

THE MOST LOVING
AMERICA-10THRU14

The Plan for Freedom



By Jason Stokes

The Most Loving America: The Plan for Freedom

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...and thank you to LogoMakr.com, where I made the lion’s head logo for free.

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The Most Loving America 10thru14

Introduction:

What you're about to read is only five chapters from a larger collection of solutions. But these are the most important five chapters you may ever read or listen to.

I don't claim to be eloquent. I only claim that these five chapters are the path we must choose. These chapters won't only explain what our real problems are, but they'll offer solutions that every citizen (on either side of the aisle) can unite behind. But, because these chapters fix so many profitable problems, they will have many adversaries.

Be a skeptic. Trust your gut.

If we aren't testing and thinking things out for ourselves, we're allowing ourselves to be spoon-fed what we believe by people that claim to know better. But are we so sure the ones holding the spoons can be trusted?

One thing to understand before you proceed:

While uppercase-c "Constitutional" means that something is in the U.S. Constitution, it may not be what the Preamble would tell us is worthy of being there. And while lowercase-c "constitutional" means something meets the Preamble's approval, it may not yet be in our Constitution – but it's worthy of being added, and possibly superseding something that's already in the Constitution.

Chapter 10: Creating a Purchase Point

Creating a purchase point means creating a weakness in an obstacle with the hope that you can use that weakness to gain a progressively better position to overcome or get around the obstacle.

What is it about incumbency that keeps those in power where they are? Do we vote for “the devils we know” instead of the ones we don’t, or is it that politicians (who already hold the elected position and authority to funnel tax-dollars to campaign contributors) are considered more worthy of campaign contributions – to keep them where they’re at?

Our leaders’ ability to waste tax dollars (the people’s money) in exchange for contributions is a practice the people accept as an unavoidable evil, but (as you’ll see) is completely avoidable.

Whatever gives incumbents their advantage, it’s working for them. Even in mismanaged states that drive their citizens and businesses away, the re-election rate is solid. Maybe it’s because we’re all fooled into thinking, “My representative (who says everything I want to hear) isn’t part of the problem,” so they all stay where they are, and nothing changes. And while leaders drive their states into the ground with higher taxes (destroying their economic engine) some are enticing non-citizens to their states, so their populations warrant greater federal funding, and congressional and electoral representation – all to gain the power they need to bring themselves more federal dollars to manage.

Such practices enslave other states. “We have a bigger population, so we deserve more of the federal taxes that other people from other states pay.” Does that seem right? Of course, not.

Then, those politicians run public relations campaigns to convince voters that someone (or something) *else* is to blame for their state's failures. The usual scapegoat is "the other party," or it's sometimes an issue that they blame the other party for ignoring – climate change is a good example. Consider California's wildfires. California politicians ignore the fact that they spent years neglecting forest management, and then they say, "Climate change did it, and the other Party is ignoring climate change." But climate change didn't leave decades' worth of dead, dry tinder strewn about California's hills. Why do the good people of California keep voting for finger-pointers and failure? – because the devil they know is better than the one they don't, because of rich campaign contributors, and because of a biased media that keeps the public only as informed as they want them to be.

Determining the actual relationship between campaign funding, corruption, and re-election would require knowing more than politicians are willing to share. Luckily, we don't need specifics to fix the problem.

Some want to make it illegal for elected officials to accept contributions from the special interest groups they can specifically affect. For example, if John is a congressman on the Committee for Agriculture, Nutrition, and Forestry, new laws could prohibit him from accepting contributions from companies or groups that work in those areas. But John could just have those industries contribute to his party's National Committee, and they pass it on to him. And if he wanted, he could even use his friend or a Super-PAC to be his contribution proxy. So, such a law would just be a way to fool voters into thinking that things are getting better when they aren't.

Sidestepping such a *supposed* anti-corruption law would be simple – “Talk to Congresswoman ‘so-and-so.’ She’ll send your contributions my way,” or, “I can’t receive *direct* contributions from you, but here’s the name of a Super-PAC (Political Action Committee) that can take your unlimited contributions and spend them in my favor, and in the same unlimited manner.”

Limiting campaign contributions with such laws would only create greater party (and colleague) loyalty – and serve to give the appearance of good faith in politics.

So, what would a real solution do? – it would cut *deep* to the core of the problem – money. This chapter entirely removes the need for money in politics, *but before I share with you how to do that, there are other issues that need addressing.*

Most citizens are good people, and many would make good leaders, but something (beyond funding) keeps them from running for office and making our government “...of, by, and for the people.” There’s fear, and a perceived pointlessness that keeps good people from running. So, let’s get rid of that fear – and that pointlessness.

But first, let’s assume some politicians are good and some are bad. The good ones can’t get good things done unless they’ve got support from other *good ones* – and the good ones are in short supply. Until they get the support they need, the only way they can make any headway (to fix anything) is by “playing ball” with the bad ones. That means they must compromise their morals and integrity many times for the *single chance* to get something good done. That creates enough hopelessness to deter good people from ever running. We need to open government to the people, so “the good ones” can get the support they need to get good things done.

So, how do we open government (elected office) to good, regular people with good intentions? To answer that question, we need to know what else (aside from funding) keeps citizens from running for office.

If regular people want to run for political office, eventually they must ask themselves **six questions**:

- (1) “What happens if I get elected, and don’t get re-elected?”
- (2) “If I don’t get re-elected, will I be able to get my old job back?”
There’s no guarantee they will. And they come to realize... “I might lose the retirement I’m working toward, and I might have to start a new career from scratch.”
So, they ask...
- (3) “Do I want to take that chance?” And even if they *can* get their job back, they must ask...
- (4) “Will I still have the seniority I once had, or will I be the most junior employee when I return – first in line for lay-offs?”
And if getting their job back is uncertain, they must ask...
- (5) “Do I want to risk starting over in a totally new career, making ‘early-career wages’ with a family to support?”
This brings many possible candidates to ask...
- (6) “Am I sure I even want to run for office?”

That lack of certainty turns into, “My family’s security is more important, and I probably don’t need the headache anyway.”

Such obstacles prevent us from making our government “...of, by, and for the people.” They also keep our few good leaders from gaining the political support they need to sign *real* solutions into law. And that’s not all those questions do.

The same questions that keep honest people from running for office are why politicians use their position (and their ability to funnel/waste our tax dollars) to leverage job offers for themselves, in the event they *don't* get re-elected – but there is a solution.

***Sidenote:** That “solution” is **not term limits**, and here’s why. It’s the money/power-hungry who are attracted to politics; and it’s the corrupt politicians that are more attractive to campaign contributors – because their corruption/vice gives contributors leverage over their candidates. So, how will candidates (who are already attracted to the lucrative possibilities of politics) act if they suddenly only have eight, twelve, or sixteen years to squeeze as much out of the American people as they can? – they’ll work twice as hard to squeeze a lifetime of corruption into those years. They’ll profit themselves as quickly as they can (while they profit the most corrupt industry leaders), and maneuver for lucrative positions in the companies of those campaign contributors.*

As things are, at least politicians feel (through the power of incumbency) that they don’t have to rush cheating America. But that all changes if politicians think they only have a few terms to profit themselves. Term limits would make corruption exponentially worse. And with no guarantee of being able to go back to their old jobs even fewer “good ones” will ever run for office.

Also, good things take time to build and can be destroyed in moments. It’s the same with good governance. If good candidates know they only have so much time in office (to get us a step closer to a solution) and they know that a few bribes can negate decades of honest work (that they won’t be around to defend) will they ever run to begin with? – probably not.

Why enter the hopeless fight of politics when years of work can be ruined by a few greedy people who get paid to impede the legislative process – dragging their feet to maintain the profitable status quo? For that reason (with term limits) good leaders with good ideas probably won't be around to see those good ideas through. There's almost no point in good people ever running to begin with.

Then, when new politicians (who don't yet know how things are done) rely heavily on their staff, the staff ends up acting as the "handler" of their assigned elected official – but, who do the handlers work for? There aren't laws limiting the amount of money those handlers can take from anyone willing to bribe them.

With term limits, only those intending to rob America blind (and as quickly as they can) would ever run for office – and the backdoor deals would start before they ever enter the race.

Term limits are *not* an answer to anything. And I urge you to tell people why, because many citizens want them, and the damage they'd do would take a century (or a revolution) to repair.

So, how do we fix the problem of “the six questions” that people must ask themselves?

An actual solution, #1:

Take the fear out of running with legislation that says, “Elected officials, after leaving elected office, will be offered their old job (or its closest lesser position) at their previous place of employment *when such a job becomes available*, and they'll receive no loss of seniority accrued, and they'll have promotion priority until they reach their previously held position.”

If regular people have a way back to their old lives, making government “of, by, and for the people,” becomes easier. Having such an option empowers the people, and that’s what a loving solution would do – empower and encourage people to *be* their own government. Our current system only deters people from running, leaving us with bad leaders who enjoy not having to run against better people, ideas, and intentions.

I once told a small business owner the above solution – giving people a way back to their old lives – and he said, “What if I want to run? What’s that solution do for me?” My response was, “You *are* your own boss. Give yourself your job back.”

Now, let’s address campaign funding/contributions – if the first six fear-inducing questions didn’t keep you from running, how about, “Do I have the funds to spend on what may be a losing campaign?”

The average cost to win a seat in the upper house (the U.S. Senate) is over \$10 Million. What is the average cost to *lose* such a race, perhaps \$5 Million? – and the kind of people you might *want* to lead your country weren’t worried about making millions. They were enjoying their families, living simple, honorable lives. Most people don’t have the kind of money they’d need to throw at what (against an incumbent) will probably be a loss. So, “the people” with better intentions and integrity don’t run for office.

When being a *viable* candidate means you probably had the support of contributors (with a “vested interest” in seeing you get elected) our system stops being “of, by, and for the people,” and becomes “of, by, and for the people who are willing to bribe our officials with contributions to get what they want.”

Currently, winning a federal election means you'll probably go to Washington with your contributors' agendas tucked neatly into your breast pocket; and the interests of your voters folded up and placed under the short leg of your chair – to keep you propped up.

And why haven't politicians fixed this profitable problem? – because it's too profitable a problem to end.

Everyone's heard “the love of money is the root of all evil.” And removing the need for money in running a successful political campaign would mean better people could win, and they'd have a better chance of keeping their integrity – not having to bend to the will of their contributors. By removing that need for money we'd also be able to see who raised money when they didn't need to – meaning, we'd be better able to gauge which candidates are for sale (possessing a love of money) and they'd have a harder time getting elected.

When we end our leaders' dependency on money the people are empowered with better representation.

Somewhere out there, there's a CEO (Chief Executive Officer) of a company that's trying to keep a renewable government contract. If they can find some self-serving individuals (and convince them to run for elected office) he/she may gain the political puppets they need to keep (or gain) the contracts that make their company profitable.

Sadly, CEOs don't just look for greedy people to run for office, they look for those they can manipulate – people with vices (secret desires) that need to be hidden from public view. They seduce their potential candidates with wealth, prestige, and the understanding that their secret desires will be quenched from time to time.

Being a purveyor of such vices may even be lucrative enough to buy an island – but I digress.

If campaign funding wasn't needed, more people with integrity would feel empowered to run, but campaign contributors (who enjoy holding puppet strings and having tax-dollars funneled to them) would never allow legislation that ends their role as puppeteer to become law.

Taking the need for money out of campaigning would rejuvenate everything about our country, but such a change would require a type of revolution – which I'll get to in another chapter. And bringing about a successful revolution means talking about the solutions that can unite people for that revolution. And that's the point of Chapters 10 thru 14.

To find the solution, we must first understand why we've always accepted that money is a necessary evil in the political equation – publicity costs money. But understand, because publicity costs money we may find that some media groups (that rely on campaign cycle profits) may not be fans of a revolution that could end their profiteering and political sway. But, I digress.

So, let's address the cost of publicity, and get rid of the need for money.

The solution (as with all real solutions) is simple. This can use technology like public access television, radio, and the **internet**. We all have access to a free internet connection at the local library, and even most of America's homeless have a smart phone these days – so, I'll be focusing on the internet.

An actual solution, #2: *Removing the need for campaign contributions.* How this solution would work in real life:

(1) You decide to run for political office and go to your Board of Elections (BoE) where they teach you how to get on the ballot.

(2) You knock on doors, get the signatures you need, you turn those signatures in, and just like that, you're on the ballot.

(3) You go to a government website (that's created as a result of this solution's legislation), and you upload videos of yourself sharing your platform, your solutions, why you think the way you do, and anything else you'd like to share. And (without interruption) you speak to any voters that want to hear you. There's no middleman – no one editing a twenty-minute interview to show your most inflammatory ten seconds (the news profits from sensationalism, not people being informed) – so, people can be intelligent voters.

(4) Once the campaign season opens, people can visit that website (perhaps *www.KnowYourCandidates.gov* – KYC.gov, for short) and they can click on a race to see their candidates speak on any issue they've posted about.

(5) On that website (while no longer needing contributions) each candidates' accepted contributions and expenditures will be next to their names for anyone to see – you'll know what candidates are selling themselves, building a war chest, or buying lawn signs from their brother.

So far, this chapter has removed the fear of entering politics, taken the need for money out of politics, and informed the public of who's still taking money that they don't need – but we're not done. There's another campaign issue that needs to be addressed.

We need to level the playing field to make sure every candidate has an equal chance to be known by voters – some will still be funded by their old political allies, and unneeded ad/smear campaigns will ensue, so how do we fix that?

First, we need to realize that anything that only *some people* are entitled to (or can afford), is a privilege, not a right, and **privileges** are not protected by the U.S. Constitution.

Second, no right in the U.S. Constitution is unlimited. Our right to free speech, for example, *stops when it becomes a “clear and present danger” to the safety and freedoms of others*. Thus, you can’t lawfully yell “Fire!” in a theatre.

Now, for a hypothetical worst-case scenario – You’re running for office against a recruited, corrupted, controllable candidate with political allies that can spend hundreds of millions of dollars to sling mud, magnify your every flaw, and silence your attempts to dispel their lies. Once your opponent wins their political allies will profit and the American people will be swindled.

Citizens will be taken advantage of, and the cause of freedom will suffer. More of their profitable government waste will ensue, and before long we’ll need to print money just to pay our debts. Soon, our economy is on its heels and people demand assistance, unable to provide for themselves, and unable to cultivate a self-worth that comes from providing for ourselves and our families.

That worst-case scenario is already happening, due to the Supreme Court ruling of *Citizens United v. Federal Election Commission* (FEC) in 2010, which allows corporations all the “free speech” (how they spend their political dollars) they can afford, in favor of the candidates that they feel would profit them most.

That ruling gave those with hundreds of millions (and billions) of dollars, the unlimited ability (unlimited free speech) to contribute to Super PACS (Political Action Committees) that have unlimited receiving and spending powers – to control the political narrative.

With that ruling, the Supreme Court granted the extremely wealthy (or the very organized) the “megaphones” they need to drown out the weaker free speech powers of their political opponents (the citizens). The Citizens United ruling meant that those with more money can purchase *more free speech than the rest of us* – they can be the fascist bellringers who subvert the people’s right to freely hear, and to be freely heard by any that want to listen.

If “free speech” is supposed to be a *right*, it’s meant to be enjoyed by all citizens *equally* – including our opponents, and even those that can’t afford to make campaign contributions. The *Citizens United* ruling derailed the intention of “free speech.”

With that ruling, the Supreme Court “legally” placed greater importance on the “privileged speech” of those that can pay more for it, and it diminished the citizens’ legitimate right to free speech. With one ruling, the people’s right to be properly informed and heard became the doormat that the rich can wipe their boots on.

The Preamble of the United States Constitution (which explains what things may be constitutional or not) was blatantly ignored, and a type of tyranny was allowed to take root.

As a British colony, had we been subjected to the tyranny of, “You’ll hear what we want you to hear, and you’ll be as informed as we deem appropriate,” it would have been included in the list of grievances we sent in a declaration of war that we commonly refer to as The Declaration of Independence.

If the Supreme court would overturn their Citizens United v. Federal Election Commission ruling, they'd prove themselves to be an ally to the people – and for as long as they don't, they aren't.

In the Supreme Court's decision, Justice Kennedy stated, "If the First Amendment has any force, it prohibits Congress from fining or jailing citizens, or associations of citizens, for simply engaging in political speech,¹" but the framers of the Constitution never imagined the future as it is. And the Supreme court decided (in this case) to be legalistic historians (keeping the Constitution frozen in time) instead of ruling in favor of the spirit of the Constitution, which keeps it flexible and applicable to all times – they shouldn't have granted any group of people the ability to make their political speech more dominant than any other.

Such abuses of wealth and privilege were made *justifiable* by those five (possibly bribed) out of nine *Justices* because of the perceived need for money in campaigning, their decision made a mockery of the word *justice*.

But now you know (with the power of the internet) that the “need” for money in political campaigning is a fallacy. Once we have a *free* venue where we can hear the real positions of the candidates (KnowYourCandidates.gov) money in politics is obsolete. No candidates will need to buy ad space and airtime ever again – we'll have a more level playing field where the citizens can get to know their candidates better – giving “unbribed” candidates (real people) a greater chance of being heard equally.

¹ Spakovsky, H. von. (2010, February 17). *Citizens United and the Restoration of the First Amendment*. The Heritage Foundation. Retrieved September 5, 2022, from <https://www.heritage.org/report/citizens-united-and-the-restoration-the-first-amendment>

When our leaders keep money central to everything in politics, they place more importance on money than on the people.

An actual solution, #3:

If they spend, let it be on ideas – We don't have to overturn the Citizens United decision. We can let corporations continue to spend as much as they currently do, but we should create legislation that says political dollars must be spent on sharing ideas (rather than promoting or diminishing any specific person or party) and sharing where the candidates ideas can be found and equally understood. For example, "Building a new pipeline is good/bad, and here's why... Now, go to KYC.gov (KnowYourCandidates.gov) to hear from the candidates themselves."

The only change we need is a law stating, "*All political ads, broadcasts, and publication must not mention, refer to, promote, or besmirch specific people or parties, and they must usher public attention to where voters can learn who is for or against anything, and why – KnowYourCandidates.gov (KYC.gov)*" – what I call the *fair arena of thought*.

What would this look like in practice? — Instead of seeing lawn signs that demand your subconscious approval for a name or party, signs (and commercials) would require thought and effort on the part of citizens – a thinking public is a good public.

Lawn signs might say, "Your Body, Your Choice! Go to KYC.gov to know who you should support." In other words, "This is what *we* believe in, but go to the source to learn more."

Instead of YouTube, Facebook, Netflix, or HULU running ads that tell us who to hate, ads might say, “How old were you when your life could have ended? When life can end, it’s already begun. Support adoption, not abortion. Find out who to support at KYC.gov.”

Newsgroups could still do the job of warning us of bad ideas and deranged candidates as well. “One gubernatorial candidate says, ‘School faculty members should be trained to protect our children with handguns, learn to carry them responsibly, and train for active shooter situations,’ while their opponent says, ‘No guns should ever be used for the constant protection of our children in schools.’ Go to KnowYourCandidates.gov to hear the candidates make their case. Also, in the race for the State Assembly, one candidate from District 12, who previously suffered a debilitating stroke and lost much of their cognitive ability, remains on the ballot. See if they would be a good choice for your state by going to KnowYourCandidates.gov, where no candidate needed to raise a dime for their publicity, and you can even find out which ones still took donations.”

By election cycle information being limited to ideas, and directing the people to where they can see who holds those ideas, the people must investigate further (become better informed) to be able to vote intelligently.

An ad may say, “Guns kill people. Go to KYC.gov to find out who believes in gun control.” Then, another may say, “If people can’t own guns, any criminal with a metal pipe and a *3-D printer* can rule the streets. Why should criminals be the only ones with the power and protection of a gun?” Upon hearing either statement the listener says, “I need to find out more.”

This solution would also end the practice of slinging mud at political opponents – there’s no point in mudslinging if you can’t identify your target.

As a result of such a law, those who create ads must inspire more thought, and voters would become more informed from the candidates themselves – and the mudslingers (and bad media groups) would lose power. The “Citizens United megaphones” would be reduced to telling Americans where to become properly informed – from the candidates, themselves.

States could enact such laws individually with a single page of legislation and become beacons of freedom.

But what would this mean for Super PACS that are just a political money/power laundering scheme? When Super PACs are reduced to sharing ideas and pointing people to where they can become better informed, they’ll stop spending their money the way they do, and start relying more heavily on social and news media to sway public opinion through something I refer to as culturecraft. So, how can we fix *that* problem?

Well, the U.S. Constitution originally intended for the press to be a protected check on an over-reaching government for the people, so citizens could know when their rights are being infringed upon (which includes their being taken advantage of) – and we need that check. Once we start limiting media groups’ ability to share information, the downward spiral toward a hopelessly uninformed public begins. Placing limits on the press becomes a slippery slope of fewer and fewer protections against the censorship enjoyed by leaders that don’t want their dealings to be known.

So, what can we do?

Addressing the “Freedom of the *Dirty* Press” – We need a *freer* press, but also one that’s held more accountable. It’s too easy for the media to say, “We’ve received reports of...” or “Anonymous sources say...” or “Polls show that 9 out of 10 Americans believe...”

“Reports” can mean anonymous sources, and “anonymous sources” can mean *manufactured* sources, and “polls” might just mean a poll taken around the breakroom table at the news station or the viewpoint that their advertisers told them to report.

If media platforms, newsgroups, and fact-checkers were required to state how polling information was gathered, the integrity of the messages conveyed could be better known.

Then, the question becomes, “How do we know we can trust the polls (and any information) provided by our information sources and that they aren’t misleading us to suit someone’s agenda?”

Many people gather their “voting opinion” from social media – the new “press.” Yet, social media is allowed to silence the public (prohibiting free speech) by deleting people’s posts, blocking their accounts, blocking content without the knowledge of the author of said content – shadow-banning them. And those platforms can also bombard people with false information (to suit their agenda) and make their ideas seem more accepted and acceptable by creating fake profiles (“bot” accounts) that disseminate lies, and blame their lies on the *anonymous* accounts they (the platforms) created.

Just asking the wrong thought-provoking questions on social media can bring the shadow-banning wrath of a platform.

For example, I could get deleted or shadow-banned for posing the question, “Should we allow little children (whose brains aren’t fully developed) to lock themselves into their own inability to become parents, by our allowing them to be placed on hormone blockers?”

Not wanting to get banned or blocked on a platform can serve as a deterrent against anyone asking that question, and the open dialog that would follow such a question. That means social media has become a big part of the “thought police,” and makes us (what is supposed to be a free-thinking society) less free and more easily manipulated.

An Actual Solution, #4: We need legislation prohibiting platform censorship and algorithmic manipulation of information-spread – meaning, no messages should be more or less difficult to view (or more or less readily available for viewing) than anyone else’s messages. As long as they aren’t threatening, harassing, inciting violence, etc., people should be free to make their points and have their words equally heard.

So, how can we enforce such legislation? – how do we make sure social media platforms (the newest source of the people’s news) are kept from manipulating the information that’s disseminated on their platforms? – the same way we can make sure all information sources are honest.

Provide whistleblower rewards when they provide proof of a platform, news source, fact-checker, or any other information group, abusing the people’s trust in any way.

That could include **(1)** the deliberate omission of facts (possibly to further an agenda), **(2)** the promotion of falsehoods while contrary evidence is available, **(3)** the over-representation of certain facts to make them seem epidemic, and **(4)** the use of “anonymous” information without announcing such sources to be “highly suspect.”

And then, such whistleblower rewards should be paid for by the violator – giving violators incentive to become more trustworthy.

How much of a reward should be given? What price tag should we place on the intellectual freedom of voters? How important is it our voters have information sources that don’t manipulate the information we vote by? However much that reward is, it needs to sting the offender a bit.

When stockholders don’t receive a quarterly dividend for their shares (because those dividends are awarded to the whistleblowers) the offending company’s stockholders will put CEOs with more integrity at the helm. The stockholders’ desire to prosper will make each American citizen more *factually* informed and a more competent voter. And if those companies don’t have stockholders, the owners of the company must be made to feel the sting of profit loss as well.

In that case, award the whistleblower an amount equal to the company’s greatest quarterly earnings in the last 10 years. This can be the rule for publicly traded companies as well – because not all companies worthy of such a penalty are currently making a profit. And if such a reward forces the company out of business, the sale of that company (to those who don’t want to face the same problems) will allow the whistleblower to receive the reward that they’re owed.

This solution would promote information source honesty, reliability, and security (as companies wouldn't want to be sabotaged by competitors). It's the 21st century, how have we not figured this out yet? We have the technology to talk with (and see) people on the other side of the planet with a little box that we keep in our pockets, and we can't figure out how to free public thought and opinion from the grasp of those we trust to oversee the dissemination of the information we share? The solution isn't difficult to understand – we just need to make it *very* profitable for people to catch our information sources in the act of hindering (or conspiring to hinder) the free speech and free thought of a free people. But we lack leaders to implement the solution – leaders that would come after Chapter 10 is implemented.

If you don't have free speech and free thought, you are not free.

Your ability to think freely depends on access to uncensored information. And if search engines, platforms, news sources, *or anyone*, is cherry-picking what information is available to you, you lack the information to come to any conclusion they don't approve of. And that's how they'll control your vote and your future.

For example, when I “Google,” “Do puberty blockers cause sterility?” I'm immediately given an excerpt from the middle of an editorial (not a scientific study) saying, “Puberty blockers are falsely claimed to cause infertility and to be irreversible, despite no substantiated evidence.²”

² Staff, A. (2021, May 14). *A flawed agenda for trans youth*. The Lancet Child & Adolescent Health. Retrieved September 5, 2021, from [https://www.thelancet.com/journals/lanchi/article/PIIS2352-4642\(21\)00139-5/fulltext#:~:text=Puberty%20blockers%20are%20falsely%20claimed,irreversible%2C%20despite%20no%20substantiated%20evidence.](https://www.thelancet.com/journals/lanchi/article/PIIS2352-4642(21)00139-5/fulltext#:~:text=Puberty%20blockers%20are%20falsely%20claimed,irreversible%2C%20despite%20no%20substantiated%20evidence.)

It's as if Google took it upon themselves to do the research for me, and I may think I found a correct answer. And their top search results all back their answer up. Then, when I do the same search on DuckDuckGo (another search engine) I immediately find scientific studies (the evidence Google somehow couldn't find) that say puberty blockers cause sterility, stunt growth, cause decreased bone density, promote early osteoporosis, and contribute to cancer, psychosis, cardiovascular disease, the list goes on. And any who follow this treatment with cross-sex surgery will face even more physical and mental health problems. The titles of those studies say it all – (1) “Puberty Blockers and Cross-sex Hormones Do Sterilize Children, Hospital Consent Docs Show,³” and (2) “Study: Effects of puberty-blockers can last a lifetime⁴” – “lifetime” means irreversible.

If Google only lets you see what they want you to see (or makes it difficult to see information they disagree with), *they're molding your perception of reality.*

If all sources of information were considered “press” (as they should be) the information they're providing shows that they are acting in contempt of the duties they have, as prescribed by the Preamble of our Constitution – meaning, all lying publications should be illegal.

³ Showalter, B. (2020, August 19). *Puberty blockers and cross-sex hormones do sterilize children, Hospital Consent Docs Show*. The Christian Post. Retrieved April 20, 2022, from <https://www.christianpost.com/news/puberty-blockers-cross-sex-hormones-do-sterilize-minors-childrens-hospital-consent-documents-show.html>

⁴ Jackson, M. (2020, December 18). *Study: Effects of puberty-blockers can last a lifetime*. www.wng.org. Retrieved April 20, 2022, from <https://wng.org/roundups/study-effects-of-puberty-blockers-can-last-a-lifetime-1617220389>

Google is also using the trust people place in them to bolster the popularity of those that think like they do. That's *one* reason why college professors (who mold the minds of young adults) are often on one side of the political aisle. When colleges find it prestigious to keep faculty members that the most powerful search engine proclaims to be among America's greatest thinkers, professors want to agree with Google, and are effectively hired based on their beliefs. And Google's "greatest thinkers" are (of course) among those that are in denial of the evidence that proves puberty blockers are putting our children at risk.

Free people don't have their perception of reality molded by others. They're given facts and allowed to connect the dots. When we're only allowed certain facts, we're only allowed certain thoughts. Downplaying facts equals downplaying freedom, and promoting lies and cherry-picked information (for our over-consumption) equals division and hysteria. That's *culturecraft*, and it's the enemy to freedom.

Question: How often do you go to page 2 of your search results? Should search engines be able to hurt the livelihoods of those on the "other side of the aisle," simply by putting their businesses on page 2 (or page 15) of a search result? Such a practice could lead to business owners that disagree with Google being less successful, and being less able to fund a political cause that Google disagrees with. When I'm searching for an electrician online, but the first page is actually a list of electricians that contributed to the party of Google's choosing, doesn't that help someone's political agenda? And will the other electricians (on page two or three of the search results) lose business or go out of business because of their politics? – absolutely.

Luckily, the last solution (rewarding whistleblowers for proving algorithmic censorship or promotion) provides an incentive for platforms and search engines to start providing information (search results) in a non-biased manner.

Question(s): Should any search engine (especially one that over 90% of internet users *utilize* as a source of information) be considered a public utility? – at first glance, probably. As a utility, that search engine would be opened to government regulation and oversight, but that would also create the need for an expansion of government to perform that oversight and would create an incentive for bribes to government regulators to provide *shotty* oversight.

That’s why I’d rather just create whistleblower rewards that hold information sources to a higher standard. In this case, those rewards wouldn’t only prevent culturecraft, they would prevent the discriminating of particular people (and businesses) based on their political leanings, or demographics.

Question: If a search engine that 90% of Americans use could coerce advertisers to stop doing business with their political adversaries, could that pose a long-term threat to our Republic? – absolutely. And whether that’s already happening (or not) the whistleblower solution solves that issue as well.

The only reason that problem would be allowed to persist (and such a whistleblower solution would be avoided) is that its opponents would do anything to protect their power and ability to profit. They’d do anything to make sure we remain “of, by, and for the campaign contributor.” That’s why they’d fight this entire chapter.

When any business is so powerful that it can change the way people think (and vote), and can preserve its own ability to do so, it's become a danger to the freedom of the people it's supposed to serve.

