

# 2023 CLIENT NEWSLETTER

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## LETTER FROM THE PRESIDENT



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OWNER /  
PRESIDENT

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CHECK



Dear clients, friends, [We the People](#) and fellow Americans,

As I sit here, listening to the Lord, His beautiful sound of nature, His birds and the wind chimes here in in my backyard, I hear Him (our Father in the "third heaven", 2 Cor 12:2-4) saying... paraphrased, "Who amongst you can add a single hour to his span of life, worrying? Does not God clothe the lilies of the fields and feed the birds? Shall He not take care of you, O ye of little faith?" Matthew 6:27-30

Holy Spirit has guided me through hundreds of hours of **LISTENING**, reading, training and research this year with His **Spirit of Counsel**. Basically, 2023 has been an evil versus good year of **REALITY!** I **PRAY** this letter finds you relying on Him for your **Understanding** and **Wisdom**. Also, that you and your families are spending some serious time in **PRAYER** and throughout your day are "walking in His presence." The times of "practice" or "Boot Camp" are over and it's time for **Spiritual War**. We do this on our knees in **PRAYER!**



This 2023 has been so full here at MSA... We started the year with a record 1st quarter of production followed by Marcy eloping to NC. Then behind that I got in a serious car accident, just two blocks from the office. Because of the meds I was on, for the first time ever, I was out of the office for just over 8 weeks. Still now recovering from several herniated discs and lots of other repercussions, while I'm not completely back to health, I am back to work! Thanks to my doctor, chiropractors, acupuncturist and massage therapist, myofascial and cranial sacral teams. Now I'm starting aqua therapy too. I won a trip to Switzerland and took Marcy as my guest and upon our return she had to have her first ever surgery. So several blessings but also attacks from the enemy. I guess that means we're doing something right. We've been embracing the "consider it pure joy, my brothers, whenever you face trials of many kinds, knowing that the testing of your faith produces perseverance." James 1:2-3.

God told me back in July, our staff should wear black and white for our photos. That He would clarify why as the year played out. He certainly has! There is so much GRAY coming from the Executive Office and it's overreach through the DOL and other Departments, we're in trouble!

Friends, I've been in the insurance and financial services industry since 1989 and I've never seen a year quite like this... I was last in Washington DC in 2010 hearing God say "the next time you come up here you will come representing Me." That was just after Obamacare, the "ACA" was passed. Then in late 2015 God showed me that the DOL (Department of Labor) was the only department Obama fully reformed in his 8 years in Washington and that there was "a deep dark agenda attached to that reformation, to beware and be aware." (I put that in the 2016 newsletter and sounded the alarm for **PRAYER**.) Then this year 2023, in about August, I began to hear about the DOL forcing us to "comply" with "DOL Rules" no one knows about or what they even mean. Also to do so by 12/31/23 OR be fined \$100-\$200 a day per employee starting 1/1/24 using the IRS (and their new 87,000 thugs) to implement the fines. REALLY? "Comply" to what? & who should "comply?" Did you know the DOL is 100% run by the Executive Office? That means there is no congressional vote or [We the People](#) vote. No legislative or judicial input.

Remember friends that God gave all angels and people "free will." Stupid lucifer chose to use his free will to rebel and he tried to create a coup d'état in heaven. Father God had His Arc Angel toss lucifer out of the "third heaven" and 1/3 of the angels followed him out of heaven to never return. They stay in the "second heaven" or on the Earth with new names (satan and his demons) causing havoc because they can never go back into the "third heaven" but instead will spend eternity in hell someday. We hear about this being "end times" and with Israel in war and the cult hamas killing Jews & Christians it may feel like that...but KNOW THIS...God has sent His Arc Angel Michael Himself to the Earth to fight for Israel! Paul told us we'd battle "not against flesh and blood but against principalities." (Ephesians 6:12) Daniel's angel said Michael had to come help him fight through the "second heaven" and it took him 21 days to get to Daniel (Daniel 10). Even now, we fight the principalities that have made their way to this earth & we do that in **PRAYER!** Our **PRAYERS** hold them back and we Christians have the authority, through Jesus, to send them to the pits of hell. Keep **PRAYING** and God will make a way where there seems to be no way. It's not over yet and America is not done yet!

"There is a season for every activity" (Ecclesiastes 3) and this very season is time to fight back (and prepare for **Spiritual War** at minimum and maybe even an earthly war. (World War III))

2024 is an election year and you'll need to vote for who you trust to lead us in a war! Then trust our Trinity God, (Father, Son & Holy Spirit) to equip us however He sees fit. [We the People](#) in America need to do our part! At minimum to **PRAY** but also GET INVOLVED! The sabotage is all there in black & white; it's just being done under the radar of [We the People](#). You know the saying: "You can't see the forest for the trees"... Well, this is that! The year is not even over yet and I just saw another "DOL Rule" come out that suggests a reformation to our retirement infrastructure in America. Yesterday I got a call regarding yet another "Rule" starting 1/1/24 with **jail time** for non-compliance. The DOL/ERISA and IRS, are all abusing [We the People](#)... REALLY? What's next? [See the legislative report, Page 7-14 for more information on this REALITY.](#)



These governmental departments were created to protect us, [We the People!](#) With open borders, and the Departments, especially the (DOL) being Weaponized, against us, [We the People](#) are going to need a NEW president who can clean up and secure [We the People's](#) government, land, and America. God's not going to do for us in the supernatural what He created us to do for Him in the natural! The year's not over yet...Ask yourself and your family, What Can You Do? Remember "Faith without works is dead" (James 2:17-26).

May you and your families commit, at minimum, to **PRAYER** this fall. Also, be bold this **Christmas PRAYING** as a warrior for America and its freedoms! May you all prepare for a **Joyous 2024**.

Sincerely, and in Christ's Service, *Michele Powell*, **PRAYING** for you and America!

# The Powell Story



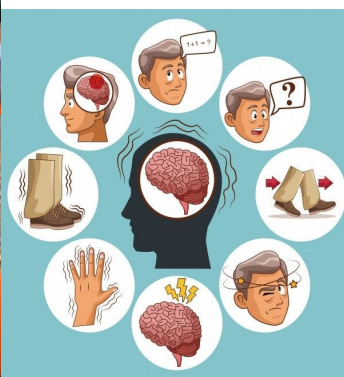
From our home to yours, Dave and I want to wish you a very Merry Christmas and Happy New Year 2024 to come.

