

More Than a Paycheck **REFUSING to PAY for WAR**

Oct/Nov 2025



43 Years of Resistance

NWTRCC Gathering in Worcester, Massachusetts November 7-9, 2025

By Lincoln Rice

NWTRCC's November 2025 in-person conference will be in Worcester, Massachusetts at the Worcester Friends Meeting. Some of the sessions will be streamed on Instagram and YouTube, and some will also be available on Zoom.

The schedule for Friday and Saturday is currently in flux, but we are putting together a great schedule, which we will soon share on the NWTRCC website. The National Pri-

orities Project will be joining us on Friday night to share their analysis of the federal budget and to note budget trends under the Trump administration. And as always, we will host concurrent WTR 101 and 201 sessions, though these will not be streamed online. They will only be available in person. Sorry in advance for any inconvenience.

As always, we will hold our business meeting on

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Oh No, I'm a Capitalist!

By Ruth Benn

Today's exciting topic is...drum roll...capital gains!

Ok, I admit it. I know very little about capital gains, but it is a question that has come up recently in WTR counseling, particularly among older anti-war activists. Many have had a low income and been glad to avoid paying for war. Suddenly a gift or inheritance drops in their laps, which may bring economic relief but also potential taxes and new challenges to the conscience. Others are downsizing and selling a home they've owned for years and wondering what to do about potential capital gains if the sale price is well above their purchase price.

First, this is probably an issue to bring to an accountant or estate planner, because there are so many variables among individual finances that can influence whether and how the gains are taxed (both by the feds and your state). There are long-term capital gains—those held for more than one year—whose tax rates are different than short-term holdings. Long-term capital gain tax rates begin at 0% for a single person with an income of \$48,350 and below. For those married filing jointly the threshold is \$96,700 and below. Short-term gains do not have a 0% tax rate; a quick web search

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Worcester Friends Meeting

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Editor Lincoln Rice

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More Than a Paycheck: Refusing to Pay for War is a bimonthly publication of the National War Tax Resistance Coordinating Committee, a clearing-house 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, xenophobia, sexism, homophobia, transphobia, 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.

Subscriptions are \$25 per year.

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Counseling Notes



Purpose of this Section

This section serves as a hub for war tax resisters to keep abreast of the kind of actions the IRS is taking to collect federal tax debt. It also aids WTR Counselors, who are war tax resisters who volunteer to support existing and potential resisters. These counselors have undergone a day-long training to non-directively counsel individuals and aid them in determining their goals in regard to WTR, to discover the options most appropriate to their situation, and to assess realistically the possible consequences of those options. A current list of counselors by state can be found on NWTRCC's website (go to the "About Us" tab and click on "Local Contacts & Counselors"). This training is usually offered once a year, and the next training will be online on Saturday February 21, 2025 (11a-3p Eastern). If you would be interested in attending this training, please contact the NWTRCC office at nwtrcc@nwtrcc.org or (800) 269-7464.

IRS & ICE

In early September, a federal court temporarily blocked the Trump administration from allowing the IRS to share taxpayer information with US Immigration and Customs Enforcement (ICE). Previous federal judges refused to block the IRS from sharing immigrants' tax data with ICE to help identify and deport people without proper paperwork to be in the US. The case of Center for Taxpayer Rights et al v. International Revenue Service et al, prevents the IRS from sharing confidential taxpayer data with ICE without giving the court and plaintiffs 24-hours' notice.

On October 3rd, a US Court of Appeals for the District of Columbia Circuit will hear arguments in the case. Previous judges, who allowed the sharing agreement, stated that the IRS can only disclose information it obtains itself (such as through audits), but not information it obtains exclusively from the taxpayer (such as a tax return filed by the taxpayer), except for a taxpayer's identity, including the individual's name, address, and taxpayer identifying number.

