

Excerpts from Guarding the Door Peninsula for:

Home-Rule Healthcare and Insurance

A Risk Management Cure for Obamacare

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If you're reading this, you've been given a link to a working draft of a book I plan to publish in 2015. This is all copy written materials and should not be copied, or used in anyway without written permission from me.

What were they thinking?

It's become painfully obvious ObamaCare is one big academic mistake for America. Why? It fails to adhere to even the most basic "Risk Management" principles, ignores sound underwriting practices, and violates virtually every law of actuarial science. Consequently it has created enormous risks for every man, woman and child in America, is eroding the quality of our healthcare, and will eventually bankrupt our economy if not repealed. Taxpayer pockets are not deep enough to keep it afloat.

Just a few years ago, who would have thought in America, one stroke of a pen could bring our free market health insurance industry under the control of the Federal government, Christians would be forced to turn their backs on church teachings, and the IRS would be empowered to punish U.S. citizens for being unwilling to purchase the health insurance required by our Federal government?

Who would have thought we'd no longer be free to keep our doctors, or seek treatment when and where we preferred? Who would have thought with a stroke of a pen, we'd be forced to turn personal and confidential information over to not-vetted strangers? And, who would have thought with a stroke of a pen, 1/6th of our national economy would be turned over Washington insiders, and we'd be forced to accept the largest tax increase in US history? Obviously, those who voted for ObamaCare just weren't thinking.

If ObamaCare has not already made you sick, wait for the increase in our taxes, the welfare fraud that's growing by the day, the endless law suits we'll have to fight to restore our freedom and the inevitable trauma that'll depress our spirit and discourage our next generation.

Ronald Reagan said: "Our freedom and independence are never more than one generation away from extinction!" Have we lost much of ours in one administration?

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1.

Forward

I originally wrote this for US credit unions worried about the financial impact Obamacare was going to have on their members, sponsors, chapters, state and national affiliates. The target audience was Credit Union Presidents and CEOs, Chief Financial Officers, directors of education and field services, supervisory and audit committees, and state and NCUA examiners.

There is no doubt, there'll be an enormous increase in welfare and insurance fraud and dishonesty, as well as internet fraud and scam risks, both in frequency and severity due to the inherent "concentration" risks created by government run healthcare. Losses will increase geometrically, as more and more are forced into the federal or state exchanges, and will skyrocket when it comes time to collect premiums, settle claims, or subrogate losses.

My premise is, if credit unions could pull the US economy out of the Great Depression, through two World Wars, recover from prohibition, and fend off the likes of Norman Mattoon Thomas, they'll have little trouble rescuing their members and sponsors from the economic disaster caused by Obamacare.

However, if we continue to surrender our freedom, turn our backs on our heritage, mortgage our character, relinquish self-rule, and accept government oversight of our lives and livelihood, I guarantee you, mediocrity is around the corner and there's an endless train wreck over the horizon.

The "Home-Rule Healthcare and Insurance (HRH-I)" cure for Obamacare that I propose will work because it's of the people, for the people, and by the people. And, because it's built on sound economic principles, proven Risk Management methods, and objective actuarial science.

Why is Obamacare making us sick? It's a "traumatic illness." The underlying symptoms are guilt, fear and a sense of being out of control. The cause? We've been duped, deceived, lied to, intimidated, scammed, coerced, and threatened by the IRS. Who

would have thought in America, one stroke of a pen could bring our free market health insurance industry under the control of the Federal government? Christians would be forced, to turn their backs on church teachings, and the IRS would be empowered to punish U.S. citizens unwilling to purchase health insurance? Who would have thought with a stroke of a pen we'd no longer be free to keep our doctors or seek treatment at the nearest hospitals? Who would have thought that with a stroke of a pen, we'd all be forced to turn over our confidential data to not-vetted strangers? Who would have thought that with a stroke of a pen, 1/6th of our national economy would be turned over to the whims of Washington, and we'd face the largest tax increase in US history? If you're not already sick, just wait for the [bailouts](#) and the [trauma that follows](#).

Can we afford to insure pre-existing conditions? We can't afford not to! Ignoring them frustrates our moral conscious, runs counter to our national character, and erodes our national honor. Is it possible to cost effectively guarantee health insurance to those with pre-existing injuries and illnesses? Absolutely, but not doing it the way it's being done through Obamacare. Dumping all risks, including pre-existing conditions into a limited number of insuring pools will only incubate losses. Unilaterally spreading them nationwide will only accelerate bogus claims, camouflage cures, and make it virtually impossible to ensure cost effective healthcare.

Obamacare is not the solution, nor is "single pay." Both are forms of socialized medicine and have no place in a free market economy. Both grow government at the expense of our freedom, while driving up the cost of health insurance at the expense of quality healthcare. Both if left unbridled will only drive us all deeper in debt and make us more subservient to who's ever occupying the White House.

We can't recoup the enormous investment already wasted by Obamacare, but we might be at least able to use its website and

its strong arm of the IRS to ensure those who need to be insured are, those who want to be insured can find alternative customized contracts, and those responsible for premiums, co-pays, and deductibles can be held accountable for timely payment.

The transition I recommend from government run Obamacare to private sector administered “Home-Rule Healthcare and Insurance,” uses the U.S. credit union movement as a business model, the Incident Command System (ICS) as a strategic action plan (SAP), and the three standard operational periods common to emergency government to ensure a successful roll out of cost effective and affordable healthcare for every US citizen from conception until death.

