

# **Changing the World**

## **Policy Suggestions for the Ninety-Nine Percent**

Version 0.6

by

**Koda**

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## *About The Dreamers*

Throughout history the top one percent of the population with money and power has controlled the lives of the rest of us, but that situation is about to change. For the first time ever it is possible for masses of people all across the globe to communicate directly with one another in real time, to instantly share ideas and organize in support of those ideas. The ninety-nine percent are becoming aware that together they can change the world by speaking with one voice.

The Dreamers are that part of the ninety-nine percent who believe a world of peace and prosperity for all can be created by supporting ideas and policies derived from four fundamental principles:

### **Reason, Fairness, Freedom and Opportunity**

This book was written by Koda, an "idea artist" with no desire whatsoever to take on the responsibilities of a leadership role. While leaders are required to organize events, The Dreamers are led primarily by ideas. We support those leaders who support the ideas we believe in.

Koda maintains a website, [thedreamers.org](http://thedreamers.org), for the purpose of refining and disseminating the information expressed here. We hope these ideas will make sense to you, that you too will become a Dreamer and help spread these ideas throughout the world.

## *Introduction*

This planet is absolutely bursting with people who want everyone to live in peace and prosperity, and for the most part it has always been that way. Ninety-five percent of us don't lie or steal or cheat to benefit ourselves at the expense of our neighbors, and this is true regardless of religious or political affiliation, all across the world. Nearly everyone simply wants to live a comfortable life with personal freedom and a sense of dignity. It seems like so little to ask, and since nearly all of us want these conditions, it seems impossible that peace and prosperity are not flourishing everywhere in the world. So what's the problem?

The world is a mess because people are supporting the wrong ideas about how society should operate.

We all mean well, and we all think we're right. But we can't all be right if we have different opinions, so it's obvious that some of us have got it wrong and need to change our minds. Of course, that means other people are the ones who have to change, because you *know* you're right, and most of your friends agree with you.

Since everyone feels that way, from Christian fundamentalists to someone in the Taliban, it seems that there will never be any way that people can come to agreement, that we are doomed to live in a world of chaos and violence. Fortunately, that is not the case.

A fundamental quality of human nature is that no one wants to be wrong. On the downside, some people refuse to question their conclusions precisely because they are so afraid of discovering they may be incorrect. People refusing to question the validity of their beliefs is a huge problem. But the flip side of that coin is the fact that *no one knowingly chooses to be wrong*. That would be irrational. It would be insane.

If any of us believed we were wrong, we'd change our ideas in a heart beat. Would you hold onto an idea if you knew it was totally invalid? Since no one sticks to an idea once they learn it is

incorrect, the moment people realize they have been wrong they change their minds. The idiots wise up and fix the mess. That's the good news. The bad news is that you are almost certainly one of those people who has to change one's mind, and none of us like to let go of our cherished conclusions.

If I were to ask if you have all the answers, I think you'd have to admit that you don't. No one has all the answers, not even me, and just like you, I think I'm a smart person who has thought a lot about this stuff. Because we admit that no one has all the answers, that means we must all accept that some of our conclusions might be incorrect. If it is possible that you *might* be incorrect about something, since none of us want to be wrong, that means you will *want* to discover where you have been incorrect so you can stop being wrong. Right?

The way to discover the truth is to have an open mind and compare our previous conclusions with new information. If you do that and your conclusions turn out to be correct, you won't have to change them. You'll be even more assured that you know the truth. If you discover you have been incorrect, you simply accept what you now realize to be true and stop being wrong. Either way it's a good thing, so there is nothing to lose and only benefits to gain from being open minded and considering new ideas.

The ideas in this little book explain how we can live in a world where 90% of the population has at least double their current standard of living, and many can achieve this working only 20 hours per week. If you pause to ponder what that means, twice as much income and twice as much free time to enjoy it, you may want to take the time to seriously consider if it can actually be achieved.

Imagine how things would be if we had a true democracy where the people could vote directly on every decision that affects them and replace government officials at any time. We could vote to get money out of politics, stay out of wars, and it would put an end to corruption. We would truly have a government of the people, by the people, for the people. Big biz and special interests would no longer control our lives.

An "exchange tax" paid by the receiver in every transaction, at the same rate for everyone, with no loopholes and no other taxes, would be absolutely fair and would result in a redistribution of wealth through government services. These would

include free health care, free education, financial security in retirement, investment in renewable energy, cleaning up pollution and much more. At the same time everyone would be free to make as much money as they want.

Other policies would make small business loans available to everyone regardless of income. Inflation would cease to exist. Everyone would have free broadband Internet and unlimited digital media (movies, music, software, etc.). There would be no starvation, homelessness or unemployment. Pollution, global warming and deforestation would cease to be problems. We would end large scale wars and no longer live under the threat of nuclear annihilation. Crime and prison populations would be cut by as much as 90%, and people would be free to do whatever they please as long as they didn't harm others. The list goes on and on.

There are obviously huge benefits possible when we approach things with a truly open mind.

For example, how does one end war and the use of nuclear weapons? How many of us have given up on trying to solve that problem? But the answer is simple: We do it by having a single, worldwide government. Without separate states there is no other country to fight against and no reason for nuclear war.

Yeah, that would work, but most of us believe that having a single worldwide government would be terrifying, because power corrupts and absolute power corrupts absolutely – which has often been proven to be true. That's why such a government must be in the form of a democracy controlled by the people voting directly on every issue. In a later section I explain how direct democracy can work while elected officials run day to day operations and the problem of mob rule is avoided.

But how do we get from where we are now to a single worldwide government? How do we go about removing tyrants and the greedy rich who currently dominate over the rest of society?

The answers to these questions are more complicated, but by working together we can achieve almost anything, because *nothing in society happens unless the people make it happen through their own action or inaction*. We make this world what it is every day, and if we act upon new ideas new conditions will become part of our lives. We simply need to agree on what those ideas should be, then take action to see those ideas implemented.

After decades of serious contemplation I realized that four basic principles can be applied to find solutions that nearly every rational person can support. Those principles are *reason, fairness, freedom* and *opportunity*. Can you imagine any decent human being arguing that these principles are in any way unjust?

By applying these principles we can create a world of peace and prosperity for everyone. But we need more than just ideas. We need to have an open mind, and we need the motivation to get off our butts and do something to change things.

I grew up in the United States, and from birth I was told by everyone around me that I lived in a land of freedom, justice and opportunity. I believed we had the best system of government possible – till I was 17-years-old in 1970 and realized that most of us are condemned to a life of slavery.

Nearly all of us are forced to spend the majority of our time working rather than enjoying our lives, and the rewards of our labor often go to benefit a few rich people while the rest of us are left to merely survive – if we even *can* survive. Hundreds of thousands of Americans are homeless, and tens of millions without medical coverage can lose everything if they become ill and can't pay constantly rising medical costs. Student loans enslave us to the banks for decades. Back then young men were being drafted to fight in the Viet Nam war, and with a simple change in law it is still possible to be forced to kill or be killed in some war intended to keep the rich people rich and the rest of us slaves. We are told we have unalienable rights such as the pursuit of happiness, yet if we express that right by smoking marijuana we can be thrown in prison. When I was young these realizations made me suicidal. Young people today are seeing conditions even worse than what I experienced then.

Fixing the world requires mobilizing masses of people in support of the same ideas, and I always knew that wouldn't be possible until things got bad enough for average people to wake up from the brainwashing that made them content to be slaves.

That time has finally arrived. Things got bad enough as a result of the financial collapse of 2008, huge increases in food and energy costs, massive unemployment, government bailouts of banks which then foreclosed on millions of homes and paid themselves billions in bonuses, and congress made totally dysfunctional by blatant attempts by the rich to screw everyone

else so they can have it all. Many millions of people are finally willing to act now. The Arab Spring and Occupy movements of 2011 set the ball in motion, and all we need to transform the world now are ideas that most of us can agree upon.

Perhaps some of the ideas I present here won't appeal to you at first glance. I didn't like some of them much in the beginning either, but that's because I didn't realize how intently I had been brainwashed to believe what everyone around me had been programmed to believe. Free your mind, but never let go of reason. Accept nothing as true unless you compare all the alternatives and it still makes complete sense to you.

I must write from the perspective of an American, for Americans, because this country is all I really know, but these ideas can be implemented across the entire world. Think of the countless millions both rich and poor in India and China, the housewife in Minnesota and the tycoon on his yacht in the south of France. Imagine the pearl diver in Indonesia and the Muslim shouting the morning prayer from a loudspeaker in Iran. From starving kids in Africa to commuters on the New Jersey turnpike, wheat farmers in Russia to Carnival dancers in Rio, this world belongs to all of us. We want what's best for all of us, and we want to determine what that is for ourselves.

And how do we implement these changes? First we work to incorporate these ideas into national governments by passing legislation on particular issues, eventually adopting constitutional amendments which will result in each country having nearly identical constitutions. From there we simply merge them all into a single, worldwide government with the same constitution applying to everyone.

A section near the back of this book describes things you can do to help bring about the necessary changes – without attending protests. Protests are important, and leaders and spokespersons will emerge over time, but the thing to remember is any movement toward a sane and just society must be led by ideas. Whole movements can be stopped by taking out the leadership, but an idea can not be killed or imprisoned.

One man can not change the world alone,  
but one idea, shared by enough people,  
will have already changed the world.



This is the second version of this book in three months, and it is still incomplete. I wanted to get the main ideas out ASAP because the people are ready to act, and the technology of on-demand publishing makes it possible to update the material with new ideas and information. Later versions will have higher version numbers on the cover. When the book is finished (or I end up dead) no version number will appear.

So please have a look at the ideas presented here and try not to jump to conclusions, for or against. No one has all the answers, but in this situation I think reason, fairness, freedom and opportunity can provide the way to discover them. If you like what you read here, please share these ideas with someone else, 'cause after all...

The world becomes one  
two at a time.

Koda, April, 2012

## *The Greatest Problem Facing Humanity*

For a long time I thought the number one problem in the world was over-population. Just think about the difference it would make if we had only one-tenth of the current seven billion people sharing the globe. There would be no food or water shortages, no energy crisis, no significant global warming, no lack of natural resources and fewer wars fought to acquire them, far less pollution, far less deforestation, no depletion of fish stocks in the sea, and on and on. Over-population is a very serious problem. It is unsustainable and will eventually result in the complete destruction of society and the planet. But it is not humanity's biggest problem.

There is a problem even more serious, and that is greed and self righteousness – wanting to take more than what is fair and the attitude that me and mine are more important than you and yours. Greed and self righteousness result in the unfair distribution of wealth, tyrants dominating whole populations, suicide bombers, wars to control natural resources, persecution of minorities and those with different opinions, religious wars and sectarian violence, poverty and a lack of opportunity which results in crime and starvation – and again the list goes on and on. The lack of fairness is what prevents us from living in peace and prosperity. Greed is a crime against humanity.

But even greed and self righteousness are not the biggest problem. When it comes right down to it, all the socioeconomic problems in the world can be traced to one source: Ignorance.

If everyone understood that over-population is unsustainable and will eventually result in the destruction of our planet, they would not want to contribute to over population because they wouldn't want their children and grandchildren to live in a world of chaos and destruction. Ignorance is maintained through control of institutions and the media, where whole populations are been *taught* to hate other populations, ie., capitalists vs. communists, black vs. white, Musilum vs. Hindu, Suni vs. Shia, East vs. West, etc. Anyone familiar with the brainwashing occurring in North Korea will understand how lies

and disinformation can turn whole countries into enthusiastic warriors ready and willing to die for an institution which oppresses them. Ignorance is responsible for the masses allowing the insanely unfair distribution of wealth in the world and everyone working twice as much as required to maintain a decent standard of living. Only now are the sleeping masses in the US and much of the industrialized world waking up to the brainwashing which has made us all slaves.

