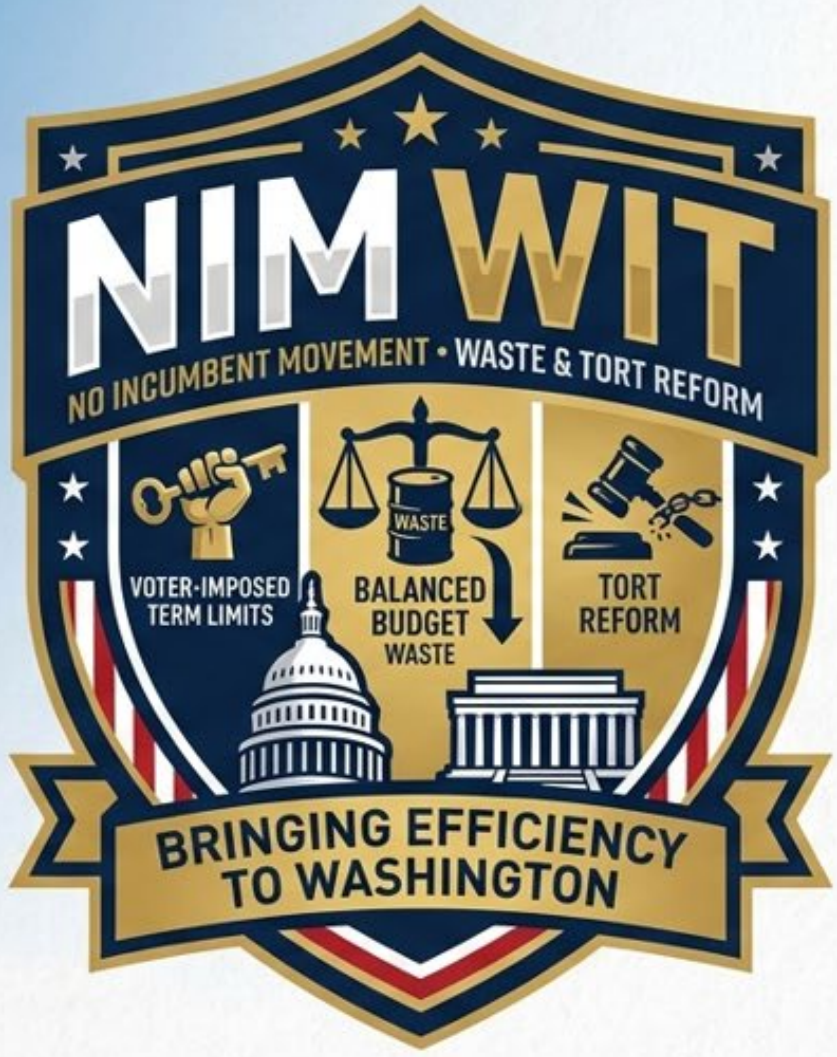
SCROLL



PREVIEW 2:12

QUICK LOOK 2:11

ONE MAN'S VIEW 5:46

ONE WOMAN'S VIEW 6:19

BUSINESS 101

BALANCED BUDGET 3:32

NOT MY PERSON 5:39

HOW TO TALK TO THEM 1:53

HOW TO TALK TO THEM 5:12

REPUBLIC REIMAGINED 6:11

VOTING LOOPHOLE 4:11

DISFUNCTION 6:25

DEBT NOT A PROBLEM 5:23

NO INCUMBENT MOVEMENT | WASTE & TORT REFORM


3 MAJOR CHANGES
NIM WITs
TERM LIMITS NOW
NIM WITs FOR REFORM
NIM WITs FOR REFORM
BALANCED BUDGET AMENDMENT
NIM WITs FOR REFORM
TORT REFORM FOR JUSTICE
BALANCED BUDGET AMENDMENT
3 MAJOR CHANGES
NIM WIT

3 WAYS TO IMPROVE WASHINGTON

TERM LIMITS



LIMIT TERMS FOR CONGRESS

END CAREER POLITICIANS!



BALANCED BUDGET



- STOP THE DEBT

REQUIRE A BALANCED BUDGET

TORT REFORM



- CURB FRIVOLOUS LAWSUITS
- REFORM THE LEGAL SYSTEM

The NIM Movement: A Simple Vote for Washington Reform

A voter-driven strategy to bypass congressional stagnation and force systemic reform.

