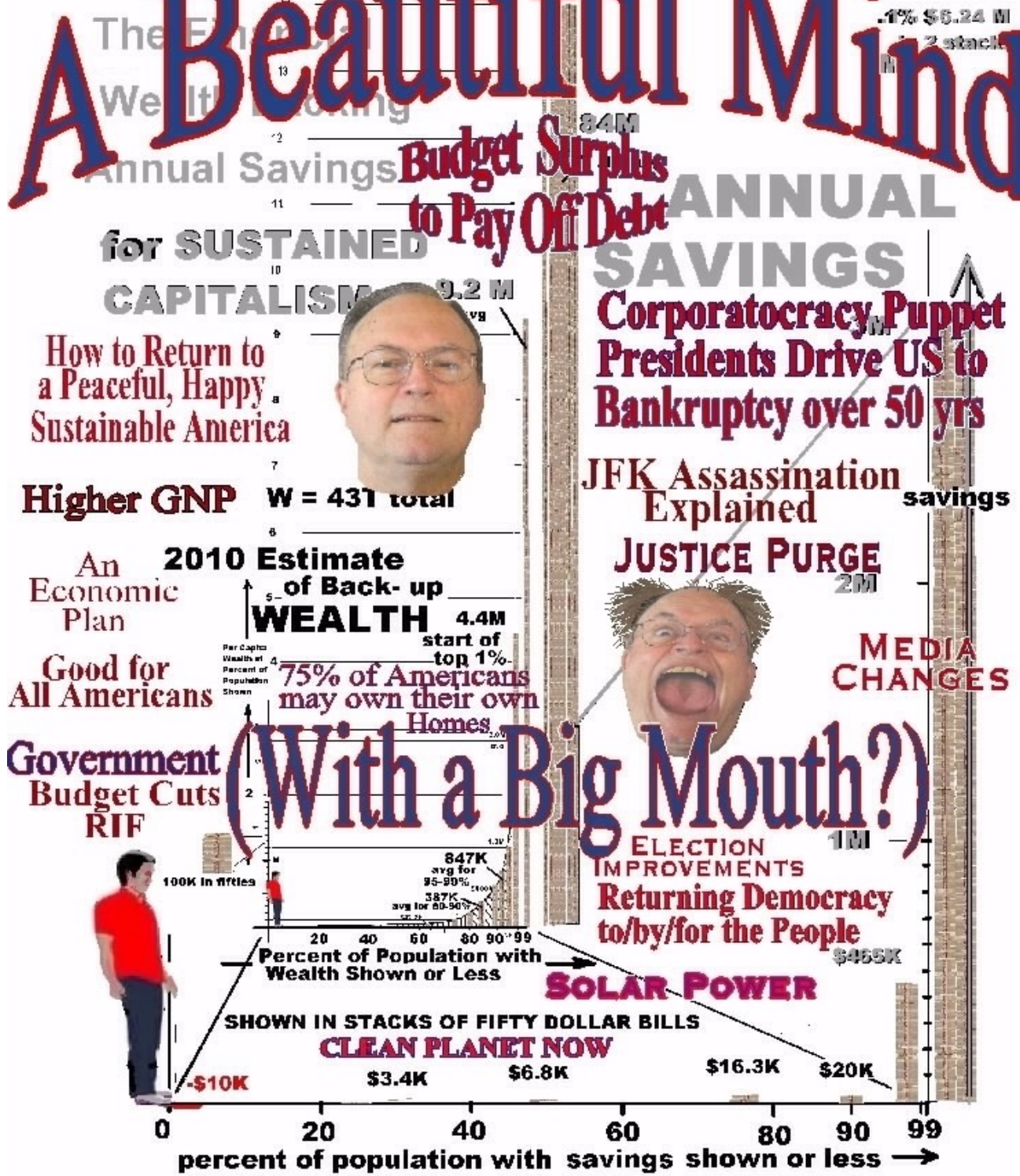


A Beautiful Mind



by John C. Dean

veteran
artist/engineer

**A BEAUTIFUL MIND
WITH A BIG MOUTH**

**A FIX IT ALL STUDY ON AMERICA'S
PROBLEMS**

10-23-10

JOHN C. DEAN

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This book is dedicated to my 11 grandchildren: Nathaniel, Leilani, Emily, Phoenix, Eli, Matt, Cole, Laura, Dean, Adele, and Charlotte; my nine children: Chris, Danielle, Kathleen, Spencer, Aaron, Shaun, Stephanie, Jeremy, and Jacob; and their mates: Rose, Dave, Robert, Bridget, Becky, Kerri, and Boyce; and to my wife, Donna. I love you all.

and *In Memory of:*

*Lt. Vincent E. Duffy Jr. USA
who lost his life in Viet Nam in 1969*

love ya too, Vince

Table of Contents

	Pg
Introduction	3
Chapter 1 Extending the Dream	17
Chapter 2 The Economy Capitalism and plight of the American family	47
Chapter 3 Federal Budget/ Social Security/ Health Care	78
Chapter 4 The New Model for Markets	101
Chapter 5 Religion	122
Chapter 6 Wars	145
a. Involving US Armed Forces c. Against Drugs b. Against Terror d. Secret	
Chapter 7 Democracy, Corporatocracy, Constitution, Voting, and Elections	155
Chapter 8 Justice and the Start of Real Tyranny	177
Chapter 9 Energy Policy	230
Chapter 10 The Root Of The Problem	245
Chapter 11 Prioritizing Solutions	257
Chapter 12 Summary	264
Appendices	277

A Beautiful Mind with a Big Mouth

a web book

by John C. Dean

12-28-10

INTRODUCTION

I have good news and bad news. I know how to solve America's problems, only to get support I need for the readers to clear a few hurdles (mental hurdles). You know how a person may have great ideas individually, but if you put all of his ideas together, fewer people will agree with his body of ideas. Well, we have this problem with America. There are quite a few things that need to be fixed and some history rewritten. How to get the reader past the first few ideas is my dilemma.

In math it's easy to demonstrate the above hypothesis on multiple ideas. If 60% of people like an idea then the probability that some new person will like the idea is .6, the same as the average number who like it. If another 60% like a second idea the probability of being in the group that likes that idea is also .6. The probability of being in both groups for the above two disconnected ideas is the product of the individual probabilities or $.6 \times .6 = .36$, and if another 60% like a third idea, and so on to ten ideas, then the probability of being in all 10 groups and agreeing with all 10 disconnected ideas is the product of the individual probabilities or

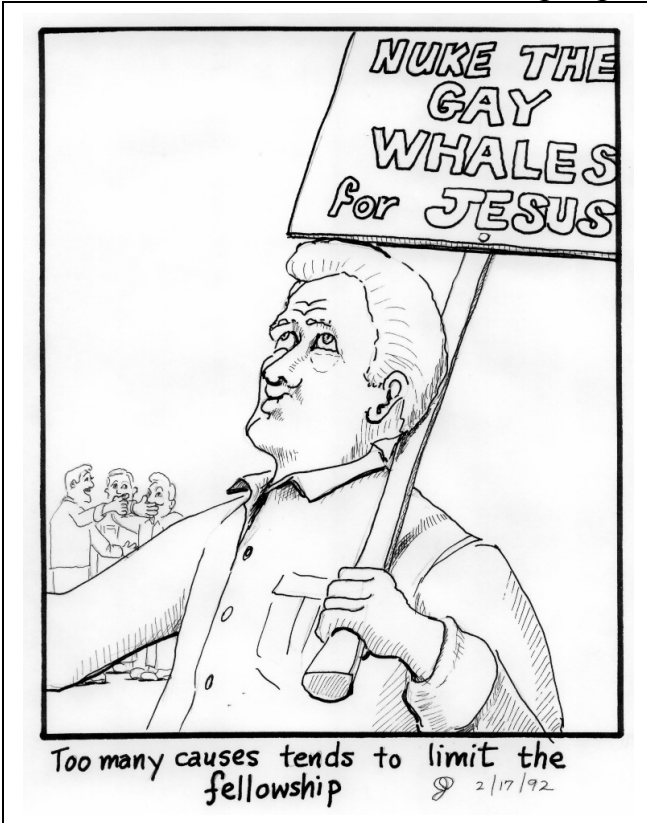
$$(.6)^{10} = .6 \text{ times itself } 10 \text{ times} = .006 \text{ (or 1 in 160)}$$

for a series of disconnected ideas, the fellowship behind these 10 ideas is small.

If the ideas were platform positions of a given party, then the probability of agreement on all ideas would be much higher because they are related ideas, but still less than 60%. (If the probabilities of the 10 things are each different then the answer is just the product of all of the probabilities). This is why politicians will tend to be swishy on issues. There are only a few people out there who agree with all of their ideas. So they only mention a few here and there. They do not want to alienate any possible voters.

Well I don't want to alienate any readers, but I have to talk about multiple problems and multiple fixes. So I ask you to lower your guards and travel through my book with the open mind as an explorer. You're just a disinterested third party living your life and there's nothing I can say that will change that and you know that you don't have to agree with anything I say. And there is no test at the end. And my science is mostly intuitive, so I don't think I'm pushing any envelopes. In economic solutions I find less expensive ways of doing things, or different

missions, and it's obvious how the budgets can shrink in the process. I'm not an economic wizard but I can track dollars rippling through the economy and prove some simple points using my own intuitive models. I know how a "hot trigger" issue like abortion settles it all and pin points the loser; or nuclear war, (Goldwater



1964). I'm full of those. So just sit back and relax and read the words of the "Don Rickles" of science who's grown a bit crusty in his old age. I will, with schizophrenic ease hop to some pretty pictures I painted or some lousy poetry, or tell a disgusting story, but it's all for fun and it's for free.

On the other side of alienation when the people are in favor of something by a huge majority and politics makes the outcome against them, then the government has not represented the wishes of the people. It is not **FOR** the people. Speaking hypothetically then, some person "OF the people" can get the job to make it

"BY the people", but his view is so extreme, that when he forces it on us, a huge majority of the people become upset with him. To me this seems like a breach of our constitution, our democracy, and is a government that does not serve or act "FOR the people". Now the perpetrator might argue that the people don't know what's good for them. But it's pretty clear in today's world that this politician doesn't understand insane behavior from sane behavior. You see, we have this huge debt; it grows by a huge deficit every year, aiming us toward bankruptcy & self destruction. Isn't this insane behavior? We need to develop a surplus in the budget and start paying down the debt, and, instead, we're going in the opposite direction quicker than ever before. We bailed out the banking and stock market perpetrators, who caused the crash of the economy; is this also possibly insane behavior? And we did it with 700 billion dollars of borrowed money against the credit of the people of the US; insane behavior? (and a big slap in the face of "We the People"?). We're passing time while surging further into debt and making enemies abroad with our wars; wouldn't this be considered insane behavior for a

peaceful nation? Our wars strengthen oil domination, rather than save us from oil domination and the pollution of the planet, insane behavior? In our economy there's no balance between the rich and the poor; the rich get richer and the poor get poorer (and have little hope), isn't this insane behavior for a happy prosperous country? How could a president, a servant of the people, miss these basic truths so badly? I don't know. If he had made himself known on these issues before the election, would he have been elected? Hhhmmmmm? Wouldn't it be better to know what they stood for and be able to recall them quickly when they committed such costly errors? And if they're not working for the people, who are they working for? We're really stifled in America by the system that's killing us. It's like that commercial for mattresses....you're killing me, Larry! only it's not funny like the commercial. Couldn't we use some fixes here?

So the way it stands is: the candidate hides his true wishes and acts presidential and we vote him in and are stuck with him for his real unpopular and bad decisions. Or some other president may be real clear during the campaign and then go back on his strongest campaign positions after winning and negate in behavior what he had so strongly supported in the campaign; and, again, we're still stuck with his turnabout and him for 4 years. Does this seem familiar in recent times with a continuation of the wars, and the continuation of a tax gift to the rich that doesn't generate jobs, the bail out support to culprits, costing \$1.2 trillion extra in one year? I don't know if I'm in a minority of thought, here, **but it doesn't seem to matter what party is in the White House or who has the majority in congress, the result seems the same; it is insane behavior and it is against the people; and it is characterized by withheld information and lies, extreme over reaction, stalemate in the congress, and lots of giveaways to large corporations (involved in war and international fraud (bad house bundling stock))**. This is our government and it is done within both political parties, or so it seems to me. It sends and keeps people to/at war in response to no provocation. This kills our young adults and strengthens the oil companies, the banks, and the defense industries, which make more money during war. War builds up national debt against the people. War also alienates the nations of the world as our nation acts like a bully, carrying war into other peoples' countries without being invited. War sacrifices our precious children without real need. This is what it looks like to me when I dispassionately stand back and look at it and try to understand it. Wouldn't you agree? Of course, TERROR, can make one so fearful that a little negative projection and 22 tent wandering hoodlums with box cutters cause 2 wars and a

200,000 man government department (Homeland Security) to spring up out of nowhere. So tell me, do you think that is the appropriate response? I've watched carpet guys work with their carpet knives (which go through carpet like butter), and I'll bet our 22 carpet guys could take those box cutter guys hands down. So you'll agree with me here? Our leaders are acting insane and they are killing us (in their insane wars) and bankrupting us, and their negative projection is way overdone, by orders of magnitude (many factors of ten). So, we need to change even quicker while we're aiming toward national bankruptcy so much quicker. Right? OK thanks. I'm glad we're still together here.

While I am not at the top of any field of endeavor, I may be the overall best in certain combinations of skills. I know we're all unique in some way and special/precious, as I see it, cause we're all human beings, endowed by our creator with those inalienable rights we Americans believe in. In this sense we're all part of the brotherhood/sisterhood of human kind. So while I am unique, and you are too; neither of us wants to die from terminal uniqueness. One of my talents is that I am able to simplify things sometimes when I know of facts that are irrefutable or so probable, I'd bet my life on it. I do understand that people (and especially attorneys in a tough argument) will try to divert thinking to something less important, try to sway thought with emotional appeal, change the subject, ignore what was said, stack the deck, or use bad logic in trying to sway people to their point. One ploy might be to look at my 10 points that support my argument and bring ridicule or laughter to one of my points in some cute way, and then challenge the voracity of the other 9 points without further ado, by association. Their efforts here are entertaining but they are not logical in any scientific way. Decision making with cuteness and laughter and disregard for 9 out of 10 points is extremely risky. Why not use straight talk, simple logic, deductive logic that clearly traces cause and effect. *The process of deductive logic (where a premise is irrefutably linked to the conclusion) is the best way of tracing thought for accuracy and truth.* **Sometimes a simple point will be irrefutable and, as a premise, the conclusions derived from that premise, using deductive logic, are true.** In this book I ask you to identify your irrefutable facts. Trace these points of truth and their implications, yourself, and, I believe, you will draw similar conclusions to mine. *Be sure to lock in the truths and build a tough truthful skeleton of your understanding to work around for the meat of your solution,* always being true to the skeleton and not swayed by smoke and mirrors and paltry side arguments and laughter. This is my scientific approach. A statement like *“a person in his position would never pick a patsy for a*

presidential lone assassin and disregard the physical and testimonial evidence supporting a conspiracy” is not a good premise as it is a qualitative statement of someone’s character and cannot be quantified or proven. Besides we really can’t be assured of what other people would do under different circumstances. We can be confident, but not sure. But what I’m talking about here is as easy as looking at pictures and seeing the truths shown. I’ll show what I think are truths in pictures & I’ll write down what I think are hard facts in purple print. One truth would be **...In business there is conservation of the money if nobody printed or destroyed money within, nor transferred money in or out. Money doesn’t disappear on its own. The numbers have to add up. In the US economy if the poor end needs money to survive, then it is the rich end that must provide it for conservation of the money to be upheld. Where else would it come from?**

As much as we’d all like the moral credentials of our government servants to increase with the level of their responsibility or authority, it simply is not true, nor an accepted premise. Piling up character witnesses on one side or the other doesn’t solve anything either in terms of the truth of the statement. It remains **“not sure”**. If physical and testimonial evidence exists that bears upon the issue, then their review and analysis would tend to either support or refute the premise. But what if physical evidence is altered or destroyed or missing or disregarded? If it is altered or destroyed or missing, then someone in the chain of possession has allowed this to happen, by accident or choice, and other evidence must be sought to detail the handling of the original evidence to try to clear up the facts and motives. If it is disregarded then it needs to be looked at for implications of how it would change the case if included, and if significantly, then it would be included and possibly a crime for those neglecting it in the first place. If witnesses are bought by the dozen to lie in unison to support a conclusion, then, we need to beware. Some cases might be big enough to affect outcomes in this way. The voracity of the witnesses is really important. Whatever the case, it seems to become a harder case, and more strung out when we have these problems. And cases involving missing, or distorted, or disregarded evidence invite more suspicion of conspiracy, which should invite more investigation, or so it seems to me. If witnesses die or are killed suddenly under strange circumstances when the investigation proceeds, this suggests a horrific conspiracy to hide the truth, which should invite even more investigation, or, perhaps, create fear to stifle investigation.

In this book, America faces many large problems and an important chunk of history is contested, and I’m offering solutions for all of this. So for me in this book, I need to identify the evidence, source, and go through the logic that I use in

determining my position on problems/issues. I invite you along for the trip.

In our economy in recent years the banks and stock markets bundled real estate assets and created shares in those combined assets that forced a knot in the traceability of ownership, which kept the investors from garnishing the original collateral for their investments when markets fell apart. Each share might represent a splinter from each of 100,000 houses so bundled. But splinter parts of houses aren't worth anything, so the properties should never have been allowed to be bundled in the first place. Nor should there be shares in a trust deed or note, again because the collateral is not divisible for even one house. Insurance against these assets and shares was leveraged by insurance companies who wanted full premium income for the full value of the assets without being able to cover only a fraction of what the assets were worth if they had to pay out. This hodgepodge of irreducible, over margined, under protected assets was doomed to failure from the beginning, and failure was additionally pushed by lenders who put properties in foreclosure within the bundles to precipitate failure, misrepresenting their true value. The properties couldn't be sold fast enough so prices fell on the real estate. Then a lot of people owed more money on their houses than the properties were worth. This had been enabled by the financing companies because they let the market over inflate. By using comparable sales figures to appraise a property's value, they created run away inflation (fast rising). To further complicate the problem these house financiers pushed variable rate mortgages to up the mortgage payments despite the fall in values, and despite the client's credit. This forced people out of their homes because they could no longer afford house payments. Whatever credit they had got worse when they were foreclosed. Now a lot of people believe in "buyer beware" and thrust the responsibility of this on the consumer. But I contend that the lending market over extended itself on purpose (they're not dummies) and passed the blame onto the buyer, who's just trying to buy a house of his own to live in. So, many continue to pay exorbitant rates for a loan size twice the value of their property (after the fall). These are the people who are being hurt the worst in this crisis (in my opinion). Very few were able to refinance their loans at a lower size and lower fixed rate. What I don't understand is how they sell bundles of real estate but continue collecting payments on the bundled home loans. Are they being paid twice for the same thing? They are a force very much larger than a single buyer and very much in control of the deal. The appraisers at the banks are very much responsible for signing off on the fast rise of property values in the first place. The lack of regulation on the loan industry then allowed the run away inflation on house values that cleared out everyone's bank accounts who bought

property during the upswing. Wisdom dictates a crash for this behavior and most investors are not aware of how to play it. Forcing a buyer to put more down on an over-inflated property is the cure for this problem. It may keep lower credit buyers out of the market until it calms down, but that's a wiser course than to blow these people out of their homes and ruin their credit, just to make a fast buck at the finance office.

Those preaching the freedom of the market to do anything are supporting the shrewd fast dealing people who like to play the high risk money games against the slow thinkers and take their money (legally). Confuse them with legalese and lower starting rates when they're moved to the variable rate loan at the last minute? The housing market serves a better purpose to house people than to be subject to the whims of high rolling gamblers and loan sharks with the variable interest rate loans and 18 page trust agreements in small print and legalese (that challenge the best borrowers just to understand them). Again, that's just my opinion.

So the market crashed in the fall of 2008, and, the government bailed out the perpetrators, against the will of the people (as I understand it). Not being able to trace back the share to a physical equity asset disallowed the share holders from recovering what they paid for, US real estate. I believe the banks and stock market knew their risky practices would lead to a melt down somewhere down the road. They're not dumb. It is my supposition that a shady plan was set up before the crash, and those who got out with a profit may be those who planned the giant scam and knew exactly when to get out. The bail-out was done so quickly and started by an unpopular departing president, endorsed by enough from both parties to make it pass quickly in congress and bang, \$700 Billion dollars was lined up to go out the door (within a month) to bank and market perpetrators. I was shocked to see Democratic party leaders pushing for this gift for treacherous corporate bankers and marketeers. Usually republicans support big business. I also suspect a fraudulent complicity by the previous president and the members of congress and the current president who pushed for the passage of this legislation. I don't know of anything so large going through congress so fast in our governments history. And there was no oversight on the use of the money. These are very suspicious happenings involving reckless use of the Peoples money and this behavior needs to stop and be retraced for criminal culpability, in my opinion.

The switching sides could be done to confuse the electorate and shift the blame between the two parties so that they may trade control of government, and always please big business (which owns both parties), while the voters are trying to figure out who's to blame. **If one side was always to blame then the other**

side would be running the country and the people would benefit. *Shifting the blame allows industry to stay in control perpetually and*

doesn't allow the anger of the citizens to foment and gel on one party for the blame. I'd say we have a clever and conniving industry control and political party system. The main stream media is owned by a few big corporations with their top executives holding the power to control most of the nation's news. I'll bet that they conscientiously dumb down the news, but make it seem exciting with sound bites and dramatic pictures (of Hollywood sex scandals). I assert that on the bail out, they dumbed down the sound of a hornet's nest.

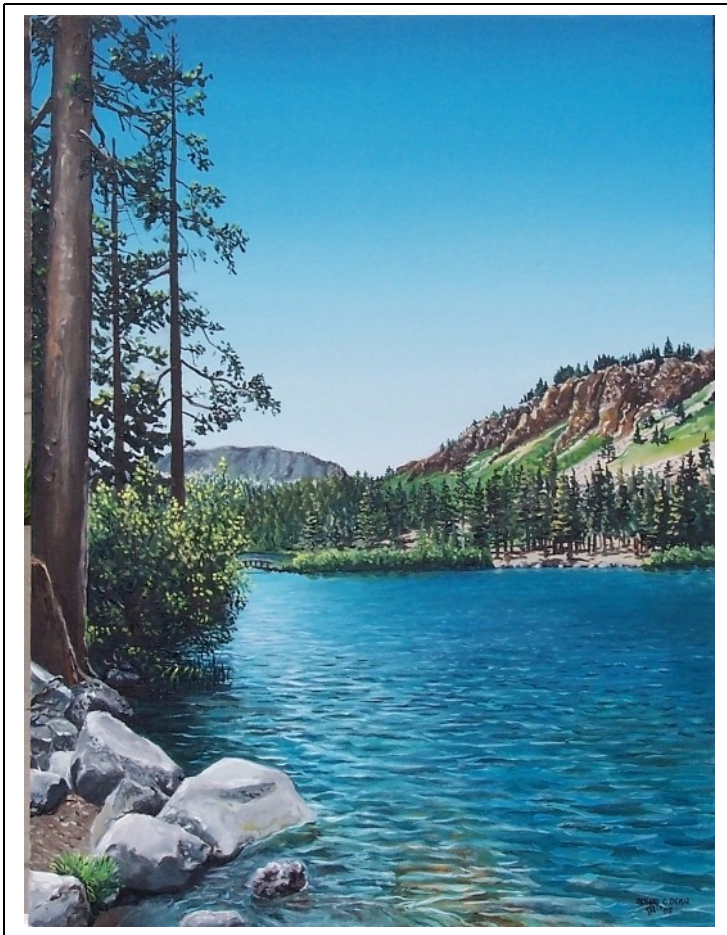
So, I think we have many big problems that need a lot of good ideas and actions to fix it all. But who's going to agree with so many different "good" ideas? One in a hundred and sixty? Oh no!!!

This book is intended to problem solve America's biggest problems, with ideas intended to work and to serve the people, all the people. What changes do we need to ensure our government is FOR the people? I have several ideas. Our government is too large, too inefficient, misdirected, self serving, and too expensive. It needs to be pruned a lot and made to respond for the people. I'd like to see a smaller, more efficient, more regulating, less warlike (way more peace like), and way less secretive government that guarantees reasonable medical service for all of its people, while balancing the budget, and paying down the national debt, not to mention forcing a change over to green technologies, that currently continues to get pushed to the back burner. I'd also like to see a better economy for the poor end of America's citizen population, but not through increased welfare taxes and handouts. I'd rather see the business end and the wealthy business owners create better wages and more jobs capable of buying houses in a normal economy of the day. I will show how the market may be driven by industry to capitalize on the poor end's high propensity to spend in a way that will make up for their own wages in a more bustling economy. I will explain, with simple intuitive models, market forces that truly drive the economy and those that don't. I know that we need so many changes to help our nation operate better that I could never expect sufficient support to get it all done. But should I keep quiet? It doesn't matter whether I have a beautiful mind or not. By sheer numbers of thoughts alone, I'm bound to create a lot of nay-sayers to what I write. The math has already shown that the odds of getting support for a bunch of different ideas are very low. The burden is on me to produce solutions that are right and serving, that are of use, that are logical and understandable, that are good for a lot of people, that are true, and that are fair. While odds would have me as a man with a

beautiful mind and a big mouth (at best), I expect to gather support for my good solutions and beat the odds. I really am for all Americans. I have been a member over the years of each of the two larger political parties in America and I understand their thinking. I now have no affiliation. I am not afraid to tell the truth as I see it, and to continue to help as needed. I do not mean to hurt people with what I say (although I do identify some big suspects). I also understand how people tend to be defensive in support of their pet ideas and feel hurt when they hear opposing views. I don't mean it personally. I ask for your indulgence and an objective review and fair analysis. ***I've come to understand for myself that I will not change for the better until I give a "different thought" a fair hearing.*** Until then I'll just believe in the same old thoughts. ***I think this is true of everyone.*** So I ask you to do the same thing and look at the big picture and weigh the importance of your pet ideas in correct proportion to the big ideas we need for a national and world fix. I believe that my ideas will fix our problems and should be acceptable to more than 90% of our people. So I hope to end up just another beautiful mind in America who spoke out at the right time, the assertive guy, and not the guy who didn't study it, but yelled like crazy for his pet wants (the guy with the big mouth). Please hang in there with me and prove to yourself that you do not have contempt prior to investigation, even in areas you accept as gospel. I probably shouldn't, but I even go there. In any case, we're out of sorts so let's fix the government and economy to serve us. We are the people the Constitution talks about, and the government is supposed to be of us, by us, and ***for*** us; but it isn't. So let's get to work.

