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New
Agency of Case

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PRESIDENT'S ADVISORY
PANEL
ON FEDERAL TAX REFORM

March 31, 2005

EXECUTIVE SECRETARIAT

President George W. Bush
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

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AGENCY LIAISON

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Dear President George W. Bush,

As we watched your State of the Union Address last month, we were impressed with all of the areas of our world this country has had a hand in making a freer, safer and just a better place to live. Sometimes though, we, as a nation, are so wrapped up in helping others that we begin to neglect our own. A prime example lies in the judicial system here at home. Criminals have far more rights than their victims. They have the advantage of delaying proceedings, which only benefit them while their innocent victims have to suffer.

Our judicial system in it's present form is permitting white collar crime to flourish, while the victim just sits and waits while the wheels of justice move at a snails pace. Also, as the country moves more toward privatization, the door opens wide for those intent on acts of fraud, especially towards victims in their twilight years. In our eyes, this brings to light two glaring flaws in our society; one existing flaw and the other that Social Security privatization would feed.

With this in mind we began to look back on our own life and the very recent problems we encountered in our retirement years.

My husband, Ron, was in the Army for 9 years, which included one year in Vietnam, while I was home raising 2 children. After leaving the military Ron work for 35 years to support our family. We, after leaving the military, had one more child. I stayed home and raised our 3 children where we put them through school with all of the ups and downs of child raring. All 3 are now married, with very good jobs and doing very well for themselves. I worked for 20 years afterward to help save for retirement, and was successful. I retired in 2004 and Ron in 2002. We had a small nest egg in an IRA, so we decided to purchase a mobile home in Florida to enjoy our retirement. It is modest but has all the amenities any retired person would want or enjoy.

This leads to a scenario that points out the above-mentioned flaws. What follows is an example of a pitfall of the privatization of the Social Security system that was mentioned in the State of the Union address. What measures would prevent the same thing from happening?

Late last year, what was left of our entire life savings was fraudulently stolen during a legitimate IRA transfer. Now we, as victims, sit and suffer while these criminals are enjoying the fruits of our labor. We, because of a close friendship of a fellow barbershop singer, were able to enlist his legal services to track the path of this fraud. (For which we don't have the money to pay) He was able to document every step in the process and identified those responsible for this. Through his efforts, the FBI became involved and they are now working on the case. We also contacted the States of Florida and Tennessee to initiate an investigation (all this started with an investment group in Tennessee). This, at least, is a positive step to address the criminal portion of the case. Now, three months later, we are forced to find

Handwritten signature: Ron

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a way to pursue it for civil action in an attempt to recover what was wrongfully stolen from us. Here is where the second flaw in our society comes to light.

Our Justice system seems only for the rich or where millions are involved. We attempted to find a lawyer that would take our case, combined with two others caught in the same incident, on a contingency basis. All we got were refusals because the attorneys couldn't make enough money. We have an iron clad case that only requires taking to court. All of the hard investigation has been done.

What does this tell us about our system? Why is it that frivolous law suits can be filed for next to no reason and millions of dollars awarded while a true and proven case of fraud goes untouched because there's not enough money in it for someone? Where are those whose concern for justice is at least equal to their concern for their pockets?

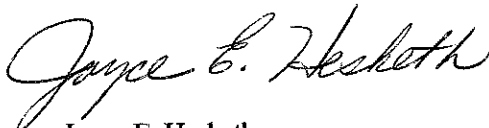
Our part of the fraud (\$50,000) may be as pennies to most people, but it is all that we had left of our life savings. We are now forced to exist on our meager Social Security alone and sell off things we worked so hard to acquire in an attempt to recover. All of this seems so unfair for those of us who don't have millions of dollars saved up. Our society is fast becoming a place where the haves are squeezing out the assets of the have-nots and getting away with it. When will someone stand up and fight for the little guy? We have rights that are equal to, and in some cases, even greater than the rich.

IRS
~~One final frustration we have as a result of this has to do with the IRS.~~ In the past three months we had four calls to their office totaling about six hours, and we have had nothing but conflicting directions plus we have been forced into paying more than \$120 to them for a CD we didn't need and then a request letter to their office for waiver of the 60 day IRA rollover period in an effort to keep from having to pay income taxes on the stolen money. As of this date we have not received any direction from their office and it has been at least 6 weeks since the letter was sent. We will have enough problems paying our taxes as it is, since we no longer have the \$50,000, that was stolen from us, to draw from.

This letter will probably not make it to your desk, but at least we were able to vent our frustration to someone. We are just one family in a country of millions, but we have the same needs as any other family in our society. We are proud to be Americans and wouldn't change that for anything. We just hope that some in our Government will take up the cause and help make some changes that will benefit the small guy.

God bless you, Mr. President and may God bless America.

Respectfully,



Joyce E. Hesketh