2023 was a focused year on the car, for Dave. I can hardly believe that his bucket list dream of renovating this car is finally on its last mechanical check and then it's done!



Dave is still at my brothers in Indiana, finishing the project. Parkinson's has made it very challenging, however, with my brother (and his mechanical friends), it's finally almost done. It's been difficult for them both, but very rewarding as well. Dave said it would have been more rewarding if he could've drove it and kept it, but he's ready to let it go after 6 years of hard work.

While in Indiana, Dave has enjoyed the season changes, weather, my family, and just one state over in Ohio, much of the Powell family too. He even went to some reunions, on both sides.




Medically, Dave is doing better than expected physically. His season in Indiana has helped him learn more about himself and even how to manage some of his anxiety issues. He shakes a lot and has serious dopamine highs and lows. He now takes 13 dopamine pills a day, anxiety meds, and CBD sleep aids, which are amazing. Early in the year Florida sanctioned his drivers license but we got that back with a medical release. At least for a couple of years. He tested positive for severe sleep apnea, and we got him a new sleep apparatus, he'll actually use, which helps him too. Especially with the pain. We learned muscles only heal when we are in REM sleep. He is experiencing facial expression changes; his eyes don't blink like they used to and his speech is getting lighter. But he is manning his own vessel and pretty well, all things considered.

I'm proud of Dave and I think he's proud of me too. We do the best with what we have with the goal of keeping him settled and as independent as he can be, for as long as he can be that. I grieve the part of losing my husband and best friend to the disease, the most, but God's grace is sufficient for me.

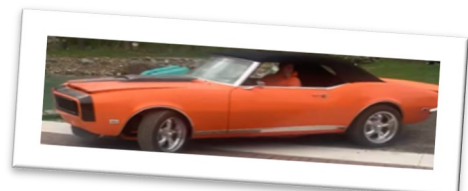


Dave's now wanting to move to Colorado, which I think is crazy, but he has it on his bucket list and he always does what he wants to do. He knows I won't be moving there. His parents would love him to go to San Antonio, Texas, to be with them, and his sister is there too. I would love for him to come home to Florida to be with me....only time will tell, but love truly is "long suffering" (i.e. patient).

All I can say is Parkinson's has been a roller coaster ride for sure. Fortunately, God has blessed me with knowing the most difficult vow in a marriage is "to love and cherish" and all of the others are pretty easy. I continue to serve the Lord and my husband of my youth. 

Thank you all for your continued **PRAYERS**.

Sincerely in Christ's Service, *Dave & Michele Powell*





# Medicare TODAY



Medicare is definitely changing on a daily basis. In the year 2024 the Part D Rx plan, whether you have a stand alone Part D plan or Part D Rx which is embedded in your Medicare Advantage plan, whether you have had a Part D plan for 17 years or less has just become eligible for Part D; you will no longer have a copay once you reach the Catastrophic phase of your Part D plan which is the last phase after you come out of the Donut hole. This will mean \$1,000's of dollars of savings to Medicare beneficiaries who take expensive brand name medications. A welcome addition to the 2024 year.

Also, the new recommended Medicare deductible that many of the insurance carriers will take on with their plans in 2024 will be \$545 for certain tiers. This usually applies to Tiers 3 and 4 brand name drugs but be sure to read your (ANOC), Annual Notice of Change, you receive from your drug plan insurance carrier in September, to be sure you know what tiers your deductible applies to. In 2024 *you and the insurance company will have to spend \$5030 out of pocket for your medications before you fall into the Donut Hole, up from \$4660 in 2023. Then \$8000 True out of*

*pocket to hit the Catastrophic phase. That is when the copays go to -0-. I know \$8000 sounds like a lot to most of you but there are people who hit it the first month.*

And what people tend to forget is that before Part D came out 17 years ago, Medicare beneficiaries had NO RECOURSE to lower drug costs. As an agent for 32 years, I used to try to help people get AAA discounts, AARP discounts, Goodrx etc. and the savings were bare minimal. Part D plans have saved people from financial devastation and death. Yes, I had clients who died from not being able to afford their diabetic medications at \$600/mth. I cannot tell you how bad it was. Now insulin is down to \$35/mth.

No one was happier than me when Part D plans came into fruition. What a blessing!

I hope this little insight into 2024 is helpful information. 2025 has even better news but will save that for next year's newsletter.

PART A	PART B	PART C	PART D
<b>Hospital Coverage</b> inpatient care in hospitals, including critical access and long-term care hospitals	<b>Medical Coverage</b> doctors' services and outpatient care when medically necessary	<b>Medicare Advantage Plans</b> includes all of Parts A + B as well as extra benefits	<b>Prescription Drug Coverage</b> available in standalone plans or as part of Medicare Advantage

Recent update 10/2023:

Medicare Part B premium will increase to \$174.70 from \$164.90

Medicare Part A has no premium as long as you worked 40 quarters in your lifetime.

Medicare Part A Deductible will increase to \$1632 from \$1600

Medicare Part B Deductible will increase to \$240 from \$226.

All High Deductible F and G Medicare supplement policies will increase their deductible to \$2,800 from \$2,700.

The govt. sets all these numbers in place each year on or around end of October. These numbers take place on 1-1-24.

There will also be a COLA to Social Security of 3.2% in 2024.

To all good health and God bless.

*Donna Blizman, MSA Medicare Specialist*



## Announcing NEW Business Hours 2024

In light of the many changes in the insurance and financial services industry, especially with carriers closing for half or whole days on Fridays, MSA will be closing the office on Fridays starting January 1, 2024.

Our new hours will be Monday through Thursday from 8 AM to 4 PM and by appointment there after.

I have reviewed our calendar for the last three years and very few of our clients schedule appointments or even call us on Fridays, so these NEW HOURS only make sense for staffing and payroll stewardships.

My personal focus on Fridays will be stewarding my time into the areas of GOOD government and how I can help **We the People**. Also GOOD Bible (Genesis to Revelation) and how I can disciple God's People, without denominational barriers and/or omissions of His words.

*I know it's an election year... and my PRAYER is America will see less politics and more GOOD government in 2024 and the years yet to come. I believe the American people should be expecting God to release. Angel Warriors as well as War Eagles 🦅 and give us ALL good direction through His commands and through GOOD Bible! Please keep PRAYING! Our PRAYERS move the Father in heaven and His angels, both.*





Please test yourselves on: Do you know how America works ? Do you know the Constitution of the USA?  
 Do you know how the 3 branches of government are suppose to work?  
 If you don't, you'd better!  
 This Newsletter should challenge you to KNOW and hopefully DO!



