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November 2018

THE "RAP" SHEET

"Rehabilitating American Pride"

What's Inside:

Change Time on
Sunday, Nov. 5th—
Fall Back 1 hour
before you go to
bed

Introduction to
another Whistle
blower Program

Nov. Word Search
Puzzle

Solution to Word
Search Puzzle

Thanksgiving Alphabet

T ... Turkeys, table-spreads, being together,
H ... Homes to protect us from all kinds of weather,
A ... Aunts and uncles, a reunion in Fall,
N ... Nieces and nephews, family members all.
K ... Kind-hearted kin coming over for dinner,
S ... Surely you'll have fun, but you won't get thinner,
G ... Gourds and pumpkins, mouths open wide,
I ... Indians and Pilgrims we remember with pride,
V ... Very special times-there could even be snow,
I ... Imagine what it was like at Plymouth long ago,
N ... Never forget how the settlers led the way,
G ... Giving thanks and blessing this special day.



ADDRESS TO FELLOW-COUNTRYMEN

The White House, November 11, 1919, President Woodrow Wilson.

A year ago today our enemies laid down their arms in accordance with an armistice which rendered them impotent to renew hostilities, and gave to the world an assured opportunity to reconstruct its shattered order and to work out in peace a new and juster (industrial) set of international relations. The soldiers and people of the European Allies had fought and endured for more than four years to uphold the barrier of civilization against the aggressions of armed force. We ourselves had been in the conflict something more than a year and a half.



With splendid forgetfulness of mere personal concerns, we remodeled our industries, concentrated our financial resources, increased our agricultural output, and assembled a great army, so that at the last our power was a decisive factor in the victory. We were able to bring the vast resources, material and moral, of a great and free people to the assistance of our associates in Europe who had suffered and sacrificed without limit in the cause for which we fought. Out of this victory there arose new possibilities of political freedom and economic concert. The war showed us the strength of great nations acting together for high purposes, and the victory of arms foretells the enduring conquests which can be made in peace when nations act justly and in furtherance of the common interests of men (and women).

INTRODUCING ANOTHER WHISTLEBLOWER PROGRAM THAT CAN GET YOU A LOT OF MONEY!

I'm sure you've heard of the Internal Revenue Service (IRS), since you pay part of your income to them every year. You probably also know that if income taxes are not paid, the IRS is very strict.

There is another consumer program that the IRS has, which gives us the right to report anyone who doesn't pay their fair share of income taxes.

Here's something that most people don't know. Your mortgage company converted your mortgage not into stocks and bonds, which is a securities violation and the reason you can file a complaint with the SEC against your mortgage company. *See Federal Programs page on our Website.*

Another violation that your mortgage company is guilty of is not paying the income taxes on the billions of dollars they earn from the stocks and bonds they've converted your mortgage note and millions of other people's mortgage notes into.

Let me explain ... your mortgage note, after it was converted to stocks and bonds, was put into a pool with many other converted mortgage notes. The pool was then offered to investors from around the world, which generates income to your mortgage company.

We at FD Options know how to get proof of this conversion and the income your mortgage company receives from the pools of converted mortgage notes.

It takes a lot of investigation, but there are documents that show the facts, such as the Pooling and Servicing Agreement and a document that your mortgage company filed with the Securities and Exchange Commission and the County Recorder's Office of record, when they created your loan.

So what does all this mean to you. Well, according to the IRS, they will pay a lot of money to anyone who provides information about an

entity (in this case your mortgage company) that evades paying income taxes.

The newly updated IRS regulation states that the whistleblower will receive 15% of whatever the IRS collects in back taxes (not including interest). The most a person can receive is still \$10 million, but with the vast amount of money your mortgage company takes in every month from the pool of mortgages that your contract is in, that amount is not out of the question.

To put your mind at ease, the IRS and the U.S. Securities and Exchange Commission abide by the Privacy Act of 1974 and they keep your information private—they don't even tell your mortgage company the loan number or property address.