What I bring to the table is my gift for solving complex problems from a systems point of view (big picture) pretty quickly. I develop my opinions from facts, as I go along. I am a systems engineer, with two degrees in electrical engineering, a veteran, and have about 11 years experience in systems engineering with the government/military. As an officer in the United States Air Force ('69-'72) I became quite knowledgeable in Satellite Communications for the military at UHF and SHF frequencies and developed a proof on how to use residual terminal and satellite assets of the joint services for maximum service to high level national and military users in 1969. I was then transferred to help design, build, and run a control center for scheduling and monitoring these important circuits for high level users with the use of my theory. After the service I ended up at the Naval Ocean Systems Center (NOSC) in San Diego where I joined a team to work on the feasibility of using EHF frequencies for military satellite communications users. I was the assistant project manager and test director and

took our terminal to sea to prove feasibility. From the start I identified the need to control terminal transmit power to fulfill operational objectives. With our better understanding of the problem at the time the Navy chose us as the lead laboratory for this development, instead of the Naval Research Lab in Washington DC. It was a success. Then I was given a project of my own to study the possibility of an optical space communications broadcast system which I did in 3 months for \$50K. It was the first system study of its kind using optical technology. A year long industry study followed at the cost of 1 million dollars and it essentially agreed with my paper (EO Concepts for Strategic Communications, SECRET, Dean et al, approx 1977, NOSC Tech Report). I also produced a strategic vulnerability study that gave guidance for future developments with a simple guideline on how to win the cold war (The H----- /SURVSATCOM System Vulnerability Study, SECRET NOFORN) at about the same time. In 1980 I quit engineering to become an artist. Since then I've been a self employed artist. I am a man of faith and I am grateful



for many things. It's ok if you aren't. I am a family man.

I speak English first, and am semi-fluent in Spanish, second. My wife and I have 9 grown children between us. Seven of our children have partners and the married children have 11 kids altogether so far. We love them all. My wife and I play music together and sing. I play the guitar. We like to travel; we like leisurely fishing by a lake. Check out Lower Twin Lake (my painting at left) in the Mammoth Lakes just below Mammoth Mountain in the Sierras in California, one of our favorite fishing spots. We can play parlor games and some simple video games, and we can

solve puzzles. We have a date together at least once a week. We like to eat out and also cook a bit. I make a terrific mesquite grilled filet on the backyard grill. We

enjoy the movie theater, amusement parks, art shows, walking on the beach etc. I guess we're just regular people. My philosophy is "*live and let live*", ***let other people have and live by their beliefs, as long as it does not impinge on my or my family's freedoms or the freedoms of my fellow citizens granted by my country.***

My spirit is strong and I want to help my nation and the world. I also expect to paint, tinker with little projects, love my wife and family, hang out with my friends for fun and spiritual growth, travel, and continue to play music and sing, God willing and the creek don't rise. I see life as an adventure. I celebrate life. I started social security at 62 yrs old in late November, 2007, and started reading. The discoveries I've made since that time have driven me to produce this book. Wouldn't you know; I get into serious study again after I retire. This would be my legacy. I think I may be near the top of my game right now in terms of whatever wisdom I may have gathered in my life, plus my ability to look at and understand new things, and my ability to associate ideas in my thinking, with my use of deductive logic, and in my writing skills. I am producing and publishing this book myself (I have no sponsors). That's why the first printing is small. I do not need or want fame or fortune. The internet offering of this book is free as a download. I have good self esteem and gratitude for what God has already given me, so this effort is purely a gift, with the intent of helping my fellow human beings. I love every day I work on this. It's food for my spirit. Let's set the gage on our thinking and get started.

Despite our problems I have a positive dream for America and the world's potential, how things could be, and I have ideas to get us there. While I have to look at problems, I want to get stuck in the solutions, the positive side of all problems. Let's start by looking for where we might find some problems. Let's look at the American economy a bit and the distribution of wealth; capitalism and



the rat race. I'd like to look at health care, the national budget, and national debt (and where it comes from). How about a peek at social security? What are we doing in defense? Does religion need any fixing? I need to look at prejudice. I need to look at voting processes.

Boy, am I noseey!

I need to look at government processes. I need to look at the JFK assassination and what followed. I need to understand America's wars: (abroad, drugs, terror), and our security. I want to understand the full blight of the poor and the inertia holding them down. Why are

there so many gangs in America? I want to improve justice in America. What do we do about illegal immigration? I want to look at 911 and Homeland security. I want to look at the oil companies and at foreign policy. I want to look at the automotive business in America. I want to look at renewable energy. I want to brain storm solutions for energy and transportation. I want to help reduce pollution and global warming. As Senor Wences' puppet in the box used to say on the Ed Sullivan Show,“I am not afraid”.

I'm sure we can do better in all of these areas. We can do this and make America a better place for all. While I am intelligent, I am not the top student of any of the areas I address. So I fully expect better answers from others within the system design I present for a solution. I show an excellent integrated solution to a lot of problems, and the individual solutions should work and not exclude each other. If you have objections to an approach, I understand; please set the problem aside to give a fair hearing to the other solutions, and take what you see as agreeable, and leave the rest. Rather than get angry at points you disagree with and dismiss my other ideas or my whole book, *please get behind the ones you do agree with and offer those to family and friends with your improvements*. Try and get the gist of **all** the solutions we need to get back on track for our people and the rest of the world. Our government has proven to me that they can't or won't fix problems in a reasonable fashion, on their own. Their employees are understandably afraid to rock the boat, for fear of losing their jobs. *So we need to fix it for them and us*. No one is accepting responsibility for the nation's rush toward bankruptcy. So I demand a surplus now to pay down the debt and stop the sprint toward bankruptcy. With a \$1.3T deficit, harsh changes in the federal budget and taxation are required. There's no way around it. The numbers have to produce a surplus. If workers are helped, this is on top of the turnaround needed. Keep track of the numbers.

The order of chapters is set to give us hope despite our problem areas, (Chapter 1 Extending The Dream), and then cycle thru the major areas with the facts, plus a closer look at a possible solution. You may be surprised by my sense of what the core of the problem is, and why we are so stifled in our political and economic quagmire. And you may also be taken back by some of the simple solutions. I believe in a brotherhood of mankind, and that we are all created equal, and our differences are exaggerated by our egos.

Why don't we take a short break. We have a lot of work to do so let's be sure to take little breaks and relax a bit here and there. Chill with some silly story or poem, and look at some pretty pictures; here's a couple of my PG limericks.

The Royal Bastard

**I heard that a bulldog from Prague
did the royal pug in the fog.
The keeper was late to stop the gestate
and the crown kennel staff was agog.
So raise up your cup to the bug-eyed pup
who's now living high on the hog.**

Unt....Ruth

**There once was a man from Duluth
Who hit far more homers than Ruth
Or that's what he claimed
At the end of the game
So Babe came and knocked out his tooth.**

Art Anyone? Here's my Sunset Blvd, where I painted my oldest daughter driving the '66 Pontiac Catalina we owned when we brought her home from the hospital at Scott AFB in the late 60s. Oh, then on the next page there's the real Catalina, Catalina Island off the coast of southern California. I climbed the hill to get the view I wanted, to do this painting. Isn't that Elvis at Graceland, handing out Caddies..... to you? I thought Elvis died in 1977. Well he did, but I still love him and imagine Elvis living on in recovery, keeping his humor and great generosity. Huh Huh Huh.....Oh Yeeeeeahhhhh.





Catalina Day



The Nature Of The Man

Chapter1 EXTENDING THE DREAM

A lot of God's kids (black, brown, white, all races, Jews and gentiles and others) are holding hands and singing "Almost Free At Last, Almost Free At Last; Thank God Almighty, We're Almost Free At Last". I'd like to extend the dream.

1. ENERGY SELF SUFFICIENCY, TRANSPORTATION, AND WATER

Indoors we consume only about 20 percent of all the energy used in the average household. Around 70 percent is used for space and water heating.

http://www.blm.gov/wo/st/en/res/Education_in_BLM/Learning_Landscapes/For_Teachers/science_and_children/energy/index/energy7.html

I envision a day soon when American homes are built with solar panel roofs that absorb and transfer heat into the house (through water circulation to the roof during the day and heat storage indoors) and provide for the house's electrical power from adjacent solar cell arrays. Maybe foot paths are interspersed with the solar arrays and the heat absorptive panels to allow for any maintenance needs on the roof. Insulation of the overhead would typically be in the ceiling joists below the panels. Some batteries for operation at night might possibly be stored in a battery room or garage with the appropriate isolation from the house as needed for safety.

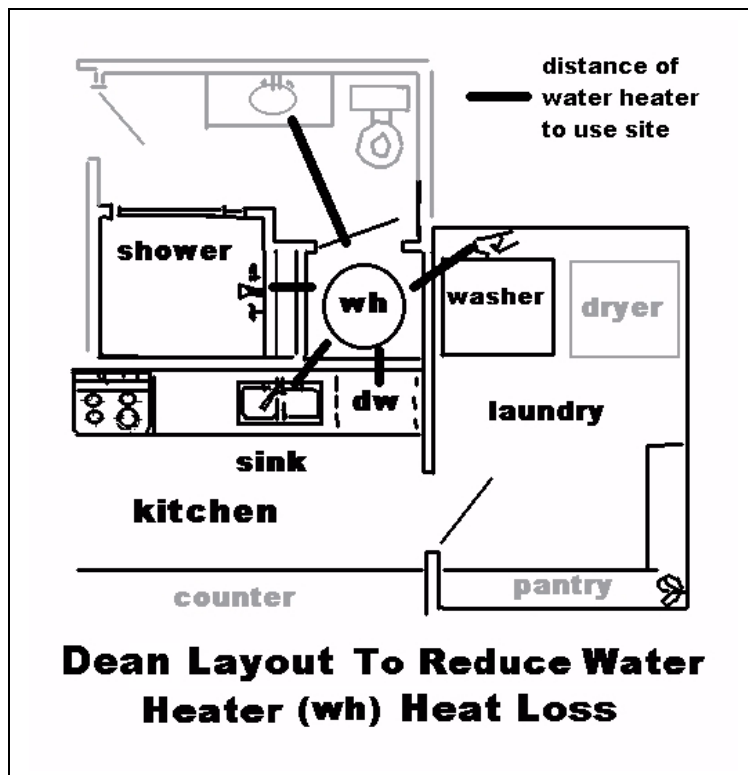
In the garage maybe a spare rack of batteries is under charge during the day to replace the set from the Plug in Hybrid Electric Vehicle PHEV that was driven to work that day or be used that night at the house. In the hybrid mode the car gets 50 miles per gallon, and in the electric mode, operating in the optimum 20-60% of full charge gives the electric mode 16 miles between charges at around 100miles/gallon in equivalent cost of electric energy to \$3/gal gas. The combination, for a 40 mile round trip commute would save 70% of the US' gas use compared to the average car/light truck of the day at 21mpg, if all drivers had the PHEV; see Ch 9. The family is almost totally energy self sufficient for the house and for transportation to/from work. They are connected to the grid for back-up and power at night (if they do not have battery back-up), and they are paid by the power company for what they provide to the grid in excess over that taken for use, in consideration of when the energy is taken vs. given (respecting peak use periods).

The car battery rack is able to disconnect with help from within the car (anti-

theft and safety catch) and from a floor jack put under the car by the user. It is taken over to the charging station in the garage, offloaded with mechanical assistance, and the freshly charged rack is placed back on the jack to be moved to the car for insertion. The time taken should be comparable to a fill up at the local gas station.

The house meanwhile, would be well insulated (ceilings, walls, floors, and windows). Maybe a smaller gas heater and Air Conditioner (because of the good insulation and air sealing) would adjust for comfort during weather extremes. Placement of the water heater would be indoors in a convenient location to take advantage of inside insulation and warmth plus house layout efficiency (sensitive to distance to transport the hot water to the various spots where it was needed). The central solar water storage tank, working with the roof solar collectors, would decouple from the roof at night to conserve the heat indoors. The water tank inside the solar tank would provide preheated water to the commercial water heater that is near the end user. See Ch 9. A good triple user design for closeness to the water

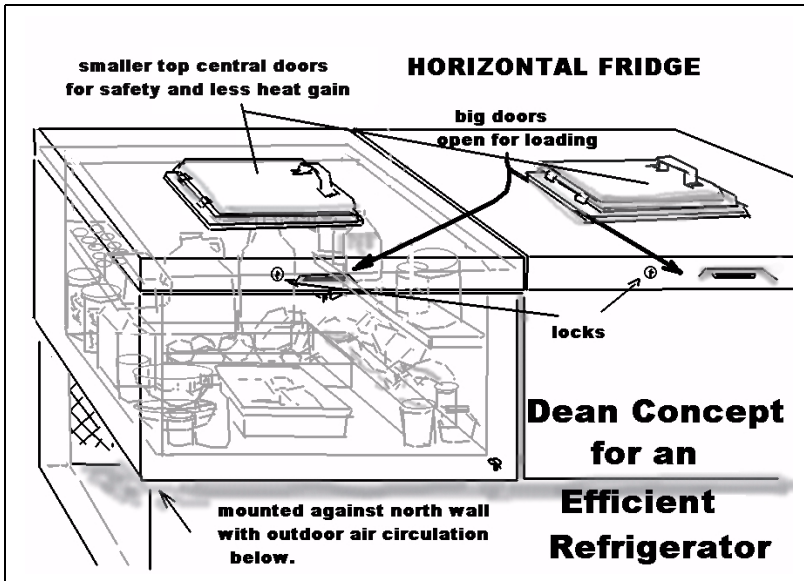
heater is shown at left below.



In terms of exit plumbing, toilet water would be plumbed to the street, as currently done, while all other uses would be plumbed into an underground tank on the property for processing, and reuse on outdoor plants. So shower and bath water, dishwashing water, laundry water, and every sink in the house, would supply a processing & filtering apparatus to a tank, using gravity feed, and water in the tank would be pumped to the outdoor plants by the outdoor

landscape watering system. This would help water conservation. Maybe city underground cisterns could be integrated into communities over time and street drains diverted to them for collecting rain and watering community landscape projects (schools, parks).

Conserving water needs to be on our agenda for the future. Refrigerator designs



might look at a horizontal design with 2-3 top doors, to keep the ping pong balls (cold air molecules) in the fridge when the door is open. Maybe lift up peep doors in the center of the (lockable) lift up top doors would allow for access near the center of each top door, for better child safety and better insulation (see brain storm sketch (at left).

Imagine the family rushing to look for the popsicles. The fridge and the water heater use energy in a house on a continuous basis, so efficiency improvements are welcomed. The Sun Frost RF-12 and RF-16 demonstrate the lowest energy use for comparable size refrigerators in the current market, http://www.sunfrost.com/refrigerator_models.html (171-254kwhrs per year). There may not be a need to use top opening refrigerators in the house. But the concept is presented anyway as an easy and efficient approach to cooling food in a house.

2. GOVERNMENT OPERATIONS AND VOTING

I envision a time when the defense department is cut 65% and thereafter trickled down more to maintain a more reasonable fighting power, more like only two times what other large western nations maintain, and not the “fix it everywhere for everybody” military of an imperialist super power nation that dominates and looks strong (while dieing from debt accumulation within). I envision the recall of all American troops in foreign nations except those attached to the American embassies abroad and those used for United Nations missions. I envision the removal of “dirty tricks type” intelligence operatives everywhere. And I envision their restoration as the perceptive eyes and ears of America around the world. I envision an intelligence apparatus of 10,000 or so vs. the current 200,000 personnel with internal separate compartment review. The *Washington Post's* spy reporter [Walter Pincus can't contain his excitement](#): The United States spent \$75 billion over the past year to finance worldwide intelligence operations that employ 200,000 people, according to an unprecedented disclosure by the nation's top

intelligence official. Director of National Intelligence Dennis C. Blair disclosed the figures while introducing his four-year national intelligence strategy during a morning conference call with reporters.

<http://understandinggov.org/2009/09/17/the-spies-who-billed-me/#more-4176>

I understand he was fired since then, by Obama. Thanks for opening your mouth, Dennis, and letting us hear a little truth.

I envision a constitutional amendment for a balanced US budget with a planned surplus to pay down the national debt held by foreign nations first. I envision a significant emergency fund for the president to deploy and return home military strike teams for military missions in support of the United Nations, and military accompanying teams for US aid support to US and foreign disaster relief, but no unilateral preemptive strikes on another nation. I envision the elimination of any debt the government owes itself, since the people should not pay for the same thing twice. With this, Social Security (SS) would be funded slightly positive each year, but not with a planned surplus that the government usurps for other use and then claims that the tax payer should replenish it back to social security (and they put the amount into the national debt against the people to accomplish this). This current accounting allows the government to collect an excess SS, spend it elsewhere, and then put the bill back on the taxpayers to make up the surplus they already gave. This accounting is ludicrous. Pay into SS for what is needed for that year, and keep the surplus where it belongs, in the pockets of the people for their good economy.

MAKE NO SURPLUS FOR THE GOVERNMENT TO SUCK ON TWICE.

Imagine putting your savings in a bank and the bank later tells you they spent it, and that you need to replenish it to the bank, who will, then, agree to owe you something later when they approve of your retirement under whatever program they happen to have at the time. I'd say the bank robbed you 3 times: once for the money you put in that they spent, once for the loan they said you took out without getting the money, and one more time for the interest they didn't pay you, while using your money and agreeing to pay you whatever they want, when they decide.

I realize that SS is like a chain letter to begin with, but it shouldn't be made any worse by this over taxing and phony debt accumulation way of accounting. I would extend the range of SS taxable income to the very top so that all citizens paid the same small percentage of their total income to SS, with the exception of those whose income was below subsistence. I would tax all income,

not just wages, and the percentage chosen would be the one needed to make the SS and Medicare budget for the year. There would be reductions in the SS and Medicare budgets in advance of this new way of taxing for SS. This would solve the Social Security System problems now and in the out years, and shift more of the burden to the very rich who can afford to help (but at the same percent taxation on income for this tax as all other Americans). If there was a surplus, use it to buy back paper from foreign nations to lower our debt abroad, and if there was a deficit, issue a few more government bonds to get the cash needed. On the average with decent budgeting it should average out as cash and carry (with insignificant surplus or deficit).

When I was in the Air Force back in the seventies, there was an incentive to spend all you got in the budget each year so you wouldn't be under-funded the next year. I knew of a high level civil servant at the Headquarters of the Air Force Communications Service who bought expensive inter office video systems at the headquarters to use up funds. I would budget as needed and penalize for such unneeded expenditures.

In research and development within the Civil Servant system, where I worked for about 8 years, the system was top heavy with GS-14s working as senior engineers. These engineers got their 14s by managing a big program at one time, but when they returned to the general work force they kept their grade. I'd allow temporary promotions to those above GS-12 as a rule. I'd set rules for what work warrants GS-13,14,15...etc position pay. I'd pay the pay as along as they were doing the work of the grade level they're paid at. But if a project ended and they were returned to engineering or administrative status, I'd pay them as senior engineers, near the top of the GS-12 pay range. An exception to this rule would be allowed for scientists who consulted on big programs all the time and whose consulting was essential to the programs success. I'd tend to pay project managers and their project engineers more than administrative engineers within a given division or directorate so that I'm paying for the people working on the project and not so much for the administrative assistance these engineers get who work on my program. (I'd use this same thinking in supporting teachers; i.e. pay the teachers well with ample "for class room" facilities and cut back on the number and pay level of the administrators who mess too much with what happens in the classroom. *Take "No Child Left Behind", as an example. It makes the assumption that you can ignore the bell curve, or chop off the end of the curve*

on the distributions of student performance and keep improving everybody's performance. This is impossible. You help the bottom of the curve within reason but you do not hold back funds on schools that failed to do the impossible. Yet this has happened and is another one of those truths I talked about in the introduction, (which two of our presidents don't seem to understand). In civil service people would be expected to budget their home lives accordingly. For engineers, they'll always be paid at senior GS-12 or above after they've managed a big enough project. The reason I'd do this is twofold: it has the government paying its people for what they're currently doing, vs. what they did some time ago, and it opens up promotions for new prospects from the lower grades, which creates an incentive for sharp minds to remain in government work. I'd make it retroactive and not grandfather-in some older employees with a better deal. I'd make the union agree on contract matters affecting all employees the same and, again, not favor the older employees. It's only fair to pay them all by the same rules. When we can't afford it, we can't afford it for everybody. No lucky sweet grandfather deals in civil service (that will later disfavor our up and coming grandfathers). I saw this very problem when I worked in civil service in the seventies. In education the approach I suggest makes schools more serving to the student. I'd make retirement pay a function of the average grade over the last 30 years of service, not 20 years and not the last grade or peak grade. I'd have a peak amount not equivalent to 90% of their highest pay, but more like \$30-40K tops. This is still better than Social Security, and industry, but not as lavish as the current federal and state systems for your average civil servant (who has it way better than the private sector). I say hogwash to plush federal/state jobs and retirement! Make it good and reasonable.

I'd have all federal civil servants and the military take an oath to protect the constitution and obey their chief officer, the President, subject to the best of their own moral code. If you get an illegal order, (or one against the president's policies) you refuse, anywhere up and down the chain of command. You cannot be court martialed or fired for not performing on an illegal order.

I would institute a citizen controlled national center for challenging orders based upon suspected immoral ideals. We need to clean out the rotten crevices in the government. We could call it a national reporting system. It could be done with a cell phone type device for each employee.

No president should have to struggle against his military, or intelligence operators, or FBI, to manage his foreign policy. And no civil servant should fear for his job if he doesn't go along with an illegal order. We need to rid ourselves of

the inertia of disobedient, self righteous behavior of our military and intelligence services and FBI, and sever their ties to big money, industry, and criminal organizations. These problems plagued John Kennedy, and he was assassinated by a conspiracy because of them. **Thee current day Zapruder film is a hoax. The real scene had the limousine practically stopped for the execution, and the single bullet theory is impossible, (see Appendix 1, section 1), leaving one to conclude a conspiracy (4bullets or more) and conclude the Warren Commission Report fallacious.** We also need to break the chain of fear that occurs on a project when someone is leaned on to do something bad or face negative consequences. The business of the president is to run the Executive Branch of the U.S. government, which sets foreign policy, and funds and commands military and intelligence support. The president has a cabinet serving at his disposal to run all the other services that the U.S. provides. As the chief executive of this vast enterprise, he deserves the allegiance to the office and support for his work. The people did not vote to include anyone else to lead this enterprise but the chief executive, and we are displeased when he doesn't get complete support from his departments, that we are paying for. They are there to facilitate his programs; not to block, or override, or counter, or stall his plans, or spin their wheels. And I would make the president more responsible to the people for the direction he takes the government and the nation with his actions. When the economy gives the nation 10% unemployment, then the government needs to lay off 5% of its people and share their salaries with them and the other unemployed in the private sector. It's only fair to weather things together and not make government a cushy place to roost, while those in the private sector are frantic.

a) **NEW MISSION STATEMENTS FOR CABINET POSITIONS** I would have new mission statements prepared for each Department in the Executive Branch to help employees understand the direction of a new administration.

b) **OATH OF SERVICE OR RETIRE** I'd have all government civilian employees under the Executive Branch of the U.S. Government sign an oath of direct allegiance and commitment to the President and his programs subject only to the employee's best understanding of the constitution and his own moral sensitivity. Those with overwhelming objections at the onset, should have the one time special opportunity for a prorated retirement or other settlement, independent of time in service, or may otherwise leave in peace if they decide they cannot facilitate the president or his plans any longer.

c) **SIGNALING AND RECORDING ORDERS** As part of National reporting some form of keeping track of questionable orders given within the Executive

Branch should be implemented so that there is no misunderstanding of the assignment and no crime involved. Persons ordering or performing questionable acts which may be criminal, without national coordination and approval, may be fined, demoted, pro rata retired honorably, or discharged dishonorably (if so judged at a hearing), or arrested and prosecuted, depending upon the suspected crime. A system of screening orders could save an employee or supervisor from making a big mistake. No one in the Executive Branch, especially in the military and intelligence communities should obey an order to commit a crime. One way to deter this would be to write orders, and store a copy at National, requesting their support when in doubt. **This would not be done as a rule, as verbal agreement and support in the current system works well and is efficient most of the time.** *It is intended to identify non-cooperative or bad behavior within government from within and break the chain of fear that makes people do bad things out of fear of loss of something good, like their job, or life , or family..... and it is done to increase the coordinated response of executive dept. employees to their mission, which is to support the president in their specialty.*

d) ELECTIONS AND VOTING

To restore the government “FOR” the people I envision several requirements. First, the candidate selection process and voting process need to be made void of big money influence, and much less vulnerable to media slandering. I envision the elimination of lobbying, and donations to candidates limited to individuals (perhaps \$250/year per candidate max). I envision disallowing corporate or company donations to campaigns for the same reason (too much money leverage to get what they want). I would provide, however, a special line of communications for industry and America’s businesses and corporations to air their concerns to both the legislative and executive branches. The executive branch could, in observance of all complaints, propose equitable solutions across the board in a fair manner to preserve free and fair enterprise and the congress could prepare the legislation in accordance with the best alternative for the people. I envision many candidates on the ballot for president. Wouldn’t it be nice if each candidate made his/her position known in detail on the 20, or so, top issues important to the people, and the people had the recall ability after the election if he failed to back-up his positions with action. I imagine several sequences of voting would be required to actually select a president, and I’d choose a president on the popular vote.