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



## THE THREE BRANCHES OF GOVERNMENT

### THE US CONSTITUTION

The framers of the Constitution wanted to be sure that no one person or group had too much power. They created a system of checks and balances. They separated the government into three branches. The three branches are separate but equal. Each branch can "check" the power of the other branches. The three branches work together to govern our nation.



### LEGISLATIVE

makes laws



### EXECUTIVE

carries out laws



### JUDICIAL

evaluates laws

#### CONGRESS

Senate

**100** SENATORS

- elected every 6 years
- must be at least 30 years old, must have been a US citizen for at least 9 years, and must live in the state they represent

House of Representatives

**435** REPRESENTATIVES

- elected every 2 years
- must be at least 25 years old, must have been a US citizen for at least 7 years, and must live in the state they represent

#### PRESIDENT



- elected every 4 years
- must be at least 35 years old, a US citizen, and must have lived within the US for at least 14 years



Vice President



Cabinet

#### SUPREME COURT



**9 Justices**

- nominated by the president and confirmed by a majority Senate vote
- hold office as long as they choose to stay

other

Federal Courts

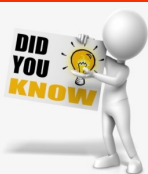




## There are 15 Executive Departments:

The **United States federal executive departments** are the principal units of the **executive branch** of the **federal government** of the United States. They are analogous to **ministries** common in **parliamentary** or **semi-presidential** systems but (the United States being a **presidential** system) they are led by a **head of government** who is also the **head of state**. The executive departments are the administrative arms of the **president of the United States**. There are currently 15 executive departments.

Department	Seal	Flag	Formed	Employees	Total budget	Head	
						Title	Titleholder
State			July 27, 1789	30,000 (2023)	\$58.1 billion <sup>(6)</sup> (2023)	Secretary of State	Antony Blinken
Treasury			September 2, 1789	100,000 (2023)	\$16.4 billion <sup>(7)</sup> (2023)	Secretary of the Treasury	Janet Yellen
Interior			March 3, 1849	70,000 (2023)	\$35 billion <sup>(8)</sup> (2023)	Secretary of the Interior	Deb Haaland
Agriculture			May 15, 1862	100,000 (2023)	\$242 billion <sup>(9)</sup> (2023)	Secretary of Agriculture	Tom Vilsack
Justice			July 1, 1870	113,543 (2012)	\$37.5 billion <sup>(10)</sup> (2023)	Attorney General	Merrick Garland
Commerce			February 14, 1903	41,000 (2023)	\$16.3 billion <sup>(11)</sup> (2023)	Secretary of Commerce	Gina Raimondo
Labor			March 4, 1913	15,000 (2023)	\$97.5 billion <sup>(12)</sup> (2023)	Secretary of Labor	Julie Su
Defense			September 18, 1947	3,200,000 (2023)	\$852 billion <sup>(13)</sup> (2023)	Secretary of Defense	Lloyd Austin
Health and Human Services			April 11, 1953	65,000 (2023)	\$1.772 trillion <sup>(14)</sup> (2023)	Secretary of Health and Human Services	Xavier Becerra
Housing and Urban Development			September 9, 1965	9,000 (2023)	\$61.7 billion <sup>(15)</sup> (2023)	Secretary of Housing and Urban Development	Marcia Fudge
Transportation			April 1, 1967	55,000 (2023)	\$145 billion <sup>(16)</sup> (2023)	Secretary of Transportation	Pete Buttigieg
Energy			August 4, 1977	10,000 (2023)	\$45.8 billion <sup>(17)</sup> (2023)	Secretary of Energy	Jennifer Granholm
Education			October 17, 1979	4,200 (2023)	\$79.6 billion <sup>(18)</sup> (2023)	Secretary of Education	Miguel Cardona
Veterans Affairs			March 15, 1989	235,000 (2023)	\$308.5 billion <sup>(19)</sup> (2023)	Secretary of Veterans Affairs	Denis McDonough
Homeland Security			November 25, 2002	250,000 (2023)	\$101.6 billion <sup>(20)</sup> (2023)	Secretary of Homeland Security	Alejandro Mayorkas






Who runs the 15 Executive departments? The Executive Presidential Cabinet. The Cabinet is an advisory body made up of the heads of the 15 Executive departments. Appointed by President and confirmed by the senate, the members of the Cabinet are often the President's closets confidants. As you can see from the above, there are millions of governmental employees these confidants oversee. If the Executive Office wants to bypass the Legislative and Judicial branches, he simply uses department "rules" versus laws like what is happening RIGHT NOW through the DOL & ERISA. Where are the checks and balances.....????

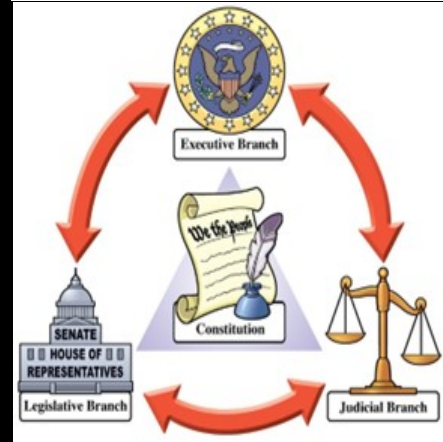
# THIS IS THE GOVERNMENT THE FOUNDERS WARNED US ABOUT

Where are the checks and balances?

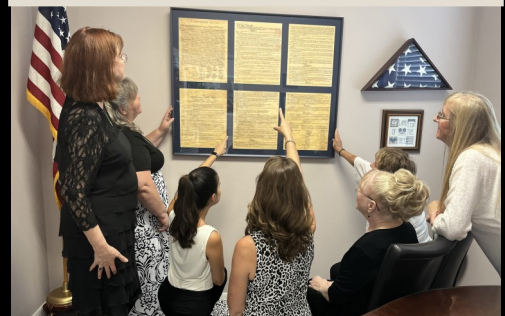
## CHECKS AND BALANCES

<b>Executive Branch</b> (President carries out laws) 	<b>Checks on the Legislative Branch</b> Can propose laws Can veto laws Can call special sessions of Congress Makes appointments Negotiates foreign treaties	<b>Checks on the Judicial Branch</b> Appoints federal judges Can grant pardons to federal offenders
<b>Legislative Branch</b> (Congress makes laws) 	<b>Checks on the Executive Branch</b> Can override President's veto Confirms executive appointments Ratifies treaties Can declare war Appropriates money Can impeach and remove President	<b>Checks on the Judicial Branch</b> Creates lower federal courts Can impeach and remove judges Can propose amendments to overrule judicial decisions Approves appointments of federal judges
<b>Judicial Branch</b> (Supreme Court interprets laws) 	<b>Check on the Executive Branch</b> Can declare executive actions unconstitutional	<b>Check on the Legislative Branch</b> Can declare acts of Congress unconstitutional

This is how it's suppose to work



Without the checks and balances you have a 100% Executive run country which is a direct violation of the Constitutional Republic of We the People!



