

Skidaway Island Republican Club MAGAZINE

www.skidawayrepublicanclub.com

2020 ISSUE NO. 2

SIRC

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2020 ISSUE 3 CONTENTS

GOP GEORGIA CANDIDATES for U.S. SENATE

Forum illustrating qualifications and positions on major issues:

David Perdue, who is seeking Senate election after serving six years.

Doug Collins and Kelly Loeffler, running for the remainder Senate term of Senator Johnny Isakson who resigned at the end of 2019 for health reasons. (Loeffler was appointed interim Senator in early 2020.) See pages 2,3.

2020 ELECTION STRATEGY - Where support is needed. See page 4.

PUBLISHED LETTERS TO EDITOR - from SIRC Sages

On the need for Law and Order, and fiscally responsible Stimulus Bills. See page 5.

SIRC MEMBERSHIP SURVEY RESULTS

Details from our first ever survey. SIRC Members are encouraged further to submit insights and suggestions, via "letters to the editor." See pages 6 to 8.

GETTING UNIVERSAL HEALTHCARE IN THE U.S. - Adapting the world's three best systems (Germany, Switzerland, Singapore) to unique U.S. conditions. Unlike other countries, our Constitution prohibits federal mandates of insurance. So the states must act. Steps are outlined to get the best results: providing a basic policy for all, and guaranteeing pre-existing condition coverage that is subsidized for many. See pages 9 to 11.

FUTURE EVENTS

Early Voting - Starts October 12, ends October 30.
Election Day - November 3.

IN MEMORIAM - We mourn the passing of two long-time SIRC Board Members.

DICK ECKBURG died on July 1, at age 88. He was a stalwart SIRC member (e.g. securing many guest speakers) as well as community benefactor. His prodigious efforts to promote conservative values caused SIRC to create an Award in his name. This award now recognizes others with significant SIRC achievements.

JACK KASTER died of cancer on September 8, at age 91 at his home. He was an Army officer in the Korean War, with Bronze Star and Purple Heart medals. A past SIRC president and Eckburg Award winner, he was a native of Green Bay, Wisconsin, so no surprise he was instrumental in creating SIRC's Beer and Brats Rally every Fall. A staunch conservative, his trademark was rock-solid counsel and perspective.



David Perdue - I grew up in Middle Georgia, the son of two public school teachers. I paid my own way through Georgia Tech by working in factories and mills and worked my way to the top of the business world. As a Fortune 500 CEO at Dollar General and Reebok, I created thousands of American jobs. In 2014, I ran for the U.S. Senate as a political outsider because I wanted to change the direction of the country. Since then, I delivered results for Georgia and helped lead the greatest economic turnaround in U.S. history before COVID-19.



Best Qualified - I'm not done delivering results for the people of Georgia. My wife Bonnie and I ran in 2014 because we wanted to leave behind a better country for our children and grandchildren. Now, we've proven that what we believe in actually works and have begun to change the direction of the country. The question this November is very simple – do you want someone who is battle-tested, has real-world experience, created thousands of American jobs, and helped author the agenda creating the greatest economy in U.S. history? Or do you want someone with zero accomplishments and a radical, socialist agenda?

Key issues for the next U.S. Senate

Continue Growing the Economy - I'm committed to continuing the economic renaissance we experienced during the three years before Covid-19. Two weeks after President Trump was inaugurated, I was a part of a small group that authored the agenda for his first term. We said job one was to grow the economy, and to do that, we focused on regulations, energy, taxes, and Dodd-Frank. As a result, we created the greatest economic turnaround in U.S. history, and we're going to do it again after Covid-19.

Address the Real Drivers of the Debt - This country was founded on fiscal responsibility, and we need to stay true to that principle by taking care of our national debt. The first step in addressing the debt is to continue growing the economy. Before Covid-19, we had lowered the debt curve by \$2 trillion just by initiating that economic turnaround. More importantly, you have to save Social Security and Medicare. Those two trust funds are going to zero in a very short period of time.

Continue Rebuilding the Military - Georgia's military communities are vital to our national defense. After the last two Democratic presidents – including Obama/Biden - reduced military spending by 25 percent and decimated our readiness, we are now rebuilding. As a member of the Senate Armed Services Committee, I've worked to support Georgia's bases, improve housing for military families, and secure the first military pay raise in a decade. It's critical that we continue rebuilding our military in order to stand up to China and other global competitors.

Finish the Fight Against Covid-19 - As the Covid-19 crisis continues, I remain focused on helping the people of Georgia navigate the challenges of this virus. With the CARES Act, we were successful in delivering direct relief to hospitals, essential workers, families and individuals, and small businesses. The Paycheck Protection Program saved 1.5 million jobs in Georgia. My parents were public

school teachers, so I'm also working to help schools safely reopen when the local community is ready. Ultimately, we need to deliver Covid-19 treatments and, eventually, a vaccine that is widely available to all Americans.

How best to get out the GOP vote - Without a doubt, the future direction of our country will be on the ballot this November. We can't take a single Republican seat for granted. Thankfully, we have the largest and strongest Republican ground game in Georgia history, but we've got to turn that into votes. Whether you choose to vote early, in-person, or absentee, the most important thing is to never vote alone. Call your friends, family, co-workers, and neighbors. Make sure they understand what's at stake and have a plan to vote before Election Day.