What if we broke up the monopoly called Google? We could easily have a Google 1, 2, 3, 4, and 5 – each of them competing in different ways and paying whistleblower rewards (making their employees rich for keeping their employers honest, or for attempting cartel coordination). Such a break-up would also hurt Google's ability to strongarm other businesses into acting how they tell them to.

When stockholders see their dividends awarded to whistleblowers, they'll fix their companies. And the people will be more honestly informed.

There are *literally* three people that get to mold public opinion and decide what information is most readily available to the American public – the CEOs of Twitter, Facebook, and Alphabet (which owns Google, which owns YouTube). And none of those companies are held to any legal standard of honesty.

Those three people can decide what candidates, companies or demographics will outcompete their competitors – deciding who can more easily afford to fund a political campaign, *and even* control the information citizens vote by. And it's allowed to remain “legal.”

By implementing this single chapter, better people that are “of the people” can fix our country; whistleblowers and watchdogs would keep our information sources honest; the people would be better informed and freer; and more common ground will be found among leaders (and among citizens) because leaders will have less incentive to keep their ears closed.

That means this chapter – contributing to the domestic tranquility the Preamble prescribes – is more constitutional than our current practice.

You can't have free choice (or a free market system) when your mind or patronage is held captive by algorithms used to craft the people's intelligence and success.

“Clear and present danger” is the reason for limiting rights and freedoms, and every solution in this chapter addresses a clear and present danger to our freedoms.

The situation we're in is worse than someone yelling, “Fire!” in a crowded theatre. In a theatre, alarms can be proven false, and people can learn to move with cautious skepticism. But when lies are what's made available to us and those lies aren't allowed to be disproven, we could vote for mistakes that last a lifetime.

That's an abuse to the people.

Chapter 11: Let's Keep Them Honest

Have you ever wondered how politicians, who (legitimately) make less than \$200,000 each year, go from being strapped for cash after first getting elected, to being *millionaires* a few years later?

Maybe they launder campaign contributions – “My brother owns a sign shop.” Perhaps they receive kickbacks for giving government contracts to certain companies. **OR** perhaps it has more to do with “insider trading” – using Congressional knowledge to profit from their direct stock buys and sales – or they sell that insider knowledge to others for the price of a campaign contribution – “If you keep contributing to my campaign, I’ll keep telling you what companies are about to receive a government contract.”

In 2012, the STOCK Act (Stop Trading on Congressional Knowledge Act) was signed into law, and it changed nothing – except that politicians’ portfolios are now in the hands of others, so they can retain plausible deniability – “An investment firm handles my portfolio. I don’t know where they get their information from... and I don’t know how they receive Congressional knowledge.”

That excuse has worked in the past, so why not keep using it? This obvious loophole came to light in March of 2020, as some legislators were found profiting from their knowledge of the Chinese/Wuhan Flu pandemic – a crisis that shut down much of America’s (and the world’s) economy. The toll the Wuhan Flu took on our economy will be felt for decades. Despite the seriousness of the pandemic some politicians felt that dealing with the crisis should take a backseat to helping their stock portfolios – buying and selling stocks before America knew a crisis was even coming.

Being financially invested in *anything* can change how we lead.

Bank tellers handle tens of thousands of dollars every day, and why don't they steal from their employers? – because there's surveillance and accountability in banks. Wouldn't the *honest* managers of billions of dollars want to have such accountability?

Volunteering to manage hundreds of billions of other people's dollars makes the volunteer *automatically* suspect. And shouldn't those "volunteers" *want* people to know that they can be trusted? Shouldn't those *volunteer* leaders *want* the people to know that they're willing to be held accountable, and that they *want* to show their willingness to be held accountable by granting transparency to their personal finances? – "I'll be handling billions of your dollars, and I want you to know I'm doing it without personal profit in mind. So, I want you to financially surveil me. It's the only way you can be sure that I (and the leaders that come after me) act with integrity."

Honestly, if you're running for office, *you should have already accepted that you're going to be held to a higher standard of integrity than the regular citizen*. If our political system was an honest one, running for political office would mean that being held to a higher standard is *a given* – and to make sure a higher integrity standard is maintained *financial surveillance is needed*.

Why have our leaders not created such policies? – obviously, they either want to use the current system for their profit or there hasn't been enough good politicians to install such policies.

Why should the American people be made to accept the word of anyone who *volunteers* to hold the people's purse strings? – they shouldn't be.

Surveillance is the only way to feel confident our leaders are acting without personal profit in mind. And to ensure that personal profit isn't an incentive we must remove their ability to profit outside their regular paycheck – meaning, leaders must be barred from owning company stocks, so they aren't tempted to show those stocks favoritism through the government contracts they give out.

But if we bar leaders from owning stocks and their spouses can still own them, will those leaders still have the temptation to legislate in favor of their “household” portfolio? – of course.

Solution: *Legislation that tells leaders to remove themselves from their personal financial loyalties (by barring them and their spouses from owning company stocks, and by barring them from sharing Congressional knowledge).*

But is that solution going to do anything when there aren't mechanisms to make sure our leaders (and their spouses) are adhering to their new integrity standards? – no.

If our forefathers could have seen the future, they would have installed policies that require our leaders to prove their selflessness before ever entering office. That would have entailed the requirement of selling off all stocks before entering office; that they and their spouses be barred from owning any stocks during any term of elected office; and, because leaders could reap the rewards of their corruption after leaving office, they must consent to their (and their spouses') financial surveillance indefinitely.

If they have nothing to hide, they shouldn't have a problem with that.

With such laws and understandings, running for office means saying, “I have nothing to hide. I simply want a better government. And I want people to be certain that I’m not cheating them.”

Opening yourself to financial surveillance is a demonstration of selflessness and should be a requirement to qualify a person for the chance to hold other people’s purse strings.

The people have the right to know their leaders act in the people’s best interest – not in their personal interest – and where there’s a potential for hidden profit, there’s much greater potential for corruption.

I wish a leader would say, “If Americans are to live under an honest government, its leaders (including myself) must be willing to be placed under a financial microscope,” but none do. And when the selfish and corrupt decide the microscope is too much for them, we’ll be left with a pool of honest people to lead us – a pool that doesn’t fear the microscope.

Another quote I’d like to put a name to is, “To prove I don’t receive residual profits from the contracts and spending I once profited people and corporations with, I welcome lifelong financial surveillance – to reassure the people that their leaders’ integrity is intact, and to deter the self-serving from running for office.”

Solution: *Legislation creating life-long financial surveillance mechanisms for (1) our leaders; (2) their spouses; (3) government employees with discretionary spending authority; (4) those who can authorize government contracts; and (5) those who can limit spending or declare certain spending “Unconstitutional” or prohibited – and that such surveillance begins from the time those public servants assume their elected office or appointment.*

Such legislation should also provide a punishment for violating those terms, and for showing unjustified income (or the accumulation of assets) beyond their or their spouse's normal wages (during or after their time in office).

Anyone that's able to spend the people's money (or limit such spending through a ruling) has incentive to seek payment from corporations that may want to sway their rulings and spending – just as those corporations have an incentive to seek out those public servants.

When Supreme Court and Circuit Court judges can make and break industries with their rulings, don't those industries have an incentive to entice judges to rule in their favor (even when it hurts the citizen)? – absolutely. But if that ever happened, we'd never know it (unless they're being financially surveilled). The people should be afforded the better chance of integrity in their leaders through such surveillance. But surveillance and investigations don't happen unless **(1)** “high crimes and misdemeanors” are so blatant that other leaders not pointing them out makes them look complicit; or **(2)** elected officials are the target of a political surveillance *hitjob*.

If surveillance is ongoing, and if those with discretionary spending authority (like the heads of the F.B.I.) are surveilled, the chances of political hitjobs is diminished, because only those with nothing to hide would accept those positions. That would have prevented much wrongdoing, as in the case of our own F.B.I.⁵

⁵ Pavlich, K. (2020, April 16). *Newly unclassified footnotes show FBI knew documents used for FISA warrants were bogus*. Townhall. Retrieved September 5, 2021, from <https://townhall.com/tipsheet/katiepavlich/2020/04/16/new-fisa-abusegrassley-n2567020>

But this begs, “Who’s watching the surveillance personnel... who’s keeping them honest?” – simply provide them a whistleblower reward as well, where all surveillance personnel have equal “watching” abilities, and no one can see who’s watching them – so, they’ll police themselves and act as if someone is always watching them. This would deter dishonest people from going into such positions.

Psychologically, when people are *required* to keep their financial integrity, they have less tolerance for people who are financially dishonest – *“I can’t cheat the American people. Why should anyone else be able to get away with it.”*

If leaders are honest, they can just keep doing their jobs with pride – maybe a yearly bonus should be given for those who pass the ongoing investigations. If a 10% salary bonus (approximately \$15K to \$20K) was given to those with integrity, any lack of integrity (or acts of profitable tax-dollar waste) would have to be big enough to warrant giving up their bonus, and if it’s bigger than 10% of their salary, there’s a better chance they’ll get caught.

There’s no telling how much rewarding good behavior in this way would save the American taxpayer in the long run.

Note: If financial surveillance was implemented, it should also give politicians the opportunity to forfeit any unexplained deposits into their accounts without penalty – because all it takes to make someone appear dishonest is knowing their name, their account number, and a bank routing number. With that information anyone can make “suspicious” deposits into a political opponent’s bank account.

Of course, *honest* leaders would try to install those solutions, but without having implemented Chapter 10 any good politicians wouldn't have enough support to make those solutions a reality, and simply bringing such ideas up would get them black-balled.

Even the winners of local elections should be held to this standard. When someone runs for office, they should be informed at their Board of Elections, *"Before you get any signatures, you should know that those in your household are barred from owning stocks during your time in office."*

"But I'm only running for mayor!"

"And as mayor, you'll be able to give multi-million-dollar contracts to companies (some are small, publicly traded companies) and the people need to know you won't simply give contracts to those companies that will profit you most. You're free to not adhere to these requirements but doing so will bar you from taking office; and, if you (or your spouse) are found owning stock (or accumulating assets beyond what your regular income warrants) you'll be removed from office, and prosecuted to the full extent of the law, so spend the people's money wisely. And whether these requirements are to your liking or not, you'll still be financially surveilled."

Honest politicians would accept those expectations. And any intelligent voter would tell candidates running for the opportunity to manage millions or billions of dollars would say, *"If you don't want your financial dealings to be known while you have the authority to spend the money of those you serve, you should find other work."*

Running for office is a choice. And if you want to keep a financial portfolio while retaining the ability to spend other people's money, you should be a stockbroker, not a politician.

The potential for hidden profits means the potential for greater corruption – it's that simple.

The unsaid words of our current politicians – *“Alright, I'll volunteer to manage hundreds of billions (and even trillions) of other people's dollars, and I promise to do as corrupt a job as the people will probably never know about.”*

The unsaid words of current appointees with spending authority and Supreme Court and Court Judges, – *“Alright, I'll accept a position that grants me the power to deny or approve the government spending that profits whoever I choose (or I'm paid to choose).”*

Oddly, if laws were passed to hold Supreme Court judges to such a standard, there's no check on their power to declare such standards (laws) “Unconstitutional.” And they can't be impeached for their opinions/rulings – only for high crimes and misdemeanors.

Their appointments are for a lifetime, and who's monitoring their financial integrity for high crimes and misdemeanors, anyway? – nobody. Doing that would require an investigation.

I think our forefathers did a great job, but it seems Constitutionally neglectful that a court can remain untouched by new legislation by their declaring it, “Unconstitutional.”

Solution: *An Amendment saying, “The Constitutionality of laws directly affecting our court officials will be judged by a panel of judges capable of being voted out, and who are financially surveilled.”*

Getting elected means you’re employed by the people – you work for them. That means the people should be able to set the conditions of that employment. And any elected official or political appointee that doesn’t like the conditions of this chapter should find other work.

Even the police have “Internal Affairs” to monitor and surveil police officers *suspected* of crimes – and the police **aren’t** volunteering to handle billions and trillions of the people’s dollars. When politicians (and appointees) are managing so much money, by virtue of the enormity of the temptations they *volunteered* to face, politicians and appointees are *automatically* suspect.

Why would we ever trust politicians (who make the laws) more than we trust the police (who only act according to the laws our politicians make)?

Running for office (competing for the chance to handle more money than anyone can imagine) means being faced with more temptation to mishandle those funds than anyone can imagine. This chapter would help our leaders avoid that temptation.

Assuming our leaders have integrity, why aren’t they producing legislation that will help them keep their integrity? – because those that pull their strings prefer things the way they are.

People have come to accept that corruption is just part of politics – but it doesn't have to be that way. All we need is a resurgence of revolutionary spirit. George Washington, John Adams, James Madison, Thomas Jefferson, and Benjamin Franklin would not sit by and endure the politics of today.

Bank tellers remain honest because of surveillance and repercussions. That's what certain types of integrity requires. And, believe it or not, our leaders have already agreed to it – ***"I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; that I take this obligation freely, without any mental reservation or purpose of evasion; and that I will well and faithfully discharge the duties of the office on which I am about to enter: So help me God."***

When someone says they will bear true faith and have no mental reservations or purpose of evasion, they're saying, "...I will be honest; I will not try to hide anything; and I'm honorable enough that I'm not afraid of anyone finding out how honest I've been (which I understand, and accept, requires being financially surveilled)."

So, why are people made to accept empty words and oaths? – because there's no check to make sure those words aren't empty.

"But we already said we'd be honest and have no purpose of evasion (keeping our dealings a secret from the people); what more can you expect?"

"We can expect proof of integrity, and that requires surveillance."

Honest leaders want to be known for honesty, and they understand that our knowing requires that they be watched. If an *honest* person swears to have “no purpose of evasion,” they’re saying, “I have nothing to hide, and I welcome the opportunity to prove I’m hiding nothing.”

It’s dishonest leaders who want to be taken at their word, and the oath they recite means, “I want you to believe I have nothing to hide, and I’ll hide behind the privacy rights of *regular* citizens to keep you from finding out otherwise. So, until you catch me in the act of something (while no authorized investigation is going on) you’ll just have to take my word for it.”

Without verification, an oath is just for show.

Dishonest leaders would say, “Just vote the bad apples out. The beauty of America is that control is in the hands of the people – *if ever* an abuse of power is found out, the citizens can simply vote those leaders out. Problem solved!” – But would it be solved?

Without investigations/surveillance nothing is ever “found out.” Currently, we wait until an abuse (which won’t be found out) is found out. And we (whose ancestors were freedom fighters) accept this?

If you have the option of proactively protecting your home from burglars, or reactively calling the police and hoping the burglars are caught (after they’ve stolen and sold off your belongings), wouldn’t you rather have a proactive solution that kept the burglars out?

Reactive solutions allow the damage to be done, and to continue. *Proactive* solutions prevent the damage from being done in the first place – in this case the proactive solution would deter self-serving people from seeking offices and government appointments, and help keep people honest. Even the most honorable people, when faced with temptations for years at a time, have their limits.

Luckily, once the solutions start getting talked about, people in states with a direct ballot initiative can start working toward them becoming law at the state level.

*People from those states just need to draw up what they want their laws to say – which may require help from a lawyer; getting guidance from the Board of Elections; and getting the signatures needed to get the solutions on the ballot. **But, be warned** – there will be those who get fifteen other initiatives on the ballot as well, so people won't know what initiatives to vote for. That'll be in the hope that all the initiatives fail when the people aren't sure which ones to vote for. That's why this initiative will require a lot of publicity – something I hope your support can help with.*

States and territories with a ballot initiative (direct or indirect) or popular referendum **pertaining to statutes** include Alaska, Arizona, Arkansas, California, Colorado, Idaho, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Utah, Washington, Wyoming, and U.S. Virgin Islands⁶.

⁶ Zoch, A. (2022). *Initiative and referendum states*. Chart of the Initiative States. Retrieved September 6, 2022, from <https://www.ncsl.org/research/elections-and-campaigns/chart-of-the-initiative-states.aspx>

States and territories with a direct initiative or popular referendum **pertaining to their *State Constitution*** include Arizona, Arkansas, California, Colorado, Florida, Illinois, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, and U.S. Virgin Islands.

Almost all the solutions in this book can start at the state level.

If we care about the self-worth and integrity of our leaders and preserving the honest stewardship of the people's freedoms, why wouldn't we give our leaders more reason to keep their integrity?

Note: If candidates run on “the people’s issues”:

(1) Opening elected offices to the people – allowing those who serve in an elected capacity to go back to their old lives.

(2) Taking the need for money out of politics with KnowYourCandidates.gov (KYC.gov)

(3) Leveling the playing field by ending the oppressive nature of the “megaphones” – having political dollars promote ideas and directing people to where all candidates can be heard (at KYC.gov), instead of promoting or degrading names and parties.

And... (4) promoting political integrity and accountability through our leaders' financial limitations and surveillance.

If candidates that adopt Chapters 10 and 11 can't get elected, we already live under the rule of those standing in the shadows, managing our voting machines.

How can we free ourselves from a rigged system? – we won't be able to vote our way out of it.

The enemies of the people's freedom are formidable – the biggest enemy being the people's apathy. But once the people know the solutions that can free and unite us, perhaps they'll cast off their apathy.

That's why the solutions (and the rest of this plan) need to be shared.

Chapter 12: Saving is Freedom

Every member of Congress has sworn an oath to uphold the U.S. Constitution, and the Preamble of the Constitution explains what it means to legislate (and spend) in accordance with the Constitution – meaning, the Preamble *actually explains* what laws and spending are to be considered Constitutional.

It reads – “*We the People of the United States, in Order to...,*” (for this purpose) “*...form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and to our Posterity,*” (for that purpose) “*...do ordain and establish this Constitution for the United States of America.*”

If the Constitution could speak, like the sorting hat in *Harry Potter and the Sorcerer’s Stone*, it would have added, “*Any proposed law or spending policy that detracts from the purpose outlined in my Preamble shall be considered Unconstitutional.*”

If the Constitution could speak, we wouldn’t need a Supreme Court. And if we had honest and wise Supreme Court Justices many of our current laws, policies, and spending practices would have been found Unconstitutional long ago.

If it’s *freedom* to use your money to live as you choose, what is it to be tied down to debt by wasteful leaders (whose waste is used to profit their friends and contributors)? – slavery. You’re a slave to whomever they profit with the taxes you’re forced to pay. And any politician who raises our debt-ceiling (rather than responsibly balancing a budget) sells us (and our posterity) into a deeper slavery.

Debtor nations are slave nations – profiting someone – and America is in debt – *who we're in debt to, will come in another chapter*. And regaining our freedom requires that we get out of debt, and that means building savings – so we can avoid having to re-enter that bondage.

With the adoption of Chapters 10 and 11 (and after an influx of better leaders with more integrity) the opportunity to create our savings (investing in our freedom) would be unprecedented. But if politicians (who continue to make backdoor deals, despite Chapters 10 and 11) simply *reallocate* the dollars we might have saved (with budget cuts) in the direction of whomever pays them best, those potential savings will never be realized – they'll just be re-spent.

That's why we need to create a safe place for those savings to go, before we start finding them.

Solution 1: Legislation creating a Federal Emergency Savings Fund (FESF), which would (by law) immediately receive any unused funds or savings that we find – before they may be reallocated. And by law, the funds deposited into the FESF could only be accessed to address specific instances of emergency that pertain to public safety, health, and freedom – and only after ¾ of legislators vote such spending to be needed, and Constitutional.

In other words, *all new spending* will come out of the FESF, and will only be for public safety, health, and freedom – after ¾ of legislators vote in favor of such spending.

A “super majority” is 2/3 of a voting body. For 3/4 of legislators to agree on new spending, the need for such spending (regarding the safety, health, and freedom of the people) would need to be obvious.

That means, while wasteful spending can be easily cut, creating unneeded spending would be much more difficult, and the FESF (Federal Emergency Savings Fund) will be more easily invested in – so we can work from a savings and avoid being forced into more needless debt.

With Chapter 10 (fewer leaders being beholden to campaign contributors); and Chapter 11 (with leaders that don’t fear being financially surveilled) more commonsense and common ground will be found among legislators – because most of them won’t get paid to keep their ears closed.

Note: Because media groups profit from sensationalism and political strife, they may even speak against the chapters that would diminish that strife – Chapters 10 and 11.

The legislation creating the FESF must also stipulate the size of the fund – an amount equal to the previous year’s operating costs, plus 20% (to cover unforeseen increases in expenditures, like possible social security payouts or emergencies) would probably suffice.

The overflow of the FESF (after being used for “...instances of emergency that pertain to public safety, health, and freedom...”) will act as a buffer to allow for an eventual move toward a flat income tax where everyone simply pays the same percentage out of their income – doing away with thousands of pages of tax code and loopholes.

Attaining a flat tax is a matter of public freedom. As a matter of principle, no one is worthy of keeping more or less of their own money. And, when more people (that obviously know how to manage their money) have more of it to work with, they'll be able to grow our economy more, employ more people, promote the healthy self-esteem of citizens who gain a way to work out of their slump, which (as unemployment decreases) widens our tax-base, making paying taxes easier for everyone, all while putting more money into the FESF. And once a flat income tax (that still allows for an FESF surplus) is achieved (whether at the state or federal level), the overflow (once our debts are paid) can be returned to the people through tax cuts for all, and overflow checks.

Enacting a flat tax (with the FESF acting as a buffer and once we've made certain budget cuts) 2,600 pages of tax code, that politicians were paid to create loopholes, earmark, and pork-barrel spending in, would be replaced with a single sentence – “All incomes will be taxed at...” – I suggest 15% to start, and the buffer we've created will allow us to adjust from there.

Between the creation of the FESF, and the additional savings that I'll explain in the chapters to come, we'd easily achieve a flat tax within ten years. Once we do that, we'll stop penalizing people for their ability to prosper themselves (and others) or their choice to get married to another breadwinner (increasing their household income to place them in a higher tax-bracket). Eventually, we may be able to stop collecting income taxes all together.

But I haven't fully explained how the creation of the FESF would promote the savings that would get us to a flat tax.

America spends money more frivolously than any other country in the world, but the FESF solution forces our government to work within a budget, and it also tells every not-for-profit (NFP) organization that receives government funds that the “NFP-funding pie” is only so big, and if they want a bigger piece, they’ll have to *compete* for it.

For example, there are over 27,000 NFPs in America that serve the elderly. Isn’t it likely there’s a duplication of effort among them? And doesn’t it seem wise to reward the most efficient NFPs with the opportunity to take over the duties of the less efficient NFPs? If they did (through a competition of efficiency), they’d make more money while the citizen is served just as well (or better) at a lower cost. *But it’s not federal tax dollars they should be competing for.*

It’s unrealistic to think federal agencies can go around checking 27,000 entities for the waste that lines someone’s pockets – while the elderly receive worse care than they deserve.

If federal funding to non-federal entities were reduced by 5% across the board each year, local governments (who know better which ones are worth funding, which ones are worth cutting, and which ones should be consolidated) would have to step up and provide that funding. Local funders (at the city, county, or state level) could also more easily ensure the responsible use of the people’s tax dollars – that’s the beauty of “local” funding. And as federal expenses decrease, so does the amount of money needed to maintain the FESF (which is based off the previous year’s operating cost); and as less money is needed in the FESF, a drop in federal income tax rates would result.

As more funding becomes “local funding” the people from those areas (with boots on the ground) can more accurately decide for themselves whether certain NFPs are worth keeping – resulting in less waste, and less need for state income taxes.

Federal funding *of anything* (other than federal entities) is only a recipe for waste and unmonitored fraud and should not happen. The more federal funding that can be replaced with local funding, the better. If a service is important to the locals, it’ll get funded because they want it – not because members of Congress (who have no idea what the people in your region want from their government) decided to put you on the hook for another expense.

By letting local governments handle the funding that’s local to them, government spending/funding becomes the business of local people, and the effects of that are tremendous. **(1)** You’ll have more say over how your taxes are spent – instead of your local leaders being strongarmed into federal mandates through the threat of lost funding. That means **(2)** local citizens would live more as they choose. And **(3)** by decentralizing funding the bureaucracy that keeps wasted tax dollars from being reclaimed is diminished.

Want an example of D.C.’s ability to control how you live, and force you to deal with things you might rather not deal with? –Take “furries” for example – those that identify as animals. Some people tell themselves they’re animals (or something other than biological truth says they are) – and when federally funded organizations are threatened with a loss of funding for not complying with “furry friendly” policies, the people are made to swallow a pill that leads to society’s mental unhealth, and more wasted dollars (that somebody profits from).

This means school boards and local leaders are coerced into saying, *“Well, if they identify as an animal, then I guess they’re an animal... and we need to change our definition of the word ‘animal’ so we can show that we’re willing to bend to the ridiculous claims of those who obviously didn’t receive the education or mentoring they needed as children. And if that means building ‘furries’ the animal-friendly bathrooms that the Federal government wants us to build (so we can keep receiving our federal funding) then, that’s what we’ll do – even if it leads to kids thinking they’re something that they aren’t, putting their mental health at risk when they come to terms with having lived a lie, filed down their teeth, or having gotten hair transplants all over their body for no good reason.”*

That may have sounded a little silly, but people are people, and we aren’t doing them any favors by endorsing the lies they tell themselves. I’ll admit, I’m not a biologist, but I know a cat from a dog, and I know a dog from a person. And while some may tell you that male dogs that identify as female cats can give birth to kittens, I think the science will back me up when I say, “That’s not true.”

Only females can give birth and being female is a genetic issue – just as being a cat or dog is a genetic issue. And no matter how anyone identifies (which is a mental issue, and not a biological fact issue) they aren’t able to create babies outside of their own species – that’s just biology.

It’s a harsh reality, but it’s the same reality that keeps people from identifying as fish. But then, maybe some people *have* identified as fish, only to have the harsh reality of science show them how scientific truth is the actual truth – when they wash up on shore.

We're all locked into biological truth whether we like it or not – no matter how adamantly we lie to ourselves. Women are those who can grow *people* (not animals) inside their womb (“womb” being where the word “woman” came from), and men are those that can genetically contribute to women growing those *people* inside a woman’s womb. Two people can’t create dogs, cats, or fish to be their children – it’s just a fact.

It's both amazing and odd that we're having conversations about species and genders that have taken place nowhere in human history. Perhaps what's most amazing is how those in charge allow our children to chase an unattainable dream – which (when they weigh the cost and sacrifice of chasing that dream) will inevitably cause them to suffer mental trauma as their false reality comes crashing down around them.

To get back on point, “Wouldn’t it be nice if the federal government didn’t have the power to inflict mental trauma on our society through the threat of lost funding?”

Solution: *Legislation stating, “As of (place date here) all federal funding to non-federal entities will be cut by 5% each year until such funding is discontinued after 20 years.*

By letting local governments take up that slack, less waste will be allowed, and locals can decide for themselves what budget items should be cut. Then, when local governments *do* cut funding, they’d promote efficiency in those entities that are needed – because they know locals can drop in whenever they like, to check up on them.

It wouldn't be long before federal leaders stopped hanging carrots in front of our local leaders, and the people in each locale could live a life more of their choosing.

Competition makes everything better. And making all funding *local funding* is a key component to allowing competition to do the best job it can. But competition requires people to honestly judge which competitor performs best – meaning, we need people on location (locals) to see and judge how the people's money is being handled, and to make sure it isn't being wasted or pocketed – thus, funding should be local.

That accountability is made easy when the workers of those NFPs (or even watchdog groups) can profit from finding fraud, waste, and abuse in their own organizations – in much the same way Chapter 10 provided a way to clean up the algorithmic mayhem of the various media platforms and search engines with a whistleblower reward system.

Solution: *Create a whistleblower program that rewards and protects whistleblowers who bring problems of fraud, waste, and abuse to light. And their reward will be a year's worth of the savings realized when the problem they brought to light is fixed. Then, every year after that (because that waste would have been cut) that money will go back to the original funder in proportion with the funding they gave – if the fraud is fixed when 35% of funding is federal and the other 65% is local, 35% of the savings will go into the FESF and the remaining 65% will go back to their local funders – if that locale has their own version of the FESF, the money will go toward buffering a flat state-income tax into effect, and eventually giving that money back to the taxpayers.*

And states should have policies similar to the FESF, so their future savings aren't as easily reallocated, more savings are allowed to materialize, and fewer people are penalized for their success or their choice to get married.

If this chapter is implemented (which will likely require Chapters 10 and 11 to be installed first) we'll have **(1)** created a protected place for our future savings to go (the FESF); **(2)** we'll have prevented your money (your freedoms) from simply being frivolously reallocated; **(3)** we'll have codified a balanced budget; **(4)** we'll have created an emergency fund that will keep us from having to print more money (or going further in debt) when an emergency happens; **(5)** we'll have set the stage for a fairer "flat" income tax-code; **(6)** we'll have ridded ourselves of all the loopholes and hidden spending packages that our current tax code holds; and **(7)** we'll have given every citizen *more freedom* to make their own regions what they want them to be (by diminishing their "beholden-ness" to the federal government), and by being better than the federal government at keeping track of the funded entities that are local to them.

***Sidenote:** Our politicians set a dangerous precedent regarding emergencies. If we keep declaring national emergencies and locking ourselves down out of fear, we don't only keep herd immunity from occurring, we give any country that wants to create a new pandemic (so they can keep themselves open for business and become the world's new top supplier of goods) the incentive to do so. And when they do that, we become a money tree to be shaken (or cut down). Whether we want to admit it or not, an economic attack (when our economy affords us military protection) is a type of military attack.*

Tony Fauci once said the most potent vaccination to a flu virus is to get infected.⁷ When I was a child, people didn't get a chicken pox vaccine. They had "chicken pox parties" so everyone could gain immunity at the same time – no jobs lost; no economies ruined; and no forced vaccinations through the threat of getting fired.

There will always be new diseases. Hopefully Covid taught us (1) when diseases appear, protect those most at risk while allowing those least at risk to gain natural immunity, (2) forcing people to get experimental/unproven and unapproved vaccines could do them harm, and (3) if we ever want to force vaccinations (to force antibodies onto people), the least we could do is test them for the antibodies first... to see if they even need to receive the vaccine.

So, what policies are most loving – our current policies or the policies of this chapter? – creating the FESF, preventing waste, protecting financial freedom, and letting people live the lives they choose by ending the practice of federal mandates through the threat of losing funding? – You know the answer.