Our Constitution says in the first 3 articles what is suppose to happen:

Legislative	Executive	Judicial
Lawmaking branch Article I	Enforce laws Article II	Court System Article III
Raising an army & navy	Veto, or reject, bills passed by Congress	Decide if laws are working fairly
Declaring war	Commander in chief of the military	States had courts
Coining & printing money	Laws be faithfully executed	Federal Court cases: Constitution, treaties, National laws
Makes laws that control commerce, or trade		Decide cases between states



Here's what the Constitution says about protecting the borders in the 4th Article:

### ARTICLE IV

- states have to recognize the official acts and records of other states
- states must return criminals to state where crime happened (extradition).
- allows for the process of admitting new states
- guarantees that the federal government will protect states from outside invasion, domestic attacks, and internal disorder.





# Legislative Corner



Dear Clients, Friends, “[We the People](#)” and Fellow [Americans](#),  
There is so much going on in America and around the world these days.

As I started the year off in January I **PRAYED** for God’s guidance. I heard the Lord say, this year’s VICTORY is right from the silver lining of last year’s newsletter... it is “VICTORY in Jesus.” Then as this year has played itself out, it just seemed like month after month, there was something new that happened that felt like anything but “victory” for America.

The REALITY of the yes is yes, and no is no, right is right and wrong is wrong, not to mention that good is good and evil is evil, seemed to be all twisted up. Every time I read another headline, it seemed it was worse than the previous weeks or months.

[We the People](#) are still hearing about the rigged elections and election integrity. Zuckerberg’s hundreds of thousands of dollars and purchases of 44 ballot drop boxes in Wisconsin alone. Impeachment of election commissioners, staffers, and even Joe Biden. Our boundaries are still open plus we have 85,000 missing children who came over the border and were processed through DCF. Many have now been confirmed that they have been sold into sex trafficking/slavery.

President Trump has been charged, and there’s an attempt for indicting him with all kinds of rhetoric. The goal was to get him off of the 2024 ballot but case after case is being defeated.

Men are in women’s sports. American citizens are still being held in jail cells, without even being charged with any crime, or having a fair trial of their peers, for simply showing up on January 6, 2021 for a public gathering?

Big media, Big tech, Big government... Propaganda, propaganda, and more propaganda! It’s awful!



There’s so much **GRAY** in America, these days that the three branches of government are billowing smoke. As the fires in America are really just starting, realizing the sparks that started the fires, were planted many years ago in old Federal Legislation, like the ACA, also known as Obamacare.



Back in 2010, I was in Washington and spoke on behalf of both the individual and group policies for small business people and their healthcare REALITY. I was asking those on Mic and Platform if they even knew how insurance worked? Autos are worth approximately \$50K to \$100K and carriers are only on the hook for approximately \$100K per person up to 3 people in an accident, so after adding bodily injury, just \$250-\$400K maximum exposure in a claim. In addition, an average home’s value or replacement cost is \$500K plus \$1 million in liability, so \$1.5 million max, in a claim. But Obamacare wants humans (these multi-million dollar machines, called bodies) to have NO coverage limits on health insurance policies? Plus a plan that includes 100% paid preventive care, etc. Look at your auto and homeowners premiums; neither of those policies cover your preventive care to the house or car. Imagine what your premiums would be if they did. The math just didn’t make sense. There was a standing ovation of the hundreds of insurance agents in the room. Sadly, the woman on Mic who voted for the ACA said she didn’t know it worked like that...which was mind boggling to me. The ACA was finally implemented in 2014 for a 2015 effective date and our individual rates have gone up approximately 500% and carriers have left the marketplace. So if you don’t work for the government or have large group coverage or a tax subsidy, you’re forced to pay it or look for alternatives.

Then 5 years later I was prepping for group open enrollment and began to notice that the entire (Department of Labor) DOL had new websites, forms, etc. I wrote about it in my 2016 newsletter and my research showed me that the DOL is 100% run by the Executive Office. So the wrong president (or a tyrant) had a ton of power through the DOL, over [We the People](#), because it’s not run like other departments that enforce legislation. So, it’s “Rules” don’t

# Legislative Corner Cont.



require Congress. The Legislative branch and Judicial branch are not required. Where is the **We the People's** representation? Where's the check and balance here?

God said "be aware" and "beware"... and that freaked me out for sure. So, I started addressing that **We the People** needed to know the 3 branches of government and how they work and how the Constitution works too. Unfortunately, my voice only goes to a small number of people, all things considered.

Now this year, 2023, we are actually getting ready to really see what this 2015 Reformation of the DOL was all about.

Why do we need 87,000 new IRS agents? ("IRS thugs"???) Well, when you see what the DOL is doing behind the scenes RIGHT NOW, you'd be able to figure it out pretty quickly. Politics??? Yep!!! **Butttt its BIGGER THAN THAT...**...the DOL will be implementing the \$100-\$200 a day fines per employee or the ERISA civil penalties or both, **starting in January 2024!** The IRS will be collecting the penalties and seizing accounts.



This is NOT propaganda, its actually happening RIGHT NOW. Worse, despite all of the propaganda and false news or false press, or no news at all...day after day it's just another DOL "rule" being exposed.

It's like **WE** can't see the forest for the trees. Some don't even see the trees. The Forest is America and the trees are these governmental branches and/or the laws or RULES...Then each time a tree, (i.e. ACA), can be seen we get so focused on the tree that we don't even see what it's doing to the forest. But even worse, that the forest (America), is on fire, and it really is!! Basically, we need to cut down some of these trees, aka "DOL Rules", ASAP to stop the fire!



Remember the movie, Robin Hood Prince of thieves? The sheriff of Nottingham was told by the witch to hire the Celts as thugs to kill all the people who were helping Robin Hood. They torched the woods in the war. Well, in America, all the IRS thugs are being prepared. But that sheriff was trying to take the kings kingdom away to get the throne in his absence. It seems similar to what is happening right now in America, but the king is not the president here. Make no mistake the King of all kings and the Lord of all lords is right here, right now and His Name is Jesus.