Technology has existed since the 1950s which would enable a vehicle the size of an SUV to get 100 miles per gallon of gasoline (see the film *GasHole*). There is also evidence that vehicles have been created which use electricity to separate the hydrogen and oxygen in water as you drive in order to burn the hydrogen – using water as fuel and producing *no pollution* (do an Internet search on Stanley Myers or water fueled cars for more info). Most of these inventors died mysteriously shortly after going public. Can you imagine what the world would be like, particularly in third world countries, if essentially free energy systems had not been suppressed?

Most people believe they have an open mind, but we should all realize that we don't. How long have you believed that free markets and capitalism were the best way to go, all the while feeling bad about homelessness and unemployment but simply accepting them as inevitable? Intuition tells all of us such a situation is wrong, yet our institutions and the media convince us Americans that we have the best system in the world, so we just go along with the flow. We don't stop to think. Religion and government tell us mood altering drugs are evil and those who use them belong in prison, while 20% of the population is addicted to pharmaceutical antidepressants – mood altering drugs that often produce serious side effects, but are perfectly OK because we buy them from an industry with one of the most powerful lobbying machines in Washington. Nearly a quarter of all Americans are addicted to legal, mood altering drugs, stumbling through life with their emotions shut off, simply shaking their heads when injustice occurs. What tyrant wouldn't envy that situation?

The biggest problem facing humanity is ignorance. When truth and knowledge of better solutions replace ignorance and greed the world will change, and that is the entire purpose of this book.

Someday this world will live as one  
All this ignorance and greed will all be done  
When someday comes and the old will teach their youth  
To speak the same language, and seek the same truth  
(from my song, *Someday*)

## ***Reason, Fairness, Freedom and Opportunity***

Objective truth is the same for everyone. That is precisely what defines something as being the objective truth. We say an apple falls to the ground as a result of gravity, even if we don't fully understand what gravity is. It could be a magnetic-like force which draws objects together, or a curvature of the space-time medium, or some other yet to be discovered mechanism could be responsible for the effects. While we might argue about what gravity really is, the one thing everyone can agree upon is that when we hold an apple above the ground and let go of it, it falls. That observation is an objective truth because it is the same for everyone.

The means for discerning objective truth is reason. Reason is a psychological process which enables us to predict how the future will unfold as a result of cause and effect. We observe what happens under certain conditions and can predict that similar results will occur under similar conditions in the future. Reason is what prevents us from diving into an empty swimming pool. It's why we place words in proper sequence in order to be understood. Our entire technological world is a result of reason.

Reason leads us to objective truth. While intuition can be a great help in gaining insights and inspiration, we must understand that intuition, beliefs and emotions do not result in conclusions which are valid for everyone. Religious philosophies may be accepted as truth by those who accept such conclusions for intuitive or emotional "reasons," but any idea which can not be demonstrated as an objective fact can be rejected by rational individuals with complete justification. At the same time, rational individuals must acknowledge that billions of people have experienced spiritual events or phenomena which have yet to be explained by mainstream science, and it is often these experiences which result in the acceptance of religious explanations.

In my book, *Rational Spirituality*, I make two important points which are relevant here. The first is: *Reason and intuition are never in conflict when one is aware of the truth.* If one's

religious beliefs are valid they will stand up to the criteria of objective reasoning. In that case rational people will be able to accept such concepts as valid, regardless of the source of the information. An even more profound point is this: *There is a rational explanation for everything, regardless of whether or not that explanation is known.* As someone who has studied metaphysical phenomena in depth, I have concluded that every experience of a spiritual nature can be explained in rational terms and is not dependent upon the descriptions supplied by religion. *Faith is not required when one is aware of the truth.*

It is far better to be aware that one does not know the truth than to accept something as true when it isn't. Most religions require faith in their teachings as a prerequisite to salvation, even when those teachings appear irrational. Christians are told they will go to hell if they deny the holy spirit, and some Muslims go so far as to put people to death if they dare to speak against the doctrine. When it is *impossible* to question the validity of a conclusion it becomes impossible to apply reason, and reason is a fundamental requirement of sanity.

I hope these observations will inspire you to question any religious beliefs you hold which you can not prove to an objective, rational observer. You will not go to hell simply because you seek to know the truth. Any god which would punish you for that isn't worth believing in. Everyone has the right to believe whatever they chose to believe, but those who believe society should be organized according to religious principles should understand that agreement can not be reached if others are expected to ignore the mental facility that enables them to be sane.

Socioeconomic ideology is another area where doubters of the local philosophy are often scorned, repressed, imprisoned or killed. No one gets on American television promoting communism, and speaking against communism in China or North Korea will land you in prison. Capitalism is promoted as the solution in some areas and vilified in others. When conflicting ideologies are promoted as the great solution in one location and repressed in another, reason tells us that someone isn't being rational. People who aren't rational are not sane. But who is being crazy?

The only way these conflicts can be resolved is by being opened minded and looking at things as objectively as we can. The only thing everyone can agree upon is the objective truth, because,

as mentioned earlier, objective truth is the same for everyone – for every sane person at least. And the means of determining objective truth is reason.

Reason then, is the *only* means by which everyone can reach agreement.

Reason tells us that whenever more than one individual is involved in some situation, the only way to keep everyone happy is for things to be fair. Fairness does not mean all things are the same for everyone. We were not born with equal abilities and motivations. Some people can run faster or jump higher than others, and some will want to work harder to achieve more. So fairness doesn't mean everyone must have the same things, but that no one is *forced* to have less than someone else. In order for everyone to have the same, fair chance, opportunity must be incorporated into an enlightened social system.

Cooperation is not possible if people are “forced to cooperate.” Force implies resistance, and the more force that is exerted the greater the resistance becomes. Peace, therefore, is not possible without freedom.

To those who argue for anarchy, for total and complete individual freedom in a world without government coercion forcing compliance with law, I have to ask you to apply reason to predict what the result of that would be. There is a lot of misinformation circulating that says anarchy can work because there will be rules which people follow voluntarily, without coercive force to insure compliance. That could work just fine if everyone was honest and fair and went out of their way to provide care and opportunity to all the less fortunate. But all it takes is one bad guy to ruin it all, to hire a bunch of thugs and form an army that will take whatever they want and kill all who get in their way. But there wouldn't be one bad guy, there would be millions, all fighting to dominate everyone else and the world would be one constant battle ground. The lack of enforced regulation is how 1% of the population ended up in control of the rest of us. Anarchy simply can not work.

So just how much freedom should people really have? Over the years there has been a gradual but still incomplete transition toward the recognition of the true limits of personal freedom. That limit is reached when one's personal behavior forces others to participate against their will.

There are times when the behavior of others forces us to participate against our will and nothing can be done about it. For example, if you are driving next to me on the freeway and I want to move into your lane, your being there forces me to participate in your behavior. The same thing happens when people in a restaurant are forced to smell the food delivered to the person sitting at the next table, or when we have to look at ugly people walking down the street. The behavior of others will often force our participation, and our behavior will sometimes affect others against their will. But if someone's behavior does NOT force others to participate against their will, then people should have a right to that behavior.



## ***The Personal Freedoms Protection Amendment***

*"Behavior expressed in the pursuit of happiness, which does not force others to participate against their will, is an unalienable right of the people."*

This amendment to the US Constitution was first proposed by The Dreamers ([thedreamers.org](http://thedreamers.org)) in the 1990s. What it means is individuals have the right to do whatever they please in their personal lives so long as it doesn't harm anyone against their will. It decriminalizes drug use, prostitution and public nudity, even bestiality if animals are not forced to participate. It means that in the privacy of your own home you can engage in whatever sexual perversion you want as long as no one is harmed against their will. What it means is having personal freedom.

You probably think you live in a free country, but what do you think would happen to your career and social experience if you dyed your hair green? Or what if you were a man who got breast implants or a woman who went around with her breasts clearly showing under a see-thru top? You can always tattoo a penis on your forehead. Some expressions of personal freedom are legal, yet most people are wise enough to naturally refrain from behaviors which will bring them more discomfort than pleasure. It isn't necessary to pass laws prohibiting people from being weird or stupid if such behavior harms only themselves. But we should remember times when it was immoral for a woman to show her bare ankle, when boys couldn't have hair below their shirt collar and all girls were required to wear a dress to school. Freedom to be true to oneself as an individual is a good thing, and can lead to more freedom of expression for everyone. The more weird people there are out there the less weird the rest of us seem to be.

Most Americans agree that people should be allowed to do whatever they want as long as it doesn't harm others, but a very vocal few believe it will result in the moral destruction of society and anyone engaging in such "sinful" behavior should be imprisoned. But just imagine what the world would be like if

everyone lived according to this basic moral principle: "Be honest and fair, and do not force others to participate against their will". Because this morality provides freedom and fairness, far more people would choose to live by it. Those who live by this moral principle would not lie or cheat or steal from others. They would be fair in all their dealings and there would be no gang violence, suicide bombings or war. It would be a far better world than what we are experiencing with religious morality being forced upon everyone, because far more people would be willing to live by this simple, fair and just standard of moral behavior.

It is necessary to make a distinction between behavior which is wrong, and that which is merely "bad" for you. That which is unfair and harms others against their will is wrong and should be prohibited by law. That which leads to less overall happiness in life is simply bad behavior. It is the role of religious and other philosophies to help educate people regarding good and bad choices while individuals retain the freedom to choose how they want to live. The power of government should not be used to enforce compliance with subjective ideas of good and bad, but with the objective facts of right and wrong.

Perhaps the most inspiring phrase ever written in a political document comes from the U.S. Declaration of Independence. It essentially says this, "that man has certain unalienable rights, among these life, liberty and the pursuit of happiness." The U.S. government does not provide these rights. Capital punishment takes away the right to one's life. Putting people in jail takes away their liberty, and using street drugs is obviously done in the pursuit of happiness yet acting on that right will land one in prison.

Americans have a choice. We can strike this phrase from the documents which form our constitutional rights, or we can do our best to live by the intent of this phrase by ending capital punishment, creating fair and just laws which deny liberty only when harm is done to others, and legalize freedom of choice in the pursuit of happiness.

Which do you choose?

## *Freedom, Justice and the War on Drugs*

True personal freedom means an individual is the owner his or her own body and can do with it as one pleases. The “war on drugs” is a battle which can never be won because individuals will never accept that government has the right to restrict private, individual choices. Illegal drug distribution makes up eight-percent of the worlds economy – a larger industry than automobile manufacture worldwide – while inner cities and entire countries are ripped apart by corruption and violence financed by drug profits.

The solution is to grant individuals the freedom they inherently possess as the owners of their own bodies – to make them responsible for the consequences of their own decisions.

If society made honest information available regarding the pros and cons of using street drugs, rather than flooding the uninformed with biased propoganda which is largely ignored, individuals would be able to make informed choices. 80% of Americans believe marijuana is not a dangerous drug and 75% want to see it decriminalized, yet marijuana is classified as a class one drug along with heroin and meth. When young people try pot and realize it is essentially harmless they immediately recognize they have been lied to. As a result they believe they have also been lied to regarding the dangers of hard drugs that lead to addiction and irrational behavior which destroys lives.

When inner city youth see how current wages for unskilled workers are less than the cost of survival, then compare that with the opportunity to make huge profits by selling drugs, many can see no other way of succeeding in life through legitimate means. Turf wars erupt as gangs try to expand their market share, just as the prohibition on alcohol resulted in similar violence in the 1930s. In other words, our present socioeconomic policies and the war on drugs *causes* gang violence and poverty.

If street drugs were not illegal prices would fall close to the cost of production, which is practically nothing, and there would no longer be huge profits to finance the violence – which would

then cease to exist.

Think about who would experience the most hardship if all street drugs were no longer illegal. It would be the illegal drug cartels controlling 8% of the world's economy. They would be out hundreds of billions of dollars. Do you think they would finance the political campaigns of people wanting to legalize drugs and put them out of business, or self righteous religious moralists who think tens of thousands of drug related murders each year is better than allowing people to have freedom of choice in the pursuit of happiness?