⁷ Lee, L. (2022, April 1). *Old Clip of dr fauci: Best vaccination is to get infected yourself*. YouTube. Retrieved September 25, 2022, from <https://www.youtube.com/watch?v=HtHe28fdUpA>

Chapter 13: Give Them a Reason to Save

If we've gotten this far (implemented Chapters 10, 11, and 12) (1) better people are running for office, (2) the need for campaign funds (to win a race) has been done away with, (3) more people are more accurately informed of the candidates because of KYC.gov, (4) the "megaphones" of lobby groups are promoting thought, instead of hate, (5) our leaders and political appointees are being better stewards of the people's money, (6) our budget is nearly balancing itself, (7) government funded organizations are competing and providing better services for less money, (8) we've created a system to keep our savings from being frivolously reallocated, and (9) the people are freer to choose the policies/laws they'll live under instead of people in D.C. mandating their lives to them.

Now, let's talk about helping people live their best lives by returning more of their freedoms to them (by creating more savings).

Currently (aside from our leaders' ability to reallocate the funds that could have become savings) it's nearly impossible for government to save money because every government office runs under the premise, "*If we don't spend our entire budget this year, we won't get it next year.*" And as every government-funded (taxpayer-funded) entity spends every penny it's given, when their need for money increases (due to unforeseen events or inflation) they demand a higher budget, or else their need goes unanswered, and the people suffer by not getting services they need.

The "spend it to get it" mentality is one of the biggest reasons why government budgets seem to only go up.

First, let's address the elephant in the room. Government workers feel that budget cuts are aimed at making them unemployed or underpaid. Because of this, when budget cuts are considered, unions mobilize and spend money on publicity against the politicians who talk of budget cuts. Then, unions find (or invent) reasons we *shouldn't* vote for the budget-cutters. Then, politicians back off and taxes or debt-ceilings go up.

Chapter 10 diminishes the power of such special interest groups and lobbyists (which is good) but our aim shouldn't be to hurt those groups. There is a way to protect jobs, wages, and the taxpayer all at once.

We should accept that the jobs and retirements of government workers were part of the deal we made with them when they were hired, and we should honor those commitments. Just because the politicians that made those deals may have been dirty doesn't mean the men and women that stand to lose their jobs were dirty. And, when our government makes a promise, it should follow through – although, that's a tough pill to swallow when an administration needlessly increases a department's size by a factor of 7, as was done with the size of the IRS in 2022. In that case, I believe there can be exceptions to certain rules, and after we've taken our government back, better leaders can hammer that out. But I digress.

That (our government honoring its commitments) is why the next solution allows employment contracts to be fulfilled while creating savings. It also provides for current employee retirements and slow transitions away from such a large taxpayer-funded workforce – and does it without putting anyone out of work.

Solution: Give government entities at all levels the ability to profit from a piece of the savings they find in their own departments while guaranteeing that their savings won't lead to corresponding department budget cuts.

If savings equate to department budget cuts, workers with “boots on the ground” won't try to find the savings.

So, what would this look like in practice?

Pretend a department of 100 employees saves \$1 Million. Let them share equally in 50% of those savings. That means, while \$500,000 goes into the FESF (Federal Emergency Savings Fund) the 100 employees share in the remaining \$500,000 – each employee receives a \$5,000 tax-free bonus for becoming more efficient.

That's where some might say, “Why should they get a bonus for doing their job the way they should?” But without the bonus, taxpayers don't see any savings at all.

Personal bonuses (equal shares of 50% of the savings) give employees with boots on the ground a reason to report fraud, waste, and abuse. It also leads to departments becoming more efficient, working more responsibly, and to their coordinating and sharing resources with neighboring departments. Eventually, it would even lead to a smaller government (a smaller burden on the taxpayer).

By giving departments incentive to save the taxpayers' money, they can even start downsizing *themselves* to profit themselves and taxpayers at the same time. If departments (in their efforts to become more efficient and earn bonuses) find they can perform just as well without filling the positions of their retirees, why not let them share in 50% of those unpaid salaries? Slots kept open could even continue to reward department workers for an additional five years.

You might ask, “What if they refill that position after the five years?” Even then, the people saved 100% of the benefits (at least \$25,000 per employee each year, for five years) and 50% of each empty position’s salary for five years, and any new hires can start their employment investing in a private retirement system – meaning, future employees will be responsible for how their money is spent/invested for their “golden years.” As we move forward, that will be a HUGE savings to the people. And because this solution will spur our economy (due to more money being returned to the taxpayer through FESF overflow checks), those who invest in private retirements will probably be better off than those who receive a government retirement check.

Then, given that most government retirements require 20 or 25 years of service; in 4 to 5 years the workforce of each department has the potential of being downsized by 20-25%. We’d immediately save on benefits and salaries. And when the retirements of future hires are supported by the booming economy this promotes, the people will save even more – making an even stronger economy. And all those savings are made possible by simply giving people a way to prosper from creating savings directly.

Competition makes everything better. In this case we’re giving employees the chance to compete against their previous (less efficient) selves. Their desire to earn a greater wage will lead to greater efficiency, the sharing of resources, the growing of our economy, and everyone’s better retirement years.

Every entity and their respective municipalities can create their own plan to transition to a privatized department – and do it in such a way that won't adversely affect the retirements of *current employees*. Those employees could even continue their career with the private employer that takes over their old department's duties if they want to retire and still earn another paycheck.

This would reduce government waste at a systemic level. The mantra, "If we don't spend it this year, we won't get it next year," would become, "The more we save, the more we earn." Lights will be turned out, resources will be conserved, waste will be reduced, duplication of effort will be eliminated, and the sharing of resources between departments will become the norm.

When workers profit from the savings they find for the rest of us, there's no telling what ways they'll find to save taxpayers money.

The result of such a policy – freedoms (money and the choice of how to spend it) would be restored to the people, more family trips to the ice-cream shop could be made, the economy that supports us would be made stronger, and more deposits into the FESF would be made as well – promoting the freedom of a flat income tax, and other freedoms I haven't even spoken of... yet.

What follows could have had its own chapter, but the name of this chapter is *Give Them a Reason to Save*, so here goes.

You have already read about how to end the funding of unnecessary Not-For-Profits most efficiently – make their funding a local responsibility. And while there are "unnecessary/wasteful" NFPs that *should* have their funding cut, there are also NFPs that we'd like to keep, but some of them do us a disservice. Let's give them a reason to stop performing that disservice.

If NFPs felt financial repercussions for the disservices they provide, they'd improve. But because there are only so many politicians to go looking for the Not-For-Profits that provide a disservice to the American people (beyond simply being wasteful) we should...

Solution: *Extend the whistleblower/watchdog reward system (that keeps platforms, search engines, and media groups honest) to reward those who find and bring lawsuits against (and proving the disservices of) NFPs.*

How would this work? If a watchdog (a group of citizens) can prove an NFP to be unessential, redundant, or wasteful, we stop funding that NFP (or whatever amount they've been wasting) and the watchdog receives that NFP's funds (to the extent they were wasteful) the following year. That means the FESF will then grow by that much every year thereafter. And as the FESF grows, more freedom and safety will be restored to the people. Once we have better leaders that want to cut unnecessary spending, they'll be more willing to hear the testimony of those that bring unnecessary or wasteful NFP funding to light, and they'd be more willing to audit said NFP for waste. *But what would creating such a reward system look like in real life?*

Suppose a NFP (that we need) has been somehow abusing American citizens' trust. Let the watchdog groups that help correct those disservices be rewarded with a portion of the tax-dollars slotted for that NFP over time, and that NFP can make up their losses through funding-drives. And, if that NFP is important enough to the people, the people will make up for that loss in funding.

For example, citizens should never be forced to pay (through their taxes) to be misled or persuaded. Any NFP that attempts to persuade (instead of educating) through lying, omission, or any misrepresentation of facts performs a disservice to the people. People have a right to the facts (without omission or bias) so they can think for themselves, and then vote. When people are fed opinions or misinformation, they're being told *how* to think, and told *how* to vote – and that's culturecraft, not freedom.

So, what might watchdog groups be on the lookout for, and call a disservice?

Government funded information sources that:

- (1) Report opinion as fact.
- (2) Allow social/political issues to be explained from only one side of the issue.
- (3) Promote/report defamatory ideas of people without allowing those people an opportunity to provide a defense.
- (4) Omit relevant, available facts.
- (5) Gives guest speakers an opinion platform without having to face contrary evidence, a competent opposing viewpoint, or (at least) sincere journalistic skepticism.

When a government funds the purveyors of opinion, it endorses the people's indoctrination – not their free thought.

Wouldn't it just be nice if there was *one* information source that would lose its funding if it was less than honest, or was misleading? That would be a game-changer.

Take NPR for instance, this solution (once NPR has more reason to remain honest and unbiased) would give citizens a more honest information source to compare other sources to. And just like that, better services are given across the board because other information sources would have a more reliable source to be compared to – NPR.

A hypothetical example of another disservice – if Sesame Street taught biologically untrue “facts” – confusing children in ways that could lead to their mental unhealth, or if their programming promoted children following through with such confusions, or if Sesame Street celebrated biological untruths – making it popular for children to want to sterilize themselves, that would be a disservice. Giving children untruths (lies) to defend is bad for their mental well-being and social development.

If Sesame Street taught such things, having a system that provides incentive for them to correct their erroneous teachings would be good.

And how would this affect our education system? With a watchdog reward policy (like the one I described) our children would be more properly educated and kept from the confusion and delusions that teaching biological untruths might cause.

No one speaks of the **fact** that the transgender suicide attempt rate is between 32% and 50% (meaning about one-third to one-half of all transgenders eventually attempt suicide across all countries).⁸

⁸ Virupaksha, H. G., Muralidhar, D., & Ramakrishna, J. (2016). *Suicide and suicidal behavior among transgender persons*. Indian journal of psychological medicine. Retrieved April 24, 2022, from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5178031/>

No one talks of the **fact** that the suicide *success rate* among transgenders is 19 times greater than that of any other segment of our civilian population.⁹ And our most relied upon search engines, and social media (that say they're fact-checking for us) omit that information from our view, and they often receive government subsidies.

Google has received \$766 Million in government funds since 2000,¹⁰ and they would have us believe those suicide statistics would go away if we normalized the idea that X and Y chromosomes have nothing to do with “gender.” Part of Google’s \$766 Million (in addition to a payout of their highest quarterly stockholder payout in the last ten years) would provide incentive for people to come forward to keep Google honest, keep algorithms fair, and help provide the people with the most truthful, unbiased information available – for us to vote by. And with more honest leaders, more culturecraft repercussions can be created.

⁹ Dhejne, C., Lichtenstein, P., Boman, M., Johansson, A. L. V., Långström, N., & Landén, M. (2011, February 22). *Long-term follow-up of transsexual persons undergoing sex reassignment surgery: Cohort Study in Sweden*. PloS one. Retrieved April 24, 2022, from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3043071/>

¹⁰ Baron, E. (2018, July 3). *Google, Tesla, Apple, Facebook rake in massive subsidies: Report*. The Mercury News. Retrieved August 26, 2022, from <https://www.mercurynews.com/2018/07/03/google-tesla-apple-facebook-rake-in-massive-subsidies-report/>

Note: Of the children who suffer from gender dysphoria, approximately 80% cease to be confused once they enter puberty, ¹¹ but once they've done irreparable harm to themselves, they tend to see their mistake through, and suicide becomes a larger threat.

The gender confusion we're made to acquiesce to can only promote more confusion, especially when people are validated for being so "open-minded" that they scoff at biological and physiological truth. If we made the recipients of government funds more accountable to the truth, we'd promote more mental health and save lives along the way.

To be clear, we should have compassion for those who believe the lies that our society promotes and perpetuates, but by allowing the normalization of the lies (through what we are told is compassion) rather than teaching scientific truth, we only create future anguish, and that's the opposite of compassion. That's how we set more people up for failure, and possible suicide. And that's what we do when we fail to push back on biological lies – we hand people over to whatever body mutilations their false reality requires for its maintenance and watch the first stages of what may be their death.

Note: Without Chapters 10 and 11, there will always be politicians keeping problems alive so they can profit from either side of any issue – solved problems don't bring contributions.

¹¹ Kaltiala-Heino, R., Bergman, H., Työläjärvi, M., & Frisé, L. (2018, March 2). *Gender dysphoria in adolescence: Current perspectives*. Adolescent health, medicine and therapeutics. Retrieved May 29, 2022, from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5841333/>

When no one needs (or tries) to profit from our problems, the issues that divide our country will disappear.

When our leaders no longer have monetary reasons to keep their ears closed, communication begins – “So, you’re saying 32% - 50% of transgenders attempt suicide and they have a 19 times greater success rate? ... I see here that you’ve cited many federally funded companies that endorse this ideology?... If what you’re saying is true, we’ll be cutting those their funding and you’ll be a very rich whistleblower/watchdog. And if their promotion of biological untruths persists, please bring that to light to be awarded a greater portion of their budget.”

What if a watchdog group could prove a tax-exempt organization was inciting violence or teaching people to discriminate against or hate another group of citizens based on their skin color? That disservice goes against the domestic tranquility prescribed by our Preamble – making funding such organizations Unconstitutional.

The purpose of NFPs (Not-For-Profits) is to serve the people, and, ideally, fix the problem that created a need for them – they are supposed to be trying to put themselves out of business. If they aren’t trying to end our need for them, they’re allowing the problem to persist for their continued funding – perhaps they’re even making the problem worse – to gain more supporters and funding.

NFPs are allowed to exist (and be tax-exempt) with the understanding that they’re working within the limits of what our Preamble prescribes. Meaning, NFPs must never incite violence or condone violence and crime (the opposite of domestic tranquility).

If they condone or promote violence or crime, funding them would be Unconstitutional – as would giving them tax exempt status. And they should expect to pay reparations to whomever suffered the crimes and violence they promoted – as well as expect to lose whatever funding they might have received from the government, and possibly have their officers receive prison sentences.

So how would a whistleblower be rewarded for reporting Unconstitutional acts of NFPs? The NFP could be fined, have their funding cut, and if the offense is too egregious, that organization could be forced to disband and have their property sold at auction. And from the ashes of that organization, we can reward the watchdog that revealed their disservice.

For example, if a leader of an NFP like BLM, (while acting as a spokesperson for the NFP) said, “...if this country doesn't give us what we want, then we will burn down this system and replace it. All right? And I could be speaking ... figuratively. I could be speaking literally.”¹² And then, that leader was put on national television (by the NFP) to defend those words, proving themselves to work in opposition to domestic tranquility, such an NFP is Unconstitutional.

With a whistleblower reward system, the first one to “whack-a-mole” by bringing a lawsuit, could help rid us of an organization that incites violence, and prosper themselves at the same time.

¹² Garcia, V. (2020, June 24). *Black lives matter leader states if us 'doesn't give us what we want, then we will burn down this system'*. Fox News. Retrieved September 26, 2022, from <https://www.foxnews.com/media/black-lives-matter-leader-burn-down-system>

That would have been low-hanging fruit for any watchdog that wanted to see a violent, divisive, tax exempt, Not-For-Profit get replaced with a better NFP – one that doesn't want to indoctrinate people with hate or threaten to burn things down if they don't get what they want. Perhaps that watchdog (if they already work for that NFP) would use their newfound assets to rebrand and recreate a better NFP in its place.

When people are taught by NFPs (or anyone) to have contempt for entire segments of a population, they enter a self-fulfilling prophecy of oppression – “Your people oppressed my people, so I'm justified in retaliating against you.” Then, they go to prison, and lose life options and precious time to prosper themselves. They remain in poverty, and they blame others for their continued oppression and time spent in prison, and what that NFP taught contributed to all that.

***Food for thought:** Centers of learning are often tax exempt NFPs (that we need), and they're funded by taxpayers. What would happen if teachers/professors were found to use their position for biased political indoctrination and persuasion, and the schools they work for lost a portion of their funding because of such abuses? – schools would stop indoctrinating, and those professors might lose their jobs; there'd be less division, contempt, and hate fostered within the student body that was once forced to listen to that indoctrination.*

People should be free to support any organization they like, but no taxes should be given to organizations that spread hate, lies, or division.

If this chapter is implemented...

- (1) We'll have helped the inefficient and cumbersome dinosaur we call "government" become less costly.
- (2) We'll have given every government-funded (and tax free) organization greater incentive to better serve the people.
- (3) We'll have kept more freedoms in the hands of those that earn and spend them (through having a less wasteful government), which would grow our economy.
- (4) We'll have (through a stronger economy) bolstered our own ability to defend ourselves and become a greater asset to our allies – giving them more reason to remain our allies; and...
- (5) We'll have prevented children from the mental trauma of being taught to hate, feel oppressed, or accept lies as truth.

So, what's more loving – the solutions of this chapter or perpetuating and funding lies, division, hate, and mental anguish?

Chapter 14: Slaying the Leviathan

I cannot express how important it is that you finish this chapter.

This chapter brings Chapters 10 thru 13 to a head, and (as you'll see) must be implemented simultaneously.

And, while this chapter is not actually about global warming, it uses global warming to draw an analogy for a much bigger global threat that causes man's greater contribution to global warming. As you'll see, man's greater contribution to global warming is only a symptom of the existence of the problem you're about to learn how to solve.

The love of money (love, as shown in Chapter 9, being a verb) means putting money before anything else. Those possessing such love will kill, create famines and genocides, enslave the world, and traffic in all manner of crimes against humanity to receive and enjoy the object of their affection.

And retaining that ability *means keeping you feeling too helpless to stop them* – but we *can* stop them.

We must stop them.

You're about to learn of a war waged against humanity, and the world itself. That war began long ago when the unbelievably rich and politicians decided their extravagant lifestyles were more important than people's freedoms. And most of us aren't aware that this war quietly rages on. But first, the groundwork.

Global warming and cooling are how the earth naturally (and constantly) seeks temperature equilibrium. In 1988 James Hansen said before a U.S. Senate committee. "...the earth is warmer in 1988 than at any time in the history of instrumental measurements.¹³"

In an article by Joseph Stromberg (2013), we can read about plants being found under glaciers¹⁴ and realize that the amount of time we've been using instrumental measurements to track global warming is like a single blip on a radar screen. Plants underneath glaciers? Where glaciers are now was once warm enough to maintain greenery? – maybe humans need to expand their view of the earth's search for equilibrium to millennia instead of decades.

In 2019 one of our popularity contest winners, Congresswoman Alexandria Ocasio-Cortez, said "The World is going to end in twelve years if we don't address climate change." Was she right? Will the world end in 2031? Or was she just being a politician – signaling her readiness to accept campaign contributions from those that would believe her? And if we should look at thousand-year blocks of time to track the earth's temperature cycle, can we be sure that mankind has a significant influence on that cycle? Plants underneath glaciers means the earth was warmer before mankind ever existed.

¹³ Hansen, J. (n.d.). *Primary source: " the June 23, 1988 hearing before the committee on ... Greenhouse effect and global climate change : hearings before the Committee on Energy and Natural Resources, United States Senate, One Hundredth Congress, first session, pt.2. (Pg. 39). Retrieved August 29, 2022, from <https://babel.hathitrust.org/cgi/pt?id=uc1.b5127807&view=1up&seq=5&skin=2021>*

¹⁴ Stromberg, J. (2013, May 27). *Plants frozen under a glacier for 400 years can come back to life*. Smithsonian.com. Retrieved August 29, 2022, from <https://www.smithsonianmag.com/science-nature/plants-frozen-under-a-glacier-for-400-years-can-come-back-to-life-81837981/>

Let's think this through. We know global warming (and cooling) is a fact. But does anyone know what the earth's optimal temperature is? And doesn't it make sense that the earth is capable of being its most productive as it nears its optimal temperature?

The earth's productivity (its ability to maintain life) greatly depends on carbon-dioxide. Famous scholar and researcher, Randall Carlson, has explained that photosynthesis in plants stops between 150 and 180 parts per million (ppm), and the earth was most plentiful when carbon-dioxide was in the thousands of parts per million (ppm). He says we're currently just over 400 ppm and, "...looking at the last ten or twelve thousand years, our baseline is now the lowest that carbon-dioxide has been in the last 600 million years.¹⁵"

And while more vegetation supports more life – and, considering people keep having babies – we should want a more productive earth, right? There are more variables to global warming than anybody knows, but we do know that as temperatures rise, we see the earth is more productive and capable of sustaining more life.

Perhaps our growing population and the earth's increased capacity for food production are related. As more people and more animals are exhaling more carbon-dioxide (that plants need), more food can be grown. And as more food is grown (robbing the soil of the carbon and other nutrients it needs to be productive) the burning of carbon-based materials may equate to the replenishment of the soil (when that carbon rains down from the sky in drops of water).

¹⁵ Carlson, R. (2021, December 26). *They're lying to us about global warming | Randall Carlson*. YouTube. Retrieved September 6, 2022, from <https://www.youtube.com/watch?v=ZaTd99DkJFg>

For a moment, think of the earth as an organism that seeks homeostasis. When CO₂ levels go below 180ppm, photosynthesis stops and plants die. So, imagine a forest of dead plants, and what eventually happens to it. California knows what happens – it eventually burns, releasing carbon and CO₂ into the air to be used by other plants – so they’ll absorb CO₂ and use carbon as a fertilizer – keeping them alive and productive. That’s the earth’s way of seeking its optimal level of abundance.

Wherever that carbon rains down greater productivity happens, and animals and humans will be able to thrive there as well. And that’s just one part of the cycle of the earth’s search for temperature equilibrium. So, if we fight global warming (for the sake of keeping our shores where they are) we might be prolonging the effects of hunger (and wars promoted by hunger) around the world.

With all that being said, is global warming (fewer hungry mouths around the world) a bad thing? – well, the hungrier you can keep people, the more power you have over them. So, maybe some people are enjoying the hunger of others.

But then, perhaps our starvation due to our misunderstanding of the world we live in is just another way that the earth seeks equilibrium.

We should also remember the world does not revolve around us, and everything that happens on our planet is part of the search for equilibrium. The earth (if its oceans rise or fall) is accommodating us, and we need to remain flexible regarding that accommodation – instead of getting mad at the people for driving a “gas-guzzler” that feeds the soil (and effectively, people) more than solar batteries do.

To those who worry about climate change, the earth has ways of regulating its temperature. *When the world gets too warm* there's less snow – fewer surfaces are reflecting heat back into our atmosphere. That causes the earth (which was too warm) to start cooling. Then, *when the earth is too cool* (saltwater freezes at 28.4° F) icebergs grow and more snow falls from the sky – more reflective surfaces reflect radiant heat back into the atmosphere. As a result, the earth (which was too cool) begins to warm. It's not as scary when we know some of the methods the earth uses to prevent drastic changes in its own atmosphere – and seeing the end of the world “within 12 years” would require a *drastic* change.

What we call the “greenhouse effect” is a process that's always been, and it'll always be. So, why have ocean levels historically risen and fallen?” – catastrophic events (that are beyond our control) that the earth needs to immediately compensate for. If you search the internet for “Younger Dryas Impact Theory” you'll find an example of such an event. And then, there is the gradual search for equilibrium – which is basically part of the earth's effort to support life.

It's possible that as the amount of life increases, so does earth's optimal temperature as it accommodates those growing numbers.

Nobody denies that the earth goes through such cycles. But many are skeptical that global warming is primarily caused by humans. *It is a scientific fact that the earth was warmest when we weren't around, after all.* And how arrogant would we have to be to think everything is about us? We don't even know if global warming is good or bad for us, and we think we know what the cause of it is? Doctors are still discovering organs and systems of the human body (which we can completely dissect), and we think we know everything about the earth (which we cannot dissect).

If human population size is the baseline of man's contribution to global warming, that would mean that our amount of consumption and exhaust (out of either end of our bodies) is a method by which the earth knows whether to warm or cool. And that means those fighting global warming may actually be promoting global hunger.

Is there a possible solution that allows for population growth while slowing global warming? There is, but it would require changing our societal values. We would need to be more responsible consumers – caring about keeping our oceans clean, and slowing the rate at which we fill land-fills – acting like we want to give our children an earth that's *at least* as clean as the one we were given. The solution that would change our values isn't one you might expect, but you can be confident such a cure would be a systemic solution that would fix many, *many* other problems as well.

Believe it or not, all problems have simple solutions (meaning, all problems are simple) but sometimes simple problems have other simple problems layered onto them and woven into them. And some problems are made more difficult by those who hide the real solution because those hiding the solution are profiting from the problem – sometimes, a problem that they purposely created for their profit.

Those people *are* the problem.

To deliberately confuse or conceal the truth of anything is called “obfuscation,” and those who profit from the existence of certain problems use it to their profit and longevity.

This chapter peels back the layers of the rotten onion that is mankind's most diabolical invention – put in place by the lovers of money. And that invention profits from man's contribution to global warming, causes world hunger for its profit, causes (and maintains) wars around the globe for profit, makes the world a dirtier place for profit, keeps us financially enslaved for profit, and even promotes a lack of common decency for profit.

Once the layers of that rotten onion are peeled back, I'll share how to get rid of the world's most evil invention, and you'll understand how getting rid of it would affect our society (and the entire world) in wonderful ways.

Make a promise to the world that you will finish this chapter. It will drag on at times, but you need to know what's in this chapter.

***Note:** World hunger, war, and slavery (which includes, but is not limited to, human trafficking) are very profitable. Those who practice in them are without morals and would do **anything** to keep their power and ability to profit from them. We are talking about people that would start wars to affect stock prices and allow any number of other people to die for their profit, and power beyond imagination. And they maintain their power and profit through politicians (who rely on their contributions) and through other means of manipulation. And those lovers of money and power would see Chapters 10, 11, 12 and 13 as an attack on their ability to maintain their power.*

They are feared by nearly all who know of their true nature, yet most people are oblivious to that nature or how they rule over us.

Sometimes being fully understood requires covering a lot of ground, and that's why this chapter is as long as it is – but, you must not stop until the end.

More groundwork:

When two or more businesses compete for your patronage, everyone wins. Competition makes competitors learn to make the best quality product they can as efficiently as they can. Making a superior product also requires hiring better-skilled workers (which requires offering better wages and benefits to acquire those workers). So, competition for your patronage also leads to competition between employers for dependable employees. That promotes better wages, benefits, and working conditions. So long as competition exists, everything is better for everyone.

Sometimes staying competitive requires finding better ways to do things – innovation. That's how better products are made for less money. Innovation is inspired by competition. And as competition gives everyone more reason to become better at what they do; it also helps people afford those competing products. While innovation makes it possible for producers to charge less (while profiting more), competition is the reason they charge less.

But what would happen without competition? No competition means consumers have no other options. When people have no other options, producers stop trying so hard to deliver a quality product at cheaper prices – “We’re the only game in town. We can charge what we want, and you’ll take whatever we’re willing to sell you.”

Without competition producers can provide inferior products with inferior ingredients and parts, pay lower wages, and provide fewer benefits to a less skilled workforce. When businesses have the only game in town, those they serve and the workers they employ are hurt. Only the business owner wins the “no competition” scenario. They live extravagant lifestyles while others are forced to let their family life suffer – having to work multiple jobs.

There are three types of “no competition” businesses – the monopoly, the cartel, and a combination of the two.

Most people know what a monopoly is – it’s when a company corners a market and no one can compete with them, like Google.

***Sidenote:** As a rule, monopolies are bad, and ought to be broken up. Imagine if Google was broken up and those new businesses competed. As a result of that competition, the cost to advertisers would decrease, and those savings (to keep businesses more competitive) would be passed on to consumers – your cost of living would go down. And Google would find it harder to manipulate our society the way it does, because its broken pieces might have competing ideas on how to “culturecraft.” But I digress.*

Now, what’s a cartel? Cartels exist when companies (that normally compete) decide it’s more profitable for them not to compete, and they coordinate their pricing, and product quality to ensure their lack of competition. That way they can keep charging inflated prices for an inferior product made by underpaid, under-appreciated employees without the worry of being put out of business through competition – others that might offer a better product, better prices, or possibly better products at better prices.

Through the formation of cartels, high prices, inferior products, and poor working conditions become the norm – when workers don't need skills (to produce a poor product) those workers are easily replaced. That means cartels lead to workers having little bargaining power for their own better situations. The existence of cartels always leads to a disservice to everyone *except* themselves.

Then, there's the "no competition" business that's both monopoly and cartel. An example of this is the Federal Reserve.

The Federal Reserve (the Fed) is not a government entity. There is nothing "federal" about the Fed. It's a private organization and acts as the head of U.S. banks – other private businesses. It coordinates interest rates (the price of loans) between itself and its subsidiary banks, and it decides the rates *between* those banks.

No one competes with the Federal Reserve. When banks compete for your business, you're only witnessing the illusion of a fair system, as those banks compete for the scraps the Fed leaves for them (for the sake of the illusion).

Not having to compete gives the Fed "monopoly" status, but it's also *owned* by its subsidiary banks – those banks own shares of the Fed. That means each bank that *appears* to compete (but loses the competition) still profits because they get paid either way (through their shares in the Fed), giving them less incentive to compete. And if the banks follow the instructions of their coordinator (the Fed) they're made privy to the investment knowledge that the Fed holds. In this way banks need not give out loans to make a profit – they simply invest what money they didn't lend out in the stock market picks the Fed tells them of, all while keeping their loan rates so high that they make other banks look good by comparison.

Everything is coordinated among banks – the Fed and its banks form a large cartel. And your ability to see the *staged* competition between banks lets you feel good about getting cheated – “I got a much better interest rate here than at that other bank!” But that’s not the only way you’re getting cheated.

First, you should know that every dollar (Federal Reserve Note) the Fed ever created was created at an interest rate. That means **the creation of money is a loan that must be paid back with money that doesn’t yet exist.** That’s a big problem.

In Chapter 8 (pg. 103-104 of the entire book), I spoke about “fractional-reserve banking,” and how it means there’s no limit to the number of “cookies in the cookie jar.” I also said, “In the end (if all the money in existence is paid toward our debts) the only actual increase of currency in circulation is the interest charged on the loans,” *but I never said where we must get the money needed to pay the interest on those loans* – we must get another loan.

“Sure, we’ll print a dollar for you – for a tiny fee,” says the Fed.

“But where will I get the money to pay the fee?” you ask.

“You’ll come back to us, again, and again... forever, of course. You can’t avoid having to pay the interest.”

This scenario (our current reality) means we’ll never get out of debt (and always be beholden to the Fed) because every cent we’ve ever borrowed created more debt *than there is money in existence.*

Only after understanding that money is debt can we begin to see the flaw in our system. It’s been designed to profit the maker of money – enslaving our future generations (our “posterity”) with an *unpayable* debt.