Federal Employees with a Tax Debt could be Terminated

Traditionally, the only federal employees who faced possible termination for an IRS debt were IRS employees. That policy changed this summer when 525,000 federal employees received IRS Notice LT36. This is a brand-new notice that has never been sent out before, so there is not any precedent for how aggressively the IRS will follow up with those federal employees who do not pay the debt or set up a payment plan. It is currently estimated that current and retired

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Many Thanks

Thanks to each of you who donate to NWTRCC! Remember, you can also donate online through PayPal (not tax deductible) or Resist (tax deductible) by clicking on the "Donate" button at nwtrcc.org. (Please let the NWTRCC office know if you use Resist.) It's never too late to send that contribution to support our work.

Network Updates

The Network List of Affiliates, Area Contacts, Counselors, and Alternative Funds is updated and online at nwtrcc.org, or contact the NWTRCC office (nwtrcc@nwtrcc.org, 1-800-269-7464), if you would like a printed list by mail.

Don't forget, you can find us on

Facebook • Twitter (X) • YouTube • Instagram • Bluesky • TikTok

and join our discussion listserve

Click on the icons at nwtrcc.org

War Tax Resistance in New York

The end of the summer has been a pretty active time for war tax resistance in NYC. I was invited to annual meetings with Pax Christi New York State to talk about war tax resistance during a session on nonviolent resistance. Pax Christi USA has launched a conscientious objector registry, which was inspired by the NY chapter, and others spoke about military resistance and conscientious objection.



Palestinian-American Poet Sana Wazwaz speaking at Kateri Tekakwitha Peace Conference. Photo by Ruth Benn.

These meetings were timed to connect to the Kateri Tekakwitha Peace Conference on August 22-23 at the Kateri Tekakwitha Shrine west of Albany in New York. Under the theme of “Palestine and Israel: Tragedy, Trauma, Truth & Compassion,” the keynote speaker was Phyllis Bennis, and the program also featured poetry by Sana Wazwaz, a Palestinian-American writer from Minnesota, and D. Colin, a Haitian American poet from Troy, New York. (kateripeaceconference.org)

On September 4, Taxpayers Against Genocide and the National Lawyers Guild held a rally in Foley Square in NYC to announce the filing of a legal complaint against the US government with the Inter-American Commission on Human Rights that directly takes on the US government as a whole – including both Biden and Trump administrations, as well as Congress – for the genocide. (taxpayersagainstgenocide.org) NYC War Resisters League members were there with war tax resistance signs and WRL pie charts, getting thumbs-up from many in attendance. Then on September 13, we tabled at the NYC Anarchist Bookfair

with NWTRCC and WRL literature, which went like hotcakes. The NWTRCC “Practical Series” was especially popular, and we also had a steady stream of people asking about war tax resistance — everything from “what is it” to the intricacies of adjusting the W-4 to “I haven’t filed the last 3 years. What do you think will happen?” We promised to offer some workshops later this fall or early in the new year.

— Ruth Benn, NYC War Resisters League

WTR 101 at Midwest Catholic Worker Gathering

13 September 2025 – NWTRCC consultants Lincoln Rice and Chrissy Kirchhoefer led a WTR session at the Midwest Catholic Worker Gathering outside Preston, Iowa. There were nine of us at the session, including longtime war tax resister Katie Feit of Chicago. Most of the attendees were newer to war tax resistance. Throughout the weekend, Lincoln and Chrissy also had conversations with others who had previously attended a WTR session and had follow-up questions and concerns as their individual situations had changed.

— Report from Lincoln Rice & Chrissy Kirchhoefer

WTR to be Featured at Peace & Justice Conference

Ruth Benn and Joanne Sheehan will be offering a session entitled “The Vitality of Nonviolent War Resistance: Philosophy, Skills, Tactics, and Lessons” at Peace & Justice Studies Association Conference at Swarthmore College in Swarthmore, Pennsylvania (October 9-11, 2025). The workshop will include a section on war tax resistance. Their session begins Saturday at 9a. For more information, peacejusticestudies.org. •



NYC War Resisters League at Taxpayers Against Genocide Event. Photo by Ed Hedemann.

Community Peacemaker Teams & War Tax Resistance

By Alicia Rynkowska, Development Coordinator

[Editor's Note: The following article was first published by Community Peacemaker Teams on 29 August 2025, as one of their Friday Bulletin emails.]