The Incumbency Trap



$37 Trillion in National Debt

Decades of broken promises and lack of balanced budgets have created a financial crisis.



Insulation from Consequences

Members of Congress enjoy toxpayer-funded perks and medical benefits that shield them from the problems they create.



The Public Savant" Shift

Career politicians often transform from public servants into "savants" who believe they possess superior knowledge over voters.

Average Senate Campaign Cost: $20 – $50 Million

Annual Base Salary: $174,000



Total Congressional Seats: 535
(100 Senators / 435 Representatives)

The NIM Solution



Vote "No Incumbent"

Stop voting for sitting members to impose the term limits that politicians refuse to pass themselves.



Prioritize Fresh Faces Over Party

In general elections, voters may need to support non-incumbents from opposing parties to break the cycle.





Consistently removing incumbents creates pressure for a balanced budget and meaningful tort reform.

NotebookLM

The No Incumbents Movement: A Simple Solution for Reform

THE PROBLEM: AN INSULATED ELITE



$37 Trillion National Debt

Congress continues to spend while remaining largely insulated from the financial consequences regular Americans face.



The $50 Million Barrier

Running for Senate can cost $20–50M, making it nearly impossible for average citizens to challenge incumbents.



Seniority Over Competence

The current system rewards longevity in office with power and parks rather than actual performance.

THE SOLUTION: THE NIM STRATEGY



Vote for the Non-Incumbent

In general elections, vote for the challenger—even if they belong to a different party.



Enforce Your Own Term Limits

Voters can impose the term limits that politicians will never vote to give themselves.



A Cost-Free Revolution

NIM requires no new parties or campaign funds—only the quiet power of a ballot.

NotebookLM

NIM: The Simple Solution for American Reform

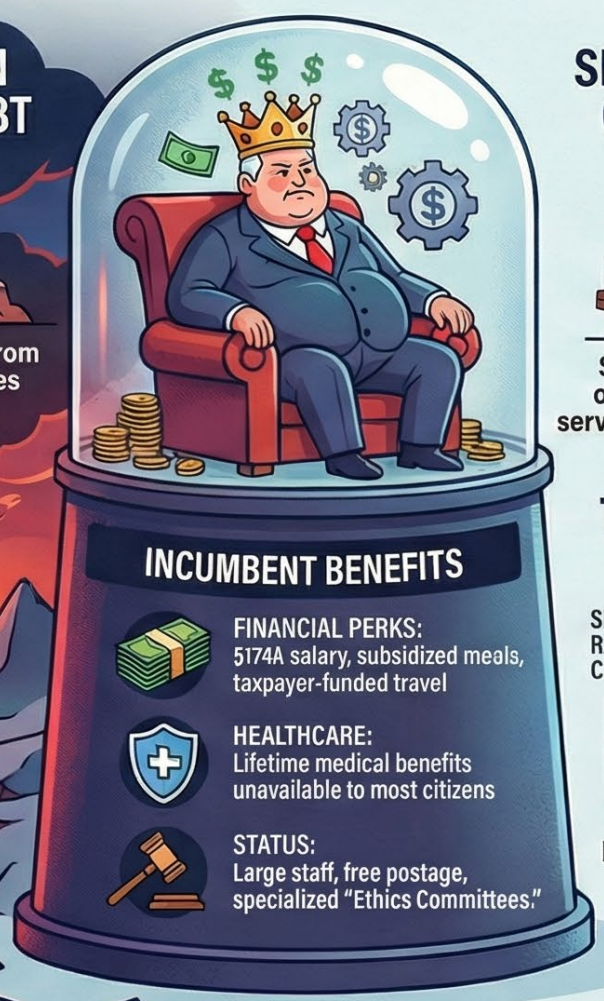
How the "No Incumbents Movement" provides a cost-free, voter-driven way to bypass congressional stagnation and implement term limits.

THE INCUMBENT INSULATION PROBLEM

$37 TRILLION NATIONAL DEBT



Incumbents insulated from financial consequences and policy failures.



SENIORITY OVER COMPETENCE



System rewards tenure over skill, turning public servants into "public savants."

THE HIGH COST OF ENTRY



Barriers effectively barring regular citizens from the political process.

THE NIM SOLUTION

VOTE "NO INCUMBENT"

Simply refuse to re-elect any sitting member of Congress, regardless of their party.



VOTER-IMPOSED TERM LIMITS



Voters force term limits immediately, without waiting for Constitutional amendment.