Quotable Quotes

Abraham Lincoln said, *“America will never be destroyed from the outside. If we falter and lose our freedoms, it will be because we destroyed ourselves.”*

Thomas Jefferson said, *“To compel a man to furnish funds for the propagation of ideas he disbelieves and abhors is sinful and tyrannical.”*

England’s Prime Minister Margaret Thatcher warned, *“The problem with European Socialism is eventually you run out of other people’s money.”*

Ronald Reagan said, *“Freedom is never more than one generation away from extinctions.”*

Thomas Jefferson said, *“My reading of history convinces me that most bad government results from too much government.”*

Ronald Reagan said, *“Government exists to protect us from each other. Where government has gone beyond its limits is in deciding to protect us from ourselves.”*

Barack Obama said, *“I can make a firm pledge, under my plan, no family making less than \$250,000 a year will see any form of tax increase. Not your income tax, not your payroll tax, not your capital gains taxes, not any of your taxes.”*

Barack Obama said, *“I will cut taxes - cut taxes - for 95 percent of all working families, because, in an economy like this, the last thing we should do is raise taxes on the middle class.”*

Yet, Obamacare is the largest tax increase in US history!

Chapter 1

A Message from our Founding Fathers

Abraham Lincoln said, *“America will never be destroyed from the outside. If we falter and lose our freedoms, it will be because we destroyed ourselves.”*

Ronald Reagan said, *“Government exists to protect us from each other. Where government has gone beyond its limits is in deciding to protect us from ourselves.”*

If our Founding Fathers could talk, there’s little doubt they’d consider Obamacare to be a symptom of a more serious national condition than a simple hiccup, punctuating a moment in our history. They’d consider Obamacare, if not a wrong turn in our history, at least a fork in the road we’re being forced to take; one toward a repeal of Obamacare, returning our healthcare system to the private sector, reengineering our health insurance industry, and freeing our citizens from the clutches of government rule. The other forcing us deeper in debt and increasing more subservient to a larger and more intrusive federal government.

If they could talk, they’d remind us we came to America in search of religious freedom, the right to chart our own destiny, and the freedom from taxation without trustworthy representation. They’d be more than disappointed to learn we’re now forcing Christians to fund abortions, we no longer are allowed to buy or sell the health insurance we prefer, and we’re sending elected officials to Washington who are willing to pass legislation they haven’t read, will promise us anything we want to get elected, and then when we’re not watching, impose the largest tax increase in US history on every man, woman, and child in America.

All things being considered, they’d no doubt remind us our search for quality healthcare and “cost effective/affordable” health insurance started long before our first pilgrim shot himself in the foot, our first blacksmith burned his hand on his forge, or first cook poisoned settlers at Plymouth Rock. I’m sure they’d remind us our

search started well before the American Revolution, during the time when the British government controlled our healthcare, doled out what care they chose to provide, imposed taxes we couldn't afford to pay, and to add insult to injury (pun intended), invaded our privacy, dominated our lives, violated our trust, and inflicted fines, penalties, and punishment on anyone who dared to resist, or refused to be lured into a life of apathy, mediocrity, and service to the King. A life style that sneaks up on all societies willing to live off government welfare, subsidies, bailouts, and bribes. They'd remind us that history does repeat itself and if we had any doubt we need only consider the dire state of our nation, our national economy, and the pain, let alone the shame, Obamacare has brought to the shores of America.

They'd advise us to learn from our mistakes, remember the price we've paid for our freedom, and that we should strive to get along, but not to bury our heads in the sand just to keep the peace. They'd beg us to pray hard, forgive often, and always trust in God! George Washington would again remind us that it's impossible to rightly govern a nation without God and the Bible close at hand. They'd caution us not to shoot-to-kill those with whom we disagree, because sure as God made little green apples, once the reality of Obamacare hits home, we'll all be on the right (pun intended) side fighting for our freedom. We'd be told to keep our powder dry, wait until we see the whites of their eyes, shoot straight, and only retreat when there's no other choice.

They'd warn us to never leave our guard down, turn our backs to our enemies, handover our weapons to friends or foe, and never ever sell or give a potential enemy our guns, ammunition, tanks, ships, fighter jets, technology or radio stations. Such mistakes only play into the hands of our enemies, and will eventually be used against us and our allies. We should always ride the fastest horse, never bring only a knife to a gun fight, always prepare for the worst case scenario, and never ever fail to rescue a comrade under fire. We be told to always be bold and courageous, pray often, and never go to war without God on our side. And, never

ever lead from behind!

They'd remind us most Americans have common sense yet many fail to use it, and as difficult as it might be, we should forgive those who've failed to fight to protect our unborn, ignored their faith, and denied their God, just to support their party faithful. They'd remind us that it's been the strength of our character that has gained the trust of our allies, and our faith in God that has defended us in battle. They'd remind us that it's our Constitution that guards our freedom, our Bill of Rights that preserves our liberty, and our military strength that preserves the peace.

Before moving on, they'd remind us to adhere to the values on which our country has been built, to always seek and hold the highest moral, ethical, and spiritual ground, to keep our ears on the ground so we'll hear our enemies coming, to keep our eyes wide open so we're never again deceived by political rhetoric or misled by those we trust, and always to be brave in battle and courageous in the face of intimidation; fore battles are not won by those who abandon our comrades to save their skin, sell out our security to keep the peace, or retreat from wars before they are won.

Finally, they'd remind us that the majority of Americans are God' fearing, fearsly independent, brave in battle, and couragious in defense of our freedom, independence, and liberty. After all, we fought the American Revolution to free ourselve from the ruling monarchy of the British Empire and two world wars to free ourselves from Natzis agression, Communists domination, Faschists influence, and the advocates of Socialism, Stalinism, Leninism, and Marxism. And, when our stock market crashed in '29, we united America under one God, focused our mission on rebuilding our economy, organized labor to strengthen our industries, and mobilized credit unions in pursute of our dreams.

If our Founding Fathers could talk, they'd remind us from where we've come, the courage it's taken to bring us this far, and danger

we face if we don't do something to ride ourselves of Obamacare.

A Message for Congress

Don't be discouraged, the search for affordable healthcare has always been and will always be the goal of every American and pipe dream of every elected official sent to Washington. Ironically, the farther we venture from home and the more we forgo the right to "Home-Rule" the more expensive healthcare becomes until, as Margaret Thatcher warned, we run out of other people's money.

