

THE
WATCHDAWG
REPORT

Investing Responsibly

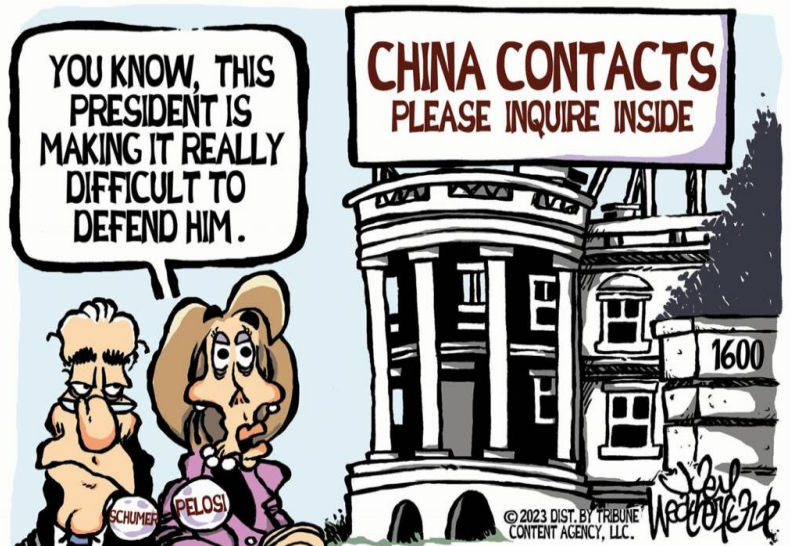
For those of us who get news outside of Mainstream Media, it is very clear that large investment management firms Black Rock, State Street and Vanguard are powerfully supporting global government. They promote the Chinese CCP (Chinese Communist Party) model of government controlled businesses.

I reached out to a local investment expert to learn how responsible Patriots can make sure their investments steer clear of these firms and this agenda.

These companies can promote their agenda in two ways. First, they use your money to directly invest in companies that promote progressive ideas and social justice agendas. Second, they invest in progressive interests using the profits made from managing your trades.

It is more important than ever that you pay attention to how and by whom your savings and pensions are being managed. Financial Planners are legally bound to follow your investment instructions with profound due diligence.

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Local Updates – Camden County

The fact that fixed surveillance cameras exist at locations on the Bagnell strip in Lake Ozark was news to me. A little digging by a good citizen revealed that they were placed back in 2009 via a grant from Homeland Security.

After 9/11, the Homeland Security agency was established, and surveillance was allowed to run amok under the Patriot Act. This action by Congress allowed all manner of large, warrantless, and intrusive surveillance activity across the American landscape. This is of great concern to many Americans who understand the dangers of mass surveillance.

Apparently, the data collected by the cameras in Osage Beach goes directly to Homeland Security, and the feed is also available to local law enforcement. Are you going to speak up against this type of surveillance at local Board of Alderman meetings? Use your voice!

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Wise investors and financial planners spend time together to clarify the criteria that guides investments using various strategies. I hope that most in our area would be happy with a portfolio focused on Conservative views and Christian beliefs. There are also portfolios available based on requests for investments into companies that promote Social Engineering and Woke agendas. There's also the strategy of seeking profit no matter the consequences for future generations. Ask for what you want, and carefully review the recommendations from your financial planner to follow your philosophy.

Typically, people tend to look only at profits when choosing investments and investment strategies. "Sin Stocks" can make you a lot of money...but in these times shouldn't you give deeper thought to supporting positive, faith filled companies who are not promoting globalism and socialism?

Most "green stocks" have not performed well so they are easy to say no to, but many large corporations have set up DEI (Diversity, Equity and Inclusion) offices to monitor and guide employees. For example, we quit drinking Bud Light and going to Target to let them know they are out of touch with our values...but do you still own their stock? Do you own stock in companies that sell them ingredients or products?

The government gives tax breaks to companies that go against our values. How plugged in are you with your political representatives to know when to replace them based on their support of woke companies with your tax dollars? Isn't it the same with your IRA or pension? Shouldn't you know a lot about what good or harm you are doing to your grandchildren? A friend recently told me about a long-time neighbor in Texas who sold the family ranch to a Chinese firm because they paid triple its value. The grandfather wanted to be able to put the money away for his grandchildren. The question he couldn't answer was what type of world was he helping create for those grandchildren as a consequence.