I use that word “posterity” deliberately because it’s used in the Preamble of the Constitution to explain what is and what isn’t constitutional. Those things that are constitutional secure “...the Blessings of Liberty to ourselves and to our posterity.” That means, the Fed’s very existence is Unconstitutional.

This chapter, if widely known, could bring an end to the slavery cycle that began when the Fed was created. Don’t stop reading.

When America’s in debt, all its money is spoken for. And when America can’t balance a budget, it needs more money (raises its debt-ceiling) to pay its bills. That’s when we go further into debt (to the Fed) to pay our previous debts.

Then, after our leaders ask the Fed to support their spending addiction, the Fed prints “*Federal Reserve Notes*” in exchange for **interest-bearing** U.S. Treasury bonds, which the Fed holds until they want to cash them in. But when the Fed cashes those Treasury bonds in, where does the Treasury (while we’re still in debt) get the money to pay the interest on those Treasury bonds?

You guessed it – we buy more debt from a lender, which could be the Fed, or China, or the American people (through the sale of U.S. Savings bonds) – all of which are a debt that needs to be paid back with interest, requiring our going to the Fed for more money. And whoever it is we borrow money from (if it’s not the Fed), we become more beholden to them, and we’re obliged to turn a blind eye to the things they do and the atrocities they perform.

There are two other ways to pay our interest – raising taxes (which kills an economy and leads to the Fed giving us an *interest-bearing* stimulus package), or cutting government expenses and being fiscally responsible, which sets us up for a trend of prosperity, and being less beholden to (controlled by) our lenders.

For that reason, the Federal Reserve has incentive to promote irresponsible spending and fiscal policy on the part of our leaders.

How does raising taxes kill an economy? – when people are taxed at a higher rate, they have less money to spend. With fewer things being purchased, less sales and income tax is generated (less tax revenue to cover the cost of government) and businesses (that aren't selling as much) start cutting costs, which includes keeping fewer people employed (putting more people in need of government assistance).

So, the raising of taxes is a game of diminishing returns – fewer people are left to take on the greater government expense of providing for the unemployed and having a smaller income to do so. In other words, higher taxes makes everyone poorer, except for the Fed, who is ready to sell more money, and gaining more sway over our lives. If we don't follow the responsible path, we'll keep raising taxes and printing money with a loan from the Federal Reserve – operating on credit and kicking the debt down the road for others (our children) to deal with later.

When any country operates on credit (swelling the money in circulation to pay debts) it keeps people from feeling the full weight of their debt, and it adds to that weight as it passes the responsibility for irresponsible decisions onto those who are too young to know they've been enslaved by their leaders' love of money.

The only way to pay down that debt is to cut *way* back on government spending and to make sure the savings from those cuts aren't simply reallocated to another expense – but are saved for when the Fed decides to cash in its Treasury bonds. That's why Chapters 10 thru 13 are so important – but that only “pays down” the debt. It won't pay off the interest.

*The only way to **pay off** America's debt would require **reclaiming** its Constitutional right to create its money, because while the Fed is charging interest for “Federal Reserve Notes” there will never be enough money in existence to pay the entire debt.*

That's why *money is debt*, and the Fed is our insatiable and perpetual master. When the leaders of America mismanage our finances (and they get paid to do so), it usually leads to more money being created (to bail out their mismanagement), and that profits the Fed, who has *an incentive to ensure America's mismanagement*.

Could that be a reason why we're always finding more reasons to go further into debt? – absolutely.

If you know that slavery is a parasitic relationship between two or more people (or entities), in which those benefiting preserve that relationship status through some type of force, who is the people's master? Is it the government that holds the whip, or is it the Federal Reserve, who orders our lashings? If our leaders are getting rich while refusing to fix the problem of our enslavement, they aren't *our* representatives. They are our slave master's enforcers.

So, how does the Fed promote wars around the world?

First, we need to understand inflation.

Inflation is caused by injecting currency into an economy, making it easier to obtain. And when everyone can find money more easily, the cost of everything goes up, and *eventually* so will wages – but there’s no guarantee that wages will catch up with the increased cost of living. For wages to go up we need to rely on competition for workers among employers. That’s what brings about better pay.

Because the Fed profits from selling us our own money, it has a reason to keep leaders spending it irresponsibly (injecting currency into our economy), *and war is a good way to create irresponsible spending*, but that’s beside the larger point. As more money is created to pay the debts caused by our leaders’ poor money management the buying-power of dollars gets watered down – “saturated.” That saturation (devaluation of currency) is called inflation.

Inflation also means the money saved long ago only buys a fraction of what it once could – it’s been devalued. That devaluation of your money is the tradeoff the Fed is willing to make so they can continue to profit through their collection of interest (ensuring our need to come back and purchase more money) and power.

So, what does the falling value of the U.S. dollar mean around the world? – it means other countries lose confidence in the dollar because the U.S. currency they possess is buying less and less of our goods and services over time.

So, what happens when the currency of the world’s largest food producer loses value? – it takes more of those devalued dollars to purchase whatever amount of food countries may need to survive.

When American dollars held by foreign countries can't buy the food it once did people go hungry, and hungry people are in crisis (difficult to control, but easily manipulated by those offering to fix their crisis). They may overthrow governments or go to war with their neighbors for the land they need (or the resources they might be able to sell) so their families can eat.

When the creation of money has a cost, it requires the constant influx of money to service the debt paid to its producer (the Fed).

With irresponsible spending our leaders inevitably raise the debt-ceiling (putting us further in debt), leaving us and our children to pay an unpayable debt, and our indebtedness is our lender's leverage and power.

According to usdebtclock.org (as of 8/7/2023) America's debt is well over \$32.6Trillion, and our *total (unfunded debt including interest)* is over \$101.7Trillion,¹⁶ and as our GDP (Gross domestic product) is going down, China's GDP is going up – and may soon surpass our own.¹⁷ But what happens to China by 2030 (when their previous population controls backfire) and they have more retirees than workers, and their population is cut in half by 2050?

Will we have a global economy and welfare system by then? Is that the plan?

¹⁶ CBO. (n.d.). U.S. National Debt Clock: Real Time. Retrieved September 12, 2022, from <https://usdebtclock.org/>

¹⁷ CBO. (n.d.). World Debt Clocks: Real Time. U.S. Debt Clock .org: Real Time. Retrieved September 12, 2022, from <https://usdebtclock.org/world-debt-clock.html>

If so, the countries with the most positive population outlook (countries China will be a parasite to) are New Zealand, France, and America.¹⁸ Maybe that's why the World Economic Forum (China's ally) has us on a 2030 "great reset" schedule. But I digress.

The Federal Reserve system is inherently inflationary because they demand profit (interest) on the money they sell us. If this wasn't the case the Fed wouldn't have the incentive to cause government waste and keep so much power over our lives. You see, money is a means of control – power – and that's what the Fed enjoys most by causing world hunger, war, and death around the world.

The Federal Reserve's profit cycle:

Step 1: When the Fed keeps interest rates low, more people can afford loans (purchasing money). More people have money to spend, invest, innovate, start businesses, keep people employed, etc. The market booms and *stock prices rise*.

- a. With interest rates low, more loan applications are submitted.
- b. Banks inquire – "Tell us why we should lend to you."
- c. Banks learn of innovations, and what their loan applicants' prospects look like (insider trading knowledge that banks pass to the Fed, and the Fed passes to other loyal banks); and,
- d. Banks gain stock trading knowledge before anyone else.

Step 2: With interest rates low (which the Fed controls) and stock prices high (which the Fed controls indirectly), they **sell their stock**, while planning to create low stock prices (a recession) later.

¹⁸ Williamson, C. (Ed.). (2022, September 21). *Peter Zeihan reveals China's unstoppable population collapse*. YouTube. Retrieved October 30, 2022, from <https://www.youtube.com/watch?v=7Me2G6FJZMI>

Step 3: Starting the recession - The Fed raises interest rates.

Loans are *more* expensive. Fewer people and businesses have money to spend, invest, and innovate – causing economic decline.

That means...

- a. Fewer people have money to support businesses. *Stock prices fall* – some businesses will fail.
- b. Unemployment rises – more people go on welfare.
- c. Leaders ask the Fed for more money (at interest) to cover the lost revenue of a once booming economy and cover the new cost of swelling unemployment/welfare numbers; and...
- d. Banks continue to collect the interest of loans given at lower interest rates and repossess the properties of those unable to bear the Fed's high interest rate economy.

Step 4: Banks buy cheap stocks while planning to lower interest rates again, so their new stock purchases will soar.

Step 5: The Fed lowers interest rates, and the cycle returns to the beginning. More loans are applied for; insider trading knowledge is gained. People are able to spend. Stocks soar, and the Fed (as always) profits – no matter what.

- a. Loans become less expensive.
- b. More people have money to support the economy.
- c. More people find work again, and they have the money to purchase the Fed's newly repossessed homes at their new asking price.
- d. The markets boom, and the Fed thinks about selling their stocks before they raise interest rates again.

The Fed's profit cycle equates to the people's *planned financial hardship and poverty*, and they never lose – never.

Imagine having insider knowledge on the biggest start-ups, like Coca-Cola, IBM, Apple, and Google. Would the Fed ever let that golden goose get away? – not if they can avoid it.

Whether it's a failed family business, or a failed retirement fund, or a lost life's savings – it's all for the Fed's profit. Then, when people can't make ends meet, they declare bankruptcy – and the U.S. government (your taxes) cover the banks' losses – *they never lose*.

They control a never-ending profit cycle of financial enslavement, war, global suffering, and hunger. They possess the ability to cause wars around the world, *and when we need funds to fight the wars (that they tell politicians to start or support), we buy those funds from the Fed, and buy weapons from a military-industrial complex that they own*.

The Fed profits no matter what kind of economy they produce, or what they force people to struggle through.

They create the booms and busts of entire economies, knowing exactly when those changes will happen because they cause them. And when we accept the Fed's boom and bust cycle of ever-expanding debt and inflation, we endorse world hunger, wars among impoverished countries, our own involvement in those wars, our own enslavement, the enslavement of our children, and the enslavement of any other country they deal with.

Charles A. Lindbergh, Sr., a former Congressman, and opponent to the Federal Reserve, said the following words before Congress on January 20th, 1915, “...*Congress, by the passage of the Federal Reserve Act, put into the control of the banks not only the*

means by which they may obtain information in regard to the financial standing of every subsidiary bank, railway, and industrial corporation, and use such information for purposes of speculation to their enormous advantage over others not having access to the same means of information, but it (Congress) has placed it (speculative power) in the power of the Money Trust (the Fed) to make and determine prices of speculative and other commodities (through their control of interest rates) at its will.”

That means, not only does the Fed have information that tells it which companies are best to invest in (“Tell us why we should lend to you”), but they’re also able to manipulate the market to help themselves or hurt their enemies – companies speaking against the Fed may not find needed lending, but competitors might.

Lindbergh went on, *“To cause high prices (inflation), all it (the Fed) will have to do will be to lower the rediscount rate (interest rate) so that the associated banks will more generally apply for and receive the Federal reserve notes (money), producing an expansion of credit and a rising stock market; then when business and businessmen have adjusted to these conditions it (the Fed) can check world-wide prosperity in midcareer by arbitrarily raising the rate of discount (the interest rate); it can cause the pendulum of a rising and falling market to swing gently back and forth by slight changes in the discount rate, or cause violent fluctuation by a greater rate variation, and in either case, it will possess inside information as to the financial conditions and advance knowledge of the coming change, either up or down...”*

Meaning, the Fed (trading on a global scale) can declare economic war on any country or region; it always profits – no matter the market; it can weaken its enemies and strengthen allies, all while causing worldwide hardship and profiting from it.

Lindbergh went on, “...*this is the strangest, most incomprehensible, and dangerous advantage ever placed in the hands of a special privileged class by any Government that ever existed; that this act makes it not only possible but ridiculously easy for the Money Trust to control absolutely every bank and bank official. Should any bank or officer of a bank refuse to submit to its dictation in business or in its support of candidates favored by it for President, Senators, Member of the House, governors, judges, members of legislatures, and others, all it will be necessary to do to mete out condign punishment to such bank will be for the trust to withhold from it the information that it will be in a position to bestow upon its more subservient competitors...*”

Meaning, the Fed can keep its minions in line and put rebellious banks out of business by withholding insider information and helping their more loyal banks. The Fed can also manipulate politics and politicians by having banks contribute to the candidates of the Fed’s choosing – those who will “play ball.”

Lindbergh continued, “*That the banks have power to create panics when they please by making demand for payment of even as low as 10 percent of the obligations owing to them and by refusing to make new loans or extend old ones...*”

Lenders can cause panic with the “loan acceleration clause” if the terms of loans aren’t strictly met – they can make entire loan amounts due within 30 days.¹⁹

They can also cause panics in unruly Congressional districts and punish unruly politicians by withholding loans (or withholding leniency of late payments) for anyone with an address within that district. Without loans (or only being offered loans at higher rates) businesses in those districts will be put at a disadvantage and forced to raise their prices and cut costs (increasing unemployment) putting the citizens of that district at a disadvantage as well. When this happens local poverty worsens, and leaders get voted out.

Lindbergh continued, “...by insidious means the Money Trust banks control legislation, and by that means have secured the special and exclusive privileges they now possess...”²⁰

That means the Fed can press politicians, and financially cripple people, regions, economies, companies, and *Congressional districts* by creating “do not lend” lists, until those leaders bend to the Fed’s will. And once the leaders of our country are bent to the Fed’s will, the entire country can become crippled – our strongest rivals can become our suppliers of goods and energy – making us beholden to whomever the Fed wants us to be beholden to.

¹⁹ Baluch, A. (2022, April 19). *Acceleration clause*. The Balance. Retrieved August 29, 2022, from <https://www.thebalance.com/acceleration-clause-5199065>

²⁰ Office, G. P. (1997). *Congressional Record (Bound Edition) - House January 20, 1915 pg. 1994*. www.govinfo.gov. Retrieved June 28, 2022, from <https://www.govinfo.gov/content/pkg/GPO-CRECB-1915-pt2-v52/pdf/GPO-CRECB-1915-pt2-v52-12-2.pdf>

The Fed can manipulate legislation to help or harm anyone they choose – as easily as they can create a list.

Does the Fed enjoy America’s social unrest? – absolutely. It’s the social unrest that distracts us from our biggest problem. The social unrest steals from us the luxury of time to think about the true cause of our problems and unrest. It’s our unrest that makes us content to point fingers at those we’re told are the problem, and why we never look any deeper than what the other side of the aisle is doing.

It’s in the Fed’s interest to ensure governmental waste. How easy would it be to tell leaders, “If you waste a few more trillion dollars – so we can sell you more money – we’d be happy to make sure you live the rest of your life in luxury?”

It’s in their interest to promote societal division and create disparity and hate among the classes and demographics (notice I didn’t say “the races” – there is only the *human* race).

Could the point behind violations of free speech rights and information omission by our news be to preserve our social unrest and disunity? Could our leaders be persuaded not to find solutions to those problems? – absolutely.

***Note:** We’d be foolish to think CEOs are the only ones recruiting depraved politicians to run for office. The Fed has the wealth of the world, and the power to enslave or enrich whomever they choose. They wouldn’t risk losing what they have by letting just anyone get elected. For that reason, the Fed is the most dangerous opponent to the key solutions of this book – Chapters 10 thru 14.*

The “lucky” successes (and planned failures) of our lives are all for their gain. And they maintain verbal and conceptual confusion through complex and convoluted terminology, so (1) we don’t realize how diabolical they are, (2) we don’t even try to understand the bondage we’re in, (3) they can believably talk above the heads of our leaders, and (4) there’s no intelligent check on their powers. *And that’s the whole point – maintaining unchallenged power*, through the deliberate confusion of our leaders, who are made to look like idiots in the presence of the Fed’s *almighty wisdom*. That’s how the people are made to endlessly suffer the Fed’s agenda. And any leader that dares question the Fed is made to look foolish by media groups that are in the Fed’s pocket.

People don’t realize the Fed possesses the means and incentive to cause the world’s suffering, while we’re taught their existence is a necessity. “We’ve been in charge of your money for more than a hundred years. We’ve seen you through (didn’t prevent, and actually caused) the worst depressions your country has faced. If there was another way, your leaders would have done it by now. We know what we’re doing. Don’t bother yourself with trying to understand your economic situation. Trust us. Just make sure you pay your taxes and keep coming back to us for more money and we’ll see you through the next depression. No one knows more about money than the experts that profit from your loss.”

Fighting the Fed is a fight for liberty, and if the Preamble of our Constitution could speak, it would tell us to fight.

Under the Fed, money is debt, and we’re enslaved to those who provide it. There is a way to be emancipated. But first, more groundwork.

Credit worthiness is the reasonable expectation that one's debt will be paid, and it implies responsibility. Without it, banks won't sell you money (unless your loan is insured by tax dollars). Having bad credit means having to live on a budget in accordance with the money you earn. And living on a budget teaches financial responsibility. If we're financially responsible long enough, we build credibility, and eventually someone offers us credit.

That's our chance to prove how we've changed – that we now pay our debts and now we're worthy of credit. *The same concept applies to nations.* But being a nation with bad credit means fewer nations are willing to accept your currency because it isn't worth much to them.

Credibility (building good credit) only requires responsibility, but for a nation to gain credibility its leaders must act responsibly – *together.* If our leaders did that, we could maintain our credibility *even while dissolving the Fed.* And there is a way – which I'll get to.

The free market (when it's allowed to be free) goes through a natural cycle of inflation and deflation, much like the world's heating and cooling cycle. Without an entity trying to profit from (and manipulate) that natural cycle, it tends to keep itself in equilibrium – self-correcting smoothly and preventing its own extremes.

When we unnaturally lengthen times of excess with credit (interest-bearing debt) paying off debt is made more difficult and painful when the dreaded day of payment comes. That's what our country is doing now – living on credit. By staying in debt (living on credit and raising our debt-ceiling) we put off the day when we start acting responsibly – leaving our children enslaved and drowning in the debt our leaders created for them today.

Deflation should not be feared, but the Fed would have us fear it. Should we fear *the increased value of our currency or the ability to buy more with less?* – no. Should we fear *not having to buy more Federal Reserve Notes?* – *emphatically, no!*

We're warned that deflation leads to lower wages, but when the value of a dollar increases, everything costs less. Deflation means our currency gains credibility and reliability, and that makes other nations want to deal with us – to gain some of that reliable currency.

Then, as other nations see the value of our dollars (that they already possess) increase, they can purchase more of the products we offer, and because they're able to purchase more food from us they have less reason to attack their neighbors for more farmland, hunting grounds, or the natural resources that might bring them the wealth needed to buy food – promoting world peace. And when our currency grows in value, other countries become empowered with more options and become harder to manipulate as well.

Done slowly, deflation of the U.S. dollar would be great for every economy – done too quickly, and you can have the same situation the Fed created (and profited from) – the Great Depression. And how they did it, I'll explain later in this chapter.

A slow deflation would also equip countries holding our dollars to cross the economic threshold of becoming a developed nation – providing better education for their citizens, which could lead to their self-sustainability, and fewer of their children suffering from malnutrition. And when children are well fed their cognitive development leads to their better, smarter futures. That means the deflation of the dollar (what the Fed's existence opposes) would help stop world hunger and conflict.

***Sidenote:** “Deflated” is synonymous with drained, exhausted, and sagging. It’s a term the Fed used to describe the massive withdrawal of currency from circulation (that they caused) during the Great Depression. The slow deflation America needs would be more accurately named “distillation,” because it’s the process that increases the potency of each dollar.*

Deflation/distillation should never be forced. Price and wage controls create a cartel-like effect that increases the cost of everything, and without businesses having to conspire.

In an *equilibrium-seeking* free market, competition decides the prices and wages. If employers don’t pay enough, workers go elsewhere, so wages rise. If a business’s prices are too high, patrons go elsewhere, so prices come down – no interference is needed if we let the free market be free, and we ensure competition.

Having a minimum wage limits the amount a dollar can rise in value because it limits the employers’ ability to compete (lower their prices for the same goods and services). Slowly lowering the minimum wage is the stable way to increase a dollar’s buying power, which lowers the need for so many dollars in circulation – lowering the minimum wage means decreasing prices and the need for a higher wage. So, a lower minimum wage promotes deflation – the increased potency/buying power of the money people have.

The Fed doesn’t like deflation because as currency value rises, the money in circulation buys more than it once did, and the Fed’s money goes unpurchased, and when more debt is owed to them, they hold more power.

Is their desire to profit the reason why they advise against deflation? – of course, it is.

It's time we stopped listening to those who profit from the weakening of our money.

During a time of 100% inflation (saturation) a \$10 meal becomes a \$20 meal, but it's the same meal. And during a time of only 50% deflation (distillation) a \$10 meal becomes a \$5 meal, and it's still the same meal. This shows that a little distillation goes a long way to making our lives easier. When we have 50% currency distillation the value of money doubles. If the value of money doubles, that restaurant could afford to charge you less because their costs have a lower price tag as well. And they *should* charge you less – if they have competition, they will. If they don't lower their prices, because this is a restaurant, you can find better prices elsewhere, but it's not the same with loans – or when *paying down our deficit*.

When distillation occurs (if you're locked into paying a certain monthly payment) the bank is price-gouging you because you're still making the same payment with dollars that are worth more – you're still paying \$20 for a \$10 meal – *as with paying down our deficit*.

Adjustments for distillation need to be made.

During distillation/deflation, even if banks placed a 0% interest rate on your old loans, they'd make a profit because the principal of the loan was set at a time when dollar values were lower (prices were higher), and they're able to do more with the amount you continue to pay each month – but you have a much harder time paying that same amount once you're making a distilled wage.

Imagine what happens when dollar values go up and each dollar has more buying power. Everything would have a lower price tag. The cost of living would be lower. Employers could remain competitive while lowering worker wages, and those lower wages wouldn't even hurt their employees – *unless* they're still making the same loan payment they paid before the value of money increased.

After dollar values increase (and wages decrease) if banks don't adjust loan payments in accordance with distillation, they'll eventually repossess and resell your home for a profit – as they did during their great Depression. Does that sound fair? – no. Does it sound like something the Fed would do? – they already do it.

Currency saturation and distillation do not change the values of homes. They only change the value of the dollar used to pay for homes. In times of currency distillation (when the value of the dollars used to make your mortgage payment goes up), why must you make the same monthly payment with money that's now more valuable? – you shouldn't have to.

***Sidenote:** It's 2023 and the price of nearly everything is skyrocketing. The "value" of everything isn't rising – you're witnessing the value of dollars go down. That's why it takes more money to buy fuel, groceries, and homes. We're passively watching our own economic rape when the price of fuel doubles and your wages remain the same.*

***Solution:** Legislation stating increased currency values must be calculated into loan payments and principals on (at least) a yearly basis to stay on track with the cost of living – so loans can remain manageable when you're receiving distilled (more valuable) wages.*

This would help keep homes in the possession of those who work to keep them – but the Fed won't like that idea.

We should realize (if we implemented that solution) the Fed would try using loan readjustments in their favor, saying, “Well, that means that when we (the Fed) *devalue* your currency by putting more money in circulation, the monthly payments of homes should go up as well.” But that would lead to banks repossessing nearly every home in America because wages wouldn't be able to catch up with their ability to saturate our currency. That – gaining ownership of most of America – would be the Fed's dream come true.

Some say, “The size of government and the higher taxes we pay doesn't matter, because everyone working for the government has to buy things, and when they do, they put that money back into the economy,” but the size of government, and the amount we're taxed to pay for it, matters very much.

Higher taxes **(1)** lead to small business closures, which means **(2)** a smaller economy, which means **(3)** higher unemployment, which means **(4)** greater dependency on the government by more people, while **(5)** that dependency is being paid for by fewer people – those people who still pay taxes. And that means we must either increase taxes again and again – promoting more government waste and degrading our economy further – or we raise our debt ceiling and purchase more money, at interest, from the Federal Reserve, our master. There is a third option, but it's very unpopular with our leaders – the only route that isn't a recipe for economic destruction is for government to become more responsible, smaller, and more efficient – something the Fed would never allow to happen. But keep reading, this chapter may have a surprise for you.

Governments are necessary, but they should be lean and efficient, because they're paid for with other people's money. And taking other people's money (through taxes) means taking a portion of their freedom from them. Hopefully, those lost freedoms equate to the wise protections of our borders and our people, but those freedoms are often funneled into the pockets of those who profit from our politicians.

Large governments are inherently wasteful and hamper an economy's ability to thrive, and to be self-sustaining. They're a handicap to prosperity, and a handicap to our ability to care for our families (and others) as we'd like to. And the Fed only sees dollar signs when they see a large, wasteful government that enslaves its people.

Large governments cause many levels of economic strain, which often leads to economic stimulus packages and rising debt-ceilings (debt bought from the Fed at interest). As budgets increase in size *the Fed celebrates*. As foreign countries come closer to starvation (because of the saturation of the dollar), more of the Fed's money is needed to buy those countries what they need, and *the Fed celebrates*. As those foreign countries become more desperate and are easier to manipulate (slipping deeper into financial enslavement) and they go to war over the lands that might help feed them, the Fed invests in our military industrial complex, *and they celebrate*. When the hunger and atrocities around the world lead to American led humanitarian aid and military intervention (and more spending) – *the Fed celebrates*.

The Fed **profits** from the *hunger* and *atrocities* they cause as they have our leaders cause worldwide hunger and atrocities... only to have them profitably fix those same problems.

Every American soldier called into service, every bullet and missile used by those service members, every piece of machinery that those service members are told to leave in foreign countries (that will need to be replaced with more tax-dollars spent) **profits the Fed**. And when soldiers die fighting against the people who use the equipment our leaders ordered our soldiers to leave behind, we'll need to raise our debt-ceiling to pay military spouses the life insurance our government pays out, **and the Fed profits again**.

While the Fed (who holds our leaders' puppet strings) could tell our leaders to become more responsible with the people's money, and with American lives, they don't. And for that reason, we can stop wondering if the Fed cares, or where their loyalties lie – with itself. *And not to sound overly conspiratorial, but no one can be sure who (or what organizations and countries) give the leaders of the Fed their orders. But I digress.*

The same Congress that ratified the Federal Reserve Act of 1913 accompanied it with the Sixteenth Amendment (creating federal income tax). That Amendment ensured that all politicians would have more of *your money* to spend (and waste) in any way the Fed tells them to. And it's because of the Sixteenth Amendment that every citizen and business has less of their own money, and *a greater need for money lenders*.

For most of the American industrial revolution, America didn't have a central bank. Sure, there were kinks to work out, but we still managed to become the world's strongest economy without a central bank – or an income tax, for that matter. This defies any logic used to justify the Fed's existence.

*When we didn't have an income tax, businesses could compete more – keep prices low, hire employees, and even pay them more. More citizens had more money to grease America's economic gears – buying goods and services to spur our economy. That's how our economy was able to surpass *all other* economies. And the Congress that created the Fed, and created an Amendment that would handicap our economy, thought they knew how to do it better? – no. The very rich, who saw America as ripe fruit for the picking, persuaded the very greedy to create the Federal Reserve Act of 1913, giving away control of America's money. They even allowed the Fed to govern themselves, form a cartel, and perform insider trading.*

Ask yourself, "If the Fed didn't know to invest in fledgling stocks, who would those companies have turned to for funding?" – the local banks and citizens local to each of those start-up companies – that's who. Thanks to the Fed, much of the wealth of nearly every company was allowed to be syphoned away from the citizens that would have been the initial investors in those companies.

Because of the Fed, profits of fledgling companies are syphoned away from the communities that house them. Those communities are effectively less prosperous while their profits are sent to parts (and countries) unknown and are spent to keep the very best puppets in offices that lead our country.

When the government entities are given more money (from income tax) they spend more money – “If we don’t spend it this year, we won’t get it next year.” So, an income tax promotes a more wasteful government and leads to the purchase of more money from the Fed, but not having an income tax promotes a lean, efficient government, and a strong (greased up) economy. And that’s something we may be able to work toward, but it will take time.

In early America, our government was lean, responsible, and efficient out of necessity. There was no income tax. And that meant having to rely on excise taxes on extravagances like tobacco and alcohol to create the savings for the federal government to operate from – what a novel idea... government operating from a savings.

But once an income tax was established (thanks to the Fed), resulting in our leaders having a steadier, more reliable tax revenue stream to spend, they felt the need to spend it. That’s how an income tax promotes waste, government growth, and the ability to create the federal funding that can be held for ransom – “Do what we say, and we’ll give you the funding you need.”

Perhaps one day we’ll return to our original level of responsibility and efficiency. But even the smallest government has bills to pay, and with better leaders we could return to a system of excise taxes on extravagances. That would mean our government would operate from its savings and be lean and efficient, rather than working from a steady stream of dollars our leaders can force citizens to pay – so they can waste those dollars how they see fit. With better leaders we (and our children) could be protected from the continuous debt cycle that an income tax (and the Fed) promotes.

Note: The Fed can rely on states being as mismanaged as they want them to be because their puppets in federal positions say, “Do what we say, or you won’t get the funding you need.” This is how efficient governance (even at the local level) is prevented by the Fed. And that’s why the Fed wants an inflated federal budget – so their puppets have the funding to keep the states beholden to them, and more profitably wasteful for them.

A lean, efficient government (that allows its people to live the way local voters choose) is only achievable by having smaller government – and that has little chance of happening with a money provider like the Fed profiting from government waste.

If America paid today’s income taxes during its industrial revolution, its economic growth would have been much slower. We wouldn’t have been able to help fight two World Wars. And there might have been a holocaust for every race but the Aryan race.

Money is both freedom and power, and one’s lack of freedom and power is someone else’s greater power to enslave you.

If the Fed could pull strings like getting an unnecessary Sixteenth Amendment passed, what other strings could they pull?

Creating (and popping) the financial housing bubble of 2008 is a good example of string-pulling. It started with politicians saying, “Every American deserves a home.” Home loans were then federally insured – making taxpayers responsible for bank losses. And once the people were responsible for the losses of banks, the banks took bigger risks that you would pay for.

Banks knowingly gave \$700 Billion in *government (taxpayer) insured* loans to people with bad credit. But, had banks been responsible for their own losses, those loans would never have been given. But the people were made responsible for those bad decisions, and the Fed was rewarded for them. “How so?” you might ask.