While skyrocketing premiums, increasing co-pays and escalating deductibles are stressing family budgets, ill conceived executive orders, taxpayer subsidies, and corporate bailouts are only prolonging our agony until after the next election, slowing our economy, and driving up our national debt.

Obamacare is a huge mistake that's traumatizing our country, eroding our healthcare, and restricting our access to trusted medical care. If you're looking for an omen of where Obamacare is taking us, you need only consider where our government run Veteran's Administration has taken the care we give our veterans. While my personal experience with Wisconsin's VA hospitals has been first class and timely, the stories told by my fellow vets from other states is downright heartbreaking.

At least in the VA system we're dealing with a homogenous group, exposed to common perils, representing predictable loss experience both in frequency and severity. With Obamacare, we're pooling all health risks into a limited number of pools, thereby blurring the concentration of risks to a point that makes it impossible to cost effectively identify, measure or control any of the risks with any degree of certainty. Consequently, we're destined to be pouring good money after bad for generations to come.

I titled my cure for Obamacare "Home-Rule Healthcare and Insurance (HRHC-I)," because it preserves the "Home-Rule"

principles on which our country has been built, returns our US healthcare system and health insurance industry to the private sector, and adopts the same “Unified” Incident Command System (ICS) we’ve used in both public and private sectors to recover from other man-made national disasters.

Home-Rule Healthcare and Insurance promotes the same grassroots, “People helping people,” philosophy used by the US credit union movement to pull our country out of the Great Depression and through two world wars, and the same credit union to chapter to league to national and international trade association structure to cost effectively market, underwrite, and reinsure risks across the US and around the world.

Home-Rule Healthcare and Insurance won’t throw the baby out with the bathwater. Rather, it’ll salvage some of our taxpayer’ investment in internet technology while reengineering key underwriting,’ claim adjusting, and reinsuring’ roles appropriate for the Federal government to perform.

A word of caution! If you think the woes of Obamacare will end once all your constituents are on board, just wait until it’s time to renew contracts, adjust claims, audit for fraud, or enforce co-pays and deductibles. My best advice for politicians who don’t vote to repeal Obamacare is to skip town before your constituents have you tarred and feathered. And rightly so, I might add.

HRHC-I provides cost effective healthcare and affordable health insurance for every US citizen from conception until after death. From conception, because premiums are retro-billed to the off-springs father, going back to the moment of conception. And, after death, because by using endorsements similar to loan protection/life savings insurance, equity lost through reverse mortgages can be returned to the insured’s estate.

Our country was built on our faith in God and the trust we place in our elected officials. Unfortunately, there’s a growing denial of God in our government, and a significant loss of trust in those

who've been willing to vote for bills they haven't read nor taken the time to understand. Consequently, unintended risks have been created that if not properly managed will eventually bankrupt our economy and corrupt our already vulnerable culture.

None of us have all the right answers, nor are we immune from making mistakes or being misled by false hope and promises. We're all human and we all make mistakes. Maybe that's why we've all been traumatized to some degree. Many are feeling guilty for allowing Obamacare to go as far as it has. Others fear they'll never again receive the quality of care they deserve from the care providers they've grown to trust. We're all reeling from the reality that our government is fast growing out of control. It's time we stop the train wreck, rescue our healthcare system, and rebuild our private sector health insurance industry.

Ronald Reagan said, "*Freedom is never more than one generation away from extinction.*" He also said, "The difference between Democrats and Republicans is when their buried in a tunnel of debt, a Republican will dig his way out, while a Democrat will build a longer tunnel." Obamacare, as it stands, cannot be sustained without endless government bailouts, adding trillions to our national debt. If we're going to avoid an on-going fiscal crisis, healthcare in our Republic must be returned to the private sector.

Take no offence, but your efforts to move our country toward government run healthcare i.e. "socialized medicine" is a big mistake and a violation of our trust. Unfortunately, it's been tried before leading up to WWII. We just haven't learned.

Norman Mattoon Thomas (1884-1968) was a leading American socialist, pacifist, and six-time presidential candidate for the Socialist Party of America. In 1944 he said, "The American people will never knowingly adopt Socialism. But, under the name of "Liberalism," they will adopt every fragment of the socialist program; Until one day America will be a Socialist nation, without knowing how it happened. He went on to say: "I no longer need to run as a Presidential Candidate for the Socialist Party. The

Democrat Party has adopted our platform. But it gets worse.

Most alarming, in our recent past, is the affinity that's been well documented between President Barack Obama and Chicago's community organizer Saul David Alinsky. Google, "the Obama Alinsky connection" and judge for yourselves. It's because of that affinity that I urge Congress to "benchmark" where the Obama administration has brought our country compared to where he'd have brought us had he been following Alinsky's Rules for Radicals. If you're honest, you'll see little difference. You be the judge!

Rules for Radicals: By Saul David Alinsky

- 1) Healthcare – Control healthcare and you control the people.
- 2) Poverty – Increase the Poverty level as high as possible, poor people are easier to control and will not fight back if you are providing everything for them to live.
- 3) Debt – Increase the debt to an unsustainable level. That way you are able to increase taxes, and this will produce more poverty.
- 4) Gun Control – Remove the ability to defend themselves from the Government. That way you are able to create a police state.
- 5) Welfare – Take control of every aspect of their lives (Food, Housing, and Income)
- 6) Education – Take control of what people read and listen to – take control of what children learn in school.
- 7) Religion – Remove the belief in the God from the Government and schools
- 8) Class Warfare – Divide the people into the wealthy and the poor. This will cause more discontent and it will be easier to take (Tax) the wealthy with the support of the poor.

