

9:06 am Wednesday 12/17/25

From the studio of WHIS radio station, live with Craig Hammond.

“Hello and good morning to all Radio Active “RAD” members.”

According to FOX News yesterday, President Trump wants a reduction in diesel fuel costs by the elimination of the federal excise tax on diesel fuel. In my proposal, I feel this 6.75% Federal excise tax which is now included in the cost of diesel fuel being eliminated can be accomplished. We could then achieve a probable 6.75% reduction in the cost of all goods sold. Along with the possibilities of a U.S.A. debt elimination, my proposal and ideas would also help grow the economy by 25% by the end of 2036.



U.S. DEBT REDUCTION POSSIBILITIES

by

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FOREWORD

I have been thinking about all these ideas for a year and a half. Because I am legally blind, I was not sure if I could get my ideas down on paper. However, on December 1, 2025, I found myself realizing that I had to try. With the help of a marker and legal pad and my faith in God that He would help me complete putting into words what has been in my heart and mind I began. I had to use the gift of accounting knowledge and being able to calculate in my head that God has given me to present a proposal to create fair taxation for all Americans. I had to help “Make America Great Again” by preparing an idea to protect our Social Security and Medicare Systems as well as reducing the U.S. Debt starting by April 1, 2026.

I feel that if this proposal is adopted, all working Americans and their families will be more successful and financially stronger. Our country needs to be the most powerful and financially strong in the world.

So, let’s “Make America Great Again”.

It is also the desire of both my wife and me to express our appreciation here to our friends for their encouragement to me in this endeavor.

✍ Ron Linkous, Accountant

Ron Linkous

DEDICATION

To the Lord and my beloved wife, constant companion and inspiration for nearly forty-nine years, I am exceedingly proud for what they have contributed toward making my life a full and rich one. Through the mountain tops and valleys, the good times and bad times, in sickness and in health, this document I respectfully dedicate.

U.S. DEBT REDUCTION POSSIBILITIES

National Debt = 36.67 trillion

To pay off existing municipal bonds a 4.8% interest rate would be equal to approximately \$89 billion dollars per month.

1. If you calculate the National Debt times 4.8% for 40 years (or 480 months) = \$80,062,833.33 billion dollars per month.
 $36,670,000,000.00 \text{ trillion} + \text{interest of } 1,760,160,000.00 =$
 $38,430,160,000.00 \backslash 480 \text{ mos.} = 960,753,999.96 \text{ billion dollars per year.}$ Attached is a yearly payment schedule.

2. If you calculate the National Debt times 4.8% for 36 years (or 432 months) = \$88,958,703.70 billion dollars per month.
 $36,670,000,000.00 \text{ trillion} + \text{interest of } 1,760,160,000.00 =$
 $38,430,160,000.00 \backslash 432 \text{ mos.} = 1,067,504,444.44 \text{ billion dollars per year.}$ Attached is a yearly payment schedule.

3. If you calculate the National Debt times 4.8% for 32.5 years (or 390 months) = \$98,538,871.79 billion dollars per month.
 $36,670,000,000.00 \text{ trillion} + \text{interest of } 1,760,160,000.00 =$
 $38,430,160,000.00 \backslash 390 \text{ mos.} = 1,182,466,461.54 \text{ billion dollars per year.}$ Attached is a yearly payment schedule.

Affordable Care Act and Medicare Part B

A proposal for all participants of the Affordable Care Act and Medicare Part B be charged the same amount beginning 04/01/26.

That amount should be \$210.00 a month. Then the amount would be reset the first time effective 01/01/29 with a recalculation every four (4) years. The Affordable Care Act amount would always be the same amount as the Medicare Part B premium.

President Trump has presented a proposal of \$125.00 per month be put in a Health Savings Account (HSA) Therefore, his proposal could probably be the best option for the Affordable Care Act participants.

Income Tax rates

Current three (3) income tax rate brackets are:

10% on the first 250K

12% on 250K – 400K

15% on 400K & over

I am proposing with a reduction that the Income tax brackets would be as follows:

8% on the first 100K Bracket 1

9% on 100K – 250K Bracket 2

11.4% on 250K – 400K Bracket 3

13.5% on 400k – 1M Bracket 4

14.4% on all above 1M Bracket 5

The current FICA tax for a married couple with income up to 250K is at the rate of 7.65% (6.2% SS & 1.45 Medicare) on the first \$250K and the Federal Income Tax is at the rate of 10%.

In my proposal, the FICA tax would be:

8% on the first 100K

8% on 100K – 200K

8% on 200K – 250K

0% on all above 250K (8% would be paid on the first 250K)

This would put more money into all working Americans bank accounts. The amounts would be 6% SS & 2% Medicare.