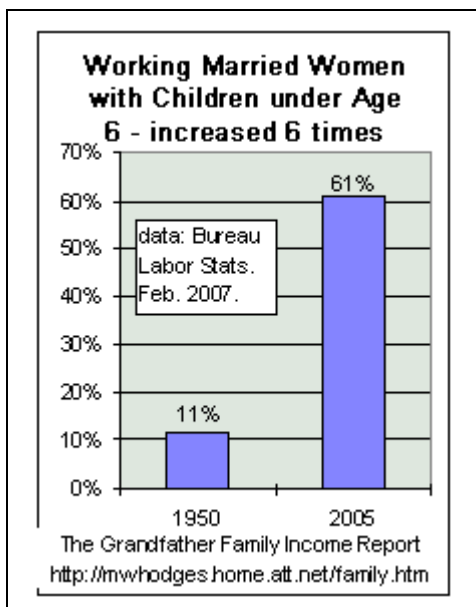
For the voting public, I envision handing out code letters to each voter in a random fashion, at the polling place, that uniquely ties him/her to the votes shown

under that code sequence, for the election at hand, on the final board, where all votes are tallied. I would have the final board easily accessible on line with expanding view to allow the voter to look in the area of his code for the votes recorded under his code. *This would give voters direct feedback that their vote actually counted, without disclosing who had what code.* I would mark the voters finger in a permanent colored dye pattern used by his precinct after he turned in his ballot, and I would guard the local area to make sure no ruffians were copying the pattern on voters coming into vote that day to disqualify them. Election fraud is suspected in American elections. Some of the vote counting hardware and software is also suspect. Diebold is more than suspected of altering software in American elections for more than a decade. This is a company (with political bias) that did the software for vote counting in many states in the last 20 years. http://www.velvetrevolution.us/electionstrikeforce/2009/03/diebold_admits_to_major_softwa.html So I was thinking that if we tie the voter to his vote on the big board, carefully cover ballot stuffing by phony named multiple voters (with a dyed finger that doesn't vote again), and track used code totals against poll station totals, we could get rid of cheating and software errors. Anti-bribery control needs to be developed. But counting votes fairly is not high tech. Any software should be simple and pre approved by a large number of multi-partisan software specialists. Maybe all cd copies of the approved software are guarded before the election, pass a multiple parody security check, and then are loaded on fresh computers from a non partisan source, hours before the election at the multiple centers for vote counting, with positive traceable control over the process. Voting accuracy and fairness is essential to our democracy.

3. THE ECONOMY AND HEALTH CARE

I'd like to see the economy return better employment opportunities and earnings to the poor and lower middle class. Over the 26 years from 1979-2005 the upper 1% earners have increased their net income by 228% (\$326,000 to \$1,071,500) while the lower 20% of workers only 6% (\$14,400 to \$15,300) as adjusted equally by inflation to 2005 dollar values. Income ratios then went from **23 to 1** (\$326K/\$14.4K) to **70 to 1** during this time (\$1,071.5K/\$15.3K). In other words the richest 1% average earner made 23 times the poor 20% average earner's income in 1979, and in 2005 that ratio increased to 70 times the average poor wage earner, according to the Center on Budget and Policy Priorities <http://www.cbpp.org/cms/?fa=view&id=917> . 40 to 50 years ago a high school graduate could move out on his

own with the average low paying job. Mom stayed at home and wasn't too busy to talk with her kids and nurture them individually as needed. She knew where her kids were. Dad made the family living and the family had a decent savings account. Kids went outdoors to play and used their imaginations a lot and were pretty active. The family had a dinner together most nights. Houses in Southern California were \$10-30,000., and \$5-15,000 in the Midwest, and Dad earned maybe \$5-15,000. a year. So plain folks earned the equivalent of ½ of a house per year or more. They had a car payment and a house payment totaling \$2-250/month. Gas was cheap and the roads were good. On a summer job in 1961, at the age of 16, I made \$2.25/hr at a paint factory (that's \$4700/yr @40hrs/wk), and I hadn't started my senior year of high school yet. Over the years, company managers, trying to earn more for their companies, designed and built in failure and made things less rugged and cheaper to cost less in production and require replacement way sooner. They wanted that parts business and that repair business to thrive as well, and they automated things to cut employees and their wages while making product faster. Things evolved where making something cheap could only get a big shot in the arm if overseas labor was used. So for the same task, American workers were out produced (moneywise) by cheap foreign labor, and more US manufacturing and the associated jobs were lost. Government regulation was cut back by political pressure. Banks, ignoring prudent guidelines, and more free from government regulations, started playing the same management money games and credit was extended to people who wouldn't normally qualify. The interest rates were high if you didn't pay on time. Points were born, a way to skim off the top on a loan. Contracts for car sales were written with interest rates above what the



customer would qualify for (by playing the “what sort of payment can you afford game”) and then hustling them through the finance department. These contracts were sold for cash at more than face value to other banks looking for income. Extended warranties were sold with huge profit on the backside of the deal. We're talking 2-3 times their cost. So the car lot could get way more profit on the sale. The down payment collected by the used car lot, \$4-500, on that \$3-\$4000 car, covered what they had in it, so they could risk financing anybody, at their high rates, and become fat on income. If you missed several

payments they could tow the car (which they had already paid themselves back for) onto the lot and start the game all over with another bad credit customer, where now they get additional cash into the deal. The lower middle class started becoming the poor. Mom had already started working outside the house to help make ends meet. Cars (SUVs) and trucks were promoted in the marketplace and the American public went for these big expensive fun vehicles that carried family and friends, would do better in a crash, and looked good at pre-game parties in the stadium parking lot. These gas guzzlers have made the oil companies real rich. Legalese became the contract wording that protected companies.

Nowadays, both Mom and Dad work, if they're lucky; and the kids don't have access/supervision to/from their parents, until they get home tired. The kids play video games, listen to iPods, text their friends, in their isolated or text /sound bite worlds, or hang with friends in the "time share world" of the day where friends are interrupted by outside media, and eat and get fatter than the kids 40 years ago cause they don't run around out of doors as a routine. If they don't have the toys, maybe some of them hang out on the street. There are fewer family dinners together. After college, the kids are still at home, or they came back home because they found it difficult to make finances outside of Mom and Dad's house. They are welcome at home but denied that right of passage and sense of pride that comes with "being on their own". And they do not want Mom and Dad to act like parents anymore, but some still lean on their adult kids. These young adults still have to respect Mom and Dad's rules in Mom and Dad's house. Decent jobs are hard to find, and the kids owe lots of money for their college education. There's little savings and way more credit debt.

I'd say 40-50 years ago capitalism was working fine. The rich were still rich, but the average and below average could make a living, and save a little bit, and buy a house and not have to herd together in barracks. Today, I'd say capitalism has evolved toward feudalism where the barons at the top still control an inordinate amount of wealth and power (the top 1% hold 38% of the wealth of America and bring home after taxes 24% of all income), but the lower end is truly poor and considerably fewer can buy their own homes. I'd like to see fair taxation of everyone, more investment and jobs in America, a return to people working and less automation (e.g. more family farms), and a return of one parent home to nurture and teach the kids. I'd like to see an America where a high school education is enough to get a job that will make the individual self supporting with

some savings and give him the potential of owning his own home in a reasonable time. I believe in a fair and open market and the opportunity to compete to make more than the average, and I respect those who did so while playing fair. I believe that the rich need to be a protected minority of sorts, with their life style protected, but not in control of the government to help themselves personally, nor to manipulate the government with money to help set laws supporting their financial interests. As far as I'm concerned, that's not playing fair. Nor should average people in America have to compete with people living in shacks in foreign countries who may be happy to work for rice and beans. Democracy is driven by votes of the people, as opposed to money of the people. I'd like to see guidelines for the market that can be used to write regulations on businesses, and I'd like to see minority concerns respected in our legislation, so that the majority cannot stamp out the pursuit of happiness in a minority group that it has nothing to do with. Majority rule in its simplest form, after all, is a form of bully rule and the bully needs to be removed in respect of our constitution, where there's liberty and justice for all. We need a magnanimous democracy sensitive to minority rights and privileges in order to fulfill the Declaration of Independence. **The current government in America is a Moneyocracy or Corporatocracy,** and control by the minority wealthy needs to be eliminated, to make the system honest and fair, *but at the same time their rights need to be respected.* Our system and indeed the world economy creeps toward feudalism, where at least half the population of the US suffers financially as a result. It's not that the wealthy intended it, but the market process causes it, nonetheless. Some of the wealthy may know what causes this but will conserve the process unless they are forced to change. Many do not intend for the poor to get poorer, they just don't feel responsible, even if they understand why this happens and understand conservation of the money. They are in denial. It's the "something's wrong, I'm being honest and doing fine, it must be some other group screwing up", "*While I sit in my nice house in the suburbs, which house I worked hard to provide for my family, how can I be at fault for what happens to the poor? I'm just minding my own business and working a little harder to get the things in life that I want. Isn't that the essence of the American economy and American way?*" "How does that hurt anybody?" I understand this reasoning. But when I opened my mind to try to understand the other reasons why the poor are so poor, I saw our market system forcing it that way, independent of their possible attitudes, which I could not profess to know a priori, anyhow. So then I thought how could I change the system to respect basic survival and even the playing field for everyone, and keep

it even, while enjoying our free market economy. So that became my goal, instead of how to discern the attitude of starving homeless people. I looked at the problem awhile and realized that the most efficient and pleasing solution for all is to raise the poor with better jobs and cut down the welfare and cut government jobs and spending, and minimize taxes to get all of this done. Better jobs with “house buying” wages from the business engine of the economy will boost the economy with an attendant purchase of goods and services in higher percentages. What welfare is given is truly for basic subsistence, so recipients are still motivated to get a job. I’ll show in Chapters 2 through 4 how this can be done in a coordinated effort with a reduction in government, and maintain a wealthy class. My solution is good for everybody. It may not peak out the richest people’s income, but it does not reduce their standard of living, while lifting the spirits of all Americans in the creation of a sustainable capitalistic society.

Wouldn’t it be nice if all citizens had some health care as a basic right? A government plan for the same services and care providers would be less expensive than the current private health insurance system in America that burns 20% of the health care dollars on their own management overhead. That’s about \$400K per health insurance employee, which is outrageous overhead. Why not let the government start competing with this. Let the free market decide who buys what. *The current health industry has lobbied enough to squash the best answer for the American people and American industry. They allocate 80% to health care providers, while Medicare allocates 98% of health care dollars to the same health care providers.* So who do you think would go out of business?

4. RELIGION

I think religion is fine for those who want it, but that it should never interfere with the public at large or with other religions. I believe that it teaches good family values in most cases and is helpful in the care of the poor and elderly and undereducated peoples of the world. I believe that it teaches a life of faith that embraces courage, love, fearlessness, commitment, honor, goodness, and charity.

I have my differences with organized religion, as well. My intuitive sense of God as the creator, and fully capable of recreating anyone or anything out of nothing, is that such a God would never ask for fixed, repetitive, prayers, services, ceremonies, sacraments, or rituals. What a bore! Such a God would not want big cathedrals, or big churches, or glitter of any kind, garments, furnishings, etc that only impress humans. What a waste! I believe that this good God would rather see

his/her churches as day care centers during the day and shelters for the homeless at night, with open and honest real time personal communications from all of God's kids, in their own words, often. Has anyone ever asked if God may desire unsupervised visitation with His kids (without priests interceding in any way to this process)? To help keep us safe from evil maybe *this good God wants a focus from mankind that becomes a steady and personal God consciousness, to keep us full of God's love and help us be charitable to others.* Could sin be caused by the lack of good attributes that keep us from error? But we are human and don't have all of the good attributes, or they're too much work to maintain all the time. Wouldn't God know this and love us anyhow? God made us this way.

I've lost my fear of God. I've come to believe that we all go to heaven. I believe that God did not make us error filled humans to test our humanity and then rebuke us for being human. I believe that God is Love and loves us no matter what. Maybe evil is the cause of a negative higher power (the devil?) and is there to teach us to come to Love for the answer in life. After all, perpetual badness and evil is hell. No God of Love would send His kids to such a place. Maybe we're here to see both sides and choose Good and Love in the end. It is my belief that God loves each of us and will not lose a single soul. *Finite amends can be made by the worst of criminals on the other side, without punishment, to even the score if there is a need. For the balance of eternity we may then all live in peace and love with each other. My neighbor is my brother, my enemy is my brother; I must pray that they receive the positive attributes they need to not hurt me any longer. God, please help them and me in this positive endeavor, so we may all join in love and peace as your children.*

I do not believe that the ***organized religions of the world*** would have anything close to their current membership if they didn't ***require*** that the ***children be raised in the same religion (and promote big families)***. If they, instead, offered a broad concept of religion to their children, were more moderate in child bearing, and never required them to go to church, mosque, temple, or synagogue; and then the parents encouraged them to pick or not pick for themselves any of the religions offered when each child attained the age of 21, through a process of attraction rather than promotion or force. I think that the membership, clergy, and facilities would shrink down to a much smaller number for all organized religions. The balance of people would seek more of a moderate brotherhood of mankind and not be so righteous, I would hope. As it is, though, I believe that the religions use fear to keep up their God businesses and populations. "{We're the one true original

church; God only chooses a few while many are called; you don't want to be lost to eternal damnation do you; be part of the best; be with your family, be with us}”. In the process they pull out some 3000 year old instructions they decided to keep and negate the need for some other 3000 year old instructions, and conclude that their religion and attendant services and rituals and sacraments constitute the only “true” religion, maybe even calling outsiders “unbelievers”. This process gets people to accept a negative way of life (harsh rules and a picky God) with loyalty. This would be ego based religion. It creates prejudices. This is dysfunctional behavior, not good for relationships, not of God as I can see.

If something is perfect then it cannot be changed for the better. If God had perfect instructions in the bible, they would agree with each other and not need change. How could Jerome and the Council of Nicene have chosen what was perfect back in the 4th century? They kept “stoning of an unmanageable, errant, and belligerent child” in the Old Testament. They kept “death for flubbing a spiritual ritual for Aaron’s sons” as God’s will that day. They kept “kill every man, woman, and child in the promised land less you be swayed to their pagan ways” as an instruction from God to Joshua, and then kept: carry the word to all the nations of the world after Christ. These are self contradictory commands. Churches have evolved and changed what they take and use from the bible and those that cleave to every word believe in contradictory direction from God. I’d say they are agnostic and don’t know, like me. I’m not God, nor are they; and I certainly do not need them to get my inspiration. I think they’re badly mistaken to believe in contradictory direction from God. *Perfection excludes self contradiction.*

Another big problem with organized religion is that some of its members believe that they know the will of God and have no remorse forcing their views on societies within their midst or without. I’m thinking God has all the answers and the rest of us don’t know everything; we’re all agnostics (in our lack of full knowledge) and I’d like to keep my own beliefs, thank you. I would imagine that a lot of people in or out of organized religion have my sense of indignation toward those who would force them to behave in accordance with others’ religious beliefs. I’m ok with “thou shalt not kill” and several others. But I may not be ok with other instructions on how and when to observe celebrations of my faith, what I can eat, how much I should contribute, whether I should fast or not, be baptized or not, when I can work or spend money, have an abortion or not, how I should pray, and what kind of sex I should have. I want my daughter to be in control of any medical issue she faces, be it for her mental and physical health or her vanity or whatever. I believe that her freedom in

this regard is more important than the life of an unborn fetus. She is not a birth vessel for anybody's church, or the state, or the Federal government. She is a human being in control of her own health. The baby is an "if" and she's a "here and now". You may think it illogical, but I am pro life. I just don't think that it is right to force other people to risk their health in any way for my sake. Let them decide about what is happening to their own body. We are not here to run other's lives. *I see organized religion as full of hot air, self righteous, self serving, didactic, full of phony priestly piety, **controlling**, wasteful of resources, and the cause of conflict and some wars.* I would not be offended if children's services entered homes to save the innocent children from following in *this ancient process of make believe holiness*. I wish I had been saved from Roman Catholicism. Otherwise I'm ok with organized religion, and respectful of their good accomplishments.

A fix for religion, from my point of view, is for them to love and respect other faiths, not interfere, not preach from the pulpit to control public affairs in the ballot box, not interfere with minority groups and if they become a nuisance in any of these areas, I'd say tax their hate business. Freedom of religion in the U.S. is also freedom from religion and freedom from the religion's controlling ways, which I believe are unGodly, because God gives free will, freedom to choose. 7 or 8 or 12years old is too young. I commemorated the house I designed and built in 1990 by painting a life size Jesus offering two open arms to all visitors entering the front door, titled Jesus Welcomes All Visitors.



John's "Last Supper" is a piece I created to try and cover the details in scripture while nodding toward Luke's announcement of the supper...



5. WARS

Wars are caused by disagreement of leaders from different countries. The leaders cause the wars, not the people that fight them. Maybe there's a property dispute or a business dispute, or maybe a nation preemptively attacks another because their leader just wants to. There is always some motive, good or bad. War is the highest form of organized hate. Murder rules are suspended. Now the farmer enlisted by one side is ordered to kill the merchant enlisted from the other side, and more and more are dragged into somebody else's argument. This is insane. The way to stop war is to stop funding it. I like the way we in America got our independence. The British brought the war to our homes and communities demanding obedience to them. Our best efforts were to pick off their soldiers and then run and reload again for another ambush. When we fight on our soil, the will and the grit of our people rises up. Then things are real personal and we never give up. But paying our children to go fight in some other country is ridiculous. The other country will persist to the last man/woman. We are on their ground. We're paid to fight and they have a reason to fight. There's a difference. Except for WWII, I believe that America's involvement in war since then has been to help the war industries that profit more when we are at war. ***Saving other people should be no priority when it costs OUR money (and loss of credit standing) and kills OUR children. It's insane to spend this way. The industry owned media will trumpet righteousness and glory in fighting for "peace and freedom and democracy"***

around the world using our children as puppet soldiers to kill their puppet soldiers (their children) because the money changers (that own the media) would like to earn more. The commandments against killing are absolute, I believe. In Christianity the all powerful God (the Father) allows His Son to be killed and the Son lies down on a cross for this, as a lesson of this absolute. Part of the message is that Their Love transcends our murderous behavior. We are loved despite our murderous ways. We are loved unconditionally. For me this seems like an open invitation to make our lives our gift back to the creator, Who loves us no matter what, (Who died for us to prove it). I can thank and follow a loving, inviting, God. *I can calm my mind and heart and spirit and sit in adoration of such a God.* My attitude then becomes unwarlike. I feel safe. I recognize that my creator is your creator and that to honor Him I shouldn't fight with you, and any other of His kids. To be like the loving creator is to be at peace and to live in the solution. To do otherwise is less than what the Father does and is more troublesome to the heart.

Yet I am only human and I will not sit and watch my children, spouse, or grandchildren be killed. Like the Islamic faith I personally support a willfulness toward defense of my family. I will battle invading “nonbelievers” who threaten murder against me and/or my children. I will not seek out to kill otherwise. So I extend this motive to make myself available for murder in defense of my little world. To do more than this is to give up the freedom of life, liberty, and the pursuit of happiness that is mine as an American citizen. I can extend my availability to my fellow neighbors and countrymen within my country as a minuteman since my country was founded this way. But *I am nobody's pawn to be sacrificed by the spoiled brat child become leader above me in his war against some foreign nation. A pox on that leader!!!!* How arrogant and unfeeling of him!! He has zero empathy!!

I foresee a time when America will wake up and demand huge reductions in our armed forces and subversive intelligence operations. I ask for that **now**.

6. JUSTICE IN AMERICA

Wouldn't it be nice to see an awakening of the justice system that would have them shed procedures that unreasonably interfere with the case at hand? When a dying cancer patient is suing his insurance company that dumped him and is precipitating his death, he should be able to take precedence over less timely matters in court. Companies should not be able to stall trials with lengthy preparation for cases involving health issues, contamination, etc. Basically court procedures need to get people friendly and planet friendly and stop being money friendly (burning

attorney time in court creating delays). Make companies pay up small settlements on the spot, when the judge's verbal orders are given in court, or jail their top officers and the managers responsible immediately. Have them pay some proportion of the moneys awarded before appeal is even recognized for bigger contests. Institute huge bench fines for deep pocketed companies trying to wear out the plaintiff against them. Increase the penalties for companies playing the percentages game, the companies that deny coverage routinely and only face a lesser number of legal challenges, while still making fist loads of money. Break them with huge fines and jail their officers. Basically I'd like to see equal justice under the law, and business not based in treachery.

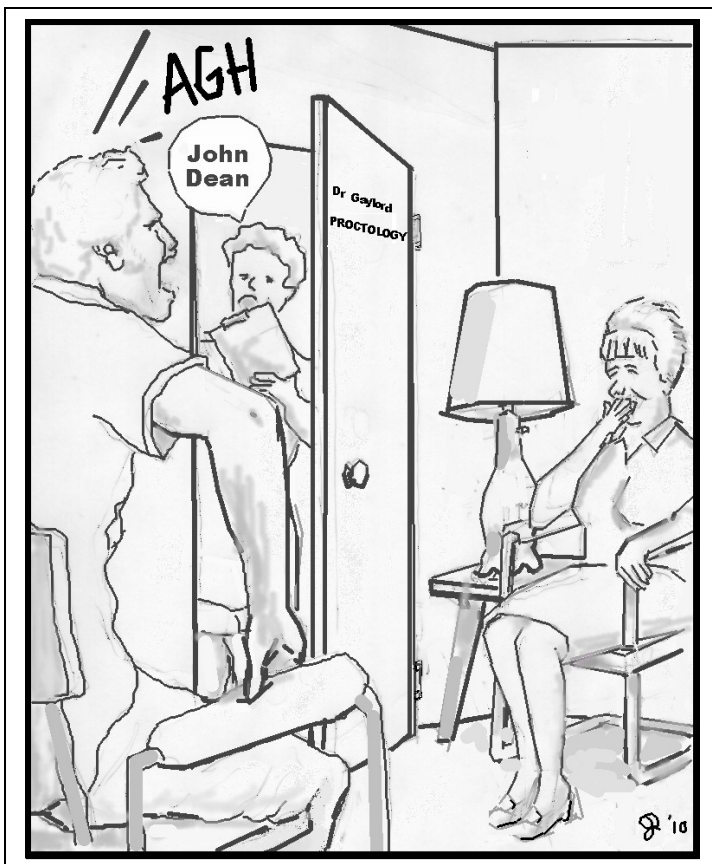
Can the courts help here? Or do the courts themselves have a money problem, and fairness problem? Well, I believe that currently there is no guaranteed "equal justice under the law" in America as stated in our Constitution. Money starves out and kills people waiting for a fair trial. Money buys false testimony. Money or corruption shuts up counter productive testimony that might save innocent peoples' lives. Money buys juries. Money buys murder. Money buys some judges. Some lawyers click with some judges. Money allows huge white collar crimes with small jail sentences, not the death penalty that these life destroying criminals deserve. Ego can be oppressive. Judges who see angry plaintiffs may punish them more than their bad manners illicit and miss the point of the argument. **Get rid of egos on the bench.** Open this closed system of wealthy attorneys rising to judges and then approving the fees of their predecessors. Open the system to engineer judges, laboratory tech judges, business people judges, housewife judges, mother judges.etc. Allow common sense to overrule the law.

Supreme Court judges that rule a corporation to have the rights of a citizen should be tarred and feathered. People within these businesses get their rights already as individuals and deserve no further share. Giving corporations unlimited advertising in the media to support their candidate or attack the opposing candidate is atrocious and way in favor of our current moneyocracy. ***Lobbies and companies and corporations are not people. They are inhumane business interests, machines of wealth that give the owners huge leverage over people.*** This leverage should not be allowed in public elections. Wealth should not be allowed to smear people in the public domain where candidates vie.

Limit campaign donations to a personal level of \$250/ candidate /year or some such number that is based on what a poor to average citizen can afford. Get rid of legalese and simplify contracts with descriptive behavior generalizations that

cover the gist but never cover all possible stipulations individually, and write them in plain English. Make laws modular. Make simple discreet tag on laws a) thru z) that people are taught and can be appended to the simple law in question to give it more teeth if needed. Courts could be a friendly place and assisting to “in Pro Per”, do it yourself, litigation. Hire non attorney judges at lower but livable salaries, and work them in offices, rather than big court rooms to handle the time consuming, but people friendly, flood of business. Tape record proceedings rather than have a court reporter. and simply transcribe the tapes when appeal necessitates.