The Fed gave out loans that they knew were irresponsible and they profited from the initial interest of those loans (at the beginning of any loan nearly every dollar goes toward the loan’s interest). Then, when loans began to be defaulted on, the Fed was able to receive a government (taxpayer) payout for the principal of the loan *because those loans were “government” insured*.

Then, they repossessed and resold the homes without taking a loss (and basically doubling their money) – then, they gave out more irresponsible loans that the taxpayer would one day pay for again.

Eventually, as more homeowners defaulted on their loans (forcing taxpayers to take the loss), the pool of *prospective* homeowners dried up and fewer, and fewer repossessed homes could be resold. When this happened (and the payments on constant loan defaults became too much for our budget to handle) the Fed knew it was time to make the taxpayer dig deep – so deep that America would have to go in debt to the Fed to pay the Fed’s bills. And like good, little minions, our leaders bailed them out.

The Fed never lost a cent on foreclosures, and they knew they wouldn’t (because those loans were *insured through taxpayer-funded programs* called Fannie Mae and Freddie Mac). But the Fed didn’t mind kicking people out of their homes to make money on the interest of those resales.

The banks (the Fed) made all the profits and carried none of the risk, and that's how the Fed caused their own profit and eventual bailout (the "2008 financial crisis") at the expense and financial struggle of everyone else – just as planned. And to add insult to injury, those bankers gave themselves millions of dollars in bonuses from the money we (you and I) bailed them out with – and we're supposed to trust them when they say currency distillation is bad?

That bailout meant (after giving careless loans) the taxpayer paid the unpaid balance, but that meant having to take a \$700Billion loan from the Fed – at interest. Then after they printed off some fresh pallets of cash, and handed it to us, we gave it back to them only to hear their reminder, "Don't forget about the \$700 Billion you still owe us – plus interest."

"Wait! We just gave you the \$700Billion that you just printed."

"Oh, that was our insurance settlement on the principal of the bad loans we made. Now you owe us the money you had to borrow to settle our insurance claim... plus interest."

Think about that. After years of pocketing all the interest ever paid on those loans; and, after the closing costs and fees that the Fed's banks took at the closing of those loans; and, after kicking families to the curb so the Fed could double their profits from the resale of those *repossessed* homes; the Fed left America's taxpayers on the hook for all their deliberate (and profitable) failures.

The Fed is the only business that sees its failings as profit. And they have it in their power to fail us again, and again – because we're too apathetic, divided, and misinformed to do anything about it. *And these are the experts that oversee our economy and preach against currency distillation (the increasing value of our money).*

If the Fed has the economic savvy they claim to have – so, we’ll trust them with the power of money production – shouldn’t they have the economic savvy to know better than to give loans to high-risk borrowers? Shouldn’t they have known that people who struggle to make loan payments *in good times* would probably default on their loans in bad times – *bad times that the Fed has the power and incentive to create*? Of course, they knew – *that’s why they did it*.

They know how to create booms and busts wherever and whenever they choose. They knew their lending failures would ultimately lead to *our* failure – and their immense fortune.

How many lives did those repossessions turn upside down while the Fed saw nothing but profit? How many families were displaced – only to go back to the neighborhoods politicians claimed they were trying to get families out of?

***Sidenote:** Ironically, if the government wasn’t as wasteful as the Fed preferred, fewer taxes would need to be collected, the economy would boom, and every thrifty worker could afford a home.*

Slavery is a parasitic relationship in which those benefiting preserve that relationship through some type of force. And because the Fed is the puppeteer of our leaders who force us to pay for their deliberate (and profitable) mistakes, we are either their willful slaves or their unwilling tax evaders (on our way to prison).

Government-insured loans are a sure thing for banks – and we all keep paying for them. Such loans are given out every day – mini-bailouts that *you* pay for.

None of those bailouts should have happened. It's okay to let people (even war heroes) prove their financial credibility before receiving a loan. Being a veteran shouldn't grant anyone the ability to force others to absorb debt through a government (taxpayer) insured loan. I respect veterans, and I am ONE, but everyone should take responsibility for the credit they've built and should get into the homes their credit affords them. But, if we want to help veterans, why not just create policies that give veterans priority to assume any mortgages in foreclosure. That way everyone can take responsibility for the credit they've built, and veterans will be able to get into better homes that they can now afford.

If Fed banks were responsible for their own losses, they wouldn't give out bad loans. If they were responsible for their own losses, the 2008 real estate bubble/bank bailouts would have never happened. Instead, the Fed (in their *supposed* wisdom) made a lot of money at the people's pain and expense – and these are the economic wizards we trust when they say, “Distillation is bad! Keep paying your taxes! And pay no attention to the banker behind the curtain!”

The value of anything is based on its desirability and how difficult it is to acquire. With “fiat” currencies (paper money backed only by government decree) *there's no limit* to how much money can be printed, and its value can be watered down.

When printing money is the trend, acquiring it becomes easier; every dollar loses value; and the price of everything goes up. Even if our fiat currency is printed at a 0% interest rate, its inflationary nature is caused by our leaders' temptation to spend money to solve problems in return for votes.

And when the Fed (which has a lust for profit) charges interest the situation only worsens. Under the Fed, the creation of money (which is a loan with an interest rate) always requires more (another loan) to service the interest on the first loan, and the second, and third, and so on.

When money creation causes a debt that requires the creation of more money, the devaluation of that currency is automatic and systemic. That's a bigger problem than leaders simply wanting to go on a spending spree to buy votes. While that system exists (for the profit of the Fed) confidence in that currency wanes. Confidence in that country's leaders is diminished, and the devaluation of that currency quickens – as does its dwindling desirability.

Who wants currency managed by leaders that can't balance a budget and act as if they're in bed with the profiteers that devalue the savings of its people? But countries that need food don't have a choice. They need our money, no matter how abused by the Fed they (and the rest of us) may be. Those nations are trapped in the game the Fed created for themselves – what choices do they have? They can receive an ever-dwindling amount of food, or stop playing the Fed's game, and get no food.

The Fed has created a losing situation for everyone but themselves – a game only they can win.

Heading into 2022, America saw its highest saturation rate (devaluation of currency) in 30 years. What does that say about the world's confidence in that administration? What does it say about that administration's desire to profit a central bank? What does it say about that administration's desire to enslave the American people to their central bank for generations to come? – nothing good.

Note: If we want to restore our currency, we need to restore the confidence people have in it, and that requires restoring confidence in the government that manages it. That means requiring leaders to start acting responsibly with our money – which requires a new way of electing leaders (thus, the need for Chapters 10 and 11).

Throughout history, fiat currencies have gone worthless, unlike gold and silver. It's true, the *price* of gold has gone up and down, but not because *its* value changed. It's the confidence gained and lost in fiat currencies that causes gold and silver prices to fluctuate.

When your money is devalued, it takes more of it to buy an ounce of gold. So, when the price of a precious metal goes up or down, you're not witnessing *its* value change, you're witnessing the value *of the currency used to purchase it* change. Purchasing precious metals is like having an insurance policy to protect you from the bad fiscal policies our leaders pursue. Likewise, when a government backs its currency with something that won't lose value (like gold and silver) the confidence and value of that currency is at its highest.

America was on "the gold standard" from 1879 to 1971, and the price of gold was set (from 1879 to 1933) at \$20.67 per ounce. For 54 years the value of our currency was its most stable.

As long as more gold was brought to a bank (to be exchanged for Federal Reserve Notes) money was backed by gold, and more money entered circulation – and none of that money represented debt.

The Fed stockpiled metals (that would never lose value) in exchange for pieces of paper that they make sure lose value – some might call that a racket. Interestingly, owning gold in America was illegal from 1933 to 1974,²¹ so the Fed collected as much as they could – the Fed doesn't care if their slips of paper go worthless. They've already got the gold. When things go poorly, they're still on top, and able to press the “great reset” button and still be rich.

Eventually the collecting of gold slowed and selling all the paper money they wanted would require increasing the sticker price on an ounce of gold. If they could do that, they'd also increase the sticker price on the gold they'd stockpiled over the years. So, how would they be able to move away from the fixed price of gold?

Luckily (for the Fed), they had just caused “The Great Depression,” – which is explained by Nobel Prize-winning economist, Milton Friedman, in his book, *Free To Choose*. And, also lucky for the Fed, by 1933 President Franklin D. Roosevelt was buying into the Fed's master plan – buying every dollar the Fed would sell him, for the “New Deal.”

Printing more cash (while on the gold standard) meant having to raise the price of gold. So, that's what our leaders did. By 1934 gold jumped to \$34.69 per ounce – up almost 68%. That means every ounce the Fed possessed would fetch a greater price, and the limit on how many green pieces of paper they could sell us (at an interest rate) increased by 68%. That meant creating 68% more indebtedness (power and influence) in the Fed's favor. And it was the creation of the Great Depression that made it all possible.

²¹ Mariotti, S. (2017, December 6). *When owning gold was illegal in America: And why it could be again*. HuffPost. Retrieved December 29, 2022, from https://www.huffpost.com/entry/when-owning-gold-was-ille_b_10708196

I know I haven't yet explained how they caused the Great Depression... or why the Fed was deemed necessary, but both answers are coming.

Eventually, in 1971, our politicians removed us from the gold standard altogether (our currency became “fiat”), and the Fed could sell us their green paper as fast as they could get politicians to buy it. All they needed (once we left the gold standard) was to convince politicians to create more public debt. And today our financial enslavement (their power and influence) is nearly without limits.

Getting to the good part...

Before the Fed was established banks were independent and the demands of business required those banks to be more careful with who they lended to, because *they* were responsible for their own losses.

Let's extrapolate what making banks independent and responsible for themselves (what getting rid of the Fed) would do, *and what good things the existence of the Fed prevents?*

If banks were independent, they wouldn't have the insider trading knowledge that the Fed once made available to them. Instead, they'd focus on lending to responsible borrowers. And without insider banking knowledge of distant endeavors, the business of banking would become a local one – like it used to be. Banks would lend locally, to responsible people. And because they take their own losses, they want their local borrowers (their community) to prosper.

So, self-responsible banks make it their business to make the connections between community members that will help their specific community thrive – because *the banks' success is tied to their community's success*. And as their community thrives more people can save more money – putting more money in the hands of the bankers, which those bankers re-invest in (and give loans to) that which they know about – their community.

Trying to make a living, even honest bankers need to show a profit. And those bankers (wanting locals to succeed) become pillars of their community – all because the community's success is the bankers' success. That means self-responsible banks (unlike the Fed) aren't just trying to profit. They build community bridges. They become people their communities rely on. Known for their reliability, they'd only lend to those who are a safe bet for their account holders (community members) to invest in.

When banks are responsible for their own decisions, they only lend to those with a solid credit history – buying a car, house, or starting a business requires either showing credit worthiness (for a loan) or saving money – which also builds credit worthiness and makes more funds available to lend to others.

Because of banks being responsible for themselves, they'd demand responsibility from anyone who wants a loan. That means the people will become more responsible – or never get a home, car, or business loan.

Let's unpack that concept. When banks are responsible for themselves, they require responsibility from others. If getting what we want requires responsibility, our society would start turning away from irresponsible practices. We'd stop our throw-away-society behavior and make smarter purchases – buying things that last. While that may *seem* like a small change in the way we think, what are the extrapolated effects of becoming a more responsible society?

We'd start thinking about the ramifications of the way we manage our money. And when we realize our time has monetary value as well, we'll start managing our time better. Managing our time means becoming more disciplined, keeping ourselves on task, being more productive, and taking responsibility for our futures.

That's a change that doesn't only lead to choosing longer lasting products (that contain fewer parts that break down and end up in our landfills and oceans to kill untold numbers of animals and ecosystems). That change would help us see the futility of our wasted efforts, and how those wasted efforts affect our future.

We'd become more mindful.

Being responsible means becoming smarter with our lives and giving more thought to what things we should work for, and fight for. We'd listen to other points of view, to make sure we're fighting for the right things – not wasting time and effort fighting for the *wrong* things. Our interest in our *economy of action* would even help us see that the common decency we show others is really an investment in our own future relations, happiness, and success.

“Wait a second. Are you saying being held responsible by banks (because they're responsible for themselves) leads to our greater sense of responsibility?”

“Yes, that's what I'm saying.”

“...and that greater sense of responsibility leads to our adjusting the way we think of our time and actions, and how our actions might best promote our own better future?”

“That’s correct.”

“...and our desire to not waste our time fighting for unworthy causes could inspire us to listen for better points of view?”

“That’s right.”

“...and our desire to promote our better futures would actually lead to a resurgence of common decency, because wanting a better future often requires having better relationships with other people?”

“You’ve got it.”

Turning toward responsibility means turning away from the “disposable-mindset,” and that changes how we think of *everything*.

We’d care for the things that last because caring for them bares a reward, and we’re more mindful of those things that bare rewards – there’s no sense in buying something that lasts if you’re going to lose or neglect it. And a mindful person is the kind of person that sees the value in investing in the relationships they have as well.

“So, you’re saying... by getting rid of the Fed and making banks responsible for themselves, people would become more responsible and mindful of the things (and relationships) they have, and that would lead to people treating each other better?”

“It won’t be overnight, but without a doubt in my mind – yes!”

All this happens when we’re responsible, and work toward the things we really want (and need) – as opposed to filling our lives with the things that clutter our homes and our minds – like the Fed would have us do – “Spend, spend, spend, like the perfect consumer we molded you to be.”

“Wait a second. Are you saying that when I’m more mindful and acting responsibly, I inadvertently start filling my life with the intangible things that matter most, because buying frivolous things means not saving for better things, and if I do that (save for better things) I’ll also clear away the clutter that promotes my mental unhealth?”

“I didn’t say it exactly like that – but yes. And you’ll feel more accomplished when you get those things that you’ve saved for – that you’ve earned. And after building better relationships you’ll have more people in your life that you care to share those things with.”

Limiting our consumption and caring for the things we have means decluttering our lives. That’s not just a matter of living a more orderly life, but it also allows us to focus on more worthy causes – we get our priorities straight. That means (without the Fed) we’d become more productive and see our self-worth, our self-contentment, our happiness, and our relationships grow. And we’d keep more of the fruits of our own labor.

Living as if things are easily replaced when they break (or when we lose them) means we value things less – “Oh well, I’ll get another one,” – and we allow things to go into disrepair. But when we hold ourselves responsible (because responsibility is required of us to attain the things we want) the opposite is true.

By living responsibly (what the Fed doesn’t want), we allow fewer things to go into disrepair, caring for those things that need caring for. And this doesn’t only apply to our mental health, our money, and our relationships. It (if the Fed was dissolved and banks were responsible for themselves) would change how our society cares for the earth.

I said earlier, "...if we could opt for a plan of population growth while halting global warming it would require changing the values of our society. We would need to be more responsible consumers (who put less garbage in our oceans and landfills) – acting like we want to give our children an earth that's *at least* as clean as the one we were given." And it turns out, if you care for the earth your best way to show it is to fight for dissolving the Fed.

I also said, "...because that societal cure is a systemic solution, it'll fix many, *many* other problems as well."

Sadly, many don't realize that they fight symptoms (creating band-aids) instead of fighting for cures. Global warming, world hunger, war, and the lack of common decency – they are all symptoms of a cancer we were given long ago. And efforts that aren't aimed at getting rid of that cancer are like throwing spit wads at the Berlin Wall – we all appreciate the sentiment, but it does nothing to free anyone from tyranny. Fighting for a cause (and winning) means getting rid of the cause of the fight.

It can easily be argued that it's our lack of care and responsibility that causes our world's degradation, but what caused that? – our loss of responsibility and mindfulness.

So, what could we change that would bring back our sense of responsibility and caring for the things and people around us? What cancer could we cut out that (by getting rid of it) would promote our world's (and our) better future? Without the Fed, we'd care about *everything* more, even ourselves.

By protesting global warming, you might get the biggest polluters to move their business to another country, but that will only move the pollution (and create more of it because of fewer regulations in those other countries) while creating unemployment here. And that unemployment would cause the need for more government assistance (which profits the Fed when they charge interest for that assistance).

Making the world less polluted requires giving more people more reason to start taking care of what they have – responsibility.

It's truly that simple.

When people cultivate their sense of responsibility (because the Fed is gone, and banks are responsible for themselves) we'll place greater value on those things that last. When that happens, we'll stop buying so many things today to throw away tomorrow. And once we make that choice, manufacturers will start producing fewer "disposables" that harm the environment because our society will start turning toward (wanting to buy) the things that last. And it all starts with a sense of responsibility being ignited within us, which starts with dissolving the Fed.

Banks' independence and self-responsibility would change our entire economy at the cellular level (how each of us lives). The double-meaning behind "*buy today, throw away tomorrow*," would cease to be. "Throw away and get another" would be replaced with "Preserve what you have, or make it better," and, "Invest in the things (and people) you have, and you will be rewarded with having them." And pre-Fed era phrases that inspire simpler living, like "A penny saved is a penny earned" will return to us.

This change would change everything about us for the better.

Responsible living leads to not being beholden to others, and that means freedom. Banks call your “beholden-ness” to others your income-to-debt-ratio. If you earn a good wage, but you’re deeply in debt, you’re not so “responsible” that banks feel comfortable lending to you – when you’re already beholden to someone else, they can’t rely on you to pay your debt to *them*. And banks that are responsible for themselves want responsibility in return.

That means (because not being beholden to others is freedom) without the Federal Reserve, banks want you to be *freer* (less beholden) – so they can invest more in the community they hope to prosper with the help of your savings. When banks are responsible for themselves, they don’t want slaves. They want free, responsible people to promote prosperous communities through their savings. And they want responsible people with dreams who need a lender to help them accomplish those dreams.

Self-responsible banks may not help their communities out of the goodness of their hearts – bankers need an income too – but by seeing the prosperity they promote within their communities, there’s a good chance they’ll start taking joy in seeing the good they promote.

Given enough time, people would become bankers for the enjoyment of helping their communities – making a paycheck would just become one of the perks of the job.

Before the Federal Reserve became our seller of money, banks were independent and capable of *true competition*. They had to be more careful lenders because they weren’t “too big to fail.”

Being careful (and small) promoted local lending and relationship building – to know who was (and wasn't) a good credit risk, who's a good source of information, and who's worthy of leniency (and who's not). Self-responsible banks want people to succeed. “Joe, I know you're a responsible guy, and I don't want to ruin your credit, but you can't afford this house anymore, and if my bank takes a loss, it means our community members take a loss. So, I want to help you find a place you *can* afford. I'll even help you move into that place. And when you're in a better position, I'd like to help you get into another house. I know everyone in town, and I can help you find better work – if you'll let me. Right now, protecting your credit is a step toward a better future for you and your family. You need to regroup.”

Small banks that maintain local relationships are quick to help those they know to be responsible – and being given such care is just another reason to maintain one's responsibility. Self-responsible bankers don't just know their communities and build relationships with them; they help the investments of their communities to be good and lasting ones. That also means (to those better bankers) helping small, local business is preferable to helping “mega-stores.”

Self-responsible banks know the “mega-stores” only syphon reinvestment dollars away from their communities – sending it to shareholders around the world.

To independent bankers, helping small business means more money stays local to be reinvested locally – so, helping small business is good for their business. Such bankers would be the first to warn against mega-businesses. They know such businesses usually only provide low wage jobs and *always* seek to funnel wealth *away* from their communities.

So many good things were lost (from every aspect of our lives) when the Fed was created. But no one alive today knows it because they simply don't know any better – they've never experienced life without a master money lender/creator.

The only reason anyone ever endured such loss is because they didn't know what (or who) caused the Great Depression, and everyone was convinced that their situation demanded certain allowances be made, and certain good things should be sacrificed.

That was the underlying meaning of Frank Capra's 1943 Christmas classic, *It's a Wonderful Life*.

When bankers conspire to become cartels, they abandon their duties to protect and preserve common decency in their communities. And when large banks conspire to be the seller of currency, they conspire to enslave the world, end human decency, cause world hunger, start needless wars, destroy ecosystems, and turn the world into a landfill.

Because the success of independent banks depends on community prosperity (instead of the sale of currency to a wasteful government), independent bankers are fierce advocates of responsible leadership. And because of the relationships they build, they know who the best potential candidates would be.

Without the Fed *our communities would be more connected, protected, responsible, mindful, caring, loyal to their community members, prosperous, and better prepared to re-invest in their community and economy.* There's no downside to ending the Fed. There'd even be less financial disparity within each community because "mom & pop shops" treat, pay, and value their employees better than megastores do. And that leads to better community connections and futures.

The creation of the Fed was the single, largest step away from freedom, community, family, mindfulness, common decency, and world conservation that mankind ever took.

In early America, family loyalty was everything. When family members were in need, the rest of the family would help get them back on their feet. Back then, the words *sibling* and *cousin* only expressed greater variation in genetics – why was that?

When people are more responsible for themselves, they are *their own* safety net, and they know if they're ever in need, family becomes their safety net. And denying care to a family member in need can mean being denied help in your own time of need – so they help each other. And the mind needs to believe that the things we do are right and justified.

“I’m taking this person in. I must really care for them.” And that leads to, “I care a lot for this person, and I preserve and protect the things I care about – because that’s what good, responsible people do, and that’s who (and what) I am. Someone who helps people in need.

How you act *is* who you are. If we want people to be better people, we must make them more responsible for themselves, and the rest will follow. It’s just that simple.

Because of self-responsibility, families were tightly knit, and they invested in prospering those within their family. But eventually (whether the Fed figured it out or they were just the happy beneficiaries) politicians decided to remove self-responsibility and the need for family – when they introduced a welfare system.

Once “welfare” was available, families didn’t need to be as connected. And as more people became willing to let family members receive a government check (and live in poverty), their dismissiveness toward their family members slowly became physical distance between them. And rather than help family members prosper (and cultivate self-worth), they said, “You need help? Apply for welfare. That’s what it’s for.” And their minds justified the words they spoke – “The government will help. I don’t need to.” – which turned into, “I don’t care. He’s just lazy. He made his bed – let him lie in it.” The family connection was lost, the debt-ceiling (increased beholden-ness of citizens) was raised, and the financial enslavement of our trying to pay down an unpayable debt was secured.

When we were self-responsible, we were given the chance to rely on, and appreciate our family.

But the Fed changed all that.

Those who rely on the government instead of family can’t see the sacrifice anyone makes for them. And receiving anything without seeing anyone’s measurable sacrifice can make it hard to be thankful. And when we can’t see the strain that our neediness places on others, we have less incentive to become self-sufficient. And when it’s not obvious who’s receiving public assistance, there’s no shame in staying on it. Then, cognitive dissonance justifies our receiving the “free lunch” others pay for, and we refuse to admit we have a moral obligation (if we’re able) to educate or work our way to self-reliance. That’s how our potential self-worth is stolen from us.

Under a *family member's* roof, you see that your welfare is provided with the sacrifice of others' work, and that's an incentive to contribute to the house or become self-sufficient. And family is quick to encourage self-reliance – “You need to find a job.” The result of that encouragement is always a *greater chance* of finding self-worth and self-reliance – *the freedom of not being beholden to anyone*.

Ridding ourselves of the Fed (and making banks independent) would turn communities into Norman Rockwell paintings. Each community would thrive in its own way. People would take care of each other, and families would help their members succeed.

***Sidenote:** In a society that's more responsible, more people are willing to be better, loyal “teammates” to their partners. It's not responsible to go around dividing your time among many people. It's wiser to invest in one person and enjoy the dividends of those investments. A responsible society becomes a society filled with unbroken homes (teams) that are self-sufficient – another thing the Fed stole. But I digress.*

Before the Fed ever was banks helped each other avoid running out of cash because running out of cash could cause a “run” (crowds demanding their entire savings immediately). Almost like a family helping another family member, banks worked together to avoid runs because it was in their best interest. Not helping another bank in need could lead to their own bank being part of the domino-effect of runs that might follow – and could lead to their permanent closure.

Once the Fed was established, it oversaw making sure “runs” were promptly extinguished, but what if the Fed failed in their duties – and could it ever profit by failing in those duties?

So, how did the Fed cause and profit from The Great Depression? It was the Fed’s lack of a response to potential runs that started the massive withdrawal of funds from circulation (just like Frank Capra’s *Mr. Potter* caused a lack of funds in circulation) that caused the stock market crash of 1929 (which marked the beginning of the Great Depression). Whether their failure was deliberate or not (I’m being generous) we can only speculate, but we know it led to unprecedented growth in our government’s size, reach, and spending (which all profited the Fed).

Many believe The Great Depression was caused by the failings of the free market, but that’s false. It started in New York City at a bank named *Bank of the United States*, which drew the business of many immigrants because of its name. Immigrants felt this bank was safer than others because they thought it was an extension of the United States government – like the U.S. Postal Service.

Remember, Europe had many currencies back then – there wasn’t yet a common *Euro* currency. And immigrants had seen the fluctuation and failure of currencies before, and they knew what to do – “*Gather what’s yours and prepare for the worst.*” And on that fateful day the rules of fractional reserve banking were not followed (by the Fed), and the *Bank of the United States*, which had over \$200 Million in deposits (in 1929) had to shut its doors. The Fed let *Bank of the United States* run out of cash. Everyone started gathering what was theirs and runs on banks across America ensued. The “grease” that kept America’s economy moving was removed, and money was hidden in mattresses and buried in mason jars for safe keeping.

Because of the public's lack of trust in the money system, money was hoarded (keeping currency from being spent) and the economy was unable to thrive. But that doesn't mean the Fed lost money.

It took a campaign of blame-placing to get America to trust those banks again. It led to our abandonment of "the gold standard," which removed the limit on the amount of money the Fed could sell us (which profited the Fed). And it led to banks across the country (arms of the Fed) being the new proud owners of their borrowers' collateral (real estate, businesses, life savings, generations-old family farms, etc.) – all while they knew the U.S. government wouldn't allow them (the bankers) to suffer as the rest of America (and the rest of the world) was suffering.

Abandoning the gold standard (the most reliable currency standard ever known) also led to the greatly diminished value of the dollar, and more hunger and war throughout the world (which all profited, and continues to profit, the Fed).

Today (without knowing the particulars) we're content not knowing what (or who) caused The Great Depression, and we've never heard of anyone profiting from it. To think the Fed's failure to act (causing the largest Federal Reserve power/money grab of that era) was just their "good luck," and not deliberate, one would have to be naïve beyond measure. They are the *supposed* "money experts" – the ones we leave our economy in the hands of. They must have known what their secret failure would do, right?

That Depression (what may be among the Fed's masterworks) and the Fed's role in causing it (as I said before) is well documented by Milton Friedman (recipient of the Nobel Prize for his work in economics) in his book, *Free to Choose*.²²

At Friedman's 90th birthday celebration (after years of the Fed denying Friedman's accusations) Ben Bernanke, economist, and former Chairman of the Federal Reserve, ended his public remarks with, "...regarding the Great Depression. You're right, we did it. We're very sorry. But thanks to you, we won't do it again."²³

Ben Bernanke said that the Fed was sorry, but did they return any of the stolen farms, lands, or homes that they'd seized during their supposed accidental failure? – no.

1929's massive withdrawal of currency from circulation meant banks would have little to no money to lend. And businesses that once used a rolling line of credit to stay afloat and flexible (while they waited for their own debtors to pay their debts) didn't have that flexibility anymore. Massive numbers of people were put out of work as businesses lost their ability to "float."

²² Friedman, M., & Friedman, R. (1980, January 1). *Free to choose : A personal statement : Friedman, Milton, 1912-2006 : Free Download, borrow, and streaming*. Internet Archive. Retrieved August 30, 2019, from <https://archive.org/details/freetochoosepers0000fric/page/n1/mode/2up>

²³ Bernanke, B. S. (2002, November 8). *Remarks by Governor Ben S. Bernanke At the Conference to Honor Milton Friedman*. FRB speech, Bernanke -- on Milton Friedman's ninetieth birthday -- November 8, 2002. Retrieved August 30, 2019, from <https://www.federalreserve.gov/boarddocs/Speeches/2002/20021108/default.htm>

And when banks (the arms of the Fed) didn't have the money to fulfill their purpose, they were able to call the loans of their debtors through the "loan acceleration clause"²⁴ Any who couldn't pay their entire loan immediately (within 30 days) lost everything to those banks (the arms of the Fed).

The Fed ruined countless American lives for their profit. They are the **last** people we should let manage our economy. And the 2008 housing bailout would have been the Fed's second Great Depression, but we printed money instead. We saturated our currency and passed the depression onto the rest of the world, as the buying power of the U.S. dollars they possessed was diminished.

After the crash of 1929, regulations increased reserve minimums, and government sanctions that allowed bank withdrawal rationing made runs less frequent. Rationing kept people from emptying the banks (keeping money in circulation) just like Frank Capra's *George Bailey* did, in *It's a Wonderful life*. This allowed time for more money to be brought to them. And soon, the rationing could be lifted, life would return to *business as usual*, and the economy could resume its search for as much "equilibrium" as the Fed would allow.

Freedom is an absolute good. But being free also means having the ability to drive yourself off a cliff if you choose. **If our leaders** (being as irresponsible as they are) were to say, "Today, we're abolishing the Fed," panic would grip the entire world, and we'd have no credibility.

²⁴ Baluch, A. (2022, April 19). *Acceleration clause*. The Balance. Retrieved August 29, 2022, from <https://www.thebalance.com/acceleration-clause-5199065>

That's why, before we ever entertain the idea of cutting out the cancer (the Fed) we need guidelines in place to protect us from the cliff that irresponsible leaders *would drive us off of*. Without certain preparations the world would say, "You don't even know how to balance a budget and you want to manage your own currency?"

All confidence in our currency (which is the world's reserve currency) would be lost. Its value would plummet. Countries that rely on the dollar would go hungry and go to war – unless someone that holds all the gold stepped in with "a deal we couldn't refuse" – someone offering a "great reset." Is that the Fed's big plan?

So, how do we smartly abolish the Fed, the "great re-setters?"

The Solution(s), an order of events:

Step 1: Implement Chapter 10 – We need leaders that do the right thing. Chapter 10 takes the fear out of running for office by giving people a way back to their old lives and removing the need for money in politics. It negates the power of "the megaphones" while promoting the public's greater knowledge of the candidates in the fair arena of thought (KnowYourCandidates.gov). And it creates a whistleblower reward system to deter dishonest culturecraft in news media, social media, search engines, and fact-checkers – all of them, arms of the Fed (whether they know it or not).

