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NEWS FROM THE WAR TAX RESISTANCE MOVEMENT

June 2008

“A Perfect Match”

War Tax Boycott Redirection

by Clare Hanrahan

“It’s a perfect match for us to be accepting support of courageous people from the National War Tax Resistance Coordinating Committee and others who believe that they should invest their resources in a future of peace with Iraq and not with violence and war and destruction,” said Noah Baker Merrill, a U.S. coordinator with Direct Aid Initiative (DAI), a humanitarian relief and peace-building project. Merrill was speaking by audio hook up from Vermont to a War Tax Boycott press conference in Birmingham, Alabama, on May 3, 2008. Pledges of redirected income taxes resulting from the boycott were presented to DAI and also the Common Ground Health Clinic in New Orleans.

“As of today we have received more than \$10,202.58,” Merrill reported. “It’s an honor for me to be accepting money from this network, and it’s particularly an honor for me to do this in the company of Antor Odu Ndep and the Common Ground Health Clinic knowing of the inspiring and important work that organization does.”

Three members of the Direct Aid Initiative Team in Jordan participated in the presentation on audio-video hook up. The organization, also known as Direct Aid Iraq, began in early 2007, according to Merrill, to provide for needed medical care among Iraqi refugees who are living in Jordan and those living in Syria and Iraq.

“We see this effort as more than simply medical relief. We see it as peace building work, as an investment in peace, in making reparations between Americans who owe so much to Iraqis...who have lost so much as a result of the United States policy in Iraq,” Merrill said.



Antor Ndep, Executive Director of Common Ground Health Clinic, accepts a “check” representing redirected tax dollars from the War Tax Boycott at the press conference in Birmingham. Karl Meyer of Nashville Greenlands holds the banner. Photo by Ruth Benn.

Bill Ramsey of St. Louis, an organizer of the 2008 War Tax Boycott, told the gathering “over 500 people registered with the boycott this tax season. ...Many of them have decided to do war tax resistance and redirection for the first time. Those of us who have been doing this for many years are really pleased to have more people on our side this year to join us in this redirection.”

The War Tax Boycott was launched in the fall of 2007 as a result of a survey of peace activists throughout the country to determine under what conditions individuals would consider war tax refusal and redirection. Over \$325,000 in redirected income taxes have been pledged or given directly, Ramsey announced. To the DAI team in

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Chicago resister Joffre Stewart speaks over an internet hook up with Direct Aid Initiative staff in Jordan. Photo by David Gross.

Thanks to Dave Gross and Lincoln Rice for submissions.



More than a paycheck

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More Than a Paycheck is a bimonthly publication of the National War Tax Resistance Coordinating Committee, a clearinghouse and resource center for the conscientious war tax resistance movement in the United States. NWTRCC is a coalition of local, regional and national affiliate groups working on war tax related issues.

NWTRCC sees poverty, racism, sexism, homophobia, economic exploitation, environmental destruction and militarization of law enforcement as integrally linked with the militarism which we abhor. Through the redirection of our tax dollars, NWTRCC members contribute directly to the struggle for peace and justice for all.

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Unusual Coverage

The cover of the April issue of *Money* magazine promised readers that they'd learn "How To Pay Zero Taxes." Inside, an article explored the various ways people have learned to avoid paying income tax—including Northern CA WTR member David Gross's low-income/simple-living tax resistance method. The author wrote: "Few among us would want to settle for a drastically lower income just to avoid taxes. But David Gross did just that. After the 2003 invasion of Iraq, the 39-year-old technical writer decided that he didn't want his tax dollars funding the war. Only by earning less, he realized, could he stay within the law."