CNN reports: "According to figures released on January 11, 2012 by the Mexican government, 12,903 people were killed in drug-related violence in the first nine months of 2011."

That's the toll in just one country in just 9 months. Imagine what that pile of bodies would look like stacked in front of your home. Now at least triple the size of that pile to account for 9 months of drug related murders worldwide. These are real people, like your family and friends are real people. That pile of bodies is a gruesome example of true horror. No one can tell me the war on drugs is a morally correct cause when such ruthless slaughter is the result. Many South American countries are now considering legalizing street drugs because they have concluded it is the only way to end the violence.

Of the two-million people in American prisons nearly half are there on *non-violent* drug charges, one-sixth for marijuana alone. Due to our drug laws the U.S. has the highest percentage of its population in prison of any industrialized nation. One out of every thirty-seven adults now alive in the U.S. have been, or are, in prison. This does not include those who have only been in local jails. Government refusal to grant individuals true personal freedom causes thousands to be murdered, children to be torn from families, careers to be lost, and personal property acquired over a lifetime of hard work to be confiscated – all in the name of “goodness.”

Freedom does not mean “only those behaviors approved by government.” Freedom means doing as you please so long as you do not force others to participate in your behavior. There is no other way to define personal freedom in a fair and just society.

There is a push to legalize marijuana in California and a few other places, with growing support to tax the sale of the product in

order to generate revenue for failing state budgets. While this may appear to be a step in the right direction, unless the tax is *very* low it could cause prices to remain high, which would perpetuate the violence associated with illegal drugs. The solution is to decriminalize freedom of choice in the pursuit of happiness and not place a tax on freedom. If the states want to profit from the sale of marijuana they should open state run stores to compete with street vendors. By insuring quality product the states could charge slightly higher prices, but it's tough to make big profits from selling a weed that will grow almost anywhere.

In terms of real crimes, there will always be those who refuse to play by the rules and will treat others unfairly. However, a society that is fair with its people and provides the ability to earn a comfortable living with minimal effort will dramatically reduce crime.

Suicide bombers in the Middle east and child armies in Africa are recruited from impoverished populations where individuals have no opportunity to attain a decent standard of living. Parents in Pakistan often send their children to radical Muslim schools simply because they can not afford to feed them, and these schools then isolate the children from all outside contact in order to convince them to wage a holy war against whoever they are told is the enemy. They are taught to believe that life isn't worth living and dying for their religion will result in a glorious experience in the next world. That's how suicide bombers are created. Such conditioning is not a part of mainstream Muslim teaching, but is an example of what happens when poor people lack the opportunity to live a comfortable life. Poverty is a source of crime everywhere. Economic policies which ignore the real needs of every person to survive with dignity create crime where there would otherwise be none.

In addition to providing basic economic opportunity, crime can be further reduced by educating people regarding the concept of fairness. When people do commit crimes, the intension of putting people in jail should be to remind prisoners of the benefits of cooperation and opportunity as much as to prevent them from harming others. Prison stays should start out short and consist of solitary confinement, structured class time and daily exercise periods alone. Putting like-minded (criminal) people together

where they freely associate with others who think the same way is truly stupid. It only serves to reinforce the kind of ideas that got those people into trouble in the first place. Prison times should increase exponentially for each repeat offense, as further incentive to be fair.

When it comes to those who simply refuse to be fair with others after numerous opportunities to learn differently, it would be equally “fair,” and much cheaper, to simply kill such people and be done with it. However, it is better for society to pay the financial costs of a lifetime of incarceration than to unjustly kill a single innocent person with capital punishment, and I don't think any of us want to live in a world where our government murders people. Those sentenced to long prison terms should be removed from solitary confinement after the first year and taught skills which can help them survive comfortably when returned to society.

## *Redefining Left, Right and Center*

The right forces people to avoid recreational drugs, forces us to keep our clothes on in public, forces censorship of nudity in the media, forces people to pay "sin taxes" on alcohol and cigarettes and otherwise forces everyone to follow the dictates of right-wing religious morality. The key word here is *force*.

But where are the people doing the opposite of the right? Where are the politicians and organizations forcing people to do the opposite of what the right forces people to do? The true left would force people to take psychedelic drugs in order to gain spiritual awareness. The left would force people to go around naked so they will take better care of their bodies, force children to view sex on TV to avoid developing sexual hang-ups, etc. By controlling government and the media, the right has seen to it that the true left has no voice, but if there is a right, there must be a left.

All those people presently considered to be on the left don't want to force people to do anything, but to make up their own minds about how to live. They believe people should have personal freedom of choice. What is considered left now is actually center.

I know some really great, decent people who hold rightwing views. There is no doubt they mean well, and offending them is the last thing I would ever want to do. I understand their desire for predictability, security and avoidance of change. But those on the right, who call themselves "conservatives," might want to take a moment to ask themselves if "repressors" might be a more accurate term. It was those on the right who supported slavery and segregation. Many are still opposed to legalizing freedom of choice in a number of different areas. But those with conservative views should not fear change, because once the world changes it will become even more stable and secure than it is now.

When it comes down to it, there is no left, or right for that matter. There are only those who support fairness and freedom, and those opposed to these principles. Since the terms left, right and center are likely to continue to exist, the Dreamers would consider themselves center, perhaps after clarifying that almost no one is actually on the left.

## *Informed Democracy*

Imagine for a moment what things would be like if the people were able to change any law or governmental policy they disagreed with, could create new laws, and could replace any government official at any time. The war in Iraq would never have happened, the Supreme Court would not have installed Bush as President, the Citizens United case would not be allowing unlimited campaign contributions, marijuana would be decriminalized, Social Security and Medicare would not be on the chopping block, we would have free health care and free education like the rest of the developed world, etc. The single most important change in government that can be accomplished is to put the power directly in the hands of the people.

A true democracy exists where every individual has an equal say in how society functions. Another way of describing this is "mob rule." People do not always know all the facts or take long term consequences into consideration. Emotions can sometimes overwhelm reason and bad things can result. If every individual gets an equal vote, the wisest person on the planet has no more power to influence decisions affecting society than the greatest fool. Because few of us have the time or interest required to learn the details of every issue facing society, a true, unregulated democracy would sometimes result in disaster.

Because of this, so-called democratic nations currently operate through a process of "democracy through representation." We elect people whose full time job is to understand the issues and act on behalf of those doing the electing. This is intended to insure reason and fairness are applied when making decisions which affect the people. Unfortunately, this creates a top-down power structure where elected officials often use this power for their own self interests, voting to benefit those who help them become elected. The result is corruption and a society run by a wealthy elite, with the people having almost no ability to exercise their collective will.



There is, however, an alternative to the problems of both mob rule and elitist government. That is the creation of an *Informed Democracy* where every individual who can demonstrate a knowledge of the issue at hand is allowed to vote on that particular issue.

Even with everyone being required to understand the main points of a proposal before they can vote, it is obvious that those few individuals who truly understand the finer points of an issue, or who have superior reasoning abilities, might be better at making decisions than the public at large. It was in an effort to select these people as "representatives" that we ended up with corrupt government controlled by a wealthy elite. We should still seek to employ the most qualified individuals to act as managers working within government for the benefit of the people, and while acting within the limits of the constitution they would have power to pass regulations and affect all of us in some way. But at the same time an Informed Democracy would have the power to create new laws, reverse any government decision or remove officials from office at any time. The result is a power structure which operates both from the top down and the bottom up, with the people having the ultimate power. Governmental power would be directly limited by the people, and "mob rule" would be constrained by requiring citizens to demonstrate knowledge of exactly what it is they are voting on.

The voting system I envision may seem a bit complicated from the following description, but if you have the patience to observe the details I think you will find it to be relatively straight forward.

Things would start online with a "new proposals" page where anyone could post a suggested policy or action. That page would link to a forum where people can discuss the pros and cons of the suggested idea. People could vote for or against the proposal in the forum, and the more votes supporting it, the higher the proposal would appear on the "new proposals" page. Votes against would be noted, but it would not move the policy downward on the page. The more support a given idea receives, the higher it moves on the page, while more frivolous ideas descend toward the bottom where they can be easily ignored. All new proposals would be dropped after 60 days unless they receive a sufficient number of votes to move them to the next phase, which would be a page for

Most Popular Proposals. I would suggest the number of votes required to make this transition should be 1% of those who would be affected by the proposal.

The Most Popular Proposals page would operate in the same way as the New Proposals page, though support of 10% of those affected would be required to move to the next step, which would be the official ballot page. More than fifty percent of ballots cast would be required to enact the proposal into law.

Separating new proposals from the most popular enables those people with a serious interest in government, but limited time, to keep abreast of what's happening. It also means that anyone submitting a new proposal may be required to actively drum up support for their idea to prevent it from becoming ignored. While it could require up to 3 months for some proposals to reach the voting booth, others could make it there in less than 30 days.

It should be noted that some proposals might affect the entire world, where others, such as building a local park, would only affect a local community. The voting system would have divisions for each level of government. Everyone could vote on decisions affecting the world at large and those regions they are located in, but not other regions. This would apply to electing managers as well to voting on particular issues.

The "new proposals" page is still pure democracy. Before the proposal can be moved to the official Proposed Actions and Policies Page – a ballot where the official voting occurs – it would have to include the requirements of an Informed Democracy.

The official voting page would include the specific proposal to be voted upon, followed by a list of "accepted facts" relating to the proposal, and two statements not to exceed 300 words each, one for and one against the proposal. At the bottom of the page there would be no more than ten multiple choice questions which must be answered correctly in order to cast a vote. The answers to those questions would be contained in the previous statements, and voters would be allowed to change their answers until they got them right – the object being that voters simply need to understand the details regarding what they're voting on.

Text to speech software would be available for the visually impaired and illiterate, with translators made available when

necessary. Each proposal must be specific in nature and not combined with unrelated subjects.

This brings up the question of who is going to supply the detailed information. The person or group making the original proposal would be responsible for arguments supporting it. Those opposed would need to collaborate their efforts to reach consensus on what to include, and elect a spokesperson to make decisions in the event no agreement can be reached. The list of "accepted facts" would be those accepted by both sides with moderation supplied by the election committee when necessary, and would actually be presented as "best estimations of the facts involved." Ballot text would be reviewed by the election committee for clarity and truthfulness, and they may add notes informing voters of their objections but they can not change the text of the final ballot. Both the supporters and detractors should have at least 3 days to edit the text of the ballot in response to any election committee notes prior to the ballot being finalized.

Proposals deemed inaccurate or unconstitutional by the local election committee would be red flagged but not prohibited from inclusion in the voting process. Red flagged proposals would be noted as such on the ballot, and results could not be implemented until the proposal was reviewed and approved by the supreme court governing the region affected. The court would have 30 days to make a decision. Interested parties could appeal the decision to a higher court, or a new election can be held to overrule the courts at any level.

Voting would be continuous with official ballots posted on the first day of each month and counted on the first day of the following month. Elected officials would serve until they resign or are voted out of office.

Voting would be far more efficient if it were done electronically in order for people to change their answers to multiple choice questions till they got them right, but a paper ballot would also be necessary to help prevent fraud.

I recently watched a TED talk on NetFlix where David Bismark presented a clever idea regarding how to prevent voting fraud while also protecting the privacy of one's vote. His suggestion is to randomize the order of items being voted upon on the left side of a ballot, with a hidden code printed on the right side where the voter indicates their choice. The code on the right side is

correlated with the order of questions presented on the left. After voting, the right side is torn off and placed in the ballot box and the left side can be discarded. The voter is given a number corresponding to his or her particular ballot, and can input that number online to check that his or her votes were registered correctly.