God gave us the keys to the Kingdom of Heaven, and we need to use them. The devil has his own demonic kingdom and we've done a horrible job of teaching this truth, even in the church. A Good God and His Kingdom and an evil demon and his demonic kingdom. The Bible teaches all of it.

**We the People** are so far away from the truth that we don't even see it most of the time anymore. We are so far away from understanding our own Constitutional Republic, not to mention the actual Constitution, the Bill of Rights, and The Declaration of Independence. As you saw on page 6, the Constitution Articles I-III, spell out the Branches of our government and their duties to **We the People**. How did we get here? And now, we've literally let a tyrant into our Executive Office to wreak havoc on **We the People** by Weaponizing virtually every Department that is Executive Office run against **We the People**.



**ALSO DID YOU KNOW:** Article 4 Section 4 of our Constitution requires our government to protect and defend our borders, not welcome others in masses? See page 6 of this newsletter. It's to the point that other countries are purging their prisons, hospitals, and institutions, sending these people to our borders. Who's going to take care of this mess? Us Americans, **We the People** in America will have to pay for it. Last I checked we had a huge number of Americans, already needing healthcare, housing, and food. And now we have millions of illegals here, when we have not even taken care of **We the People**, our own American citizens. This is dark, demonic, and evil, not to mention just flat out wrong! Our government has created a literal solicited foreign invasion... with billions of dollars of expenses that **We the People** will have to pay.



# Legislative Corner Cont.



Our debt is over \$33 trillion right now and according to the Secretary of the Treasury, Janet Yellen, the American people will have their taxes raised trillions of dollars a year. Also when questioned, she confirmed that “*We the People*” will be \$51 trillion in debt by 2033. “How is that a reduction of our debt?” (That is an increased of \$18 trillion dollars so you do the math).

We’ve got criminal organizations, creating all kinds of phishing scams, taking advantage of *We the People*, the tax paying citizens of America. Banks are wanting to go digital and are quickly moving to personal social credit scores and/or even turning off people’s accounts and access to money.

Joe Biden went on record telling banks to give illegals loans. We are letting foreign countries buy up our land and businesses in America, like China. It’s like we’re being sabotaged from within.



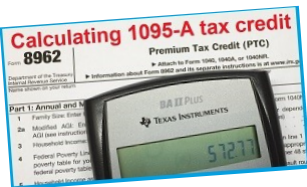
Just last year God showed me China coming over the globe.

Now they are here... They are even purchasing businesses here. Even IMG Academy right here in little old Bradenton had been purchased. Really? In a multi-billion dollar deal with a “Hong Kong based” private equity firm. Or is it Asian backed? Or Swedish? That depends on who’s news you listen to. The Bradenton local press said the “BPEA EQT is an Asian private equity firm and a division of global investment firm EQT.”

We’d never be allowed to acquire the amount of land and business in these other countries that we’ve let China & others purchase here in America since 2021, including acres and acres of our farmland.

China wants World Health Order (WHO) now and they appear to be aligning with Russia and even Iran. That’s scary!

In just 3 short years of “Bidenomics”, *We the People* are in big trouble! *We the People* must take a strong stance against this evil! In Jesus name!



This year the Medicaid re-determination went into effect on November 1, 2023 and according to the KFF (Kaiser Family Foundation) over 10 million Americans lost their Medicaid coverage. That means low-income people will now have to go on the ACA (Obamacare) plans and they will be tax subsidized to make the plans seem affordable. But did you know that the tax subsidies will expire in 2025? Then what???

Socialized medicine? Medicare for All? This is just one of the schemes of the enemy... Using this single piece of legislation KNOWN as Obamacare (the ACA), to tear up the private American healthcare system. In Jesus’ Name, I proclaim these omissions will be exposed!

We had less than 40 million people in this country uninsured in 2010 and 30% of them were uninsured by choice. We could’ve insured all of them for their entire life, in cash, for less than we paid for the ACA website.

There are so many government acronyms its like alphabet soup: FBI, DOJ, DOL, DOS, USDA, DOE, DHHS/HHS, DHUD/HUS, VA, DOI, DOT, ETC.. And those are just some of the departments acronyms. You should see the other important acronyms i.e. (ACA, DFA, CMS, SEC, ERISA, IRS, DHS, ETC...) that the American people are being forced to eat. We can’t even keep up with what’s in the alphabet soup anymore. It’s bizarre and full of intentional chaos and confusion.



Back in 2010 there was one acronym that stood out to me. The Dodd-Frank Act, (DFA), also known as Obama’s “Wall Street Reform and Consumer Protection Act” and now its obvious as to why...today that very acronym is coming in through the back door, i.e. the DOL...and will affect our Retirement in America, more about that later.

# Legislative Corner Cont.



AI (Artificial Intelligence) is out of control and the digital ID cards and medical/banking chips, (i.e. the coming mark of the beast) have already been established and are even being tested in some countries. Remember in last year's newsletter I mentioned the "Biden Bucks" Executive order. Even in America some of our carriers now have new "digital medical ID cards."

Identity theft is on the rise in rapid numbers...do you wonder why? It's just another spark for the forest fires smoldering. Our very own CMS, had a data breach in August this year, 2023, and sent out 612,000 letters to Americans explaining it. This CMS organization is the one that runs our Medicare and Obamacare ACA individual programs, surprise, surprise...We are really forcing more and more Americans to use digital phones and computers to even get medical results or confirmed appointments. We've had several federal warnings, this 2023, that Microsoft users and Apple users must do updates to their products due to security vulnerabilities, and the list just keeps going on.



How far away would you guess we are from a full digital American system? Banking, Medical, Postal Services, etc...??? The American infrastructure is being lit up and is billowing smoke burning up like a forest fire and it's all by design. We must "go back to go forth!"

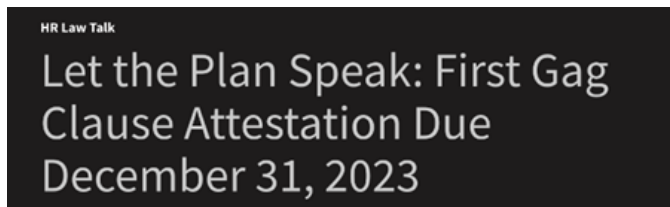
This year Medicare rates are going up (see page 3), & cost of care is also going up. The cost of pretty much everything is going up. That is called inflation! But these are unprecedented and bizarre times. The reality is they reduce the value of America's dollars...If we keep it up we'll be like Cuba and it will cost \$50 for a loaf of bread. When Marcy and I went to Switzerland, I was shocked at how much the value of America's dollar has been reduced in value on the exchange alone.