Social Security Issues

Questions about Social Security and WTR continue to come in to the NWTRCC office and are raised regularly in workshops. As always, we rely on your experiences to help us respond to these questions. On page 8 of this issue we have an article from Geoff Huggins describing the choices he made about Social Security and Medicare. We hear from many resisters who had a federal tax debt that the automatic 15% is taken from their Social Security checks. We don't know if this is 100%, but it is frequent enough to alert people of this risk. At the recent NWTRCC meeting in Birmingham, Karl Meyer suggested that war tax resisters begin to reduce their income during the ten years before they apply so that they do not have a debt with the IRS (and are still not paying war taxes). Others are trying to set money aside on their own for a nest egg rather than apply to SS. Please keep the NWTRCC office informed on your experiences and ideas.

Failed Challenge to Lock-In Letter

The NWTRCC office received a call not too long ago from a resister whose employer had received a "lock-in letter" changing his W-4 allowances to 1. "What can I do?" was his question, and as far as we know the answer is "not too much." Quit that job or adjust your pay rate to a below-taxable level are a couple options.

As to the lock-in letter, if the IRS decides that withholding allowances may be too high and not enough federal tax (by their standards) is being withheld, a lock-in letter can be issued to the employer to adjust the withholding. The employer is told they must comply, and the allowances cannot be changed unless the employee proves to the IRS's satisfaction that more allowances are appropriate. A recent court case appears to have added back-up to this IRS procedure. In 2004, Charles Giles (not a war tax resister as far as we know) submitted an amended W-4 form to Volvo, his employer, entering 99 allowances claiming he was exempt from federal tax withholding. In May 2006, Volvo received a lock-in letter from the IRS stating that the allowances must be set at zero. Giles then sued Volvo Trucks and the IRS, but a U.S. District Court dismissed the case and ruled that neither the IRS nor Volvo were liable for any charges brought against them by Giles, confirming that the IRS procedure was allowed.

Source: *RIA Payroll Guide Newsletter*, 4/11/2008. *Giles v. Volvo Trucks North America, DC PA, Dkt. No. 1:07-CV-00336*, 2/20/2008. ▼

Many Thanks

We are grateful for recent contributions and dues payments from:

Oregon Community for War Tax Resisters
Northern California People's Life Fund
Southern California War Tax Alternative Fund
New York City People's Life Fund
Maine War Tax Funds for Life

and a donor directed grant through the **Santa Fe Community Foundation**

and to all of you who have responded (or will) to our May appeal.



Network Updates

Counselors and contacts are updated on our website, nwtrcc.org, fairly regularly. If you find that contact information is not correct, please let the NWTRCC office know. If you need someone in your area and do not use the internet or there is no one near you, call the NWTRCC office for referrals, **1-800-269-7464**.

War Tax Boycott

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Jordan he said, "This is money that we have refused to pay the U.S. government because of the war they are making on your people. Instead, we are trying to return that money to you, where it belongs."

Speaking from Jordan, Najlaa Al-Nashi, a DAI Coordinator, told the NWTRCC gathering, "Because of these great decisions that you have made, the future will be better for everyone...We are unique in our way of working. We are working for a better future, working for peace and helping in the crisis at the same time."

Tax Day Actions

Even if your tax day action had fewer participants than fingers on one hand, you can take heart that there were thousands of others around the country making the same protests and demands that day. The issues are a matter of life and death, but there's fun to be had too. See nwtrcc.org for links to media reports and other websites with more tax day reports.

—Ruth Benn

MILWAUKEE, WI

Milwaukee War Tax Resistance and Casa Maria Catholic Worker held a joint vigil with Citizen Action at the main post office in Milwaukee, holding signs and handing out flyers. WTR organizer Lincoln Rice is holding the "Haven't Paid" sign.

ITHACA, NY

Tax Day brought together a few NWTRCC folks with WRL pie charts, a couple of Quakers, and a handful of Libertarians. The event, titled "Draw the war to a close," asked passersby to imagine how they would spend their tax dollars, to imagine a world without war.

AUSTIN, TEXAS

The Austin Chronicle ran a photo similar to this one from the tax day vigil at the downtown post office in Austin, Texas.