ZERO-COST REVOLUTION



Requires no new party, no donations, and no campaign war chest.

NotebookLM

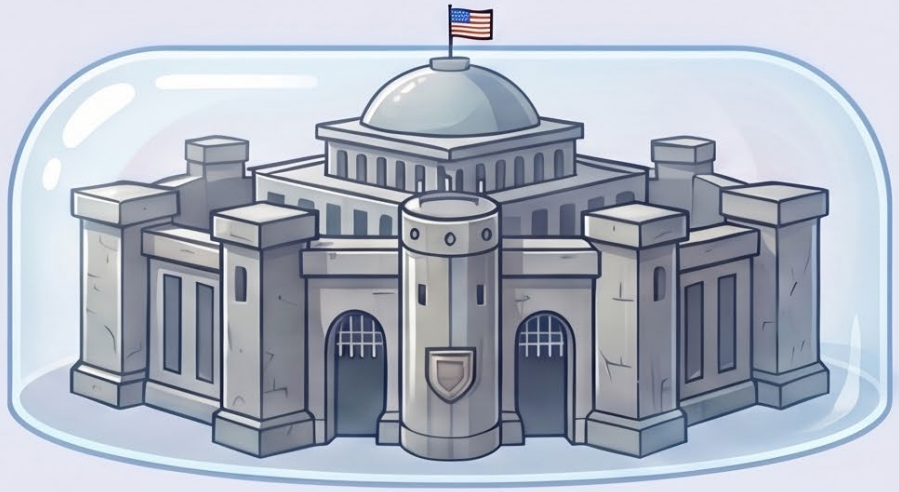
The NIM Solution: Reclaiming Congress One Ballot at a Time

THE INCUMBENT SHIELD

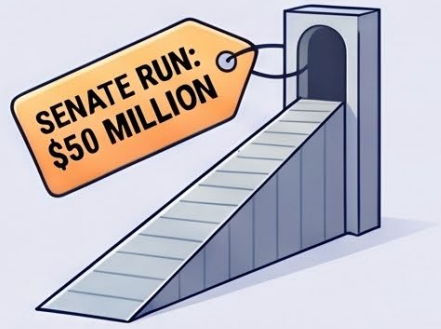
$37 TRILLION
IN NATIONAL DEBT

Congress continues to spend while remaining insulated from the financial burdens placed on regular citizens.



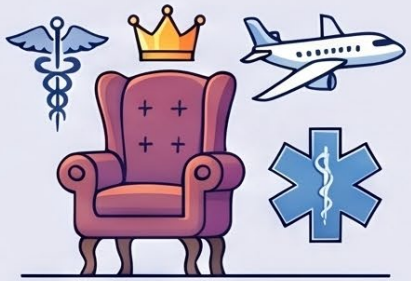


THE HIGH BARRIER TO ENTRY



Running for Senate can cost $50 million, effectively keeping regular Americans out of the system.

PERKS OVER PUBLIC SERVICE



Lifetime medical benefits and taxpayer-funded travel incentivize politicians to prioritize seniority over competence.

THE NIM STRATEGY

STOP VOTING FOR INCUMBENTS



Refuse to re-elect any sitting member of Congress to manually impose term limits.

THE "HOLD YOUR NOSE" VOTE



In general elections, vote for the non-incumbent even if they are from the opposing party.



Unlike expensive campaigns, this movement requires only your vote and costs nothing out of pocket.

COMPARISON: TRADITIONAL REFORM VS. THE NIM SOLUTION

	TRADITIONAL REFORM	THE NIM SOLUTION
FINANCIAL COST	$20M - $50M PER CAMPAIGN	$0 (FREE)
PRIMARY BARRIER	PARTY SENIORITY & LOBBYISTS	VOTER WILLPOWER
END GOAL	LEGISLATIVE TERM LIMITS	CITIZEN-IMPOSED TERM LIMITS

NotebookLM

The NIM Mandate: Breaking the Cycle of Fiscal Failure

The Problem: Persistent Fiscal Failure



The Unbalanced Budget

Representatives have repeatedly failed to achieve the fundamental goal of a balanced budget.



Questionable Incentives

Current leaders may be incentivized to continue excessive spending patterns regardless of public interest.

Demonstrated Inability

Incumbents have already proven they cannot or will not manage public funds wisely.



BREAK THE CYCLE

The Solution: The No Incumbents Movement (NIM)



Deny Re-election

Refuse to grant another term to those who have failed to exercise fiscal responsibility.





