

The Great American Sellout of Future Generations

How a Rigged System Is Robbing a Generation and Bankrupting a Nation

Fort Myers, Florida May 12, 2025 ([Issuewire.com](https://www.issuewire.com)) - By Roy Meidinger

As of May 6, 2025, the United States national debt has officially reached \$36.2 trillion, quietly exceeding the statutory ceiling previously approved by Congress. While lawmakers have not formally authorized this breach, the federal government is relying on fund allocations, like inter-fund transfers, off-the-book allocations, and creative accounting to maintain operations. This financial juggling act masks an economic truth with dire implications: the next generation is saddled with a burden it did not create, and may not survive.

The cost of carrying this debt is staggering. Annual interest payments have soared past \$1.2 trillion, making it the second-largest federal expense after Social Security. Yet rather than reigning in spending or enforcing discipline, Congress is preparing to raise the ceiling again, by \$5 trillion, perpetuating a cycle that mortgages America's future to pay for its past.

This fiscal recklessness is just the tip of the iceberg.

A Legacy of Debt, A Future in Chains

Over the past four decades, Baby Boomers, Gen X, and early Millennials have benefited from expansive government spending, tax cuts, and entitlement programs. They enjoyed affordable education, home ownership, and government services—often without paying the full cost. Instead of raising revenue responsibly, policymakers borrowed, passing the cost onto the future.

Today, young Americans inherit not just that debt, but the decaying systems it funded—crumbling infrastructure, unaffordable housing, bloated healthcare, and an educational system struggling to compete internationally.

The Decline No One Dares Name

America's quality of life has been slowly deteriorating. Once ranked among the world's most prosperous and secure nations, the U.S. now hovers between 23rd and 24th place globally in multiple indexes. The symptoms are everywhere, but they have become so normalized that few recognize the scale of the decline:

- - Healthcare remains the most expensive in the world, yet yields poor outcomes in life expectancy and chronic disease.
- The cost of higher education continues to soar while public investment shrinks.
- Over 44 million Americans live in food-insecure households.
- Housing has become unaffordable for the majority of renters and first-time buyers.
- Mental health crises, particularly among the young, are rising rapidly.
- Public transportation and infrastructure lag behind those of most industrialized nations.

Yet the public senses the truth. Most Americans—especially those under 40—believe their children will be worse off financially. That belief is no longer pessimism. It is realism.

Why American Businesses Can't Compete

Unlike peer nations, the U.S. requires businesses to fund healthcare and social insurance programs up front, before they sell a product or turn a profit. Employers must cover insurance premiums, payroll taxes, and regulatory fees not tied to success or output, but simply to employing people.

By contrast, most industrialized nations fund their healthcare systems and social protections through consumption taxes or profit-based contributions, allowing businesses to focus on innovation and competitiveness. This structural difference makes U.S. goods more expensive, undermining global trade competitiveness and fueling massive trade deficits.

This system doesn't support business—it burdens it.

Healthcare: A Corrupt Industry Protected by the IRS

The root of America's spiraling healthcare costs is inefficiency and illegality. As documented in the book *Economic Liberation*, health insurers extract kickbacks from providers who must pay to be included in their networks. These access fees are often disguised as “contractual adjustments,” but their purpose is clear: to buy access to patients. These kickback payments to the insurance company ensure a steady flow of customers to the provider, effectively eliminating competition and enabling providers to charge inflated prices without market restraint.

Insurance companies then manipulate co-payments to steer patients toward preferred providers—those who pay the most. This is especially egregious in managed care programs, where low fixed co-pays were initially mandated to protect patients. These plans are now being quietly replaced by PPOs, which still demand provider payments but allow higher, more variable patient costs.

The most disturbing part is that the Internal Revenue Service refuses to tax these kickbacks, claiming the insurance company is the actual customer. But the Supreme Court has ruled otherwise, confirming that the patient is the true customer and that payor intermediaries do not have legal ownership of healthcare services.

By failing to enforce the law, the IRS has not only protected this corruption but also enabled it to destroy other industries. The artificially inflated cost of healthcare has made U.S. labor uncompetitive, accelerating offshoring and the loss of manufacturing jobs.

A Roadmap Out of Decline

Economic Liberation offers a clear, actionable alternative based on global best practices and grounded in economic justice:

- - End the payroll (FICA) tax, replacing it with taxes on income and corporate profits.
- Adopt a national universal healthcare system that covers everyone, removes kickbacks, and reduces overall costs.
- Enforce existing tax laws by treating forgiven revenue, network access fees, and provider rebates as taxable income.
- Balance the federal budget through tax code enforcement, not service cuts.
- Maintain and protect Social Security benefits while changing how they are funded.

The Clock Is Ticking

This is no longer just a fiscal debate but a generational reckoning. Young Americans are not only

inheriting trillions in debt; they are inheriting the consequences of a political system too afraid or too bought off to act.

But they still have power. They can vote. They can organize. They can demand accountability.

They can say:

No more debt passed without discipline.

No more kickbacks without taxation.

No more burdening businesses before they create.

No more ignoring what works in the rest of the world.

If Americans want a future worth living in, they must fight for it now. Because if the next generation does not rise and act, a nation may not be left to save.

Roy Meidinger is a legal researcher and author of Economic Liberation: How to Reclaim Our Future Through Tax and Healthcare Reform. For further information, please visit the website www.savingtheworld.us, where you will find expert opinions supporting the legality of the facts.

Books are Available on Amazon.com

[ECONOMIC LIBERATION: UNBURDENING AMERICAN BUSINESS FROM FICA AND HEALTHCARE COSTS: J. MEIDINGER, ROY: 9798309343768: Amazon.com: Books](#)

Media Contact

Saving the World

*****@comcast.net

954-790-9407

14893 American Eagle Ct.

Source : Roy J. Meidinger

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