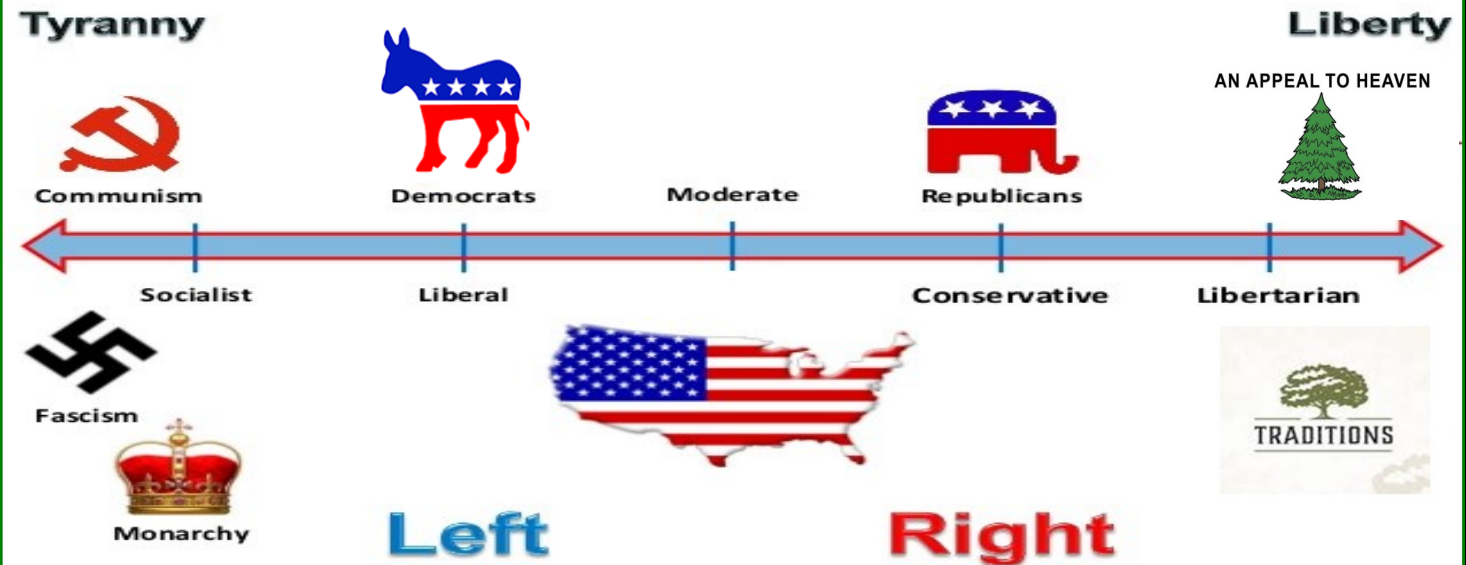
our country's future. **We must STOP playing politics and instead get our government back in order and fast.**

Legislative Corner Cont.



It's time for ALL of Americans ... Patriots to arise and fight back, CHRISTians, Jews and alike. Heaven has gates for a reason and so did America. Borders and boundaries are both necessary for a healthy anything and everything.

The Political Spectrum



It all seems pretty crazy. I spent a lot of time this past year watching hearings, personally myself, as to avoid the mainstream media's political spin on it; it was so frustrating to listen to. This is the problem with the two-party system.

CHRISTian patriots are NOT going to take the abuse. Over and over the enemy forgets that we outnumber him and his people and always have. This nation was birth as a CHRISTian nation and there's more of us than not. We didn't take it in 1776 and we won't take it now. We WON the right to be Independent from British tyrants who over taxed the people and ruled with an iron fist... We are a FREE nation and "We The People" must align and take back our country.

We are NOT a socialist

country nor are we a communist country; we ARE INDEPENDENT from these agendas and are One Nation Under The [Big G] God!



The LEGISLATIVE WAR we are experiencing in America right now has proven that even these tyrannical Executive Orders can be overturned by our Judicial Branch. Fortunately the mandates have been put on permanent hold by OSHA considering our Judicial Branch of government has shut down the Executive Orders accordingly.