Doug Collins - A conservative Republican proudly representing NE Georgia. A former pastor, I'm a chaplain in the U.S. Air Force. My wife Lisa and I have been married for 30 years and live in Gainesville with our three children: Jordan, Copelan and Cameron. While in Congress and the military, I've fought tirelessly for conservative Georgia values. I've worked with President Trump to deliver tax cuts and put America first. I led the defense of President Trump against the Democrats' sham impeachment and will always stand up to the radical left.



Best Qualified - I'm a conservative who is tested, proven and trusted to fight for the values of Georgians. I'm President Trump's top defender in Congress and will continue to fight for the President against the liberal Democrats in the U.S. Senate. As the son of a State Trooper, former pastor, Iraq War Veteran, and Air Force Chaplain, I will always put Georgia families first.

Key issues for the next U.S. Senate?

Economic recovery for Americans in the wake of Covid-19. I'm committed to working with President Trump to provide targeted support to the people who need it most while ensuring that we remain good stewards of taxpayer dollars. In order to speed up our economic recovery, I believe we must ensure that it pays more to work than it does to remain on unemployment. By shifting the federal unemployment insurance to a percentage of pay rather than a flat amount, we can help provide American workers with the resources they need to bridge the gap without incentivizing folks to stay home.

China - For decades, China has stolen our intellectual property, engaged in blatant human rights abuses, and manipulated economies around the world. Most recently, China's Communist regime covered up the outbreak of the coronavirus. To fight back, I introduced the Covid-19 Accountability Act with Senator Lindsey Graham (R-SC) to give President Trump the authority to impose a wide range of sanctions on Chinese officials and hold China accountable. By putting America first, we will bring back our manufacturing and medical supply-chain to defend our national security and economic independence; and I believe we will put an end to China's aggression.

continued on page 3

Trade - Recent trade deals spearheaded by Trump are vital for Georgia growers and manufacturers and, if adhered to, will have great effects on our state's economy. Holding China accountable for its spreading of the coronavirus and for holding up its side of the deal on agricultural purchases is a top priority of mine. I will fight alongside President Trump to deliver trade deals that put America first. I look forward to continuing my work with the administration to eliminate unfair trade practices that harm Georgia growers, manufacturers and businesses.

Big Tech - I've gone toe to toe against Big Tech and launched investigations into their practices. I demanded Apple, Amazon, Facebook, and Google turn over documents behind their anti-competitive behavior. In 2019 I introduced the Journalism Competition and Preservation Act, to help community newspapers and online publications stand up to Big Tech who are stealing their revenue. In the U.S. Senate, I'll continue to hold Big Tech accountable and fight against censoring conservatives.

How best to get out the GOP vote - This election is critical to the future of Georgia and America. To ensure re-electing President Trump and electing strong conservatives like myself, do everything you can. Make calls ahead of election day, starting today. Team Collins is full steam ahead to November; if you want to make a difference in this election, go to jointeamcollins.com or text "Doug" to 87123. We'd love to have you on board!

Kelly Loeffler - is a conservative businesswoman and a political outsider with a proven record of delivering results for Georgians. She grew up on a family farm, working her way up to becoming a leader in the financial sector, where she balanced budgets and created jobs. As the most conservative U.S. Senator, Kelly is 100% pro-life, pro-gun, pro-Trump, pro-business, pro-military, pro-police and pro-wall. She has introduced legislation to defend the 2nd Amendment and innocent life, crack down on criminal gangs, and provide funding and resources for farmers, veterans and rural health-care providers. She lives with her husband, Jeff, in Atlanta.



Best Qualified - As a political outsider and conservative businessperson just like President Trump, I understand what it takes to create jobs, balance a budget, and provide more opportunities for Georgia families to live the American Dream. As a 4th generation on our family farm, I know how important our rural and agricultural communities are. I waited tables to put myself through college, becoming the first person in my family to graduate. I grew a small startup company from 100 employees to over 5,000. I not only have the personal and professional experience to represent Georgia in the Senate, but I have the grit and determination to fight for our conservative values, shake up the status quo, and deliver real results.

Key issues for the next U.S. Senate

Defending innocent life - As a devout Christian, I am disgusted by the Left's immoral abortion-on-demand agenda. I have stood up for innocent life since my first days in the Senate, signing on to legislation with colleagues to protect the sanctity of life and leading the charge against Planned Parenthood. For my work, I have been endorsed by National Right to Life, Susan B. Anthony List, and Family Policy Alliance. We must defend the most vulnerable in our society, and I will always be a pro-life champion who preserves and protects the unborn.

Standing with President Trump - As the only U.S. Senator to have a 100 percent voting record with President Trump, I have and will continue to be his strongest defender in the Senate. President Trump and I speak regularly and have a great relationship because we are both successful businesspeople who left the private sector to fight for conservative values and challenge the status quo. Like President Trump, I have also been attacked by the Left, the Swamp, Fake News and career politicians—but neither of us are backing down. I'm committed to standing with President Trump to Keep America Great and continuing to deliver results for hardworking Georgians.

Defeating Socialism and Supporting Law and Order

The Radical Left is trying to break down the fabrics of our republic. They want to defund the police, empty prisons, and take away our liberties—which is reckless and totally irresponsible. I have introduced legislation to support our law enforcement and defund cities that move to defund the police, and I have been a vocal critic in the fight against the failed socialist policies of the new Democrat Party. I will always stand with President Trump to restore law and order, build the wall, and preserve our nation for future generations.

Creating more jobs and reigniting our economy

This pandemic has not only caused a public health crisis, but it has caused an economic one as well. As we continue to safely reopen our economy, we need businesspeople who know how to create jobs and empower the private sector to succeed. As your U.S. Senator, I will continue to use my experience in the private sector to reignite our economy, hold China accountable, and prioritize American jobs and the American worker.