COLORADO SPRINGS, CO

Bill Sulzman, right, leaflets at the Colorado Springs post office, where more than a dozen people gathered to hand out pie chart leaflets and banner against the U.S. war in Iraq.

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Speaking in Birmingham, Antor Odu Ndep, Executive Director of the Common Ground Health Clinic, said, "Katrina did not cause a lot of the health issues, just exposed them to the rest of the world. ...When I got the call asking me if I would accept redirected taxes, I said, 'Hey why not?' Our clinic was formed by activists. It is a validation of the commitment of the volunteers and the suffering they have gone through that people from across the nation and around the world would recognize our work."

"We have received close to \$6,000 in checks and cash for the clinic," Ndep said, before accepting thousands more presented at the gathering, including \$300 cash from

Daniel Woodham of North Carolina. "Thank you so much for putting it to much better use than my government ever would," Woodham said.

The redirection gathering was covered by a local FOX affiliate and the *Birmingham News*, as well as being reported on many websites and blogs.

"We can really see some money move out of the Pentagon and on to the people," Bill Ramsey said. ▼

Clare Hanrahan is an author, speaker, and activist living in Asheville, NC. Her books include *Conscience & Consequence: A Prison Memoir*. She is active with NWTRCC affiliate *Fools of Conscience* and other groups



Milwaukee. Photo by Michael Komba.



Ithaca. Photo by Mary Loehr.



Austin. Photo by Susan Van Haitsma.



Colorado Springs. Photo by Donna Johnson.

WTR Ideas and Actions

Tax Day Actions from page 3



New York City. Photo by Tom Good, nextleftnotes.org.

NEW YORK, NY

Songs, chants, and WRL pie charts greeted bewildered tax filers at the main post office in Manhattan during a boisterous tax day protest. The event started at 4 pm with a vigil and leafleting at the IRS office in midtown followed at 5 pm by a lively march accompanied by a marching band to the General Post Office at 8th Avenue and 33rd Street. Eye-catching banners from Bread and Puppet Theater declared “Whose \$,” “In Whose Name?” War tax resisters carried an oversize “check” for \$29,886, representing money they were refusing to pay to the IRS but giving to soup kitchens, youth programs, and to help Iraq war refugees and victims of Katrina. Groups involved in the protest included NYC War Resisters League, NYC People’s Life Fund, and Movement for a Democratic Society.

—Taken from an article by Eric Volpe, IndyMedia, April 16, 2008

EUGENE, OR

We had a great day, in the rain as usual, and redirected over \$6,000 to about 23 groups from about 20 donors. About 12 representatives from local groups came to accept donations and were cheered as they described their work, which included shelters, food banks, animal rescue, environmental improvement and protection, immigrant rights, and peace. It felt as though this was true community building. The event

included singing by the “Free Radicals,” with top hats and canes, and appearances by “Bloated Military Budget” and “Miss Corporate America.”

—Peg Morton

PORTLAND, OR

Tana Hastings (front) and Kima Garrison were among the Oregon Community of War Tax Resisters crew greeting drivers during rush hour on the Hawthorne Bridge. Other crews were posted on the Burnside and Morrison bridges. In addition to this annual action, Amy Goodman and Democracy Now! were in town and interviewed war tax refusers Pat and John Schwiebert on the tax day show. On April 12, the group announced their redirection of \$3,709 during a public forum at the library.

SANTA ROSA, CA

“I have never been able to participate in a Penny Poll, or even seen one, so this year I made a poster and did one at Friends House retirement center where I live. We did it during the weekly Tea Time, and it worked very well.”