Wow. This is really cranking up. I’ll bet you have several good ideas I didn’t mention. Maybe we should take another little break? Turn over a few pages to **Energy Policy** if you don’t want to hear a disgustingly gross (but really funny) story that could make you grateful. Is there justice in certain health problems? **No!!! Help!**



I thought you might enjoy the story of my abscess operation, true story. One summer in the middle 70s I was camping and fishing in the High Sierras with my family and toward the later part of the week I started to get soreness near the end of my digestive track. I waited until I got home and it didn’t go away. That first week back at work was really tough. It started to become very painful to just get up and sit down. By Wednesday afternoon, I knew I needed to see a doctor, and I thought, no I’d be wasting my time to see my general practitioner. I needed a butt

doctor. I didn’t know any friends who had ever talked about butt problems, and I was a little shy about calling around to try and get a referral from them anyhow, so I probably looked in the yellow pages and chose a doctor who had a nice ad. I called and got an emergency appointment to see him in his office soon thereafter. I

took about 20 seconds just trying to lower myself into a chair in the waiting area so I wouldn't disturb anybody. After about 10 minutes the pain had subsided enough that I could breathe more easily. A few minutes later a nurse opened the door to the doctors working area and called my name, "Dean, John Dean". Well I had forgotten how careful I needed to be to avoid really bad pain, and sprung right up, screaming all the way. I really broke the silence in that waiting area. Embarrassment aside I entered an examining room and took off my pants and with lots of deep breaths managed to get myself up on the table and laying sideways as instructed. I don't think I really met Dr. Gaylord until after the exam, and I never really thought about what his name might be connoting. He hit the spot inside like 20 times with his inspecting finger which I responded to with a mild shriek each time, which aroused my suspicion that he might really like his job and maybe be some kind of sadist/fetishist. When it was over he told me he would schedule me for surgery that night. I was to head to the hospital within the hour. You can't imagine how my surgery prep felt, the enema of which was unbearably painful. I was getting close to the point where I may have tried relieving the abscess myself. It helped to get a dizzy pill. When they rolled me into the surgery room it seemed like the doctor, a few other medical personnel, and an older teenage blonde headed buck followed the doctors instructions in trying to get me ready for an IV and in giving me a spinal, both of which he kept repeating. It was fuzzy, but that's what was happening. I woke up in recovery a new man and soon enough my legs came back and nothing hurt. The abscess had been the size of a small orange. I was moved to my room.

I discovered I had bandages for underpants. The doctor told me he'd see me in the morning. Around 11 PM my digestive track, which had not functioned for about 4 days, told me in no uncertain terms that I needed to go potty. I rang for the nurse and she said you'll just have to remove the bandages and go for it if you really need to. "Do you need any help?" I didn't need any assistance. Whoa! what a relief, a couple of bloody flushes, a big weight loss, and back to bed, no pain, no soreness, *Zonk. ZZZZZZZZZZZZ.*

The next morning, breakfast with a smile, and the doctor arrived about 9AM. He had me roll over and looked at the incision. Without a warning he jabbed his finger into my butt, and I could be one of only a handful of people that can say, he ripped me a new one, and mean it literally. At that moment we were no longer friends. He acted in a hurry and was abrupt and told me to stay there and rest for the weekend, while he was out of town, and follow the regimen of sitz baths.

Without any discussion he left. It took one sitz bath to convince me that I didn't need to be in a hospital for this therapy of basically soaking my butt. I went to the nurses station and asked how I get cleared to go home. Besides, I needed a cigarette and a drink. She called the back-up doctor, who was a general surgeon, moonlighting (oh terrible word). He checked me out, and told me I was fine and could go home. He also mentioned that, strangely enough, that part of the human body seems to heal itself easily and that proctology is about the lowest specialty in medicine, with the least training. He said only butt fetishists join that specialty. (I wondered why a general surgeon was backing up a proctologist.) The process of healing involves keeping the sore open enough to drain from the inside out slowly over 2-3 months, while on sitz bath (soak the butt) therapy 3 times a day. During the operation the doctor had put a string in the sore and trailed it out to help keep the incision open. I must have lost my string that night in the crapper, which explains being ripped open the next morning. The surgeon told me I'd be fine and I asked him to get me through the recovery. He complied. Meanwhile Dr. Gaylord's office called and I told them he was fired. He wrote letters telling of the need to help the musculature get back to normal requiring regular visits with him. I ignored his pleas. He sent forms for me to sign to release him of any wrongdoing. I ignored those too. A lump seemed to be growing in my arm during the first month and so I asked my surgeon what it could be. He said we wouldn't know until it was removed. So a little outpatient surgery in the emergency room, a biopsy, and lo and behold it was a quagmire of vein material. I thought of the kid repeating his try to start an IV in the same spot the night of the surgery. I was angry but it couldn't be undone so I just live with it and attendant loss of some nerves in my arm which were cut during the little surgery. In three months I stopped oozing altogether and was fine.

There, now, legal problems schmeegal problems, doesn't that make you feel a little more grateful (this didn't happened to you.)..... Let's get back to work.

7. ENERGY POLICY

Big money in energy needs to be invested in the development of abundant renewable or inexhaustible energy sources. I think solar for various reasons.

One gets about 1 kw/m² of total light and heat energy from the sun on a bright sunny day free. Solar electric conversion is 10-25% efficient, I believe; so we get 100w to 250watts in a square meter. The average number of sunny hours per day

varies with location (and obviously time of year). About half the nation gets 4-5 full sun hours /day on the average. From Texas north to Nebraska and then west to California gets 5-6 full sun hours, and Arizona and New Mexico and parts of adjoining states get 7-8 full sun hours per day. At 150w/square meter and 5 sun hours, we get $150 \times 5 = 750$ whr a day per square meter or .75 kilowhr per square meter, average electric energy per day per square meter. My daily use average is about 15kwhr/day energy (as shown on my electric bill) so, with a fudge factor for spare of 15% we need $(15/.75) \times 1.15 = 23$ sq meters of solar cells or $10 \times 23 = 230$ sq ft. providing us 3.45kw at full sun. Currently system cost is about \$9/w or $9 \times 3450 =$ about \$31,000. The section of roof with southern exposure needs to be 200+ sq ft for it to work at my house. We need to work the solar cell price down. Every nation gets sun. Would there ever be international solar possession wars?

I haven't studied wind systems or low tech solar (like focusing the sun to heat liquid and running steam turbine generators), or tidal systems. or? I'll bet there are reasonable solutions in a lot of places. I think sun power because it's plentiful and every country has it, so it's no cause for war.

8. THE ROOT CAUSE

In America we behave like human *doings* and not human beings. I use the name "*human doings*" to suggest that we are valued for what we do in life and have lost all sense of our great value as human beings, who needn't do anything to have enormous value. That value is not a function of our nationality, color, race, ethnic background, education, intelligence, age, sex, sex preference, work specialty, good looks, level of performance at anything..... etc. It is that value that is celebrated in our Declaration of Independence... "*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed.*"

The gist of our equality has nothing to do with all the physical descriptions above or what we do; it has to do with us being human, and endowed by our Creator to have life, liberty, and the ability to pursue happiness.

Our economy, *free market capitalism*, has everything to do with ***what we do***. Our pride is in these descriptions as accomplishments, abilities, looks,

strength, intelligence, goodness or the like. Our competition with each other for jobs and education, or in our sports and games creates winners and losers. But *as humans we remain equal, and we all have value that cannot be taken away*. We still all deserve life, liberty, and the ability to pursue happiness. There are no loser human beings. God does not make trash. Prejudice against us for not doing well in contests inappropriately punishes a huge number of people in America and they are treated inhumanely. Rather than pick up the losers in the game, American capitalists truck on by in their race to keep up with the Jones, and the losers fall by the wayside. Many of our people may feel disenfranchised with their joblessness, poverty and lack of education, and general hopelessness, and apparent lack of care from the people above them. People that love capitalism, just the way it is, are real good contestants. Why should the losers like it? We have to live together, so why not make it acceptable and teasing to the poor end to engage them, rather than beat them down.

I believe that the root of the problem is the failure of our economic system to respect and complement the purpose of our nation. That purpose is to shed repression and form a representative union of the people to guarantee our inalienable rights and equality under God. Simple humanness and our national purpose ensures us life, liberty, and the ability to pursue happiness, with a representative government of the people, by the people, and for the people to help us maintain these rights. We have spent too much energy competing in the rat race, protecting egos, and rolling in the treasures which are there for the taking (if you can get in the right door). This inattention to human value has made ruthless murderers out of our “free enterprise capitalistic horses” because with their blinders on, they trample people that they don’t see in their path. Both Jefferson and Washington knew of the principle of human value and understood slavery to be an evil against it, but both presidents could not envision a simple life without slaves to boost their personal economies. Washington’s slaves were set free after his death. Jefferson had children by one of his slaves. **So life’s comforts, or fear of loss of life’s comforts, leads good men to abuse their underlings unreasonably.** Such was the case in America. Today workers below subsistence in America, forced to live in groups with families or roommates, pay taxes out of the money they earn before meeting subsistence. That is simply inhumane. We have evolved for the better, but still need to fulfill the purpose of our nation.

The increase in the separation of income in America over the last half century is

a fact, well documented, not a conjecture, not a position, not a political issue, but it is FACT. <http://www.cbpp.org/cms/index.cfm?fa=view&id=2908>

And it is created by the conniving with product and services at the other end of the financial spectrum to increase profit. The rich probably think that they are just more successful because of hard work, but the financial result is achieved with victories against the unions, with out sourcing labor to foreign countries, with “lobbied for” taxation policy favoring them, with automation, with built in obsolescence, with the cheapening of product, with the creation of large repair and parts businesses, with interest schemes and payment schemes, and banking schemes, and credit schemes. All of this is a product of selfish planning at the top. I see no fruitful labor. It is usury, and partially taken out of the hides of the lower end of the financial spectrum. **Particular industries use lobbying and media control in addition to multiply up the influence of a few rich owners to control our government** and blame them for all the woes at the same time. They push hard for deregulation and then use it to fill their pockets and bring markets to collapse, while shouting all the time the fault of government. **They manipulate the government totally and in the open to give them money that is borrowed against the credit of the people of America, and the people have yet to be served by having their government stop this.** It is time for a revolution and the recreation of a government by and for the people, and it may be done in a peaceful manner with simple changes presented herein. But mental and emotional acquiescence to a fix at the core of the problem is the only real way, as I can see, to make and keep America a decent country. I seek this end. I seek peace and brotherhood and the elimination of “a dog eat dog world with its triumph of the bullies”. **All Americans should have food, clothing, shelter, and some medical support... out of simple human decency. And a spread in the income and wealth may remain divergent as long as the low end has its subsistence and an even playing field.** Give them these things and they will become inspired and will freely contribute to the betterment of all as they try to improve their lot above subsistence.

9. PRIORITIZING SOLUTIONS

I see the economy as the most important priority and essential in the pay down of the national debt. With it I see broad cuts in government workforce and in its programs. In particular I see a huge reduction in Defense, a bigger reduction yet in intelligence and homeland security, and a shoring up of Social Security and

general health care in America. Before this happens, though, we need to eliminate money in the influence of government and in what is reported in the media, or reallocate some broadcast frequencies, if they try to stop progress in this direction. What the media says needs to be more balanced with the voice and needs of the people, with a short retort (announced) by the media owner for his position, if different. Currently this voice of the people is on Free Speech TV (FSTV), Link TV, COLOR TV.... etc.

We need re-institution of government regulation to better manage the public airwaves, and to keep industry and banking from driving us into a hole for high end profit and payroll again.

For those who lost their jobs in the government and industry, I would not cut off pay totally; I'd trickle down their pay while they're looking for work, maybe over 6months to a year, so that they can remain consumers and help the economy as they become part of the larger non-government working force. I'd reduce Social Security/Medicare/Unemployment taxes for businesses to 1/3 the new lesser total, with incentives for them to use the savings on lower end wages (95%) or lose it all.

I'd restructure welfare and provide more survival goods and services and less money, I'd feather off Social Security for high end recipients who do not need it, and I'd reduce medical costs dramatically through various cuts in unneeded services, which would further reduce the cost to industry to provide health policies to their employees, plus reduce the cost of Medicare, Medicaid, and CHIPS. I'd turn the deficit into a surplus to start the pay down of national debt. I'd change the structure of individual income taxes not to tax individuals below national subsistence guidelines, and progressively tax them above the guidelines, while remaining careful to preserve the nicer life style, and a surplus for reinvestment, for the more wealthy. This way, life remains beautiful for the rich and much nicer for the lower end of the financial spectrum of citizens.

10. SUMMARY

The economy of the nation, especially the lower half of its earners needs an injection of jobs mostly, at house buying wages. For the destitute we need to ensure shelter and food and care to lift them out of hopelessness, restore their sense of value as human beings, and inspire them to contribute to the nation's well being and that of its citizens. Deep cuts in government size and spending and alteration of promotions, pay, and pensions will facilitate the better economy and efficiency of the government, while reducing the tax burden to the people. This needs to be

implemented in the states as well. Reduction in defense and intelligence is essential to world peace and against the imperialism within that we fought against as a nation at our inception in order to form a more just union in the first place.

The election and recall processes need to be reworked to provide voters visibility of their votes in the final tallies, to make candidates commit to positions on important issues before the election, and to give the people power to recall a president, congressman, senator, and perhaps even judges within a few months when they go against their commitments or otherwise circumvent a government FOR the people. To ensure democracy we need to **eliminate the edge that money has** on the outcome of elections and on government operations, policies, laws, and justice, and on some of the functioning of the free enterprise system. Industry busting may be required to preserve freedom in our business enterprises. Meanwhile rights of minority groups need to be respected, including the rich, with changes in legislation that will remove democratic “bully rule” and make democracy more magnanimous to all of our people, and respectful to those precious words in our Declaration of Independence. Government layoffs in deep recessions would be automatic. All layoffs would provide continuing income that tapers down to a subsistence level and stops after six months to one year.

Health care would be available to every citizen, at the lower levels through the government single payer plan. A private health insurance industry would continue for those who could afford it and wanted it. Out of pocket would always be available. Efforts to economize in procedures and seek out fraud would be ramped up. Mal practice would be replaced by arbitration, as it is not needed, and it is very costly to us all.

The assassination of John F. Kennedy and the refusal of government, corporate, and media energy to focus on the whole truth, while bolstering the Warren Report to this day is continuing proof of a wicked agenda and its incredible infiltration into government, industry and the media that continues to this day. Spot lighting and dismantling this evil plan is part of our recovery. We need to shed light on our past leaders who were part of this terrible conspiracy and set the record straight to help us understand how we got to where we are at present.

I suggest recording the truths that emerge in this quest in Washington D.C., with portraits and short summaries of the involvement of the center’s inductees. This would be the national record of our governments’ holocaust. We need to establish this and keep it to remind us not to repeat fearful relinquishment of power to a hand full (by comparison) of crooks.

The solution is to carefully identify the position of many candidates and then let

the people fairly decide the key leadership in our government and entrust in them the power of expedient recall when leaders change course against the will of the people.

People working within the government must be encouraged to speak up as to the presence of corruption amongst them. The national reporting scheme would help this process.

Protection of the planet can be aided by heavy investments (outside the oil industries) to **ramp up: solar cell manufacturing (cheapening it in cost only), battery manufacturing, and production of Plug-In Hybrid Electric Vehicles PHEVs. Solar home space/water heating is also planet friendly and cost effective now. Patents held by companies that could aide this work need to be nationalized to free up, and cut cost out of, their use, with one time settlements, and open use by all US manufacturers and others waiting for it to run production thereafter. Holding these technologies off the market in order to sell oil, retards recovery, and is a result of un-regulated capitalism, and not a good idea at this time or anytime in the future.** Let the illicit gains and lying and bad science stop, and oil's death grip on the American economy loosen. Let's eliminate their power over government, and do the same with other industry and banking.

The stock market needs regulation to forbid inordinately risky schemes and their proliferation in the global economy. Should there be a public derivatives market? Who regulates the World Bank? Who runs the International Monetary Fund. Should bundling of trust deeds and notes be allowed? (I would vote No). Should international companies be able to move around to avoid prosecution and tax payments? (again I would vote no). Should our executive branch be able to launder money through control of interest payments on our national debt to foreign nations by having them automatically paid to American contractors who have contracts with the nation in question, like we did in Saudi Arabia? (I would vote no). This excludes our congress in the business dealings of our nation. And government executives fund the industries that they want to fund without any controls on them. Halliburton got the first big maintenance contract for Iraq directly from the White House; Cheney was a previous CEO there. WHAT A MONEY PIPE! No wonder the budget is not balanced and purchase contracts and bail-outs not scrutinized. The executives are getting away with murder here and plundering the U.S. Treasury.

With the improvements I've mentioned, I expect a return to more prosperous,

more sane, and more peaceful and decent times in America, and in the rest of the world. We should have the industries responsible pay off the national debt of Ecuador and Panama, and any other nation we've pirated in the process of globalization, and help cure world hunger with our sustainable farming, and sustained farmers. Some penalties may need to be given to the World Bank and International Monetary Fund. Let's project peace! DO I HEAR AN AMEN? Amen
A LITTLE LOUDER, PLEASE AMEN DO I HEAR AN AMEN??

AMEN!! Thank you. Let's get busy...but first. How about a little diversion.....a splash of art and jewelry: "In Memory of", an 18 X 24 oil/canvas gift for my friend Monique, daughter of my friends Michael and Paulette; and some of my one of a kind custom jewelry? (not available anymore). Customers did genuinely smile while opening their wallets or purses for the exchange.



Monique With a Friend (In Memory of Friend)

Chapter 2

The Economy

Capitalism and Plight of the American Family

To get a good understanding of the economy we want to know how the economy functions and where the income goes and how much. We want to know who pays the taxes and how much. We'd like to know where and how much is the discretionary income amongst Americans and where income is lacking. Into this discussion enters government spending and deficits and debts. Is any type of government spending more productive for the economy than any other? Are tax rates set up reasonably? Is the free market really free or a play ground for the rich to manipulate markets with power and money? Does Capitalism need to be adjusted with guidelines and regulations to stabilize it and keep everyone fed and clothed and housed? Not that I have any power to affect change, I'd still like to understand the mechanisms in our economy.

After World War II the nation went back to a peace time economy and it surged forward with gusto. Suburbia was born. And things were good. We even led in the reconstruction of Europe (the Marshall Plan). Wartime was not productive in producing the fun things of common life. The auto industries pretty much stopped manufacturing new cars and instead built tanks. There was a shortage of everything: gasoline, rubber, metal, tin cans, sugar. The shortage in war labor was made up by women, who joined the working world of industry in droves. But the economy didn't directly do anything for the public in the way of peacetime products or services which directly enhance normal living during the war. Instead spending was increased to cover the war machine and people involved.

So after the war the conversion of the military ranks into a civilian work force with an attendant change of products in industry plus the marriage and family boom, and the housing boom, the economy took off. New cars were in production again. There was severance pay for many GIs to spend on the economy. Companies that helped the war effort did real well and could hire all kinds of help for their new peacetime production industries. Construction work was up. In the 50s President Eisenhower initiated an interstate highway system to link the country and facilitate interstate commerce. This created a lot of jobs. America's market was mobile. A bonus out of this growth was the family vacation on the road with visits to national parks and other beautiful sites. The new work force bought new cars and trailers and roamed the highways during the 50s and 60s. The attendance at parks went from a few hundred thousand to over 10 million in a few short years. Plastics became big. The economy was booming with expansion everywhere.

Then came more war: the Korean war and the war in Viet Nam. The greatest beneficiaries were the war industries: defense plants, development companies, arms manufacturers, oil, and banking. All benefited from the war process, and benefited tremendously. President Kennedy; however, became an obstacle to the Viet Nam war and to the continuing profit of the war industries. He had signed an executive order to bring home all 15,000 troops by the end of 1965 with an initial installment of 1000 in December, 1963. His executive order to remove all American troops from Viet Nam had just gone into action when he was killed.

He was also going to cut back the CIA, who had incessantly interfered with his foreign policy by conducting covert military ops within Viet Nam to push the South into a war with the North ; Cuba, to sabotage industrial and military targets of the Castro regime, and projects elsewhere. He had started a peaceful process with the Soviet Union to put a ban on testing nuclear weapons, and he wanted peaceful coexistence with the Soviet Union as he outlined in his Graduation speech at American University in June of 1963.

He had also changed his position and was going to cut oil depletion allowances which gave the oil industry untaxed profits in the 100s of millions that other companies did not get. It's like a condolence bonus for the loss of the oil that the oil companies sell. You'd think that the US felt sorry for the biggest and richest companies in America and let's them take the first 27% of their sales profit tax free each year while other companies pay tax on every dollar of profit. This remained for 40 some odd years due to back room politics.

And Kennedy was also in favor of civil rights and space travel as part of the new generation of Americans under him. So he was killed for big business, war business. There is a distinct possibility that the cold war of arms build up and nuclear stockpiling would not have happened if he had been allowed to pursue a course of world peace. It is my opinion that the Viet Nam war and subsequent wars of choice, have not been necessary to preserve our nation or its way of life. Instead Oil, defense industries, and banking have pushed us into war for bigger profits. They are connected to our intelligence operatives abroad and sabotage things and create strife to stimulate military intervention. The US has since grown to dominate world business expansion with military forces in 130 nations and is the one and only super power on the planet. Simply said: we're the biggest imperialist nation on the planet, and we do things our way, (by force if need be). American soldiers die for big business and not for our freedom.

The reason I mention this is because if that defense money had been spent building housing for the lower middle class and the poor people in America, it

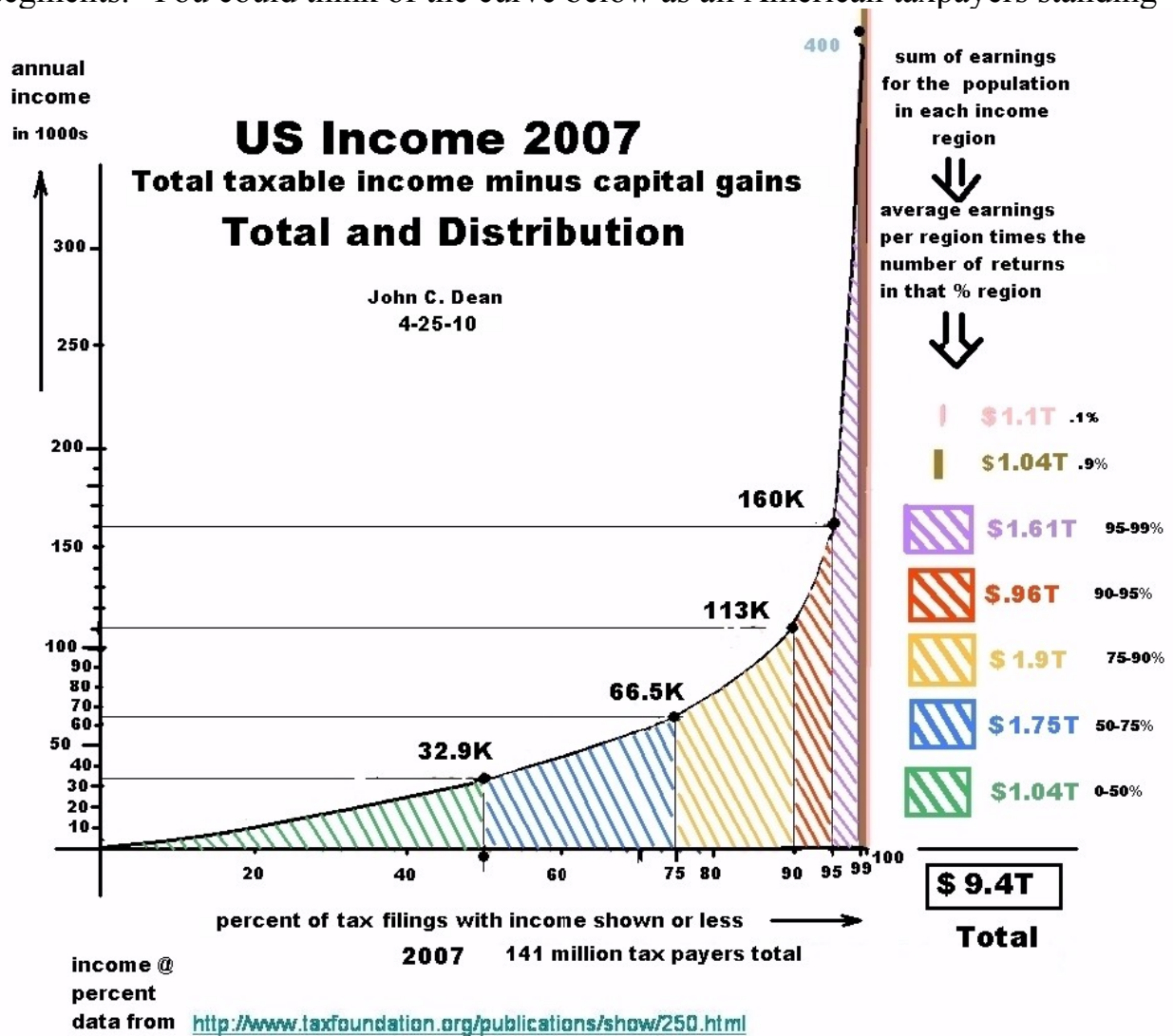
would be doing something productive. It would be doing well. That money could be the seed money for jobs in solar technologies. The people in foreign lands would still hear about us and if we were doing peaceful charitable things, they would hear this and be attracted to the ways of the US. and our non-military missions. The money might start up a different sort of automobile industry that didn't follow orders from the oil industry and, instead built a lot more green and clean, and economic cars. The money might be invested in projects within the nation to put unemployed to work, where they, in turn, spend their money on the economy, and it continues up the ladder being spent more than once, to enhance more than one life. The multiplicative effect of a peacetime economy gets more money circulating and creates more demand so production increases, and more people are hired. In turn, their unemployment stops and they spend their wages on the economy, more than when they were unemployed, and this takes the economy doubly in the right direction. ***When the economy collapsed, money didn't disappear, it just froze up.*** It changed hands and then didn't move. Why isn't it circulating and creating jobs? Some people made a lot of money and they're sitting on it. It's not getting to where it needs to be. ***To stimulate the economy, the lower end of the financial spectrum needs goods and services purchasing dollars, backed by jobs, to correctly drive a real market. I demonstrate this in Chapter 4.***

It's understandable that the advancement of civilization (with mass production run by computers) has eliminated the need for us to work so hard to provide the products for normal living: food, clothing, house ware, furniture, TVs and cell phones, and music systems.... etc. that everyone wants. But when people are laid off and put on unemployment as a result of this efficiency in industry, the economy suffers. People that don't have jobs stop driving the market and the rich, who already own every imaginable toy, don't have a propensity to spend so the market starts dieing. At the low end, those struggling, burden the merchants, the landlords, the utilities, the banks, etc with their failure to make payments. So the small businesses, in turn, get stressed and start closing. Overall the money didn't disappear; it just got stuck near the top. Let's take a look at the economy.