Every budget is a moral document. Whether drafted by a government or an individual, it reflects what — and who — we value. As global military spending surges past two trillion dollars annually, many are asking urgent questions about where our money goes, and what violence it might be underwriting. At this moment — when we are witnessing the devastation of Gaza, the forced displacement of Palestinian communities in the West Bank, and the expansion of militarized policing and surveillance worldwide — those questions feel especially urgent.

What if we simply refused to fund war?

War tax resistance is not a new idea. It is as old as militarism itself. From the early Quakers who refused to finance Britain's imperial campaigns, to the U.S. American abolitionists who withheld taxes to protest slavery, to Mohandas Gandhi's salt tax resistance under British colonial rule, history is full of people who challenged injustice by refusing to pay for it.

One powerful example is the Beit Sahour tax strike during the First Intifada. In 1989, residents of this small Palestinian town in the West Bank collectively refused to pay taxes to the Israeli occupying authorities. Their slogan was simple but radical: No taxation under occupation. It was a nonviolent uprising of civil society — shopkeepers, teachers, families — who believed that their resources should not finance the machinery of their own repression. The response from Israeli forces was swift and harsh: military raids, curfews, and mass arrests. But the spirit of resistance endured, and the story of Beit Sahour became a symbol of dignity and nonviolent defiance across the world.

That same spirit lives on in our supporters who choose to redirect their taxes to support the work of CPT.

"I have been deeply troubled for years that a portion of the taxes I pay support war and destruction," wrote longtime CPT supporter Nancy Davis. "With the genocide taking place in Gaza...I donated the amount of my taxes that went to the present military. I consider it a privilege to support the work of peacebuilding because it is needed to help make the world a place where all people can thrive."

For Christian pastor and CPT supporter Sarah Klaassen, the act of redirection was rooted in lived experience. After spending time with CPT's team in Al-Khalil/Hebron, she shared: "When it came time to pay my taxes, Palestine was on my mind. This year, I joined the war tax resistance community, redirecting a symbolic amount to CPT. It's one more way to live the Gospel of peace."

Others, like supporter Hannah Klaassen, describe redirection as a form of moral alignment: "I've moved through many stages - admiration, apprehension, curiosity, and finally commitment. When I struggle to know how best to respond to injustice, I find clarity and power in this form of resistance."

And for longtime resisters like Stan Becker, it's a lifelong journey. "If it is wrong



CPT member in Palestine. Photo from CPT website.

to kill," he reflects, "it must be as bad or worse to pay someone else to kill in your place." As a young Quaker, Stan began exploring war tax resistance in the 1960s, refusing to fund U.S. wars in Vietnam and Central America. He has since redirected significant portions of his income toward peace work. "Even when financial pressures made it difficult," he shares, "our family found ways to prioritize peace in how we gave."

War tax resistance is not always easy. It can involve legal risk, social pressure, or financial sacrifice. But it is also an act of hope. Of imagination. Of integrity. At its core is a simple, profound conviction: that we must not fund violence with our silence or our resources.

At CPT, we are deeply moved by this witness. Your acts of resistance make our work possible. In the face of occupation and militarism, our teams in Palestine and elsewhere stand in partnership with communities resisting violence with courage and dignity. Your redirection of war taxes sustains that work — from protective presence and accompaniment to advocacy and storytelling.

To those who have redirected their taxes to CPT — your choice is more than symbolic. It reflects a deep reckoning with conscience and complicity, a refusal to allow your resources to be used in the service of violence. In doing so, you make room for something more just, more humane, more possible. It's an affirmation of the kind of world you want to build. Thank you for trusting us to carry that vision forward. You remind us that peace is built step by step, act by act. •

To register for the conference, go to nwtrcc.org and you will see a link to our registration page under "Upcoming Events." If you plan on flying to the gather-

ing, there are two airports: Worcester Regional Airport and Boston Logan International Airport. The former is closer to the gathering but will likely be more expensive. If you fly into Boston, you can take the free bus shuttle (Silver Line 1) to South Station in downtown Boston. From there, board the Framingham/Worcester Line to Worcester's Union Station. The train ride will take almost two hours and cost about \$13. We have local people willing to do pick-ups from the Worcester Regional Airport and Worcester's Union Station.