—Ruth Hyde Paine

LOS ANGELES, CA

Depositors and activists in the Southern California War Tax Alternative Fund and SC War Tax Resistance made \$3,600 in grants for 2008. The grants are from interest received by the Fund on what war tax resisters have

donated rather than send to the U.S. government. Groups who received grants included ChangeLinks, a monthly calendar of activist and arts events; *Arlington West*, a film regarding war deaths and project of crosses placed on the Santa Monica beach on Sundays; Coalition Against Militarism in Schools; 9 to 5, actions for women workers’ rights and training; Aguayo Augustin Aguayo, who was refused conscientious objector status in the Army and served a military prison term, for visits to schools to talk about war and peace along with his wife Helga; Orange Co. Recruitment Awareness Project; NWTRCC; St. Elmo Village, neighborhood arts programs for youth; and Truth 2 Youth (Hawai’i), counter recruitment and alternatives for youth.

—Joe Maizlish

BANGOR AND PORTLAND, ME

Maine War Tax Resistance Resource Center and Maine People’s Alliance sponsored leafleting at post offices in Bangor and Portland. Their flyers combined the military budget issues with what you can do and asked, “Schools or Tanks? Health Care or Bombs? Which Will You Pay for? You Have a Choice!” The WTR Resource Center also awarded grants of \$500 each to cover education costs for a young man who refused to register for the draft; Iraq Veterans Against the War; the Western Mountains Peace Action Group in Franklin County promoting “truth in recruiting”; and Direct Aid Initiative. The *Bangor Daily News* ran a good story on the actions April 16.



Portland, OR. Photo by Steve Keller.

WTR Ideas and Actions



Eugene. Photos by Janine Martin-Horst.

CHICAGO, IL

Chicago Area War Resisters Support Group held a demonstration at Federal Plaza in downtown Chicago, from 10 am to 1 pm, with music, distribution of pie charts, a penny poll, and speakers including Mike Bremer, Brahm Bassford, and Brad Lyttle. Folks with the American Friends Service Committee arrived with several large banners that showed how 2008 discretionary funds were being managed by the government. Mike McConnell, AFSC's Midwest Region Executive Secretary spoke, and they sponsored a table at which people could phone requests to their representatives and senators that there be no more funding for the Iraq War and that tax dollars be spent for peaceful human needs.

—Brad Lyttle

CLEVELAND, OH

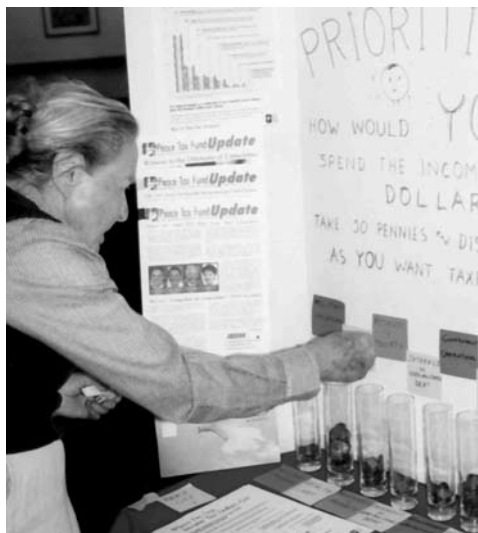
Two of us passed out a few hundred pie charts in the Public Square in downtown Cleveland at midday. We asked simply would people like to know where their tax dollars are going? The reactions were some of the most genial we've ever received and united in the belief of the misappropriation of the tax dollar into defense. I like a campaign that wins so many friends! We've come a long way—it seems like an opportunity waiting to happen. I just don't know how to engage people further.

—Maria Smith

GREENSBORO, NC

A penny poll at one of the post offices had the military polling second, higher than most penny pollers report, but Greensboro has many military families. A post office manager asked us about a permit and eventually said we had to be on public property, but there was no sidewalk around this post office. In the meantime a local TV station came out and interviewed me and played very good clips—even stating the military portion of taxes was 60% (!)—on the news throughout the evening. Even a small presence can gain good attention!

—Daniel Woodham



Santa Rosa. Photo Ruth Hyde Paine.

