

The Fraud of Government Insurance Programs

by Djehuty Ma'at-Ra

State and federal government insurance programs are 100% fraudulent in nature. They are Ponzi schemes that steal money from innocent, hardworking, and unsuspecting workers.

What most people don't know is that government insurance programs such as federal "Social Security Insurance" and "State Disability" and "State Unemployment" insurance are taxes imposed by government compelling people (citizens) to finance government.

Please reference the following:

"Unemployment insurance." Form of taxation collected from business to fund unemployment payments and benefits. BLACK'S LAW DICTIONARY, 5th ed., pg. 724, "Insurance."

There you have it in black and white! Unemployment insurance is a form of taxation! It is not insurance in the true sense of insurance.

These government insurance programs are schemes that operate by government strong-arming of the citizens (employees). The employee, or more appropriately the servant, has no choice but to participate in the scheme for the scheme is tied directly to the privilege of employment. Eligibility for the pseudo benefits does not guarantee any contributions because of payment of premiums. Consider the following:

"...eligibility for benefits...(does) not in any true sense depend on contribution through the payment of taxes." Fleming v. Nestor, 363 U.S. 603, 609 (1960) And

And yes - employment in the U.S. is a privilege and that's how government legally taxes you for being employed. All privileges are subject to taxation. This is why government got rid of rights, i.e. constitutional rights, because lawfully government couldn't make any money on rights because rights (or secured liberties) cannot be taxed. So the U.S. government wisely but diabolically converted the status of Americans from American citizens and sentient flesh-and-blood human beings to corporate juristic persons (artificial entities) called U.S. citizens. This is why your name is in all-capital letters on all government and business correspondence as well as licenses, certificates, and permits. The all-caps name denotes a corporation and corporations exist for one thing: BUSINESS purposes! The government is doing business with you and through you.

The above is how government took away the average American citizen's rights in order to give them statutory privileges that could be taxed with impunity by government so as to bring in additional revenue for Government - the Pimp (of the people).

If you want to work a job, you'll have to be a part of the insurance Ponzi schemes. That's just the way the ball bounces, folks!

The above government insurances are government taxes collected under the fraud of insurance. They do not operate like legitimate insurance programs whereby your premiums are actually earmarked into a personal account and whereby you can claim all of your contributions (every single penny) in the future if needed. A legitimate insurance program and company cannot by law be permitted to repudiate its matured contracts with policyholders. Chief Justice Black even dissented the foregoing in a U.S. Supreme Court case back in 1960. Please reference the following:

"I cannot believe that any private insurance in America would be permitted to repudiate its matured contracts with policy-holders who have regularly paid all the premiums in reliance upon the good faith of the company. Justice Black dissenting [in re Social Security payments] *Flemming v. Nestor*, 363 U.S. 603, 610 (1960)

In a legitimate insurance program, if you invested, say \$14,000.00 over a period of 5 years, when you claim your contribution, you'd get every penny you paid into it save perhaps any applicable penalty fees (perhaps for cashing out prematurely). If you needed the benefit of the insurance, you'd have it.

Now with government it doesn't work like this. No matter how long you worked your state-level job, say 16, 20, or 25 years, if you claimed disability or unemployment, you'd only qualify for benefits up to 6-12 months depending on your personal circumstances.

Your benefits would not be calculated based upon how much money you paid into the insurance program over the years via premiums. Your benefits would be calculated based off the past year and how much you earned in that particular year.

I had a friend who worked on his job for 12 straight years and he paid into the disability and unemployment insurance programs (frauds) all 12 of those years - he had to for it was the law that he did. Remember, if you want to work for someone else, i.e. a corporation, you have to participate in the scheme.

Well, he got laid off and had to file for unemployment. He received unemployment for 6 months and after the 6 months of receiving benefits he was notified by the Employment Development Department of California that his benefits were terminated because he had exhausted his benefits.

For six months he received two checks per month in the amount of \$750.00 each - a total of \$1,500.00 per month.

In a six-month period, the State of California paid him \$9,000.00. However, he had dumped in way more than \$9,000.00 over the course of 12 years of employment at his last job.

He wondered why he could not stay on unemployment and receive the total amount of money he paid into the program for all the years he worked his job for 12 years. He felt

robbed and rightly so. After 12 years employment and paying every premium (automatically deducted from his paycheck) in good faith, he was only paid for 6 months. He did not receive the equivalent of benefits matching what he paid via premiums over the scope of his 12-year employment.

He inquired with the State about all the money he paid over the past 12 years and the State told him that they do not calculate all the money one has paid in premiums over the years or course of employment regardless of how long one has been employed. They take your figures (gross wages) from the past 12 months and determine your monthly benefit amount from this 12-month figure.

All the money you paid over the course of your employment goes down the drain which just happens to lead to the coffers of the State. You only get a portion of the money you paid into the program and by law the State does not have to pay you back the total amount you dumped into the insurance program (scheme) over the scope of your employment.

The same applies with disability. You can work a job for 7 years straight and if you become disabled, you cannot stay on disability for more than a year regardless of how much money you paid into the program during the scope of your employment. It doesn't work like that!