Here's a breakdown of total taxes (federal income tax and FICA tax combined) by brackets:

Bracket 1 = FIT 8%

FICA 8% TOTAL = 16% tax 84% income

Bracket 2 = FIT 9%

FICA 8% TOTAL = 17% tax 83% income

Bracket 3 = FIT 11.4%

*FICA 5% TOTAL= 16.4% tax 83.6% income

* 8% on first 250,000 = $250,000 \times 8\% = 20,000$

$20,000/400,000 = 5\%$

Bracket 4 = FIT 13.5%

*FICA 2% TOTAL = 15.5% tax 84.5% income

* 8% on first 250,000 = $250,000 \times 8\% = 20,000$

$20,000/1,000,000 = 2\%$

Bracket 5 = FIT 14.4%

*FICA 2% TOTAL = 16.4% tax 83.6% income

* 8% on first 250,000 = $250,000 \times 8\% = 20,000$

$20,000/1,000,000 = 2\%$

Another alternative would be to have a combined total of 16.4% of FIT and FICA taxes after standard deductions all above Bracket 2 (\$250,000).

This idea comes from the Commonwealth of Virginia having a 5.75% tax rate after deducting the standard deduction.

National Retails Sales Tax

With the 5% National Retail Sales Tax (NRST) let me list an example of a breakeven point from the current income versus my proposed taxes.

A married couple with a taxable income of \$100,000. Here is a comparison:

Current:

FIT on \$100,000 = \$10,000

This represents a \$2000 gain.

Proposed:

FIT on \$100,000 = \$8,000

If this couple spends \$40,000 on retail sales the NRST would be \$2000.

This is the breakeven point.

The goal is to grow the economy by 25% by the end of 2036. Also, to have a 2.5% annual inflation rate by the end of 2036. Hopefully the banks would be more competitive against the federal government on mortgage rates, vehicle loan rates and personal loans.

Federal Entitlements

According to the news there is a federal entitlement short fall of one trillion dollars a year. A proposed National Retail Sales tax of 5% would cover the shortfall of a 20 trillion-dollar retail sales economy.

The one trillion-dollar gained would be used to offset the 36.67 trillion-dollar national debt.

There could be six exceptions to the 5% national sales tax application idea.

1. The 5% National Retail Sales Tax would not apply to purchase of all farm-related items. Farm, land, buildings and equipment, improvements, rentals, supplies, and gasoline/diesel fuel for farm equipment.
2. The 5% National Retail Sales Tax shall not apply to utilities, natural gas, propane and heating oil.
3. We should drop the 24.4 cents per gal. of federal excise tax on diesel fuel.
4. The Social Security tax rate should be 6%.
5. A ROTH IRA should be tax free.
6. A conservative annuity has a 5.05% yield. With the proposed 6% SS tax less a .3% management fee would equal 5.7% investment in the annuity compounded monthly.
7. With the 8% FICA tax on the first 100K an \$8000 credit would be applicable to: Self-employment, Partnerships,

Personal Limited Liability Corporations (PLLC), and Subchapter S Share Holders.

Merging of Social Security Annuity Systems and Upgraded Medicare

According to FOX News, the Social Security System has been predicted to be bankrupt by the year 2033.

The current SS annuity system is at the rate is 6.2%. If this proposal is adopted, then the current system and the proposed 6% tax free annuity should be merged by the end of year 2040.

Also, the Medicare System has been predicted to go bankrupt by the year 2030. With my proposal and the discontinuation of COLA allowances on both Social Security and Medicare this should stop inflation in these two systems.

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 36,670,000,000.000	Debt		\$ 38,430,160,000.00	divided by	
\$ 0.048	Int. rate		432	mos in 36 years	
\$ 1,760,160,000.000	Amt. to add to debt		\$ 88,958,703.70	per month	
			\$ 88,958,703.70	Amt. per month	
				Multiply by mos. 12 in a year	
\$ 38,430,160,000.000		1	\$ 1,067,504,444.44	Amount per year	
\$ 37,362,655,555.556		2			
\$ 36,295,151,111.111		3			
\$ 35,227,646,666.667		4			
\$ 34,160,142,222.222		5			
\$ 33,092,637,777.778		6			
\$ 32,025,133,333.333		7			
\$ 30,957,628,888.889		8			
\$ 29,890,124,444.445		9			
\$ 28,822,620,000.000		10			
\$ 27,755,115,555.556		11			
\$ 26,687,611,111.111		12			
\$ 25,620,106,666.667		13			
\$ 24,552,602,222.222		14			
\$ 23,485,097,777.778		15			
\$ 22,417,593,333.333		16			
\$ 21,350,088,888.889		17			
\$ 20,282,584,444.445		18			
\$ 19,215,080,000.000		19			
\$ 18,147,575,555.556		20			
\$ 17,080,071,111.111		21			
\$ 16,012,566,666.667		22			
\$ 14,945,062,222.222		23			
\$ 13,877,557,777.778		24			

