

Washington Spent the Money.

DR. ROBERT W. MALONE AUG 25 544 167 82

Apparently, the Problem Is Grandma

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167 Comments

1



Write a comment...



Dr Linda Dr Linda Aug 25

Liked by Dr. Robert W. Malone

I am so sick of being robbed. I am equally sick of being treated like a moron.
The government is wasting the money, not me.

LIKED (119) REPLY (1)



Patricia Patricia Aug 25

Absolutely!

LIKE (11) REPLY



DSB DSB Aug 25

Liked by Dr. Robert W. Malone

Not only did Social Security recipients pay into the fund, but so did their employers. The employer's share should be seen as wages deferred.

LIKED (94) REPLY (2)



Joel Underwood, MD  Joel Underwood, MD Aug 25

Extracting \$3 for every \$1 put into the system is not sustainable!



LIKED (16)



REPLY (2)



B Mitchell  Aug 25

If I had got to keep the money withheld, I would have made a lot more than \$3 for every dollar that was withheld.



LIKED (11)



REPLY



DSB  DSB Aug 25

I don't know anyone who said it was sustainable. In 1994, Senators Kerrey and Danforth as co-chairmen, set forth their proposals how to deal with entitlements. "Chart I PRESENT TREND IS NOT SUSTAINABLE"

<https://www.ssa.gov/history/reports/KerreyDanforth/KerreyDanforthProposal.pdf>

Maybe if Bill Clinton was actually serious about the commission he established, we would not be in the situation we are in today. Pointing the finger at today's beneficiaries is absolutely zero to address the problem. A problem decades in the making and exacerbated by an electorate unwilling to sacrifice.

And by the way, I see lots of headlines about the great wealth transfer. To heirs, charitable organizations, universities and a public high school in a little town in South Carolina. Yes, let's have the WaPo editorial board dictate where that transfer goes as well.



LIKED (10)



REPLY



James Goodrich  J Goodrich News Letter Aug 26

Being an employer I see it more as a cost to the employer. Not only do I have to get the tax withheld, I have to pay to have someone pay what's due, keep track of it, and send a form of the tax paid at the end of the year. Just like unemployment tax, federal withholding tax, and so on. It's not free to do all of this paperwork. Also many businesses collect sales tax to the state, which has its own costs.



LIKE (11)



REPLY



James Goodrich ✨ J Goodrich News Letter Aug 25 Edited

When we make decisions in life they are all "motivated" by what we want the outcome to be. "Motives" can make people or systems do horrendous acts at times. This I believe goes to the heart of government and its medical establishments motives to not actually cure illness in people. Things like cancer could be put on hold indefinitely so people are unable to live a long life. Obviously the medical establishment pushed their COVID vaccine knowing the harms it would cause. The whole COVID response changed my mind to not trust what the government was doing. Medicare will be another big step to reducing population.

Vaccines that harm reproductive abilities in women can stunt population growth, aside from people and children. Isn't it amazing that people like Bill Gates that would love to see the population of the world drastically reduced, takes a huge role in spreading his money making vaccine around the world.

It's time that people must begin advocating for themselves and their loved ones. What matters to this government and the one world order may not be in you or your families best interest.

❤️ LIKED (66) 💬 REPLY (5)



Lisa B 🗣️ Lisa B Aug 25

Well said! I also do not trust the medical establishment any longer. No more "vaccine" until we have a cure. Now everyone I know is injecting themselves with GLP 1's. Sure, it's great to drop the unwanted 45, 60, 85 lbs but what are they actually doing to people's health in the long run? Another COVID shot scenario in my book. Trust big Pharma? Nope, never again.

My financial guy wants me to wait to take SS. Get the max benefit. Well in 3 years what will be the remain of those benefits?! It's anyone's guess..... I need coffee!

❤️ LIKED (48) 💬 REPLY



weedom1 ✨ weedom Aug 25

We should not place trust in those who regard us as livestock.

At best the bargain is to gain today's food by leaving our tomorrows under their man.

The tech titans have proven themselves not to be humane herd keepers.

❤️ LIKED (38) 💬 REPLY



LOUMCKENZIE  LOUMCKENZIE Aug 25

It's called Eugenics James. Its always been there. Even Planned Parenthood is that; a been from the start.

 LIKE (15)  REPLY



Debra Nolasco  Debra Nolasco Aug 26

As I was saying about the mRNA vaccines that are harming everyone, we can now add Parton to that list, for it is likely what contributed to her death....https://petermcculloughmd.substack.com/p/she-believed-in-it-with-her-who-r=9er3b&utm_campaign=post-expanded-share&utm_medium=web

 LIKED (4)  REPLY



Diana Woodward  Diana Woodward Aug 26

This is anecdotal, but in the early nineties, my husband and I had a computer business in the Seattle area; we built PC's. We built high end, custom computers for our clients, many programmers for Microsoft, small business' and really smart people. One of our customers was a married couple with Phd's, they taught us what those letters meant, piled high and they were cancer researchers. I will never forget what they told us, "We don't know how many times we have to find the cure to cancer before they tell the rest of you." They had quit work, by then.

 LIKE (2)  REPLY



Rick  Aug 25

 Liked by Dr. Robert W. Malone

In 1977 I attended the noon meeting of the Ripon Rotary Club at which William Steiger was guest speaker. He was a well-known and popular Republican Congressman. Ripon WI is the birthplace of the Republican Party. During the Q&A I asked the good congressman about the system and its viability for my generation (I was 28 at the time and starting a new business). Did the government just let us invest the money in a private program? After a quick survey of the crowd to be sure no press was attending, Steiger replied in so many words that I was not to worry. A pretty little head, Social Security was going to be around for-e-VER. I'm now 77 and collecting. For me, he was right. I paid the SS tax for my entire working career. But I also saved and invested. I like nobody's business and am now a member of the group the WP thinks shouldn't get the money. Screw them. Friggin' democrats.

 LIKED (59)  REPLY (4)



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

A business. Another thing not mentioned here is that the small business man pays double for himself as owner and for himself as employee.

 LIKE (45)  REPLY (4)



Joy Metcalf  Musings and Thoughts Aug 25

My son is an independent contractor. He pays SS taxes up the wazoo. My father runs his own business. He got paid less than his employees. SS has always been a scam. I wonder if it was designed to give government more money to spend. What better disguise a tax than to say "you have your own private account"?

 LIKED (24)  REPLY



Randall Stoeher  randall's Substack Aug 25

We maybe do not mind sharing wealth once in a while....

We get very upset when it becomes "WASTED" needlessly.

 LIKED (14)  REPLY



cabystander 🌟 Aug 25

Actually, the employee pays it all. The employee trades his time for pay; he gets paycheck, the rest goes to the government.

❤️ LIKED (13) 💬 REPLY



oldguy52 🗨️ Aug 25

Indeed! Been there done this too!

♡ LIKE (4) 💬 REPLY



Joy Metcalf 🗨️ Musings and Thoughts Aug 25

You think Republicans haven't been complicit? Wake up and smell the toast burning!

❤️ LIKED (10) 💬 REPLY (1)



Rick 🗨️ Aug 25

Wondering—How many Republicans work at the Washington Post?

❤️ LIKED (14) 💬 REPLY (1)



KundaliniAndCellTowers 🌟 KundaliniAndCellTowers Aug 27

I read a piece that of the 87 editors at NPR, there were NO republicans. Pro similar makeup at WaPo.

♡ LIKE (1) 💬 REPLY



Meemanator 🗨️ Meemanator's Substack Aug 25

Us too.

♡ LIKE (5) 💬 REPLY



oldguy52 🗨️ Aug 25

Yep, Been there done that as well.

Sucks to be us!

But let's be honest... With the gov't we have now, should any of us be surprised?

♡ LIKE (2) 💬 REPLY



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

Not mentioned here is Medicaid which I assume the fed portion comes in part or all from particularly after passage of the ACA, and it is rife with fraud. So yes if fraud was eliminated headline I read today suggests it would double its life expectancy

 **LIKED (57)**  **REPLY (1)**



MrsMc MrsMc Aug 25

That is what Dr. Oz has been saying.