RESOURCES



New! We Won't Pay A Tax Resistance Reader

Ever wanted to look up a good tax resistance story or quote, but can't put your hands on just the right source. Well, this could be it!

We Won't Pay by David M. Gross is a collection of writings from over 2,000 years of tax resisters and tax resistance campaigns, covering both tax resistance as an act of individual conscience and revenue refusal as a technique of nonviolent resistance. The 596-page book pulls together many essays familiar to our readers, such as Juanita Nelson's "A Matter of Freedom," or Bernard Offen's "For a Just World at Peace," and brings us right up to today, with 21st Century resisters like Julia Butterfly Hill and Kat Kanning, a New Hampshire activist.

For more detail about the contents follow the link from the NWTRCC homepage, [nwtrcc.org](http://www.nwtrcc.org).

To order online go to www.createspace.com/3339658.

To order by mail, send \$29 plus \$4.23 postage to the author: David Gross, 718 Clement St. #3, San Francisco CA 94118.

WTR Exhibits

NWTRCC is down to one copy of the six-poster exhibit covering the history of war tax resistance. We will probably not have more printed, so call today if you would like to order the final set. You can see the posters at nwtrcc.org/exhibit.htm. It is \$30 postpaid. Thanks to Pioneer Valley War Tax Resistance for the work of the individuals there and their contribution to printing costs.

Birmingham Hosts NWTRCC

All of use who attended the NWTRCC gathering and meeting in Birmingham, Alabama, over the weekend of May 2-4 are grateful to David and Oliver Waters and to all the other volunteers and hosts who helped make it such a great weekend. Some of us had time to see a bit of Birmingham and visit the Civil Rights Institute in the center of town at the site of so many historic events. Across from the museum is a park with sculptures that honor the children and other activists who brought change despite the life-threatening risks. Suddenly you find yourself staring at the 16th St. Baptist Church where four young black girls died in a bombing of the church. One can't help but reflect on the hate that kills and the love and hope that bring dramatic change.

At a time like that it's great to be around people who see the world in ways similar to your own—the dramatic change that is still needed but the hope to carry on. Our gathering was held in an old house that is now home to the Birmingham Friends Meeting, and we are thankful to all the Friends who offered their space, joined us, and cooked for our meals. On Friday night everyone shared stories about their war tax resistance organizing and tax day events. Many of those reports are in this issue. Bill Ramsey reported on the 2008 War Tax Boycott, which ended with about 525 signers (373 public) and more than \$325,000 promised for redirection. See Clare Hanrahan's article in this issue too.

The Boycott was the focus of much of our work this year, and whether to continue it or not was on the Coordinating Committee agenda. We made lists of "what worked" and "what needs improvement" and talked about the support (or lack thereof) from other groups, the low number of signers, and the high percentage of signers who were new to our network (about 2/3!). We left the weekend with a list of people to be talked to and research to be done before making a final decision on the Boycott's future. (Your input is welcome; email/call/mail the NWTRCC office).

Steev Hise showed some of the footage from his shoots toward creation of the new introduction to WTR film and projected a rough cut by mid-June to be reviewed by the video committee. A final product is expected in the early fall. Other sessions discussed support for the War Tax Resisters Penalty Fund, counseling updates, and structural issues for the organiza-



"Dedicated to the foot soldiers of the Birmingham civil rights movement." Photo by Ruth Benn.

tion. In light of IRS interest in coordinator Ruth Benn's resistance, we reviewed NWTRCC's policy as it relates to communication with the IRS, a document drawn up many years back that still seems appropriate.

Among the literature needs discussed, we agreed to review and revise the Alternative Fund packet. Literature sales have been dropping over the past few years, perhaps due to so much more information being available on the internet, but we will still keep print copies available.