Friends, there is a hidden flaming torch inside of the forest (America) and it's this DOL (Department of Labor) mess. We're just NOW seeing major "Rules" get implemented through the DOL and they are now coming at We the People with rapid fire.

For Example DOL RULE (1):

In August I was on a call that was explaining the "Gag Clause, Attestation" rule, to a group of health agents. It looks like a good old oak tree planted in the forest, under the guise of "transparency". But it's actually an order to We the People to "comply" with an "Attestation" process due this year. As a matter of fact, by December 31, 2023! If We the People, who fit in the DOL's profile created, (which is pretty much anyone who's not on Obamacare's fully insured plans), don't comply by December 31, 2023, we will be fined. So a penalty may be implemented if you don't "comply"??? Well, here is what the "Gag Clause" actually says: "Non-compliance enforcement: failure to file could result in enforcement action from any of the Departments, which may be a \$100 per day excise tax under the IRS code or a civil penalty under ERISA."



REALLY???????????????? And that PENALTY would start calculating January 1<sup>st</sup>, 2024. ☹️



Also the "attestation" is retroactive to December 27, 2020. PRESS is NOT COVERING IT. It is ridiculous! Small business owners will have NO IDEA what they are signing and/or the consequences of "complying" or not complying. CMS is handling the "Attestation" on their website portal. (It's almost like a business tax. We don't know the consequence of what's in it, but we MUST do it.) Sound familiar???





# Legislative Corner Cont.



I believe they intend to rip the rug out from under [We the People](#) using the DOL & IRS. The “Gag Clause” is also known as the “Transparency” Rule. It’s the opposite of being “transparent”. It’s a DOL shhhhhh quiet chaos, that will be followed by a very LOUD CHAOS. There will be lots of fines and small business owners reacting to this chaos. Then out of NOWHERE we will find out what the DOL plans to do with these 87,000 IRS “thugs”, because the IRS will be enforcing the NON-COMPLIANCE CONSEQUENCES.



Carriers can be the submitters or NOT...But if they don’t submit the “attestation” for their clients, then the “Employers” have to submit it themselves, even down to a group of 1. [How will small business owners even know what: “IRS code, section 9824, Employee Retirement Income Security Act \(ERISA\) section 724, and Public Health Service \(PHS\) Act section 2799A-9, as added by section 201 of Title II \(Transparency\) of the Division BB of the CAA, as applicable.” even means? \(I took that quote right off of the CMS website.\)](#)



There is a torch on America...and its not the one Lady Liberty is holding.

It all looks like it’s good for [We the People](#) (as a “transparency” rule) under the Affordable Care Act (ACA). But there is a reason carriers don’t want to “attest” to some of the plans, as the “submitter” considering they appear to have no issues “attesting to Obamacare plans” so why not the others? Fortunately this will NOT affect Individuals on the ACA, Medicare or Medicaid, at this time.

I made several calls to our state and federal politicians as well as a few actual [We the People](#) congressmen and a few other industry associations. None of them knew this “Gag Clause” penalty was coming or about the December 31<sup>st</sup> deadline to attest or be fined. Not even the Chamber of Commerce was aware of it. How can that be considered “transparent”?

Again, where’s the [We the People](#) representation? Education, understanding or counsel?

## DOL Rule (2):

Then also brewing out there is the DOL’s new [Retirement Security Rule](#) released on October 31<sup>st</sup>, 2023. (This one for me is like de ja vu; it seems to mirror the Rule 151A that was crushed by the court back in 2010.) I referenced earlier that the DFA stood out to me back in 2010 because it didn’t match up, like the other acronyms when passed on July 21<sup>st</sup>, 2010. I guess I’ve just been around too long and was too involved in my industry’s infrastructure throughout my career, to be duped by tyrannical government bodies/departments, or the devil himself.

Years ago our industry fought the Security and Exchange Commission (SEC) who wanted to gobble up the guaranteed “no risk products” (i.e. [Fixed Equity Indexed Annuities \[FEIA\]](#)). They lost, then tried again, lost and then tried many times. Finally, “[On July 21, 2010 President Obama, sign into law the “Wall Street Reform and Consumer Protection Act” \(DFA\), which includes an amendment that effectively precludes the SEC from re-issuing the rule, the DFA addresses certain suitability concerns that prompted the SEC’s regulation of index annuities.](#)” And it was finally over... So we thought...



[Then on October 31, 2023 this showed up in a DOL Rule; “The U.S. Department of Labor, today announced, that its Employee Benefits Securities Administration has proposed a retirement security rule updating the definition of an investment advice fiduciary under the Employee Retirement Income Security Act.” \(ERISA\).\(Source: US Department of Labor New Release\)](#)

Interpreting it for you: It means ERISA has intentions of redefining America’s retirement infrastructure for individuals. This is such a bait and switch. In other words, under DFA, we shut down the 151A legislation that was defeated over and over and just re-wrote it through the DOL as a new RULE... REALLY??? [This is called abusive authority.](#)

# Legislative Corner Cont.



NOTE: Back in March 2023, Congress passed through the House and Senate a bill to “strike down the Department of Labor’s (DOL’s) ESG rule.” Then Joe Biden vetoed it. He said: “I just signed this veto because the legislation passed by the Congress would put at risk the retirement savings of individuals across the country.”

(That is opposite of the truth.)

Also Julie Su, the NEW Secretary of Labor, came into office back in March of 2023. Surprise surprise...

Here’s the rule: “The rule allows ERISA retirement plan fiduciaries to consider environmental, social, and governance (ESG) factors when making investments or creating offerings.” (“it will remain in effect, barring a 2/3 majority vote to override the veto, which is considered highly unlikely.”) (Source: What Biden’s ESG Bill Veto Means For Your Retirement by Jim Probasco)

Carriers and their attorneys are still reading the 500 page “Rule”, and I’m sure lawsuits will fly. But it’s obvious the agenda of the DOL is to use “RULES” to implement everything they could NOT get passed through Congress, (the Legislative Branch) or the Judicial Branch of our government. Imagine what 13 more months of this will look like.



It’s crazy. The SEC has been trying to take over this fixed equity index industry for several decades now...Now they’ve chain sawed off the other two branches of government. It’s beyond abusive authority, its blatant manipulation and deceit.