 **LIKED (21)**  **REPLY**



Meemanator  Meemanator's Substack Aug 25

This is a hot topic for me because I'm in the middle. Let me give you a bit of insider perspective. Twenty nine years ago I read an article that predicted that SS would go bankrupt by 2015 based on two conditions - one - the Boomers would be in retirement age and - two - the government saw that SS money sitting in surplus and voted to be able to dip into it.

In 2017 I turned 70 and filed for SS. Every year since then my monthly allotment has diminished because the first scoop off the top is to pay Medicare. Okay so I did the right thing and bought supplemental insurance. I have the whole alphabet. But I've been healthy and didn't need Medicare benefit until May of 2022 when I had to have a trabeculectomy in my left eye to get out from glaucoma.

The doctor told me the cost would be \$2500. But when I got the summary from Medicare for him to get the \$2500 he would normally bill he charged \$85,000. That is not a misprint I thought it was.

Then, in January 2025 I fell and broke my left femur and had to take my first ambulance ride to hospital and surgery the next day. When I got my summary bill from Medicare the hospital including all the other services rendered was \$111,000. Medicare paid \$14,000. I don't even know what the supplemental insurance paid.

The conclusion is what I call action/reaction. Medicare pays what it wants to so the medical providers over charge to get close to what they want.

It is a mess and probably why then gov Cuomo sent covid infected patients to nursing homes to help thin the medicaid rolls.

 **LIKED (42)**  **REPLY (5)**



Nicholas Edward Bednarski, MD  A Jaundiced Eye Aug 25

You have unveiled a dirty little secret of Medicare charges. Physicians fees are based on a relative value system established in the 1970s and updated since that time with each level of Care being a multiplier of the basic physicians RVU. Medicare pays 85% of what is established as the reasonable fee with minimal updates from time to time if the physician lowers his nominal fee to match Medicare's established rate, Medicare then lowers the fee even more. Medicare effectively requires physicians to accept their designated fee with no balance billing possible. Many private insurers follow the Medicare schedule. Hospitals are paid on the basis of DRG's or diagnosis related groups. The various diagnoses causing a patient to enter the hospital in any complicating other diagnoses establish a global fee, regardless of how long the person is in the hospital or how many resources the Hospital uses. Obviously, this system can be "gamed" just like Medicare advantage is being gamed. The excess in costs for providers is almost entirely based in Capital costs and personnel for administration and support. There was no control of costs of drugs, supplies, and equipment are not market controlled.

 LIKED (18)  REPLY (1)



glissmeister  glissmeister Aug 25 Edited

The beast to be tamed resides in the reinsurance stop-loss markets in the medical malpractice and hospitalization insurance sector. Why not use the United States Treasury to become the insurer of last resort and internalize the profits made from stop-loss reinsurance paid by the servicing medical and hospitalization insurers?

That creates an opportunity to lock primary insurers into a subordinate role where they restore the primacy of the physician/patient relationship; i.e., where the patient and the attending physician of their choosing are the sole arbiters of what is medically necessary in the clinical moment. This will freeze out the tortious interference of interloping administrators, and non-attending medical professionals. Insurers will be forced by penalty of law to reimburse all medically necessary services as so determined by the primacy of the attending physician concurrence in the clinical moment. No more tortious interference, usurpations or denials by non-attending interlopers.

The same reinsurance stabilization and reform can be extended to professional malpractice coverage and we can move the nation to a no-fault capture and transparent study of medical error and adverse outcomes.

American citizens have an unalienable right to life, liberty and the pursuit of happiness. The pursuit of health and the medical arts are implicit and unalienable from the right to life.

realize the three unalienable rights of every American. By what cruel distortion can we allow the suspension and usurpation of unalienable rights by fiat of contract commerce?

By using the US Treasury as the reinsurance provider we are mutually insuring ourselves while preserving the primary insurance structure, but correcting it and imposing protection that prevents non-attending medical interlopers unlawfully practicing on a patient they have not attended and have no permission to lawfully attend. It is a gaping structural flaw in the current regulatory scheme and legislative rubric; it is killing patients and magnifying stresses that lead to increased physician error and life lost for all involved.

The monopolies that have formed around the current legislation and regulation are growing increasingly pernicious, malignant and malthusian.

The beast taking shape is coming for us all. We are the harvest.

The primacy of the attending physician/patient relationship is foundation of everything good and meaningful. We must insure this prevails.

❤️ LIKED (9) 💬 REPLY (1)



Nicholas Edward Bednarski, MD 🏥 A Jaundiced Eye Aug 25

Very interesting ideas well worth considering. However I will note that the "commerce and contract" are in fact, the liable rights of engaging in free enterprise. They do carry the personal responsibility for practicing those rights on an individual basis. Much of that has been "delegated" to our government and now we face foreseeable consequences. Is the only answer more delegations of our personal agency to the social whole?

❤️ LIKED (4) 💬 REPLY (1)



glissmeister glissmeister Aug 25 Edited

Unalienable means unalienable, contracts be damned. As to the rest, I
We must use government to do the unilateral big things it does well. TI
paid to administrate. No one there has authority to manage variance. It
size-fits all system. They are great and powerful Butchers. God help us
they get tasked with conducting surgery.

When unalienable ceases to mean unalienable and becomes provision:
great experiment in human self-governance will be forever dead.

LIKED (3) REPLY (1)



Joy Metcalf Musings and Thoughts Aug 25

Unfortunately, I think we are nearing that provisional state.

LIKED (4) REPLY



Joy Metcalf Musings and Thoughts Aug 25

My sister used to work in billing at a major Maine hospital. She would confirm all you
what was charged in order to get paid.

LIKED (11) REPLY



William Bell William Bell Aug 25

I live in upstate NY. I believe during covid, Cuomo thought the elites where going to g
and die if the hospitals were not able to take them in.

I think that was his plan in clearing out the hospitals for emergency, only no elective
procedures. That included sending the elderly to nursing homes so that was a double
sword.

He misused state police to rush drugs or tests or maybe it was both across the state
brother Chris when he got covid.

LIKED (7) REPLY (1)



Meemanator 🗨 Meemanator's Substack Aug 25

Possible. We'll never know for sure what the thinking was. But we do know that the Navy hospital ship that was docked in the harbor and charitable organization tent hospital in Central Park - both of which went unused.

❤️ LIKED (10) 💬 REPLY



B Mitchell 🌟 Aug 25

I cannot get a doctor to give me even a ballpark number as to what a specific surgery. They just tell me it differs with each insurance company. This situation goes back at couple of decades and probably longer.

❤️ LIKED (6) 💬 REPLY (1)



Nicholas Edward Bednarski, MD 🗨 A Jaundiced Eye Aug 26

Surgeons DO know what they will get paid for surgery- under Medicare and many insurers they are paid best global fee that covers their pre-operative visit, the surgery, post operative care in hospital, and follow up care related to that surgical event in their offices. That is why so many use PA's or NP's in their offices especially for post-operative visits— actually being in the operative room is a more productive use of their time. Proceduralists, not surgeons, have a known fee for that service but may be able to bill for ongoing care afterwards as the procedure is part of their diagnostic and/or treatment work.

❤️ LIKED (3) 💬 REPLY (1)



B Mitchell 🌟 Aug 26

I would truly appreciate meeting a doctor who I could get a reasonable estimate. Regarding PA's, the last time I went for medical care I saw a PA and I felt he did a professional job. Maybe the best part was that he listened to me. I knew that when I read the report in my medical file.

❤️ LIKED (1) 💬 REPLY



LB (Little Birdie) 🗨 Aug 25

Just curious, if you don't mind my asking. What did you end up paying out of pocket?

♡ LIKE (3) 💬 REPLY (1)



Meemanator 🗑️ Meemanator's Substack Aug 25

My out of pocket was taken before I had my surgeries - 1/3 of my SS off the top month for five years and 2k per year for supplemental insurance.