The graph on the next page shows the percent of tax filers, (starting with the poor ones), that have the income per year shown or less for 2007. The government puts out a lot of data to help us understand what's happening. There were 141 million tax returns from 111million households employed in 2007 and represented on that curve, and the income they got is shown on that curve. Unemployed and

under employed get help from the government, or live with relatives, but they're not on the curve. The Bureau of Labor Statistics showed 7 million unemployed and 79 million not in the workforce for 2007 (<http://www.bls.gov/cps/cpsaat1.pdf>). What percent of these are unemployed but fell off the radar (didn't report their continuing unemployment) is unknown to me. Maybe there's 10-20million of them, but I don't know. Remember that there are a lot of 2 worker families so a household may be 1 or 2 people working with one or two tax filings (single, separate, joint married), or 1 working and the other one laid off, or?

The curve shows an abrupt rise in income in the highest 5% of the filers, which cannot be reasonably displayed. \$7,800,000 average income of the top .1 % of tax returns (all 141,000 of them) would be about 7 pages above the top of the page on the graph. The annual earnings of the "population" is displayed in area segments. You could think of the curve below as all American taxpayers standing



side by side, lined up in increasing income from left to right with a stack of the

amount of money they make per year in front of them. The last 141,000 of them , the highest .1% of Americans in income rises to a pile 7 pages high off this page. Adding up there piles is like multiplying the number of people in a given section by the average income they get in that segment. The average income in the first 50% section is \$14.8K. So the total income is the number of tax filings (half) 70.5million times \$14.8K or \$1043 thousand million or \$1043 billion or 1.04 thousand billion or \$1.04 trillion. The second area in blue between 50 and 75% of the filers represents .25 X 141million filers or 35.25million whose average income is $(32.9 + 66.5)/2 = \$49.7K$, the average of the two ends where income is 32.9K at 50% and 66.5K at 75% and the connection between these points is close to a straight line. So this region produces the product of 35.25 million, times the average wage per tax return, or 35.25M X \$49.7K or \$1.75trillion. This area calculation where we take the average height is basically turning the area of the wedge or trapezium (shown in the graph) into an equivalent area rectangle, which area is easy to compute (height X width). Determining the area under the curve is the purpose of integral calculus, a branch of higher math familiar to technical nerds like me. But the basic idea is simple. It involves adding up the accumulative area under the curve, which can be done very accurately using a simple manual technique that employs straight line approximations of the curve. The method is described in Appendix 1 section 2. So you don't need integral calculus to do it. Get out your calculator and check these numbers if you'd like. I tallied up the areas where the 99-99.9 region has \$410K- \$2 million in income with an average of \$820K and produces $820 \times 141 \times .009 = \$1.040T$. The .1% final area has the average \$7.8million. (reference shows 7.4M which I believe is inconsistent with other data provided), and totals \$1.1T

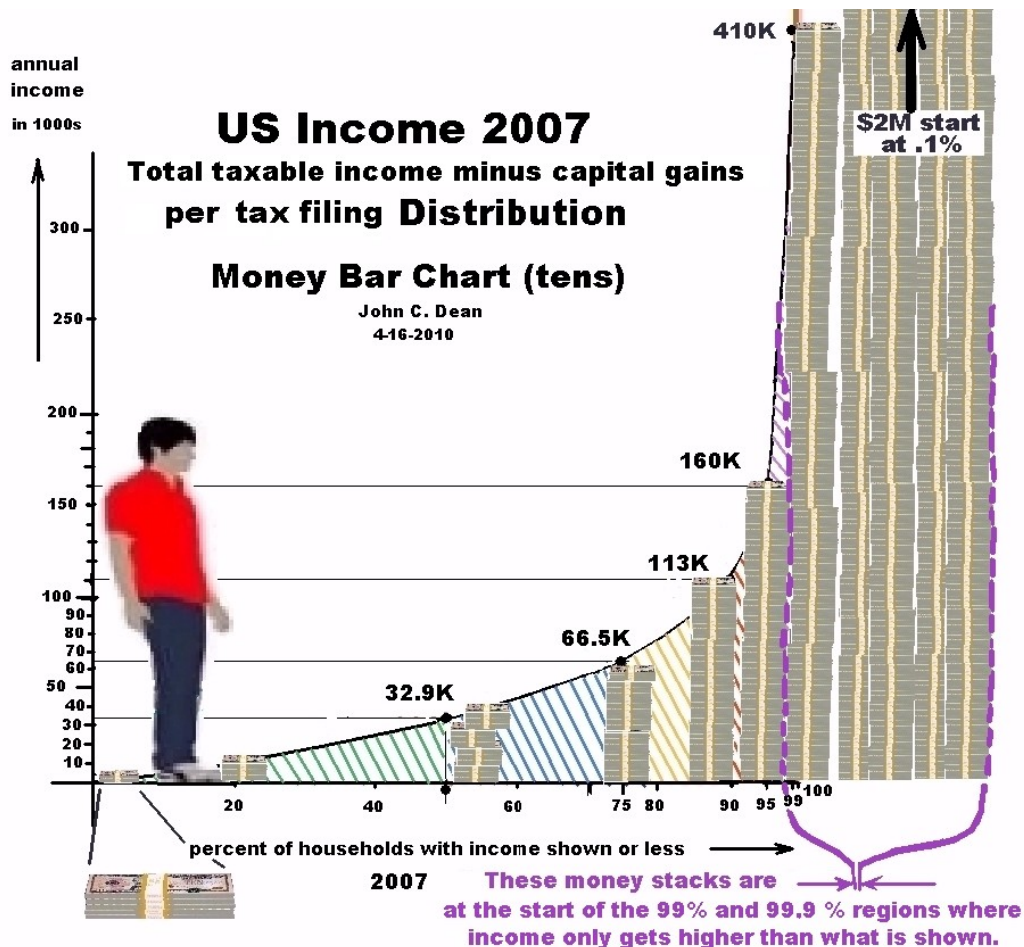
<http://www.taxfoundation.org/publications/show/250.html>

The total of the little area regions is then the total taxable income of the entire working force, and it is **\$9.4 trillion** for 2007. The only thing this excludes is capital gains which are taxed separately. One can play with adding these little regions and compare blocks of workers. The top 1% makes $2.14/9.4 = 22.8\%$ of all the (non capital gain) taxable income. The top 5% make about 40% of this money. Now this is just taxable income excluding capital gains. It doesn't count money not taxed through tax loopholes or money earned by tax evaders. 47million returns paid no taxes despite positive or negative Adjusted Gross Incomes through application of the Earned Income Tax Credit or other device. It should be clear that about half of Americans are doing ok and the other half is struggling, especially down at the low end, while the high end is off the map with pleasure and

financial security. Tax evasion cost \$345 Billion in tax revenue for 2007

http://www.census.gov/compendia/statab/cats/income_expenditures_poverty_wealth.html .

Redoing the plot with stacks of money in relative size to a human being reinforces the evident inequalities in income, visually. The basic unit is a small stack of ten dollar bills, shown enlarged at the beginning of the chart to the left. It is the size of a stack of 10 dollar bills adding up to \$5,000. Then there's a model of a human being to show the relative size of the money stacks to a human. At each point along the curve, the money stack is the total adjusted gross income from all sources except capital gains for that American filing for the year. It's slightly over the shoe at the 20% point of working filers, and goes to about the waist at the 90% position. At 95% it's up to the neck and goes up to twice the height at the start of the 99% position (\$410K). From 99-99.9 the average income is four times the tax filers' height. And from 99.9 to 100% the average income is over \$7 Million dollars per household, but it starts around 2 million which is shown in 4 stacks next to each other at the right end. At this 1% end, the tax rate is not as important to their luxurious living as the size of the stacks left for use after taxes.



As it is, the rich pay nearly all the income tax the government collects, and in a greater proportion to their taxable income than the lower half of the nation, which might already seem more than fair. This taxation argument is true but very deceiving and has nothing to do with fairness. It is only good when comparing income tax to taxable income (excluding capital gains and other types of tax that most of us have to face that are insignificant to the rich). The other taxes, we all face, swamp out the poor people's income so there is no money left to live off of, while the rich, who, for instance, are not bothered by social security tax, property tax and sales tax in comparison to the poor, have piles of cash with enormous back-up to their style of living after taxes even if the tax rate is 50%. But we still need to be thorough and refine our numbers a bit more to clarify our picture. First we'll add capital gains to get the complete income. Wolf shows

	<u>top1%</u>	<u>next 9%</u>	<u>lower 90%</u>
Capital gains	35%	44.8%	20.2%
	<u>\$601 Billion</u>	<u>\$770 Billion</u>	<u>\$347 Billion</u>

per <http://sociology.ucsc.edu/whorulesamerica/power/wealth.html> for \$1.718T total in capital gains. The federal income taxes are:

Taxes of \$1.164T	40.4%	30.6%	29% with (2.9% ,0-50%)
	<u>-\$470Billion</u>	<u>-\$356Billion</u>	<u>-\$338Billion (-\$32B)</u>

for the same three groups.

http://www.usgovernmentrevenue.com/yearrev2005_0.html

I have also split up the other income for interest, dividends, business income, and rents from the salaries included in the income curve, and calculated credit card interest payments, and Social Security taxes for our three groups (and more) in appendix 1, items 4, 5, 6, and 10, and with the help of Wolf's tables that follow.

Wealth distribution by type of asset, 2007

	Investment Assets		
	Top 1 percent	Next 9 percent	Bottom 90 percent
Business equity	62.4%	30.9%	6.7%
Financial securities	60.6%	37.9%	1.5%
Trusts	38.9%	40.5%	20.6%
Stocks and mutual funds	38.3%	42.9%	18.8%
Non-home real estate	28.3%	48.6%	23.1%
TOTAL investment assets	49.7%	38.1%	12.2%

The resultant table for net income follows:

% population	top.1% avg	99-99.9% avg	90%	75%	50%	25%	0
Income/wages	\$174K	\$174K	\$98.2K	63.5K	32.9K	15K	0
extra income	\$9.3M	\$930K	\$34.2K	8 K	0	0	0
Fed income tax	-\$1.73M	-\$178K	-\$11.9K	-4.9K	-2.3K	0	0
Credit card Int.	-\$2.4K	-\$2.4K	-\$2.2K	-1.7K	-.57K	0	0
SS/Medicare tax	-\$9.6K	-\$8.8K	-\$7.5K	-4.9K	-2.5K	-1.3K	0
Net Income	\$7.732M	\$915K	\$111K	\$60K	\$27.5K	\$13.7K	0

Distribution of Earnings and Taxes for 2007

The above table shows what earners get to keep after federal taxes, social security taxes, and credit card interest payments as usable income to eat on, live somewhere, and to pay their state income taxes, sales taxes, and property taxes.

Yippeee!!!!

The extra income minus income taxes, social security and Medicare taxes and credit card interest yields much higher income for the top 10% and less net income for the lower 75%. The effective income tax rate including SS and Medicare and income tax would be the sum of these taxes divided by the gross income , or

<u>.1%</u>	<u>.9%</u>	<u>90-99%</u>	<u>75%</u>	<u>50%</u>	<u>25%</u>
18.4%	16.9%	14.7%	13.7%	14.6%	8.7%

Now it's still true that the top incomes pay, not only a greater amount of tax per capita, but a greater percentage of their income on tax than the lower income earners. Of course I haven't included property tax. But what is not shown is that the lower tax payers cannot even afford the taxes they pay as it cuts into the vital necessities of life: food, clothing and shelter. To appreciate the relative problem in the economy of poverty and riches, one needs only to pencil out a reasonable subsistence budget for the range of incomes, respecting the opulent living of the rich and barely housing and feeding the poor. I was raised upper middle class, I live middle class, and I have rich and poor friends, not to say I'm any expert, but I can estimate basic living for these groups reasonably, I believe. A projected subsistence budget for the range of Americans follows.

% population	.1% avg	.9%	90%	75%	50%	25%	0
Income/wages	\$174K	\$174K	\$98.2K	63.5K	32.9K	15K	0
extra income	\$9.3M	\$930K	\$34.2K	8 K	0	0	0
Fed income tax	-\$1.73M	-\$178K	-\$11.9K	-4.9K	-2.3K	0	0
Credit card Int.	-\$2.4K	-\$2.4K	-\$2.2K	-1.7K	-.57K	0	0
SS/Medicare tax	-\$9.6K	-\$8.8K	-\$7.5K	-4.9K	-2.5K	-1.1K	0
Net Income	\$7.732M	\$915K	\$111K	\$60K	\$27.5K	\$14K	0
House value	\$4M own	\$2M own	\$.7M	\$.2M	rents	rents	0
Housing\$/yr	\$25K	\$15K	\$ 40K	\$ 15K	\$ 15K	\$ 12K	\$ 10K
Prop. tax 1.3%	\$52K	\$26K	\$9.1K	\$2.6K	0	0	0
Food/yr	\$30K	\$20K	\$ 13K	\$ 8K	\$ 5K	\$ 5K	\$ 4K
Utilities	\$5K	\$4K	\$ 3.5K	\$ 2.5K	\$ 2K	\$ 2K	\$ 2K
Transportation	\$40K	\$30K	\$ 8K	\$ 5K	\$ 4K	\$ 3K	\$ 2K
Intrnet/phone/TV	\$4K	\$4K	\$ 3K	\$ 1.6K	\$ 1K	\$ 1K	\$ 1K
Clothing/misc	\$100K	\$6K	\$ 5K	\$ 3K	\$ 1K	\$ 1K	\$ 1K
Medical	\$50K	\$20K	\$ 4K	\$ 6K	\$ 2K	0	0
Total budget	\$306K	\$125K	\$ 85.6K	\$ 43.7K	\$ 30K	\$ 24K	\$ 20K
\$ left over	\$7.426M	\$790K	\$25.4	\$16.3K	-\$2.5K	-\$10K	-\$20K
Taxes/income	18.9%	19.3%	21.5%	17.3%	14.6%	7.7%	

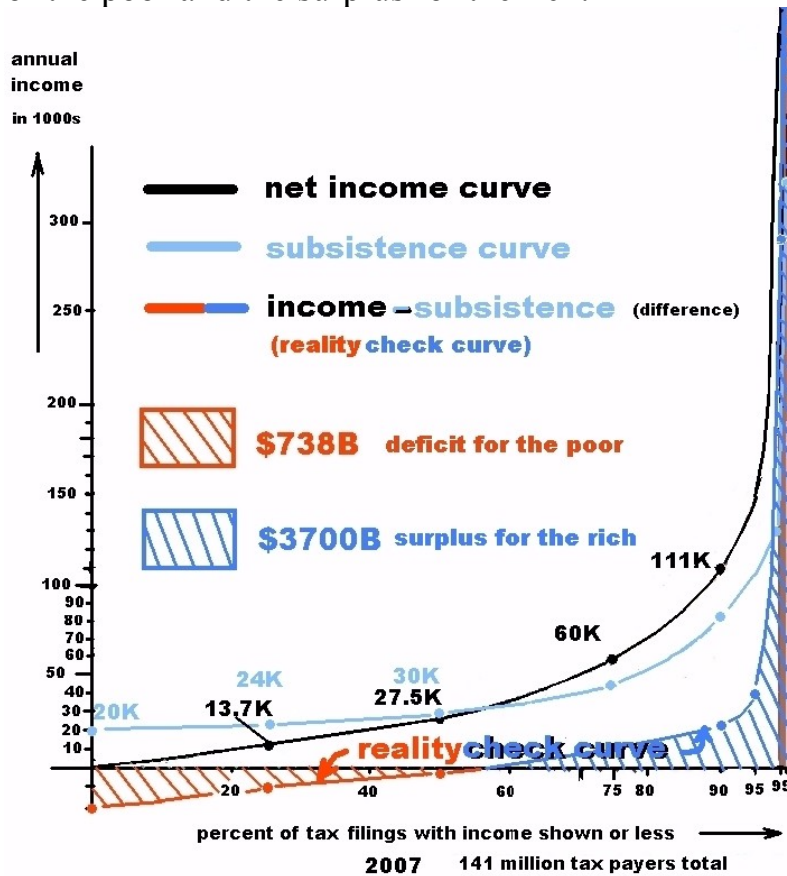
American Subsistence Budget 2007

Some of the 50% people actually own homes, since rent payments nowadays are comparable to house payments, so it pencils out. But I've shown them renting. If they worked extra to save up a down payment, the rent money should cover a house payment, insurance, and taxes. \$1250/mo. rent could be a 2-3 bdr condo or house, or it could be, with 10% down on a \$200K house at 5% for 30years:

Mortgage (P+I) \$966.27
 Tax (T) \$216.66
 Insurance (I) \$66.66
 Total Monthly Payment (PITI) \$1249.61 (or \$15K/yr)

If the middle class family can do this their effective tax rate now includes property tax and is **22.5%**, higher than any other group. Now Bailey's Building and Loan might give the 50% guy such a loan, but old man Potter and his bank would rather keep these people renting forever. (movie: "It's a Wonderful Life" 1947, Frank

Capra), and we all live in “Pottersville” these days, so they’re renting, in my table. What is clearly evident from the table is that the lower half of the tax filers cannot subsist without government help. That may translate to the lower 60-70% of the population. Another way to understand this is to plot a subsistence curve and a net income curve and look at the difference curve. It is a reality check and shows the deficit for the poor and the surplus for the rich.



2007 American Economy in a Nutshell

So what has caused this collapse at the low end? It’s simple. In the 1950s, 60s, and 70s, employment was up with house buying wages, and the economy was thriving. The people did not need anywhere near the level of support that the government provides these days in welfare and Social Security and Medicare were not as big a drain. But Capitalism promotes movement of the money to the top with a loss of jobs and a lower economy for the poor. With any inflation the low end buys less goods and services when the economy goes down for them so the rich make things cheaper, export labor, and work for reductions in the taxation of the rich, which makes for less government funding available, and instead the debt of the

government grows. Unions are weaker, automated high speed production is more prevalent, and the poor end lose more jobs. So people take a cut in pay to keep their job. Jobs are sent overseas so that goods may be purchased more cheaply while the owners make more money. This would be good for the nation if it didn't cost jobs. But it does. Wages would cover the cost of living and finance a home for a high school kid working in America in the 50s and 60s. But inflation (which is essentially runaway greed by companies, using supply and demand as the carrot) helps those who raise prices first, and/or have a closed market without much competition. Others need to respond when their costs go up and so it ripples through the market, giving the fixed wage worker less buying power. This has happened fairly slowly over 50 years, where minimum wages did not keep pace with inflation; it first caused Mom to go out and get a job. And the people worked more than one job or extra hours on their job to maintain their style of living. But housing costs went up, and rental costs. Medicine increased 4 times as fast as the consumer price index between 1980 and 2007. Legal issues grabbed attention as legalese wafted its pitch filled smoke into the economy and fewer hand shakes made deals. People started locking their doors at night, taking the keys out of the ignition while stopping somewhere. Corporations figured how to beat out the family farmer at the market. New car prices rose. *Everyone wanted to make more profit. So the economy got tougher for the low end consumers and corporations edged out the small businesses in key areas.*

Oil people are at the top, naming their own price. Their vast fields do not report the need to raise prices. It's their greed and the supply they control. I did notice that they became kind when the markets collapsed and gas suddenly went down from 4 to below \$3 a gallon in the fall of 2008. I don't think that this was due to a comparable drop in gas use in America. It may be the oil companies manipulating the market to get the most out of it. They can raise or lower the price of gas and throttle the market up or down a bit to preserve a healthy enough economy to rake in the petrol dollars, while sitting on battery technology. Because they can lower the price of gas at the pump by more than a buck and still make profit, I suspect them for gauging the public and monopolistic practices. They control the auto companies in America, and gas hogs have been on the agenda way too long. And now big business is ravaging the Amazon basin for its trees and have been busting governments around the world with bad financial deals threatening bankruptcy to get the favors of their natural resources. The World Trade Organization forced countries to invest in American derivatives or be heavily fined. If their practices are not illegal because of their control of governments and laws, then they're

immoral and should be illegal.

And we could create guidelines for a “new” free market system that is not run by immoral tyrants, but still offers a wonderful challenge to any entrepreneur.

The table below shows the change in the cost of things since 1965.

item	1965	2010	Ratio of cost 2010/1965
bacon	\$.89/lb	\$4.50	5
eggs	\$.53/doz	\$1.80/doz	3.4
gas	\$.31/gal	\$3.10/gal	10
milk	\$.95/gal	\$ 2.85	3
movies	\$1	\$10	10
home	\$14,000.	\$180,000	12.9
Min wage	\$1.25	\$7.25	5.8
Health Care	7.2%GDP ₆₅	16%GDP ₂₀₁₀	43
Consumer Price index	Ref \$1	\$6.91	6.91

I put this together from various sources and with some calculations to get to the final data shown. But the information to do this is from:

<http://www.thepeoplehistory.com/60sfood.html> for prices in the 60s

http://familyimpactseminars.org/s_wifis18c01.pdf p/o health care change w/GDP

http://www.bls.gov/data/inflation_calculator.htm consumer index

www.bea.gov/national/xls/gdplev.xls - GDP changes 719B₁₉₆₅- 14T₂₀₁₀

http://en.wikipedia.org/wiki/Income_tax_in_the_United_States#Types_of_income min wage

I believe the important information from the above table is that the low end took a pay cut in buying power down to $5.8/6.91 = 84\%$ of 1965 wage while homes rose by $12.9/6.91 = 1.87$ or 87% in the current era; medical care rose by $43/6.91 = 6.2$ or 520%, gas rose by $10/6.91 = 1.45$ or 45% and the low end hung in there with milk and eggs and bacon. So as long as he lives outdoors, has good health, and rides a bicycle he’s ok; as long as he can hold down that minimum wage job and get to work on time. Although I would call capitalism like this, as it took place, a failure for not preserving the life style of the bulk of Americans over time, and I have some ideas for recapturing those beautiful days (only with clean air and green policies in energy). The following shows some of my ideas.

The housing market is allowed to inflate with the push from real estate people and accelerated appraisals based upon selling comps (comparisons), that don't slow down inflation and changed overnight in 2006-2007. The cure might be to have average inflation of 2-3% per year financed with the 10-20% down, as controlled by banks, who would be limited by regulations in their practices to this safe approach. If the buyer wants the more sharply inflated home, then he can put more money down on it. Otherwise lenders will refuse the 80-90% loans on fast rising properties. Comps would then be documented for maybe 5 years to show the slow growth rate, and buyers and sellers would be coached about this. *This should tame the housing market.* I'd regulate out the unrealistic practices, like interest only loans with balloon payments (except for commercial purposes, where buyers understand well and may want this type of service). I'd require an offering of fixed interest rate 30 yr loans on housing for all home buyers. The credit doesn't really matter as much as the money down. With enough money down no one is going to be foreclosed, especially on a smaller loan with lower payments. *I'd regulate interest rates not to gouge the poor at all.* Maybe Co-ops by the poor could help the poor as well.

Co-Op Home Financing by/for the Poor

Imagine a co-op type company (owned by its members) that takes in \$300/month (or thereabouts) from each of a group of working, but low or bad credit prospects that join the co-op. This is set up like a house down payment savings account. They need stable jobs at a decent level of income that can cover a house payment and taxes and insurance (if they had no rent to pay). If they get behind two months on the \$300/mo, then at the point where the third month is due, they're out, and half their total previous input is returned to them. If they want to put more in, then they save quicker, and gain grace on the due date for the next payment. The members with a nominal 20% of the average middle class house invested in the co-op may house hunt for their house. When they find it **and** closing costs plus 20% down are available in the clients account, the co-op buys the house with partial equity rights for the client, whose now called the "equity renter". The Co-Op uses the funds in the account of the particular client who is getting the house. The Co-Op charges the client the amount per month to cover the principal and interest, plus pro rata taxes and insurance, plus \$100 dollars/mo. and the client stops paying the \$300. , moves in, and starts paying the co-op the house payments that cover Co-Op costs plus \$100/mo. The Co-Op is strong and gets good rates from banks or credit

unions. These rates are passed onto the client with the only addition being \$100/mo. At the end of the loan term the title is transferred over to the individual member if he wishes to quit the co-op, or it remains in the co-op, which keeps the property taxes down, but the member needs to pay \$100/mo, association fee to maintain the connection and protection of the co-op. This would be a God send for the poor who normally get gouged to pieces or may never qualify for a house and who lose everything when they fail to make 3-4 payments. The foreclosure rules for the Co-Op might involve being 3-4 months behind in total payments but they could make partial payments to forestall the accumulation of 3-4 months total in arrears. The co-op could evict the “equitable renter” at 3-4 months total in arrears; and offer the house at it’s current market value to other co-op members who may have 20% in their accounts (or otherwise available).

Maybe the house is large enough to accommodate 2 families. So co-op families may join forces to cut costs. The house stays in the “Co-Op family” of lower credit people; or if no one qualifies, the co-op may sell the house on the open market and keep half the net proceeds (after expenses) while returning the other half to our original “buyer(s).” This way the poor family that can not afford the house at this time, struggled for 6-9 months making partial payments until 3-4 months worth of a full payment was accumulated in debt and gets kicked out, still gets some equity out of it to help them in their lives. Maybe they want to stay in the co-op, or maybe they don’t. That’s up to them. If they do they revert to the \$300/month rule to save up again. Maybe their settlement is enough to find a less expensive house that they can afford or gives them a big leg up towards another try, with no \$300/mo payments due for quite awhile (if they put in a sizable portion of their equity return). The Co-Op gets the half equity for the defaulting member to maintain its financial strength in the banking market where it deals for good loans, and keeps up payments whether or not the equitable renter performs. So the Co-op is always current with the bank and new owners step in on old interest rates and the backing of the Co-op when they take over as equitable renter.