This system would be very effective at eliminating fraud. It would be impossible to stuff a ballot box with ballots in favor of one candidate or initiative because checkmarks on the ballot itself are not visually related to the candidate or issue. A vote for Joe Black would simply appear as a check mark in a box with no indication of what issue that check mark indicates, and it would be at a different position on each individual ballot. The ballot can only be read by a machine which can correlate the check mark with the missing left side of the form. Election observers can determine how many people vote at each polling station, so if 1,000 people vote, and 1,000 people all confirm that their vote was counted correctly, fraud becomes nearly impossible.

Casting a vote as part of an Informed Democracy would obviously require far more effort than simply indicating yes or no, and it is likely that the majority of the population would generally be unwilling to go to so much trouble. But most people are not all that concerned with politics anyway, and even I would be content to never bother with voting if government operated in a fair and reasonable way without my participation. We would elect managers to rule from the top down with this goal in mind. However, since top down rule leads to corruption when left unchecked, we need a bottom up system where the people can regulate those in power without the problems of mob rule. Whenever the people consider that some situation warrants their involvement they will be sufficiently motivated to learn the details regarding the issue and exercise their right to ultimate power in a direct, informed democracy.

## ***Fair Distribution of Wealth, Economic Freedom and Government Competition with Free Enterprise***

In the U.S. nearly ninety-percent of the wealth is owned by ten-percent of the population. This is the same as saying one person has nine apples and nine people are left to share one apple. If you imagine ten people going to work and at the end of the day one person walks away with nine apples while everyone else is given just one-ninth of one apple, you can see how unfair our current economic system is. If the guy with nine apples were to take home just eight instead, the standard of living for ninety-percent of the population would *double*. Nine out of ten people would have *twice* their present income.

Ask yourself a question. Would you still do what you do for a living if you didn't need the money? If the answer is yes, then for you it would be possible to live in a world where money was not necessary. Wouldn't it be nice if we could all have the things we need and want and get rid of the monetary system altogether? Perhaps some day that may be possible, but I can not imagine it happening in the foreseeable future. Too many of us do the work we do only because we have to in order to survive and be comfortable.

Fairness means that those who work harder, or contribute in ways which benefit more people, deserve to acquire greater rewards. Communism fails because its fundamental ethos is, "From each according to their ability, to each according to their need." In such a system the greatest rewards vs. effort belongs to those with the fewest abilities and the greatest needs. It is necessary to reward people according to their level of contribution, otherwise no one will want to contribute.

This can be achieved without allowing greed to dominate by applying reason, fairness, freedom and opportunity. People need the freedom and opportunity to pursue their financial ambitions but they need to do it in a fair and reasonable way. Business must be regulated in order to protect the people from unfair or unsafe practices, and a fair system of taxation (described in the next

section) will insure that greed doesn't harm society.

But the capitalist idea of prices being naturally regulated by supply and demand falls apart when the demand is constant and the supply is controlled, which is what happens when items of basic necessity are involved. Items of basic necessity are those which are necessary for reasonably comfortable survival, so the idea that a few individuals should be allowed to make huge profits while others are forced to endure price gouging is unfair.

Items of basic necessity include food, clothing, housing, energy, communications, education, transportation, medical care, etc. Since everyone needs these items, it would benefit everyone equally to create a system where they were made available with good quality at the lowest possible cost. This would extend to natural resources, which are part of the Earth and therefore belong to everyone, including wildlife, equally. Natural resources should be made available to all manufactures at the lowest possible cost, while at the same time it is necessary to manage natural resources in ways which protect the environment.

It should also be made clear that privatization of essential services is not in the best interest of the people. Corporations exist to make profits, which means that providing benefits to society is a secondary function which doesn't exist at all when profits can be made through other means. Profits are increased by charging more than is necessary to provide the service, avoiding environmental responsibility whenever possible, and by reducing benefits to employees. Essential services such as water, power, sewer, firefighting, police, prisons, and health care can all be provided at higher quality at less expense when the providers are not required to make a profit. Privatization of these services should be avoided. Other areas of basic necessary, such as communications, education and renewable energy might benefit from competition by private enterprise.

On the other hand, items which are not necessary to “reasonably comfortable” survival should be marketed without price restrictions. The only exception to this is when a person would be *forced* to purchase something, i.e., repair parts needed in order to maintain the usefulness of a previously purchased item. Price gouging is a form of force, and force would not be part of a society where individuals do not exert force upon others.

### *The "Exchange Tax" flat tax system*

Taxation is another area where reason and fairness would change how things are done. No social system can operate without financial resources, so taxes are necessary. In a fair society, everyone should be taxed equally. But taking the same amount of money from rich and poor alike is not fair, because the rich would hardly notice what would be a devastating loss to the poor. Fairness would mean taking an *equal percentage* of income from everyone. The poor may feel the crunch of losing twenty percent of their income more dramatically than the rich would, but the rich would be financing more of the services taken advantage of by the poor. For example, the rich can send their kids to any school they choose for higher education and losing twenty percent of their income would not be felt as a devastating loss. The less wealthy may feel the loss more directly, but free education means their kids can be educated with less financial hardship than would otherwise be the case.

When you combine equal taxation to the benefits of being provided with basic necessities at the lowest possible costs, the poor would actually enjoy a much better standard of living than they would if they were denied these services while not taxed at all. The rich would pay the same percentage of their income as the poor, yet still have more to spend than they would if they were taxed at a higher percentage of income, which is currently the case – at least in theory. Loopholes enable many of the rich to avoid paying taxes almost entirely.

Taxation is presently used for both revenue and control, and tax loopholes make the system entirely unfair. “Sin taxes” are placed upon the sale of tobacco, alcohol, etc., as a way for government to enforce moral choices upon its “free” citizens. Taxes are also levied upon particular items as a way of “hiding” how much taxes a person actually ends up paying. There are taxes on the sale of any item (sales tax), on services rendered, on property, inventory, gasoline, utilities, hotels stays, phone and internet access, to name just a few. It is impossible to know how

much we actually pay in taxes without laboriously adding up all one's receipts, and this confusion regarding how much we are taxed is exactly what government intended. The result is seeing, say, twenty percent of your income withheld from your pay check, while in fact the majority of us end up paying more like forty percent of our income in all the various taxes. These additional taxes take a far greater percentage of income from the poor than from the rich, which is entirely unfair. This is particularly true with property taxes, where even after a lifetime of paying for a house the government can take it away if retired people on fixed incomes become unable to pay the constantly rising property taxes.

The solution is to create a single tax, upon income, with no loopholes whatsoever. The best way to implement this is an "exchange tax" where the receiver pays a fixed percentage of the amount exchanged in any transaction.

An exchange tax differs from a sales tax in that it would affect all transactions rather than just retail sales. Workers and others would pay the tax when they receive their income and would never be taxed on that money again. Nor would anyone have to file a tax return. An exchange tax would also apply to all transactions made by corporations and other business entities. There would be no deductions for "costs associated with doing business," including writing off jet planes, houses and automobiles. Loopholes associated with business taxation policies currently enable multi-million-dollar corporations to pay no taxes whatsoever. When businesses pay an equal percentage of their income in taxes along with everyone else the overall tax rate would drop dramatically. Remember that if you are presently paying twenty percent of your paycheck in payroll taxes, "hidden" taxes are doubling that. A true tax rate of twenty percent would cut the average worker's taxes in half. Even at 40% most of us wouldn't be taxed any more than we are now, and would be much better off with prices for basic necessities being dramatically reduced and government supplying things like free health care and education. For average workers any tax rate less than 40% would mean paying less taxes than we do now.

What have you been getting for your 40% contribution? For most Americans it is police and fire protection, the roads and highways, and some form of military protection. If you're old you are getting back some of the money you paid into Social Security



over the course of your entire working life, but if you die young you never see a dime of that. Basically, most working people shell out 40% of their income and experience almost no direct benefits in return.

An exchange tax with no loopholes, in combination with government providing more services, would redistribute wealth so that the people with nine apples would end up with only eight, and the standard of living for everyone else would double. The 28% of income the average family now spends for health insurance would be cash they could spend. The tens of thousands now spent on higher education for each child would also become discretionary income. High quality, low cost housing could be made available. Government manufactured technology would be less expensive. Energy costs would be reduced. There would be no property tax to pay. All of these changes result in doubling the discretionary income of average citizens, and when that money is spent on goods and services created by the private sector the economy expands and more entrepreneurs become successful.

But don't expect the "authorities" to support such a change in the tax system. For ten-percent of the population the tax rates will sky rocket to the same percentage that everyone else would be paying, which is far more than they have had to pay in the past. The people with nine apples will forecast doom and gloom for the entire world if they are forced to be fair and have to get by with only eight apples. They will point out that you will lose the deduction for interest paid on your home loan, hoping you will forget that you will end up paying even more in property taxes and twice as much in "hidden" taxes. The greedy will fight hard to keep the system favoring them, but fair is fair, and for ninety percent of the population things will become far better when things are fair. Don't forget that.

There is, however, one legitimate argument to consider if this tax system is implemented in just one country rather than in most countries at the same time. It would increase the cost of doing business relative to countries with unfair tax systems which benefit only the rich. Many multi-national corporations could move their operations to these other countries and that could have a devastating effect on jobs.

This situation is clear evidence of the necessity for a single, worldwide government where policies are the same everywhere.

Until that happens, when we fight for the Exchange Tax system we may also need to insist that our country only do business with other countries using the same tax system. That means the people in the rest of the world must also become aware of these solutions so they can act to implement them in their own countries.

## ***Financial Reform, Welfare, Unemployment and the Creation of Jobs***

Inflation is impossible.

Imagine a small town with its own monetary system. There are 100 people and each one starts out with one dollar, so the total amount in circulation is \$100. Twenty years later the population has doubled to 200 people, leaving half as much money to go around. That means there is only fifty cents available for each person. In order for the money to remain useful the prices for everything have to *drop* by fifty-percent. As population increases money becomes more valuable, and less money will buy more things.

Instead we see the population increase and prices constantly climbing higher and higher. But as the example above shows, that is impossible. The only way inflation can happen is if someone injects additional money into the economy out of thin air, and that is exactly what has been happening all across the world.

In the U.S. that money is "poofed" into existence by the Federal Reserve and private banks. The banks are permitted to loan out ten times as much money as they hold in reserve (at the Federal Reserve bank) through a process called fractional lending. That means if the bank started out with \$100 in real money, it can loan out \$900. When that \$900 is spent by the borrower it eventually ends up back in the bank as customer deposits. The bank then puts \$90 in the Federal Reserve bank and loans out \$810. This process repeats until the original \$100 becomes \$1,000. That is ten times the initial investment becoming profit for the banks, in addition to all the interest they charge on loans. Every year the bankers pocket hundreds of billions of dollars they create out of thin air, while flooding the country with money that drives prices higher and higher due to inflation, which is devastating to people on fixed incomes and those whose savings lose purchasing power.

If anyone is going to create money out of thin air it should be the government, via a government bank. It would create money when necessary to stimulate the economy, and destroy money

when required to prevent inflation. Any profits the government bank might receive in interest payments would go back to the treasury and reduce the amount of taxes we have to pay.

Because government would provide opportunity as one of its basic functions, the government bank would make small business loans to anyone who could complete a free course in basic business management, at a fixed, low interest rate. These would be small loans, perhaps \$5,000 in today's money, with larger loans available to those demonstrating sufficient business skill. The small loans would be enough to start a small shop or other business which could be nurtured into a thriving enterprise. If the business fails, as many do, the person borrowing would become eligible for another loan only after repaying the first. Private banks could compete with the government bank, but they would be prevented from loaning money they didn't have.

Financial bubbles and collapse are caused by a lack of regulation in the financial markets. These cycles result in situations where the public invests heavily in stocks, housing or a particular industry due to constantly inflating prices, then when the market collapses the wealth is transferred from the public to a very few sophisticated investors. The rich get richer and everyone else gets screwed.