❤️ LIKED (4) 💬 REPLY



Paul Halczenko 🗑️ Paul Halczenko Aug 25

Sure Washington Post, let's start with the nearly 1 in 5 members of Congress aged 70 or older. I wonder what Nancy and Bernie would say when the editorial board comes to them and wades into their pockets. Actually, I don't wonder at all.

❤️ LIKED (42) 💬 REPLY (1)



Diana Woodward 🗑️ Diana Woodward Aug 26

Senator Markey D MA is running for re-election at age 80.

❤️ LIKED (2) 💬 REPLY



ron 🗑️ ron Aug 25

Ironically, if we had at least partially privatized SS back when Bush proposed it, we would have avoided any of these problems, and SS would probably be MAKING money, somehow!

But, then, the bezos post and all other liberal pubs and democrat politicians were screaming "Bush wants to put us at the mercy of evil corporate America!! He wants to make us victims of rapacious Wall Street!!"

❤️ LIKED (40) 💬 REPLY (1)



mhj 🗑️ mhj Aug 25 *Edited*

To be fair, Bezos had nothing to do with WaPo during the Bush-43 administration. He joined in 2013.

❤️ LIKED (7) 💬 REPLY (1)



ron 🗑️ ron Aug 25

Of course. But its political bent was at least as left.

bezos acts like he's trying to make it more centrist, but he's failing.

❤️ LIKED (9) 💬 REPLY



weedom1  weedom Aug 25

Yaaaaaaa, and add to that the fraud, and that social security bennies were handed to illeg imported people who never paid into the system, because they were slated as voter repla
And

We need to face the reality that the COVID management was also to relieve pressure on t spent social security and medicare programs, as well as pensions elsewhere in the world. wiped out a lot of beneficiary years. And it will be done again and again, because the plar never achieve the conditions that they want.

I pulled out my calculator back when they started loading those COVID infected patients i nursing homes.

Any elderly person waiting until 70 to get "full" bennies needs to redo their math.

 **LIKED (34)**  **REPLY**



Peggy Bojduj  Peggy Bojduj Aug 25

I'm pretty sure the real reason is fraud and illegals

 **LIKED (29)**  **REPLY (1)**



MrsMc MrsMc Aug 25

Dr. Oz indicates this too.

 **LIKED (10)**  **REPLY**



Charles weaver  Charles weaver Aug 25

Fraud, and ridiculous pricing schemes. In this modern age of electronic inovation, why sh machines cost hundreds of dollars? And hearing aids many thousand dollars? The list is e
Get government out of the way and prices will drop like a rock. Just fund essential care al
the vast network of grifters making a fortune on government largesse

 **LIKE (26)**  **REPLY**



William Bell  William Bell Aug 25 Edited

Add to this equation the fact I worked hard to put the maximum into a 401k.

At 73 I am required to do a yearly minimum withdrawal. That drives up my taxable income or another so the government gets more money already.

I took my SS starting at 62 at a reduced amount because of a comp injury.

I didn't get SS disability. I worked in a different field and was paying more taxes because I earning too much by their tables to collect my SS fully as un taxable.

It is similar to what they did to unemployment insurance years ago. I collected that during as the housing industry was at a stand still about 1974. My check was half of my hourly rate 40 up to a limit. I was single with a 3 yo son living on \$65 a week.

Then they changed the law after that and made unemployment taxable.

I remember when NY started the sales tax and it was referred to as the hot dog tax for me a dollar. That has grown to where it is on almost everything including utilities and of course gasoline to get to work and still they want more taxes.

That is why no politician really wants to fight inflation because it just means more sales, in SS taxes coming in.

I bought my homestead property in 1995 1700 sq ft single story shell. for \$20,000 cash but out a hardship withdrawal from my 401k. I paid sales tax on every 2x4, sheet of drywall, w plumbing, etc building it with cash never having a mortgage.

They have increased my assessment every year over these 31 years until it is over \$225k me now at a rate of about \$400 per month on something I own?

Town and county taxes went up 10% last year.

I also remember when you could write off interest paid on any account and your real estate sales taxes off on your income tax filing but that went the way of the dinosaurs too.

There is no fiscal responsibility at any level of government!

Bill

 LIKED (25)  REPLY (1)



Joy Metcalf Musings and Thoughts Aug 25

You don't own your property, Bill. That is one of the greatest misconceptions of our c
have the right to live there and maintain it as long as you pay local government for th
If you truly owned it, they couldn't take it away.

LIKED (12) REPLY



Joseph Kaplan Joseph's Substack Aug 25

Do away with Medicare totally. Go back to a systems of private insurance companies writi
insurance just as we do with homes cars life etc. everyone chooses the level they are willi
for. Make it actual insurance (look up the definition of insurance. Medicare ain't it) break
companies that have bought out every doctor's practice in America. Make all health care
transparent. All doctors hospitals etc must post the cost of every service. Medicare is not
in any sense of the word. It is a welfare program with a single payor. It is socialized medic
cost of health care is the highest in the world because govt pays for it with no competitio
running a nursing home when Medicare was established. I predicted at the time that was
possible solution. That it would bankrupt us.

LIKED (25) REPLY (3)



Nicholas Edward Bednarski, MD A Jaundiced Eye Aug 25

Part of the excessive costs of even private insurance are the time value of money and
personnel. When I was in practice, it took an average of 45 to 120 days to collect fee
insurer. Every new insurance contract cost us 1/4 full-time equivalent person.

LIKED (8) REPLY (1)



glissmeister glissmeister Aug 25 Edited

It's unconscionable; arguably a criminally insane monopolistic scheme to sabot
process in a manner that attenuates the ability of medical professionals to save
preserve timeliness, reduce years of life lost, and to accelerate the actuary fate
manner that lowers overall costs at scale to benefit competing interests.

It's not become this way by accident, but instead by deliberate actions serving c
interests. Otherwise it would not be what we see today.

LIKED (4) REPLY



Micheal Nash, Ph. D. 🗨️ Micheal Nash, Ph. D. Aug 25

As I posted earlier, we did not need health insurance until Medicare was passed. Until a union based perk most did not require

❤️ LIKED (7) 💬 REPLY (1)



Joseph Kaplan 🗨️ Joseph's Substack Aug 25

I was running a small business. We bought private insurance. The expense was

❤️ LIKED (5) 💬 REPLY



Dr Linda 🗨️ Dr Linda Aug 25

100

❤️ LIKED (4) 💬 REPLY



Rob B. 🗨️ Rob B. Aug 25

Maybe(?), if US Representatives and Senators (as well as their staff) were required to live same benefits as us deplorables, we'd have a more realistic and workable retirement system too late to ask for my contribution back (with reasonable interest included of course) and manage my own affairs?

❤️ LIKED (21) 💬 REPLY



Jackelyn S Myers 🗨️ Jackelyn's Substack Aug 25

It will not be fixed until all federal employees are treated like plain 'ol ordinary citizens. There has never been any mention of the retirement fund for government employees running out of

❤️ LIKED (18) 💬 REPLY



glissmeister  glissmeister Aug 25 Edited

Money is fungible. Perhaps, in a very real sense, so is American Citizenship. The benefits Americans. If there are inequities, they are rooted in misapprehension, or, the individual d in the biology of the citizen and the income tax code designed to discriminate against the person unevenly, punitively, and capriciously by fiat of the greed and envy driving legislat This, I suspect, is why the founders saw the excise tax as the only just and rational means taxation to fund the government of a republic and preserve individual liberty from the pre the stereotypical personalities that crave power over others.

I did a deep dive with GROK in re the state of Colorado, asking the total value of interstate international commerce outbound (in USD) from the state for FY2024: >\$20 Trillion. Ther for the total tax revenue generated for FY2024 assessed retail sales, property tax and sta tax: >\$33 Billion. If a 10% excise tax were to be used instead on outbound commerce, the differential increase of ~\$1.67 Trillion in revenue with a massive liberation of productivity : productivity quality for the residents of Colorado, who get major swathes of their private l and a general decriminalization of their relationship to their state government.

I think the dynamic in play illuminates why Trump contemplates a similar thing on the nati federal level. The numbers stated are too fluid and complex to hold true in reality, but the is immutably on display. How we fund our nation's governments today is brutish, schizoid sadistically unproductive.