We at FD Options will investigate the forms and records you will need to file a claim with the IRS Whistleblower program. We will also evaluate your claim to make sure it will get you paid. We will also help you fill out and mail in the claim forms, etc.

As with the SEC Whistleblower Program, this might take months or even years for the IRS to finish the investigation because the mortgage company has the right to rebut the charges. But, in the end, you could be very wealthy.

Because the claimant information is confidential, we don't have specific cases, but we have seen evidence of payouts for the program.

For more information call:

Fred's Cell: 951-348-5234

Joe's Cell: 951-807-9436

Español: Marko 951-318-9220

Or visit our website: fdoptions.com

Email: fdoptions@yahoo.com



Nov 4, 2018 - We turn our clocks **BACK** one hour at 2:00 a.m. The best way to accomplish this is to set the clock back one hour before you go to bed Saturday night.

WHY DO WE CHANGE TIME TWICE A YEAR?

Each year, in the wee hours of a Sunday morning in March, 60 minutes vanish because we set our clock ahead one hour. That means if you go to sleep at 10:00 and wake up at 7:00 to get ready for work or school, you actually got one hour less sleep. Just when we get used to that hour being missing, we get it back in November by turning the clock back an hour. No, it's not a magic trick — it's Daylight Saving Time!

Daylight Saving Time (or “Summer Time,” as it's known in many parts of the world) was created to make better use of the long sunlight hours of the summer. By “springing” clocks forward an hour in March, we move one hour more daylight from the morning to the evening. On the first Sunday in November, we “fall back” and rewind our clocks to return to Standard Time.

WHERE DID DAYLIGHT SAVING TIME COME FROM?

The idea was first suggested in an essay by Benjamin Franklin in 1784, and later proposed to British Parliament by Englishman William Willett 1907. However, it did not become a standard practice in the United States until 1966. Daylight Saving Time was originally instituted in the United States during World War I and World War II in order to take advantage of longer daylight hours and save energy for the war production.

In the years after World War II, individual states and communities decided whether they wanted to continue observing Daylight Saving Time and when to do so. This meant some cities were an hour behind others even though they were only separated by a few miles on a map. In order to minimize the confusion, Congress passed the Uniform Time Act in 1966, which standardized the length of Daylight Saving Time for the country.

HOW IS IT USEFUL?

Daylight Saving Time is most helpful to those who live farther from the equator, where daylight hours

are much longer in the summer than in the winter. In locations closer to the equator, daylight hours and nighttime hours are nearly the same in length throughout the year. That's why many equatorial cities and countries do not participate in Daylight Saving Time. In the United States, there are only a few places that do not observe Daylight Saving Time, including parts of Arizona, Hawaii, Puerto Rico, the U.S. Virgin Islands and American Samoa.

There are currently about 70 countries that participate in Daylight Saving Time, though not necessarily on the same schedule as the United States. Determining who recognizes Daylight Saving Time and when, can sound like a very complicated math word problem.

Advocates in support of Daylight Saving Time suggest that in addition to reducing crime and automobile accidents, extended daylight hours also improve energy conservation by allowing people to use less energy to light their businesses and homes. Opposing studies argue the energy saved during Daylight Saving Time is offset by greater energy use during the darker autumn and winter months.

DOES EVERY STATE CHANGE TIME?

The simple answer is no. Most areas of the United States observe Daylight Saving Time (DST). The places that don't are Arizona (except for the Navaho, who do on tribal lands) and Hawaii. There are also some parts of Indiana that don't observe it.

The United States territories, such as American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the United States Virgin Islands observe Daylight Saving Time, too.