Step 2: Implement Chapter 11 – in so doing, we'll have...

(1) removed the enticement once given to the self-serving candidates that want to get rich by helping their stock portfolio, because they won't be able to keep a stock portfolio.

(2) deter the self-serving from ever running for office; seeking key political appointments; seeking positions with discretionary spending power; seeking the authority to draft lucrative contracts; and seeking positions that allows one to “judge” what industries can and cannot legally do – all by doing what banks do, provide surveillance.

By implementing Chapter 11, everyone holding such positions will have more reason to keep their integrity and serve the people instead of themselves.

Step 3: Implement Chapter 12 – Doing so would...

(1) create a protected place for future savings (the FESF) and prevent the frivolous reallocation of those savings;

(2) codify a balanced budget (removing our need to *ever* ask the Fed for anything);

(3) make funding a local, and more manageable issue; allowing citizens the *freedom* to live how they choose (and fund what they choose), rather than being forced to live how people in Washington D.C. want them to (through the threat of federal funding cuts).

(4) set the stage for a “flat tax” tax code that would rid us of the loopholes and hidden spending packages of our current tax code;

(5) build our world-wide credibility; and...

(6) create competition for funding among not-for-profits (NFPs), making for more efficient (less costly) public services.

Keep in mind, the Fed will oppose our becoming a more responsible (Fed-free) America. They would undoubtedly try to destabilize our economy or keep us fighting wars on multiple fronts, so we’ve got too much to worry about – to keep us from ever actually cutting the proverbial head off the snake – dissolving the Fed.

Now that you understand the Fed's nature, I can share the needed caveats to Chapter 12.

You know while we were on the gold standard the price of gold was set (unchanging) for 54 years, and during that time money entered circulation at the rate of how quickly gold was brought into a bank. The result? – America's economy still grew faster than any other. My point is, make small, responsible moves and do what worked before the Fed ever was, and we'll be fine. The Fed would have us believe that their *brilliance* kept us going despite the unknown variable of how much gold was being discovered – but the truth is, the “roaring '20s” were roaring right up until the Fed caused our stock market to crash, so we don't ever have to fear *not* having a profiteer at the economic helm. And even when the market has rigidity imposed upon it (like setting the price of gold for 54 years) the market is still able to remain fluid and prosper – I bring this up because I think some rigidity (stability) is in order.

Knowing that we need not fear rigidity we can include in Chapter 12's FESF legislation (**Step 3a**) – *limiting* the Fed's ability to change our loan interest rates by $\frac{1}{4}$ of a percent per year, with an upper limit of the highest interest rate seen between 2014 and 2019 (arbitrary dates, before the Fed knew to start working toward their own preservation or to create instability).

The Fed doesn't care what kind of rollercoaster ride they take us on because they hold all the levers and collect all the money – they always win at the end of it anyway. “Step 3a” will make the ride much gentler.

We'd also need (**Step 3b**), halting the “loan acceleration clause” – banks’ ability to demand full payment of loans within 30 days of a payment deviation, or full payment when their money system is in danger (as when the Fed crashed the stock market in ‘29).

If the Fed can enact the loan acceleration clause, they will call the loan on every government-insured loan that is just one day delinquent. And they’ll do that to force America to pay them immediately, and then resell the home to double their money. We need to nip that in the bud.

Why not just give homeowners a grace period to put their home on the market and allow someone with good credit to assume their loan? Then, the previous owner can simply walk away from the home without hurting their credit more than it needs to be, and the American taxpayer didn’t have to give the banks another bailout – so they can turn around and resell the home anyway.

If repossession hearings still need to take place, better judges (because of Chapters 10 and 11) would hear them out.

Then, as part of FESF legislation we must (**Step 3c**) end the practice of federally insuring loans. Keeping that practice, while the Fed can still lend to the riskiest loan applicants (even after the loan acceleration clause is halted, and homeowners have a grace period to find another buyer) is opening the door to disaster. It would be a smaller disaster thanks to Step 3B, but it would still be a disaster.

By capping loan interest rates; halting the “loan acceleration clause”; and ending federally insured loans, the damage the Fed can cause will be limited to the force it exerts through foreign countries, and through the power it still has on corrupt legislators.

That's why, (Step 3d) – energy independence must be restored. Without energy, people freeze in the winter (no heat), starve in the summer (no refrigeration) – and how will anyone get to work? When you're forced to rely on others for energy, your energy provider can demand anything of you – they are your master.

One of the best things President Trump did was show us how to gain energy independence.

Energy dependence upon countries with a central bank would be disastrous. They would want to show the world how miserable things can be without a central bank. As utopian as it may sound, there's a way (with energy independence) to keep our economy, our existence, and our livelihoods moving forward – even while the central banks of the world *try* to punish us with economic sanctions. ***And after I explain, I'll continue as if it doesn't have to take place.***

With energy independence (and if everyone knows the good that would come of ridding ourselves of the Fed) all that's needed is that we carry on. *If we farm, mine, work, learn, and serve – if everyone receives the food and energy rations they need; we can be independent for as long as our will to remain free from our slave master remains strong. Farmers will farm. Miners will mine. Engineers will work the miners' materials, and so on. Scientists and engineers can bring technologies and manufacturing back up to speed. Everyone can do what they normally do and stay where they normally stay.*

Knowing why we carry on (why we fight in our daily routines) we can keep working, and persevering with pride. Working together, our desire for freedom can be what preserves our livelihoods.

Ukraine has proven *the desire to prosper isn't the only thing that keeps countries (and their citizens) alive and free. Whatever the outcome of their war with Russia, they've already proven to the world that the words, "Live free or die," make insurmountable odds trivial.*

If that ever needed to happen, crime would nearly be a thing of the past. No one would tolerate it. "We're fighting for freedom – you're already being given what you need – and you want to act like that?" Protecting what's yours, banding together to help each other, and taking care of family would be the new code we'd live by.

Ukraine isn't the only example of what can be done against insurmountable odds. Look how Israel has prospered while surrounded by enemies. Nothing is more unifying than being *the outsiders*, and the central banks of the world would want us to be (and feel that we are) the outsiders.

Being the outsiders would unify America in a way the world hasn't seen – if they make us the outsiders, we would be nearly unstoppable. That's why they keep us as divided as we are.

What wouldn't the Fed do to keep us in chains? And when we escape those chains, how would they keep the world from knowing how good life is without a central bank and without political puppet strings being pulled? – propaganda. "Life in America is so hard. Without a central bank their economy has fallen into chaos."

But they'd still need our food.

To all countries with central banks (that may sanction America through the puppet strings that those banks hold), "One day, if/when America is alienated from the world, don't believe what you're told. We aren't an enemy. It's just your most evil organization trying to make sure you never seek your own freedom."

And if those puppet countries ever went to war with us, we would know not to target those countries – only the puppet masters.

Now, let us continue as though all that worry was for nothing, and the central banks of the world wouldn't resist our desire for freedom, fewer wars, less hunger around the world, a smaller carbon footprint and cleaner oceans, greater human decency, and better family and community relationships, and connectedness.

Step 4: Implement Chapter 13 – Creating whistle-blower reward systems to foster watchdog groups that will promote greater honesty within NFPs (not-for-profits), making more trustworthy information sources and deterring their disservices to our country.

Chapter 13 also changes the government worker mantra of, “If we don't spend it this year, we won't get it next year,” to “The more we save, the more we earn,” which will help create a more responsible public and a stronger (and more credible) economy in the eyes of the world.

Trustworthy information sources (created by whistle-blowers) will be needed, so the public will receive an accurate explanation of the upcoming steps of this chapter.

If the citizens have honest sources, they'll have a common, reliable truth to rally behind – something we haven't been allowed to have for some time.

Step 5: Implementing Chapter 3 – creating untold savings by effortlessly winning the *war on drugs*.

This would put an end to drug crimes, prevent the creation of new addicts, restore the personal dignity of those enslaved to such drugs, and nearly solve the homelessness issue.

There's no calculating how much America would save.

Step 6: Simplifying the tax code – After creating a savings buffer in the FESF, we can shred those 2,600 pages – getting rid of the loopholes and hidden spending. Then we rewrite it on a single page – “All wages will be taxed at 15%,” and I recommend, no more than 15%. This will *stop the punishment of those who prosper themselves or increase their household income through marriage*. And the FESF (Federal Emergency Savings Fund) can be the buffer for any tax revenue shortfalls as we adjust the tax rate the following year to find the lowest flat tax possible. This would *drastically* reduce the size of the IRS – leading to unimaginable savings.

*Sidenote: The IRS budget for fiscal year 2022 was nearly \$14Billion and has just been increased in size nearly 7-fold.²⁵ Is there any rational justification for increasing **any** government agency's size in such a way? – no.*

Is there anyone the Fed dislikes so much that it warrants creating an army of gun-carrying, economy-crushing drones? – maybe they just dislike the world's reserve currency and want a profitable “great reset.”

Those most affected by the IRS's walking examples of government waste will be those that can't afford the best tax preparers – the middle class and small business owners that are hanging on by a thread.

²⁵ Mee, A. (2022, August 6). *Increasing the IRS annual budget by seven times doesn't add up*. American Thinker. Retrieved August 31, 2022, from https://www.americanthinker.com/articles/2022/08/increasing_the_irs_annual_budget_by_seven_times_doesnt_add_up.html

Or maybe that new army of IRS agents will be used against those on “the wrong side” of the political isle – forcing those who get audited to hire attorneys to defend their tax practices (even when their practices are legitimate).

That could force people out of business, making way for business owners from the “correct” side of the aisle to start a business – a business that doesn’t have to worry about audits.

Or maybe we should ask, who would want to create 87,000 more economy-crushing drones – now that anyone (including foreign powers) can contribute to political campaigns, as long as their many contributions are less than \$200 each.

Going down that rabbit hole right now isn’t productive, but I will say this... nearly every domestic problem you’ve seen in the news can be fixed by Chapters “10thru14,” and for everything else, there’s the remainder of this book.

Let’s move along.

Step 7: Preparing for the transition away from the Fed starts with responsibility, and Chapters 10 and 11 make having more responsible leaders a given. Then, Chapter 12 (with the addition of steps 3a thru 3d) creates a much stronger (and less wasteful) economy where we save and need not ask the Fed for a single cent – *showing the world they could also do well without a slave master central bank.*

Perhaps other countries will start realizing who’s profiting from their own wars. Perhaps they’ll see how they can end their own political manipulation. Once profit is no longer the goal of any country’s currency provider, more harmony and reasoning will be found among their leaders, their parties, and other countries.

In this step (step 7), we bring our banking system closer to what it will be without the Fed – so, we’ll one day simply continue business as usual – after it’s been abolished. But getting us to where we can transition smoothly has steps of its own.

Part 1 – Legislation saying, “All debt (including the deficit) principals and payments on said principals, will be adjusted for currency distillation.” This isn’t a way for America to cheat our lenders. It simply recognizes that money (having been distilled) is worth more, and without such an adjustment Americans get cheated.

This should also be the way America conducts its foreign policy. When foreign countries pay their debts to us – when they pay with a distilled (more valuable) currency – they can pay less. And we’ll be able to afford to receive less from them because any debt we’re paying to the Fed will be adjusted as well.

Part 2 – Guarantee each bank’s ability to competitively set their own interest rates by making the interest rate charged by the Fed (to those banks) universal. That means they can’t show some banks favoritism and drive other banks out of business. And they’ll only be able to change their rates within the limits we’ve already placed on them (raising rates no more than ¼ of a percent per year and having a cap of the highest interest rate from 2014 to 2019).

After the Fed is abolished (and the U.S. Treasury is acting as the banks’ supplier of money) we’ll continue business as usual.

If the Fed no longer dictates interest rates on loans between subsidiary banks, banks will actually *compete* to give loans, and have more reason to **not** share information with other competitor banks.

By guaranteeing bank autonomy, we deny the leaders of the US Treasury of the power the Fed already enjoys – dictating interest rates between banks, which is their leverage to dictate how banks will lend, who they lend to, and what party those banks should support.

Bank autonomy ensures greater competition between banks, and the people not being as abused by those lenders – personally or politically.

Part 3 – Outlaw the sharing of insider banking information:

- a. between banks, and...
- b. between the banks and the Fed – this means that neither the Fed nor their subsidiary banks can act as cartels.

This would:

- (1) promote genuine competition between banks,
- (2) turn the Fed into a simple bank that lends to other banks (to keep them above their fractional-reserve minimum),
- (3) remove the Fed’s ability to manipulate markets – ending their ability to profit from their prescribed booms and busts, and...
- (4) give banks more reason to find local investment prospects – to make money from and to grow their local economies.

Part 4 – Create a banking whistleblower system that promotes honest competition in lending, by rewarding those with evidence of:

- a. bank cartel behavior, like coordinating their rates.
- b. banks sharing insider knowledge with other banks,
- c. banks trading on insider banking knowledge not germane to their own bank.

Note: Such whistleblower rewards should be paid from the FESF. That would address freedom without penalizing the innocent depositors of the bank for the wrongdoings of their bank's leaders.

That just ended the Fed's ability to know what stocks to buy and sell, and when. The Fed would want to destroy anyone that ruins such an ability to profit. So, the reward for whistleblowing should be large enough to make betraying organized criminals worth it and should include witness protection. After all, bankers may be coerced into cartel behavior, and they'll need a way out of their gangster lifestyle. *When we Acknowledge bank-cartel activity is grand theft, racketeering, and financial enslavement on the grandest scale, we'll see it should be punished with life in prison with no chance of parole.*

But if we wanted to make whistleblowing safer, how would we go about doing that? – through openly saying, “Because the people's freedoms, prosperity, life's work, livelihoods, and the very economy that keeps our country safe are placed at risk by such market manipulations; should whistleblowers be harmed (to deter future whistleblowing) we will hunt down, and bring to justice, the shadowy figures that aim to continue profiting from their (mob-like) market manipulating tactics.”

We are fighting for freedom from a very, very rich group of people who rule us from the shadows. They lust for power and profit – like organized criminals demanding “fire insurance” money from everyone, and when we don't pay, they burn us down, send our troops to war, causing pandemic hysteria, etc. Make no mistake, they are at war with us – they have been for some time. And to prevent any deterrent from becoming whistleblowers, “proof of life” (of previous whistleblowers) should be available to everyone.

***Note:** We must take a hard stance on this. It will be a battle. But not fighting, or if we ever soften our stance, means our eventual monetary crash and many nations will suffer – but the Fed won't suffer. The Fed possesses enough of the gold to “reset” the game more in their favor – where no one owns anything by 2030, and we're all “happy” about it... and renting our possessions from the Fed/W.E.F., the new owners of everything. Anyone suggesting owning nothing and renting everything wants to be the owner of everything. If you haven't heard of the “great reset” a little research from independent (more trustworthy) sources will be educational.*

The “great reset” is a rabbit hole people must go down on their own, but I will tell you the term was introduced by the World Economic Forum (W.E.F.), and they are partnered with the most powerful companies in the world, like, Merck, Pfizer, Moderna, Johnson & Johnson, and JPMorgan Chase & Co.²⁶ (the same JP Morgan who helped create the Federal Reserve).

***Sidenote:** To give you an idea of the kind of people that created the Fed, a very compelling documentary revealed it's very likely JP Morgan's ship, the Titanic, was sunk for insurance purposes.²⁷ Over 1,500 people died – without enough life rafts to save them – for an insurance payout.*

²⁶ Williams, C., Abilkasimov, A. J. and M., & Avelar, L. (2022). *Partners*. World Economic Forum. Retrieved August 31, 2022, from <https://www.weforum.org/partners>

²⁷ Gannon, D. (Ed.). (2018, October 22). *HMS Titanic and HMS Olympic Swich documentary*. YouTube. Retrieved October 27, 2022, from https://www.youtube.com/watch?v=rt0id_LEyIY

The Olympic was a nearly identical sister ship of the Titanic that had suffered irreparable damages that the insurance company wouldn't pay for (because the Olympic was at fault for the damages) and it wasn't going to pass its next Maritime inspection – JP Morgan was going to suffer a huge loss.

One of the ships, the Titanic, had 14 port holes on either side of its bow, and the Olympic had 16 port holes on either side of its bow. With a new coat of paint for each ship, the Olympic (with “Titanic” painted on its side) was later found – with 16 port holes at the bottom of the ocean, giving a founder of the Federal Reserve his insurance payout, and leaving him with the still serviceable Titanic (with “Olympic” painted on its side).

In Morgan's defense, he thought he'd made preparations for a late rescue of those in the upper decks, but he also planned to sacrifice those working in the lower decks – likely, for knowing of the patchwork done to Olympic's hull. And all for the love of money.

JP Morgan died before the Federal Reserve Act was passed, but his contribution to the creation of the Fed is something Congressman Charles A. Lindbergh spoke of at very great length before Congress.

To sum up why (according to Lindbergh) JP Morgan and the other “Money Trust” companies wanted to create the Fed, they'd oversold stocks and securities of American corporations, and if their investors cashed them out, the Money Trust companies would have gone bankrupt, so they needed someone to take those losses for them.

Charles A. Lindbergh (1915)²⁸ – “...when, in 1907, they began to take stock of what they had done they found that an overfeast of ‘melons’ had been cut – that is, watered stocks and securities issued and distributed – so great that the world could scarcely digest it. It was the late Mr. Morgan who correctly described the situation when he named the cause of the 1907 panic ‘undigested securities.’”

Mental note: *Create whistleblower rewards for evidence proving deliberate overselling of securities – such practices can cause a panic that a future Money Trust might use as a basis to leverage their becoming the people’s maker and manager of currency.*

Lindbergh continued, “Quantities of those securities had been sold abroad by the Money Trust firms. It has been currently stated that the sales to foreigners were approximately \$6,000,000,000, but several times that amount had been worked off in one way and another to our own people.’

‘Corporations having good credit, wherever these Money Trust firms could obtain control, were plunged into debt and waterlogged to purchase securities of other corporations having little or no credit.” – He’s saying, when the firms that would become the Fed gained control in reputable corporations, the Money Trust Firms (the future Fed) forced those corporations into a type of Ponzi scheme to invest up to their teeth in “shell companies” that profited the Money Trust firms.

²⁸ Office, G. P. (1997). *Congressional Record (Bound Edition) - House January 20, 1915 pg. 1984.* www.govinfo.gov. Retrieved June 28, 2022, from <https://www.govinfo.gov/content/pkg/GPO-CRECB-1915-pt2-v52/pdf/GPO-CRECB-1915-pt2-v52-12-2.pdf>

“...if the holders of \$6,000,000,000 securities abroad should get scared and demand payment at once, there was not enough money to stand the drain, and certain bankruptcy would ensue... The Money Trust firms had the idea well fixed in their heads. It was the credit of the Government that must be invoked... So, they figured to get the right to use the Government credit in order that a storm might be averted. Right here the idea of the Federal reserve act had its birth. Paul M. Warburg in his statement said he’d originated the idea.’

‘...the panic of 1907 was brought on by the speculators in order to force Congress to enact the kind of currency legislation they desired.’ – meaning, it was those that would become the Money Trust that destabilized our economy to begin with. Then, they used the panic they caused to state why they should run our economy.

Greedy politicians were leveraged to create the Federal Reserve and pass the losses of the Money Trust Firms to the American people.

The men who created the Fed were the most unscrupulous men to be found, and they’ve left us with what we’re still dealing with today. And the next step in the evolution of their brainchild is to have you voluntarily place yourself in the utopian dream of owning nothing... and working to rent everything you wish you could own.

If we don’t start fighting the war that’s already been waged, we will lose that war on the schedule our smiling enemies have put forth. By 2030, the year before our supposed climate destruction – which will play a role in the, *“You’ll own nothing and be happy about it”* sales pitch – the world (if we don’t start fighting) will look much different than it does today. But I digress.

On the day whistleblowers are protected and bankers with cartel aspirations know they'll be forensically tracked and face a death sentence when whistleblowers die or go missing, bad bankers will be deterred from those aspirations. They'll start making their money with good, old-fashioned, responsible, local lending and investing.

Without a central bank that can profit from every up and down of our market, and controlling the success and failure the stocks we invest in, and controlling our political leaders, the economy and society we live in will be more stable – much like the earth, always remaining in search of equilibrium.

This step (Step 7) ends the Fed as we know it. It makes the Fed a money-holding facility for other banks, and that's all.

With this step, we'll have become a credible force for freedom again, with a more stable, reliable currency. And while we save and pay down our debt (proving how unnecessary a central bank is) we'll be planning and preparing to take over their duty of package delivery to those banks that need more cash to meet their reserve minimum. Eventually, the U.S. Treasury will become a bank to the banks (at a small cost to those banks) and delivering the funds they require in the form of a loan (so those banks have more desire to prevent runs).

Through our responsible governance and conducting “business as usual” without need of the Fed, we'll show any economies that rely on our own that America doesn't need to be managed by the Fed anymore. We'll have codified stability, fair competition, a less wasteful government, and a more robust economy – all without the Fed's oversight. And we'll show that America is a better steward of the planet without the Fed as well. And the citizens of the world will see these things as reason to invest in our economy and seek a path like the one we've taken – a freer path.

Step 8: Just prior to abolishing the Fed, we'll reclaim all U.S. assets that were once put in the Fed's care, with every dollar adjusted for inflation, of course – receiving the same value we gave.

The Fed profited from the collateral we handed them for over a century, and we made them richer than anyone will ever know. And by reclaiming our assets, America can be the money source of any bank that might fall below the 10% fractional-reserve threshold.

As of October 2022, the Fed was holding just under 261.5 Million troy ounces of America's gold.²⁹ Valued at \$1,771.31 per troy ounce, the Fed is holding over \$463 Billion in gold reserves for U.S. taxpayers. And in February of 2022 approximately \$1.2 Trillion was in circulation. That means our gold reserves are nearly four times what's needed to bring every bank in America above the 10% fractional-reserve threshold. And even in the case of possible currency saturation, our ability to be a lender to the banks remains strong because the price of gold is going up as well.

Step 8a – America incrementally lowers the federal minimum wage, and businesses can more easily lower their prices to compete with each other. When a lower minimum wage brings a lower cost of living, cash increases in value. That means, through a lower minimum wage (and taxes that were already cut, which put more money in people's hands), businesses will continue to thrive and compete while the economy grows. So, more people will be working, the cost of living will be lower for everyone, and those holding savings will see the value of their savings rise, making for more local re-investment opportunities – all communities begin to thrive more.

²⁹U.S. Treasury-Owned Gold | U.S. Treasury Fiscal Data. (n.d.). <https://fiscaldata.treasury.gov/datasets/status-report-government-gold-reserve/u-s-treasury-owned-gold>

Step 8b – Once the Fed is abolished, it'll "cash-out" its shareholders. When that happens (without certain preparations) untold riches will be given to its subsidiary banks and a massive influx of currency into the market could happen.

So, we prepare by...

(1) making the U.S. Treasury the new holder of the banks' cash-out funds (using what's needed of it to top-off the FESF, and instantly having an account to start leveraging more freedoms with). The Fed held our assets and put them to their use, we can do the same, right?

Then, (2) we'll place a limit on the amount of *cash-out* dollars available to those banks – each bank receiving (from their cash-out balance) an amount equal to 5% of their member holdings (at that time) until those cash-out funds are gone, and banks will profit from not flooding the market with currency.

If bankers use those funds to pay higher dividends to their members, they'll lure more members (and savings) into their banks (so they'll receive more of their cash-out funds the following year) – they'll be richer, and the people will have more money as well.

Step 9 – Create the *Anti-Central Banking Act*, stating, "Upon abolishing the Federal Reserve, America will never again establish a central bank."

It defies logic to give a bank/business the power and incentive to devalue your currency (your citizens' savings), *especially* when it (by definition) means banks are able to manipulate your markets for their profit, and at the expense and hardship of your citizens.

And because things that seem “self-evident” now, are often misunderstood centuries (or only years) later – and because bankers will one day try to enslave us again – the Anti-Central Banking Act should simply and thoroughly explain how a central bank enslaves America (and the world) when the power of creating \$1 is placed in the hands of those that will charge you an amount of money (no matter how small) to create it. The inherent saturation of currency (due to a debt being owed when it’s created) leads to hunger and war. It leads to a “disposable society” that only cares to consume – a society that shows no care to conserve what it has. Currency saturation harms our happiness, our relationships, and *everything* the longer it’s allowed to continue. That should be taught in every school – one more reason why I offer this book for free.

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Step 10: Abolish the Federal Reserve Act of 1913. After collecting the Fed’s shareholders’ cash-out amounts for safe-keeping (and our better use), we can watch the previously adopted *Anti-Central Banking Act* become active as we officially abolish the Federal Reserve, and our economy will continue without even flinching. Then, while still recognizing “Federal Reserve Notes,” we begin replacing them with “U.S. Treasury Notes.”

Note: Once the Fed is abolished, whatever unpaid balance the United States owes the Fed will be paid into the “cash-out” fund that banks will profit from in accordance with the yearly “5% of member holdings” criteria.

Yes, those funds will supplement (top-off) the FESF.

Luckily, because that fund won't be quickly exhausted, we'll have time to cut our government waste, cut taxes, grow our economy, and remove money from circulation while simultaneously keeping the FESF prepared to pay out any dollars that banks have earned from their “cash-out funds” – adjusting those payouts for distillation, of course.

Because we've codified fiscal responsibility (through the FESF) and because of our not asking the Fed for more money, the world won't worry about America reclaiming its Constitutional right to coin its own money, which (due to the currency distillation) wouldn't be needed for some time. For decades, minting more money would probably only take place for the replacement of old, fettered dollars or “Reserve Notes” as they leave circulation.

Some will argue, “The transition away from the Fed will destabilize America's economy,” but abolishing slavery destabilized our economy as well. Luckily, we knew slavery is evil in all its forms.

Sidenote: Debtor nations are “slave nations,” and creditor nations are “slave master nations.” If our foreign relations are to be “in good faith,” any aid we give other nations should not be at their detriment – meaning, we shouldn't be charging interest on the money we help other nations with. This would help us be seen as a “partner nation.” If we're there for them in their time of need, they'll try to keep us prosperous (and prepared to give aid) as if we were family.

Done correctly, abolishing the Fed means that both the bankers and the citizens gain their freedom, and the U.S. Treasury becomes a bank to the banks – and business continues as usual... but better than usual. The U.S. Treasury (*which has no need to profit*) would adjust the rate of saturation and distillation by **(1)** adjusting the rate at which it lends to banks when they aren't meeting their fractional-reserve minimum. And as banks pay interest back to the Treasury (currency leaving circulation) we can **(2)** decide if any portion of it should be incinerated (instantly distilling the dollars in circulation) or return those dollars to circulation (to maintain a 0% distillation rate). **(3)** Slowly reducing the minimum wage, allowing the dollar to find its new equilibrium. **(4)** Lowering taxes, which is immediately made possible through the “buffer” (the FESF) that the Fed’s “cash-out” funds made whole. That will grow the economy and allow for a wider tax-base (more people working) that pays into the FESF, which can (after debts are paid) either find its way back into people’s pockets or be incinerated for distillation.

Yes, peace is a safety issue, and having savings to dump into maintaining our defenses when needed is a good thing.

***Note:** After breaking away from the Fed, it's very possible the central banks will try to goad us into conflicts around the world, so we have a hard time affording all the freedoms that having a savings would promote... and currently... having to afford conflicts throughout the world only serves to diminish America's economy and bolster the wealth of the Federal Reserve.*

With the implementation of Chapters 10 thru 13 we can easily allow the market to seek equilibrium, while periodically promoting distillation – gently, as any moonshiner would say it should be done – that is, as long as the Fed is kept from doing us more harm.

When an entity’s (the U.S. Treasury’s) *only* goal is to regulate, stabilize, and strengthen a currency (instead of profiting from it) the money in circulation can be distilled through slow, responsible decisions – with Chapters 10 and 11 better decisions will be made.

It’s the desire to profit from the creation of money that creates an inherent money saturation problem. And it’s the lack of financial surveillance and accountability of our leaders that promotes financial dishonesty and waste. We can fix both of those problems.

Because profit isn’t the U.S. Treasury’s goal, we could permanently remove money from circulation – and perhaps instead of incinerating dollars we could start a new tradition of giving out bricks of shredded Federal Reserve Notes at Christmas time (for burning in the fireplace) as a sign and celebration of the freedom we restored to the people and the prosperity freedom brings. We could even dye half of those bricks red to keep with the season.

Then, those that keep their bricks can one day tell their grandchildren what the bricks above their mantle symbolize. Keeping the stories of the Fed’s atrocities alive will help ensure that we never fall into that trap again.

Without the Fed, every day will feel a little more like Christmas. And as we bank locally, and bankers have incentive to re-invest locally, local prosperity will translate into care for “community,” and people showing more care for each other.

Without the Fed our economy/money-system would create value, not a disposable mindset. We'd promote world peace, not war. We'd start cleaning up our lands and oceans. We'd promote common decency, not division. Our politicians would represent the people, not waste our money for profit. We'd promote local businesses that produce local goods (like healthier foods) and services with local workers. There would be less need for our military intervention throughout the world because there would be fewer war profiteers making those things happen. Fewer nations would resent us for being the country that interferes with them, for the Fed's profit. Every citizen would have more freedom to be more generous to those in need. And the Preamble's words "...the Blessings of Liberty to ourselves and our Posterity..." would be more secure.

Now, our choice is simple. We either get our heads out of the clouds, or the sand, and we demand these solutions be made a reality (resisting those who chose a path of slavery for us) or we leave our financial destinies in the hands of those who desire owning everything, and we submit to those who would choose slavery for us.

I choose to resist.

But let's be real... barring a revolution, the expulsion of bad leaders and their being replaced by advocates of Chapters 10 thru 14, our fight for freedom may not end well. Pussyfooting around, and hoping our leaders will suddenly become good leaders, will give our slave masters the time they need to diffuse any ideas that would get in their way. And the police would unknowingly help them.

The surveillance they'd use against freedom fighters would lead to – Knock! Knock! Knock! “Sir, we have a warrant for your arrest.”

We're talking about more than America's freedom. We're talking about the control of the world, and those that have proven themselves unworthy to control *anything* are trying to dictate how the people of the world will live and die. Sadly, I'm not being dramatic.

A war was declared, and our freedoms were stolen long ago. And while the World Economic Forum (synonymous with the Fed) displays their supposed desire to fix the world's problems (that the Fed creates) they politely say all we need to do is allow them to be in charge of everything... and the world will be a better place, under their care... where they own everything, you own nothing, and you rent your possessions from them. That sounds like it's right out of the Fed's playbook – the chapter entitled, "World Domination."