A Big Rethink is happening in the streets. If we can't break the grip of the corrupt politica that has institutionalized the spectacular normalization of fraud on display in Minnesota, (and other Machine Democrat (and crony RINO) strongholds, the DSA kids will bury us wit distemper and rampage while they dance in the flames of mendacity and mutual self-imm

Our founder's Constitution is just fine. It's the conceits and stupidities of the Victorian, Ec and Elizabethan Eras that need flushing down the commode of history.

Engineering still lights the way. The engineering culture of America influences all aspects economy to better inform and liberate our best professional practices.

Liberating our best professional practices has a way of liberating our best personal practi the latter is an area of societal gain desperately needed for the benefit of all.

Gates, Fauci and Collins are but three of many pernicious examples of the archetypical m that infests our era and threatens our mutual future.



LIKED (17)



REPLY



sparky  Aug 25

I practiced primary care as a solo family doc for 37+ years with full hospital privileges. I la the progressive excess costs and inefficiencies of the health care delivery system at the f government over those years. One issue, however, needs honest addressing. Each passir medicare recipient costs more per annum on average. That makes sense. I have never me who accurately predicted at what age our society starts spending less as our aging proce inevitable passing is embraced. I have read (and believe) the average American spends h lifetime healthcare dollars in the last six months of life. That reflects using our excessively expensive, intensive resources to prolong dying rather than extending life. I call it 'the Arr of dying'. Medicare's own published data shows the age our medical system spends less is 97. I used to tell my patients be careful as my profession tends to do more TO you than as you age. I could write a full essay on the myriad of reasons this is so. Suffice it to say, i politician will ever address this. A core useful tool would be for our society to start talking focusing on measuring 'healthspan' rather than 'lifespan'. That would at least make health primary goal.

 LIKED (13)  REPLY



Millie Thornton  Millie Thornton Aug 25

 Liked by Dr. Robert W. Malone

We have similar in the UK. It is my own fault that I went to work, payed taxes, saved for m retirement, live in a good area and have a holiday property. I am the subect/object of the p envy. Because of that I must be taxed until I have nothing left. Medical treatment on the N 'regulated' by age.

I unknowingly, and unwillingly, support people who don't, and never have, worked and pai have no say over my taxes are spent. I feel aggrieved. I came from a very humble backgrc seem to be returning to it.

 LIKED (8)  REPLY



mhj  mhj Aug 25

Very good piece.

Regarding the age cohort 65-74 being the wealthiest--well, d'uh. They spent 20 years after kids were done with college accumulating assets for retirement, but have not been retired enough to have spent it down very far. That does not remotely imply that they have been beneficiaries of undeserved largesse, and now must be punished.



LIKED (11)



REPLY



David TenEyck  Aug 25

Ronald Reagan, in the early 1980's, pointed out that there was a problem with SS and Me when the Boomer generation would retire. He asked congress to work on solutions that would be rather painless if done 40 years before the demographic problem arrived. The democrats attacked him and screamed about how Ronald and the republican party would starve and kill Grandchildren. The gutless republicans folded (which is still happening today) and nothing was done.

I was in my early 20's then and I told myself I would need to save my own retirement fund because I assumed SS would be broke when I retired. Now, I'm retired and receiving SS and I receive a living increase each year, but my check, after Medicare deduction, goes down every year because the same time inflation destroys the value of that smaller check.

Now, I'm the solution because I saved for retirement.



LIKED (10)



REPLY



Rick Ratliff  Rick Ratliff Aug 25

Why do they strive to be so disingenuous?



LIKED (10)



REPLY (1)



Meemanator  Meemanator's Substack Aug 25

As always - follow the money



LIKED (12)



REPLY



earl earl Aug 25

Liked by Dr. Robert W. Malone

-Please, no one tell WaPo about Soylent Green.

-I've been watching this slow motion train wreck for over 30 years. Socialist Security and were doomed to fail. I'd call them Ponzi schemes, but they're voluntary.

LIKED (5) REPLY



JUDY MORGAN JUDY MORGAN Aug 25

I fall into that senior category and will start collecting next year. It angers me that they squander my investment when I would have been personally responsible with those funds.

LIKED (8) REPLY



Marie Flatley Aug 25

You got this right. It seems grossly unfair that my Medicare premium cost is indexed to pay for the exact same care. And use of the system seems abusive at times, too.

LIKED (7) REPLY



Mitchell Fleisher MD DHT Mitchell's Substack Aug 25

Ideally, we should all have the choice of contributing a portion of our income into the Social Security and Medicare systems, or eschewing socialism entirely, and investing our hard-earned money into private accounts for our own retirement. As a family physician for nearly 50 years, I've observed how corrupt and unfair the Medicare system is to the elderly, e.g., payment for lab testing, medicines, procedures, etc., often denied with little or no good reason. We all deserve far better as diligent, responsible, American citizens.

LIKED (6) REPLY



Jim Bianchi Jim Bianchi Aug 25

The fundamental problem is that when you give a job to the government, any government will screw it up. Doesn't make any difference what system you're operating under. There are no incentives to encourage people of all income levels to take care of their own retirement needs. Whatever money people choose to set aside is theirs, controlled by them, and the government should not be allowed to put their money grubbing hands on any of it.

LIKED (6) REPLY



cabystander 🗨️ Aug 25

I am an Engineer. Took Econ 101 back when the POTUS was a Texas Democrat. Don't remember much, but over the years I have learned:

1) There is no such thing as a free lunch

2) Quality, Availability and Price. Pick two. It is possible to have none, but you can't have a

Our current health care system in the US delivers Quality and Availability--although Availability is getting strained. Price? Unreasonable.

When Government controls, it always keeps the price down. Hence--it cannot deliver Quality and availability. The free market delivers Quality and Availability at the expense of Price.

In the US Health Care world, we have the worst of all worlds. About half the market is directly controlled by the Government. Through regulations and approvals--essentially all.

❤️ LIKED (6) 💬 REPLY



ComeQuicklyLord 🗨️ ComeQuicklyLord Aug 25

The government created a ponzie system, by law, that took billions of dollars from an account of hard working citizens paid into, "borrowed" from that lucrative account and directed the money to pet projects that has nothing to do with Social Security, and once spent can never be repaid.

JD Vance is over the Fraud, Waste, and Abuse, investigation, and should look no further than his own government--in particular Congress who created this ponzie scheme--legalized thievery.

❤️ LIKED (6) 💬 REPLY



T. Paine 🗨️ T. Paine Aug 25

The real crime is political cowardice and their refusal to be honest about anything in order to protect themselves at everyone else's expense. Think 2008 bailouts of the big banks who the government allowed to lend money to people without proof of ability to repay/legalized fraud. "The Road to Serfdom" has been well documented and appears to be their road map.

❤️ LIKED (6) 💬 REPLY



Debra Nolasco  Debra Nolasco Aug 25

There is so much to unpack here, that one hardly knows where to begin. First, the government needs to stop promoting harmful products, such as the endless stream of mRNA products putting their seal of approval on others such as glyphosate. That would go a long way in making many Americans healthier. Secondly, the government should stop supporting Big Pharma's stream of other harmful products & pharmaceuticals & stop pushing them through television advertising. They should emphasize all of the things that would promote good health & their alternatives for treating many maladies, including Chiropractic & Naturopathic medicine, & Homeopathy. The Unbekoming substack highlights many of these previously widely utilized modalities & has recently published several books on them. There seems to be enough money in the budget for frivolous & inane things, but they could not even emphasize the supreme importance of Vitamin-D during covid, while also suppressing & denigrating medications that actually would have kept people out of the hospitals that seemed hell-bent on further sickening you with Remdesivir & ventilators. Most were lucky to get out alive. So, while the government withholds important information & promotes dangerous information, the elder population is supposedly worried about their accumulated savings & acquired wealth? I have an idea: why don't we spend millions of our tax dollars to Third World countries with those dollars earmarked for line-dancing instruction for the gender-confused & novel hair-braiding techniques.