Give New Voices a Chance

Shift power to new leadership to break the cycle of fiscal mismanagement.



A call to action suggesting that the status quo is no longer acceptable.

NotebookLM

BUSINESS 101 FOR WASHINGTON: RESTORING FISCAL SANITY

While households and successful businesses follow standard financial logic, the government operates on a cycle of endless borrowing and spending. By applying private-sector principles like zero-based budgeting and efficiency incentives, Washington could address the unsustainable national debt.

THE REALITY GAP: PRIVATE LOGIC VS. PUBLIC SPENDING

REVENUE
– EXPENSES
= PROFIT



Budget Cuts vs. Credit Limits

Families cut luxuries when spending exceeds income; Washington continues borrowing and avoids trimming staff.

	Families & Businesses	Washington D.C.
Overspending Response	✓ Cut "wants" and luxuries	✗ Borrow more money
Goal	Maintain Profit/Stability	Maintain Programs/Votes
Budgeting Style	Live within means	Spend then tax/borrow



BORROWING & SPENDING
> REVENUE

$240,000
DEBT PER TAXPAYER

Clearing the national debt today would require a one-time payment of $240,000 per person.



70,000+
PAGES OF REGULATION

Complexity has exploded, with tax instructions alone spanning thousands of pages of regulations.

BUSINESS-PROVEN SOLUTIONS FOR GOVERNMENT



ZERO-BASED BUDGETING

Every department starts at zero annually and must justify every expense from scratch.



THE EFFICIENCY INCENTIVE

Share a portion of budget savings with teams that successfully reduce costs.

MANDATORY REDUCTIONS

Automatically reduce all budgets by the same percentage to match actual annual revenue.

NotebookLM

Restoring Fiscal Sanity:
The Business Case for the "No Incumbents" Movement

Business & Family Logic

Cut "wants" when revenue drops

Live within your means

Reward results & productivity



Washington Logic



Keep private jets & subsidized meals

Borrow endlessly

Reward seniority & loyaity

THE PROBLEM: Washington's Business Failure



Paying off the national debt today would cost every individual taxpayer roughly **$240,000**.



Broken Incentive Structures

Incumbents are insulated from the problems they create by seniority, perks, and taxpayer-funded benefits.





75,000 Pages of Red Tape

The tax code has ballooned into a massive, inefficient regulatory burden for productive citizens.

THE SOLUTION: The "NIM" Strategy







Stop Voting for Incumbents

Impose term limits by consistently voting for non-incumbents regardless of their political party.

Apply Zero-Based Budgeting

Force every department to justify every expense from zero each year to eliminate waste.

Reward Efficiency, Not Spending

Share a portion of department savings with staff who find smarter ways to work.

NotebookLM

The Price of Inefficiency:

Confronting America's $464 Billion Tax & Paperwork Burden

The Weight of Complexity
(The Problem)

$464 Billion

Total Compliance Cost

Combined economic drain of out-of-pocket filing expenses and $316 billion in lost productivity.



of All Federal Paperwork

IRS forms account for the vast majority of the government's total 11.6 billion-hour paperwork burden.



Average 1040 Filer: 13 Hours
Out-of-pocket cost of **$290**

7.1 Billion Hours

Wested annually. Americans spend more time on tax prep than all of recorded human history multipiled by 100.

Dept. of Health & Human Services.
(Second most burdensome agency)

Internal Revenue Service

Blueprints for Efficiency
(The Solution)



Zero-Base Budgeting (ZBB)

A "budget from scratch" model requiring every dollar be justified by current goals, not history.



$100 Billion+
Potential Savings

GAO 2025 report identifies massive savings by reducing duplicative IT, space, and fraud risks.



Sunset Legislation

Mandatory reauthorization cycles where programs automatically terminate unless proven effective by Congress.

NotebookLM

NIM: The Simple Vote to Fix Washington

The U.S. faces $37 trillion in debt and systemic dysfunction because incumbents are insulated from the problems they create. The "No Incumbents Movement" (NIM) proposes voters bypass legislative hurdles by refusing to re-elect any sitting member of Congress, regardless of party.



THE INCUMBENCY TRAP

Politicians remain insulated from the financial crises and shutdowns they help create.



$50 Million Barrier

High campaign costs prevent regular Americans from challenging the 535 members of Congress.