How best to get out the GOP vote - We must heavily invest our time, energy, and resources in grassroots efforts. Genuine person-to-person interactions, in person or by phone, are the most meaningful and impactful way to connect with voters and explain our accomplishments over the last four years. We also must work to turn out our core supporters. If possible, we should vote early and make sure we take friends, family, and neighbors with us to the polls. This election is too important to sit out. Visit www.kellyforsenate.com to get involved



Why So Crucial?

Given the radicalization of the Democratic Party, our traditional way of life is threatened if Democrats take back the presidency, and especially if they flip the Senate as well. The virus turmoil and the economy return uncertainty make the election closer than heretofore predicted.

Hold Nothing Back

Your willingness to donate for the right causes is now most timely. An investment now could well preserve America for your children and grandchildren.

There is even a chance to take back the House which flipped in 2018 due to some Democrat machinations in the last few weeks of that campaign. They demonized the GOP for not having a plan to replace ACA. This appealed to swing voters in GOP leaning districts, strongholds, when GOP incumbents had no immediate response.

Even the Democrats concede ObamaCare was not well designed, and many of them have come out of the closet to propose "Medicare for All" the single payer fiasco they dared not mention when ObamaCare was first proposed.

Donation Rules for Federal Elections

Individuals may give:

- \$2,800 to each candidate per election;
- Combined total of \$10,000 to state, district and local party committees per calendar year;
- \$35,500 to national party committees per calendar year;

Georgia Donation Rules: State and Local

- **2,800 per donor** (primary and general elections) and
- **\$1,500 per donor** in runoffs for Candidates such as General Assembly, County, Municipal.

Donation Strategy

For U.S. House and Senate:

Where is the biggest bang for the buck? Who is in a position to know? Our U.S. Representative Buddy Carter is part of several committees to help evaluate which House seats are most likely to flip back. And is recommending GOP faithfuls give to those committees. Senate counterpart PACs also exist that can channel the funds where they might have the most impact, especially being attuned to the latest realistic polls.

If you have given to anyone in the past year, you no doubt have been inundated by individual requests.

For the Presidency:

Trump in 2016 was outspent by Hillary by a wide margin, but his strategy ultimately prevailed without his using a large portion of his own funds. He was not likely convinced he would win, so no blame for not overspending.

This time he knows the real value for America of his being reelected, so he likely will spend what it takes, in his view, since his whole rationale for running was to have an outsider fix what ailed America for decades.

What Individual Donors Can Do

Donate as much as possible in this truly most important election in your lifetime.

Pick the candidates you support individually, but the best value may well be the PACs focusing on key races.

Where to send donations? Here are key addresses:

Buddy Carter for Congress

P.O. Box 10570, Savannah, GA 31412

Online: <https://secure.winred.com/buddycarter/donate?sc=winred-directory>

Special House PAC: Team Buddy

824 S. Milledge Avenue, Athens GA 30605

Online: <https://secure.anedot.com/team-buddy/donate>

NRCC (National Republican Congressional Committee)

Online: <https://secure.winred.com/nrcc/mdfulfillment>

NRSC (National Republican Senate Committee)

Online: <https://secure.winred.com/nrsc>

Other National candidates from Georgia:

Relection of Senator **David Perdue**, perduesenate.com

Other Senate Seat Candidates:

Doug Collins, DougforGeorgia.com

Kelly Loeffler, kellyforsenate.com

State and Local Candidates:

DA Meg Heap, Committee to Elect Meg Heap, 22 West Bryan St., Suite 143, Savannah, GA 31401

State House: Committee to Elect Jesse Petrea, 108 Loyer Lane, Savannah, Ga 31411; online : jessepetrea.com

Ron Stephens Campaign, 45 Cove Drive, Savannah, GA 31419

State Senate: Ben Watson for Senate, Inc., 100 Riverview Drive, Savannah, GA 31404; online: benwatsonforsenate.com

State Senate: Committee to Elect Butch Miller, mail to: Andi Farmer, 2420 BrownsBridge Rd., Gainesville, GA 30504

County Commision Chair: Committee to Elect Buelterman, Inc., 100 Riverview Drive, Savannah, GA, 31404

County Commission Members: Pat Farrell Campaign, 5 Rumrunners Alley, Savannah, Ga 31411

Helen Stone, Friends of Helen Stone, 9974 Whitefield Ave. Savannah, GA 31406

William Dial, William Dyal for 6th District County Commissioner, PO box 61650, Savannah, GA 31420

Dean Kicklighter Campaign Fund, 9 Scott Key Court, Pooler, GA 31322

Gator Rivers Campaign, 1402 E31st St., Savannah GA 31404

Chatham County Sheriff: Wilcher for Sheriff, 1050 Carl Griffen Drive, Pooler, GA 31406

Chatham County Coroner: Charles Pugh, MD for Coroner, 402 Jackson Woods Blvd., Savannah, GA 31405



Wall Street Journal – August 16 – Guy Randolph
Peggy Noonan is right, I'm part of the Coalition of the Worried. But she leaves out a few of my greatest fears. For starters is voting by mail. It is not just the potential fraud or incompetence of the Post office that worries me. It is the claims of an illegitimate victory by whoever loses and the ensuing riots. You think Portland is a mess? Wait until we have a disputed election outcome.