LIKED (6)



REPLY



Gary Driscoll  Gary Driscoll Aug 25

What we are seeing is the inevitable result of socialism. You eventually run out of other people's money. Social Security and Medicare were the first large-scale socialist programs in the U.S., disguised as "insurance". When I first started full-time work back in 1964, it took me about a year to calculate that my eventual return from my retirement contributions to the company retirement program was going to be a great deal more beneficial than my return from my social security payments. The difference was so great that I would have opted out of Social Security if it had been optional.

I use a simple assessment of the viability of these programs. I look at the amount the payees receive and consider that has to come from the ~2.5 payers (a declining ratio over time) into the program and wonder how long the programs will last when the payers have to pay the full costs under current conditions. Thus, if I get 25,000 a year from the programs, the payers need to pay 62,500 each. And, each of the payees have to consider that their chances of ever collecting go down over time because some generation will say "no more" or simply "can't do". The "can't do" generation stops working and thus reduce the critical ratio even more.



LIKED (6)



REPLY



Joy Metcalf  Musings and Thoughts Aug 25

Social Security has always been sleight of hand. Nobody has an actual "account"; it's me number assigned to a person. FICA has always been a tax, and any tax can be diverted at government want.

What we really need is a government that stops passing out money like it's candy, and stops creating money out of thin air, constantly reducing the value of the dollar. How about government out of things not authorized by the Constitution? How about authorizing Medicare pay for alternative (and far cheaper) treatments, such as homeopathy? How about not allowing Commander-in-Chief to send troops without a declaration of war? How about dismantling and requiring the Department of the Treasury to actually have control? Of course, JFK tried and we saw the results...

For many of us, if we'd had the option of investing the money ourselves, we'd be a lot better off. One of the few things that I ever agreed with Bush on, and boy, was that shot down in a heartbeat. It's not surprising that the Post suggests taking money from those who "have too much". The American public has been taught for decades that those who have more should pay more. It's the fact that, say, 15% of 100,000 is already 10 times more than 15% of 10,000. The implication is redistributing the wealth; "fairness" means "you have more than me so you're responsible for it". Marxist philosophy indeed.

Our nation was built on self-determination and that underpinning has been slowly chipped away over the past 100+ years. We were told that we would be conquered from within, and that's exactly what has occurred.

One last thought. This is reminiscent of the Janet Woodcock email that was recently released where she stated "But my experience is, that if you let a problem fester, that it will come back and bite you later and you are not prepared." Not just true of Covid, mightily true of government.



LIKED (5)



REPLY



Handsome Pristine Patriot  Handsome Pristine Patriot Aug 25

I'm shocked!

Shocked, I tell ya.....that anyone would even bother to read past the first paragraph of the Washington Poop prints.



LIKED (5)



REPLY



D D  D D Aug 25

After reading this to my husband, I have nothing to add. This system is and has been, (Me SS) structured by people who have not been schooled the same as you. Please save us from ignorant.

 **LIKED (5)**  **REPLY**



Maggie Reedy  Aug 25

The government has raided the SS piggy bank for years! If I remember correctly, LBJ four stuck into the bank!

 **LIKED (5)**  **REPLY**



Larry Cox  **Larry's View** Aug 25

Well, unfortunately for the doctors in the room, it appears doctors have been ripping us off. And while we could blame just them for what is happening today, that would be far from accurate. It WAS our generation (wasn't it?) that pushed in higher insurance payment schemes (Me started 61 years ago, on 30 July, 1965) instead of digging down to the root problem.

Most of us didn't want to admit that doctors didn't know what they were doing and so began devising clever schemes for making money by killing people very gradually.

Better options were being offered as early as 1950, and the author of that material was warning about the problem with doctors back then, too. But only a few of us (or our parents) heeded (I wasn't born yet). And - at the insistence of our friends the doctors - we continued to ignore warnings as well as the work of many others pointing in a similar direction.

So now we have a problem, and the tough guys over at the Post want to blame us for it. Now they have their arguments a bit confused. After all, they haven't climbed on the anti-doctor bandwagon, either.

But the fact is, we are to blame. We were warned and we failed to heed the warnings. We offered better answers and we failed to learn about them.

So now I'll probably only live to 75 rather than to 85 like my dad. But I probably won't die from multiple heart surgeries under my belt, plus a prostate removal, taking a bunch of drugs, getting my appendix removed, resulting in sepsis which would kill me slowly in a hospital. Or untreated cancer or something. And maybe that will serve me right.

 **LIKED (5)**  **REPLY (3)**



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

Actually back in 1965 most docs opposed the concept,as did the AMA until the gov (with a big enough incentive to change,their mind and that was overpricing what they for elderly care. That ultimately raised the cost of all medical care,including lab and > the point medical insurance became a necessity.

 **LIKED (10)**  **REPLY**



Nicholas Edward Bednarski, MD  A Jaundiced Eye Aug 25

Hopefully you get care from a naturopath or a homeopath, and not an allopath or an

 **LIKED (6)**  **REPLY (1)**



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

Have had the best care since childhood g.p. from an osteopath.

 **LIKED (8)**  **REPLY (2)**



MrsMc MrsMc Aug 25

My husband preferred osteopaths - the ones who are trained in spine mani have a new friend whose young brother just became a DO, haven't met him

 **LIKED (2)**  **REPLY (1)**



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

Are too here in Texas, a better part from my experience. Was in ICU wi blood clot in my leg and they brought in an osteopath to remove it. As above, my primary care provider also an osteopath

 **LIKED (1)**  **REPLY**



Nicholas Edward Bednarski, MD  A Jaundiced Eye Aug 25

I'm surprised. In California osteopaths have Long been part of the medical establishment

 **LIKE (1)**  **REPLY (1)**



Joy Metcalf  Musings and Thoughts Aug 25

It's pretty hard to find an osteopath that practices osteopathy.

 LIKED (1)  REPLY



T. Paine  T. Paine Aug 25 *Edited*

I'm not taking the blame for other people's apathy and denial, but I am a victim of ignorant voters who keep "choosing between two cheeks of the same ass", as George Galloway says.

 LIKE (3)  REPLY (1)



T. Paine  T. Paine Aug 25

I should have referenced GW earlier

 LIKE (1)  REPLY



David Lang Wardle  David Lang Wardle Aug 25

Sorry Dr. Malone; you're not learning the appropriate message. Stop reading the Washington editorials.

 LIKED (5)  REPLY (1)



D D  D D Aug 25

David, without checking all that is being spewed as truth I would need to be a lot more and brighter than I am. I am grateful for the information.

 LIKE (7)  REPLY (1)



David Lang Wardle  David Lang Wardle Aug 25

Life is too short to check everything. I read the Wall Street Journal Opinion Page, New York Times Articles, and the Washington Post Articles. No one should have time to read a stellar example in the Post, Karen Attiah, unless you're seriously into colonoscopies.

 LIKED (1)  REPLY



John Reynolds  Aug 25

Unfortunately, Social Security was never actuarially sound. If the funds that were acquired by the government had been invested in our economy and capitalist system the fund would have accommodated inflation and would not be going broke. The funds were not only spent, the generation of additional funds.

 **LIKED (4)**  **REPLY**



MrsMc MrsMc Aug 25 *Edited*

I was hoping (and still do hope) that when Trump's tariff plan becomes fruitful, the whole will change and SS benefits to Seniors will be increased and protected. Maybe this is a rose-colored sort of thing, but President Trump is a very "senior friendly" president. I'm pretty sure Marco is Senior friendly too...(my current fave for next President)

 **LIKE (4)**  **REPLY**



D A KESTER  Aug 25

Thanks to Malones for a great article, and thanks to fellow readers for great insights. The out.

Who is fooling whom?

We have a saying where I live: fool me once, shame on you. Fool me twice, shame on me.

 **LIKE (4)**  **REPLY**



Gerry Ganong  Gerry Ganong Aug 25

Thank you for this analysis and the clarity. Surely to God, no one in the room responsible for cleaning this up takes the Post's positions seriously! This is a never-ending debate I try not to engage with, but the current, fast-moving US-Marxist creep is scary. I'm a 77 y/o grandpa for all my adult life, invested, saved, and now relying on my monthly Social Security retirement getting much too old for this sh*t! ("people's republic of Canada"... clever! Made me LOL!