There are a number of reforms which can take gambling out of the stock market and stabilize prices and the economy.

Requiring that stocks be held for a minimum of 90 days before they could be sold would end huge fluctuations in stock prices. People would invest in businesses that pay dividends rather than gambling on whether a stock price will go up or down over the course of a few days.

Financial instruments which enable people to make profits when stock prices fall (short selling) should be prohibited.

Speculation on commodity futures causes inflated prices because people who have no intent to actually use the commodities buy them long before the products would be delivered in hopes of selling the product later at a higher price. This is particularly true in the oil market, with speculators causing the price to be about 20% higher than supply and demand would currently indicate. The solution is simply to require anyone who buys a commodity to take possession of it, including offloading from transportation vehicles, before they can sell it again.

It should be noted that if these market reforms are instituted in just one country, investors may simply move their money to other markets where these regulations do not exist. This is yet another reason why a single government must exist in order to maintain the same standards worldwide.

It is important to understand that no one deserves a free ride. Then again, it should be understood that when society became so large it took away the right of individuals to live freely off the land, society incurred the debt of providing everyone with the *opportunity* to support themselves. Welfare and unemployment compensation should be eliminated and replaced with guaranteed employment for anyone who wants it. People need items of basic necessity, and government can provide people with employment creating those things. Infrastructure and public works are other areas where employment can be created.

Reducing the work week to 35 hours right away would help put some of the 13 million officially unemployed Americans back to work.

So long as a person can *always* find decent paying work there would be less justification for petty crime, and no need for bankruptcy, which is unfair to the creditors who incur the loss. There should, however, be a reasonable limit on the percentage of income any creditors can forcibly withhold from a person in debt. I would suggest that limit be set at 20% after taxes. Not long ago an acquaintance who had previously been unemployed for a year found half his weekly paycheck being withheld for back child support, then the IRS took the other half for back taxes. It's no surprise that he quit his job and the creditors received nothing.

Everyone, other than the totally disabled, is capable of contributing to their own survival in some way. Those few individuals who are totally incapacitated would require medical care in medical institutions. They would not be considered "special cases" exempt from the socioeconomic structure that applies to everyone else, because free medical care should be provided to everyone.

## *Why Education Should Be Free*

Do you live to work or work to live?

Some people grow up in families where the idea of higher education and relentless study to achieve a degree is instilled as the single most important goal in life. Many who experience this type of childhood conditioning achieve financial success and believe everyone else should follow the same path. They often consider anyone without these ambitions to be lazy, and the idea of being taxed to support programs that benefit the poor seems not only unjust, but to encourage laziness instead. Attitudes like this are what cause some people to become fiscal conservatives who believe the smallest government possible is the way to go.

It is necessary to step back a bit and look at the bigger picture before drawing such conclusions.

First, not everyone believes that spending one's entire youth going to school and then working 60-plus hours a week for the next 40 years is the best way to live.

More important is the fact that not everyone grows up in families that have the financial resources to put all their kids through school. These less fortunate people can often receive grants and student loans in order to achieve an education, but in the end they end up with huge debts which can require decades to repay. In the U.S. student loan debt is nearly a trillion dollars, more than all the credit card debt, largely due to excessive inflation in the cost of education. Student loan debt is exempt from bankruptcy and one can never get out from under it until it is repaid. Debt is a mechanism of prolonged slavery, and any intelligent individual would seek to avoid unnecessary debt in order to avoid such slavery.

Then there is the fact that in our current system having an education is no guarantee of employment. Young people accepting student loans can end up with massive debt while forced to work at low paying jobs, if they can find work at all, and would be better off financially if they hadn't gone to school. Though, of course, the prospects for living a comfortable life without an education in our

current system is often bleak. The reality facing young people whose parents can not afford the constantly increasing price of education is often a choice between poverty, slavery to debt, or both.

Those who believe everyone should pay the cost of their own education are the few who do not face this reality of decades, or an entire life, of servitude. They have also been conditioned to believe that working sometimes 60 hours per week or more is a desirable way of life, while not everyone shares this opinion.

Another thing to consider is the fact that not everyone wants or needs a four year university degree. The roof over your head and the bricks that line the walls of your home wouldn't be there if everyone worked in a field of university study. You would be sewing your own clothes and growing your own food without the efforts of people without degrees who make your life possible. Because everyone contributes essential labor they deserve to be paid wages which enable them to live a comfortable life, so the true economic value of higher education is not all that superior to skills in other absolutely necessary occupations. You might want to remember that the next time someone delivers a pizza you didn't have to make from seeds you planted in the ground, cows you milked and animals you fed and slaughtered.

But we also have to acknowledge that sophisticated intellectual skills are a necessary part of a successful society. Higher education requires time and effort, and if unskilled labor paid as much as highly skilled labor, there would be little incentive for people to acquire more complex knowledge.

Some people do not need or desire higher education, but the opportunity to achieve a degree without becoming enslaved by debt should be available to all. Education should be free.

## *Health Care: Robbers in White Coats*

Consider the case of an American making minimum wage who has a toothache and discovers he needs a root canal. At present, the average American dentist charges about \$1,800 for a root canal and crown to cover the tooth. To save one tooth it will cost anyone making the federal minimum wage of \$7.25/hr. about 250 hours to earn that much money, and the procedure will take the dentist about 2 hours. Of course, at minimum wage no one can support themselves to begin with, so such people have no way to pay. For someone making twice the amount of minimum wage, 2 hours at the dentist can cost that person 3 to 6 months of all their discretionary spending.

Anyone who doesn't pay the money will be in severe pain and their appearance will be disfigured. The same conditions would apply if facing a hoodlum carrying a tire iron in a dark alley – pay the money or else.

Several years ago someone I know had a heart attack, and a few weeks later similar symptoms occurred so he went back to the hospital. All they did was hook him up to a monitor for an hour and sent him home \$1,000 poorer.

Another acquaintance cut through the tendon of his little finger while at home. Because he had no medical insurance, the doctors refused to reattach the tendon without paying a \$1,000 cash deposit toward the \$5,000, two hour, outpatient operation. Not having the money, he resigned himself to spending the rest of his life with a maimed hand. He also lost his job because he could no longer work as a result of the injury. Fortunately, in this particular case a relative came up with the money for the operation, but not all of us are so lucky.

A few years ago the mother of a friend married a man who is now 69 years old. A year ago he started having health problems and it took a year of endless medical tests to discover he has a clogged artery in his brain. In spite of having Medicare and a supplemental insurance policy which is supposed to cover what



Medicare does not, they have already been charged over \$40,000 which they paid using credit cards. Add in the cost of the upcoming brain surgery and it is certain they will go bankrupt. Because my friend's mother married a man who became ill she will lose her home, and my friend will lose her inheritance. That's two people who didn't get sick who will suffer devastating financial loss so doctors and hospitals can make millions.

If you have a job which provides good medical insurance, pray that you don't end up unemployed in an economy where similar employment is simply unavailable, or pain and disfigurement, even death, may be options you also face. We are revolted by ancient civilizations like the Aztecs who sacrificed thousands of people to maintain the status quo in their society, yet we sacrifice tens of thousands of Americans who die each year as a result of not having medical insurance. In the U.S. there are forty-nine million people without medical coverage, and the absence of a national health care system which regulates prices has turned medical professionals into millionaire extortionists. We are the only industrialized country without universal health care, and the cost of medical care here has risen at far more than the rate of inflation for decades. The quality of medical care in the US is rated at a dismal 17<sup>th</sup> in the world, and medical bills are the number one cause of bankruptcy in this country. In other developed countries *no one* goes bankrupt due to medical bills.

One analogy for this situation would be a bridge called Life that spans a bottomless chasm, where the bridge is often icy and the wind always blows. It is inevitable that all of us will at one time or another be blown off the side of the bridge where we desperately grip the broken railing. Medical people are like robbers in white coats, who did nothing to put us in our precarious position, but walk the length of the bridge carrying a rope they can use to help people back up to safety. But before they help you they ask how much your life is worth to you, because that is how much they will charge. It's the same question a robber with a gun would ask, but the robber only takes what you have on you, while doctors and hospitals will take everything you have spent your entire life earning.

It doesn't have to be this way.

From my encounters with pre-med students in college I realized they are not the smartest, brightest flowers of the bunch.

Most are just people like everyone else, cramming for exams between parties simply to pass the tests rather than to retain the information, with many of them studying medicine only to acquire the wealth and status of being a doctor. No doubt many American physicians are highly skilled, competent individuals, but there are others whose primary concern is gaining wealth and their diagnostic skills are often biased toward ordering medications and procedures which result in greater income.

An enlightened social system would provide free education to anyone who wants it because education is a basic necessity. If people studying to work in critical professions were actually *paid* to go to school there would never be a shortage of qualified professionals willing to work for high but reasonable wages. Those individuals who have a natural desire to work in healing professions, but presently can not afford the many years of required education, would be drawn into the field and the quality of service would actually improve. There would be sufficient staff in hospitals so that emergency doctors would not be required to work thirty-six hour shifts and the shortage of nurses would disappear. The motivation of these individuals would not be to make millions of dollars but to provide quality healing services and make a very good living at it. At the same time the cost of health care to society would drop *dramatically*, perhaps as much as fifty percent once the unbelievable profits built into the cost of pharmaceutical drugs are also removed.

Free health care would also enable people to take more preemptive health measures, such as having regular physical and dental exams, while free education would allow people to take yoga or other exercise classes and learn more regarding alternative health systems. People would be healthier in general as a result, further reducing health care costs.

The Clintons and Obama both tried to introduce universal care in the US, but the health care industry spent tens of millions making sure it didn't happen. It may be enlightening to watch the documentary "Obama's Deal" produced by Frontline for PBS. It shows how the insurance industry killed the public option and insisted that everyone be forced to buy insurance via the "individual mandate" – which is why so many people are opposed to "Obama Care."

## *Mass Communication and the Media*

No democratic society can function without mass communication. In order for the people to direct the function of government they must have the ability to know what is happening and have access to new ideas, and individuals must be able to present their ideas to the masses. This is currently not possible in any significant way.

The Telecommunications Act of 1996 deregulated media ownership and enabled just six corporations to gain possession of eighty percent of the U.S. mass media. A handful of people control what the vast majority of Americans see, hear and read. These media owners are obligated by financial pressures to avoid presenting information which can negatively affect the huge corporations which buy the advertising they sell. That means we are rarely exposed to the truth, and a democracy can not function if the people are unaware of the truth.

Consider the boycott of Exxon-Mobil fuel sponsored by The Dreamers. If this boycott had been mentioned daily in national news programs the majority of Americans and other consumers worldwide would have participated and within a few weeks gas prices would have plummeted. Exxon and the other major oil companies spend tens of millions each year on advertising and no media network can afford to lose such a large customer. The way things are now, we will never see continuous media coverage of this or any other boycott of products supplied by a major advertiser.

The U.S. government controls the licensing of the airwaves and big media corporations can have their licenses pulled if they interfere with the intended spin government wants projected to the public. Just prior to the onset of the Iraq war in 2003, more than one-hundred million people worldwide were out in the streets in the largest one day protest ever seen on this planet. Most American television news media provided less than 15 seconds of coverage of this historic event because it was not in line with the government spin.

Then there is the fact that no person can be elected President in this country without having many millions of dollars to spend on advertising. This automatically forces candidates to support the desired legislation of their contributors, which are generally large corporations. The way things are now the people have no voice.

In the 2010 Citizens United case the Supreme Court decided that corporations and other organizations have the same right to free speech as a person. This made it possible for corporations and other wealthy entities to donate unlimited amounts of money to what are called super PACs which promote particular policies and candidates for political office. Hundreds of millions of dollars are being spent to promote the agendas of huge corporations and millionaires while the rest of us have no chance to be heard above the din. It is completely unfair that only the rich have access to the mass communication media, and because of this it denies everyone else an equal ability to express their free speech rights.