To help offset NWTRCC expenses, we are requesting a \$30 registration fee, but no one will be turned away. For those joining us online, we are suggesting a \$10 donation. ●

on capital gains will produce the full tax rate breakdown.

If you are selling a house, a chunk of the sale price is deducted pre-tax, but there are all kinds of rules related to that too, like it must be your primary residence for at least two recent years. If you've just inherited the property, that could influence what you decide to do. Capital gains are calculated on the sale price against the fair market value on the death date of the previous owner.

For long time war tax resisters who may have had taxable income but kept it low and not owned property, inheritance can throw us for a loop. It's usually not an issue of an inheritance being taken before it gets to you, it's what to do about potential taxes you may incur and also how to protect it from seizure against any previous debt once you have it. We've collected stories about this over the years, which may provide helpful ideas should you find yourself in this situation, for example:

...Twice I've inherited a sum over \$100,000. Divestment from the stock market created high capital gains taxes, and I couldn't leave money in conventional investments or the IRS could have collected easily. But there's a lot to be said for sudden wealth. In my case, being "rich" has made it, paradoxically, very easy not to pay for war. I can reduce my wages below the exempt amount on a wage levy. And my investments don't need to be liquid or high-yield. For example, I've made zero-interest loans to community loan funds that help create affordable housing. This way, no information goes to the IRS.

Recently I've set up a "gift annuity" retirement plan with a large, socially responsible organization that supports my war tax resistance. This is a terrific, little-known way to keep large sums safe from collection. The organization will accrue the money, giving neither me nor (we hope) the IRS any access to it, till I reach a certain age; then they'll pay me an annuity till I die; anything left over is theirs to keep. I even get to claim a large charitable-gift tax deduction right away!

As to the “gift annuity” account, one warning is that the payments to you,

either all or partially, are subject to federal and possibly state taxes. They are also assets seize-able by the IRS; a lien can be issued on the account and your annuity payment taken from the source. It is also possible for the IRS to locate investments in community loan funds. These sorts of seizures could be a lower priority or harder to find for the IRS, but it is important to be aware of the possibility.

As this was being written another WTR shared her story of inheriting a traditional IRA in a firm with questionable investments. She found that she could not roll it into her own Roth IRA with more ethical investments, so after some research discovered QCD, Qualified Charitable Distribution. Because she had just exceeded the 70-and-one-half year threshold age, she could make direct contributions to 501-c-3 organizations from the inherited IRA, avoiding any tax issues and satisfying her conscience. A few other short stories about coming into a windfall of any size are in the “inheritance” section of NWTRCC’s Practical Series #7, “Health Care and Income Security for War Tax Resisters.” You can find it on our website by going to the “Resources” tab and clicking on “Pamphlets.”

As of 2025, there are no estate taxes on a cash-type inheritance up to \$13.99 million per individual and twice that for a couple. If the inheritance comes as stocks, bonds, and property, then you get into the tangle of capital gains. For anyone facing a suddenly large tax bill you might take courage from Larry Bassett's story of receiving a large inheritance and refusing to pay more than \$128,000 taxes due on it. He redirected the money to all good things, risking a severe response from the IRS. His updated story might surprise you.

Well, that was more than I thought I had to say about capital gains and related issues! As noted above, there is a lot of information on the web about this but always be careful about what's written by AI and what is knowledgeable human advice. Remember, much of our war tax resistance counseling is based on real-life stories, so please tell us yours.

PS You can check on the holdings of investment funds here:
weaponfreefunds.org. •



Ruth Hyde Paine

Ruth Hyde Paine passed away from natural causes on August 31, 2025, at the age of 92 in Santa Rosa, California. Ruth was a long-time war tax resister and served as an area contact for NWTRCC. She attended Antioch College in Ohio and became a practicing Quaker during her time there. Ruth originally worked as a child educator and later became a child psychologist. She also worked as a clerk and coordinator with ProNica, a grass-roots Quaker group in St. Petersburg, Florida that supports grassroots projects run by Nicaraguan people.