And how about the 1619 Project designed to teach our youth that America is a horrible country based on racism? If you don't like people kneeling for the National Anthem, wait until our youth buys into the 1619 narrative. I'm worried about my woke friends who think the BLM movement is great without investigating its Marxist roots. Then there is the corrupt FBI that goes unpunished. The list goes on and I'm losing sleep.

Ms. Noonan finishes by saying she is worried about "a White House that is empty and weightless." I'm more worried about a White House under Joe Biden that would be empty and socialist.

Savannah Morning News - August 3 - Dick Berkowitz

Troubled by elected officials' shortcomings

What is going on in America borders on insanity and demonstrates the fragility of our republic. For anyone who relishes what it means to be an American, the past few months have been a rude awakening for those who have advocated progressive policies and embraced political correctness.

Elected Democrats, who are in control of major cities, have failed to carry out their oaths of office. They have allowed their cities to be taken over by thugs, anarchists and rioters.

Threatened by looting and vandalism, these public officials caved and their cities will never be the same. If their behavior becomes the norm, rest assured, we are just experiencing the beginning of what could be the end of America's experiment.

There is much I find abhorrent about Donald Trump and, perhaps, what is happening in America's streets reflects this. But what is even worse is that Trump hatred has been allowed to mask the greater threat posed by the potential election of Joe Biden. Yes, voters can choose to overlook his pathetic voting record, his self-enrichment at the public trough, his law-bending endeavors on behalf of his son, his connection to the overthrow of Trump's election and his racial hypocrisy. However, there is always a price to pay for any decisions or omission.

Not all choices are perfumed. Sometimes the option is simply the lesser of evils. As for myself, I want America to return to its roots and be the nation I remember growing up in and which undertook changes in order to become "a more perfect union."

I do not believe that is too much to ask or to hope for.

Savannah Morning News- June 5 - Dick Miller

This must stop!

The riots across the country have nothing to do with the terrible murder in Minneapolis. People are murdered every day in Chicago, and no one riots.

These riots are an attempt to overthrow our government. Reportedly, they are organized by Antifa. President Trump was right to name them a terrorist organization, and our Justice Department should jail their leaders. And throw away the key.

Any organizer of a riot should be immediately arrested, as well as participants. Haul them away in school buses, handcuffed and book 'em.

These people are not just protesting. They are not playing around. It is time to take our politically correct kid gloves off and fight fire with fire. They have actually encroached on the grounds of our White House. Those folks should not see daylight for a long time!

It would be nice to see Fox News reporting on the virus afflicting us once again. Speaker Pelosi won't let our Representatives convene, so, no news there.

Savannah Morning News - April 29 - Dick Miller

The U.S. Congress is Dysfunctional

In the past, unity was achieved by compromise. Witness Ronald Reagan and Tip O'Neill sitting down with a Scotch and reaching agreement on a major issue.

Not so today. It is not negotiation but trading. And it is expensive.

An example – the Covid Stimulus bill. Originally structured with items necessary to buffer our economy from the coming abrupt shut-down, including the Paycheck Protection Plan, Corporate fiscal help and fiscal stabilization measures, it's cost was \$900 billion. A lot – but wait.

Speaker Pelosi jetted in from California, from a street party in Chinatown and demanded more liberal goodies. A vital bill was delayed by over a week, and the \$900 Billion became \$2.2 TRILLION.

Trade-off. Yup, the normally fairly logical Conservatives got what they felt they needed to save our economy, but the radical left got lots to help move us to Socialism. \$25 million for the Lincoln Center (who since laid off their staff); \$300 million for Performing Arts; \$25 million for Congressional expenses; incredible levels and timing for unemployment benefits – which will undoubtedly slow any recovery since an individual can make more by NOT working in many cases.

The normally rational Conservatives face two parties across the table. The left-side of the aisle, and the Media arm of the Democratic Party, commonly known as Main Stream Media.

Most of the truly bad actors have been in place for a long time. And, undoubtedly have enough pictures or sound recordings to ensure their safety from action by their peers.

We, the American people must step up and say: "Stop picking our pockets, and get out of here."

First Ever Membership Survey

In strategic planning for the future, SIRC undertook a first ever Membership Survey earlier this year. The 20% response rate was encouragingly high. A number of respondents even agreed to participate in future focus groups to get us feedback before launching some new programs. What we are encouraging now is further insights from members who regularly read our Magazine. Send an email to the editor: mawalters@me.com.

One new program being considered is *Ladies on the Right*, a new affiliate (similar to *Skidaway Professional Republicans* started last year) that can tap into enthusiasm from a whole segment that deserves its own organizational structure. A partial role model is the *Savannah Area Republican Women* in the past - who had many speakers programs and who helped to recruit needed election poll workers in Chatham County.

Below are the major initial insights from our survey, followed by a tally of answers to our questions.

Member Profile

The responses may not be representative of our whole membership (as only about 20% responded). Yet it is clear that we need to do some aggressive recruiting to bring in the next generation of Republicans.

True Perspectives Seminars

We are doing a lot of things right; many attend, and we don't need to have more than about five a year. However, there is a desire for more national topics. This creates a quandary, as bringing in national speakers can be expensive. However, there are likely many experts in this community or nearby Military bases that could lead discussions on those topics such as: Education, Social Security, Taxes, National Debt, National Security, China, Gun Controls.

Presidents Day Dinners

The good news is that most members (86%) are not deterred by higher costs, if we continue to get quality speakers. One suggestion was Nikki Haley (a possible future GOP presidential candidate). She is supposedly working on another book. When published, that may lower her speaking fee, as she will need to promote it regionally.