Our covenantal document we signed into existence in 1776, called the Constitution, was supernaturally drafted by the heart of God like the Holy Bible was and this season we are in will forever be remembered.

Legislative Corner Cont.



COVID-19 is a **CHEMICAL WORLD WAR** and these vaccines, wow! They now have a 3rd round of variants/vaccines & big pharma collecting billions of dollars that the American people will eventually be taxed to pay for.

Vaccinated or unvaccinated the American people are asking... **What's in it?** In November the FDA was requested to wait for 55 years to "fully release the Pfizer data," then just one month later they increased the request to 75 years. **why?**

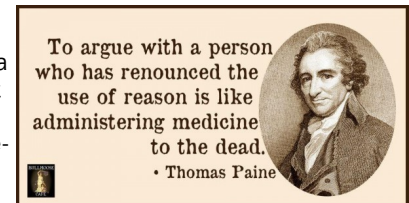


America is not the only country asking this question. The public hearings in Europe, India, Africa, Italy, Australia etc.... are too! **The whole world is asking...** When we take the diversion of politics, out of the middle of the agenda, its obvious this is our first ever **CHEMICAL WORLD WAR...**

Now that some of the research is coming in and is being shared, country to country, we are finding out that the natural immunity has proven to work better for the long-haul than the vaccines will do. So one has to ask also **why** mandate it??? Yes, some people are vaxed and still got it and some have natural immunity and got it again, that does NOT change the FACT that one is better than the other, research and history does.

It's obvious.....All of the censorship is to avoid truth? Not to mention the fake "fact-checking" engines that are supposed to show us how to vet truth... All of it is beyond imagination... especially in AMERICA. **IT'S A DIVERSION!**


I have an aunt who is on a different page than I am, where are the vaccines are concerned. We had a loving conversation about the facts. I took notes to check her sources, I was astonished to learn that the areas that she was going to for fact-finding have been proven to be false facts. Lawsuits have been filed against this organization for plagiarizing articles, there have been retractions of their false-facts etc. What has happened to reason? Truth? Pure authentic desire for facts and for one to understand? **Daniel 9:25 says: "know & understand..."**. The book of Proverbs, in the Bible also address **wisdom & understanding** in almost every chapter & both are two of the seven spirits of the Lord, Isaiah 11: 2. But **FIRST**, people have to actually **seek to hear Gods voice** versus main stream media or politics or the devil himself.



One of the "facts" I checked into was on articles and videos that came out in January 2021, from whistleblowers and several doctors. It was addressing **"Luciferase"** being included in the Moderna vaccine. **"Fact-find"** it today & everyone of those articles have been removed from the internet unless you go on Duck Duck Go. The fact-finds will even change the words that were spoken in the articles from "Luciferase" to 'Luciferian'. The articles did not say "Luciferian" they said "Luciferase" I kept a copy of them, knowing they'd be taken down. Anyway, it turns out it is **"a small molecule generated in bio luminescent organisms"**. It's found in fire flies. Its main purpose is to "illuminate" inside of those who have it. Kind of like tattooing "illumination" into a human. (sciencedirect.com)

I was on a National Faith Advisory Board call recently, listening to how thousands of religious exemptions have been submitted to our government and yet not one had even been approved by our own government, who created them. Many people cannot take the vaccine, due to health concerns, and others won't put something in their body that was a result of utilizing Aborted babies. Any pro life advocate not to mention a die hard pro-lifer would be adverse.

Whether you believe in the vaccine or not, FREEDOM AND INDEPENDENCE is what America has stood for since 1776. **Why** would we want to change that now? Where is the **"Common Sense"** amongst this divided America today? It's pretty sad. What we do know is that people have died from COVID-19 and the best way to stay alive is avoid it! To do so implement preventive care, early treatment, and aggressive intravenous treatments upon diagnosis in hopes to avoid the NEED to go to the hospital.