Seniority Over Competence

The current system rewards tenure and fundraising rather than actual public service.





Force turnover by refusing

to re-elect incumbents who benefit from the status quo.

THE NIM SOLUTION

Impose Your Own Term Limits

	CURRENT SYSTEM	NIM SOLUTION
Financial Cost	$20–$50M for Senate	$0 (Voter-driven)
Mechanism	Internal Congressional votes	Simple ballot box choice
Primary Goal	Protect seniority/perks	Enforce term limits and reform



Vote for the Non-Incumbent

Support challengers in primaries and general elections to shift the incentive structure.



Reform Without the Cost

Achieve balanced budgets and tort reform without building a new political party.

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NIM: The Simple Solution for American Reform

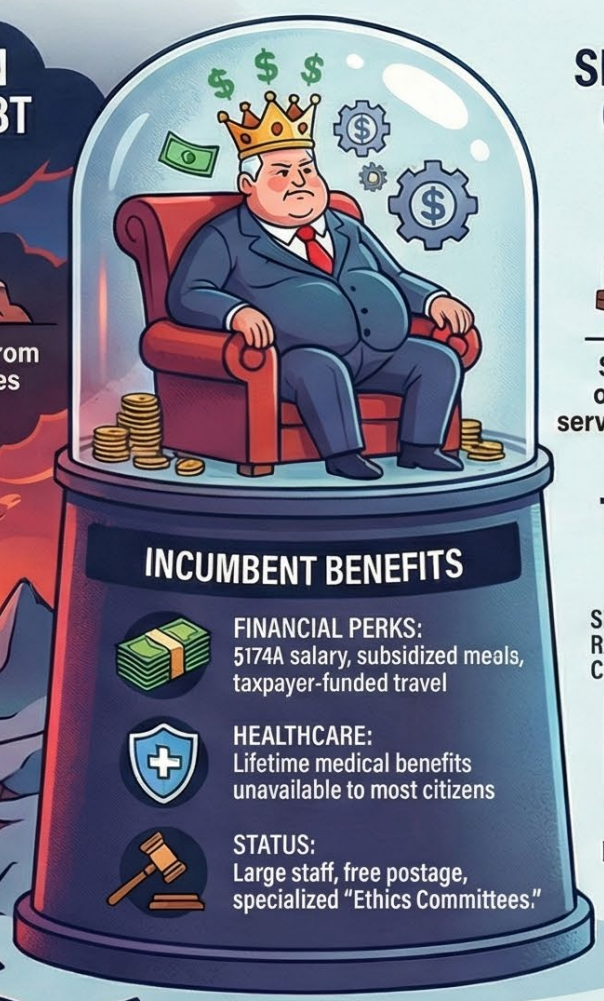
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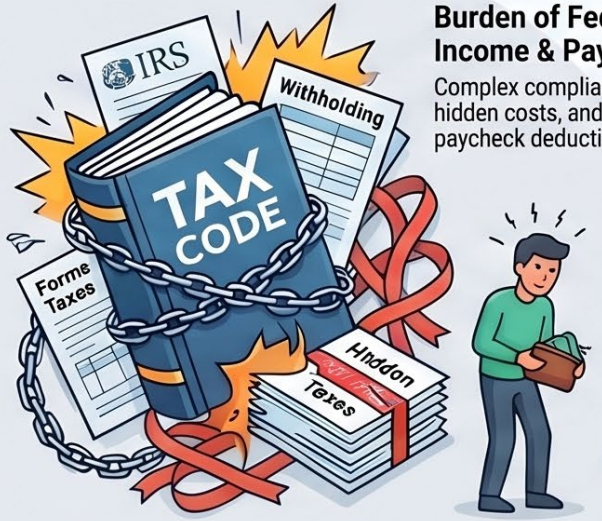


Requires no new party, no donations, and no campaign war chest.

NotebookLM

The FairTax: A Simplified Consumption-Based Future

Explaining the mechanics and economic benefits of H.R. 25, replacing federal income tax.



Burden of Federal Income & Payroll Taxes

Complex compliance, hidden costs, and paycheck deductions.

CURRENT COMPLEXITY
(Problem)

THE FAIRTAX PROPOSAL
(Solution)

HOW THE FAIRTAX WORKS



100% Paycheck Retention

Abolishes all federal withholding, allowing workers to keep every dollar of their gross earnings.



The 23% Inclusive Tax Rate

Replaces hidden "embedded" taxes with a visible tax included in the final retail price.