Other Meetings

For the Fall, could go back to Beer and Brats format, but keep speeches to two or three minutes, and hold down costs. Maybe even subsidize it, as we now do for the Summer Gala, which was very popular, and good as a recruiting tool.

Member Suggestions on Improvement

Recruit members better; get younger ones and perhaps have a Women's affiliate. (That has been done.) No problem if off-islanders join, as Savannah Area Republican Women has lost some of its steam.

Younger members don't have a problem with remote meeting format, and could have some incentives on joining (with perhaps lower dues, and free meeting attendance, even though not a Sustaining Member).

Magazine

We could add some things, like Socialism vs Capitalism, and more info on candidates, especially if there is no True Perspectives Forum for them. The suggestion to publish SIRC finances does not have to be in the magazine, but could be emailed, and should be done once a year, as is the custom in other organizations. Where do the dues go? (And something short of an audit, such as a financial review, needs to be done periodically by someone not on the board.)

Finances and Donations

In addition to an annual report, possibly publish to our members the rules on election donations and suggestions on the biggest needs. And even the possible addresses and websites.

We, as Board members need to know that as well. For example, how does the alleged \$25,000 cap on annual donations apply? Is that the total of individual donations, before we have to register somewhere? How does a donation to a PAC or a GOP Party apply? What PACs are the most effective?

Seminar Topics

No Need to Change	More National	More Local/State
71%	20%	4%

Five Seminars per Year?

About Right	Like More	Like Less
90%	2%	2%

Seminars per Year Attended

0	1	2	3 or more
6%	16%	29%	53%

Willing to Participate in a Focus Group?

Yes	No	Maybe
29%	27%	31%

How Long Have you Been a Member of SIRC?

< 3 Yrs	3-9 Yrs	10-19 Yrs	>20Yrs
19%	19%	33%	29%

A. Suggestions for improving SIRC

1. Need to raise the amounts we can give candidates and come up with mechanism to have Club act as a conduit using members checks to develop clout we need.
2. Keep the guest speaker program going, as it has many benefits for all concerned
3. President's Day Dinner is very important; key is speaker; people will pay \$300 for excellent speakers. This year and past years have been very good; but each year, keep getting better is most important.
4. Keep getting Top PDD speakers

Improvement Suggestions (Continued)

5. Allow member input
6. Advertise speakers on electronic signs at Landings exits.
7. Find ways to attract more younger members. Ask our younger members to actively use social media and also find out what they think is needed to make this happen.
8. Have a new section for women to socialize and discuss issues; big untapped potential
9. Summer Appreciation Gala - can it be held in early June or early Sept?
10. Member introductions
11. Expand beyond Skidaway Island; do something in Savannah.
12. Improve recruiting
13. Names and phone numbers of our elected representatives, local, state and federal

Hard to Implement

14. Get the elected Republicans to have some backbone and get something done.
15. As a member for more than 20 years, in recent years, it's become an organization of competing personalities and agendas.
16. Get better organized
17. Great Organization - no suggestions

B. Fall Rally

1. Loved Beer and Brats format.
2. Liked the past Beer and Brats format.
3. The Brats & Beer theme was highly successful, with short speeches.
4. Give each candidate ten minutes; ask them to stay to handle questions in small groups
5. It is working; do not change it
6. Allow each candidate to introduce themselves, but limit each to three minutes
7. Allow candidates to speak (two minutes max)
8. Each give a short five min. and then meet on that question one on one
9. Time for more questions/answers
10. Less formal, maybe in the open?
11. Town Hall format may be interesting.
12. Eliminate fall event, incorporate opportunity to meet candidates at another event or TP only.
13. Tell people to mingle: don't let speakers talk in corner.
14. Short speeches.
15. I like the Seminars better!

C. Summer GALA

1. Ask current members for suggestions about who else to invite
2. Hold it in late September before Election
3. Move it from Summer for those that are away.

D. Recruiting New Members

1. Have a new section for women to socialize and discuss issues; big untapped potential.
2. Meetings geared to the younger population.
3. How to join using internet
4. Have one free Meeting.
5. Have an informative event advertised and open to non-members
6. Personal contacts
7. Current members to provide a list of potential members and target those frequently
8. Just joined after hearing about it thru my hairdresser Debbie Mathis .
9. Have members bring a guest; i.e..use the membership for new members
10. Door to door campaign
11. Put on an island-wide campaign with a tube stuffing of information and application form.
12. Mailing to new residents.
13. Top notch speakers are powerful drawing cards.
14. Auction Items at events. A draw and a way to raise money or just have door prizes.
15. Short ads listing benefits of membership
16. Advertise in publication read by our residents
17. Utilize the TWATL for advertising and free articles to promote
18. Periodic announcement in the TWATL/Skinnie of events sponsored by SIRC.
19. Keep advertising in the TWATL
20. Advertise more
21. More publicity.

E Other Membership Expansion Ideas

1. Probably only way is to promote off island; can you is a huge philosophical issue.
2. Had dinner the other night and told folks I was attending the event with Rep. Collins at SIRC Presidents Day Social. They were envious and did not know about this event.
3. Our President Trump is the best salesman we have. Let's keep him!
4. Beat the Dems in November.

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F. Magazine

1. More info on candidates.
2. Know Club does not endorse in primary, but think at times we should.
3. Editorials from Members
4. Bio on all Republican Candidates
5. More information about politicians gaming the system.
6. Finances of SIRC
7. The Case Against Socialism!
8. Historic Perspective of Socialism.
9. Short update on "Hot Issues" covered in Media that are not so "hot" anymore. E.g., Illegal aliens crossing the border; pertinent judicial appointments, but always short and fact oriented.