I was in my 20s when I was introduced to these products. The SEC’s been trying to move it to their regulation for years. I’m in my 50s now and they’ve had two or three full market crashes at the SEC over the years. Each time that happens billions of dollars leave the SEC and move to the NAIC, (National Association of Insurance

Commissioners), who regulate these insurance policies. If this RULE gets implemented, they will destroy the industry with FALSE, including regulations...They really want to eliminate the products from the industry. With \$3 trillion dollars at stake, of the baby boomers 401k’s and retirement dollars, at risk of leaving the SEC, they want those products regulated under the SEC’s oversight... It’s obvious and ridiculous.

## DOL Rule (3):

Then on November 16th, 2023, I got a call from our payroll company asking us to make sure we knew about the NEW business requirement...

I was in the middle of writing this newsletter so I inquired. Basically he said; “we small businesses are required to prove that we are handing out, to our W2 employees, the State and Federal Employment Rules”. He said; “We must have proof that our employees have signed, saying they received the rules. And the fine is \$200 per day per employee, if the State or Feds show up at your office.” What else happens if you don’t have it??? Well who knows???

So I hope you have a compliant employee handbook that is going out to your W2 employees annually. And that your employee handbooks are up to date with all of the NEW State and/or Federal Rules...

This is CRAZY! Compliance, compliance, compliance...

And these are just 3 of the DOL Rules I have heard about in the last 90 days...I’m sure there are more and more coming.

All of this is going on behind our backs while we are out here working and trying to increase our income to offset the atrociously high Bidenomics inflations.

**BIDENOMICS**  
**Rules**

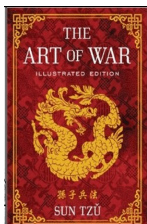


# Legislative Corner Cont.



Now Israel's at war and this could impose a real possibility of us actually seeing World War III in the making right now.

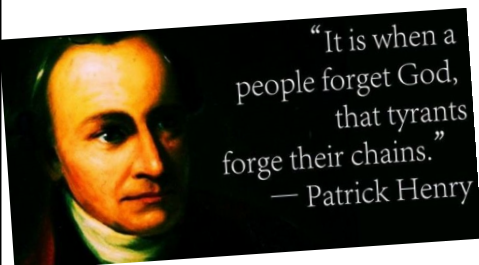
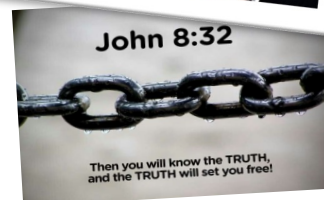
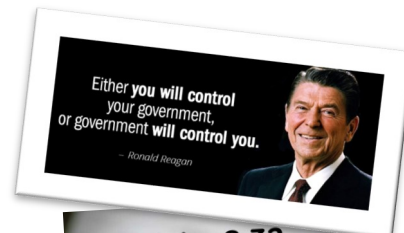
That means we need to vote in 2024 for the commander-in-chief of our American citizens, *We the People*, our military, and one who can clean this mess up. No more Biden and whoever is pulling his strings behind the curtain! And no more tyrannical alphabet soup! No more Weaponization of the Departments of the Executive Office against *We the People* in this country!



I released China's preferred war strategy in last year's newsletter, and have added it again this year, because it's that important for us to realize what is happening! (<https://parade.com/1074916/kelseypelzer/sun-tzu-quotes/>)

*We the People* must get involved! We need to hold our government accountable!

This new speaker of the house is a Godly man. The Epoch Times wrote a great article on him titled "30 things to know about Mike Johnson" it was really good! I love that newspaper; I have yet to find anything they have printed to be false. They are part of the truth, and the Bible says "the truth will set us free" in John 8:32.



Just a few weeks ago, I took my staff and their spouses to a movie called "Police State." If you get a chance, it was very telling about what is going on inside of America, right now.

Get your office ready...are you prepared if they show up at your front door???

This is America! We are supposed to be the "United States of America" the USA. Now there's an acronym we should LOVE and RESPECT, but I've seen many inside this country lose their respect for our government, not to mention those outside of America. We must get back to being America and unite!

## Free Enterprise



This DOL mess is almost beyond my imagination. I see it as them preparing for a full-fledged controlled burn of the American people's businesses, money, and safety.

*It could destroy our free enterprise America and that's not a stretch.*

Are we going to potentially see a massive land and business grab, all under the guise of just another Obamacare (ACA), Affordable Care Act Rule? Or a new DOL Rule? We must get involved! Call your congressman in Washington. This is a Federal matter.

One of my employees was in my office saying well we're just a little nobody, can we actually make a difference? Tell that to George Washington or Abraham Lincoln. What did they say? Or in the Bible days David was just a little shepherd boy, yet he took Goliath out with a single Rock.

Make no mistake. God knew this would happen in America and so did our Forefathers who wrote the Constitution. Remember God gave us all the same free will He gave His angels. It's imperative that we unite and use it while we are still a FREE AMERICA!

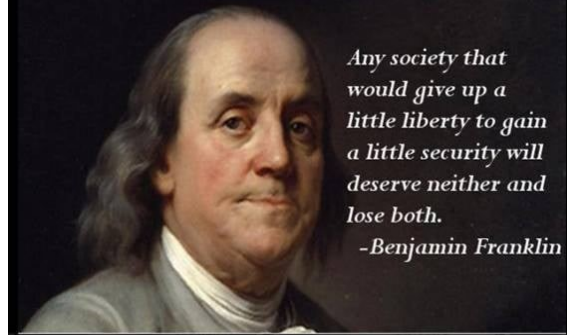
*I think it's important to understand that you can't have 100 percent security and then have 100 percent privacy and zero inconvenience. We're going to have to make some choices as a society.*

-Barack Obama



*Any society that would give up a little liberty to gain a little security will deserve neither and lose both.*

-Benjamin Franklin



# Legislative Corner Cont.



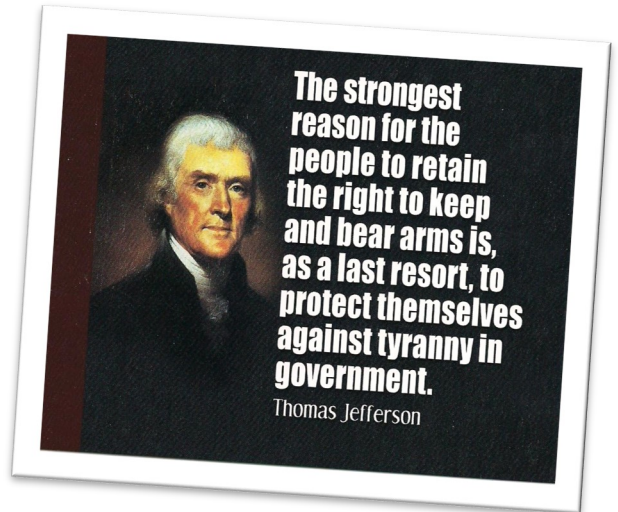
Comply, comply, comply is not the American way. It's the communist party's way. We also used to have a Department of War now we have a "defense" department. Where is the offense? *We the People* have got to start seeing the forest and stop just looking at the trees.