Benchmarking questions to ask your constituents:

1. In our district, has Obamacare succeeded in taking over our healthcare system along with 1/6th of our national economy?
2. Have our poverty rolls grown to a level where poor people no longer fight back as long as they're given everything they want?
3. Have we increased our debt to an unsustainable level so we can continue to increase taxes creating more poverty?
4. Has the Obama administration succeeded in disarming our citizens and degrading our national defense?
5. Has government succeeded in taking over every aspect of our lives, to include what we eat, where we're allowed to live, and how much we're allowed to earn?
6. Common Core is considered by many to be, "The nationalization of education and complete standardization of young minds." Have we allowed the Obama administration to dictate what must be taught in our schools?
7. Has the Obama' administration succeeded in removing God from our Government, our public square, our schools, and our lives?
8. Has the Obama administration encouraged class warfare, pitting the have-nots against those creating jobs?

Thomas Jefferson said, *"My reading of history convinces me that most bad government results from too much government."* In my opinion, it's time to downsize our federal government and return freedom, rights, and liberty to the people you've been elected to serve.

Chapter 2

Out of Africa and Into Door County

We're all judged by the company we kept!

Our mothers warned, we'd all be judged more by the company we've kept than the miles we've traveled or the size of our fortune. Whether our roots go back to a small village in Africa or a small farm in Door County, it'll not be the speeches we've made, the crowds we've impressed, or the lies we've sold ourselves, but the integrity of our mission, the honesty in our message, and the strength of our character that'll be remembered by those we've been privileged to serve.

Psychologists contend, we're all out to impress those who've had the greatest impact in your life, the greatest influence on your careers, or made the most lasting impression on your morale code, business ethics, and religious values; starting at birth with our parents or stepparents, and grandparents, followed by our closest relatives, best friends, scout leaders, teachers, pastors, business associates, community leaders, veterans with whom we've deployed, and political leaders with whom we share an ideology.

Sociologists contend, we all seek to belong to organizations that promote our cause, attach ourselves to those who'll bring order to our lives, and adopt the faith of our family to ensure our salvation.

So, if we're ever going to give proper credit to the authors and advocates of Obamacare, we need to give credit to those who've helped focus their mission, mold their character, engrained their social values, and fueled their passion for a political ideology that has now ignored our Constitution, violated our Bill of Rights, and is sending Christian after Christian into court to defend their religious freedom.

WND Books at www.wndbooks.com, has a history of publishing provocative, current-event titles, including many New York Times bestsellers. One in particular, titled "Where's the Birth Certificate," by Jerome R. Corsi Ph. D. written in memory of Judge John Joseph Sirica, provides a well documented history of Barack Obama's formative years. The excerpts I share will only scratch the surface of a much more dangerous future we now face thanks to Barack Obama's terms in the White House. I strongly urge you to conduct your own research prior to the next election.

Having now become a two term President of the United States, the self proclaimed author and name-sake of Obamacare, and the recognized "Shepherd" of the Democrat Party, it's only fitting we shed light on those who've no doubt had the greatest impact on his life, his career, his conscience and his character. Now that his final term has been cast in concrete and Obamacare advocates are in control the Senate, there'll be little we can do to dull the pain or lower the taxes caused by Obamacare. Our only option at this point is to make sure those who brought us Obamacare are on the same train out of town with Barack.

the only thing we can do at this point is hold the Democrat Party accountable for not only Obamacare, but for allowing Barack Obama to even make it into the White House. at this point there's little we can do we can do little other than hold only hold the Democrat Party accountable for what they've done there's little we can do about Barack Obama at this point, but we can it's a mute issue at this point, but so you might judge not only Barack Obama but all those in his administration who've failed to support our Constitution, defend our chose to conceal his true herritage, To begin, it's important to remember the U.S. Constitution demands that every president of the United States must be a "natural-born citizen. Jerome Corsi's book, "Where's the Birth Certificate" provides exhaustive evidence not only that Barack Hausain Obama was born outside the United States, but because of the Hawaii territorial Law in 1955, Chapter 57, "Vital Statistics," Section 9(a), in the absense of parents, the local registrar in

Hawaii was allowed, based on information provided by his maternal grandparents, issue a short form U.S. "Certificate of Live Birth," eventhough his maternal grandmother, Sarat Hussein Obama in a sworn affadavit filed with the U.S. Supreme Court said she was there when Barack Obama Jr. was born in Mombasa, Kenya on August he was born outside Hawaii. Consequently, the certificate of live birth issued does not prove he was born in the USA.

Philip J. Berg, a former Pennsylvania deputy attorney general, submitted a transcript of a telephone converstion with Sarat Hussein Obama along with sworn affadavits in a filing with the U.S. Subreme Court alleging Barack Obama Jr. was born in Mombasa, Kenya. American Christain minister Ron McRae, overseer of the Anabaptist Churches in North America and Presiding Elder of the African Presbytery," conducted the telepone interview. McRae who called from Detroit, said Sara Obama was in a public setting with several hundred people listening on speakerphone. The interpreter was charman of Sarah Obama's village of Kyang'oma Kogelo in Western Kenya. In ensuing conversation, Ms. Obama specifically was asked "Were you present when your grandson was born in Kenya? McRae testified in his swaorn statement. "This was asked to her in translation twice, and both times she replied Yes: Yes she was . She was present when Obama was born.

The first media report that Barack Obama was born in Kenya can be traced back to an article published June 27, 2004, the Sunday Standard in Kenya, reporting "Kenyan-born U.S. Senate hopeful, Barrack Obama, appeared to take over the Illinois Senate seat after his main rival, Jack Ryan, dropped out of the race on Friday night amid a rfuror over luid sex club allegations." On October 9, 2008, a report by National Public Radio described the Senator Barack Obama as "Kenyan-born" and a "son of Africa."

In his autobiography, "Dreams of My Father," Barack Obama, Jr. said he, Barack Obama, Sr. was an African and in 1959 he,

Barack Obama Jr. arrived at the University of Hawaii as that institution's first African student.