Likes:

- It is a good quick read
- The magazine is FANTASTIC!
- I appreciate the SIRC Magazine.
- I like your choice with the expert's writings.

Dislikes:

- Make Magazine more Net/Reader Friendly
- Question: does anyone actually read them?
- Articles sometimes are on out-of-date issues or too late to be important.
- Discontinue it and go web only.

G. Presidents Day Dinner

- Future thought - Nikki Haley
- Food at the dinner is not very good
- Dinners are getting very skimpy; last year's speaker (at least the one) was vulgar for a mixed audience.

H. True Perspectives Seminar Topics**Local:**

- Safety in Savannah - Get Police Chief;
- Hadley the County PD chief
- Meg Heap;
- Chatham County Executives to Discuss & Take Questions
- Awareness of Non-Profits that serve children in area;
- Community Projects – eg, expansion of Savannah Convention Center
- Projection and details of cost and fees: to live here next three years, five years, and ten.

State:

- Governor Kemp,
- Georgia's U.S. Senators
- Greater exposure to State level politics outside our local politicians
- Exposure to legislators (like Butch Miller) outside of Savannah

- Mixture of both local, state and national issues
- Local and state

Education:

- Higher Education/ costs; how to lower them
- Quality of Education in GA and U.S. compared to the Rest of the World
- Education - Stop Common Core
- How to reverse socialist influence and control on public education

Elections:

- Election Insights
- Information - Candidates and Subjects
- More election info,
- National election year, more candidates and/or their surrogates..
- National during 2020 only

National

- Congress
- Term Limits - Pro & Con
- Term Limits...it's the way we'll clean up the mess in D.C.
- Republican National Committee member
- National Defense
- National Security topics
- Military Funding priority,
- Trade deals.
- Immigration Controls & Enforcement
- Illegal Immigration
- Republican tax changes,
- National debt
- Impeachment fiasco
- Anti-Semitism
- Capitalism vs Socialism
- Gun control
- Late term abortions
- UN funding
- Single Party Payer or Socialistic Takeover of our Medical System
- The great political divide and how it gets resolved without destroying the country!
- How do we help re-elect Donald Trump?
- During Q&A remind members to just ask question - not sermonette or their opinions

Other:

- Dig deeper into issues
- Some not necessarily politically related topics, presented by members
- More Board Members participate at seminars; particularly at check-in.



Adapting Other Healthcare Systems for the U.S.

The world's three best healthcare systems are touted as in Germany, Switzerland and Singapore. They spend far less than our 18% of GDP (12%:Germany, Switzerland; 5%: Singapore). They mandate basic health insurance, but offer private plans for those who want more coverage.

They allow choosing from numerous competing basic plan insurers which are mandated to be non-profit. Their plans cover pre-existing conditions (PECs) and give subsidies to poorer citizens to buy insurance.

How do they do this? First, they have a federal law requiring purchase of a basic policy, so those showing up at an emergency room are sure to have some coverage. And they force American drug companies to discount their drugs, or don't sell into those markets. Most doctors are salaried and earn half of what American doctors make. They also heavily subsidize medical schools, so starting physicians don't have a big debt to repay when starting out.

Singapore mandates only a high-deductible policy, plus tax-advantaged health savings accounts (HSAs) are required for workers. This gives insureds an incentive to make smart economic choices on medical care, as they own those bank accounts. And medical providers must have transparent pricing, with no special deals based on who the insurance company is.

Further, no insurer can turn down an applicant. So, presumably there is a government back-end reinsurance system to protect against insolvency if an insurer gets too many costly PECs to cover.

Other systems worldwide fall short of these three because they are either: single payer (no competition) or socialized medicine (federal government inefficiency and bureaucracy). In those systems, with too much government control, there are long waits for service and/or service is sub-par.

Adapting to the U.S.

One overwhelming constraint to the U.S. adopting those systems is our Constitution limits federal power, reserving most of society's problems for the states and the people to solve. Article I Section 8 lists the enumerated federal powers (e.g., national defense, currency, interstate commerce protection, taxing for the general welfare). Thus a national health insurance system is constitutionally off limits, even if well-designed.

The 2012 Supreme Court case on the Affordable Care Act (ACA) banned mandatory insurance purchase. A tax was allowed for the young to opt out of subsidizing the old. Not adjudicated was whether a federal law could specify coverages in every insurance policy. A SCOTUS ruling on that feature would also ban it.

Auto Insurance as a Model

States can mandate purchase and standard coverage, and they generally do with auto liability insurance. Nearly every state has an assigned risk plan for auto insurance, requiring purchase of a basic policy, subsidized by the voluntary market, and state regulated on rates.

Auto insurance is thriving, often with 50 or more insurers per state competing on price and service. Competition keeps prices low and service high. Total profit margins for auto insurance nationally have been below 4% for decades. However, if the government mandated that auto insurers operate at no profit, few insurers would be left.

Assigned risk subsidies work (e.g., 20% off indicated prices) because only 5%-10% of car owners in each state can't readily get coverage. The cost of building back that net 1% to 2% subsidy falls evenly on all insurers, so none is disadvantaged competitively. Further, the voluntary customers don't object to a minimal surcharge because it effectively solves the availability problem for others.

Entitlement Underfunding Dwarfs National Debt

One impediment to adopting new healthcare programs is our national balance sheet, Federal entitlement programs are bankrupting America. Social Security is underfunded by \$30 trillion present value, compared to total GDP of only \$21 trillion. And the \$30 trillion is not earning interest, just a promissory note to credit future retirees with a low rate of interest.