THIS MONTH WE CELEBRATE:

Veterans Day—Sat, November 11

America Recycles Day—Fri, November 15

Thanksgiving Day—Thu, November 22

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Contact Joe at 951-807-9436 or send me an email to fdo.editor@aol.com

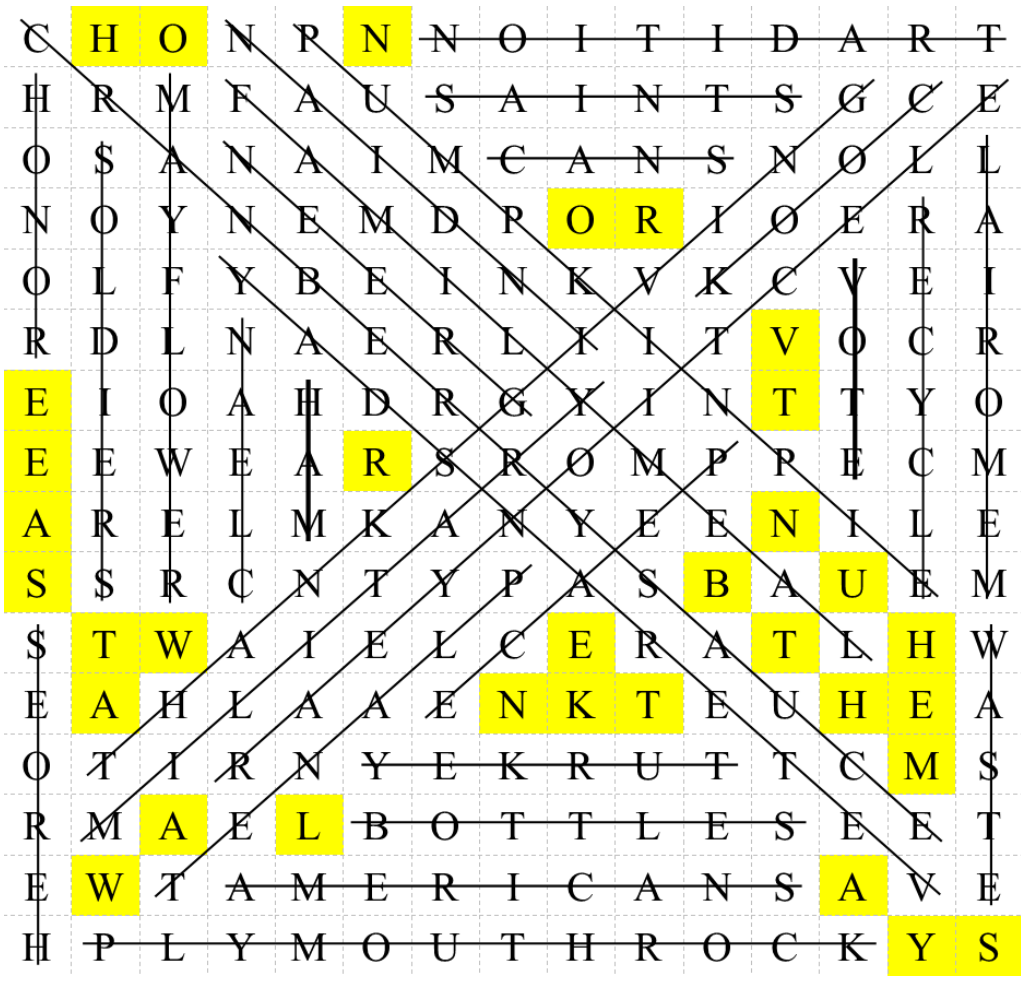
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Honor
 Mayflower
 Memorial
 Military
 Peace
 Planet
 Plymouth Rock
 Pumpkin Pie
 Recycle
 Saints
 Soldiers

Thanksgiving
 Tradition
 Turkey
 Veteran’s Day
 Vote
 Waste

This month every year we:



This month every year we:

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If you would like to submit an article for our newsletter, please contact Joe Gauthier at 951-807-9436 or you can send me an email at fdo.editor@aol.com.

The newsletters and word search puzzles are free to use, copy and distribute. If you would like to have our newsletter delivered to your email address, just send your request in an email to me or you can visit our website at www.fdoptions.com and fill out the request form on the Newsletters page.

Joe Gauthier, Editor