Fundraising needs a boost, and a small committee met and came up with a list of ideas for events that local organizers could choose from to raise a bit of money for NWTRCC. If every group took on one special project it could give a boost both to our bank account and to outreach. Northern California WTR announced its intention to hold a Beer Brewing Workshop as a fundraiser—and to teach beer drinkers how to avoid yet another federal excise tax! Other ideas included concerts, a garage or plant sale, spaghetti dinner; car or dog wash (or a cat wash, which generated some interesting images). Any help you can give to improve NWTRCC fundraising will be appreciated!

Clark Hanjian returned to the Administrative Committee two years ago to help get us back on track with some dangling reviews and structural issues. He did a great job, including putting together a most helpful Handbook of organizational policies. Clark's term on the AdComm ended with this meeting, and we selected two new members from those nominated as our new alternates: Melissa Jameson, Brooklyn, New York, and David Gross, San Francisco, California. Continuing on the AdComm are Pam Allee (OR), Robert Randall (GA), Mike Butler (NM) and Don Kaufman (KS).

Our next gathering and meeting will be in Eugene, Oregon, November 7-9. Mark your calendars now! ▼



Some of the NWTRCC Administrative Committee members. (l to r) David Gross, Pam Allee, Ruth Benn (NWTRCC Coordinator), Clark Hanjian, and Robert Randall. Photo by Peter Smith.

Three Lives

continued from back page

refusing to give tax money to the feds, I would now be able to take some of their money and redirect it in ethical ways. If Uncle Sam insisted on spending half his tax revenues for military purposes and squandering most of the rest, I could send a little of that money towards folks who really needed it.

It really is very simple. If you receive Social Security benefits—with no additional income—that income is not taxable, and you don't have to file. In my case, those benefits are about twice my previous income that kept me below the federal taxable level. One could even have additional income, above Social Security benefits and still not have to file income tax. The details can be found by tracking through the 1040 instructions.

So, that's what I've been doing for a year now. It is deeply satisfying. I realize that many

As to Medicare...

In addition to signing up for Social Security benefits, I also ended up enrolling in Medicare. This is another story, but briefly I did so, primarily because I was looked upon by health care providers as if I were from another planet, when I told them I had no health insurance and was prepared to pay directly for services rendered. I found out that the first disadvantage of my position was that they looked upon me as a poverty-stricken, pathetic freeloader. The second disadvantage is that one gets charged outlandish fees, as doctors and hospitals are severely limited in what they can earn through health insurance avenues, so they squeeze all they can get from the uninsured. Being on Medicare simply removes those two significant problems.

—Geoff Huggins

people who are sympathetic to WTR cannot take the path that I have. But if anyone out there is as obstinate as I was about refusing Social Security benefits, maybe they'll read about my story and be able to select an alternative way to refuse to cooperate with the militaristic schemes of the state—and even do a

little good along the way. I wonder what Life #4 might hold. ▼

See also "Practical War Tax Resistance #7", \$1.76 postpaid from the NWTRCC office. It includes an article on applying for Social Security by Payno Warbucks, and other information. It is also online on the publications page at nwtrcc.org.

MEMORIALS

It seems this has been a tough spring for many in the NWTRCC network. A number of good friends have died. Our small newsletter cannot give the attention deserved to each, but we send our condolences to the families as we mourn the loss of these good friends and activists in our network:

Alan Day

*NWTRCC contact,
Norway, Maine*

Charles Johnson

St. Paul, Minnesota

Utah Phillips

Nevada City, California

John Little Randall

Peace Tax Fund Board, Yonkers, NY

TO THE EDITOR

Fight for what's right

If an agent from the government knocked on your door demanding a portion of your income, of which most would fund a massive crime that has already killed and wounded more than a million people, would you give all that was demanded or would you choose not to fund the killing and terrorizing of innocent people?

I was thrilled to read of Bryan Nelson of New Brunswick in the April 16 *Home News Tribune* story "War Against Taxes" and his patriotic and ethical stand to continue withholding a portion of his federal income taxes from being used to fund the illegal war in Iraq and donating the money to help people in Gaza.