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 12,810,053,333.333		25			
\$ 11,742,548,888.889		26			
\$ 10,675,044,444.445		27			
\$ 9,607,540,000.000		28			
\$ 8,540,035,555.556		29			
\$ 7,472,531,111.111		30			
\$ 6,405,026,666.667		31			
\$ 5,337,522,222.222		32			
\$ 4,270,017,777.778		33			
\$ 3,202,513,333.333		34			
\$ 2,135,008,888.889		35			
\$ 1,067,504,444.444		36			

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 36,670,000,000.000	Debt		\$ 38,430,160,000.00	divided by	
\$ 0.048	Int. rate		390	mos in 32.5 years	
\$ 1,760,160,000.000	Amt. to add to debt		\$ 98,538,871.79	per month	
			\$ 98,538,871.79	Amt. per month	
				Multiply by mos. 12 in a year	
\$ 38,430,160,000.000		1	\$ 1,182,466,461.54	Amount per year	
\$ 37,247,693,538.462		2			
\$ 36,065,227,076.923		3			
\$ 34,882,760,615.385		4			
\$ 33,700,294,153.846		5			
\$ 32,517,827,692.308		6			
\$ 31,335,361,230.769		7			
\$ 30,152,894,769.231		8			
\$ 28,970,428,307.692		9			
\$ 27,787,961,846.154		10			
\$ 26,605,495,384.615		11			
\$ 25,423,028,923.077		12			
\$ 24,240,562,461.539		13			
\$ 23,058,096,000.000		14			
\$ 21,875,629,538.462		15			
\$ 20,693,163,076.923		16			
\$ 19,510,696,615.385		17			
\$ 18,328,230,153.846		18			
\$ 17,145,763,692.308		19			
\$ 15,963,297,230.769		20			
\$ 14,780,830,769.231		21			
\$ 13,598,364,307.692		22			
\$ 12,415,897,846.154		23			
\$ 11,233,431,384.615		24			

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 10,050,964,923.077		25			
\$ 8,868,498,461.538		26			
\$ 7,686,032,000.000		27			
\$ 6,503,565,538.462		28			
\$ 5,321,099,076.923		29			
\$ 4,138,632,615.385		30			
\$ 2,956,166,153.846		31			
\$ 1,773,699,692.308		32			
\$ 591,233,230.769		32.5			

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 36,670,000,000.000	Debt		\$ 38,430,160,000.00	divided by	
\$ 0.048	Int. rate		480	mos in 40 years	
\$ 1,760,160,000.000	Amt. to add to debt		\$ 80,062,833.33	per month	
			\$ 80,062,833.33	Amt. per month	
				Multiply by mos. 12 in a year	
\$ 38,430,160,000.000		1	\$ 960,753,999.96	Amount per year	
\$ 37,469,406,000.040		2			
\$ 36,508,652,000.080		3			
\$ 35,547,898,000.120		4			
\$ 34,587,144,000.160		5			
\$ 33,626,390,000.200		6			
\$ 32,665,636,000.240		7			
\$ 31,704,882,000.280		8			
\$ 30,744,128,000.320		9			
\$ 29,783,374,000.360		10			
\$ 28,822,620,000.400		11			
\$ 27,861,866,000.440		12			
\$ 26,901,112,000.480		13			
\$ 25,940,358,000.520		14			
\$ 24,979,604,000.560		15			
\$ 24,018,850,000.600		16			
\$ 23,058,096,000.640		17			
\$ 22,097,342,000.680		18			
\$ 21,136,588,000.720		19			
\$ 20,175,834,000.760		20			
\$ 19,215,080,000.800		21			
\$ 18,254,326,000.840		22			
\$ 17,293,572,000.880		23			
\$ 16,332,818,000.920		24			

DEBT & PAYMENTS		YRS.	CALCULATION BREAKDOWN		
\$ 15,372,064,000.960		25			
\$ 14,411,310,001.000		26			
\$ 13,450,556,001.040		27			
\$ 12,489,802,001.080		28			
\$ 11,529,048,001.120		29			
\$ 10,568,294,001.160		30			
\$ 9,607,540,001.200		31			
\$ 8,646,786,001.240		32			
\$ 7,686,032,001.280		33			
\$ 6,725,278,001.320		34			
\$ 5,764,524,001.360		35			
\$ 4,803,770,001.400		36			
\$ 3,843,016,001.440		37			
\$ 2,882,262,001.480		38			
\$ 1,921,508,001.520		39			
\$ 960,754,001.560		40			