 **LIKE (4)**  **REPLY**



Jean 🌟 Jean Aug 25

Thank you for this discussion. Certainly a more than timely issue.

A few years ago, the Social Security retirement provisions were described as a Ponzi scheme as our legislators anticipate those contributing would eventually be substantially fewer as time goes on?

Participation is mandatory. Does expectation of payout reduce the incentives to save toward retirement? Does our educational system adequately prepare students for effective/realistic financial management of their affairs over a lifetime?

The Social Security Retirement issues are many. We likely should include its Disability provisions in the mix. Ed Dowd has noted this population is rapidly increasing. It covers payments for doctors of the disabled as well. Many of the disabled are younger and they and their families will require extended periods of coverage.

Then on to Medicare. Eliminating fraud and up coding appear quite beneficial at this point. MAHA contribution promoting a healthier population has promise. A reduction in chronic disease would be helpful on many levels. Current reaching beyond standard medical care with supervised exercise and healthful living should help. More careful attention to "insurance" strategies with affordability. A focus on reducing administrative costs could help.

For one, I choose to focus my medical oversight and care on Must Do causes. Nice to pursue what is generally eliminated. Fighting blindness is unfortunately expensive. When one lives alone, it is preferred (not to mention it's likely less expensive than assisted living) seeing is vital. I often focus on being frugal with Medicare opportunities.

You are entirely on the money. Even if Trump is successful in transitioning us back to our economic system of innovation, production and sales of goods addressing senior costs will be a challenge.

Thanks for kicking off consideration!

❤️ LIKED (4) 💬 REPLY (1)



Jean 🌟 Jean Aug 25

Failed to mention the disabled qualify for Medicare as well (not sure about their dependence). Read 6 (?) Advantage providers were planning to exit.

❤️ LIKED (4) 💬 REPLY



Tim  Aug 25

Fall of 2018 my wife had both knees replaced six weeks apart. The final bill to Medicare for hospital was \$105,000 Medicare allowed 14,000 paid 12,800 and her part was \$1200

Hospital Billing is a scam



LIKED (4)



REPLY



Nicholas Edward Bednarski, MD  A Jaundiced Eye Aug 25

Controls over availability of new expensive treatments/methods? I'm old enough to remember Certificate of Need wars over CT scanners and MRIs. Prediction: if either "traditional" power, the solution will be more borrowing—after all, we'll owe the money to ourselves. If variants take over, which is highly possible (the educational elite who lose

their jobs due to declining college demographics, and their unemployable indebted students sway the votes in our new City-States), we'll see overt redistribution and rationing of all "programs based on "very rational" cost-benefit analyses.



LIKED (4)



REPLY



Melanie Reynolds  Melanie Reynolds Aug 25

Punish the elderly. That makes sense. 🤔 Not!



LIKED (4)



REPLY



Expat  Aug 25

It's the same story over here in France. I agree that all these social programs need to be reformed. But I would say the first place to look is the STATE. No one can tell me that the French government is spending our money wisely. They just reduced dental reimbursements to 40% (of a price set by the government) from 70% (an ongoing trend) but they would NEVER stop paying French citizens over 5000 euros/month for expenses (on top of their salaries). And that is just one tiny example of what the State thinks about their citizens. Plus ça change, plus c'est pareil.



LIKED (3)



REPLY



mike 🗨️ mike's Newsletter Aug 25

What chaps my hind quarters is the blathering in some media that Social Security is going bankrupt. Prepare me for cuts while trillions are being pocketed by thieves. Let's really discuss the financial ripoff. Our wonderful employees, government representatives, have distributed Social Security funds to every special interest they could dilute the reality of grift. If someone has contributed to Social Security, they should be on public assistance. Oh my Mike, Public Assistance budgets would skyrocket. The squeaking wheel gets the grease and our employees, government representatives, need to hear it.

❤️ LIKED (3) 💬 REPLY



mike 🗨️ mike's Newsletter Aug 25

This is the way I see it. Many people paid into the Social Security system. That's good. Then a bunch of people were made eligible to Social Security benefits. Not good. The powers that be gave benefits to people that never contributed to the system, like Medicare. Put all those people never paid into the system on Public assistance, Welfare, and Medicaid, simple. Now the diatribe floated in inkling some media is "Oh, gee whillickers, Social Security is bankrupt because of your trillions and stuff your pockets and screw me and say that Social Security is going bankrupt on you. The special election that took place in Pennsylvania Congressional District 12 shows what happens when Allegheny County tax escapees vote. Run from communist promises of equal high taxes and you come and infect freedom. Go live with Mamadami and your Rangerove Shmoozy communist fece.

❤️ LIKED (3) 💬 REPLY



Kristin Maguire 🗨️ Kristin Maguire Aug 25

Thank you for calling out the propaganda shifting blame to the "old" people. It is a classic Communist scapegoating. It is reprehensible.

I didn't see any mention of how expensive end of life care is. It doesn't take long to burn through one's whole estate in the last 24 months of one's life. Visiting elderly relatives and friends in nursing facilities is sobering. How many of us want better for ourselves and our children?

❤️ LIKED (3) 💬 REPLY



Bruce Miller 🌟 Bruce Miller Aug 25 Edited

But wait - I distinctly remember that fat fraud Am Gore, saying all the money was safe ins bix.

❤️ LIKED (3) 💬 REPLY



gail 🌟 gail Aug 25

I remember hearing Chelsea Clinton saying something about world dominion through hea Another way they rob us through healthcare/causing chronic diseases/collecting the mon stealing the money and making us pay for it all! and of course dividing us as in this article

I am learning so much these days. I am reading the book Chaos about Charles Manson, th the secret history of the 60s. And the podcast episode S340 by sober Christian gentlemen cancel culture/consequence culture was fascinating and so informative. He is a great exp teacher also.

❤️ LIKED (3) 💬 REPLY



Benedetta Reiser- Gilardini 🌟 Aug 25

Grandma here! I have a small survivors pension thanks to years my husband paid into the I live abroad, I do not benefit from Medicare, so I am basically minimally financing the nex Medicare and this is good enough for me

❤️ LIKED (3) 💬 REPLY



Michael Williams 🌟 Michael Williams Aug 25

Want to secure soc sec and medicare, for which working taxpayers were forced to pay int whole working lives, get rid of the welfare system portion funded by the federal Gov! If a a welfare system for their citizens, let them and I guarantee blue states would go bankrupt their sugar daddy will no longer be paying using the rest of America's tax \$\$\$ for the mor laundering scheme they've developed 🤔

❤️ LIKED (3) 💬 REPLY



Peter Taylor 🌟 Peter's Substack Aug 25

Drs Malone,

A wonderful expose a story I'm sure will likely result in a record number of responses bec touches and impacts all of your readers. The fact remains that all Western economies cor dilemma, here in New Zealand we have had been grappling with the very same issue for s

years, I suggest an opt in scheme is put into effect.

Simply put government can legislate to provide an opt in scheme enabling anyone eligible that upon achieving the age of entitlement that they can opt out choosing to voluntarily forgo benefit entitlement with the caveat that if they change their mind they can within a period of time... such a caveat enables citizens the ability to determine what's best for them.

Many there are who financially feel they do not need to receive such a benefit and decide on a true altruistic outcome, there have been instances where some who have opted out, then change in circumstances have opted back in doing so out of necessity... as an interim measure ideal catering to all needs and doing so without force.

The biggest issue I feel for the U.S is given how hard we have seen those in power, those with wealth behave toward those who do not share such, that Americans need to be truly mindful of the fact that your government might well decide to rid themselves of the problem by eliminating those who are considered a drain, a fiscal drag on the government's finances, in other words those who require government assistance for their survival...such a mind set is not out of the bounds of possibility becoming reality for we had a portent and taste of the same with Covid when the agenda of treatment seemingly was slanted toward seniors and those with comorbidities... the sickest and most vulnerable amongst us... most of whom, would be considered a fiscal drag, I believe explained the easy sell and subsequent buy in to such a terrible agenda as mandating mass vaccination with a such a patently in my opinion, substandard and unproven in terms of treatment efficacy,... treatment for the condition we were being asked to be vaccinated.