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In a letter from Obama to a fund raising event for the Kapi'olani Medical Center he proudly stated he was born in their hospital, and then after donations were made recanted claiming he was born at the "Queen's Medical Center." The fact is, he was born in Kenya and never should have been allowed to run for President of the United States.

In his book *The Manchurian President*, WMD reporter Aaron Klein documented Obama's long-term association with the Democratic Socialists of America. Ad Stanley Kurtz, a contributing editor for National Review Online, produced evidence in his book, *Radical-in-Chief*, that Obama attended the 1983 Cooper Union Socialist Scholars Conference sponsored by the DSA.

On July 29, 2010, the U.S. State Department released two sets of documents in response to Freedom of Information requests for

passport files of Stanley Ann Dunham, Barack Obama's mother. The documents suggested Obama was an Indonesian citizen when he lived in Asia at about six years old until ten. He was there with his Muslim stepfather, Lolo Soetoto, an Indonesian by birth. In *The Obama Nation* it points out that in Indonesia Barack Obama was enrolled in school as an Indonesian citizen and a Muslim, which was confirmed in 2007 by an Associated Press photograph by tatan Syuflana], an Indonesian AP reporter showing Obama's registration card at the Indonesian Francis of Assisi School, a Catholic institution tat Obama attended for two years.

It appears that even the DNC concluded Obama was not qualified under the U.S. Constitution because in 2010 they submitted two versions of the

It becomes a national disgrace for the Democratic National Committee in 2010 when it became public knowledge that the DNC submitted two different versions of their certification of nomination. One, considered the long form states, the candidate does meet those requireemtns set forth by the U.S. Constitution. The short form sent to 49 states other than Hawii omitts that statement. DNC rules dictate that the candidate for the Democratic nomination for president "shall meet those requirements set forth by the United States Constitution and any law of the United States." In states that require that presidential nominee must be eligible under the Constitution, there are no provision that requires anuune in government to actually check.

wewe'd be well advised to return to those formative years and step back to those formative years, when we each struggled to each those years in which we set down the if we're going to better

understand the fruits of our labor, we'd be wise to first understand the to best understand the fruits of our labor,

'd no doubt start the who've had the greatest of those who've had the greatest impact on your religious influence on you become, what religion you profess, what ethics you bwho've had the greatest impact on your life, who've influenced you the most, who've influence on who you are, your in your life, on who you are, your core had the biggest influence on your lifewho you are, We've all met those who've had an impact on our lives, who we are, the faith we cherish, the friends we make, and the political ambitions we develop over the years. Whether we're the child of Kenian nationals, schooled in the Muslim faith, attend a church that damns America, or we're born in the USA, we can't escape our roots, our heritage, or the influence those mentors have had on our lives, our careers, and our political ambitions.

The mentors we encounter early in life usually have the greatest impact on who'll we eventually become. For example, those who through their lives bounce from one religion to the next will often return to the church they were born into or experienced during the first seven years of their life. It's a time when we're young enough to be naive, inexperienced enough not to understand, and gullible enough to believe whatever we're taught. It's a time that might be no less hectic, or challenging, or politically charged than our lives today, yet it's a time we're impressed most by others, will believe what we're told, and we're trusting enough not to care.

The first political squabble I was pulled into happened in the wee morning hours of April 21, 1945. I could hear two doctors, Dorchester and Beck was their names, arguing whether Hitler had already been cornered, whether he should be shot or taken alive, and whether or not it would be the democrats or republicans who'd get the most credit for ending WWII. That was, in case you can't remember, the war to end all wars. For some reason, I

sensed I was about to be drawn into their debate. I wasn't wrong!

All of a sudden I felt a push, the lights went on and there I was upside down being held by one and slapped by the other. All I could think to do was pick a side and hope for the best. I yelled, "I'm a democrat!" Well, the doc holding my legs let go and I hit the floor. I looked up at mom and said, "Guess I should have said I was republican!" She had this painful look on her face, but laughed and said, "The doc slapping you would have just slapped you harder." It was then I learned never to take side knowing only what you could suck out of your thumb. So I asked mom, "What would they have done if I'd yelled "I'm an Independent!" She laughed and said, "They'd have excicuted what we call the drop-kick menouver and you'd have landed half way up the hall.

It wasn't until I was about eight that I knew what she meant. You see, I grew up on a cherry orchard one mile south of Fish Creek, at the poor end of "Millionaire Drive." That's what locals call the road that ran from Fish Creek along the shore to our farm. Most homes along Millionaire Drive was owned by wealthy Bear fans from Chicago, our farm included. The one exceptions I know of was owned by a politicaly "independent" friend of my dad's we all called "Curely" because of his curely head of hair.

I learned later he was the guy who turned the drop-kick menuver into a fortune and Green Bay into "Title Town USA." He sure was independent. When I was a boy scout, I was selling magazines to win a radio. I rang his door bell twenty seven times before he came to the door, took one look and me and said, "How many of those damn magazines do you have to sell to win that radio your dad was talking about? I remember telling him, thirty seven dollars and fifty cents. He slammed the door in my face, went inside and came back with fourty bucks, handed it to me and said, "Just make sure you send me magazines that deal with sports, preferably football." After that, I called him coach and he called me everytime he needed a new football magazine. As I remember it, I won the radio and my brother wound up with season tickets.

The moral of the story is, If you don't know what you're talking about, you can get in trouble no matter on which side of the isle you sit. And, if you keep your mouth shut until you're sure of what's going on you may not get hurt. And, if you learn to think for

yourself, be a little more independent than most, you can end up with season tickets to Lambeau Field.