The airwaves belong to the people and the only way for the people to get them back is through new regulations designed to benefit the people rather than the bottom line of a few big corporations. Here are some ideas for media regulations that can help improve things.

Business entities should not be entitled to the same rights as persons. Congress should pass laws which repeal the Citizens United decision.

All paid political advertising should be prohibited.

No entity should be allowed to own more than one TV station, radio station or newspaper. Independent media outlets can establish networks to share content and contribute to the cost of news gathering, but they must not be required to present programs or information supplied by the network unless they choose to do so.

Every regional market must have at least one local television station and radio station operated exclusively for the public to voice opinion. There should be also be a national version for national issues, and websites intended for this same purpose. These stations and websites would become the outlet for free political campaign advertising.

## ***The Benefits of Providing Free Digital Products***

Here is a way we can solve the music, movie and software pirating problem, and while we're at it, provide real economic opportunity for millions of aspiring creative people.

The solution is to set up a system where all digital products are made available free to everyone online and paid for out of the general budget. The people as a whole wouldn't spend a dime more than what the public already spends on digital products, yet it will mean everyone can download every song, movie or software program they please. Just imagine collecting every song done by all your favorite artists, all the great movies, dozens of video games, and all those software programs you wish you could afford but can't. I think everyone would agree that such a situation would be as good as it can get for consumers, and it could be genuinely welcomed by providers as well.

Here's how it would work. First we look at how much income each individual supplier of digital products made in the year before this program goes into effect. Then government guarantees that those companies will make the same amount the following year while the companies provide free downloads to whoever wants them, via government servers. The number of times a particular product was downloaded in the first year would be divided by the income the company made the previous year. This would establish the price the government would pay for each download in following years, which could always be renegotiated in order to insure payments remain fair.

Large, sophisticated software programs currently sell for more money than smaller programs and are far more expensive to produce. By matching the previous years income, government would end up paying more per download to some companies than to others. After the first year it would be necessary to classify computer programs into 3 or 4 categories reflecting the cost of production so that new startups would be paid appropriately. Video games are also computer programs and would use this same type of payment structure.

Movies and music would have a payment structure based upon duration, and payments would be higher for downloads than streaming product.

It costs next to nothing to deliver digital media over the Internet, and that's why an unlimited number of copies can be distributed for far less money than current distribution methods. Companies can continue marketing physical products and would not be obligated to join the government distribution network, but those which do would be making their products available free to consumers and it's hard to compete with free.

And not just large media companies would be paid for digital products. Individual artists and programmers would be paid at the same rates. This makes it possible, given sufficient promotional efforts, for talented but currently unrecognized artists and digital product developers to make a living. People creating those great 3-minute viral videos would actually get paid a little something for their efforts if enough people looked at them. Visual artists would be paid for downloads of images, and everyday people would be inspired to invest more time in creative work because they would have the tools to do so, and even a way to make money at it, though we may be talking only fractions of a penny per download or view.

Not only would this system cost no more than we are already spending while enabling everyone to enjoy every song, movie and software program ever made, while totally eliminating pirating, free software means serious tools would become available to millions of less fortunate people who would otherwise never have the opportunity to develop valuable skills. Educational programs would include everything from typing to math, science and physics, as well as the most sophisticated art, music and video editing software available. And once the skills are learned, many creative individuals would be able to make a living using the digital media distribution system. Anyone with a computer and access to the internet could download home study programs and achieve a free education, even receive official diplomas after passing government sponsored exams.

The only downside is that many unnecessary middlemen like physical record stores are likely to go out of business. But such businesses are already doomed by illegal file sharing, which, like recreational drug use, will never be stopped by law and

punishment. Pirating costs the entertainment industry alone billions of dollars every year, and many long established record stores have already been forced to close. Since it is impossible to stop digital pirating through conventional means, the only effective solution is to eliminate the problem altogether by making digital products free.

### ***Three Reasons To Phase Out Nuclear Power***

One: There is no safe way to dispose of spent nuclear fuel. This material can remain dangerous for hundreds of thousands of years and no one wants radioactive materials stored in their area. Because of this, most if not all nuclear power plants in the world store their spent fuel in pools on site. All it takes is a crack in the pool wall and an interruption of electrical power to pumps to cause a meltdown in these spent fuel pools.

Two: There is no way to construct a fission reactor which is certain to remain undamaged during an unexpected natural disaster. The recent problems in Japan make this obvious.

Three: No man-made structure can remain intact if a deliberate effort is made to destroy it during a time of war. It must be understood that any nation facing annihilation in war is likely to do anything possible to cause damage to the enemy, and the destruction of nuclear power plants would become a strategic priority. Entire countries could become uninhabitable for decades.

Any one of these three facts alone is sufficient reason to prohibit the construction of new fission reactors and phase out those which already exist. The billions of dollars spent to construct a new reactor would be far better spent developing renewable energy sources.



## *Nuclear Weapon MADness*

Nuclear weapons keep us safe, right? No one is going to drop nuclear bombs on us if we can nuke them back. That's the whole idea behind Mutually Assured Destruction, or MAD.

But that isn't going to work forever. Ask any physicist and they will tell you that unless something is impossible, it WILL eventually happen. As long as nuclear weapons exist it is inevitable that they will be used. But how can we get rid of them if we need them to insure MADness?

Imagine this scenario. Somehow, for some reason, or purely by accident, we end up dropping a nuclear bomb on some other country. They have no choice but to drop dozens or hundreds of nuclear bombs on us. That means that you and everyone you care about are dead, or injured and facing slow death from radiation poisoning – all because of a decision made by someone you've never met. Or say that someone bombed us first, so we have to launch a bunch of warheads and murder millions of innocent people like you and your family in some other country.

That's the whole point. Wars are caused by a handful of people in power, but nuclear weapons kill innocent civilians. If we use nuclear weapons, even in self defense, we murder millions of innocent people who had no more to do with the decision than you did. That's not war, it's murder. Even if we win the war we would only do so by murdering millions of innocent people. That is something "the good guys" simply can not do.

Take a good look at your kids and other loved ones. Even if we are attacked with nuclear weapons we can not retaliate without murdering unimaginable numbers of innocent children and other people who are loved and cherished in the same way. Could you murder every child in the city where you live for any reason whatsoever?

That is what launching a nuclear weapon would do. Now that you understand the reality, it should be obvious that we can never justify using a nuclear weapon against another country for any reason, even if some other country attacks us with nuclear weapons

first. We simply can not murder so many innocent people because of the actions of their leaders. It makes far more sense to simply assassinate such leaders.

That's why this country should dismantle all it's nuclear weapons – because we can *never* justify using them against other people, for any reason. We must do this immediately, unilaterally, in order to make the point to the rest of humanity that we are not, and never will be, mass murderers. If the rest of the world feels the same way, we win. If not, at least WE will not be the ones to destroy humanity.

Once we establish a single world government the threat of nuclear war will cease to exist.

## *Eliminating War*

It is very difficult to feel content when we look around us and see homeless people in the streets, millions dying from disease, nations at war, genocide, suicide bombings, starvation, government corruption, the destruction of rain forests, global warming, etc. We are watching the quality of life deteriorate for billions worldwide. Individual liberties are constantly eroding, while the threat of terrorism, economic collapse, disease and other preventable disasters becomes more and more a part of even the most comfortable lives. Even if we personally remain unaffected, as each of us gains more understanding we realize we can not truly be happy while ignoring the suffering around us.

These negative conditions are a natural expression of humanity's present state of evolution. If we believe we are on this planet to learn, then seeing the bad teaches us what doesn't work. Nor should we overlook that fact that even with these terrible conditions occurring across the globe, many of us live fulfilling, peaceful lives. Every day billions of people are not raped or murdered. They get enough to eat, have shelter, employment and good health.

But we would not *choose* to live in an unenlightened world if we honestly believed we have a choice. We must apply ourselves to supporting those ideas which can bring greater peace, happiness and prosperity to *all* the people of the world. Not because we are kind and understanding individuals, but because we personally, selfishly, want to live in a better world.

When the second Iraq war started up in 2003, we all knew that terrorism would certainly follow, along with more wars intended to prevent terrorism, which will spawn more terrorism and more wars. War has been part of human society as far back as history can take us. It seems that war is part of human nature, that wars will continue to happen forever, but wars will cease to occur when the conditions which make them possible are eliminated.

War is a result of individual groups of people insisting that other groups change in some way. These groups can be nations,

racism, religions or other organizations of individuals with common ideas. In all cases, war requires the division of populations into groups.

There is nothing wrong with feeling connected to a particular group of like minded people or cultural heritage. There can be great value in sharing experiences with others who appreciate similar ideas and activities. The maintenance of various cultural expressions also provides for a diversity of experience which can be enjoyed by all. The problems arise when groups of people create artificial separations from the rest of humanity.

For example, when individuals of a particular race actively develop specialized language usage, custom handshakes, uniform styles of dress, etc., they encourage “racism” by holding their group separate from everyone else. Whole nations enforce “accepted” styles of dress or appearance which separate them from other nations, i.e., some Muslim countries require men to have full beards and women to cover their faces. The danger is greatest when governments enforce artificial and unnecessary cultural/religious restrictions. In this country, for example, people have been imprisoned for being gay or publicly supporting the idea of free love – to say nothing of burning witches for practicing unpopular spiritual beliefs. At the same time it was perfectly OK to own slaves and murder Native Americans. An enlightened society would recognize and reinforce those things we have in common while simultaneously celebrating the diversity of every individual.

We must also be able to communicate with each other, which means sharing a common language in addition to any native language we might speak. It is much more difficult to kill someone if both sides can make the other aware of why one is fighting in the first place. Conflicts can be resolved before they happen if we can first agree upon a common method of discerning the truth, and speaking the same language would make that much easier to do.

The creation of a single, worldwide government having fair and reasonable principles which apply equally to every human being on the planet, would eliminate wars between nations because there would be no separate nations. Wars motivated by greed and ideological differences can be prevented if the operating principles of this single socioeconomic system benefited everyone equally and left no legitimate justification for group conflict.

War is the most unfair of all human acts. Innocent people are

killed, maimed or deprived of material possessions as a result of war. Families are ripped apart and the suffering lasts long after the fighting has ceased. The consequences of a nuclear war are horrible beyond imagination. *The only thing more insane than a nuclear war is continuing to prepare ourselves to have one.*

Both sides in a war feel their actions are justified and necessary. But wars are not created by nations. They are created by individuals, the leaders of those nations. There is nothing more noble about killing thousands of soldiers on a battlefield than having a sniper shoot the leader of an opposing country and preventing the war entirely.

When one considers the enormous cost of expendable military hardware such as bombs and cruise missiles, it seems that dropping new cars, hot tubs and big screen TVs on the opposing forces would do more to end the war, and at less expense. If the money currently spent on military operations were instead spent providing jobs, education and infra structure, on supplying the opposing force with a better life, wars could be avoided.

Wars are usually fought by one nation against another, or by one religion against another. In other words, wars are caused by groups promoting different interpretations of right and wrong, or good and bad. If one group believes it is wrong for a few individuals to profit from the exploitation of natural resources while the vast majority suffer, and another group believes the opposite, there will be war. If one group believes it is wrong for women to have equal rights, for individuals to enjoy financial and social freedoms, or that a particular religion should control government, and another group believes the opposite, there will be war.

The good intent of the American people is so sincere that we allow our young military people to die in defense of “freedom” in other countries, and for most of us we can not grasp why anyone would want to harm our county in any way. Because our corporate owned media always promotes government spin, it is *incomprehensible* to the average American why the United States government is hated by so much of the world. Most of us never consider the possibility that it is because the U.S. constantly seeks to manipulate foreign economies in ways which benefit the few at the expense of the masses, that we actively seek to impose our morality and form of government on other nations, and that we are

not *fair* with our own people, let alone fair to those in other parts of the world. We are far from being the only unfair country, but we are the most aggressive in promoting our policies overseas.