Certainly the latest evidence and findings would endorse that my above opinion is relatively correct.. whilst the subsequent instructions mandated and policed local and States medical practices we are witnessing being rescinded by courts with many judgments being both scathing and their critique of the actions and especially overreach that we have witnessed many of the courts and their members adopt... the cases of Pierre Kory, Dr Mary Ness of Maryland just two to mind, indeed SCOTUS has also ruled in a landmark case that impacts Pierre Kory's that the government cannot restrict medical practitioners speech and advice of treatment recommendations to patients... in short such is verboten... as it should be.

Be careful America the downward slide to true fascism seems to have begun, this WAP0 latest example... my advice organise, prepare, and let your collective voices be heard, resist and do nothing and watch what has always been promised as part of the social contract taken from you... just saying

Kia Kaha (stay strong) from New Zealand

 **LIKED (3)**  **REPLY**



Richard Whitney 🌟 Richard Whitney Aug 25

Another outstanding article and critique by the Malones. Thank you! Here is a more sensible approach to saving Social Security: <https://independenceparty.substack.com/p/the-save-security-act-time>

❤️ LIKED (3) 💬 REPLY



Mark 🌟 Mark Aug 25

Sunset the program. Anyone that was born on or after a certain date gets the lump sum (paid in refunded to them and their employer gets a 2-1 tax credit if that employer is still a you could sell the tax credits somehow. Maybe throw in 3% compounded interest. If you are collecting Soc Sec you can lump sum opt out based on mortality rates, most likely year of collect until you die. There is enough waste, fraud and abuse that can be cut to limp the beneficiaries to the finish line. I would be happy to take a lump sum and be done with it if I made after Soc. Sec age (62 1/2) was COMPLETELY TAX FREE.

I am not an actuary but I'll bet this is less expensive than the metal gymnastics, increased other stupid financial games and empty campaign promises that will assuredly ensue if the Gov't tries to fund Soc Sec, Medicare, etc.

Rip the band aid off and suck it up. It is going to hurt no matter what.

Let the people decide what to do with their own money. The less gov't interference and the better.

❤️ LIKED (3) 💬 REPLY



Garry Blankenship 🌟 Garry's Substack Aug 25

Interesting how Government establishes these health care and retirement plans to provide constituency future and then steals from that future, making it magically insolvent. A corollary to the 2008 financial crisis was the collapse of Washington Mutual Bank. Its assets, (proper branches), were gifted to Chase Bank for being a loyal little doggie, while the retirement were written off to the insolvency, leaving those retirees with nothing and Chase with the seeing some potential in the Iran sanctions plan to render uncompliant countries U.S. bonds valueless, by unilaterally assessing penalties.

❤️ LIKED (3) 💬 REPLY



Randall Stoehr  randall's Substack Aug 25 Edited

My now deceased S. Court Justice in Minn repeated these 5 words very often.

And it makes more sense now than it ever did before.

The observation being that "NOTHING" happens in and around DC,

Until the one most important item is authority established in writing.

"THOSE MOST ABLE TO PAY".

It is the forefront process to pass a bill or amend one into law.

Law firms rarely take cases until that is etched in Granite.

"If you choose not to decide you still have made a choice" Styxx

In America it's possible, You will be over ruled!

 LIKE (3)  REPLY



Patricia  Patricia Aug 25

So, evidently the government used social security funds (? allegedly here?), bought bond money on retirement funds us "rich seniors" worked for? Now this article is stating the se to help fund these young snowflakes, so they can possibly purchase a "home", then what these youngster's don't even have jobs! This is insane to read. I have read posts, & a few articles" that SSA funds have been dropping & us "rich seniors" only have a few more yea collect our retirement money that we worked for, with contributions from employers! The government used Medicare funds for programs, or funded NGO's? This is wrong, & the m borrowed, & interest earned, needs to be paid bak into the SSA retirement funds!

 LIKED (3)  REPLY



Randall Stoehr  randall's Substack Aug 25

We were made promises that our contributions to a very specific fund would be protected by folks that have a history of not keeping them very well.

Trust in .Gov is reaching the lowest ebb in USA History.

Never mind the fact that the "M" word became the "B" word and is now the "T" word.

Like Buddy Boy Dick Cheney kept repeating in office that "Deficits do not Matter"at all

 LIKED (3)  REPLY



Queen of Raleigh  Queenofeagles Aug 25

I thought the solution was for the industry to keep killing old ppl w/ shots.

 LIKED (3)  REPLY



T. Paine  T. Paine Aug 25

The fact that social security withholding caps at was around \$125,000 when I was workin now 176,000 is an example of doing nothing when those making \$500,000 or more don't when they are the most able. I will bet most Americans who never earn over the limit have as a percentage of wages they are paying more. The average lifespan at SS inception was 60's and is now in the high 70's/80, with only minor increases in when benefits start. Oh a could have not pissed away Trillions in unprovoked wars, or raised taxes. So who is to bla the game is rigged? The donors support both candidates we ultimately chose from and th the outcome never changes. I'm tired of being the scapegoat for their corruption and crin quote the WPost which is not news it's propaganda and criminal deception.

 LIKED (3)  REPLY



Micheal Nash, Ph. D.  Micheal Nash, Ph. D. Aug 25

An interesting question. Teachers in Texas have had a retirement program that predated Medicare and were exempted from paying into it. Then came along Medicare and I am wondering if that them into SS? If not they are required to go on Medicare by all insurance programs I know Interesting, huh?

 LIKED (3)  REPLY



MrsMc MrsMc Aug 25

Thank you for this excellent post. The first thing I thought when I saw it started with a Wa Post article, was "ok Democrats and Rhinos are trying to scare the seniors before the mic know it is a problem, but it always beats us over the head right before every November el Nothing changes. Dr. Oz's focus on fraud, and Trump's tariff system are encouraging.

 LIKED (3)  REPLY



Thomas A Braun RPh 🌟 N2E+ for Life www.seveninnocence.com Aug 25

It is estimated that since the advent of the covid crisis in 2020, we have lost about 1 million grandmas and granddads early. It certainly reduces the burden for the federal government.

The real issue is the excessive spending by the DOD and the forever wars and the bloated system masquerading as a healthcare system. In 2026 the DOD will spend about 1 TRILLION and Healthcare costs will exceed 6 TRILLION. The gorilla in the room is certainly healthcare. The subject is not generally discussed. It is reported in 6 months of 2026, the Trump administration tacked on another TRILLION dollars in debt. Going for 2 Trillion in 2026. If the aggressive the DOD and the Medical system was reined in we could easily stop the dollar death spiral.

I have addressed the gorilla in the following article:

<https://thomasabraunrph.substack.com/p/bloated-usa-health>

❤️ LIKED (3) 💬 REPLY (1)



Nicholas Edward Bednarski, MD 🌟 A Jaundiced Eye Aug 25

Remember, the department of defense is our most massive federal employment program.

❤️ LIKED (3) 💬 REPLY



Brandy 🌟 Aug 25

Politicians always talk about 'saving' Social Security, but never say how they are going to need to push our politicians are the plan they talk about.

❤️ LIKE (3) 💬 REPLY



Danielle J. Duperret, ND/PhD 🌟 Beacons of Light: Health, Heali... Aug 26

I have been paying for Medicare for 5 years now. I don't use it as I am a naturopath/holistic. I keep myself healthy. They keep contacting me to get my shots, mammograms (and they get a mammogram), even home visits. They don't pay for anything alternative, and even coverage is restricted. It's obviously not about helping you stay healthy.

❤️ LIKED (2) 💬 REPLY



mike 🗨️ mike's Newsletter Aug 26

Ok, Pfizer and Moderna got how many billions to inject their experiments? USAID got how billions? How many billions were given to the financial ripoff of 2008? The government for cash to screw us big time. Where did they find it? They found it where there was no resist their actions. The government had no resistance to giving SSA benefits to every Tom, Dic Sally. All those people who didn't pay in should be on public assistance.