The Fed once convinced our leaders that they are the solution to the problems they create (and the people didn't know any better) and the World Economic Forum will try to do the same. It wouldn't surprise me if creating a one world economy/government is how they'll have us organize to fight the "*aliens*."

They distract us with propaganda that keeps us ignorant, docile, afraid, emasculated, and fighting against each other. They keep us yelling for fairness and equality while the natural course of the world is neither fair nor equal. They keep us divided and chasing our tails, so we'll never unite against our true enemy – them.

Is there any doubt the lovers of money would kill to defend their dynasty? By asking that question, the Fed (and all their media groups) would call me a "conspiracy theorist." But should you dismiss the plausible causes of our problems as *conspiracy theories*? – especially when we're talking about an organization that literally turns every loss we suffer into their gain – and all by their design?

The opposite of a “conspiracy theorist” is a “coincidence theorist” – “You’re just paranoid! It’s only coincidence that the Fed never takes a loss. It’s coincidence the Fed caused millions of people to lose everything they had – taking it for themselves.”

To the naïve, those with their head in the sand, everything is explained with the word *coincidence*.

I’m far from the first person to recognize the peril and enslavement the Fed represents, but only one U.S. President has had the courage to stand against that enslavement. And now that you know what the Fed is about (and what its selfish, sociopathic creators are capable of) you can probably guess which of our Presidents that was, and what happened to him.

Executive Order 11110 gave the U.S. Treasury authority to print “silver certificates” (money backed by our silver reserves).³⁰

This would have ended the Fed’s business of selling us our money at a profit. It would have removed the Fed’s incentive to promote wasteful government spending.

³⁰ Woolley, J., & Peters, G. (Eds.). (1963, June 4). *Executive order 11110-amendment of executive order no. 10289 as amended, relating to the performance of certain functions affecting the Department of the Treasury*. Executive Order 11110-Amendment of Executive Order No. 10289 as Amended, Relating to the Performance of Certain Functions Affecting the Department of the Treasury | The American Presidency Project. Retrieved September 8, 2022, from <https://www.presidency.ucsb.edu/documents/executive-order-11110-amendment-executive-order-no-10289-amended-relating-the-performance>

Executive Order 11110 could have made paying our debt to the Fed possible. It would have grown our economy without national debt. And it would have restored the people's freedom – no longer being beholden to the Fed. To what length would the sinkers of the Titanic go, to ensure they never lose power and profit?

We're talking about the destroyers of dreams – those who profit from the pain, the suffering, and the death of countless numbers of people. They would do anything to keep their power.

If the Fed allowed JFK's Executive Order to go unresisted, their dynasty would have been over, and the Fed had a fortunate "coincidence" happen in their favor – as they always do.

Anyone that's done any research on the topic, seen the movie *JFK*³¹ by Oliver Stone, or even just seen the Zapruder film, can tell you that the assassination of President John F. Kennedy was not done by a single shooter. This can be seen by the different trajectories of the bullets at the time of impact, meaning, many people *had* to have *conspired* to do it. And even those that only dabble in ballistics... physics... or rational thought... would tell you that the path of what was deemed "the magic bullet" was a physical and scientific impossibility. But why should such an absurd story have been made to become the people's truth? Why was there a filming of it that shows how perfectly absurd that truth is?

³¹ Stone, O. (2012, October 6). *The zapruder film - JFK (6/7) movie clip (1991) HD*. YouTube. Retrieved September 8, 2022, from <https://www.youtube.com/watch?v=2nmGS8rVuIM>

Anyone who's ever fired a gun knows when a bullet meets bone (or anything hard) it's no longer "pristine." Yet the bullet we're to believe killed our President, was found in pristine condition on the hospital stretcher he laid on. We're to believe that after the bullet struck the President's skull, that (while lying in the hospital) the bullet slipped out of the President's bloody, gaping wound in perfect condition – and without any blood on it.

Any thinking person would say, "Wait, just a second! That's impossible." Commonsense would tell you the reasonable conclusion concerning the bullet is, "Someone placed an unfired, unbloodied bullet on the President's stretcher after he'd arrived at the hospital." Yet somehow the courtroom couldn't see the absurdity of the "pristine bullet" theory.

The public was made to accept the impossible. Such a pristine bullet (as a piece of evidence) is absurd at face value.

Never mind who placed the bullet on that stretcher. Simply ask the question, "What message was sent by placing it, and having that absurdity accepted in court?"

Why would the people be made to swallow such a whale of a story? What's the point of such ridiculously refutable "evidence?" – the only logical answer is that it was intentional. And if it *was intentional*, perhaps the intent *was* to say...

"We have the power to make anything we say accepted in a court of law. However absurd a story we tell – however contrary to science and logic our story may be – what we say is truth becomes the only truth that matters. And anyone who defies us can die and no real investigation will ever be done. We can kill anyone and escape punishment. Let every future President be warned."

JFK's executive order is still in effect, but no President uses it. Perhaps every president since JFK really thought it was wise to keep buying debt from the Fed instead of reclaiming our money-making ability. Or maybe that Executive Order is an open threat to any President that might try ending the Fed's lucrative business.

Over \$4 Billion of silver certificate UNITED STATES notes (already been printed in denominations of \$2 and \$5) had already entered circulation when JFK was killed, and upon his death those debt-free certificates were removed from circulation as if it was the nation's top priority. And more silver certificates had already been printed, and were being printed, at the time of JFK's death (in \$10 and \$20 denominations) but those debt-free notes never made it into circulation. Evidently, when a President is murdered, the nation's top priority is to stop making and circulating the money that doesn't profit the Fed.

When Kennedy signed EO 11110 (in the face of whatever warnings he may have been given) he sent two messages to the Fed. *The first* – that he didn't fear them. *And the second* – he was a man of his word when the freedoms of others were at stake.

Kennedy's Executive Order was signed in June of '63, and the Fed knew what kind of man they were dealing with. Then, in October of '63, JFK made clear what path America would take regarding Vietnam. With National Security Action Memorandum 263 he called for a full withdrawal from Vietnam *by the end of 1965*.³²

³² Kennedy, J. F. (1963, October 11). *NATIONAL SECURITY ACTION MEMORANDA [NSAM]: NSAM 263, SOUTH VIETNAM*. National Security Action Memoranda [NSAM]: NSAM 263, South Vietnam | JFK Library. Retrieved September 8, 2022, from <https://www.jfklibrary.org/asset-viewer/archives/JFKNSF/342/JFKNSF-342-007>

But the Vietnam war was shaping up to be very profitable for those that knew how to profit from it.

So, one month later, in November of '63, President John F. Kennedy was killed, and the Fed would be assured of their future wartime profits. 1965 came and went. And today 58,220 names are carved into the Vietnam War Memorial – 55,876 of those deaths took place *after* 1965 for the Fed's power and profit. Some speculate JFK was killed because he had it out for the CIA, but he actually had it out for the CIA's boss – the Fed.

That's who we're actually at war with.

Where did all those life insurance payouts ultimately come from? – from you. They killed Americans and millions of Vietnamese... and the American people (and the Vietnamese) were made to pay for it.

If JFK had lived, the Fed would have lost their ability to sell us our debt, they would have never made their largest profits from the Vietnam War, and 55,876 dead Americans would have lived to see their children and grandchildren grow. Coincidence? When the Fed is involved, there are no coincidences – only their guaranteed profit.

If we could overlook the Fed's...

- (1) ability and incentive to weaken our currency, causing hardship and war around the world;
- (2) their ability to enrich, bribe, and corrupt nearly any of our leaders;
- (3) their contribution to global warming – promoting consumption instead of responsibility and mindfulness;
- (4) their contribution to the deficit in human decency, and an abundance of broken homes and disconnected communities;

- (5) their willingness to cause financial setbacks of every kind for their profit, and;
- (6) their control over our lives as they create an illusion of our being able to decide our own political destinies...

If we could overlook all that... shouldn't just their *ability* and *incentive* to cause and profit from the waste of our freedoms (how we afford our ability to keep ourselves safe) be enough to call them Unconstitutional, and abolish the Fed?

You don't have to believe JFK died at the orders of the Fed to know that it needs to be abolished. ***All you need to know is they can profit from weakening the economy that affords our ability to protect ourselves militarily.*** If we don't have the courage and wisdom to fix the problems depicted in Chapters 10 thru 14 (the problems the Fed profits from most) we deserve the hardships that come.

The lovers of money only love money. People's lives mean nothing to them. And while the Fed is a formidable foe, they are no match for a unified America that knows not fighting for our freedom is to accept our own slavery – and the eventual demise of the country with the greatest chance of showing the world how to regain their own freedom. That's why this time in history is so important.

If we don't unite and turn this ship around, the entire world will suffer more than we can imagine.

But how committed are we to the cause of freedom?
Will we keep condoning their injustices with our inaction?
Will we make our cause known by those who hold office?

Will we run for office when those leaders do nothing? If we run, will we endure their contrived scandals and political sabotage?

Even states with the direct ballot initiative – if they implement Chapters “10thru14” at the state level – would be made to regret bringing attention to the solutions to the Fed’s profitable problems.

What will we do when our Democratic Republic fails us? – and make no mistake, the Fed will make sure that it does.

They want to be the royalty of the world... doing as they please and remaining untouchable.

How can we regain our freedom if the immense wealth of the world is used to keep us ignorant and fooled into thinking we need to give up more freedom – as they keep our leaders and media sources from acknowledging the truth of our situation.

Should we protest?

The only way to prevent the needless deaths of our soldiers, and future soldiers – our children, and grandchildren – is to protest. But protesting (by itself) will not accomplish anything.

Take the “Occupy Wall Street” movement, for example. The occupiers were rightfully upset, but they didn’t know that everything they were upset about was a result of the Federal Reserve’s need to profit – which is ruining America. And the occupiers didn’t have a plan of action to share. All they knew was something was wrong, and they wanted to blame the millionaires in the tall buildings, who merely played by the game the Fed created.

And if our leaders can simply wait any protest out (while the news fails to report on it) the only people to hear the solutions will be those who read or listen to this book, and the protest won't receive the support or attendance that the people would have given it, had they known about it or thought it had a fighting chance. And eventually any protesters will simply go back to their lives, defeated – just like the “Occupy Wall Street” protesters eventually did.

If (or when) we protest, the Fed may infiltrate the ranks of that protest with provocateurs, in the hopes the protest gets put down by law enforcement and the National Guard with teargas, batons, and rubber bullets, so people will know to give up their protest, and not return to it.

Our peacekeepers would only know what their intelligence agencies (that may be arms of the Fed) tell them – ***unless we make sure they know better. They need to know the solutions and the truth of why we protest before we ever think of marching.***

That's what must be done – informing everyone of why we protest before we protest.

The Preamble of the U.S. Constitution – “We the People of the United States, in Order to form a more perfect Union (which the Fed opposes), establish Justice (which the Fed escapes), insure domestic Tranquility (which the Fed prevents), provide for the common defense (which is hindered as the Fed weakens our economy), promote the general Welfare (weakened economies don't provide as well) and secure the Blessings of Liberty to ourselves and to our Posterity (the Fed is a slave-master and puppeteer, ruling us through our leaders and the debt they cause both us, and our posterity), do ordain and establish this Constitution for the United States of America.”

Where violating one precept of our Preamble makes something Unconstitutional, the Fed violates them all. Is there any doubt that they are an enemy to the people?

There are things the Fed doesn't want any of us to realize.

First, there is no more powerful manmade force than *the product of a more honorable, loving plan, that's well-articulated, and known by all*. That is the source of true power – known honorability. If you have that, armies of Angels will follow.

Second, our military is tasked with upholding that which is constitutional with a personal oath, and if they read this book, they know that which is “constitutional” conforms to the standards set by the Preamble of the Constitution – and they know that every solution in Chapters 10 thru 14 is more constitutional than our current status quo.

Is there any doubt that Chapters 10 thru 14 would create a *more* constitutional (a better) America?

Now, what can be done?

Legally, the only thing that we can do is make our grievances known and wait for legislators to make the changes we want. If they don't make those changes – and if the integrity of our voting system is still intact – we can vote them out, in the hopes that their replacement will propose and support “10 thru 14” legislation.

Charles A. Lindbergh, said while speaking of the Federal Reserve Act of 1913, “...*I am convinced that the greatest prospects for reform is for the people themselves to frame concrete measures and present them to Congress and **demand** their adoption.*” Those concrete measures are what I'm trying to convey in this book.

He continued, *“If it is left to Congress to draft bills, they will be drafted in the interest of the Money Trust as the present bill (the Federal Reserve Act) has been.”* – This means, if we leave implementing the solutions of ‘10thru14’ in the hands of our lawmakers (even if we protest) nothing will come of it, because any solutions they install will be made to serve the Fed instead of the people.

Lindbergh continued, *“The people have much more to gain from their own work than they generally realize. They are paying for all the things that are being done, and they have the opportunity, if they will avail themselves of it, to so organize that they may secure the fruits of their own industry, instead of letting the parasites enjoy it.”*

‘Men and women should not drudge as they do. All that is necessary for them to avoid it is to so govern that they enjoy the results from their own energy...’

‘The division of Congress into political parties is a crime. No intelligent person who has been here long, doubts that the present main object of the bosses in the political parties is to get office and to grant special favors at the people's expense.’

‘The party of Abraham Lincoln was created because there was a division of opinion as to whether this country should be slave or not. That could be settled only by a strong party. When it was settled there was no further occasion for a division among the people... It is contrary to the plain interests of the people and of government itself to have the bosses fence the people into various political pastures to oppose each other. There are now no conflicting interests except those fostered by a division of the people into political parties.’

Chapter 10's solutions; opening elected office to the people, ending the need for campaign contributions, ushering the public eye to the fair arena of thought (KnowYourCandidates.gov) where all candidates can be heard, and neutralizing the power of biased megaphones; can rid us of the need for political parties, so we can stop dividing ourselves into the red and blue.

Those two sides are only made of actors cast in a political theatre, by those with the power to cast and control them.

Lindbergh continued, *“The people, individually and collectively, should use **every means possible to destroy the existing boss system**. Individually and collectively, they may have to work within one party to destroy government by other parties... If the existing machinery is bad **and is the only thing left that we can use** and it is required to destroy the false structure, it should be used.”³³*

***Question(s):** Is using the existing machinery of the parties to destroy the parties a viable option anymore? Or is the machine crafted to stay in the hands of those holding the levers and strings?*

Chapter 10 gets rid of the need for parties – you wouldn't need their label or money anymore – but those solutions *won't* come to fruition without our demanding them, or without the defenders of that which is constitutional honoring their oaths, and implementing what is more constitutional.

³³ Office, G. P. (1997). *Congressional Record (Bound Edition) - House December 22, 1913 pg. 1447*. www.govinfo.gov. Retrieved June 13, 2022, from <https://www.govinfo.gov/content/pkg/GPO-CRECB-1914-pt2-v51/pdf/GPO-CRECB-1914-pt2-v51-5-2.pdf>

Advocating for political change by any means other than what the Fed's lackies (our politicians) have deemed to be legal is considered sedition. And could lead to a prison sentence of 20 years, and up to a \$20,000 fine. So, all I can *legally* say is, "Let's give the failed machinery one more try."

But if I already thought that such an effort to be pointless – and if I didn't mind going to prison – what would my solution be?

I'd appeal to our military and law enforcement – those among us who (once their eyes are opened) can open others' eyes and implement the solutions we need without bloodshed – and I'd explain to them the difference between "uppercase-c" Constitutional and "lowercase-c" constitutional, and how some things are more constitutional, even when they aren't in the U.S. Constitution.

*Note: Another fact the Fed hopes we never realize - our government is only **allowed** to stay in place by those in military command positions who collectively feel they're honoring an oath to uphold the U.S. Constitution for the sake of protecting the people's freedom. Our military was not meant to be the "yes men" of politicians. It was meant to be an honorable check on what could become a tyrannical government – which many realize, it has. And our military continues to honor their oaths by respecting our current government, only because they lack a more honor-worthy, lower-case "c" constitutional, superseding form of government to rally behind.*

After they come to know Chapters 10 thru 14, they will feel moved to better protect the people's liberties by organizing themselves and demanding that the people have the opportunity to know and implement "10 thru 14" immediately.

And when those who “Protect and Serve” come to know Chapters “10thru14,” they will want to support us as we endeavor to break the corrupt system our leaders work for – a system we must break the laws of to get out from under.

Once a more constitutional solution to an Unconstitutional problem (the Fed) is known, we (the people) can make an extraordinarily large request for our military patriots (past and present) who’ve sworn an everlasting oath to uphold all that’s constitutional from enemies, foreign and domestic (which includes the Fed, all it represents, and the politicians that have failed to do anything about those threats).

Remember, this is all hypothetical “*if* I was a seditionist” talk, if I went to prison for sedition, I wouldn’t be free to share the solutions anymore – so, I’m not. I’m just a guy that likes to think about solutions.

If I were a seditionist, like George Washington was, I’d tell our greatest check on a dishonorable government (that would never allow itself to have its corruption to be removed) that they are *our only chance* of ending the corruption era of American politics without bloodshed. I’d tell them, “Unless the Federal Reserve is abolished in the ‘step’ fashion depicted in Chapter 14, the solutions implemented will not last.

“Why does it need to be a military solution?” you may ask. Because the Fed’s tentacles are too powerful, and our system is too diseased to allow a democratic process to bring about the Fed’s demise. And with the power of the military the principle of “peace through strength” may be invoked long enough for us to reason with one another, and let reasons and intentions be known by the people.

At the end of the day, the strongest get their way. And those with superior force are afforded the time to explain themselves, to be understood, and to let cooler heads prevail.

Then, during the stalemate, the people can come to realize why our military is holding the ground that our corrupt leaders enslave us from, and realize our most patriotic citizens are trying to give the people their government back. And the people will support those patriots. If just one Battalion's worth of soldiers held the Capitol building long enough for the people to know why, those soldiers would soon find the support of countless numbers of citizens, providing them with a mile-wide protective perimeter. And if any national guard unit is ordered to roust that Battalion from the Capitol building (once they see that defensive perimeter of peaceful citizens) and *they* come to know what "10thru14" means, they'll stand to protect that perimeter as well.

The question is, if the Fed foresees the solutions that hurt them, would they destroy the capitol building and blame the destruction on those patriots?

I'm sure the Fed would rather distract everyone away from "10thru14" and render us unwilling to make changes in the wake of such an attack. Just something to consider.

Imagine this scenario. You're watching a live newsfeed, "Twenty minutes ago Colonel 'Smith' and a battalion of soldiers took control of the Capitol building, and we now have the Colonel on the phone – Colonel, why did you seize control of the Capitol building?"

His response, “Go to 10thru14.com and read or listen to Chapters 10 thru 14, and you’ll have your answer. And when it’s obvious that the people know the contents of those chapters, we will proceed from there. Until then, our elected officials, and our federal government, are on lock-down. And if that website goes down, this situation will persist longer than is needed, and I’d ask those who already downloaded those chapters to distribute them by email.”

If this scenario played out, it’s at this point that we may see the entire internet fail us, because Google has the ability to make that happen³⁴, and they do what’s most profitable for them.

***Note:** Your freedom depends on as many as possible knowing what “10thru14” means. Talk about it. Share where to find it. Keep a printed copy of it. That’s why I made the download printable, and free.*

Another fact that many people don’t know – When a military officer issues an unlawful order, the soldiers around them are bound to disregard that order and may relieve of duty the officer that gave the order. If a military court convicted a military member for upholding their oath to defend the freedoms of Americans against a domestic threat (the Fed), and offered America a more constitutional government, that conviction may be considered an unlawful order. And unlawful orders must be ignored and would warrant relieving the officer(s) of that court of their duties.

³⁴ Davies, C. (2009, January 31). *Google blacklists entire internet*. The Guardian. <https://www.theguardian.com/technology/2009/jan/31/google-blacklist-internet>

Such an event would bring attention to every country's real problems, and their real solutions. And once any honor-bound military knows of a more constitutional government to install on behalf of their people, their oath will mean to promote, protect, and install the government that our Preamble defines as constitutional.

All that being said, maybe you can see that our military has much more authority and responsibility to protect the people than *they* probably realize. And they definitely have more authority and responsibility than our dirty politicians *hope* they realize.

People get confused about authority. Authority belongs to “the people,” – the... people... – but if the people are quiet, our slithery politicians and judges will step forward to see how far they can carry the ball in the direction they want it to go. And that can't be allowed to continue while we're about to end more than 100 years of slavery, and financial manipulation – all for the profit of the Fed.

They'll say, “You can't do this! Who do you think you are? That's not how things are done! It's our dirty Congressional puppets that writes your laws and tell you how to live... not you!”

Given how “10thru14” is so blatantly more constitutional than the bag-of-snakes government we currently have, our patriots can remove our leaders from office on the people's behalf of the people... put “10thru14” advocates in place until those chapters are implemented... and wait for the people to hold local elections, so the government can be turned back over to the people.

Then, the military can simply perform “overwatch” to make sure no one tries to negate all of the efforts that took place.

And, as long as the people (who actually hold the authority) and the local authorities know what's being given to them – a government that is the least corrupt it can be – the actions of those patriot soldiers will be smiled upon, and they will remain free despite the Fed's desire to make an example of them. And any President that wouldn't immediately give them a pardon (so there isn't any confusion about their futures) should be relieved of their station as well.

Note: To find the more honorable election system that better leaders would have already installed, please refer to Chapter 4.

To all U.S. military personnel – You know you have a duty and an oath to do that which best serves the people. And you know you have a duty to act in the absence of orders when your lack of orders (and subsequent *inaction*) aids those who pose a threat to the U.S. Constitution (or that which is constitutional). And you know that any orders to cease your effort to implement a more constitutional government is an unlawful order. But you and I also know that no one oath-taker can act alone and expect positive results. Numbers are needed, so there need not be martyrs.

With today's technology (even if the media tries to ignore, omit, or distract from the events that transpire) with the help of cell phones (and enough people that know what "10thru14" means) the viral texts will only be stopped by shutting down cell phone service.

Make no mistake. There is no length the Fed won't go to, to keep their grasp on America's currency production and the ability to know what stocks to buy and sell while they cause our financial booms and busts.

They might even, for an added diversion, shut down credit card capabilities. Imagine the distraction and pandemonium if somewhere around 90% of America suddenly didn't have the money/working plastic to buy food, and they couldn't find out what was happening because the internet was "broken." That's why everyone needs to know what the solutions are, ahead of time – so people know why things are happening, and they can be prepared.

Hopefully, now that I've sounded the warning, maybe any violence can be avoided. But then, we are talking about those who killed a sitting President to keep their power... sent more than 55,000 Americans to die in Vietnam for profit... and made countless families homeless for a \$700Billion payout, and an additional \$700Billion interest-bearing loan.

I hope those military commanders also bring broadcasting capabilities, so the people can be informed.

The lovers of money hope our military members (and law enforcement) never hear of "10thru14." Because they want those with the guns to continue doing their bidding.

So, make sure they know!

"10thru14" is the only way to regain our freedom, and if we don't wake up the world for the conflict of justice, we'll never regain our freedom, and justice will become a myth.

Before America ever was, the lovers of freedom fought the Revolutionary War. They won their freedom, and we must win ours. If everyone in America knows what "10thru14" means, the Fed won't have anyone willing to fight on their side – **and no bloodshed will be needed.**

If our military fulfills their oaths by implementing “10thru14” and secures our freedoms until our government can be given back to the people, Chapters 10 thru 13, and much of 14, could be implemented immediately.

Then, we can implement...

Chapter 3 (effortlessly winning the war on drugs)

Chapter 4 (restoring election integrity)

Chapter 5 (addressing healthcare)

Chapter 7 (addressing unlawful monitoring, and culturecraft)

Chapter 15 (addressing problems with higher education)

Chapter 16 (addressing our immigration problems)

Chapter 17 (addressing more immigration problems)

Chapter 19 (addressing the cause of America’s color wars)

Chapter 20 (addressing America’s education and generational poverty problem).

Chapter 21 (finding common ground regarding abortion)

And then...

With all of the savings that would be realized from the solutions we put in place, we can complete the implementation of Chapter 14, and the Fed will be gone from our lives... and every day will be more like Christmas.

The media might say, “Once the military takes charge, they might not give it back.” I say, “Not true – not while a more honorable (constitutional) solution is offered; and not while those who honor their oaths outnumber those who don’t. If ever a Commander said, ‘We’re staying in command,’ that commander commits treason in the eyes of everyone that once protected him.”

*People seem to overlook why it had to be military leaders that put the American government in place to begin with. It had to be those with the passion **and courage** to fight and die for freedom. While heartfelt poets may be deep thinkers, if they're not willing to fight for freedom, they simply become a slave to their circumstances.*

And being willing to fight doesn't mean there needs to be a fight, but not being willing to fight means being subjugated by those holding the whips or the "legal" papers.

The cliché is "*might makes right.*" And while might may not make *morally* right, it always wins the day against inaction.

No country with a right to bear arms and an ounce of courage would **knowingly** allow a tyrannical regime to retain power over their country. So, we must make sure the people know as well. The people are the sleeping giants the Fed hopes remains asleep... so we must wake them up.

But, if I'm not a seditionist (which I'd like our leaders to understand, I'm not – I'd have a plan other than a military plan.

First, I'd write a book (this book) explaining the evils of the Fed (and how to get rid of it), and I'd offer it for free. Then (because audiobooks get more attention), I'd work toward making this book an audiobook – making the most important chapters free.

Then, I'd ask that people continue their support of the solutions at 10thru14.com, because getting the word out about this book will take publicity, and that will require money.

Then, I'd invite people to gather and talk about the solutions, and to organize themselves by their regions and become the movement that will let others know where they can download the free book (or audio file) of "10thru14."

I'd also tell those patriots, "This movement can't simply have one leader... because people tend to die when they go against the Fed. But with multiple heads – if every county had its own chapter – the chances of the Fed taking action against us is diminished, but still, they should stay in contact with their neighboring chapters." It would be awfully suspicious if multiple 10thru14 advocates started dying or going to prison – one reason chapters should remain in contact.

And I'd tell people that when a movement spreads across America (when our numbers allowed) we'd have to march in protest. And that march should be peaceful, but it will need as many people to attend as possible – requiring publicity as well.

The march will show our leaders (particularly, our President) what we want. And what we want (from him or her) is for them to use their Presidential authority to ensure everyone knows what "10thru14" means, and that they (moving forward) call out the opposition to 10thru14 – so we can vote them out.

What would it look like if the President used his/her power to promote 10thru14?

Presidential power could extend the reach of the Armed Forces Network (AFN) to inform all citizens, on all platforms, of the less corrupt government that awaits them – one that's more "of, by, and for the people," holds our leaders accountable, and promotes the dissemination of more honest information for the people to vote by.

The President could also direct the people to 10thru14.com, to compare “10THRU14” to our leaders attempted half-measure solutions – so they aren’t tricked into thinking things are getting better when they aren’t.

And when the President doesn’t comply with the people’s wishes; or if he/she complies and those SIMPLE solutions aren’t voted into law because the political theater calls for years' worth of lively debate, the American people will know our leaders don’t want "10thru14" to happen. Or perhaps they'll create a watered-down version of the solutions, knowing they still have ways to get around the wishes of the people. And they'll say, "It's not what we would have liked, but we had to compromise with the other party. And that's politics – you can't always get what you want.”

And the people may not even notice that they're watching "the machinery" fail them, and the solutions are no longer spoken of, and security measures are taken to make sure any uprising can be put down in the future.

Note: The route for change that our dirty politicians call “legal” will give the Fed ample time to send our economy into a tailspin, and for them to send every ounce of gold (that belongs to the American people) to some other country – if it’s not already in some hidden location – and use their wealth to buy our future leaders off as well (if there’s a hole in our surveillance).

How the President responds to our march will tell us if he/she is a true patriot who loves America or if they’re just a puppet.

And what our leaders do with the solutions will tell us what our next step must be. Maybe (after they all fail us) we'll try voting our tax collectors and spenders out of office, and when that doesn't work, we'll know our elections truly are rigged. Or, if we vote new people in and nothing changes, we'll know it'll never change without us making it change.

I don't know how many Presidents we'll go through before a true patriot/military commander stops waiting... and if I'll see it in my lifetime.

I wonder how far all that non-sense will go before it forces the hand of (if not the military) the American people.

I have to admit, there is a part of me that worries about whether the American people can be bothered. If 1776 America had such distractions, and ways of being amused, as we have today we might have never had an American Revolution.

What I do know – if the people are forced to act, it won't be pretty. And when the people try to organize, there will be a ruthless use of technology, disinformation, and government force to put the rebels down. And if we've been disarmed, or there's an effort to disarm us... then, there will be need of a 1776 revolution. And if there isn't one, we'll become another totalitarian surveillance state.

This cause can unite all causes. World peace, world hunger, global-warming, promoting freedom and human decency, and making our government as corruption-free as possible – and that's just with the solutions from Chapters “10thru14.” There's also the rest of the book.

If we can unite, despite their plan to divide us, we'll win.

To our patriots: Your slave-master will use every form of media to make your efforts seem hopeless and do anything to make you give up your resistance.

Another “masking” scenario where people are told to stay at home will keep many from marching, and we'll see campaigns to discredit “10thru14” advocates – they may even start rounding them up one day.

Sooner or later, those who do the *rounding up* will find resistance.

A protest is coming, and everyone needs to understand why, but any protest can be hijacked. Provocateurs can incite people (who are already emotionally charged) to do anything when they're made to feel desperate enough. It's happened before. So, we must be certain our peacekeepers know what “10thru14” means, and that our protest is *peaceful*.

The Fed could even stage videos of fake protest leaders making threats, or rewrite parts of this book and disseminate it, saying that it calls for violence (which it does not). It calls for the people's wishes to be known, and greater knowledge of who their real enemies are, and how freedoms can be restored without violence.

When the Fed's desire for power and money is met with their unlimited resources and desire to keep those resources, they will do anything (and everything) to keep what they have and get more of what they want.

We've all been taught to vote for change instead of *being the change* – to stand by and watch as more of the same kinds of people enter politics, to offer no solutions and become millionaires. But now is the time to be the change we need.