"I'm proud to be an American, where at least I KNOW I am free" ... Remember that song by Lee Greenwood? Are we free? In just three short years have we lost many of our freedoms?

It's Veterans Day weekend. Would we disgrace all of our fallen military veterans and call them nobodies? They are somebodies that were willing to die if necessary to keep us free here in America and to protect our borders and they did die!

Ask yourself...do you like to see any sports team play defense only? We need to get the offensive American teams back! Wear your spiritual armor, its defensive but **PRAYER** is your offensive weapon. We must fight back right here in our country orrrrrrrr *We the People* will be the slaves next.

I KNOW this is some brutal truth this year, however, it appears God is blessing us with another year of these "trials of many kinds"... Remember: "they are testing's of your faith."



As I close I want to remind you that while we may have lost our faith in fair elections, and our federal government, we authentic Christians will never lose our faith in God... Because of Him we will get back our precious country, America the beautiful!! A land where at least we ARE still free, for now. Love you all!

Respectfully Submitted,

*Michele Powell*, **PRAYING** for you and America!







Michele has been a licensed insurance agent for more than thirty 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.”



## Your options in Retirement may be incinerated, through these NEW DOL “Rules”!

This DOL NEW “Retirement Security Rule” could remove your option to roll your 401k’s into IRA’s...(if implemented). It could also dictate who you can and can’t work with.

If you’re over 59 1/2 and you want/need TRUE NO RISK retirement options, ACT NOW...you may NOT have much time left. **Your retirement may be torched with this rule.**



## 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*





**911 was our warning that we had people inside America who hate us and our country.**

*"if My people who are called by My name will humble themselves, and pray and seek My face, and turn from their wicked ways, then I will hear from heaven, and will forgive their sin and heal their land."  
- 2 Chronicles 7:14-20*



*Never Forget*





# 2023 Tax Summary

## 2023 LTC PREMIUM DEDUCTION ELIGIBILITY

Maximum premium amount allowed as a medical expense (deductible to extent all medical expenses exceed 7.5% AGI)<sup>15</sup>

Age 40 or less	\$480
More than age 40 but not more than 50	\$890
More than age 50 but not more than 60	\$1,790
More than age 60 but not more than 70	\$4,770
More than age 70	\$5,960



## 2023 IRA & ROTH CONTRIBUTION LIMITS

IRA contribution (under age 50)	\$6,500
IRA contribution (50 and older)	\$7,500
Single or HOH phase-out	\$73,000-\$83,000
Married, filing jointly	\$116,000-\$136,000
Married, filing separately	\$0-\$10,000
Spousal IRA	\$218,000-\$228,000

### 2023 TAX YEAR DEADLINE

You have until  
**April 15, 2024**

to contribute to your IRA, ROTH, or H.S.A. for the 2023 TAX year.

**KIDDIE TAX:** The kiddie tax applies to unearned income, and amounts over \$2,500 are taxed at the parents marginal tax rate.



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

### Required Beginning Date (RBD)\*:

You must generally begin receiving Required Minimum Distributions (RMD) by April 1st of the year following the year, you reached the applicable age, as indicated below.

- 70 1/2 if you were born before July 1, 1949.
- 72 if you were born after June 30, 1949, but before 1951
- 73 if you were born after 1950 but before 1960
- 75 if you were born in 1960 or later.

All subsequent RMD's after the initial year must be withdrawn by December 31 of the calendar year for which they are due.

\*Roth IRA are not subject to the lifetime RMD's.



### Federal income tax rates

Taxable income between:

Single <sup>1</sup>	
\$0-\$11,000	10%
\$11,000-\$44,725	12%
\$44,725-\$95,375	22%
\$95,375-\$182,100	24%
\$182,100-\$231,250	32%
\$231,250-\$578,125	35%
Over \$578,125	37%

Married, filing jointly <sup>1</sup>	
\$0-\$22,000	10%
\$22,000-\$89,450	12%
\$89,450-\$190,750	22%
\$190,750-\$364,200	24%
\$364,200-\$462,500	32%
\$462,500-\$693,750	35%
Over \$693,750	37%

Head of household (HOH) <sup>1</sup>	
\$0-\$15,700	10%
\$15,700-\$59,850	12%
\$59,850-\$95,350	22%
\$95,350-\$182,100	24%
\$182,100-\$231,250	32%
\$231,250-\$578,100	35%
Over \$578,100	37%

Married, filing separately <sup>1</sup>	
\$0-\$11,000	10%
\$11,000-\$44,725	12%
\$44,725-\$95,375	22%
\$95,375-\$182,100	24%
\$182,100-\$231,250	32%
\$231,250-\$346,875	35%
Over \$346,875	37%

Estates and trusts <sup>1</sup>	
\$0-\$2,900	10%
\$2,900-\$10,550	24%
\$10,550-\$14,450	35%
Over \$14,450	37%

Standard deduction <sup>1</sup>	
Single	\$13,850
Married, filing jointly	\$27,700
Head of household	\$20,800
Married, filing separately	\$13,850

Additional standard deduction for taxpayers who are age 65 or older, or who are blind: \$1,500 for married; \$1,850 for unmarried and not a surviving spouse.

## 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 (goes up \$100 in 2024)	\$7,500 (goes up \$550 in 2024)	\$3,850 (goes up \$300 in 2024)	\$1,000
Family	\$3,200 (goes up \$200 in 2024)	\$15,000 (goes up \$1,100 in 2024)	\$7,750 (up \$550 from 2023)	\$2,000*

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





On left photo (left to right):  
Front Row—Michele Powell, Diana Moore, Marcy Rodriguez, Susan Ford  
Back Row—Donna Blizman, Jana Pierce, Kim Smith

Merry Christmas



Happy New Year