This way the Co-Op financiers are not trying to hurt the buyer, they are a group of low or bad credit people who want to help each other. In a group, they have house buying power and may get good fixed rates and good terms through their co-op. When times are tough they have a Bailey’s Building in Loan working for them, and not old man Potter (who would fleece them until they die). They still need a decent down payment for the house. At \$300/mo (about the size of a car payment) they’d save up \$3600/yr. It would take 5 and one-half years to save up \$20,000., not an unreasonable time to save up for a house. \$30,000. would take 8 years and

4 months. This is way better than the variable interest rate loan that hurts buyers later. *“Surpriiisssse, got ya....well it’s your fault....you should have read the small print on page 18 of the trust deed. It’s not my fault you don’t have glasses.” “Don’t feel rushed or anything to sign it during our 30 minute appointment, you could always go out into the lobby and study it and come back; what’d’ya mean you don’t read legalese; it’s everywhere. Just bring your questions back in and I’ll try to answer them for you”. “I’m sorry, that’s the best we can do; Would you like to cancel?”*

I’d regulate the lumber companies that change the cost of supplies in mid construction to give fixed costs for 3 months for home builders. The game of upping prices to make more would then be stifled.

For health care, I’d survey affordable services for different health conditions, crank in probability of occurrence, and limit the average service that the government covers to a more basic service and not unlimited use of the highest technology for every patient, and every occurrence, when it is so much more expensive. It is wonderful that medicine has advanced so brilliantly in the last 40 years, but it has advanced itself out of the wallets of a huge majority of the American people. Even if we regulate profits of medical suppliers, hospitals, and doctors for each service they give, the evolution in medicine ensures that more procedures come into being and greater miracles are accomplished with these more services and the costs still go up. We can’t afford any increases. In fact we need decreases. The single payer government plan is constructed to out perform private plans at the same levels of health coverage. The premiums should be set to be an affordable portion of the family’s budget, maybe 5%. Wouldn’t it help to set up and coordinate services over areas with a queuing system that would allow service if doctors were available within a decent distance to provider and set of time constraints, despite average restrictions on the patient’s policy. In other words, why not keep the doctors pretty busy so that they make good money, while providing the best health care possible to as many as can be covered at a decent price for the poor. Isn’t this how Kaiser has thrived and keeps adding new hospitals? Let the private health insurance companies have their own system worked out, with negligible queues, and keeping their doctors mostly occupied for good income but maybe fresher for their higher pay and better working conditions? Or? Anyone wanting even more service is free to acquire it on his own planning and financing. There is nothing about the government limiting what people can get in health care, they’re just limiting what the government is going to **pay** for people’s health care. In the next chapter I cover it more thoroughly, but there are several fixes that help. Hunting down Medicare fraud is cost effective and could

save 3-10% and maybe more of a \$2.4T budget (about \$75-240 billion). Cutting procedures is cost effective, cycling between the general care physician and the specialist should not require a superfluous, get to know you visit, that delays the patient's return to good health. A simple phone call message from the general to the specialist would suffice with one insurance approval cycle. Maybe 10-50% of visits could be cut. The sequence of diagnosis should cover possible inexpensive cures first when time permits. Insurance company overhead is atrocious and they are bilking the system of needed care. A 6% savings (**\$150 billion**) is available here. Hospitals over-bill, anticipating being underpaid and trying to compensate in advance. Then collections people want the big number, and 2 million people are affected by wrong bill medical bankruptcies each year. The government spends 30B on medical research each year, so find the cures and have the drugs made cheaply, instead of paying American drug companies 2-3 times as much as foreign companies want for the same medicine. Why not partner on drug research and development to make sure the companies are not cooking the books with losses, and then pay off the company's share when a good product is discovered, making their production costs as small as possible with no requirement to recoup development dollars, and power to make a generic quickly. Make it work first, then worry about free enterprise. **Insurance companies burning 15-20% of moneys available for health care providers just doesn't work, period. Drug companies recouping huge advertising and development costs just doesn't work.** Let's make it cheaper and significantly reduce the cost to our elderly, and to Medicare, and stop caudling the drug and other medical service industries. Why not announce the new miracles on the internet. Make a good youtube movie ad, cheap. Sonny boy can get grandma to view it. Aren't you sick of those erectile dysfunction ads?

The oil companies need to be taken over and taught good manners. They are too large and too powerful and are the reason for foreign wars that kill our children and help bankrupt us. They physically stifle competition, or they legally stifle progress, by tying someone up in court until they're broke. They influence judges and congressmen. They lie with their proliferation of bad science (like they didn't know smoking was harmful, and they pay scientists to say there is no global warming). They purportedly paid Ed Clark, Lyndon Johnson's attorney, \$4Million for the murder of JFK, which Ed allegedly helped organize (so said a junior attorney of Ed's, also committed to Lyndon Johnson's service for over 5 years, at the cost of his own disbarment) "**Blood, Money & Power**", by Barr McClellan. They fix the price of gas and they raked in the first 27% of gross profit

tax free with their depletion allowances in the 60s. That's like hidden profit not reported for tax purposes. That'd be like \$200-300 million extra dollars per major oil company per year in the 60s. That's enough of a reason to kill a president, No? JFK was going to cut this lucrative advantage big oil had maintained from previous administrations, and Texas Oil cut him down (Chapter 10), and a Texan moved into the White House.

The **consumer price index** is obviously not tied to housing cost directly, which cost is the biggest single family expense. *I would tie the minimum wage and the consumer price index more toward the cost of housing to provide an opportunity for all Americans to dream and work toward a place of their own.*

GUIDELINES FOR NO LOSE CAPITALISM?

I love the freedom and opportunity of capitalism, but its reward, money, should not be used to stifle other's competition in the market place. "I got mine, now I'll use my money to keep you down" doesn't sound too ideal or friendly. Or stifling a process that provides better performance so that the old ways can continue to be profitable; or lying about the science involving health issues of the planet or of people (oil and tobacco companies). These activities should be regulated out of capitalism. *What would be the ideal market place and what would be the guiding principles for its establishment and its support to thrive?*

Individual accomplishment is respected.

The benefit /detriment of the product or service to society is important and no short term gain at the cost of long term health of people or planet should be allowed.

Production costs are significantly less than retail costs

Only temporary loss (for long term gain) is practical: e.g. selling at a loss for inventory clearance of discontinued items. A company's money should not stifle another company from competing effectively (as in undercutting the market to drive competition out), or tying them up in court. (selling with a gain while undercutting is fine).

No threat of or actual coercion or violence is used in competition.

Except in Research and Development, Contracts are bid with knowledge of the entire job and in good faith. Running a project with incompetence, delays, or errors should be grounds for termination of the contract with some remuneration. Expected returns for the buyer should be his determination up front or guaranteed by the proposing team. No lying economic hitmen trying to hook a nation into bad debt for later favors (the stealing of the other country's oil). (**Confessions of an Economic Hit Man**, John Perkins, 2004, Berrett-Koehler Publ).

No monopolies or coordinated group of companies to control the market place would be allowed. A breach of this policy may lead to nationalization of the businesses involved or splitting and divesting functions into separate companies.

truth in advertising, positive advertising only

Elimination of legalese and fine print in contracts. Maybe a way to terminate the contract needs to be agreed upon within the contract, prior to signing.

The health of the planet has more priority than that of its inhabitants (since planet health is vital to its inhabitants). *Reversing the pollution of the land and the oceans, guarding of animal habitats, reduction of green house gases, preservation of natural resources, and protection of fresh water supplies are amongst the most important priorities we have. Environmental studies may keep some development or production plans from being carried out for the health of the planet.*

Companies may not sit on the introduction of patented technologies (that benefit society) in order to maximize company profits with the old technology or for any other reason. Patents will not be respected for inventions that are held off the market by the company. *Markets should freely grow around the discoveries of modern science and not be stifled. Use it or sell it or lose it.*

The advancement of technology may not be blockaded by any business. Any vital link in the chain of technological advances that is needed for the next discovery will be made public with generous one-time remuneration from the government, half to the inventor and half to the company that employs him.

Smothering small businesses by taking a temporary loss to undercut them in the

market place and starve them out is prohibited. Any larger company in such practice will be liable to and for the business losses of the smothered company because of this practice. Clearance of old models is excepted. Undercutting a competitor's price with a gain is normal business.

The benefit of production contracts with large retailers that force the unit price down must be shared by the producer in his business with all other companies. A large retailer may not force a special reduced unit price just for himself. The economy must be shared with all the producer's other customers. This is done to help insure the survival of the Ma and Pa store if the mega store moves out of town for lack of sales. Its advantage is one stop shopping.

No kick backs or bribes or other cheating or lying. If you connive to get more, you're put on an international list, and labeled for life as a selfish, non team player. Government employees are fired and listed for life, and possibly prosecuted in criminal court.

Competition is encouraged, consistent with the maintenance of good job opportunities for workers in all countries. **The health of the whole market needs to be considered.** Demand goes down with layoffs. To flood the market with more and cheaper foreign product should be accompanied by more demand. **Displaced workers should be retrained and used elsewhere, so that the rising demand in new workers will meet the increase in product.** *The balance of increased demand with increased production keeps the marketplace in balance.* The guideline is, then, to retrain and employ laid off employees when planned production increases are made with outside labor or machinery is purchased to speed up production.

Free enterprise is not intended to maximize company profits at all costs. Free enterprise should, instead, be consistent with an improved and sustainable standard of living for all the world's owners and workers with the promotion of peace.



Adding Wealth to The Equation

The plight of the American worker has already been demonstrated. Adding wealth to the mix only shows an increase in the split of money. Wolfe's tables show:

	Top 1 percent	Next 9 percent	Bottom 90 percent
Deposits	20.2%	37.5%	42.3%
Pension accounts	14.4%	44.8%	40.8%
Life insurance	22.0%	32.9%	45.1%
Principal residence	9.4%	29.2%	61.5%
TOTAL other assets	12.0%	33.8%	54.2%
Debt	5.4%	21.3%	73.4%

From Wolff (2009).

<http://sociology.ucsc.edu/whorulesamerica/power/wealth.html>

In 2007, **\$57.7 Trillion** was the net worth of all (US) Americans (\$72.1T in assets minus **\$14.4T** in liabilities). This consists of stocks \$7.7T, \$13.2 corporate net worth, \$5.4T non-corporate business wealth, Add equity in our homes \$12.5T, more for commercial real estate equity, plus financial securities, trusts, deposits, pension accounts and Life insurance cash value. Except for home ownership and debt, the lower 90% of American households own less than the top 10%. Here's some numbers. The top 10% own the balance up to 100% for each type asset.

THE LOWER 90% OF THE POPULATION OWN:

<http://sociology.ucsc.edu/whorulesamerica/power/wealth.html>...

business equity 7%,

financial securities 2%,

trusts 21%, deposits 42%

stocks and mutual funds 19%,

non-home real estate 23%,

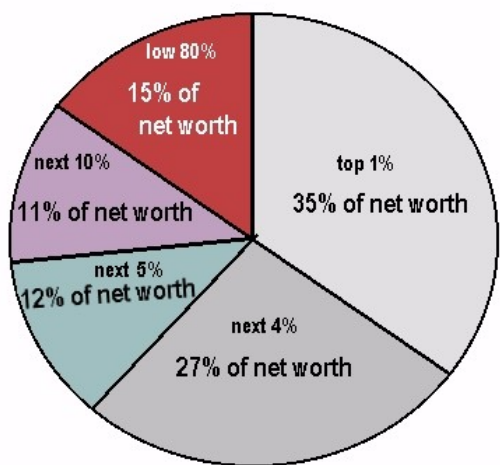
pension accounts 41%

and life insurance 45%.

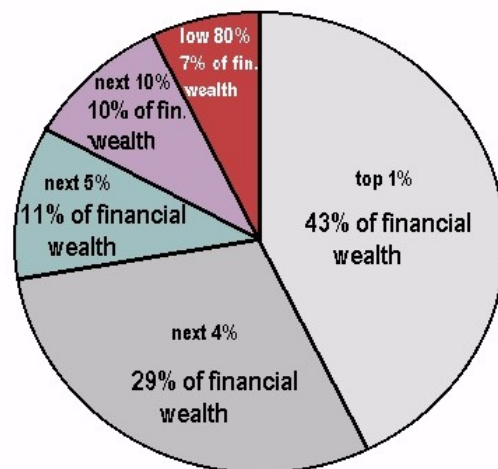
This at a glance tells us that per capita, the upper 10 % own between 10 and 500

times as much as the average person in the lower 90% of income, depending upon type of asset. This is because they are 1/10th the population owning up to 98% of a given type asset. In financial securities they own 49 times (98% to 2%) more as a group than the lower 90%, so per capita ownership is $9 \times 49 = 441$ times stronger in financial securities. In life insurance the top 10% (which is equivalent in number to 1/9th of the 90% group) own 55%, so per capita the upper 10% own $55/45 \times 9 = 11$ times the per capita of the lower 90% group. With home ownership real estate removed from consideration, as it is not very liquid, **the upper 10% control about \$40 Trillion dollars worth of liquid assets in addition to their huge advantage in total income.** With the lower 90% owning 73% of the debt (.73 X 14.4T, or 10.5T) and 62% of the home real estate (.62 X 18T, or 11.6T). The difference is home equity. There is only a trillion in equity to add to the lower 90% wealth, in 2007; it's not liquid, and it happened before the crash of the housing market, so it disappeared. The top 1% of earners owned 34.6% of the privately held wealth in 2007.

These days (March 2010) with the deflation of housing, I believe that the net worth of the US is about \$50 Trillion. About \$7T of that is in the equity of American homes and is not liquid. The financial wealth of America (net worth minus personal housing) is then about \$43 T. From the below pie chart on the split of financial wealth, 1% would own about $.43 \times 43 =$ about \$18.5 Trillion. The next 4% have 29% (\$12.5T), the next 5%, (11%)\$4.7T; the next 10%, (10%)\$4.3T, with the bottom 80% owning 7% (\$3T).



Net Worth Distribution 2007

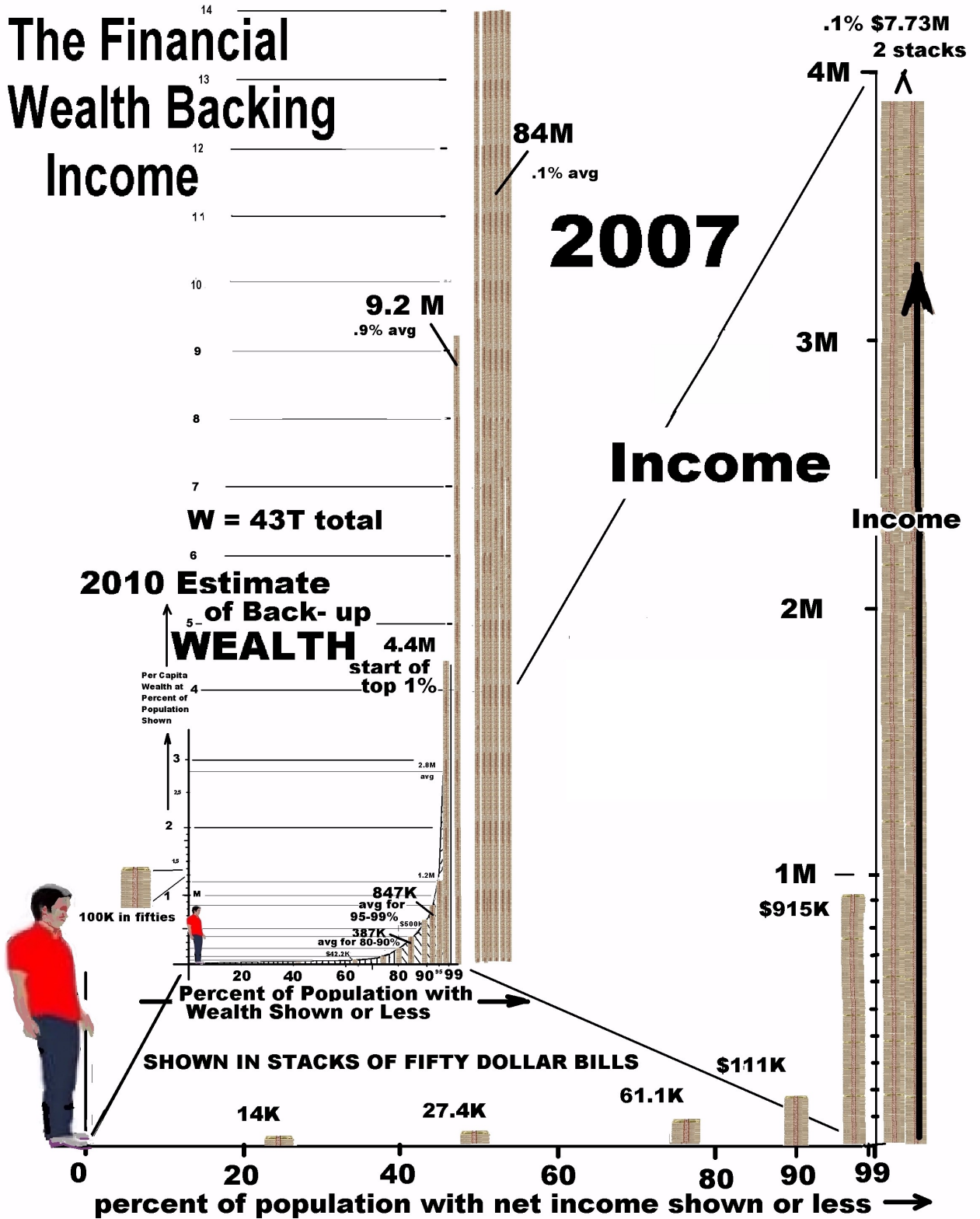


Financial Wealth Distribution 2007

<http://sociology.ucsc.edu/whorulesamerica/power/wealth.html>

For the exercise it is worthwhile to redo the money stack bar chart to show what is

in reserve that is liquid enough to back people up in rough times. The new piles created will again be a per capita share for the income range shown.



This money stack bar chart uses fifties rather than tens to shrink the appearance of the piles by a factor of five, plus it moves the piles of financial wealth far into the background in the center of the chart with a shrinking of the corresponding human model reference to keep the piles on one page, and the result is a stronger pronouncement of what has been said. The rich have an overwhelming advantage over the poor,

In the 1% region the division of wealth will be assumed to be half to the .1% group and half to .9% group. The top .1% group would then have a financial wealth of \$9.3Trillion or \$83.8M/household. The .9% group, \$9.2M /household. The next 4% \$2.8M/household, the next 5%, \$847K; the next 10% \$387K and the bottom 80% \$33.8K/household. We should make a rising distribution out of the lower 80% and 80-99% groups. This is done in Appendix 1, item 6. Use of that data together with the income data, already presented, allows construction of the new chart shown. (and this was true even in the 60s when their tax rate was 90%). The wealthy already have the funds to create more jobs and do not need any tax reductions for stimulus in this direction. Could they be holding onto their excesses waiting for the fire sale when the US is at its lowest point in the economy?

The Wealth and Income money stack bar chart simply shows that the rich end has between 5 times the annual income in back-up (80-99% people) and 10 times the annual income back-up (the top 1%) to support the top 20% of the people. *With subsistence shown in the budget table this extra wealth actually translates to **300 years of subsistence for the .1% group assuming they bury their wealth in the back yard and live off of it without earnings, 80 years for the .9% people, 18 years for the 90% people and 6 years for the 80% people.*** There is a small back-up below 65K income of \$40K or less, decreasing to 0 at 0. This subsistence maintains the house, pays the property taxes and nicely budgets the corresponding life style, without the owners doing any work and while not even taking simple interest on the savings, It's literally buried wealth in the back yard that's dug up for use. I'd say it was a pirate's fortune for the top 10%. **Aaarrh MATEY!!!** For the 80-100% group it seems to me that **the best way to cover the poor end is to harness the economy with the appropriate regulations and then establish and hold a more productive lower 50% of the population with better wages, enough to buy a house without a college education.** I would promote this in lieu of taxation for welfare. Then kids will grow up faster and make lives for themselves earlier, and become strong independent, free spirited Americans. Mom or Dad may stay home to keep up the nurture of the nest, so the kids are always

supported with love, and the folks can keep them out of mischief. Welfare could dry up for the most part. People will be happier and drug use will go down, and hope will rise. This is better than raising taxes to support people with handouts for more than one reason. No government handling or working with this money (no government overhead, more efficient), *and a much happier and productive lower 50%, bringing returns to industry from a positive work attitude that wouldn't be there with handouts.* So the Gross Domestic Product, GDP, a measure of a country's economic health, should go up. So find them jobs, pay them a livable house owning wage, and watch the strength of America grow. What's the alternative? Depression, Death or welfare? In this system it may be possible that low income illegal aliens would be identified more easily. The livable wage would not be for them and their government welfare could dry up. Then it's a matter of finding businesses who work off book and pay cash wages, cheating IRS and work out a settlement. We cannot have an open ended source of poor people to take care of and a stable economy also. We need to take care of our own poor to get strong and then manage what we can for the poor people of the world. Some flexibility may be available to help some number of illegals after the legals are cared for.

If we export our "new" economic system, then other countries will be able to benefit from the plan in capitalistic sustainability that helps raise up their poor. This is especially needed in Mexico where the split in wealth is very high.

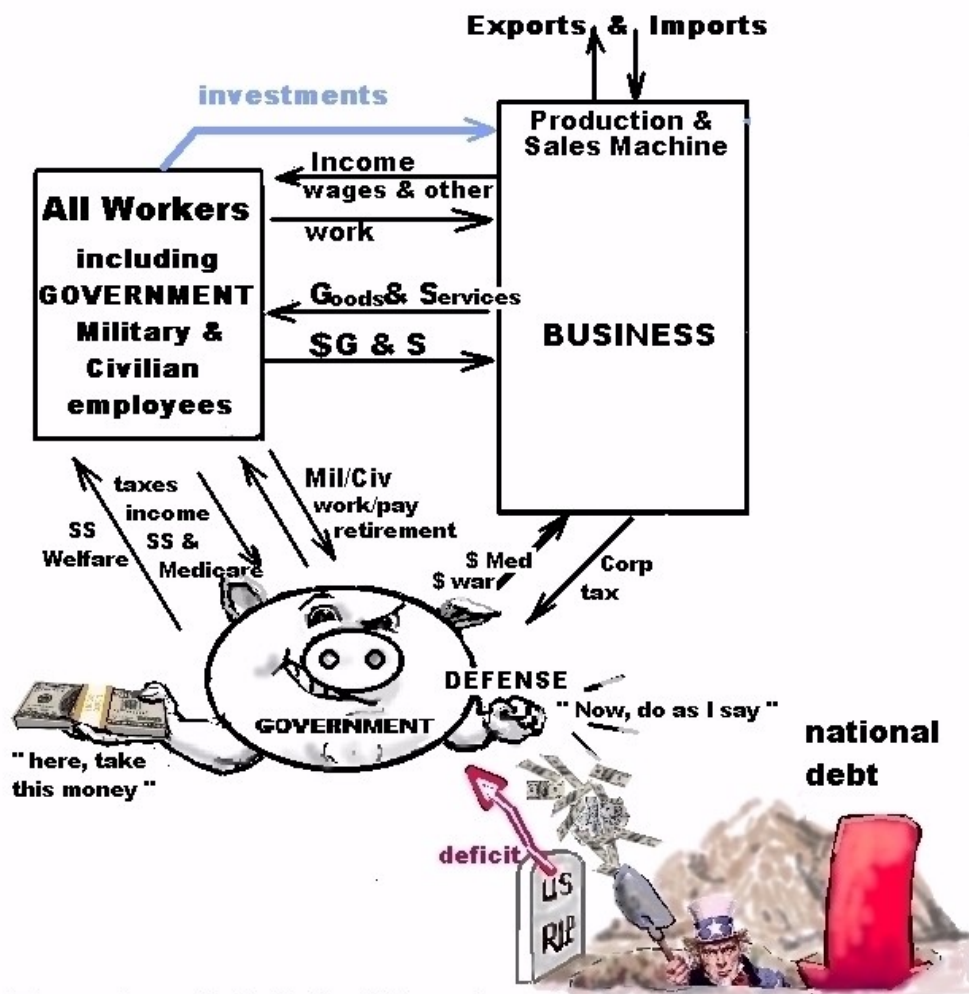
Let's take a look at the flow of moneys in the economy and see if we can't understand how to help things work better. I am not an economist, but then again, the best thinking of our economists (or lack of thinking and doing) got us to where we're at, with over 50% of our population suffering economically (and big bail outs for crooks). Also I need to understand the economic model and be able to explain it easily. So I created one on the next page. If you're an economist, I apologize for my lack of understanding of your various models and ask you to humor my simple common sense approach to the flow of money in the economy.

All workers rich and poor are in one box. Then I lump all industry and business capital in the top right box, including health care, banks, gas stations, Disneyland, restaurants, shops, malls, stores, all commodities, brokerages, all corporations etc. Then I have a government box that collects taxes and pays out on its spending, and borrows money, which debt is like Uncle Sam's grave. (He's almost finished, and so are we; that's why I'm writing this book.)

The arrows between boxes would be things like wages & extra income, and work; goods and services and their cost in money transferred. There would be

taxes and borrowed money, and government payments to their employees, to health care providers, to industry for government contracts, to people for pensions, Social Security, welfare and unemployment, etc. Then there are exports and imports, and investment. Now as a good measure, the arrows in and out of the government (excluding Uncle Sam's shovel full) would exactly equalize. Then Sam would have an empty shovel and could sit down and take a rest. Even better, the inflow would be greater than the outflow so that Sam could get out of the grave and watch it be refilled, reducing the threat to Sam and us. And the best would be significant conversion of government workers into the private sector, reduction of the size of government, lowering the tax rate, while paying down the debt, and increasing the economy and flow of goods and services.