Note: If the Fed sees their long, drawn-out demise coming, they'll use the time they have to weaken our economy, so we're afraid to manage ourselves. And to minimize that damage, America must reclaim its money-making authority from day one.

When it's within your power to restore people's freedoms, not restoring those freedoms is an act of hate and treason.

I can't legally advocate for sedition, but if we did our job of getting the word out, we'd not only have our voices heard, but the President (who could ensure that everyone knows what "10thru14" means) would know our desires, and we'd be making sure that anyone who might otherwise arrest us (on the day we march) would know why we're marching, and would know we're peaceful.

And perhaps, after we had made our desires known, and those desires fell on our leaders' deaf ears, one Battalion might have the courage to stand for the people. If they did, I'd wager they'd find an Army of gun-toting civilians standing with them. And when enough civilians are willing to unite, they *become* the governing body.

Then, after temporary "10thru14" advocates are installed into our Congress (to make the needed changes), the people will have been given a government that truly is "of, by, and for" the people - being fair, honest, and finally serving the people. Our Democratic Republic will be stronger than ever. And the "great reset" will be a footnote in the book of near misses.

In 2010 Thomas Sowell, renowned economist, and senior fellow at Stanford University’s Hoover Institute, was asked by the host of *Uncommon Knowledge*, Peter Robinson, if he would abolish the Fed. Sowell replied unambiguously, “Yes.” Then Robinson asked what we should replace the Fed with, and Sowell’s answer – “When someone removes a cancer, what do you replace it with?³⁵”

Now, you don’t only know the cause of our cancer, but you know where to start cutting. And in this case, we must replace it with selfless leaders who will legislate in favor of “10thru14” – legislators in favor of a government that is open to “the people,” who are willing to legislate for our future candidates’ knowledge that (if they win) they won’t be able to hold stocks, and they’ll be held accountable from the time they take office until the day they die. It’s truly that simple. If we accomplish that, the rest will fall into place.

Some believe we can educate our next generations to be the change we need, but that’s wishful thinking. We can’t expect the Fed to stay out of our children’s education. Control is why our children (especially in college) are indoctrinated the way they are – which you’ll read about in the next chapter. And even if the Fed stayed out of our schools (refraining from sowing seeds of division), and they allowed us to unite again, there just isn’t enough time. The World Economic Forum has us on a 2030 “great reset” schedule to crash the world’s reserve currency and enslave us all.

“Conspiracy theorist!” – am I? Maybe I am, but that only means I can admit that bad people sometimes conspire to do bad things.

³⁵ FORA.tv (Ed.). (2011, January 11). *Thomas Sowell: Federal Reserve a 'cancer'*. Youtube.com. Retrieved September 12, 2022, from <https://www.youtube.com/watch?v=tp3HEBNvZjk>

We can't sit back any longer, waiting for others to do the obvious right thing. For now, the mission is to share this free book. And one day, we'll be united – we'll be able to affect change.

We, every American, must choose **to be** the change our nation (and the world) needs. And that means they must all know what the real solutions are. And the sooner we act, the better the chances are that we can slay the Leviathan without bloodshed.

The time to do what we can with the political machinery we've inherited starts when you finish this chapter, and the first thing you must do is share it.

Real power comes from unity behind an honorable plan that's well-articulated and known by all. The Fed knows that.

That's why they keep us divided with so many versions of the same stories – so we don't talk or believe each other, even when we make sense.

This book (which, I'll admit, may not be the most articulate) could lead to the creation of the freest, most loving, most transparent government possible. But making it well-articulated (despite my failings as a writer) depends on how well you know it. And, making it known by all depends on how much you share it and how well we coordinate our efforts.

On September 19, 1796, President George Washington warned (in his farewell address) about the dangers of governmental change through usurpation instead of legislation. If *President* Washington prescribed legislative change through a *fair* system, how would *General* Washington have prescribed change under an unfair system? – you know.

The tyrannical government is no less tyrannical when it hides in the shadows. And if our President and oath-takers fail us, will we quietly remain in our chains – to be lied to by the Fed’s information outlets? Our tolerance for our captivity keeps us as sheep to be sheared, and our tolerance allows our bravest to be harvested as they fight the wars our leaders are told to send them to. Heroes return with a flag draped over them, which is folded with ceremony, and given to a spouse or next of kin – I’ve handed out some of those flags.

The Fed wasn’t established until 1913, and they oversaw (caused and profited from) America’s worst hardships and debt. And our ignorance of their practices (and our apathy to those practices) allows the corrupt system we live under to remain.

In response to this chapter, the Fed’s cronies and naysayers will say, “But think of how bad it could have been without the Fed,” and “You’re not even an economist!”

To that I’d say, “I’m not an economist – as were none of the politicians that voted to give our economy to bankers that profit from everyone else’s loss – but I know this much:

- America’s economy surpassed all others without a central bank.
- Our current money-making system makes every American a slave to its maker, creating an unpayable debt.
- If the Fed never existed, we’d have seen fewer wars, less starvation, more personal prosperity to help others with, and more care for our planet.
- Promoting human decency is better than the alternative.
- Any man-made system can be undone, and
- The Fed *isn’t* a government entity, so I *can* legally advocate for its removal – and that’s all I need to know.”

Now, we must choose (through our action) between being “of, by, and for the people” or “of, by, and for the bankers.” Will you serve the plan of freedom or the plan of captivity?

I rely heavily on commonsense. If we must have letters after our names to speak commonsense, it’s no longer common. Relying on credentials (instead of commonsense) means your mind is held captive by the institutions that endow people with those letters.

I’m lucky in that I was given the time to study many things and given time to meditate (for years) over our nation’s problems, and to find their solutions without the interference of institutional doctrine. This book is the result of those meditations.

The solutions are coming. Believe that. And have faith.

These ideas should be free, and no publisher will publish or market a book that won’t make them money. So, your sharings of this book is the only way “10thru14” will be brought into reality.

Whatever methods “they” use to keep the solutions from being known, once they are out there, the people will find a way to overcome those methods. The people will make sure the world knows what “10thru14” means – even if it disappears from the internet, and the people are left playing the audiobooks on their phone over a loudspeaker in an auditorium – even if 10thru14.com should go down. So, make sure you keep sharing this book, and keep working toward everyone’s better future.

Consider this a continuity book, being passed to you, so you can make the changes we need.

A protest is coming, and its success depends on all of us telling the world why.

We are a sleeping giant only because everyone thinks that standing means standing alone. Share, and you won't be alone. If you don't share – if you don't stand – you're ruining our children's futures and erasing their freedoms.

Please consider supporting this effort by sharing 10thru14.com with everyone you can. And if you'd like to help even more, you can support these efforts financially there as well.

I promise, your support will be put to good use – I've got big plans.

To love is to ensure freedom, so do it.

The Unexpected Chapter:

This chapter will make many people upset. So, before I turn you off with my brand of “out-of-the-box” thinking, ask yourself if the main solutions of this book (Chapters 10 thru 14) are worth sharing. If the solutions (making our government more of, by, and for the people; ensuring our access to more truthful information; holding leaders accountable; codifying a balanced budget; and, ending the reign of the Fed) are solutions worth sharing, promise yourself that you will share them... no matter how you may dislike this chapter.

Here we go.

There are lessons and tests attached to all our circumstances. If we're rich – to whom much is given, much is required – or if we're poor – sometimes we need to know what it's like at the bottom. How we act in our circumstances is the test.

Male or female, we should strive to be the best man or woman we can be. Every lesson is tailored for each of us. If we reject the test we were born into or try to rewrite that test, we may create more hardship for ourselves than we can bear. I hope we all learn our lessons and become the version of ourselves we once hoped we would be – when we chose to come here. And I hope we come together to make the world a closer version of what it's meant to be.

We're all here, in this time, facing the evils of this world for a reason. We must wake people up to the real problems and solutions before those in positions of power get themselves so solidified in their power that we're not allowed to talk of our oppression or organize ourselves for the removal of our oppressors.

To love is to ensure freedom, so do it.

And now, I'll tell you my personal *why* behind this book.

It took a long time to collect the ideas I've shared in these pages, and the ideas you're about to read or listen to. If more people knew them, it might give more life to the solutions I've already shared. And if our leaders pondered what I'm about to share they'd have more reason to lead more honorably.

This chapter explains everything.

Like most people, I've been party to many conversations about life's biggest subjects: life, death, love, God, truth, meaning, etc. And I've found there's one belief that most people hold, no matter what their religious beliefs may be. Left unpondered, that belief may seem trivial. But from that one belief we can extrapolate the secrets of the Universe. That common belief is... *life is energy*.

Now, what do we know about energy? It can neither be created nor destroyed. And we know energy's smallest unit is an electron.

If electrons can neither be created nor destroyed, there are no electron fragments to create them with. They are the most basic thing – unable to be made more basic – indestructible. And being indestructible (and without smaller things to make them with, uncreatable) they must be eternal.

But has anyone seen an electron? – no.

Has anyone seen a quark (what quantum physicists believe protons and neutrons are made of)? – no.

But despite never being seen, both electrons and quarks are accepted by scientists (and the world) as fact... because their existence explains so much. So, by definition, anyone that believes in electrons (without their ever being seen) has taken a “leap of faith.”

Now I'll share a hypothesis that explains everything in the Universe, and because it explains so much (even more than the existence of electrons explains) it's become as factual to me as the existence of electrons.

The hypothesis is simple – the Universe is made of the most basic forms of matter and energy; and your life/soul/spirit/entity of intelligence, is one of those most basic forms of energy – your intelligence *is* an electron. It sounds absurd, right? – electrons are so small. Why bother entertaining such nonsense? But no one knows how intricate an electron may be, so let's put this idea to the test. After all, being a skeptic also means questioning what you think you know.

If intelligence is energy, it's eternal – as all energy is.

If we are eternal, we were all somewhere before this life – minus our bodies – and wherever we were, we weren't alone. We would have had a name for that place. For the sake of ease, let's call it *Home* or *Heaven*. And we would have had a name for where we are now. Perhaps (because we would have known this world would be filled with tests) we called it *the proving ground*.

When we were *home*, we would have had eons to get to know everyone there. And the most loving, wise, and honorable among us would have been known by everyone, and supremely admired. Many intelligences would have been drawn to those beings – as if they possessed a gravitational pull. And we would have had titles for those most loving beings. We may have called them *The Most Loving*, *The Most High*, or even *Father* or *Mother*, or *The Divine Assembly*. They wouldn't be our actual parents though – when all intelligence is eternal, no one pre-exists anyone else.

So, “Father” and “Mother” are titles of respect, signifying who we each choose to follow. Each having the ability to *elect* our Parents.

We could refer to them now, as Bob, Amy, or John, but if it’s true that we are energy, then (because we are eternal) the Most Loving Beings must exist; and whoever they are, they should be given more respect than a common name bestows. Some might use “God,” but I’ll use the term “The Father.”

As electrons in the pre-mortal state, we would have been drawn to The Father, and would have wanted to emulate Him. *And, seeing our desire, He would have helped us in our desire to be more loving and honorable, and would have created a plan.*

Then, just as there was the *most* honorable, there would have also been those unworthy of honor, who were jealous of The Father, for the honor and respect He was shown.

Perhaps those unworthy beings were even willing to be feared rather than respected, if it got them their way. They would have been given a title as well – maybe “Perdition,” or “Destruction” (for wanting to destroy any plan that would honor someone other than themselves). Those who followed their cause might have been called the “Sons of Perdition.” But, we can know we weren’t among them because we’re here now – taking the test (participating in The Plan). And in choosing The Plan, we chose to follow The Father – we are the children of The Father. But I’m getting ahead of myself.

And just as the proof of the pudding is in the tasting, the proof of *all things we hoped to be* was in the doing – our doing – which required our being tested.

The word “temp” means “to strike” (like a blacksmith strikes metal), and “tempered” means to be struck until our impurities have left us, and we’ve been made strong – to the point that our temptations no longer break our desire to be like our Parents. But how would the *test* be made possible?

The true source of power is *known honorability*. When energies see supreme love and honorability, they lend their own power to those possessing it. That’s why (and how) The Father’s power comes from those who follow Him, and why anything he asks is granted. If you possess known honorability, Armies of Angels will follow. And that means, by carrying the title “Father” you’ve won a kind of election.

He didn’t give himself His title, and He didn’t give Himself his authority – it was given to Him, by the intelligences that carry out The Plan.

The Plan for our better future was as simple as this – once we all knew The Plan to become more loving and worthy of honoring (as our Father is), the intelligences (we, the electrons) began managing the smallest bits of matter in accordance with The Plan. This allowed us to gain bodies, and to be tempted and tempered.

But, what would the start of that Plan have looked like?

Imagining this requires a scientific fact. 99.999999999999996% of an atom is empty space.³⁶ That means the space our bodies occupy is vastly empty, and if every intelligence and piece of matter were brought together it might fit into a spoon – as when all matter was collected up and brought together for the planning of the *great choreography*, where The Father made sure everyone knew their part in it. And when everyone knew their role, He (like a choreographer) said excitedly, “Places, everyone,” and the *big bang* occurred as everyone raced to fulfill their part of the plan.

Such a release (sending) of energy would have created light, like a million, billion, trillion sparks crossing the universe. And we probably knew that *taking our places* would create such light, and so the Father (instead of saying, “Places”) could have just as easily said, “Let there be light.” And we made it be so.

If our intelligence is energy (and given the nature of being eternal) we would have had time to decide to either remain in the chaos of unorganized matter, or to help bring about order through our management of protons and neutrons in accordance with The Plan. We would have had eons to help that plan come into being – unless we thought unorganized chaos was a better way to spend eternity.

If we are energy, **a plan of creation is mathematical certainty**. And because we’re here now we know the plan was honored (is honorable). We can now know the plan was enacted, and we chose Who we would follow.

³⁶ Jefferson National Accelerator Facility - Office of Science Education, T. (2022). *Questions and answers*. Questions and Answers - How much of an atom is empty space? Retrieved September 10, 2022, from <https://education.jlab.org/qa/how-much-of-an-atom-is-empty-space.html>

Chaos was put into order. And through the worthiness of The Plan (and the One who manages it) matter was capacitated with the ability to receive instructions from those worthy of our honoring.

Note: Anyone truly worthy of honor has the intent of honoring The Plan that helps all intelligences become more loving and honorable. So, Honorable Beings would never ask anything that isn't in accordance with The Plan. And if They ask mountains to move, they move. When intelligence is energy, and all things are made of the same basic matter (protons, neutrons, quarks) miracles are made possible. And, if water is asked to rearrange itself to become wine; or blind eyes are asked to see; if dirt is asked to become flesh and bone; or, if matter is asked to become the beginning of an immaculate child... it can happen.

Perhaps we were given an example of extreme love, sacrifice, and honorability. Some believe we still wait for that example, and some believe we're waiting for that example to come again. *Either way, what we believe doesn't matter so much as whether we are trying to do what we came here to do – remain teachable and become more loving and honorable.*

Now, how would one apply these ideas to science?

The Universe has order, and that order testifies to every intelligence (that maintains that order) that The Plan is still in effect. In this way, order promotes order – and chaos (if it appears) promotes chaos.

Consider what happens when some matter is more prone to falling into chaos because it's managed by fewer intelligences than it has protons and neutrons. Plutonium, for example... Plutonium has 94 electrons and protons. That seems easy enough to manage. But it also has an additional 150 neutrons to manage as well. That number of particles (244), managed by so many fewer electrons, may be difficult to keep organized and contained – meaning, little bits of chaotic matter may be lost track of. And those chaos-causing bits of matter are what we call radiation.

When organized intelligences see chaos, they may assume the Plan was abandoned and let go of their matter to go investigate. And that's when mutations occur. And when plutonium has such a large nucleus, it may make for an easy target for a particle accelerator to create much more chaos with. And when untold numbers of particles are shot at plutonium (sending many more particles flying) nearby intelligences (which are managing matter) are left to *assume* that chaos has been reinstated, which could result in a flash of light and heat, as energy releases its grip from matter – creating an expanding cloud of destruction... until the density of that chaos is diffused by the surrounding area of organized matter. When chaotic intelligences see order (and they know The Plan is still in effect) the only evidence of that temporary chaos was the flash of light and a mushroom cloud (proportionate with the amount of plutonium used to create such chaos), and the desolation of the land.

***Sidenote:** Could Biblical verses about an “abomination of desolation” be speaking of nuclear weapons? An abomination would be anything that goes against “The Plan” – in this case, a maker of chaos, which leaves nothing organized in its wake.*

But why do we not remember our pre-mortal existence? My best guess is because taking a test with the answers in your pocket is pointless, so we allowed ourselves to forget what you knew before. If we remembered everything we knew before this life, we wouldn't find out what truths are written on our hearts. We'd simply *act* lovingly and honorably – not because that's how we truly are, but because we're "checking the boxes," – so we'll get where we *think* we want to go (not where we *actually* want to go).

Is there any other hypothesis in science that explains *everything*? – no. And yet we accept the existence of things we've never seen, and theories that explain so much less. Even gravity isn't actually explained – "Well, all matter has a natural tendency to be drawn toward matter," – but why? – to what end?

If we are energy, and the energies managing all matter follow The Plan, that explains why matter is drawn to matter – because the plan requires teamwork.

This hypothesis doesn't just explain more (and more simply) than science, it explains the theories scientists already accept while allowing science to work within it. Take the "big bang *theory*," for example. The smartest among us say the universe is expanding from a single point, but they can't explain what brought everything to that point, or what sent everything out again.

Remember, the world we see only fills 0.00000000000004% of the space around us. What's in the empty space? The single reality may be that multiple realities overlap, and we're only able to see this reality because our eyes are made of matter (managed by energy) that only allows information pertaining to the test to be passed to us.

When you die, you aren't "teleported" anywhere because the Kingdom of Heaven is at hand, moving within and around us – but at a *frequency* we're not yet able to observe. And when we die, depending on the actions that proved what kind of people we really are and who we chose to honor, we (our intelligence) will be translated to (be made perceivable to) whatever realm our actions proved us worthy of (a realm we proved we wanted to be in). And when our bodies are translated on that frequency, we'll be able to physically interact with those already on that frequency as well.

But if our actions show us to be unworthy, other intelligences won't be forced to see us anymore. We may be able to see others, but those others don't have to see us. They don't have to be bothered by those that proved they enjoyed hurting others and being selfish. The unworthy may be rendered unable to interact with or hurt anyone – free to roam, but in a kind of prison that they chose for themselves; and left with their memories and eventual regret.

If intelligence is energy, all of this may be true, and science is just a result of that truth. But scientists are only ever going to know what the intelligences managing their senses are willing to show them. Science and The Plan of love and honor are inextricably linked.

If all intelligence is energy, and no energy is any more eternal than any other, no energy is (by itself) any more powerful than any other energy. Honor and love is where power comes from. And if The Father ceases to be supremely honorable or loving, the intelligences would stop upholding The Plan.

The intelligences need to know The One in charge is honorable enough to hold up their end of the bargain (the bargain we all agreed to, contingent upon The Father's honorability). We needed to know He'd govern impartially, and with the heart of a servant.

So, the Universe doesn't move because The Father is an all-powerful tyrant. It moves because The Plan (which was made for our sakes) is the most loving plan, the most perfect plan, and the only plan that could hold the loyalty of enough intelligences to have it carried out.

We also knew The Father would have to uphold justice without leniency or favoritism, and *He knew* that his every word and act would be observed by the intelligences around Him – every intelligence in every atom would be watching (even from *supposed* empty spaces). The Father would also have to be steadfast in holding us to the agreement each of us made, or everyone watching would see that He sometimes bends the rules.

If we aren't held accountable to the plan (or if some are shown favoritism) innumerable numbers of quarks would be allowed to go back into chaos – “If you're going to play favorites, I don't want to play.” And as quickly as word of His failings could be passed on, everything would seemingly evaporate.

If He ceased to be (and do) as a Most Honorable and Loving Being does, He would cease to be The Father – but all evidence (the existence of everything) testifies to the fact that He won't cease to be The Father, because it's not in His nature to do so.

“The plan” was obviously enacted (because we're here now) but it almost wasn't – because of a demand for justice.

Justice is a concept we all knew to be fair. Getting what you deserve is fair and just. And we knew returning to the perfect place (where The Father is) should require our perfection, which could only be proven by going to the proving ground – coming here for all to see – and passing the test. We would have to love without fail, sacrifice for the sake of others, and do so because it's in our nature (not because of any memory we have).

Would we pass the test?

***Sidenote:** We are able to change our nature through our repetitive actions. Our actions can be loving or selfish, and which actions we observe ourselves doing, our minds will justify to us – making us most comfortable being that way. And anyone wishing for a better future can start by striving to be more loving (doing love the way Chapter 9 explains the true meaning of love to be). That's the goal. We strive now, so being more loving and like our Father will one day just be in our nature – we will have improved.*

To get back on point... The Plan almost didn't happen because of the need for justice, and we knew getting back to the perfect place would require perfection – but, would any of us choose to be held to a standard of perfection at the risk of never seeing The Father again? – no. So, how did the plan (that we know is happening around us) ever get off the ground with the demands of justice in the way?

We would have said, “There's no point in the Plan unless perfection is required, but if perfection is required, none of us will return to the perfect place, so there's no point in pursuing it.”

Still, here we are – so we know the demands of justice were overcome. What would have moved us – persuaded us enough – to agree to The Plan and taking the test, knowing none of us is perfect?

There must have been much debate. The upside of creating the Universe (and gaining bodies) is we'd learn much faster to overcome bodily tests like addiction, or whether to honor our own desires over others' needs. The downside was risking not being able to see those Beings that love and adore us most. "*Should we take the risk?*"

The only possible explanation (*if we are energy*) is that Someone (other than The Father) who was also loved and adored by the intelligences, advocated for The Plan.

That Advocate must have been willing to prove to us how important The Plan is for all of us. He must have pleaded for the demands of justice to be replaced by the demands of mercy, but only on the condition of repentance (being sorrowful for, and turning away from, the bad things we would do while in the proving ground).

That Advocate must have adored us more than we can imagine and must have been respected and adored infinitely (by the infinite intelligences) in return. The fact that He was given an audience by the infinite concourses of intelligences (who listened silently while He spoke) testifies of their love and respect for Him. Chances are, that Being was given a title as well, and because that intelligence (among all of us) would have emulated the qualities of The Father most closely, He may have been called, "The Son."

The Son, our Advocate, could see that our need for justice was stalling the plan that would help us become more loving and honorable – more developed and more perfected.

He knew without The Plan, we were fating ourselves to an eternity of unorganized matter (chaos), and we'd forever see Him (who we adored) dwell in the sorrow of seeing us keep ourselves deprived of our own progression. He knew our need for justice could imprison us in our own imperfection; always wanting to be in The Father's presence and never feeling worthy of it; and always feeling we lacked the courage to be tested for such worthiness.

What would we have said to our Advocate? Perhaps we said, "Please understand, returning to the perfect place – to be perfect – would require showing the love of The Father without fail, through the utmost of tests. It would require continuing to love even when we feel abandoned. It would mean suffering such pains as we can't yet even imagine for the sake of others. It would be torturous at times, and if we fail, our reward will be to know we fell short – forever yearning to be near the most loving beings we've ever known, but unable to get there – and none of us believes we can pass the test. It's hopeless."

What would The Son have said in reply?

I can only speculate, but He may have said, "I adore you all, and I ask that if you care at all for me, show *yourselves* enough grace to allow yourselves to return upon the condition of repentance, and you can continue to learn here, if it is written on your hearts to do so.'

'The plan is how you'll prove what you really want, and where you really want to be. And if any find pleasure at others' pain and is unrepentant (wants more pleasure of that kind); or any who come to a knowledge of the truth, and accept it, and choose to walk away from it – they will have *chosen* their path (through their actions), and they'll dwell where they will, according to their own *true* desire.'

‘In this way, justice *is* served because everyone who chooses to follow the Plan will end up where they choose, and where they choose is where they deserve to be – *or* they will be striving to deserve better for themselves, while being shown grace.’”

The Son must have been consumed by sadness, seeing those He adores keeping themselves from the chance to become what they so want to be. He knew they’d dwell forever in self-loathing and self-disappointment if The Plan didn’t happen.

If we are energy we were there, and all these things transpired with certainty, and we would have said, “But no one is capable of perfection except for The Father, and that means trying to be perfect is all in vain.”

Then, The Son would have said, “Allow me to be tested. Allow me to receive the full test, and if I *can’t* do it, we will spend eternity as we do now, and as we’ve always done – in the chaos of intelligence and matter. But, if I pass this test, the plan continues, and repentance will be the requirement for forgiveness, and we can all keep striving to be like The Father when we return.”

The Father, who couldn’t remove Himself from the role of impartial Justice to become The Advocate of mercy, would have known that mercy (on the condition of repentance) was the only way the plan could happen; but that idea (He knew) needed to come from another. And whoever spoke it, would be the one courageous and loving enough to volunteer to be that sacrifice – the ultimate expression of love for all others, even those that might reject The Son.

If we are energy (with that single leap of faith), we can know these things would have logically been. And such a plea, coming from One so adored, must have brought shock. “The *full* test? You would suffer like that? It would kill us to watch. We have adored you forever! No! You are The Son. We can’t ask that of you.”

“You’re not asking. Let me show you how much you mean to me. It would be an honor. This is the only way to become as our Father is, even for me. It will be a test I must go through. This is the only way to prove we can love like our Father. Allow me the chance to help us all learn and grow.”

The Father knew this must be. It was the only way. And the pleadings of our Advocate would win what some may call the “War in Heaven” – because no one yet had a body, the war was one of persuasion. And after deliberation, and when the greater portion of intelligences agreed to take part in the plan, The Father would be the Architect of the Universe, and The Son would be the Carpenter.

If we are energy, all of this (with some variation of dialogue, I’m sure) must be fact, and it explains everything.

I must say that many of the ideas in this chapter were extrapolated from a presentation entitled, *A Personal Search For the Meaning of the Atonement*, which was prepared and given by W. Cleon Skousen.³⁷

³⁷ Skousen, W. C. (2021, February 10). *Personal search for the meaning of the atonement*. YouTube. Retrieved August 7, 2022, from <https://www.youtube.com/watch?v=1pjKxWgtK6M>

Our learning to be more loving and honorable would help bring “Heaven” to earth. And striving to do that is what striving to be “more loving and honorable” means. It doesn’t mean we must be perfected now, but it does mean we see our need to choose the more loving and honorable path, and we start investing (through our actions) in our better, happier, more honor worthy selves.

I believe trying to be better is all we can do. But we must be free to make that choice – just as compassion must be a choice.

After this life everything will be made known to us. For now, we are meant to be **free** – for the sake of the test. And free to show compassion by choice, not compulsion.

The Plan demands that we must be free in every way. And *anything less than freedom* is not in accordance with that Plan – it’s an abomination.

We must choose to not be enslaved by anyone or any group that would honor themselves. To honor oneself is dishonorable, and instantly makes one unworthy of honor. *And if we allow the dishonorable to gather honor (power) unto themselves, we (whether we know it or not) work against The Plan – our inaction or apathy giving rise to the Sons of Perdition.*

Today, the force that honors itself more than any other, and at the expense of everyone, is the Federal Reserve and their minions – working according to what some would call “secret combinations.” And they only retain their power (what we allow them to have) through our ignorance, our apathy, our division, and our silence.

They place their love of money (and their loyalty to it) above all else – and at any cost. They would kill, create famines and genocides, enslave the world, traffic in all manner of depravities, and ruin our planet, if it means they'll be rich and get away with their crimes against humanity. *Getting away with their crimes only takes keeping us feeling too weak to do anything about them.*

What goes against the Father's plan of freedom (anything that removes people's freedom from them) is an abomination, and that's what the Federal Reserve is – it's what their puppet government (our government) has become, because that's what any political system that runs on money and lacks accountability inevitably leads to.

If we sit by and do nothing – allowing an evil plan to be honored – we're failing the test.

We are either the Army of Angels that will fight for The Plan of Freedom... or we are the cowering accomplices to the Fed's enslavement of millions – quietly condoning evil.

We were all placed here under different circumstances to learn the lessons we need most – every lesson, tailored for each of us. And we are here (facing these trials of freedom) to either pass or fail. Will we learn? Will we become the versions of ourselves we once hoped we would? Will we unite, to become that Army of Angels?

I believe the fight to free ourselves from bondage is a divine one. And our forefathers believed that as well.

Don't be caught up in who, and how small, and how powerless you think you are. Remember *whose* you are.

If you are energy, you chose to come here, and you are a Child of your Father in Heaven, and if you share this message, you will not be alone. Think of how powerful your actions will be when your Brothers and Sisters are at your side.

If we are to progress, we must fight for the Plan.

Death is only transition. If we are to fear anything, we should fear dying unworthy of a better existence.

So, be loving... be honorable... and, free the captives.

Stop living on your knees and suffer no one to live on theirs.

“Greater love hath no man than this, that a man lay down his life for his friends.³⁸” Whatever you believe – as our Advocate was destined to die for others’ freedom, let us live for the same reason.

Join the fight. And tell others about this book.

Together, we will rally and prepare. And when our numbers allow (and America knows of “10thru14”) we will march – and our numbers will prove our desire. With your help – if we let God work through us – every chain will be broken, and we’ll have reclaimed the freedoms that every man and woman is born with.

³⁸ THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS. (n.d.). *John 15*. Retrieved July 26, 2022, from

<https://www.churchofjesuschrist.org/study/scriptures/nt/john/15?lang=eng>

Even if you don't agree with this chapter, at least, you now know what I believe – you know my *why*.

Jesus Christ is my Lord and Savior. And if others like me would rise up, get past their differences, and unite for the cause of freedom (once they know the true cause of our problems, the real solutions, and have a plan to follow) there would be no stopping them. And that's exactly why our churches are kept from speaking about politics through fear of losing tax-exempt status.

The secular “powers that be” fear a united, God-fearing, people.

In your soul, you know what's right – so, choose it. How your light will shine depends on it.

I have many other solutions in mind – solutions that would change the heart of America. But, because every loving idea can be twisted to serve those that serve themselves, I won't share those ideas until they're ready.

Sadly, the biggest ideas require funding. So, please consider making *my* efforts *our* efforts, by going to **10thru14.com** and supporting me. I have big plans, and I hope you'll be a part of them.

If you've read (or listened to) this book, you know I'm sincere. There's no shortage of things to do – only a shortage of the means to get them done.

Thank you for taking the time to read or listen.

God bless America, and God bless us all.