The various states established employment development departments to help unemployed human resources to find work. It is important for you to find another job, not because the State really wants to help you out, but because the government wants and needs its slice of the pie from the money you make. Remember, when you work, government (the Pimp) gets paid!

And don't get mad at me for calling you a human resource, because in the eyes of government and business - you are! Why do you think you apply for jobs at the human resource department of a corporation? You're just a resource - a human resource!

Unemployment and disability are PRIVILEGES, not rights! They are privileges meaning that you have to apply for them. Anytime you have to apply for something it's a privilege and accordingly your application can be denied. That's how privileges work. Just like applying for a Visa or Master Card. These are privileges and not rights. No one has a right to receive a credit card. A credit card is a privilege because credit is a privilege.

This is why your employment is also a privilege, because you have to apply for the job or position. That's why you ask for a "job application."

The above should let you know that the insurance programs you are paying for via your job are not bona fide insurance programs, but mere forms of taxation. The state does not give you an amount (or accounting) of how much money you've paid into the

program for purposes of informing you of how much money you have in your personal state insurance account. You have no state insurance account!

Though the amount of taxes deducted from each pay period and to date is on each paycheck stub, that money is not earmarked. If it was earmarked you'd have a valid case that the state was robbing you for only paying you a small fraction of what you had in your account over a period of time.

The State and federal government makes a lot of money via these fraudulent insurance schemes that are really nothing but payroll taxes. The State and federal government are taxing you on the privilege of employment.

Unemployment, disability, Medicare, and Social Security (F.I.C.A.) are all government payroll taxes - taxes on the labor and thus the property of the American people in violation of U.S.Const.Amend.5 and 14.

It is unconstitutional to tax a constitutionally secured right such as property, but hell, if you dumb people down to the point where they are ignorant about law (and the wool being pulled over their eyes in regards to their status) and don't know that their labor is their private property, then you can juts tax the hell out of them until they drop dead. Like good little slaves they'll remain dumb and just work like good little slaves and just pay the tribute (tax) under the guise that they are being good citizens and/or just don't want to rock the boat or make waves.

NOTE: Even though U.S. citizens have lost their constitutional rights and civil liberties, government still pretends these rights and liberties exist on the surface. A smart person would pretend like they still have the rights and enforce them against government.

Black's Law Dictionary, 5th edition, clearly reveals that "Unemployment Insurance" is nothing but a payroll tax that the government compels the employer and employee to participate in. Please reference the following:

"Payroll tax." Tax based on and deducted from payroll. A "payroll tax" is a government or state tax on employers as a percentage of wages and salaries paid to employees. City of Richmond v. Fary, 210 Va. 338, 171 S.E.2d 257, 260

In the language and eyes of the law, every employee is nothing but a servant. In law, this is what the term "employee" means. You don't think so? Well, read it for yourself:

"Servant" is synonymous with "employee." Gibson v. Gillette Motor Transport, Tex.Civ.App., 138 S.W.2d 293, 294; Tennessee Valley Appliances v. Rowden, 24 Tenn.App. 487, 146 S.W.2d 845

In addition, consider the following:

"Master and servant." Such term has generally been replaced by "employer and employee." *Matoni v. Research-Cottrell, Inc.*, D.C.Pa., 202 F.Supp. 527, 532.

The government knows that if they outright called you a servant after all that college debt you got yourself into and for that worthless piece of paper called a diploma or degree (a fancy name for "work permit"), they'd have hell to pay with the American people (U.S. citizens). After all, who wants to be an educated servant? You went to Harvard only to end up as a servant? You went to Spellman College only to end up as a servant? You went to USC or UCLA only to end up as a servant? You went to Grambling or Howard only to end up as a servant? This fact will not sit right with most people. So instead of calling you a servant, you are called by a euphemism - employee! That sounds way better than servant, doesn't it?

No folks! - They must keep the scheme going. Regardless of your occupation, if you are an "employee," you're a servant in the eyes of the law (government).

So if you're a clerk, salesman or saleswoman, usher, bank teller, manager, chef, cashier, commercial driver, schoolteacher, waitress or waiter, customer service representative, auto mechanic, RN (registered nurse), doctor, accountant, beautician, barber, or computer technician to name a few, you're a servant in the eyes of government.

The only exceptions to the rule are the positions of vice-principal, officer, agent, and independent contractor. But despite the above, these people (positions) still get pimped via the federal and state income taxes and insurance program schemes. They too pay F.I.C.A. (Social Security and Medicare), unemployment insurance, and disability insurance.

Did you know that the members of U.S. Congress and the Senate do not pay into the Social Security and Medicare schemes? I thought what was good for the goose was good for the gander! But no, politicians are too smart to allow themselves to get screwed like the citizens who elect them to office. But hey, like they say on the streets: a hoe is as a hoe does! Hoes desire to be pimped.

Is there anything you can do about all this within the System itself? Unfortunately no! It's beyond your control. It's even beyond the control of your employer (master, boss). You are nothing but a human resource that is pimped for nearly 40% of your hard-earned money.