The interface between business and the workers is extremely important. The workers are the consumers of goods and services, and they consume a high percentage of what they get from the wage part of the income. If the lower



Basic 2009 Market Flow DIAGRAM (DEAN)

90% of workers wages increase, consumption goes up by about that increase. So

the business box gets back what it feeds the worker's box in wages. The workers spend it for goods and services. These lower 90% people's standard of living goes up with the increase, and a constant demand for more goods and services is made. The part of the income that comes into the worker's box from the government that is used to pay military and civil service salaries and pensions is balanced by the taxes paid (out of this box) to make this possible. The available goods and services money is the income minus the taxes. **So if civil service and the military dried up and blew away and so did the taxes for them, the total for goods and services purchases should remain the same when the remaining private work force gets the tax money back (that the government workers would have spent), and because the same number are working for the peacetime part of the economy.** When the ex-government employees are picked up, their salaries are the savings in taxes paid by that group, restoring everyone to their original pay, but increasing the private sector productivity. **So government taxes used to support their own workers do nothing to help the economy. The economy would be better if those workers were in the private sector, with the business machine paying their wages (with an equal tax reduction) and getting the additional benefit of their work.** *The interaction of the business machine with the work force is something like the running of a steam locomotive. The business machine is the locomotive and the coal car. The workers are the coal shuttlers and need access to that coal (money) to stoke the engine with their work and make the sucker run. The speed of the train is the rate of production/sales of goods and services. If the locomotive cuts down the supply rate of the coal to the workers, then the engine will slow down. Greater access to coal means faster stoking of the burn box where power/speed is enabled. The profit is a percentage of that speed. **A smart locomotive will give the stokers more access to the coal and even hire additional stokers so that it can develop max speed (and profit). Government workers are doing government stuff and not stoking the business engine. A better economy has them stoking the locomotive for higher company profit.***

The money in the worker's box for total income is either spent on goods and services, investment, or taxes. If they don't buy something with it, and don't give it to the government, then they have it left over to save and invest. Even simple savings is an investment. The investment money received by the business machine funds new loans, buys stock, builds capital, and transfers debt for that money over to companies who may use the money to pay down business debts that cost them more than what they will pay the investor. So the Business machine gets stronger.

Meanwhile the trading on the stock market is a big gambling process. The investment money in the stock market is paid to buy the stock requested so , after a commission, the investor gets shares sold that day by other investors of the company he wants, and the brokers get their commissions for buying and selling. Gambling on the market flow either raises or lowers the stock's value that our investor just bought. Meanwhile company X is chugging along like usual filling its orders and paying its employees and responding to the demand for goods and services and not the whims of the "I'd rather be gambling than working" people playing the stock market that day. Whatever fake to the left, fake to the right, and punt play the market shows that day is just the market. No matter whether the market goes down or up they still own the same percentage of the company in share holdings. If the company's cruising with good business it's value truly did not change, nor did the holdings of the stock owners, who didn't trade that day (even if the market said they took a loss). People lose money when they sell stock for good companies (stock worth more than the market price) and buy stock in a bad company that's not worth it (a company with too much hot air, a company with a net worth divided by the number of shares equaling a lower value than what they paid that day). Although big gamblers (the rich in the market) can work to buy up controlling interest in good companies and go in and elect their own board and gut the company that may be worth more in parts than the whole divided by the number of shares outstanding. Such gamblers don't care about the workers at this company or its overall success, they just see dollars to be had and do what they need to get them. That's what bothers me. The US economy should not be vulnerable to these shrewd inhumane money grubbers, and it's the government that should intervene to make it safe from this hostile behavior. This is where the rich boys play, and the stakes are high. My proposal to make capitalism responsive to all people is do-able, and it increases the market economy and perhaps its safety from the stock market.

If companies are required to retrain and find displaced personnel work, then Mr. Gut-man will lose his shirt playing this game with a good company that is carrying some weak parts. No more slice and dice for the quick buck, for these addicted money gluttons that like to roll in other people's money, playing a heartless money game. Although I respect the desire of people to gamble, it should be side bets with other rich people and not interfere directly with workers' lives. Anyone buying a business should be doing it to keep and improve the same, with respect for the work force. I think my ideas for a newer form of capitalism cover the needs of both ends of the economy, and shrink the government. To continue to

lay off workers for the increased efficiencies of business and give all the proceeds to the rich causes depression at the low end and is not sustainable nor humane.

In summary, the economy of the U.S. is based upon free market capitalism and is out of balance and not so free. The process promotes the movement of income and wealth to one side, leaving the other side to continue to lower its standard of living. Trying to take money from the wealthier side in the form of taxes and pay it out to the poor side does not help the economy, as discussed above. That process produces a break even in the economy, with emotional discontent on all sides, and an increase in government overhead. It does help the poor; however, the money is better redistributed to the lower level workers through better wages, which come out of the business sector that is owned by the wealthy side. So if business focuses on sustaining itself with livable (house owning) wages for its employees, and at the start perhaps less profit for the owners, then that cost will be returned to the market in terms of a real increase in the purchase of goods and services which ups the economy and helps to restore this investment to the owners as a percentage of the growth of the market. This is partially enabled by the much higher propensity of the poor end to purchase goods and services. New dollars in their hands pump up the economy more than new dollars in the hands of the wealthy, as the wealthy have a lower propensity to purchase. In the meantime the government is way too fat and inefficient and does not work within itself to fix this inefficiency, as civil servants are on the dole (so to speak) as much as poor people in a welfare state. Using them to redistribute tax money and, indeed, collect tax money, is wasteful spending that would be obviated if the business sector paid a livable wage in the first place and welfare wasn't required. So *in addition* to a return from the increase in the purchase of goods and services, brought on by better wages, *less tax rate is required* (giving the rich another money boost) and less government bureaucracy is needed in the process. So we may transfer the government workforce to the private sector a bit more in this process where another increase is accomplished in the economy when they are paid with private sector dollars, (which they use to increase the purchase of goods and services in the overall economy). *What is needed to make this happen is a change in the self discipline of the rich who get stuck going after the quick buck, rather than nurturing their stable source of wealth, a thriving overall economy. When they recognize their power in this regard to drive the market with better wages (house buying wages), then the economy may soar and remain at a higher level with*

stability.

If the wealthy do not move to increase these jobs, then they face greater taxation and the disappointment for all in a growing welfare state. Now welfare may be dealt out differently: more goods and services and less cash, perhaps. Maybe the government can build a protection barrier between the poor and their demise that allows them to lift themselves up and compete while getting basic support. Here are some thoughts. Homeless people need shelter, food, and clothing. One might build little personal sleeper units that shield out the elements and give the occupant a secure place to rest his head, while being inexpensive to build and easy to maintain. This would get human beings out of alleys and trash bins and into something built for them, that's safer. They'd be located in cities and maybe loaned out each night, first come first serve. I'd build public shower/rest room facilities with some ratio in mind, and I'd provide meals.

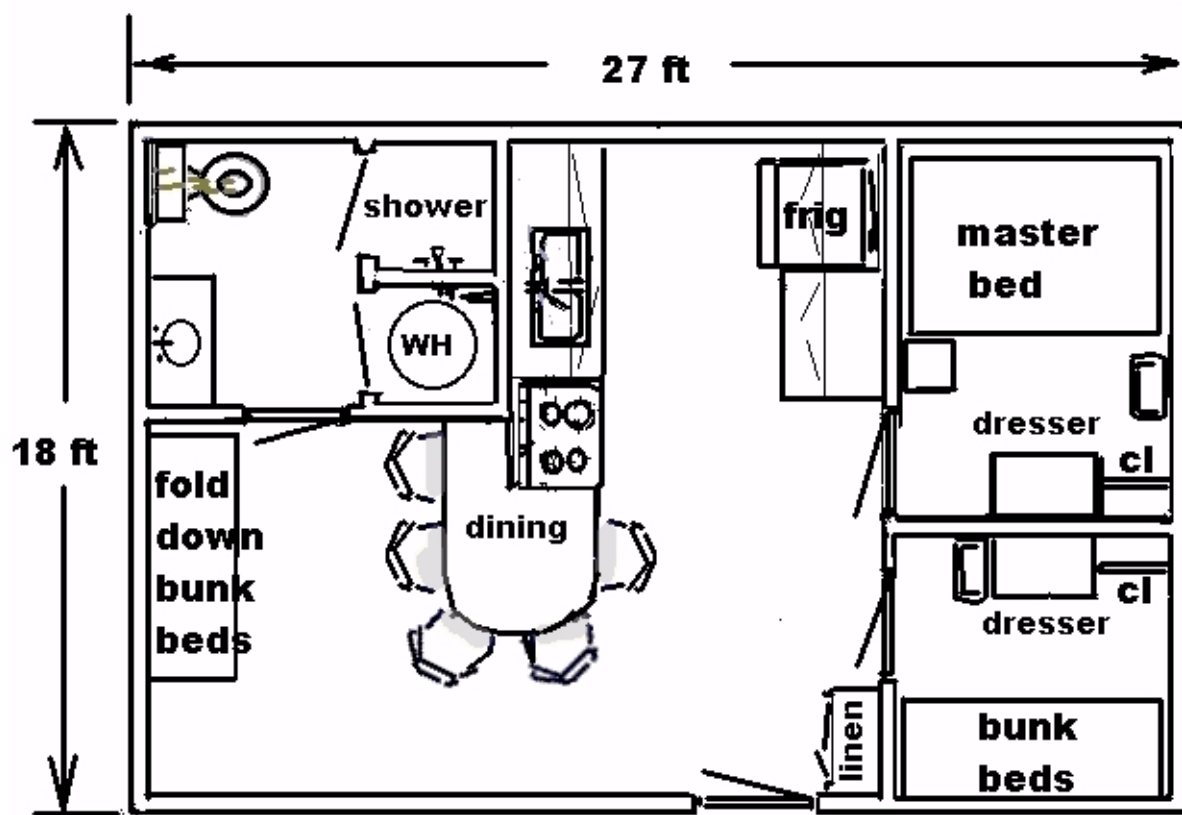


I'd work with local organizations already in place. I'd create jobs: to clean out and hose out units in the morning, jobs in the kitchen, gofer jobs, toting food in, trash out. I'd set up connections to Goodwill and Salvation Army and give vouchers to the poor to shop for clothes. I'd provide a place to hang out. Addicts would get food, clothing, shelter, basic medical, and referral to support groups, but no money. Family groups could have similar, but larger sleeper units with bunk beds. Maybe there would be areas where a more permanent community of homeless could live and have their personal sleeper unit for use so they wouldn't have to stir in the

morning. Although, I'd encourage movement to the next level.

At the next level, maybe we have houses in the community where men and women can live separately as singles, 2 or 3 per bedroom, and share in the house work, with a decent rent. Food, clothing, rent and transportation would be covered by vouchers from this program. No cash benefit yet, no drinking or drug use, and a

commitment to seek work daily would be the routine. Numerous private homes already exist like this for recovering addicts and alcoholics. A similar set-up could be implemented for the poor. Maybe there are small basic home units that families can rent or buy into with program vouchers at this level.



Small Home Unit

A lot of these type units could be new construction using green principles. See the floor plan above. It is less than 500sqft, like a remote cabin. It is a place where families may reside while looking for work or while in retraining. The program would cover their rent, utilities, food, basic health care, transportation and clothing with vouchers and provide the balance in cash of their monthly allotment for their other needs. Families could then pay for their laundry and other purchases from the cash they receive. Addicts/alcoholics would be removed from this environment and dealt with as homeless singles with no cash allowance, or in single recovery homes, if they stayed clean and sober. For the most part, however, the economy would be strengthened with wages so that a lower middle class would have the same buying power as they did in the 60s, but with much less taxation of the rich than 90%. I believe we can divine such an economy that works for everyone. Let's take a look at the Federal budget, government revenues, government spending, and Social Security and Health Care spending, and see what can be made of it, while

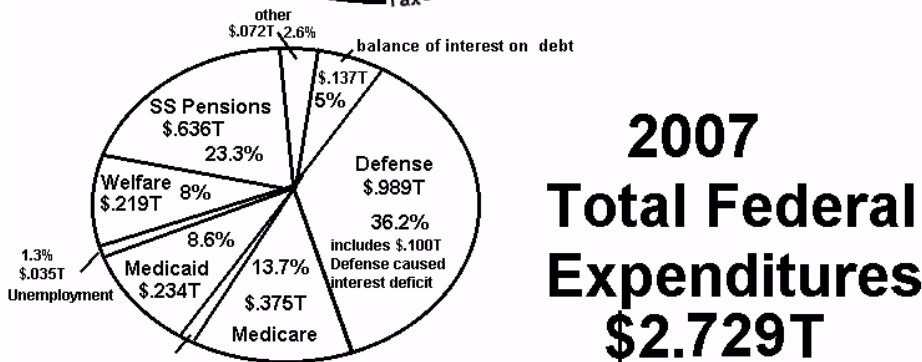
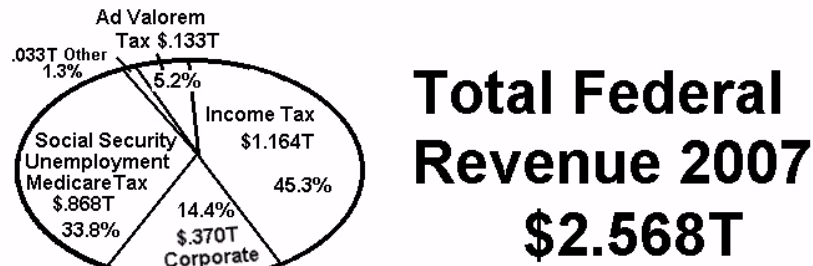
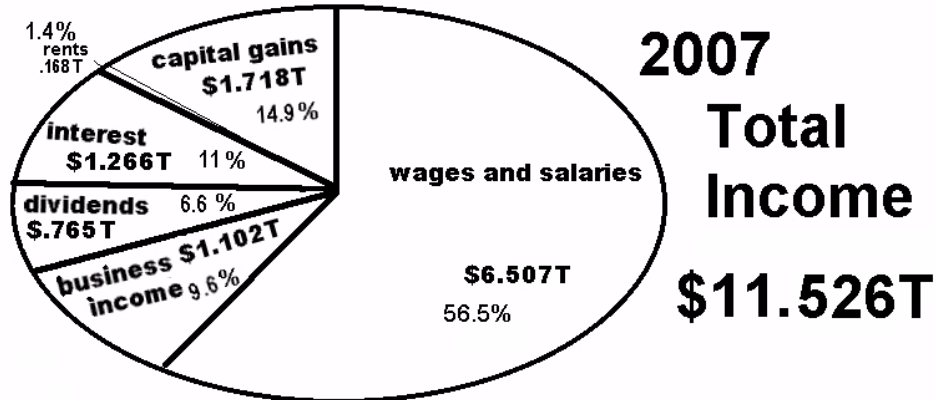
we lie on the sand on North Shore, Oahu.



Chapter 3

Federal Budget/Social Security/Health Care

In our work for a better economy we need to look more closely at government spending and sources of revenue, Social Security and health care. Using 2007 IRS data (<http://www.nber.org/palmdata/indicators/personal.html#Totalpersonalincome>) I've created a pie chart showing the sum of all income for 2007 in the figure below.

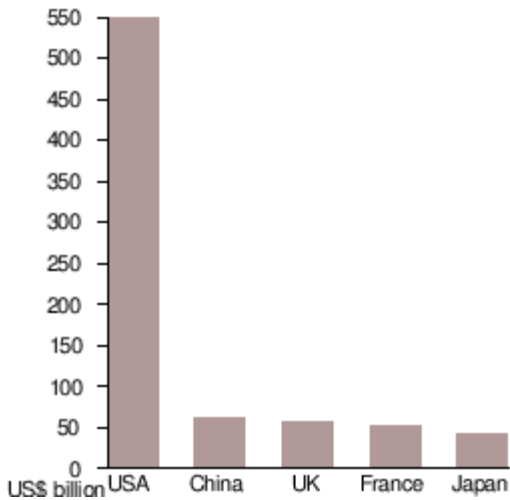


2007 Financial Pies

I believe that this IRS data is the best for using real numbers. I also show government tax revenues and real expenditures for the same year 2007. I break this data down and develop the pies in Appendix 1, item 3.

Budget

The lower pie in the above trio shows federal government spending for 2007. The data, developed in Appendix 1 section 3, shows a large preponderance of defense spending



http://en.wikipedia.org/wiki/List_of_countries_by_military_expenditures

By far the US spends more than the sum of the rest of the world's defense budgets for defense. This is Empire size defense spending and not sovereign nation size spending. The top 5 are shown above. The reason that the US government is involved militarily in 130 nations of the world is that private US business interests have struck deals with these nations that help the US in its business endeavors around the globe to facilitate us being the world's biggest consumer nation. So the defense department of the US government is in bed with private business interests (and has been since World War II). The good economy of the 50s thru the mid 70s was in response to a huge number of combat trained U.S. veterans coming home to join a new peacetime economy. A lot of money was made by U.S. contractors during the war, money that funded the capital development of the new economy. So it was like a celebration for many Americans. African Americans had experienced good treatment from people overseas and didn't want to return to Jim Crow. They fought and died to restore first class citizenship to foreigners abroad, and understandably didn't want to return to a second class citizenship in their own country. Unrest and continued abuse of rights led to the civil rights movement of the 50s & 60s which continues to this day. The most horrifically affected by our one sided economy is still Black America. Conservative ideologies do not seem to exclude racism. Maybe they should be called by what they do conserve,

“conservaturds.” Now liberals that want anarchy are really “libe- rats”, in my opinion. So you have your good and your bad on both sides of conservative and liberal. What I’d like to see is “conservagoods” and “liberights” working together for a revised “economax” and “Goodvernment”. That’s what I’m proposing.

Our first step with Goodvernment is to stop the war, bring the troops home, and stop incurring debt. Eliminate Homeland security and transfer its best 5% “think on your feet” people to the Immigration and Naturalization Service (INS). Bring a staff of Coast Guard thinkers and doers into INS as well. Cut the CIA down to eyes and ears functions (cut 90%), and secure our borders. Of those whom are kept, exchange personnel amongst the intelligence communities at mid and upper management levels to foster better understanding, cooperation, and sharing of information. Cut the rest of the government in half (except national park service and FBI), **and phase the people into the private economy with a trickle down on their government pay as with CIA and Homeland layoffs.** Cut contract mercenary soldiers out altogether and pare down developments and procurements of arms to meet a new defense missions. Reduce force sizes to less than 50% of the current levels and store/scrap/destroy the weapon systems. Civil Service employees (both federal and state) need a new pension system that is more austere and do-able. I’d say have them serve 30 years & retire closer to 60-65yrs old and be capped at \$30-40K for adequate care in their old age, not the “life of Riley” care starting at age 55. Give temporary promotions above GS-12 for general service employees as discussed earlier. Remove all big industry people in government that function for the corporatocracy. Balance the federal budget and then create a surplus with which to pay down the national debt. Make the number add up. ***Make fair treatment of people around the world our national policy.*** Support green technology, managed use of resources, care for indigent people, and fair play.

As mentioned above, our foreign policy has been closely aligned with private industry operations around the world, and our military is stationed all around the world in support of this function. We need to retreat from imperialism and ramp up solar, wind, and other green technologies at home. We need to move into our cities and revitalize them for shorter commutes and get away from suburbia thinking to lower the average commute and create and/or maintain farmland. We need to use more small scale diversified sustainable farming, and get away from large scale risky, genetically altered crops and animals. A 10% cut in housing costs could fund a 20-30% increase in food costs in our budgets to better sustain the small farmer, as some increases in organic food costs would be

expected to entice people back into family farming.

Here's the defense budget and proposed changes over 1-2 years.

SAVINGS IN DEFENSE

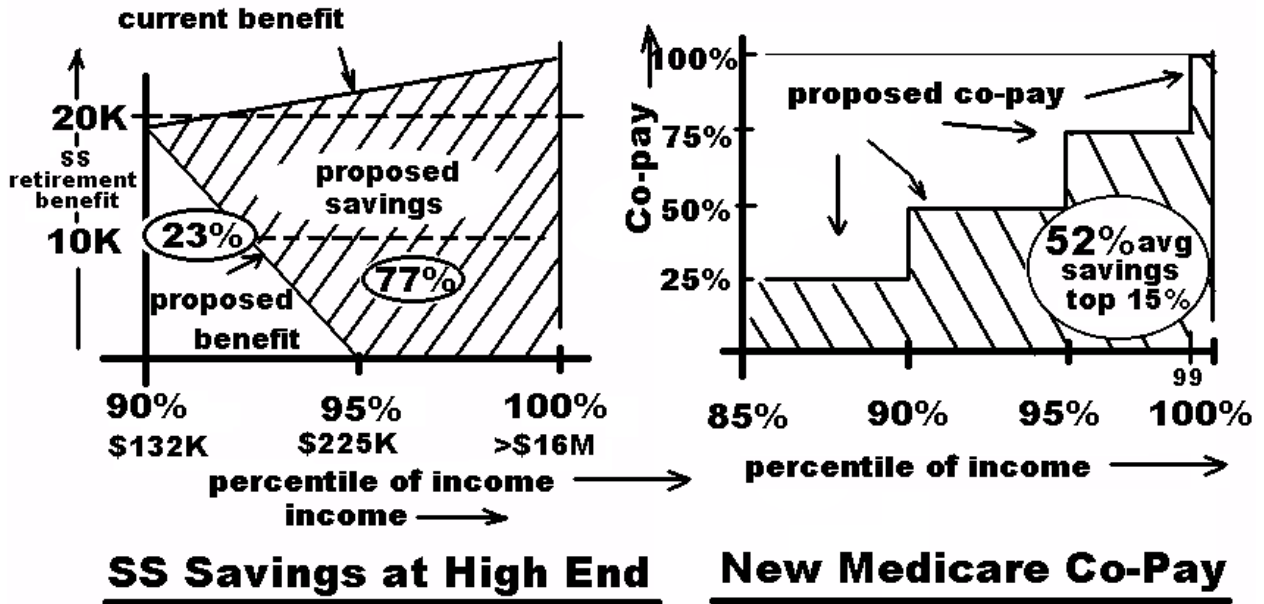
<u>defense item</u>	<u>budget/\$B</u>	<u>proposed/\$B</u>
basic	463 (-32)	180
war	173	0
Homeland	43	2 to INS
intel	8 (+32)	4
aid & space	9	4 (no foreign mil aid)
DOD civ	55	27
VA med, disabil, educ	72	72
mil retirement	44	44
DOD civ retirement	22	16
DOD share of debt interest from past overages	<u>100</u>	handle outside of <u>DOD</u>
Totals	<u>989B</u>	<u>349B</u>

Other budget alterations are recommended (plus a change in the tax structure) in three key areas: Social Security, Medicare/Medicaid, health care in general. Let's look at Social Security.

Social Security

One reduction of SS that comes to mine is that recipients at or over the 95% of income do not need it and should not burden the system. From the 90-95% there should be a tapering off. Appendix 1 section 9 develops the data of how much this represents. The top 10% get 21.5% of SS receipts or, for a 710B total SS benefit, 153B. They also get about 40% of the medicare benefit as there is no incentive to keep them from overusing the system. So I propose to limit both SS and Medicare to those who don't need it and cut back the overall cost for those who do need it. With fraud reduction and a cut back on procedures I expect to lower government sponsored health care by 22%. The Medicare share would then be .78(450B) =

351B. The next figure shows these proposed changes.



The SS reduction is 77% of the top 10% share or $.77X 153B = \underline{118B}$.

The Medicare reduction is in the copay for services. Using the split in services identified in Appendix 1, section 9, the 80-90% group uses 19% of the \$351B benefit or 67B for one 10% population group that it represents. So the above diagram shows a co-pay of 25% of half this region from 85% to 90% or $.25 X \$34B = \underline{\$8.5B}$ reduction for this segment. The 90-95% would pay half of their \$51B benefit or $\underline{\$25B}$; the 95-99% group would pay three fourths of their .4 (102B) or $.75X .4X \$102 = \underline{\$31B}$, and the last 1% would pay for their own healthcare, saving .1 (\$102B) = $\underline{\$10B}$. The total savings from this co-pay by the rich would be $\underline{\$75B}$. *This brings Medicare down to 351-75= 276B*

To finance $$(710-118) = 592$ billion of Social Security pension money, one might try a 1/3, 2/3 split between business and workers, rather than 1/2 and 1/2. This gives business a boost and helps make it slightly easier to make payroll. So business would provide $\underline{\$197B}$. This would be equivalent to about 4% of wages. The remaining \$395B would be a flat tax against all income above the median of \$33K shown as the 50% point in the total income curve of Appendix 1 section 4. Since the lower 50% in that curve earn a total of \$1.04T and the total income for all 100% is \$11.13T, then the income of the upper 50% would be about \$10.1T. *A flat tax of 3.9% will cover this component for wages and extra above*

\$33K. The top 10% of the population would be paying proportional to their combined total income of \$6T or \$235B, (their share of total income in the top 50%, 6/10.1 X395B(two thirds of total paid by all workers)), but by the new system, they would receive .21X.23X592 = \$29B (where 21% is their normal share (from App.1 section 9)), but, by my plan, recipients in the 90-100 range only receive 23% of that as they are tapered off from 90-95%) or \$29B in benefits, so their charity is 235-29= **206B** or 3.4% of \$6T income, which is partially offset on the business ownership side where total cost went down and from Wolf's tables, .93 of that savings would go to the upper 10%. The difference between the 206B extra liability and the tax savings would be the net affect on the upper 10%.