This is unsustainable. Cuts in Social Security must be made in the near future if no significant changes are made. There actually are workable solutions to Social Security's problems. When faced with a similar crisis in the 1980s, Chile offered workers a choice: stay with a defined benefit plan backed by low yield government bonds, or put the 10% mandated wage deduction into a modern defined contribution 401(k)-style tax-deferred fund. More than 90% of Chile's workers opted for the latter. They then owned their retirement money, could invest it how they wanted, and could leave it to their heirs.

Would a Chile-style system work here? Many Americans would opt for it to take advantage of the 10% long-run average stock market return. (That 10% is remarkably consistent for some 70 30-year periods starting in the 1920s.) Compare that to 2.8% average inflation, and 10-year Treasury notes yielding under 4.5% interest on average.

U.S. national debt is now more than \$26 trillion, which limits borrowing more to pay for Social Security's promises, much less to pay for "Medicare for All." Medicare and Medicaid seemed like workable programs when started in the 1960s. At that time, they commanded only 8% of federal spending. Now they comprise 33% of all federal spending, with states spending another 16% of their budgets on Medicaid commitments.

Without reforms, the underfunding of Medicare alone is more than \$40 trillion! Medicaid is paid nationally (and by state) out of general tax revenues. There is not even a pretense of being funded — such as a tax on payroll that allegedly covers Social Security and Medicare.

Further, Medicare's single-payer system is very inefficient; 10% of its payments are likely due to fraud. So, the overall cost of U.S. healthcare at 18% of GDP is partially the result of mismanaged and poorly designed government programs of Medicare and Medicaid. Fixing those will be even more difficult than reforming Social Security.

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U.S. Tort Costs Also a Problem

Our tort system is very different from the rest of the world, costing annually an estimated extra 1% of GDP compared to other industrialized countries. This extra \$200 billion a year is paid supposedly to “recompense the victim and punish the wrongdoer.” When only 30% of liability insurance premiums pays for the victim’s economic loss, it is time to rethink the Puritan ethic that underlies the whole system. In fact, the very existence of liability insurance belies the whole premise of “punish the wrongdoer.”

Liability defenses also have eroded from contributory to comparative to now joint-and-several liability, where one party may be only 1% at fault but has to pay the whole amount of damages as the perceived deep pocket. Add to that a multitude of class action cases, where the amounts plaintiff attorneys get are orders of magnitude greater than any injured party receives.

This costly U.S. tort system has been estimated to inflate all U.S. medical costs by 10%. Doctors routinely practice defensive medicine, with monies spent, not for patient improvement, but to protect themselves from potential negligence lawsuits. If third-party insurers are paying the bill—and the amount for the procedure isn’t even known—who really cares if the doctor runs a few extra tests?

So overall tort reform is a long-term goal but must be left to individual states to implement. Maybe adopting some European features like “Loser Pays” could save some of the \$200 billion hit to our economy each year.

For medical tort reform, look no further than California (of all places). In 1975, California enacted the Medical Injury Compensation Reform Act (MICRA), limiting non-economic loss in medical malpractice cases to \$250,000, with caps on attorney fees. And there was no inflation indexing on the amounts. The result actually halved medical malpractice liability premiums per capita adjusted for inflation over 25 years. In contrast, Florida premiums (with no tort reform) increased almost 300%!

Simply adopting meaningful Health Savings Accounts and transparent pricing could help. A doctor’s suggestion for a costly MRI or another X-ray could be rejected if the patient doesn’t think depleting his savings account is worth it. The doctor gets credit for suggesting it and is thus immune from liability, but the money is not wastefully spent by a patient conserving healthcare dollars for better results. No more “what do you care, you’re not paying for it” attitude running up the cost of annual health insurance.

Americans Subsidize the World’s Drug Costs

When other countries price control the cost of drugs imported from the United States, American citizens wind up paying most of the usual billion dollar cost of the research to create innovative drugs. There is no easy fix for this, without the U.S. government countering with price or delivery controls, which are anathema to our historic free-market principles.

Controlling doctor pay is similarly unwise, as evidenced by physicians bailing out of servicing Medicare and Medicaid patients. Salary-controls also would make the medical field less desirable for the best and the brightest.

Pharmaceutical price controls ultimately inhibit private sector innovation in medicine. While our current health care systems are costly and not the most efficient, our healthcare overall is still regarded as the best and most innovative. Other countries benefit when new procedures invented here become more commonplace, less costly, and get exported elsewhere.

So, the goal is to retain what works well here, but to adopt changes that can improve availability and affordability of healthcare for most Americans. And to fulfill what the public liked about some of ACA’s promises: namely guaranteed access to basic insurance and subsidized coverage for costly pre-existing conditions.

Fix ACA or Build New Health Insurance System?

Do we need a new system or can ACA be fixed? Many believe ACA was never intended to last, but would need to be replaced with single-payer. Insurers got subsidies to join the state exchanges, but the money ran out. Most insurers did opt out when the real cost increases became obvious from major expanded coverages like PECs and unlimited lifetime benefits designed for popular appeal.

ACA never dealt with the unequal tax treatment between employer and individual policies. ACA’s architects likely hoped insurers would become third party administrators (TPAs). By getting 3% of premiums for just processing policies and claims, they’d have no stake in the program’s losses. Yet schemes like that in the past have led to overpayment of claims with little protection against fraud—more payouts in claims, more profit for TPAs.