Ruth is perhaps best known for befriending Marina Oswald, the Russian-born wife of Lee Harvey Oswald. Ruth welcomed Marina and her children into her home. Although Lee Harvey never stayed at her home, he hid the rifle he used to shoot Kennedy in her garage. This was done without her knowledge. In this connection, Ruth was interviewed by the Warren Commission and following her death there have been obituaries about her life in the *Dallas Morning News*, *Washington Post*, and *New York Times*. •



Ruth Hyde Paine (center) at a NWTRCC gathering in California in May 2011. Photo by Ed Hedemann.

Honoring Randy Kehler

In July 2024, longtime war tax resister Randy Kehler passed away. To honor his memory, a website has been created that includes a recording of the

January 2025 Zoom tribute, documents, videos, photos, and a place to share stories. You can find the website at randykehler.com.

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federal employees owe the IRS more than \$2 billion. The notice was also sent out to employees who didn't file, but the IRS believes they should have.

Although the notice is new, the program associated with the notice is not. The Federal Employee/Retiree Delinquency Initiative, or FERDI, was established about 20 years ago and its only purpose is to collect debt from federal employees. In the past, this program has commonly taken 15% of paycheck, pension, and benefit payments, but this new notice suggests that employment could also be terminated. At this time, we are not aware of any workers being fired for this notice.

California Governor Threatens Withholding Federal Income Taxes

In June, California Governor Gavin Newsom suggested that California might withhold federal taxes if the federal government began cutting funding to California. This was in response to Trump suggesting cuts in grants to universities in California. Newsom's post was short on specifics and at this point appears more so to be vocal posturing instead of a serious proposal.

War Resisters League WTR Guidebook Updates

This spring, the War Resisters League released the new edition of their War Tax Resistance Guidebook. It's a wonderful resource that already needs a few minor updates because of that Bloated Terrible Bill that Trump signed into law on July 4. Most of the updates have to do with changes in reporting requirements for those businesses that are required to send out 1099 income forms. War Resisters League has a web page dedicated to keeping track of any updates. If you purchased one of these new guidebooks, you can find the updates using the QR code below or going to warresisters.org/corrections-for-2025-6th-edition/. •



War Tax Resistance Resources

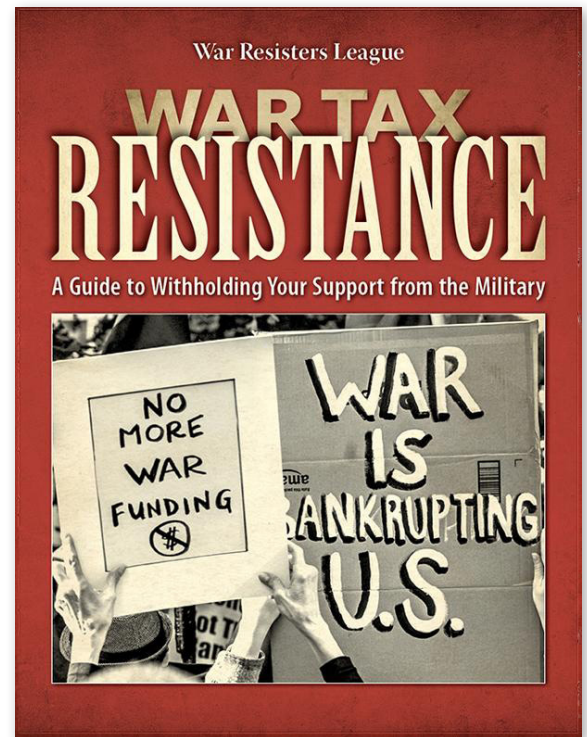
War Tax Resistance Guide E-Book

For those who want to avoid paper and love reading on their electronic device, you can now purchase the new edition of the War Tax Resistance Guide as an e-book. It sells for \$12.99 on Amazon Kindle, Barnes & Noble Nook, Bol. (France), Booktopia (Australia), eBooks.com, Everand, Hugendubel (Germany), Porrúa (Mexico). If you prefer paper, you can still purchase it from the store on the NWTRCC website for \$20 plus shipping.