Ask your financial planner for a review of your investment portfolio from the viewpoint of aligning it with your true and deeply held beliefs. I know it's a hassle...but it's for the grandkids. Teach them a more serious and thoughtful approach to investing than showing them by example that making money is always the most important thing.

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In other county news, the County Attorney has drafted the local ordinance based on Senate Bill 190 which caps real estate taxes for residents 62 and older. Below is a Q&A with the Camden County Commissioners about the ordinance. Thank you to the Commissioners for the speedy responses.

Question: Regarding eligibility - Was research done to clarify why the Social Security eligibility criteria was included in the state bill before removing it from the county ordinance? News articles about SB190 say it was meant to help seniors who live off their Social Security benefits. The County ordinance covers a lot more people than the state bill, including many who do not live SS check to SS check.

Ike Skelton: The only “criteria” in the state bill pertaining to SS was: “eligible for SS retirement benefits:”. This language would specifically exclude those seniors who have alternative retirement benefits who do not receive SS retirement, i.e., teachers, railroad works, some federal employees, and others. As Missouri already has a Property Tax Credit program for those low income seniors to receive 100% of their real property taxes as a refund, our research indicated the intent of the law was to provide a benefit for all seniors. Therefore, Camden County’s Ordinance includes all seniors regardless of the source of their retirement benefits.

Question: Budget effects - Was there any type of actuarial review done to determine the amount of revenue reduction (if any) Camden County will incur based on population demographics forecasted over 5 years? 10 years? etc.? What reasoning was applied when thinking about the future county budgets?

Ike Skelton: Budget impacts were not researched in depth. This is not anticipated to be a reduction in revenue, only a slower growth in future revenue. As the statute provides that such a program could be instituted via a Petition filed by county residents, without any consideration to revenue or budget impacts, the County Commission chose to establish this Ordinance prior to any Petition action. This would allow more timely modifications to the Ordinance due to any legislative changes which are anticipated to come this legislative session.

Question: Clarification of calculation - According to the state bill, the cap is based on current assessment compared to the amount of tax paid when the property owner became Social Security eligible. They don't clarify if that's 62 or when the person actually began to receive SS benefits.

Ike Skelton: The “cap” is calculated with the effective date of the bill. It is our position that any other consideration would be as an Ex Post Facto law and therefore inappropriate.

From District 2 Commissioner Don Williams:

Determining the amount of the reduction in future revenue growth (there will be no actual reduction in revenue amount, only a reduction in revenue growth) that results from this issue is fraught with difficulty. But I believe it will be a very small amount.

My reasoning is as follows: First, almost 70% of the homes in Camden County are not full-time residences, so unless many, many owners change their primary residence to Camden County, this property tax freeze could, at most, apply to less than 30% of the homes in our County.

Further, given that applicants must be over 62 years of age, the number of possible applicants is reduced even further.

Thirdly, applicants must take action and actually apply. The tax freeze is not automatic. Many people, I believe, for one reason or another, will not be aware of this opportunity or will not bother to take that action.

Fourth, even though we are a first class county, Camden County's tax rate is only 11 cents, whereas we are surrounded by third class counties with higher tax rates, often doubling our rate. For example, Miller County's rate is 18 cents. Morgan County's rate is 22 cents. I believe Dallas County is at 27 cents. Camden County's tax rate is the third or fourth lowest in the entire state. For example, the average home assessed on a \$250,000 value, only pays around \$45 per year for Road and Bridge. The vast majority of property taxes go to the schools and the fire and ambulance services, not the County. For this reason, even without the passing of this tax freeze for senior citizens, the amount of property tax they pay to the County itself is very small. Therefore, the extra revenue the County would have received from their future increased assessments would have likewise been very small.

In summary, for the various reasons given above, I believe the impact of this tax freeze on the County budget will be negligible. But the impact it could have on senior citizens who are struggling to pay their bills and remain in the homes they love could be massive.

October Events:

October 17 - The Camden County Republican Club meets monthly on the third Tuesday at 6:30 pm at Community Christian Church, 1064 N. Business Route 5, Camdenton. 2024 elections are incredibly important. It is good to stay informed.

October 22 – 1:00 pm at the Climax Springs Civic Center on Hwy DD, N off Hwy 7 in Climax Springs. The Missouri General Jural Assembly presents Bill Hermanson, noted Civics Educator. Bill's presentation describes our lawful government structure as defined by the founders, including Jural Assembly and Grand Juries. The Assembly focuses on how we can use knowledge and resolve to remove corrupt politicians from office and regain a true Republic. Copy/paste americancivicseducation.org into your browser for more information.