As further proof ACA was designed as a stopgap for single payer, Democrats are now unabashedly pushing Medicare for All, with no proposals to try to fix ACA.

A Proposal for Universal Healthcare in the U.S.

To fix the U.S. healthcare system, don’t resort to single-payer or socialized medicine, which are not even popular in other countries. Instead, adapt the successful features of other countries’ universal healthcare programs, but reflect some unique American conditions:

1. Guarantee access to basic healthcare insurance.
2. Design basic coverage that is relatively low cost, by having a large deductible.
3. Utilize Health Savings Accounts to pay for more routine medical procedures, until the deductible is reached, with unused funds applicable as a retirement IRA.
4. Offer guaranteed coverage for PECs that are subsidized with a means test.
5. Jointly fund the PEC subsidy pool, federally and by state, with block grants from federal tax revenue; e.g., grant back to the states 1%-2% of the federal taxes that come from the states.
6. Keep track of the true actuarial cost of individual PECs, so that mitigating procedures are developed in the future to combat the PEC, and so that the public can meaningfully vote on the total amount of subsidy they want their government to provide.

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7. Fix tax laws so individual policies can compete with employer coverage. Individual policies have a huge advantage of being portable so insureds won't lose coverage when switching jobs or temporarily out of a job.
8. Encourage low-cost guaranteed renewable policies in advance of a PEC being discovered.
9. Allow profits for insurers, but monitor profitability and regulate the rates by state to ensure no excessive profits.
10. Encourage competition, as a thriving market ensures better service and lower rates.
11. Give states the choice to mandate coverage, as they do for auto insurance, or offer other options, as long as they guarantee access to an affordable policy.

Obstacles to Overcome

Unlike European governments that can mandate solutions, our federal government is limited on what it can require health insurance to cover or what states must do. On the other hand, any state could implement most of the above features cited, without federal approval.

Giving meaningful PEC subsidies will need joint federal and state effort. The U.S. Congress would need to give sufficient block grants back to states with a favorable insurance system of guaranteed basic coverage.

Leveling the tax burden between employer and individual health policies needs federal tax reform. Maybe even limit workplace deductibility to the cost of a basic catastrophe plan, instead of a generous "Cadillac" plan? For individual policyholders who don't file itemized deductions in tax returns, give them a higher standard deduction.

Implementing Universal Healthcare

How can we move toward universal healthcare? Here are the steps, in preferred order:

- **Tax Reform** to allow individual health insurance policies to compete without a significant tax disadvantage versus employer policies.
- **Meaningful Grants by Congress** to states with the above desired features. Take 1%-2% of federal taxes that state citizens pay and block grant back to that state to provide PEC subsidies in addition to what the state will contribute.
- **Supplemental PEC Funds by States** that add 20% to 30% to what Congress grants. For ACA's new Medicaid offers, states only had to pay 10% of the added costs to get Medicaid to those up to 38% over the poverty rate annual income. For regular Medicaid, states pay from 25% to 50% of the costs, based on per capita income. A case could also be made that states might use existing Medicaid grants to allocate to the new PEC subsidy pools, because paying for full PEC coverage could cause a family to fall into poverty.
- **Assigned Risk Plans for Health Insurance** based on how state auto insurance assigned risk plans work. Basic policy could even cover some lower cost PECs, e.g., arthritis, asthma, hypertension, migraines, ulcers. It helps if employer-based insurers also participated.
- **State PEC Subsidy System** that gives PEC subsidies that are means-tested. Initially, subsidy eligibility

might start at families earning below three times the defined poverty level income, and subsidy amounts might begin after a deductible of say 5% of annual income.

- **Actuarial Pricing of PEC Coverage** to estimate the expected cost of PECs against which subsidies can be applied. The state-established statistical plan and reporting system would allow better estimates to be made. The state PEC excess pool established should also have a Market Assistance Plan to find private insurance (e.g., facultative reinsurers or excess & surplus lines insurers) who bid to take coverage from the PEC pool.
- **Covering PEC Pool Losses** to prevent a drain on the state treasury. Usual methods include raising rates (recognizing initial PEC pricing with limited data can be tenuous).

In the future, new specialty insurers may emerge, e.g., diabetes policies with discounts for risk management, ultimately insuring most of those applying to a given PEC pool. Recall that insureds pay the full premium, with only some getting a means-tested subsidy. Wealthier insureds will pay the full actuarially indicated rate, as the PEC Subsidy fund is not unlimited.

Advantages of State Implementation

Aside from the federal government not being allowed to mandate a single solution, there are advantages of states doing it, with encouragement from the federal government. Some states may innovate with greater success than others, exporting the best features to the less successful programs and avoid the failures. For example, Vermont actually enacted a single-payer plan, but it was never implemented because the state soon realized it was way too costly.

Some may try to mandate the purchase of insurance, as ACA tried to but failed. Massachusetts actually has a variation of ACA which does mandate coverage and overcharges young people in an attempt to subsidize older citizens. But it has failed in its two main objectives (as did ACA): universal coverage and lower costs.

Absent a purchase mandate, states should offer subsidized health insurance and PEC coverage to all. Banks might then require young credit card holders to get basic coverage, in case of a serious accident. Health insurance for a young person actuarially costs a fraction of what a 50-year-old needs to pay.

In any state program likely to last, it is crucial not to violate actuarial principles with overpricing to try to subsidize others. Don't misprice coverage deliberately to accomplish some social goals.

In any event, let the U.S. Constitution work and have states decide what's best for their citizens through their duly elected state representatives.



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Skidaway Island Republican Club
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