Dave Gross's 99 Tactics as an E-book

Dave Gross's *99 Tactics of Successful Tax Resistance Campaigns* is now available as a free, web-based ebook. David also updated it with some examples of tax resistance campaigns from after the original publication date.

The updated work is titled, *Tax Strike Tactics*, and uses concrete historical examples to show how tax resistance campaigns succeed by deploying a variety of tactics. Learn how campaigns support tax strikers, increase the number of resisters, frustrate government countermeasures, expand their arsenal of techniques, master education and public relations, and lay the groundwork for victory. A link to the e-book can be found on the NWTRCC website under the "New Resources" section or by going to sniggle.net/TPL/TaxStrikeTactics/.



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The USA is a country of war. We wage war not only on countries in other parts of the world, but also on our own people and those who have come here to escape violence in their birth countries. My small WTR actions need to be multiplied by millions of citizens to change the mindset that the way to peace is by eliminating our enemies

Our country has been greatly blessed with fertile fields, fresh water, fascinating animals, and fantastic scenery. We have a wealth of creative people who have invented new things that our ancestors never even dreamed of. We have transportation and infrastructure that functions smoothly nearly all the time. Most of us don't even have to think about our instant supply of air-conditioned comfort or the availability of fresh food at the market or delivered to our door. And we have enjoyed years of friendly neighbors right across our borders.



Susan Miller

But . . . we have abused our good gifts and squandered our wealth as we worshiped the god of war. We have wasted our money on weapons of mass destruction and on research that can ensure mutual destruction of both our own people and those from "enemy" countries. We have elected politicians who make laws that favor those who donate to their campaign chests instead of representing their constituents.

President Trump has, of course, accelerated the destruction of our country. He makes enemies abroad and instills fear in immigrants who have other-than-white skin. He could use his power to force Netanyahu to stop bombing and starving Gazans and to feed, house, heal, and educate poor people in the United States if only he would.

Let's not let Trump exercise his maniacal power. Let's RESIST with our bodies, our minds, and our tax monies that support the Department of War. •

Donate by Venmo

NWTRCC now accepts donations by Venmo! We still accept donations by check, PayPal, and credit/debit cards using PayPal. Also, tax deductible donations can be made by check or credit/debit cards using one of our fiscal sponsors. For more information on all the ways you can donate to NWTRCC, go to nwtrcc.org/donate.



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Profile

Department of War

By Susan Miller

President Trump has finally made a proclamation that I agree with. By renaming the Department of Defense, he tells the truth about what the department has been all along: a Department of War.

I don't believe that any of the wars that the United States has engaged in during my lifetime have been defensive. And even if they are construed to be so, such as saying that our nation is "defending our national interests," I cannot support wars with my money.

I began my war tax resistance when I first got telephone service in my name. The excise tax on phones had been raised to 10 percent to collect money to pay for the Viet Nam war. Since I was already a Conscientious Objector to War because of my religious beliefs, it made sense to stop paying for war while praying for peace. Also, since I am a woman and was not drafted to fight in Viet Nam, refusing the telephone tax seemed like the least I could do.

I was earning a salary during those years and didn't know how to keep the government from collecting income taxes on my wages other than by itemizing



my charitable donations and deductible expenses. Since leaving full-time employment, marrying and having children, I contributed to my family's below-taxable income status by sometimes having a negative income from my freelance writing for local and church publications. Now in retirement, my social security income is not taxable, so I continue to have a below-taxable income. This status helps my conscience since I do not directly pay for war with my income taxes, but the increased cost of living since moving from Kansas to New York City is challenging. By trying to live with middle-class values while having below-taxable income, I don't quite "fit in" anywhere. Fortunately, NWTRCC members have been my support group for my mildly radical WTR since the 1990s.

If our country is attacked by another country and fights a defensive war in the near future it will be in response to our nation's provocative behavior and its financial support of Netanyahu's annihilation of Gaza and of Palestinians in the other Israeli occupied territories.

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