<p>Preventive Care</p> <ul style="list-style-type: none"> o Keep your hands clean o Sleep and use melatonin to get into a deep sleep. Take Zinc, Vitamin C Vitamin B 12 & lots of Vitamin D3 o Turmeric & Cinnamon o Avoid sugar, alcohol and stress <ul style="list-style-type: none"> o Use mouthwash 	<p>Early Treatment</p>  <ul style="list-style-type: none"> o IV therapy large doses of vitamin C, D, & Zinc. o Ivermectin o Monoclonal clinics 	<p>Avoid the need to go to the hospital</p> <ul style="list-style-type: none"> o Hospital protocol puts people on "Remdesivir = death is here" and ventilators <ul style="list-style-type: none"> o Source: https://www.katedalleyshow.com/ o Request instead: <ol style="list-style-type: none"> 1. Ivermectin, 2. Hydroxychloroquine, 3. Budesonide
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For more information on this visit: the FLCCC Alliance, <https://covid19criticalcare.com>. It's a nonprofit organization started by some of the top pulmonary lung doctors in the world. Several who also testified in front of the Senate committee's in early December 2020 as world renowned experts.

There's even a case study on their website about how Ivermectin was used by India, (a population of 241 million), who in September reported results with a full eradication of the disease, so less than 1% of 1% of their country has COVID now, using preventive care protocols. I did a ton of research on Ivermectin and how effective it is. **Some of your media represents it as horse medicine. Yet it turns out it's "one of the 400 most commonly prescribed medications for humans and won it's inventor a Nobel Prize after it cured two major diseases."**

Every family should have it on hand. Don't just check one side of media and/or one side of the internet these days unfortunately it appears that the two sides disagree on everything including facts...It's not just blue and red, it's also red and yellow, black and white, yes and no and heaven and hell. **God said: "The TRUTH will set you FREE". John 8:32**

Legislative Corner Cont.



On the insurance front.....

Insurance companies are scrambling to not only pay for this COVID mess but now to determine how much our rates will go up because of it.

Remember the insurance industry "atomic bomb" I spoke of back in 2016? Well, we are NOW seeing the results of it and insurance rates are out of control. Just 5 years ago the average employee only rate was \$150-\$200 a month, now it's \$400-\$700. Crazy right??? One of my groups got a 58.9% rate increase this year, it was the largest rate increase I've ever seen in the 27 years I've been in the business.

Carriers only have COVID claims history for what has already happened, but they DON'T have an understanding of the long-term health effects. So there is much unknown of the risks from the vaccine or the unvaccinated either one. It's basically new history in the making for certain. Also.....

- HSA's were on the rise, this year. Most of our groups have them, even the smaller groups are adding them to their plans offered.
- Medicare offered its first ever, MSA Plan this year... (Which is like an H.S.A.) [see page 3 of this newsletter.](#)
- There's a new insurance coverage available called "cyber security insurance" which is inclusive of ransomware insurance, because of all of these "cyber attacks". (If they can attack our voting systems and our hospitals, surely they can get to us.)
- The health studies revealed 55% of the insurance companies reported boosts towards telehealth by an average of 50% more than POST-COVID.

Other than those fun facts there's not much else NEW to share this year 2021.

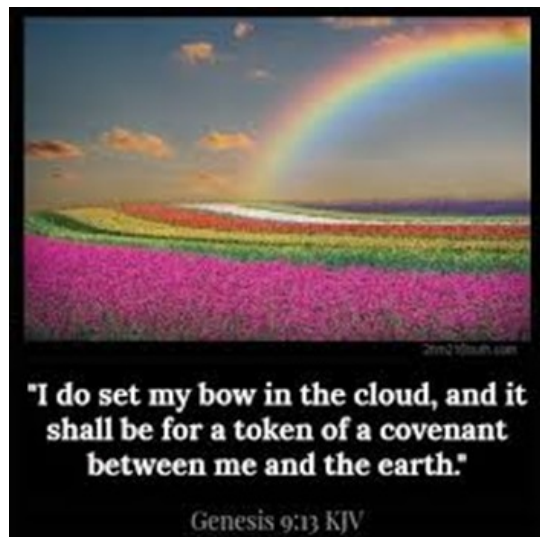
Friends, Paul taught the church that we all need to put on the "Full Armor of God" to survive this world. KNOW that same armor is available to you TODAY. We are ALL going to need it for certain. Remember to get involved and go to work! Maybe even go to the local, state and federal meetings, consider joining your school board. Just "do something". The reality is "We The People" must take ACTION! Encourage repentance and then PRAY, PRAY, PRAY & then PRAY some more.