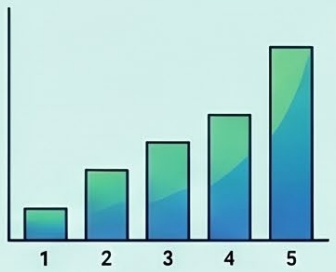
Prebate Offsets Tax on Necessities
(2015 Guidelines)



The Monthly "Prebate"

Every registered household receives a monthly check covering the tax on necessities up to the poverty line.

PREDICTED ECONOMIC IMPACT



10.7% Projected GDP Growth

Real GDP is estimated to increase significantly within five years as investment and employment rixe.



90% Reduction in Compliance Costs

Simplifies the tax code to a retail form, freeing billions of dollars unproductively spent on tax preparation.



$11 Trillion Capital Repatriation

Eliminating corporate taxes encourages massive amounts of offshore wealth to return to U.S. banks.

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The Habit of Debt: Why Human Nature is the Real Fiscal Problem

National debt is a symptom of habitual human behavior; the solution lies in changing leadership, not just addressing numbers.

THE HABITUAL SYMPTOM

Debt is a symptom, not the root problem.

Fiscal issues result from humans trying to make things better through conditioned habits.

Painting over the leak.

Addressing symptoms like debt is like repainting a wall without fixing the plumbing.



The "Larger Clothes" Fallacy.

Leaders choose the ease of debt over the difficult work of cutting expenses.

THE HUMAN SOLUTION

Conditioned Behavior.

Policy habits become instinctive reactions rather than strategic, considered decisions.



Debtors are the real problem.

Since positions are filled by humans, the solution requires changing the people.

The "Next Person" Mantra.

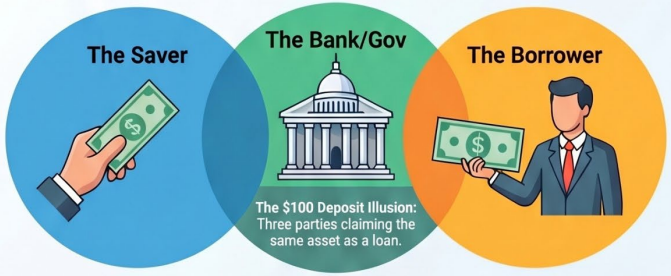
Kicking the can down the road creates more difficult and expensive future disruptions.

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IF WE CANNOT CHANGE
THE WAY THEY THINK AND ACT,
WE CAN CHANGE
WHO HAS THEIR SEAT.
POWER OVER PEOPLE
STATUS QUO
SELF FIRST
THE INCUMBENT MINDSET
THE INCUMBENT SEAT
FRESH IDEAS
ACCOUNTABLE LEADERS
PEOPLE OVER POWER
A BETTER TOMORROW
OUR FUTURE. OUR CHOICE.
OUT OF TOUCH
PROTECTING THEIR POWER
RESISTING CHANGE
WORKING FOR THEMSELVES
IN TOUCH
EARNING OUR TRUST
EMBRACING CHANGE
WORKING FOR US
NIM
NO INCUMBENTS MOVEMENT
NEW PEOPLE. NEW PERSPECTIVE. REAL CHANGE.

Social Security:
Is It Really 'Your Money' in a Safe Bank?

The $100 Bank Analogy



The 'Safe' Investment Reality

By law, Social Security surplus funds must be invested exclusively in U.S. Treasury securities (government IOUs).

Contribution vs. Charity

Social Security is a return of your own contributions over decades, distinguishing it from programs like SNAP.

2032–2033: Trust Fund Depletion

Today

The Looming Question: With the depletion date approaching, the safety of these promised monthly benefits is under scrutiny.

23–27%
Benefit Reduction

Without legislative changes, benefits could be automatically reduced to only 73–77% of scheduled amounts once the fund is depleted.

Congress's Likely Options

Option 1: Raise Taxes



Increasing the amount of payroll taxes collected from current workers to bridge the funding gap.

Option 2: Raise Retirement Age



Delaying the age at which workers can begin collecting full benefits to preserve fund longevity.

Option 3: Cut Benefits



Reducing the monthly dollar amounts paid out to retirees and beneficiaries.

Know Your Benefits — Visit ssa.gov

NotebookLM


NIM WIT
BRINGING EFFICIENCY TO WASHINGTON
I'M A NIM WIT