DIAGNOSING OBAMACARE

According to Doctor OZ, we'll get a better diagnosis if we come with a list of questions to ask the doctor. To get the most from this book, I recommend you prepare a list of questions about Obamacare you'd like to have answered. Allow me to help start your list:

1. If Obamacare was such a good idea, why has it been so traumatic for most of America? Why do I feel so guilty for supporting it, so full of fear about what's coming next, and so out of control over the future of my healthcare options?
2. If Obamacare was going to make sure we all had access to affordable healthcare, why, for most of us under 55, especially those of us who don't qualify for a taxpayer subsidy, are we paying higher premiums, higher deductibles, and larger co-pays?
3. Who campaigned and voted for Obamacare and why did it take the Supreme Court to make it the law of the land?
4. Why are we being forced to buy insurance we don't want or need, and why can't we choose the doctors, hospitals, clinics, and healthcare providers we prefer?
5. Now that we realize Obamacare has been a big mistake, how do we protect those already insured while salvaging our investment?
6. How will the private sector guarantee pre-existing conditions will be covered?
7. How did Wisconsin reduce the cost of health insurance for school districts, while increasing healthcare benefits for teachers?

Obamacare: One Big Academic Mistake for America

It's become painfully obvious Obamacare is one big academic mistake for America. Why? It fails to adhere to even the most basic "Risk Management" principles, ignores sound underwriting practices, and violates virtually every law of actuarial science. Consequently it has created enormous risks for every man, woman and child in America, is eroding the quality of our healthcare, and will eventually bankrupt our economy if not repealed. Taxpayer pockets will never be deep enough to keep it afloat. .

Most problematic is the way it became law and the way it's being administered. Most troubling? The way it's violated the trust we need in our elected officials. Its advocates have turned what should be a challenging academic exercise for the private sector into a political nightmare froth with lies, false promises and deception. It was passed solely by Democrats who had not read it, nor realized the enormous risks they were creating for America, the damage they were doing to our healthcare system, or the disruption they were about to cause in our free market health insurance industry.

Obamacare only became law after the Supreme Court ruled it the largest tax increase in US history, thereby turning 1/6th of our national economy over to the whims of the White House. It has only survived Republican efforts to repeal it, because a Democrat' controlled Senate imposed the "nuclear option" to block any opposition, and then launched a rash of executive' wavers, delayed mandates, extensions, and orders to delay its negative impact on voters until after the 2016' elections.

We've all been blindsided by the advocates of Obamacare, and now we're facing skyrocketing premiums, escalating deductibles, the loss of our trusted doctors, an escalating national debt, the intimidation of the IRS, the loss of our privacy, and a major infringement on our religious freedom.

In addition, our Federal government is growing out of control, and in no small way, we've all been traumatized by the inevitable economic train wreck called Obamacare. FYI, the three primary drivers of our trauma are guilt, fear, and our sense of being out of control. More and more Obamacare advocates are feeling guilty for what they've done. More and more our low and middle income taxpayers fear they'll never be able to afford nor have access to quality healthcare, and more and more we're all sensing we've lost control of those we've sent to Washington, the future of our healthcare, and freedom to manage the healthcare risks we choose to take.

Just a few years ago, who would have thought in America, one stroke of a pen could bring our free market health insurance industry under the control of the Federal government, Christians would be forced to turn their backs on church teachings, and the IRS would be empowered to punish U.S. citizens for being unwilling to purchase the health insurance required by our Federal government?

Who would have thought we'd no longer be free to keep our doctors, or seek treatment when and where we preferred? Who would have thought with a stroke of a pen, we'd be forced to turn personal and confidential information over to not-vetted strangers? And, who would have thought with a stroke of a pen, 1/6th of our national economy would be turned over Washington insiders, and we'd be forced to accept the largest tax increase in US history? Obviously, those who voted for Obamacare just weren't thinking.

If Obamacare has not already made you sick, wait for the increase in our taxes, the welfare fraud that's growing by the day, the endless law suits we'll have to fight to restore our freedom and the inevitable trauma that'll depress our spirit and discourage our next generation.

Our trauma will only deepen when we realize we've been cajoled and coerced into buying health insurance through not-

vetted, not bonded, not licensed, and untrained Obamacare navigators; not to mention being guided by someone who's untrained, misinformed, and unqualified to make coverage recommendations, let alone underwriting decisions. We'd be wise to remember; now that they've fooled us once, shame on them. Allow them to fool us again, shame on us.

It gets worse! Regardless of what you've been told, the war on terror isn't over, anymore than the attack in Benghazi was triggered by a video' protest. Al Qaeda operatives are alive and well and busy phishing, pharming, and recruiting terrorists from unsecured, poorly conceived, and grossly mismanaged government' websites, not to mention via links they now have into personal and corporate websites, social media accounts, and address books. As if being forced to handover our confidential information to not vetted navigators wasn't bad enough, encouraging us to play into the hands of internet terrorists is nothing less than treason. Unfortunately, the internet risks we now all face, thanks to Obamacare, are only the tip of the iceberg. Just wait until Al-Qaeda places a Trojan horse inside our international wire transfer systems used to support the exchanges, the IRS files used to punish us for not complying, and the medical records that'll inevitably be needed to verify claims. The longer we ignore the risks created by Obamacare, the bigger the target we become for internet terrorists.

To cost effectively manage our healthcare risks, we need to use five tools in the following order: Avoid, Reduce, Spread, Assume, and Transfer. Consequently, if we're going to effectively manage the risks created by Obamacare, we need to avoid electing those who are willing to pass legislation they haven't read. We need to elect a cadre of leaders in Washington who have the courage and strength of character to do what's right, not just what's politically expedient. Far too many of those we've placed in a position of trust, lack the courage it takes to reign in spending, cap our national debt, or

make the tough calls necessary to right our economy, ensure our independence, and reclaim our right to “home-rule.” Far too many have bent to the intimidation of lobbyists and union bosses rather than fight for what’s in the best interest of their constituents and union members. Far too many are willing to accept the liberal bias of the mainstreet media rather than balance their bias with the bias reported in the conservative press, or verify the facts reported through Judicial Watch. And, far too many have forgone their religious freedom to preserve a tax exemption, or relinquished their “right-to-work” for what might be guaranteed through collective bargaining.