F.I.C.A. / Social Security

Social Security has to be the greatest Ponzi scheme going at present. The people paying Social Security payments today are paying for all the people receiving Social Security benefits at present.

Like with State disability and unemployment, there is no actual account with your name on it in some special vault somewhere in Washington, D.C. containing all the money you've paid to date for Social Security insurance. Well, what happened to all the money? Good question! But are you ready for the answer?

Government spent the money! Yes, every penny. Social Security contributions were spent on very important things [sarcasm here] such as presidential inauguration festivities (it was reported in the Los Angeles Times that President Clinton's presidential inauguration galas cost 40 million dollars).

When Social Security began back in the 1930's, there were 16 people working for every one person receiving Social Security. Today, in 2008, there are only 3 people working for every one person receiving Social Security. And with jobs closing and unemployment rates skyrocketing, soon it will be two people working for every person receiving Social Security.

The people receiving Social Security today are being taken care of, but what about you in the future? Do you have a guarantee that Social Security will even still be in existence to pay you when your time comes to retire?

You should know this (this is very important): People participating in Social Security payroll deductions do NOT acquire property rights or contractual rights through their payments, as they would if they were paying on an insurance policy or contributing to an

annuity plan. Simply put, there are no guarantees! The Congress does have the power to deny benefits to citizens even though they had paid Social Security taxes.

Also, the amount of benefits granted are at the option of Congress. Also, Congress included in the original act, and has since retained a claim expressly reserving to it the right to alter, amend, or repeal any provision of the act.

Social Security is such a Ponzi scheme when you think about the people who only paid into Social Security for two years, i.e. 1937-1939, but who received Social Security benefits for the rest of their lives.

A guy who only paid Social Security taxes for two years before retiring at age 62 in 1939 may have lived another 20 years and received Social Security benefits for those remaining 20 years of life lived. Not a bad deal to pay two years into Social Security and receive 20 years worth of benefits!

"Well, Djehuty, can't we just opt out of Social Security and sign up with a private insurance company like Met-Life or Prudential for retirement benefits?" Unfortunately no! You either pay Social Security or go to jail. Period! It's the law!

Government can't let you out of this adhesion contract and scheme because it is dependent on your tax dollars to finance itself - its objectives. Rich politicians must

enjoy themselves while you toil like a slave. Hey, you know the deal! Pimps up, hoes down!

You work and they (politicians) get a nice cut and slice of the pie (your salary) and go do what they want to do with the money and the American people allow it. This is the price people pay for wanting other people to take care of them and to be responsible for them. This is how you lose being a sovereign. And like they say: he who does it for you, can do it to you!

Again, Social Security is a tax - another payroll tax! F.I.C.A. stands for Federal Insurance Contributions Act and is a tax - the F.I.C.A. tax!

A payroll tax is an employment tax as stated supra. Your F.I.C.A. tax goes towards Social Security and Medicare. Social Security benefits include old age, survivor, and disability insurance. Medicare provides for hospital insurance benefits.

Most U.S. taxpayers pay more money for F.I.C.A. (payroll taxes) than they do for federal income taxes.

For the year 2008, the average servant's, I mean "employee's" share of the Social Security portion of the tax was 6.2% of gross compensation, resulting in a maximum of \$6,324 of total tax amount.

The limit is known as the Social Security Wage Base [SSWB] and goes up every year based on average national wages.

The average U.S. worker also pays 1.45% of total gross compensation for Medicare.

And don't forget that jobs must match the Social Security tax that the employees pay. Each job must pay 6.42% for Social Security and 1.45% for Medicare. So the government is also punking corporations in this respect.

U.S. employers and employees pay a total of 12.4 % and 2.9% for Social Security taxes and Medicare taxes respectively.

In addition to the poor worker dishing out nearly 8% of his or her total wages for the F.I.C.A. payroll tax, he or she must also pay federal income taxes, state incomes taxes, state unemployment insurance, and state disability insurance.

All of these taxes account for nearly 40% of the average worker's pay. And God help you if you're working for minimum wage - an insult to human decency.

Like comedian Chris Rock once said, because of taxes, when you work five days out the week and for minimum wage, it's like working every Tuesday and Wednesday for free. You're getting paid for 3 days out the week: Monday, Thursday and Friday -and working on Tuesday and Wednesday is like getting kicked in the ass!

I used to be just like Chris Rock and never wanted to look at the stub of my paycheck. To do so infuriated the hell out of me. Even way back then I knew I was being robbed! Looking at one of my Pacific Theatres checks or General Cinema Theatres checks or even my Stein Investigation Agency check was very frustrating. It was like the government was saying: "Here's what you made but here's what you gon' get!"

I was just like Chris Rock and my sentiment was also: "Don't show me that shit!" "Just don't show me how much money was taken for taxes."

And don't be self-employed today (at least within the System)! God help you if you are, because the self-employed individual must pay the whole 15.3% F.I.C.A. payroll tax.

However, due to allowables, the amount comes down to 7.65%! I guess Uncle Sam knows that you can't stick it in too deep without doing serious damage.

Thank you for reading!

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