As a military officer and veteran I was proud to read about activists who have the guts to put their money where their mouth is when standing up for the Constitution and the rule of law.

We cannot rely upon corrupt and corporate politicians to do what is legal and right, let alone end the ongoing illegal war of aggression that has been based on lies, continues to be promoted with lies and robs us of our money, security and the lives of exploited troops.

The American people have to take back our country and it starts by choosing to stop paying for illegal actions. People can protest and holler all they want, but if they pay all their taxes, they are feeding a deaf monster that will continue to kill innocent people in their name.

—Chad Hetman, East Brunswick

(Posted on myCentralJersey.com, May 1, 2008)

12th International Conference on War Tax Resistance and Peace Tax Campaigns

September 5–7, 2008

at the University of Manchester
Fallowfield Campus,
Manchester, United Kingdom.

See www.peacetax2008.org.uk for forms
and details or contact NWTRCC office.

I've Led Three Lives—Taxwise

by Geoff Huggins

As far as my tax relationship with the federal government goes, I have led three radically different lives. In each case I had absolutely no hint of what my next life would be like, and even if anyone clairvoyant enough had been able to predict it, I would have promptly rejected their scenario.

Life #1, I am a little embarrassed to describe. I excuse myself by realizing that I was young, naïve, and totally believing the American dream. I was fully absorbed in finishing college, starting a career, and raising kids. I was in mainstream America. I made pretty good money and quite willingly paid my taxes. Shoot, I lived the American dream. I thought the fast-lane life was just fine, owned a nice house, and never questioned how the feds spent their money. But as my eyes began to open, I saw that too much of what my government did was unhealthy for far too many of its citizens and downright perilous for millions of folks around the world.

Life #2 came along a few years later, when in my early 40s, I audaciously (many thought foolishly) quit my fine job, sold my fine house, and moved out to the woods. The move was rather shocking to my kids and downright traumatic to my first wife, who opted to hold to the former course. I was very fortunate in embarking on this second life, as I had enough savings to pay for the materials to build a small, plain house. My goal at the time was simply to check out of the consumerist fast lane and find a saner way to live. As I was then able to direct more attention to the realities of my world, my understanding of the government's vulgar activities grew. I discovered the real message of Thoreau: one's life must go beyond just planting beans and enjoying walks in the woods; one must disobey, if not outright oppose the government's harmful actions. I soon discovered the WTR movement, became a volunteer in social justice work, and made sure that my income never exceeded Uncle Sam's minimum taxable level.

For two decades I never paid federal (or state) income taxes, and increasingly was convinced that keeping my distance from the feds was a good idea. I wanted no part of the government's militant activities, and even found myself periodically assisting young folks

to plan an independent life for themselves, that they might be less apt to innocently fall for my culture's propaganda, as I had done. (Yes, some of that was CO counseling.)

When I could see my sixties approaching, I knew that I would be eligible for Social Security benefits, due to those wage-earning years of Life #1. But I hesitated to make a change. I was doing fine financially and my health was good—thanks to my wholesome lifestyle and being blessed with good genes. Should I opt for that more protected life of Social Security benefits, or stay disconnected? Why should I have any more security than the people whom I had been serving? If I'd kept my distance from the violent activities of the feds all these years, refusing to be a part of their military madness, would it be some kind of duplicity if I now held out my hand and accepted a dole from that same government? Wouldn't that be a bit hypocritical? I liked staying away from Uncle Sam. So I procrastinated, avoiding a decision.

Life #3 surprisingly began when one of my now grown-up kids (the one who best grasps his dad's peculiar path) suggested it. He perceptively proposed that I go ahead and sign up



Geoff taking orders from Cecil the Cat for his breakfast.

for Social Security, continue to live the minimal life, and give the money I didn't need to those who do. It was such a logical and unexpected suggestion, that it took me a couple of days to realize how elegant it was. Whereas I had been

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