It was Ronald Reagan who said, “The difference between Republicans and Democrats is, when burried in a tunnel of debt, a Republican will dig toward daylight, while a Democrat will build a longer tunnel.” At this writing, our national debt is approaching \$18 trillion, our heathcare system is failing despite skyrocketing welfare programs and escalating subsidies, and our once stable health insurance industry is imploding under the pressure of a government takeover. If we don’t repeal and replace Obamacare, stop our run-away spending, and restore our trust in those we send to Washington, our once bright future will continue to dim, our dreams will be shattered, and our hard faught independence will be lost to the advocates of European Socialism.

So, is there anything we’ve learned or anything we can salvage from the billions we’ve already invested in Obamacare? On the negative side, we’ve learned there are politicians who’ll pass legislation they haven’t read and then use our courts to enforce their arrogance. And, we’ve learned there are some who’ll tell us anything we want to hear to get reelected.

On the positive side, we’ve learned the internet offers exciting new and creative ways to market insurance, educate applicants, and train security professionals already well

positioned to be on the lookout for welfare fraud, scam artists, identity thieves, and terrorists. We've learned there are important roles for both our Federal and State governments to play that'll ensure agents in the field are properly trained, the companies they represent are adequately capitalized, and the contracts they offer are actuarially sound. We've learned our federal government can use the IRS to identify, track, and hold fathers accountable for paying health insurance premiums from the moment their offspring is conceived until they're well out of college and gainfully employed. Being able to guarantee premium income from the moment of conception adds an additional nine month income stream to contracts covering pre-existing conditions; which in turn helps to make contracts actuarially sound at a lower cost to insureds.

We've learned it's important to regulate insurance companies at the state level so as to make sure all companies operating within a state are adequately capitalized to pay claims and properly invested to indemnify those who suffer a loss. We also learned at the state level how important it is to regulate agents to ensure they're properly trained, licensed, certified, and bonded before they're allowed to market insurance, recommend coverage, or bind state approved contracts.

I initially wrote "Home-Rule Healthcare and Insurance (HRHC-I) 101" as a resource for US credit unions being asked to help members budget for the increased taxes, premiums, deductables, and fraud losses caused by Obamacare. By design, HRHC-I 101 keeps a focus on Maslow's Hierarchy of Needs and our Home-Rule principles, while using the same "unified" incident command and control system (ICS) we used to mobilize credit unions, chapters, leagues, and national associations during Hurricane Ivan, the tsunami, and virtually all US natural and man-made disasters since the terrorist attacks of September 11, 2001.

I selected the title "Home-Rule Healthcare and Insurance"

because every healthcare decision made and every health insurance contract considered is ruled exclusively by ourselves not our government. While there are a number of critically important and appropriate roles for governments to play, none should ever infringe on our right to manage our healthcare risks as we see fit. No government body should ever be allowed to dictate the risks we're allowed to assume or the risks we're required to transfer into a pool of insurance. Living in a country built on "Home-Rule" principles, no one, and I mean no one should be able to force us to provide abortion coverage. Rather, we should have the right, by an endorsement to a generally accepted basic health insurance contract, to add either "adoption" coverage if we choose, or "adoption" coverage if we prefer, or both if that's our family's preference. Home-Rule Healthcare and Insurance (HRHC-I) puts you in the drivers seat while a reengineering of our free market healthcare insurance industry offers you actuarially sound options that'll ensure you'll have access to quality healthcare, the doctors you prefer, at rates that'll fit your family' budget. HRHC-I holds our federal government accountable for every tax dollar we entrust to their care.

England's Prime Minister Margaret Thatcher warned, "The problem with European Socialism is eventually you run out of other people's money." We've all been saddened by those who feel their only hope is to succome to the lies, false hope, misleading promises, and higher taxes that are an inevitable consequence of socialized medicine. We've all been disappointed by those who've been too willing to turn their back on church teaching, turn a blind eye to a government' takeover of our healthcare system, and ignore the invasion of their privacy and the violation of our constitution.

We shouldn't have allowed ourselves to slide so far down the slippery slope toward socialized medicine, but we have. How did it happen? I blame those who've ignored the influence Chicago's Saul David Alinski, the "Father of Community

Organizers” has had on Barack Obama. Google “the Obama Alinski connection and you be the judge.

In “Rules for Radicals,” a book written by Alinsky, his first rule to gain control over the hearts and minds of a community is to control their access to affordable healthcare. His second rule is to increase poverty, because impoverished people are easier to control. His third rule is to increase debt to an unsustainable level which allows you to increase taxes so as to accelerate the cycle of poverty. His fourth rule is to disarm citizens so they can’t defend themselves. His fifth rule is to pltake control over what they eat, where they’re housed, and how much they’re allowed to earn. His sixth rule is to take control over what people read and listen to, having a special focus on what children are taught in school. His seventh rule is to remove God from the government and from schools. And his eighth rule for radicals is to encourage class warfare between the wealthy and the poor.

It’s obvious that Saul David Alinsky’s rules have influenced the direction the Obama administration is taking our country. The more profound question is, what influence has Alinsky’s rules had on the Democrat Party? Remember, they voted three times during their National Convention in 2012 to remove God’s name from their national platform. Check out the attention given in the original draft of Common Core to Islam and alternative life styles and the lack of lines devoted to Christianity and abstinence. I point this all out for one simple reason. Obamacare would not exist if it were not for the now not so hidden agenda of its supporters.is

The last two questions I had on my list were

8. Did my character disorder allow Obamacare a foothold in the US?
9. How did competitive bidding lower health insurance premiums for school districts in Wisconsin, thereby

keeping teachers on the payroll and covered by increasingly better health insurance contracts?

4 SHOULD OBAMACARE BE REPEALED?

Should we repeal Obamacare?