On the other hand, corruption and repression are so extreme in other parts of the world that many people seek to come here. And there is the problem of religious morality in other nations creating unopposed propaganda which encourages people to take up arms in order to enforce their morality upon all others. The same principle of “moral necessity” we apply to imprison pot smokers is used by others to encourage suicide bombers.

The most effective weapon in any confrontation is communication – getting both sides to see things the same way, and that means both sides agreeing to be fair. War is not possible where fairness exists. War is a result of unfairness, where each side is convinced, by it’s leadership, that the other side is being unfair. The unfairness often exists on both sides. Open communication between opposing populations would eventually eliminate war because all people are able to recognize reason and fairness when they see it (though it can take some time to sink in). Because the Internet enables free expression between individuals across the globe, it is the single most valuable tool for peace in the world today.

“War will end when all young men refuse to go to war” (Seth). There is nothing fair or reasonable about forcing a man to kill other men, so drafting people into military service is worse than slavery. When enlightened definitions of reason and fairness are communicated worldwide, and considered absolute necessities by the population of the world, all young men will refuse to go to war.

## *One-Building Cities*

The construction of one-building cities, housing one-hundred-thousand people or more, would result in cost savings that would cut the cost of living in half for those fortunate enough to live in them. (Fair taxation and access to basic necessities at the lowest possible cost would double one's effective income, and living in a one-building city would double it again.) I am not talking about ugly, over-crowded public housing units for the poor, but spacious, beautiful, and above all, efficient masterpieces of architectural engineering.

Imagine a black pyramid half a mile high. The outer walls are lined with residential and office spaces. The living spaces could have large, outdoor patios big enough for a hot tub, dining table, lounge chairs and hanging gardens. These living spaces would be as large as an average home, without stairs, and no yard to keep up. The walls, ceilings and floors would be soundproof and each unit can be configured to taste regarding interior wall placement, with lots of storage space between adjacent units, which further reduces sound transfer. High speed data networks would provide access to virtually unlimited digital entertainment and information, including interactive on-line educational programs (reducing the cost of education). This communication system would also enable individual participation in government affairs. "Smart dumb-waiters" could deliver groceries and other products directly to your residence, while everything inside the building can be reached in just a few minutes via traveling walkways, escalators, etc.

The pyramid would appear black because the walls would be covered with solar panels to assist in power generation to individual housing units, so there would be no system-wide power blackouts. Wind, wave, hydrogen and other renewable energy sources could also be used to supply electricity with no dependence on fossil fuels and their associated pollution.

Surrounding the building the nearby areas would contain parks and recreation areas, both community and private gardens,

and farmland would lie beyond. There would be no highways, since no one needs a car, and a railroad tunnel would run under the building to a transportation hub and other one-building cities some distance away. Along the outside of the building at ground level, as well as inside, would be shops and restaurants. Office space and light manufacturing would make up much of the interior, which is also open and spacious, with indoor gardens, natural light, and a stadium large enough to seat a quarter of the population of the city at one time.

Constructing one-building cities is not simply an exercise in community design. The main reason for them to exist is to improve efficiency, reduce suburban sprawl, eliminate pollution and enhance the quality of life.

The cost of mass producing a private residence as part of such a structure is far lower than that of a free-standing building. Plumbing, electrical and data transmission lines are much shorter, streets do not have to be dug up and resurfaced to make repairs, and the main structure can be built with automated machinery designed specifically to “mass produce” that project. Using carbon nano-tubes as the primary construction material would enable the building to last a thousand years. Because most of the interior space is not exposed to the outside, heating and air conditioning costs would be dramatically reduced. And most importantly, cars would be eliminated.

Consider the reality of our civilization being so dependent upon automobiles. Besides the billions of dollars spent every year on roads that scar the environment, everyone who drives a car has to deal with drunk drivers on the road, speed traps, traffic tickets, dangerous weather conditions, auto insurance, automobile repair costs, fuel costs, etc. Hundreds of hours each year are wasted while sitting in traffic. Forty-thousand deaths and *five-million* auto related injuries occur in the U.S. each year. Many of those injured suffer brain or spinal cord injuries which result in tragic, permanent disabilities. Automobiles result in tens of billions per year in insurance claims, cause seventy percent of water pollution, and about half of our air pollution. If we were to start all over from scratch, is this the way you would design the world to be?

Constructing one-building cities and eliminating automobiles would save enough in construction, maintenance, energy, transportation, insurance and medical costs to double the standard



of living for the residents. With everything you could want just minutes away, it could also be a great place to live.

But government would have to build these cities. If private enterprise owned the buildings prices would rise as high as the market could bear, which would mean rent would be as high as possible while people could still survive. We'd be slaves to the rich again, which is why unregulated capitalism is incompatible with a free and fair society.

## *Non-Violence*

The importance of non-violence in social change can not be over-emphasized.

As I write this in April, 2012, more than 9,000 non-violent demonstrators have been killed in Syria over the past year. My gut reaction is that anyone who would kill non-violent demonstrators should be shot dead, but violence only creates more violence. It would probably serve justice and prevent many more deaths to assassinate the handful of self righteous people giving the orders to kill women and children, and I admit I wouldn't feel the least bit unhappy if that happened. But this is a special case where killing one or a few entirely unjust people could save the lives of thousands who would otherwise be murdered. Reason and fairness suggest that it could even become necessary.

But in our protests and demonstrations any expression of violence simply provides an excuse for those in power to use violence against us. It *is* reasonable for government to use force against those who destroy property or attack police, so if we engage in such activities we simply become that which we seek to eliminate – we become unjust by forcing our will upon others, and all progress toward social change will suffer as a result.

Emotions can run high when crowds of people are justifiably angry, and some may seek to express that anger through violent or destructive means. We must first remind ourselves to remain calm, to remember our purpose is establishing peace and prosperity in the world, and violence is the opposite of what we hope to achieve.

But there may be those in the crowd who lack the maturity to act with restraint, and some regimes have been known to infiltrate agitators who act violently in order to justify violence against peaceful protestors. It is up to those around such people to restrain them from violent behavior. If it is not possible to restrain violent or excessively aggressive people, move away from them, as far away as necessary so the group is not associated with the violent behavior.

## *Taking Action*

All of these ideas are nothing but words if people don't take action to implement new policies. Most of us have spent our entire lives wanting things to be different while at the same time believing there is nothing we can do to change things. After all, what can one person without money and power do to fight against those who have it? Pretty much nothing.

But that situation has changed now. People around the world are rising up and demanding an end to social and economic injustice. Many thousands have already died for this cause. They died for our right to live in a fair and just society, for *your* rights, and the longer it takes to transform the world the higher the body count will be.

I'm not asking you to die for the cause. In fact, I encourage people to avoid situations where that is a real possibility. Demonstrations can send a powerful message, both to those in power and to those who discover that others share their same desire for change. But there are many other ways we can affect change without risking our lives or physical wellbeing. These include strikes, boycotts, sick-outs, letter writing and simply spreading the word. Wearing a button, displaying bumper stickers or signs placed in car windows, etc., can all help to remind people that the time for change has come.

I will leave organizing demonstrations up to people who choose to do that, but I am about to outline very specific things you can do which do not require demonstrations, yet will definitely change the world if enough people agree to do the same things. Here's the short list. Details follow.

- 1) Take your money out of big national and international banks.
- 2) Boycott Exxon-Mobil fuel till gasoline prices fall below \$2 per gallon.
- 3) Go on strike the first Friday of every month till all the policy changes outlined in the Dreamers Political

Platform have been implemented.

- 4) Support Ima Dreamer (a fictional character) for Vice-President.
- 5) Wear something light blue at rallies, and make or buy Dreamers buttons, T-shirts, bumper stickers, signs, etc.
- 6) Give free electronic copies of this publication to everyone you think might be interested.

Other than setting up a new bank or credit union account, all the actions listed above require practically no effort at all. If you want to change the world you have to *do* something to change it. If you would prefer to do other things, then do those things, but *do* something.

What I am suggesting here *can* change the world, with very little effort on your part. If you believe that, and can convince others to believe it too, we'll win. The world will become a much better place. If you do nothing, your lack of action will contribute to continued injustice. There is no escaping your own responsibility because what we do or don't do as individuals creates the world we live in. The future of the world truly is in *your* hands.

**Take Your Money Out of Big Banks.**

The big banks helped create the financial collapse by gambling big in the derivatives market. They would have sent the world into total economic disaster if government hadn't bailed them out. Yet once they received the bail out money the management shelled out billions of dollars in bonuses, then turned around and foreclosed on millions of homes.

We can show them how much we appreciate their behavior by taking our money out of the big national and international banks and putting it instead in small local banks and credit unions, which generally have lower fees as well. If enough of us do that, the big banks won't be so big anymore. That will help prevent our ever needing to bail them out again, and it just plain feels good to know you are no longer supporting the people who caused the economy to collapse.

## *Political Action #2*

### **Boycott Exxon-Mobil Fuel** till gas prices hit \$2.00.

It is of critical importance to understand that the financial collapse of 2008 was preceded by record high fuel prices. As individuals were forced to pay a larger amount of their discretionary income to buy fuel they were forced to reduce spending on non-essential products. This resulted in fewer sales for many businesses which in turn caused layoffs and people becoming unable to make their mortgage payments, which triggered the collapse of the housing market. With fuel prices again approaching record levels a similar pattern may be repeated and our fragile economic recovery is likely to fail. Things could end up even worse than before.

The big oil companies are making obscene profits in the billions of dollars while average consumers are struggling to make ends meet as a result of high gas prices. This is in spite of a surplus of available fuel and government subsidies of the oil industry. Part of the problem is caused by oil speculation in the financial markets. Investors predict that oil prices will be higher in the future, so they buy oil never intending to take possession of it. Instead they sell the oil again at a later date when they hope the price will be higher than what they paid for it. This practice is called speculation, and it drives up prices by as much as 20%. The same practice also occurs with other commodities and is responsible for much of the huge increase in food prices, which is devastating the lives of over a billion people worldwide.

This artificial inflation in prices could be prevented by forcing those buying oil and other commodities to take delivery of the product. That would mean if you buy a commodity, it has to be unloaded at a site where it can be processed before it can be sold again. This change in regulation is included in the Dreamers Platform for 2012.

But until such regulation is passed we can drive down oil prices by refusing to buy fuel from the largest oil company in the world, Exxon-Mobil, which made over \$30 billion in profits in 2010.

If people stop buying gasoline from one oil company, that company will be forced to lower their price to encourage people to break the boycott. This will in turn force other oil companies to lower their prices in order to compete. The boycott will end once prices fall below \$2 per gallon. If the price goes back up before the year 2015, the boycott starts up again.

Note that ***this boycott would only apply to fuel.*** Most convenience stores are small mom and pop operations who depend on sales inside the store for most of their income, and these people deserve our continued support.

Exxon-Mobil sells fuel through numerous retail outlets including Exxon, Mobil, Esso, some On The Run stations and many others. You may need to ask employees at convenience stores in your area which company supplies their fuel.

Lower fuel prices should not delude anyone into thinking we are not headed for a devastating decline in oil production, but short of manipulation by the oil industry, the supply should last long enough to keep fuel prices low for several more years. In the meantime we should move quickly toward developing more sources of renewable, non-polluting energy, particularly innovations such as creating hydrogen from water.

NOTE: The proposed Keystone pipeline from Canada to the Gulf of Mexico will simply make it possible for oil companies to ship North American oil to other countries overseas. If the project were actually intended to help Americans we would build a refinery near South Dakota instead. It should also be noted that the production of gasoline from oil sands creates *massive* amounts of pollution.