As I bring this Legislative Corner to a close, this year please ask yourself what comes to your mind when you see and/or hear about the symbol of the RAINBOW??? **It is 2021 and the RAINBOW is the same yesterday, today and FOREVER because it is God's promise and He never breaks His promises.**



No matter how horrible & corrupt we humans have become, trying to change the historical fact that the RAINBOW is GOD'S and belongs to His people not a gender crisis organization. Don't let His promise and covenant to us be tainted and/or mocked! Instead simply KNOW He is your joy and strength and He gave you the authority to "Mount up with Wings like Eagles, run and not be weary, walk and not faint". (Isaiah 40:31)



Respectfully Submitted, Sincerely & in Christ's Service,

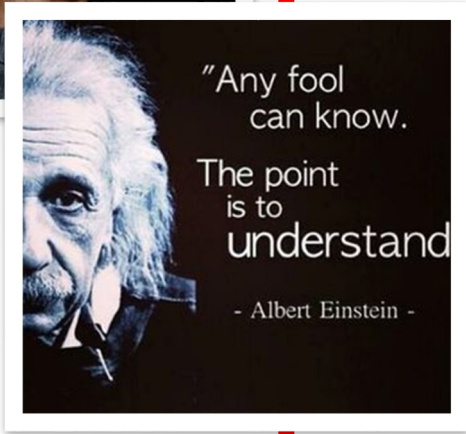
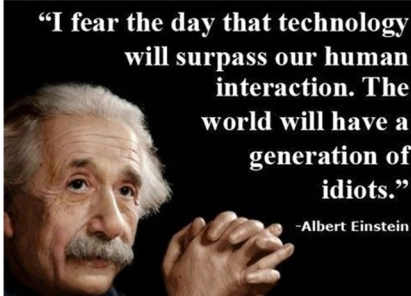
*Michelle Powell
Praying for YOU and America*

We wish you a very Merry Christmas & a Happy New Year gao.





Credible Resources



My favorite scripture is
James 5:12:
"Let your Yes be Yes and No be No."

YES OR NO



- <https://duckduckgo.com/>
- <https://vaers.hhs.gov/resources/govtsites.html>
- <https://www.theepochtimes.com/>
- <https://www.citizens-rights.org/>
- <https://childrenshealthdefense.org/>
- <https://defendingtherepublic.org/>
- <https://hisglory.me/live-now/>
- <https://www.cfchurch.tv/ngr>
- <https://frankspeech.com/>
- <https://www.chatdit.com/>
- <https://www.worldviewweekend.com/>
- <https://rumble.com/>
- <https://www.katedalleyshow.com/>
- <https://www.worldviewweekend.com/profile/brannon-howse>
- [Epoch TV](#)
- [WendyRogers.org](#)
- <https://www.archives.gov/founding-docs/constitution>
- <https://ifapray.org/blog/why-is-luciferase-in-the-covid-vaccine/>
- <https://www.foundationsoffreedom.com/>
- <https://www.theepochtimes.com/epochtv>
- <https://www.elijahlist.com/index.php>
- <https://wallbuilders.com/>
- <https://www.glennbeck.com/>
- <https://www.realestateagentsitrust.com/>
- <https://www.govictory.com/>
- <https://www.givehim15.com/>

- Recommended Vendors:**
- <https://www.sekur.com/>
 - <https://www.mypillow.com/>
 - <https://www.golddealer.com/>
 - <https://www.pureflix.com>

Jesus is the
REASON
for the
Season



Merry
Christmas



Happy
New
Year



Kim Smith, Donna Blizman, Michele Powell, Marcy Rodriguez, Kayla Boone & Jana Pierce

HAPPY BIRTHDAY.
Jesus!



HAPPY BIRTHDAY.
Jesus!