The questions should be: As Americans, are we ready to relinquish our freedom? As Christians, are we ready to turn our backs toward God? As patriots, are we ready to retreat when our country stands in harm's way? And as taxpayers, are we ready to role over for the IRS?



I use case studies to help Risk Managers identify, measure, and control risks created by Obamacare. As you read through RM case studies, identify and prioritize risks you've identified, and be prepared to recommend specific ways to avoid, reduce, spread, assume and transfer each risk. Rich Woldt CEO the RMLC

Oh for the “good ole days,” before Obamacare, when we were allowed to buy large size sodas, get sick, see our family doctor, and get back to work, assured our health insurance would cover all but our \$10 co-pay. **Sure it was a pain** having a porch full of agents at the door, calling during diner, and showing up unexpected to sell policies they knew were too good to pass up. But, at least we were the “King of our Castle” the Ruler of our domain, and free to kick them off our porch. With the advent of Obamacare (pun intended), agents now can invade our home, dictate our needs, auto bill our budgets, and call in the IRS if we refuse to cooperate. The only good thing about Obamacare is can now combine our annual physical with an IRS audit.

If we're ever going to escape the clutches of Obamacare, let alone the IRS, it's important to remember it took all Democrats,

and not one Republican to vote it into law. Worse yet, they passed it without reading it, understanding what it would cost, or realizing the threat it would pose to our freedom and economy. To add insult to injury, our Democrat controlled Senate used the “Nuclear” option to block any future opposition to Obamacare. **So, can Obamacare be repealed?** Not unless the current Democrats in office, have a change of heart. **Remember also**, Obamacare represents the largest tax increase in US history. I point this out, not because I’m scared, but because unless we hold those responsible for the law, there’s no way we’re going to avoid the inevitable train wreck just over the horizon.

It was Yogi Berra who said, “When you come to a fork in the road, take it.” Well we’re fast approaching a fork in the road. Only this time we’re on the Obamacare Express heading for what 85% of Americans now consider a “train wreck” waiting to happen.”

Unfortunately, we can’t just stop the train dead on the tracks without most on board getting hurt. Remember, many have already enrolled, exposing themselves to internet phishing, farming, scams, and extortion. Nor, can we take both forks lying dead ahead. President Obama has vowed he’ll veto any attempt to repeal the law, and a ruling majority in the Senate still blame all failures on the website, those failing to enroll, and Republicans.

The fork to the left only accelerates the train, fueled by Executive’ Orders, exemptions, delays, taxpayer subsidies, and false promises. **Going right only slows the train** by piling on law suits filed by [Christians defending their religious freedom](#), and [unions now realizing they’ve been duped](#) by the first President in our history to receive the “Biggest Liar of the Year” award. For those wondering if his award was warranted, consider his promises:

Barack Obama said, “I can make a firm pledge, under my plan, no family making less than \$250,000 a year will see any form of tax increase. Not your income tax, not your

Barack Obama said, “I will cut taxes - cut taxes - for 95 percent of all working families, because, in an economy like this, the last thing we should do is raise taxes on the middle class.”

payroll tax, not your capital gains taxes, not any of your taxes.”

Yet, Obamacare is the largest tax increase in US history!

So, if neither fork is the way to go, it stands to reason, we need to slow the train to a stop while arranging transfers for everyone on board. **Metaphorically speaking**, I’m writing this “white paper” to slow the train enough so all on board can be transferred back into the private sector. **Actuarially speaking**, I’m writing this paper to reengineer the private sector health insurance industry, so it’ll be possible to provide guaranteed insurability options, while spreading pre-existing and catastrophic illness risks worldwide through a global network of reinsurers. Unfortunately, there will be those who’ll want to stay on the train, going left over an economic cliff, right into endless litigation, or just wait until we hit a brick wall just over the horizon.

Let’s “Benchmark” Obamacare

Yogi also said, "You've got to be very careful if you don't know where you're going, because you might not get there." While we can smile at “Yogi-isms,” we can’t laugh at the fact Obamacare was launched over three years ago, yet reached the rollout date, October 1, 2013 totally unaware it wasn’t ready for prime time. Obviously, no one took the time to “benchmark” progress being made, consequently risks went unmanaged, targets were missed, and those relying on promises made were left “hanging out to dry.” While Obamacare is fundamentally flawed, benchmarking R&D programs and projects would have helped prepare those now victimized by its failure.

As important as benchmarking is, it’s been virtually impossible to get an accurate measurement of the progress Obamacare has made enrolling applicants, collecting premiums, or binding coverage. Consequently, no one knows how much has been spent, what’s being spent, or how much is being added to our national debt.

FYI: **On December 19, 2009**, the Congressional Budget Office (CBO) estimated the IRS would need "between \$5 billion and \$10 billion over 10 years to enforce Obamacare." Since 2009, the estimated number of IRS agents that'll be needed to enforce Obamacare has risen from 6,700 to 16,000. Obamacare has fast become the most expensive healthcare failure in U.S. history.

The cost of the Obamacare website (\$678,000) is dwarfed by the financial havack raised in the US health insurance industry. Millions if not billions have been spent by insurance companies who've bought into the Obamacare actuarial nightmare, while companies dropping out of the marketplace are laying off underwriters, actuaries, and marketing personnel; all while faithbased hospitals, clinics, and doctors are downsizing. Ironically, taxpayers now are paying for both sides of lawsuits launced by churchas, unions, and those defending assults aginst rights guaranteed by our constitution.

As US taxpayers went to bed New Years worried they'd not wake up insured, President Obama ordered a staff member to sign him up online, while boarding Air Force 1, heading to Hawaii for another [\\$7.2](#) million dollar family vacation; returning to DC refreshed and ready to take on the [Little Sisters of the Poor](#), fighting for their survival and right to not fund abortions. What pure and speculative risks have you identified so far?

More to come!

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