### *Political Action #3*

#### **Support Ima Dreamer for Vice-President of the United States** (or similar office in other countries).

Voting ballots in the U.S. list candidates for President and Vice-President together as a single choice. But you can vote for who you want as President, and someone else as Vice-President, if you **MAKE BOTH SELECTIONS AS WRITE-INS**.

We all know that only a Democrat or Republican can be elected President because the media deliberately ignores everyone else running for office. We don't want to waste our vote, so we have to choose the lesser of two evils. But, if we use the write-in space on the ballot we can not only vote for someone who can win as President, but also vote for an entirely different Vice-President.

Ladies and gentlemen, please allow me to introduce the next Vice-President of the United States, Ima Dreamer!

Ima Dreamer is a fictional character who doesn't exist, but he or she represents the political ideas expressed in The Dreamers Platform. A vote for Ima Dreamer is a vote for these ideas, and the number of people voting for these ideas will be made clear at the next national election. If a friend, reporter or pollster happens to ask who you intend to vote for, be sure to tell them Ima Dreamer for Vice-President, even if they don't ask that particular question.

Short of direct interference from the powerful elite, if millions of people vote for Ima Dreamer the media will be unable to ignore such results. The whole world will become aware of how popular these ideas are. If similar elections are held in other parts of the world, where people can still vote for who they want in important political office but have a chance to vote for Ima Dreamer elsewhere, that would make a statement across the globe.

So please tell your friends to write-in Ima Dreamer for Vice-President of the United States during the next election. Just remember **BOTH** President and Vice President must be indicated by write-in votes – otherwise both votes may be discarded if you simply check off a listed pair of candidates and also make a write-in selection.



## *Political Action #4*

### **Strike In Support of The Dreamers Platform**

The Dreamers Political Platform for 2012 consists of a number of Constitutional Amendments and a list of less dramatic policy changes. You are encouraged, and we hope you will encourage others, to participate in a once monthly strike until every policy in the platform which you agree with has been implemented into law.

Participation in the strike means you don't go to work on the first Friday of every month, and it means you also strive not to spend any money on that day. If all of these policies have not been implemented by the end of 2012, during 2013 the strike will extend to include both the first and second Friday of each month. In 2014 it will include the third Friday, etc. If a strike day falls on a holiday, the day before will become a strike day.

If you are the only person you know participating in the strike and it isn't being covered in the news, you may feel like it is pointless to even participate. But talk to your friends to see if they will join you in scheduling a particular Friday off in order to enjoy a three day weekend. If enough people convince their friends to get their friends to party on the same day, and they simply don't show up for work and stop spending money for a day, everyone can have a great time and the world will take notice.

The first Friday of each month is also a good time to schedule protests.

## **The Dreamers Platform for 2012** (as of April, 2012)

The following is a list of actions and policies The Dreamers wish to see implemented by the United States government ASAP. This is our message to politicians outlining precisely what we are asking them to do. Make it clear to those running for office that you will be voting for those candidates which support the Dreamers Platform for 2012, and you will vote against anyone who comes out against these policy changes. (Don't forget to vote for Ima Dreamer [a fictional character] as a write-in candidate for Vice-President of the United States.)

No individual or organization can promote policies which absolutely everyone can agree upon, but you do not have to agree with all of these items to support this platform if you believe things would be better *if* all of them happened to be implemented. If you personally do not support any of these items then by all means do nothing to support that particular policy, and express your opposition to other Dreamers. If enough of us agree with you we can change the list below accordingly.

Please note that I haven't covered all the ideas mentioned below in the proceeding text because I wanted to get the main ideas out as soon as I could. Later versions of this book will go into more detail.

The platform begins with the proposed Constitutional Amendments which follow.

## CONSTITUTIONAL AMENDMENTS

### *The Informed Democracy Amendment*

"A system of Informed (direct) Democracy shall exist whereby any government official or policy can be removed, or new officials and policies can be established, through continuous, monthly tabulated voting by the people."

### *The Personal Freedoms Protection Amendment*

"Behavior expressed in the pursuit of happiness, which does not force others to participate against their will, is an inalienable right of the people."

### *The Exchange Tax Amendment*

"An Exchange Tax shall be the only tax, paid by the receiver in every transaction, at the same rate for every person who is the parent of two or less children, and every business entity, with no exceptions. The rate will rise by fifty percent for parents for each additional child born one year after the establishment of this amendment."

### *The Government Bank Amendment*

"Government will not borrow money, but will create and destroy money as needed via a government bank which shall be the only source of currency."

### *The Government Services Amendment*

"Government shall maintain a monopoly, or compete with private enterprise, in all areas of basic human necessity, including, but not limited to; health care, education, housing, transportation, energy, communication, technology, food, water and natural resources. Health care and education shall be available free, and the commons shall not be privatized."

*The Public Media Amendment*

"Government shall maintain public access media outlets for the purpose of enabling the people to express political ideas and conduct election campaigns. Free speech shall only be limited in that no one may publicly promote harming innocent people. No entity is to own more than one television station, radio station or printed newspaper. All paid political and pharmaceutical advertising in public media is prohibited."

*Other Elements of The Dreamers Platform for 2012*

- 1) Confirm that business entities are not persons.
- 2) Drug testing is to be limited to proving current intoxication.
- 3) Eliminate the electoral college.
- 4) Cut the military budget by at least 50%.
- 5) Dismantle all nuclear weapons.
- 6) Immediate withdrawal of all combat personnel from Afghanistan.
- 7) Abolish the Federal Reserve and fractional lending.
- 8) All homes in foreclosure should have all mortgage payments, penalties and interest suspended for two years, and owners allowed to return to unsold homes.
- 9) The maximum interest rate on any loan must not exceed 10% APR.
- 10) Phase in guaranteed employment and phase out welfare and unemployment.
- 11) Reduce the work week to 35 hours.
- 12) All interest and penalties should be dropped from student loans until free education is established, then these loans should be negated. All student loans currently in default should be negated.
- 13) Stocks must be held for 90 days before being sold.
- 14) Short selling must be prohibited.
- 15) Commodity buyers must take physical possession of the commodities they buy before reselling them.
- 16) Convert to the metric system of measurement like the rest of the world.

Ask candidates and your representatives to support The Dreamers Political Platform.

## *Related Information*

### The Distribution of Wealth

From Wikipedia:

A study by the World Institute for Development Economics Research at United Nations University reports that the richest 1% of adults alone owned 40% of global assets in the year 2000, and that the richest 10% of adults accounted for 85% of the world total. The bottom half of the world adult population owned 1% of global wealth. Moreover, another study found that the richest 2% own more than half of global household assets.

According to the Congressional Budget Office, between 1979 and 2007 incomes of the top 1% of Americans grew by an average of 275%. During the same time period, the 60% of Americans in the middle of the income scale saw their income rise by 40%. Since 1979 the average pre-tax income for the bottom 90% of households has decreased by \$900, while that of the top 1% increased by over \$700,000, as federal taxation became less progressive. From 1992-2007 the top 400 income earners in the U.S. saw their income increase 392% and their average tax rate reduced by 37%. In 2009, the average income of the top 1% was \$960,000 with a minimum income of \$343,927.

In 2007 the richest 1% of the American population owned 34.6% of the country's total wealth, and the next 19% owned 50.5%. Thus, the top 20% of Americans owned 85% of the country's wealth and the bottom 80% of the population owned 15%. Financial inequality was greater than inequality in total wealth, with the top 1% of the population owning 42.7%, the next 19% of Americans owning 50.3%, and the bottom 80% owning 7%. However, after the Great Recession which started in 2007, the share of total wealth owned by the top 1% of the population grew from 34.6% to 37.1%, and that owned by the top 20% of Americans grew from 85% to 87.7%. The Great Recession also caused a drop of 36.1% in median household wealth but a drop of only 11.1% for the top 1%, further widening the gap between the 1% and the 99%. During the economic expansion between 2002 and 2007, the income of the top 1% grew 10 times faster than the

income of the bottom 90%. In this period 66% of total income gains went to the 1%, who in 2007 had a larger share of total income than at any time since 1928.

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## The Illegal Drug Market

From Wikipedia:

(2009 - economics - value of global opiate market)

"At retail level, the total value of the heroin market is substantial at an estimated US\$55 billion. The size of the annual opium market is a more 'modest' US\$7-10 billion. Consequently, the combined total opiates (heroin/opium) market could be worth up to US\$65 billion per year. This amount is higher than the GDPs of many countries. In economic terms, nearly half of the overall opiate market value is accounted for by Europe (some US\$20 billion) and the Russian Federation (US\$13 billion). Other lucrative markets include China (US\$9 billion) and the United States and Canada (US\$8 billion)."

(2008 - economics - expenditure on drug war in North America over 40 years)

"Despite more than an estimated \$2.5 trillion having been spent on the "war on drugs" in North America during the last 40 years, cannabis is as readily available today as at any time in our history."

Source: "Breaking the Silence: Cannabis prohibition, organized crime and gang violence in British Columbia," Stop the Violence BC Coalition (Vancouver, British Columbia: October 2011), p. 1.

PBS – Frontline

Drug users in the U.S. spend approximately \$60 billion dollars a year, according to U.S. government estimates. –and – What keeps the drug industry going is its huge profit margins. Producing drugs is a very cheap process. Like any commodities business the closer you are to the source the cheaper the product. Processed cocaine is available in Colombia for \$1500 dollars per kilo and sold on the streets of America for as much as \$66,000 a kilo (retail). Heroin costs \$2,600/kilo in Pakistan, but can be sold

on the streets of America for \$130,000/kilo (retail). And synthetics like methamphetamine are often even cheaper to manufacture costing approximately \$300 to \$500 per kilo to produce in clandestine labs in the US and abroad and sold on US streets for up to \$60,000/kilo (retail).

From Wikipedia:

The cost of crime committed to support illegal cocaine and heroin habits amounts to £16 billion a year in the UK.

In its 1997 World Drugs Report the UNODC estimated the value of the market at US\$400 billion, ranking drugs alongside arms and oil amongst the world's largest traded goods.

Despite over \$7 billion spent annually towards arresting and prosecuting nearly 800,000 people across the country for marijuana offenses in 2005 (FBI Uniform Crime Reports), the federally-funded Monitoring the Future Survey reports about 85% of high school seniors find marijuana “easy to obtain.” That figure has remained virtually unchanged since 1975, never dropping below 82.7% in three decades of national surveys.

In 2007, 93% of the opiates on the world market originated in Afghanistan. This amounts to an export value of about \$64 billion, with a quarter being earned by opium farmers and the rest going to district officials, insurgents, warlords and drug traffickers.

In Europe (except the transit countries Portugal and the Netherlands), for example, a purported gram of street heroin, usually consisting of 700–800 mg of a light to dark brown powder containing 5-10% heroin base, costs between 30 and 70 euros, making the effective value per gram of pure heroin between 300 and 700 euros.



## ***Recommended Documentaries***

The documentaries listed below can all be streamed on demand from NetFlix, as can many TED Talks worth watching. The best source I have found for daily news in video format is Al Jazeera English ([www.aljazeera.com/watch\\_now/](http://www.aljazeera.com/watch_now/)). Noteworthy documentaries can also be found on CurrentTV (a satellite/cable channel.)

Obama's Deal  
GasHole  
The Corporation  
Confessions of an Economic Hit Man  
Food Matters  
Goldman Sachs: Power and Peril  
The Listening Project  
Declining by Degrees: Higher Ed at Risk  
Frontline: Black Money  
Revenge of the Electric Car  
American Experience: Earth Days  
Frontline: Heat  
Cool It  
Thirst  
Frontline: Poisoned Waters  
The Future of Food  
Frontline: Revolution in Cairo  
American Drug War: The Last White Hope  
A Crude Awakening: The Oil Crash  
Civilian Conservation Corps  
Ken Burns' America: The Congress  
Ralph Nader: An Unreasonable Man

You can view the most current version of this book  
or download the free ebook at

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