❤️ LIKED (2) 💬 REPLY



Sybil ✨ Aug 26

Perfectly stated article, and yes, the SS fund is low because those who "borrowed" never back. We should demand repayment before we are thrown out to pasture altogether. We old, but we are far from ignorant on how to manage a spreadsheet that will enable us not altogether! Those from past generations were actually taught such things.

❤️ LIKED (2) 💬 REPLY



Alison Cipriani ✨ Alison Cipriani Aug 25

While I'm sure your calculations are valid I would point out two small items; there is a con cap so my sister who made \$600,000/year may have paid out the same as I at \$65,000 (I don't know where the cap is) enabling her to save and invest at a much higher rate than I.

Also, I am 75 and rarely need medical care but all of my friends have multiple doctor appc at all times. I wonder if that's their way if keeping busy but seems to tax te medical syster than is realistic.

❤️ LIKED (2) 💬 REPLY



lynn ✨ Aug 25

Elders fortunate enough to not fall into the morass of hospitals, rehab centers and nursing during their last couple years, pass their accumulated wealth onto the younger generation helps them out far more than the government stealing it and redistributing it. So really, tal from the "retirement state" also harms the people the Post claims it will help.

❤️ LIKED (2) 💬 REPLY



especialsov  especialsov Aug 25

Well, well, well. One of many problems is the Empire is coming slowly to its end and with i immoral and evil actions it has foisted on the American public and the world. Feckless and irresponsible, greedy political hacks at all levels. Our Founders would be grabbing their w and revolt and arrest all these greedy bought and paid for politicians as well as all the wa agencies. The America that was founded is no more and its demise is unfortunate result c overall malfeasance and greed and expansion. Political hacks doing the bidding of the elit mere Sheckels or peanuts and sold out the people for it. Is it not what has befallen all oth empires and civilizations? Dissension and divisions that are squandering our money on w end and wasting our resources. We could have been the continuum of a nation that could outlasted past civilizations into ushering more of a better lot for mankind. The formation c country by those men that respected that document called THE CONSTITUTION and Bill to maintain the nation in a path of Liberty, prosperity and peace will be no more. Since the oncoming generations do away with what our founders set down for our posterity is now shredded and eviscerated daily that one day you will wake up in a dystopian or Orwellian as well as not having nothing left. We all have a part in all of this, but most do not want to reality that the nation you have evolved into will be of despair and a loss. Sometimes mor or advancement in life is not better in the long run if you are to lose everything and anythi irresponsibility of running the country to the ground. If one can say is that evil and destru forces never sleep. Political hacks always look to blame the people when in reality is WE 1 PEOPLE that is to be looked out for and the country in progression with responsible fiscal and the like. But greed and avarice abound when money is the object that they only want good use for money when you have no country left to use it in your life. When is man ever learn and when will it be that we can it together.

 LIKED (2)  REPLY (1)



D D  D D Aug 25

Hear yea, there is more truth in these words than can be ascertained by a quick read deep...

 LIKED (2)  REPLY



B Mitchell 🌟 Aug 25

For the biggest part of my life I skimped and saved to stay out of debt and build a saving retirement. Now that I am in my retirement years, I have enough to not have to be so frugal; was withheld from my salary to go into Social Security and Medicare, not to mention my employer's matching funds, were earned. Your article points that out very well.

❤️ LIKED (2) 💬 REPLY (1)



B Mitchell 🌟 Aug 25

Scrimped--a word I heard and used a lot in my youth. Misspelled because I never said down,

❤️ LIKED (1) 💬 REPLY



Jim Randall 🌟 Jim Randall Aug 25

"From each according to his ability, to each according to his need." Exactly what the Post board wants to do.

❤️ LIKED (2) 💬 REPLY



Eileen Atherton 🌟 Aug 25

I have a lovely young relative who has won a Pulitzer at, and who still works for, the WaPo thinks they offer a balanced viewpoint. 🙄

Funny how you can be proud of someone and feel sad at the same time.

❤️ LIKED (2) 💬 REPLY



Dave Coleman 🌟 Dave Coleman Aug 25

We Canadians, when needing health care that is not offered by the government system and government outlaws private provision thereof, we travel to the US to obtain it. If you guys go down the path to socialized health care, where will we (and you) go? India, I guess.

❤️ LIKED (2) 💬 REPLY



Miqra 🗨️ Aug 25

Excellent summary of many of the various factors playing into this scenario. One thing I did notice as I was giving the article a fairly speedy read-through: INFLATION. At least part of the reason why those of us who have saved & invested over decades SEEM to have a lot of wealth accumulated is because today's USD is worth so much less than the dollars we saved and over the past half century. When I began college nearly 60 years ago, a luxury automobile about \$6K and the full tuition, room & board at my Ivy league school was half that much. I bought a very nice home in a nice neighborhood. Try to accomplish any of that with today "dollars"!

❤️ LIKED (2) 💬 REPLY



Mary mallory 🗨️ Mary's Substack Aug 25

Thanks for standing up for us.

❤️ LIKED (2) 💬 REPLY



Tom Wigand 🗨️ American Discerner by Thomas Wi... Aug 25

a) Thank you for reading the (com)Post so I don't have to.

b) "The first bit of editorial sleight of hand comes almost immediately. The Post explains that in many years Social Security collected more in payroll taxes than it paid in benefits. Then it tells readers that "the government didn't save that extra money."

WHAT? Al Gore assured us that there's a "lock box."

c) Flemming v. Nestor (even though touching Social Security was long considered the "third rail" is technically not a retirement program, nor does one "vest" in "benefits" (or "contributions") the financialization of the economy that have genuinely harmed the prospects of younger people and replacement migration means that the "third rail" is teetering.

<https://supreme.justia.com/cases/federal/us/363/603/>

d) Bill Gates and his Globalist posse want depopulation. This (com)Post messaging is, I believe, programming for death-hastening restrictions in medical care and assisted suicide. From the moral standpoint, the worst of the "useless eaters" are those no longer working and "consuming" retirement benefits (never mind that they were earned).

e) I'm surprised that the (com)Post didn't invoke the term "privilege." "Retirees' privilege," "Boomers' privilege" and so on. Perhaps it'll appear in the next round of pre-programming.

❤️ LIKED (2) 💬 REPLY



Bill Dawson  Aug 25

And this is why we see governments looking at assisted suicide now as a medical benefit seniors. The government stole the money, really, they stole it. I remember back in the 1980s the Democrats talked about building a door in the firewall between SS and the general fund using other linguistic tricks as they argued with Republicans about stealing from the SS fund. Let's be honest about where the money was going. DOGE revealed a LOT of fraud and the Minnesota's daycare fraud and California's hospice fraud, done with full knowledge of the governments, is a drop in the bucket. September 10, 2001, Donald Rumsfeld told the press the DOD accounting department couldn't track something like \$2.3 Trillion, and the next day the accounting department at the Pentagon was destroyed. We have been robbed, and now they want the money back their answer is to kill us off. Covid and the guidance Fauci gave to hospitals and hospital systems was designed to kill people, especially the weakest and oldest of us. We need to track the money, where it went, and expropriate it all back.

 **LIKED (2)**  **REPLY (1)**



Mark  Aug 25

Funny how incriminating evidence goes missing in the nick of time.

 **LIKED (3)**  **REPLY**



Henry Lahore  Science-based Vitamin D Aug 25

A couple will pay \$370,000- out of pocket for medical care after retirement, even with current Medicare.

<https://vitamindwiki.com/pages/371000-total-predicted-cost-of-medical-care-for-a-us-citizen-retiring-in-2026-long-term-care-not-included/>

Currently in the US, 2.6 people contribute for each person receiving benefits.

Projected to decrease to 2.3 to 1 by 2040 <https://chatgpt.com/share/6a8dc9d3-70d8-8339602ef0137e> (fewer babies, fewer legal immigrants)

 **LIKED (2)**  **REPLY**