For Medicare, Medicaid and CHIP (Children's Health Insurance Program) \$740B is listed http://en.wikipedia.org/wiki/2010_United_States_federal_budget. I really think that Medicare should be reduced some amount for fraud, with the simple installation of fraud detection, and an additional 20% for reductions in hospital and doctor charges for overdoing tests and follow-up visits and over billing. I'd settle at 22% reduction of the Medicare portion of 450B, making Medicare .78(450B) = 351B as mentioned above before the co-payment savings is considered. Medicaid and CHIPS should take some part of these hits, currently at 740-450=**290B, maybe a reduction to 225B. So the three medical services would come up to 276+225= about 500B** for Medicare, Medicaid, and CHIPS, \$276B of which is Medicare. If 2/3rds of this Medicare comes out of the total income of the top 50% then a tax rate of **1.8%** on total income of the top 50% would be required. So in this imaginary system **5.7%** = 3.9% +1.8% now covers the people's share of SS and Medicare, and this amounts to 395 + 167 = **\$562B**. The business share of Medicare would be 1/3X276B or **92B, and the SS share 197B, or 290B** for a savings of

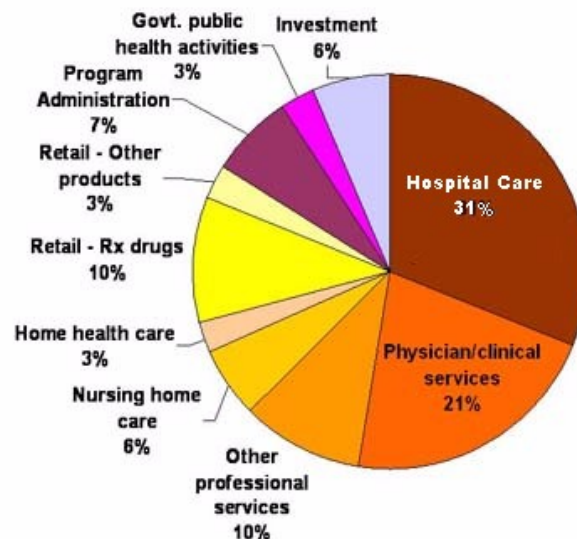
$$400B - 290B = 110B$$

The medical profession should not be carrying so many specialists who get too much money for too little work. A board of physicians should publish work/rest guidelines for different surgical teams/office procedures. Hospital management representatives could provide data on operating room use and prorated cost of space and supplies. Charges should not be made for lack of occupancy or lack of use. My intuition finds it hard to justify \$50-100K type procedures, unless they're covering a lot of downtime. Maybe \$8K/day for the top guy, 2K apiece for a couple of good specialists, maybe 3K for assistants, 2K for use of the operating room (maybe it's used twice a day), and 2K for supplies and use of tools and equipment, for \$19K and 5days in the hospital for another 5K. So a huge \$24K operation becomes? \$50K?, \$100K? to cover downtime (of facility or doctor).

The profession needs a well coordinated and responsive queuing system. If people schedule their good doctor so that he's never available except through his company's queue, then he would not be part of any general queue. But physicians who are not booked enough could be handled in a queuing system where they respond within a certain radius for a procedure if they can make an opening. Being flexible to being able to go where the need is through use of a queue, can save on facility and space costs and up percentage of billable time. Maybe some small pay would be given for just being available that day (sort of on alert) and in the queue for use. The bigger part would be the pay rate when actually working. Somebody must have already looked at this for use in health care. Some balance between density of facilities and mobility of health care providers for best overall performance (quality/cost).

Health Care

The whole system of health care has a large number of variables to consider. Let's start at the top. The total budget for health care in 2007 was \$2.241T. It was paid by the government \$1.03T, 46%; industry, \$874B- \$262B = \$612B, 27%; and directly by users, 262B+364B = \$626B, 27% (through insurance companies or otherwise).



The average employer-sponsored premium for a family of four costs close to \$13,000 a year, and the employee foots about 30 percent of this cost. That part was deducted from their pay and sent in by their company (\$262B), but should be listed as a people paid expense, as shown in the above split. 67M employees could be covered with a family plan of 13K for 874B.

National health expenditures are expected to increase faster than the growth in Gross Domestic Product (GDP) between 2008 and 2018, the average increase in national health expenditures is expected to be 6.2 percent per year, while the GDP is expected to increase only 4.1 percent per year. This produces a 22% net increase in health costs with respect to the GDP growth over the same 10 year interval (ratio of compounded growth of each) = $(1.062)^{10} / (1.041)^{10} = 1.22$, or a 22% increase of the top unit over the bottom unit over 10 years compounded. The graphs show the cost of health care going up by a factor of $9 = 2.2/.25$ (1980 - 2007) while the overall inflation rate was $2.1 = 2.1/1$ (1983 - 2008). The totally adjusted increase in health care costs in the family budget is $9/2.1 = 4.2$, or about a factor of 4.

Or health care costs have quadrupled over the average increase of everything else in the American family budget over the last 25 years and should go up another 22% in the next 10 years.

It is estimated that health care costs for **long term care and chronic disease treatment account for over 75% of national health expenditures**. For those already suffering from chronic diseases, disease management strives to improve and streamline the treatment regimen for common, chronic health conditions, like diabetes, cardiovascular disease, and cancer, which are correlated with obesity, smoking, diet, and exercise and are very expensive to treat over long periods of time. *If smokers were made to be in an insurance pool made up of only their own kind then premiums and out of pocket care for them would go up as is appropriate for the condition they bring upon themselves.* Their incentives to quit would dramatically increase. By my calculations from Appendix 1 section 10, the **smoker would pay out of pocket \$2,546./yr more than in the current system**, the company would send in the same 874B but keep the savings of **\$39.3B**. By keeping them in the bigger group we are enabling their smoking and should stop doing that. Let them experience the natural consequence of their own behavior. I suggest the average 27% increase in the relative premium of smoker to non-smoker to achieve this, as suggested in Appendix 1 section 10, so that their premiums are directly proportional to their health care, with the same proportionality as non-smokers have to their health care at any given age.

In addition some experts estimate that up to **30% of health care is unnecessary**, emphasizing the need to streamline the health system and eliminate this needless spending. The current system of provider compensation pays physicians a given fee per procedure or test, for example as dictated by the Medicare Physician Fee Schedule guidelines for the value of over 10,000 physician services. Currently, there are proposals to revamp some provider payments to

ensure that fees paid to physicians reward *value and health outcomes*, rather than volume of care. This is meant to eliminate unnecessary care and thereby decrease costs. I have one blatant personal example: Last year I had an angiogram following an emergency trip to the hospital because I was suffering from fairly high levels of chest pain and had a 13 year history of heart disease. Three to four doses of nitro glycerin in the ambulance failed to alleviate my discomfort. No heart attack was detected, so I was dismissed; but it cost \$5K occupying a bed in emergency for several hours and took 2 months to coordinate my “heart” problem through my GP and Cardiologist and wait the queue time for the catheter lab with several lesser bouts of my problem that were scary. If they’d only given me some antacid treatment in the emergency room (since 4 doses of nitro didn’t ease constrictions? of blood flow? in the heart?, suggesting no heart problem), during my time there or in my doctors office within the week, my new gastric problem would have been diagnosed and handled for \$20 in a day while I was waiting for doctor screening and the catheterization procedure (which would have been cancelled, saving an additional \$10,000). Instead they trusted my feelings and not their science and did blood tests and x-rays and later did the cath lab, **then asked me to try over the counter antacids**, which worked. It should be a required screening for heart patients not handled immediately on an emergency basis to be screened for stomach acid /reflux problems. And if they don’t respond to 3 doses of nitro, then right then and there, try antacids. Is there a problem with that? *Doctors could use a treatment guideline that pushes them to try the less expensive alternatives for eliminating the patient’s symptoms and restoring his health, when time permits for a given set of symptoms they face.*

It would be nice if doctors would just rethink treatment sequences for the symptoms they find in order to follow good economy **for the patient**, concurrent with good quality of service. But the increase in specialized medicine in the last 30 years with huge increases in doctors’ earnings and procedures *with the fee schedule type service*, seems to stress the money incentive in medicine while making the costs rise. And it is also rumored that surgery is way overdone (for the income it creates for doctors?). I would think that *doctors services could be sequenced to cut 20% out of their part of the pie*. I think we need fewer physicians working more and a queuing system to cut down on capital expenditures for clinics, while cycling doctors to the ones in use in their area to fill out the doctor’s time to the income level he desires while helping the facility to have a higher use rate. Maybe we shoot for 80B **savings** and get **\$60B. The drug**

companies should save 20% by cutting back advertising and doing co- research.

The legal profession just makes it worse. 2-3% of the health care budget (which would represent 10-15% of the doctors slice of the pie), seems to be an upper boundary for mal practice insurance. That would be \$47-70B for mal-practice. http://voices.washingtonpost.com/ezra-klein/2009/09/medical_mapractice_costs.html

You better believe that that would make a doctor reasonably defensive about his practice, and more cautious and conservative treatment would inevitably result. Attorneys squawk at the loss of business with arbitration as they'd rather see doctors buying expensive mal-practice insurance and facing outrageous claims in court. Even if arbitration was forced and limits set in any court cases, you better believe that the shark tank of attorneys would not let things lie. They feed on money in court, which they gobble voraciously, and they'll push hard to continue feeding at the blood bath. I would suggest a federal limit on wrong death suits, like \$2M. I would support **arbitration** and get the blood suckers out of the loop. We could **save \$40B**. This would work well with the reduction in services savings mentioned above. The attendant savings in Hospitals, if a few are shut down to keep all of the remaining closer to full production, with no overcharging, and fewer operations were done could be a try for 120B, with an actual **savings of \$90B for hospitals**.

In medicine research continues and new treatments evolve that continue to save and extend lives. At some point (already here) the expense of procedures will limit who may receive them in our society. We cannot guarantee all Americans that they will get the best and perhaps most expensive treatments in a timely fashion all the time. If medicine is provided on a fee basis, there needs to be a limit, where only out of pocket allows for more treatment at the discretion of the patient. Maybe the patient's share graduates up slowly and is dependent upon income. While I agree that every American deserves good medical care, I do not believe that it is possible for all Americans to get the best health care available (even when it's available). As I said, in consideration of the economy, a public health policy might be somewhat limited in treatments approved. Whether or not medicine progressed anymore, and it will, doctors will continue to be faced with life and death options to discuss with their patients/families. This is and will continue to be part of their business.

This does not mean that *the government* limits the medical service that a patient may receive; it just means that they *may limit what procedures they will pay for*. The patient, his family, and his doctor, as always, will decide whether or not a procedure may be done in consideration of all the variables in the patient's

life. If no significant quality or extent of life is available, it doesn't make much sense to me to have my body run by machines at any cost, when I would otherwise die naturally. *So the fear that some status quo supporters are spreading in the media about government death panels deciding your fate is a lie.* What really happens is that some hospitals (private industry) may taxi a patient to a care center because they need another bed, or private insurance companies suspend policies for not dotting an "i", and people die as a result. Although I understand the Obama health care plan eliminated this.

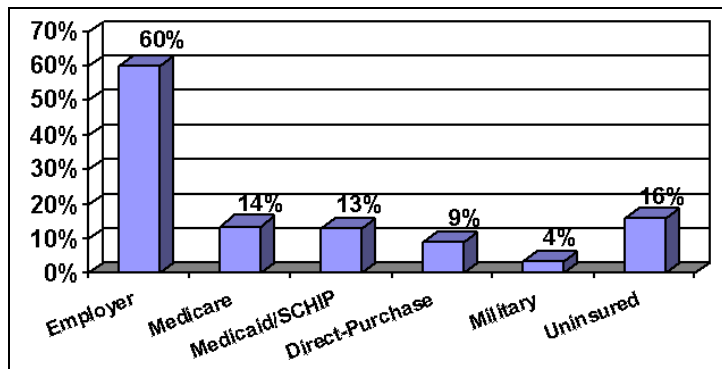
Accumulated Medical Debt

With each passing year, families face increasing deductibles, co-payments, and other out-of-pocket expenses, requiring them to make difficult decisions in order to make ends meet. In fact, one survey estimated that 72 million, or 41 percent, of non-elderly adults have accumulated medical debt or had difficulty paying medical bills in the past year. A full 61 percent of those with difficulty had insurance. (www.healthreform.gov/reports/out_of_pocket/index.html)

Bankruptcy

A study, published in the journal Health Affairs, estimated that medical bankruptcies affect about 2 million Americans every year, including about 700,000 children. This represents about half the bankruptcies filed.

Insured/ Uninsured



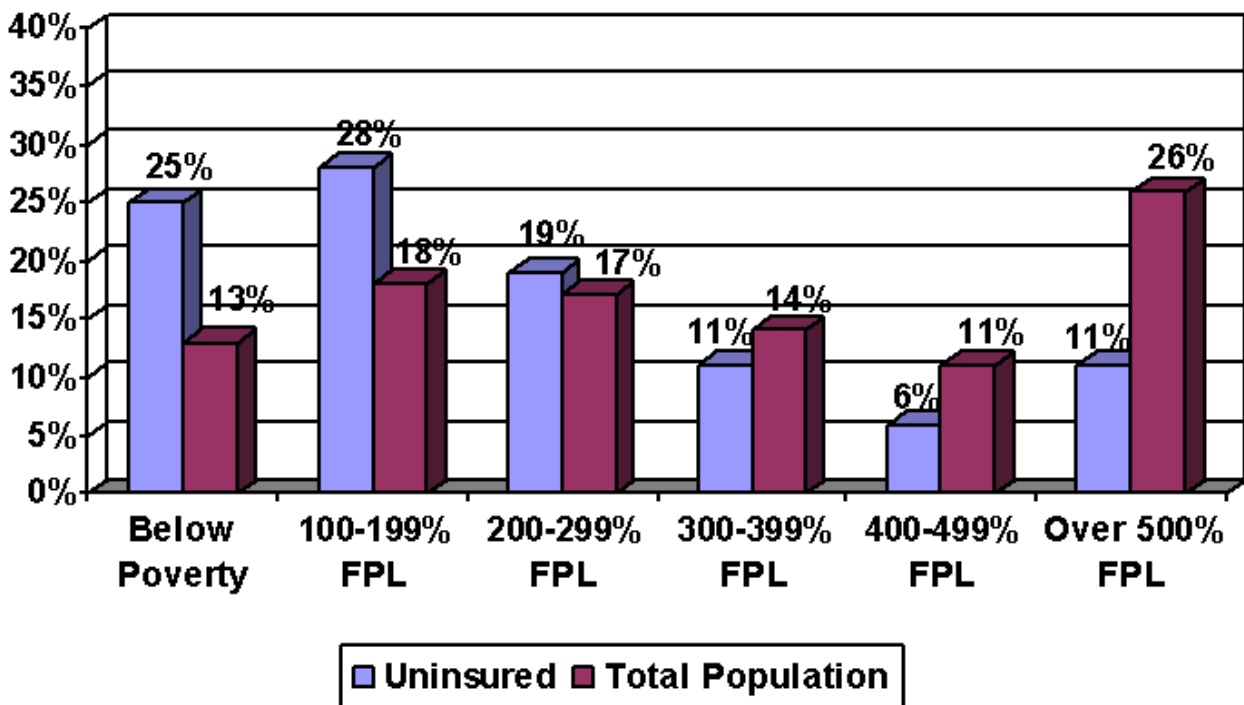
The bar chart at left shows the source of medical coverage for our population in 2004 of 291 million people. ([U.S. Department of Health and Human Services](#)).

The total uninsured was 46 million; insured, 245million.

46 equals 16 percent of the total

population of 286 million. Today's numbers would be similar. The next chart shows 25% of the uninsured are in the poverty





range level of income at the left end of the bar chart, but only 13% in that range of income are uninsured, probably because they are covered by the government or their employer. The numbers would be $.25(46M) = 12\text{Million}$ uninsured in the below poverty level of income, out of a group of $12M/.13 = 92$ million in this income range. So the blue shows the percent of all uninsured (in the pay range shown), and the red shows the percent of people in the pay range shown that are uninsured. While in total numbers there are more poor people uninsured, there are significant percentages of people within higher pay ranges that choose to be uninsured (because they don't get insurance with the job automatically and they want to gamble that they will pay less in out of pocket for medical service per year than the annual sum of insurance premiums). Or they're young adults and can't get it or can't afford it, or some other reason. The uninsured in the 300% and up range in the above bar chart are not disadvantaged people who need help getting medical insurance; i.e. there are **13Million high paid uninsured workers**. If they are subtracted from the total uninsured, then 33Million are without insurance and are more needy.

While the very poor qualify for government provided health care (Medicare and Medicaid) there is a group of at least 8 million Americans who make too much to qualify for government assistance, but not enough to buy the smallest commercially available health policies. In addition about 4 million Americans have lost their health coverage since 1-1-08 due to loss of job (or denial by the insurance companies?). Bureau of Labor Statistics **BLS**: In September, 2009, said 8.5 million Americans were unemployed. So, maybe 17 million Americans are chronically

without health care into the unforeseen future. This might be a number respected by conservatives. But BLS published access and take-up rates for medical insurance available through private industry say otherwise. 71% qualified, 53% took it. So 29% of workers in US industry do not even qualify for work sponsored health care. That would have to be in excess of 40M workers out of a force of 140M. Now, maybe all 40M qualify for government assistance. I don't know. But I do know that if one tries to budget a family health plan into the family budget (which plans average \$13,000/yr) about 65% of American families cannot afford it. So they get public assistance or it's paid for on the job, or they don't have it. Now the \$874B paid to insurance companies from industry at 13K/yr would cover 67M employees with family policies. That would be the 53% of the force that took it up, meaning $67M / .53 = 126M$ - 67 = about 60M families of industry are without. 40M of those don't qualify and the other 20M would rather gamble that their out of pocket on medical will be less than 30% of \$13K or less than about \$4000, because they can use that 4K, and don't want it taken out of their salary. These people are at risk. So are the unemployed. So by my estimate about 29M families (9M unempl + 20M above) do not have health insurance for economic reasons. The \$234B of Medicaid go to low-income adults under age 65, a group numbering more than 50 million people. The aid per person would get <http://www.kff.org/healthreform/7914.cfm> $\$234B / 50M = \$4.7K$ on the average.

Needless Deaths for the Lack of Medical Coverage

According to the Institute of Medicine of the National Academy of Sciences, the United States is the "only wealthy, industrialized nation that does not ensure that all citizens have coverage" (i.e. some kind of insurance). The same Institute of Medicine report notes that "Lack of health insurance causes roughly 18,000 unnecessary deaths every year in the United States." A 2009 Harvard study says 45,000. A lack of medical care altogether (1997) caused about **100,000. deaths.**

Budgeting for Healthcare

Reproducing the budget from Chapter 2 for the American family on the next page we see that somewhere around 50% spare money for medical is 0. The 75% people and above have no problem, but the lower **60% can't afford health insurance** and care.

% population	.1% avg	.9%	90%	75%	50%	25%	0
Income/wages	\$174K	\$174K	\$98.2K	63.5K	32.9K	15K	0
extra income	\$9.3M	\$930K	\$34.2K	8 K	0	0	0
Fed income tax	-\$1.73M	-\$178K	-\$11.9K	-4.9K	-2.3K	0	0
Credit card Int.	-\$2.4K	-\$2.4K	-\$2.2K	-1.7K	-.57K	0	0
SS/Medicare tax	-\$9.6K	-\$8.8K	-\$7.5K	-4.9K	-2.5K	-1.1K	0
Net Income	\$7.732M	\$915K	\$111K	\$60K	\$27.5K	\$14K	0
House value	\$4M own	\$2M own	\$7M	\$2M	rents	rents	0
Housing\$/yr	\$25K	\$15K	\$40K	\$15K	\$15K	\$12K	\$10K
Prop. tax 1.3%	\$52K	\$26K	\$9.1K	\$2.6K	0	0	0
Food/yr	\$30K	\$20K	\$13K	\$8K	\$5K	\$5K	\$4K
Utilities	\$5K	\$4K	\$3.5K	\$2.5K	\$2K	\$2K	\$2K
Transportation	\$40K	\$30K	\$8K	\$5K	\$4K	\$3K	\$2K
Intrnet/phone/TV	\$4K	\$4K	\$3K	\$1.6K	\$1K	\$1K	\$1K
Clothing/misc	\$100K	\$6K	\$5K	\$3K	\$1K	\$1K	\$1K
Medical	\$50K	\$20K	\$4K	\$6K	\$2K	0	0
Total budget	\$306K	\$125K	\$85.6K	\$43.7K	\$30K	\$24K	\$20K
\$ left over	\$7.426M	\$790K	\$25.4	\$16.3K	-\$2.5K	-\$10K	-\$20K
Taxes/income	18.9%	19.3%	21.5%	17.3%	14.6%	7.7%	

Physicians and Surgeons

Physicians and surgeons held about 633,000 jobs in 2006 (Bureau of Labor Statistics). Approximately half of them are in primary care with average incomes between \$150,000 and \$250,000. The rest are specialists who earn more like \$250,000 to \$750,000. According to Wikipedia, the top 5.8 % of all workers make \$150,000. or more in 2006. Nearly all M.D.s would then be in the top 6%. Maybe a quarter of them would be in the top 1%. With total households reporting income at about 110 million, 1.1 million would be making the top 1% of income and $633,000/4 = 158,000$ of them might be doctors, about 14% of the 1% income group (my calculations from the data and estimates given).

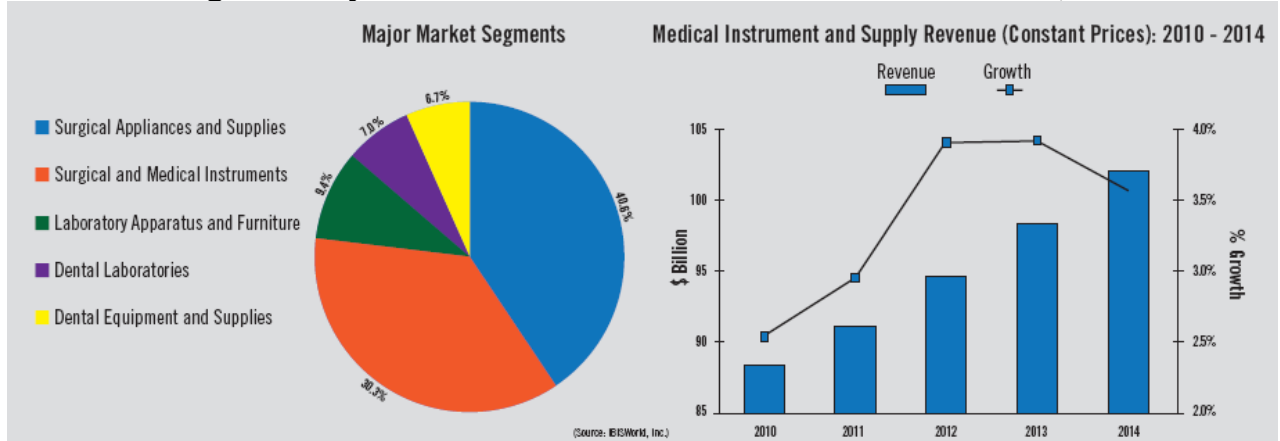
Cost of Dentistry

According to Slate.com, in 2007, Americans spent \$95.2 billion on dental care, or \$315 per capita. That represents only 4.3 percent of the \$2.2 trillion (\$7,421 per capita) spent on health care overall. It's no wonder, then, that dentistry and dental costs tend to be overlooked when policymakers crunch numbers. As of 2006, there were 179,594 professionally active dentists in America. The average net income for an **independent private practitioner who owned all or part of his or her practice** in 2007 was **\$205,960** for a general practitioner and **\$353,280** for a

specialist. Two thirds of all dentists had their own practice and one-third worked with 1 or more other dentists, About half of adult consumers reported they had seen a dentist within the past year, 48.7% (ADA). The other half of consumers (51%), who have not been to the dentist in the past five years, reported that high costs are an important factor. About half of these had a bad experience at the dentist, and the other half didn't think they should see a dentist until they had a problem. Although spending on dental services is less than 4.5 percent of health care expenditures, a greater percentage comes out of patients' pockets. Whereas only 10.3 percent of physician costs, 3.3 percent of hospital care, and 26.8 percent of nursing-care expenses were paid out-of-pocket in 2007, ***Americans paid 44.2 percent of dental bills themselves.*** (See Table 2 of "Dentistry in Time of Recession" in the [March 2009 issue of the New York State Dental Journal.](#)) For Americans enrolled in Medicaid, dental [fees are set so low that many dentists won't treat them.](#) Medicare doesn't cover dental care except under a few unusual circumstances. The inflation rate of dentistry alone seems to follow the same curve as medical expenses. ***But people are much more likely to leave a dental problem untreated than they are to ignore a medical issue for financial reasons because of the huge co-pay and/or full cost of dentistry.*** As a personal note, I have one upper molar and could use a partial plate, but I don't like wearing them and having to clean them so often, and I don't want to weaken the teeth that would hold the plate in position. But I don't have \$3,000. a piece for the 6 implants (\$18,000. plus \$3000 for a sinus lift and other bone work) in loose change to get the work done right away. I'd like to get the implants so I'm going to have the work done at a university where I can get a cost reduction for being a Guinea pig, and do the work over a longer period of time. Meanwhile my tongue has learned the wizardry of positioning the food under the one molar, and I don't seem to be losing any weight. I've probably spent \$6,000 on dental out of pocket in the last 5 years and maybe \$2500. for medical co-pay and prescriptions over the same interval (with about \$25,000 worth of service). I also have dental insurance that has covered, perhaps \$12,000 for visits, cleaning, fillings, extractions, and root canals and crowns over the last 9 years. So I'm bothered by dental costs and think that they should be regulated down for poorer people and not subsidized. ***I believe that there are millions of mouths that desperately need the work and people are suffering while an uncaring dental industry charges too much out of greed.*** I'd like to see a **\$30B or 1/3 reduction in fees for the same service in dentistry.**

Cost of Medical Supplies and Equipment

IBISWorld forecasts that in 2009, the medical instrument and supply manufacturing industry will record sales revenue of \$86.1 billion, which will



represent a 2% increase from 2008. This represents 4% of the overall Health budget, a piece of the pie not explicitly shown in the overall Health system budget up above. Maybe 3% falls under hospitals while .7% may be for medical doctors and .3% for dentists respectively. That's just a guess.

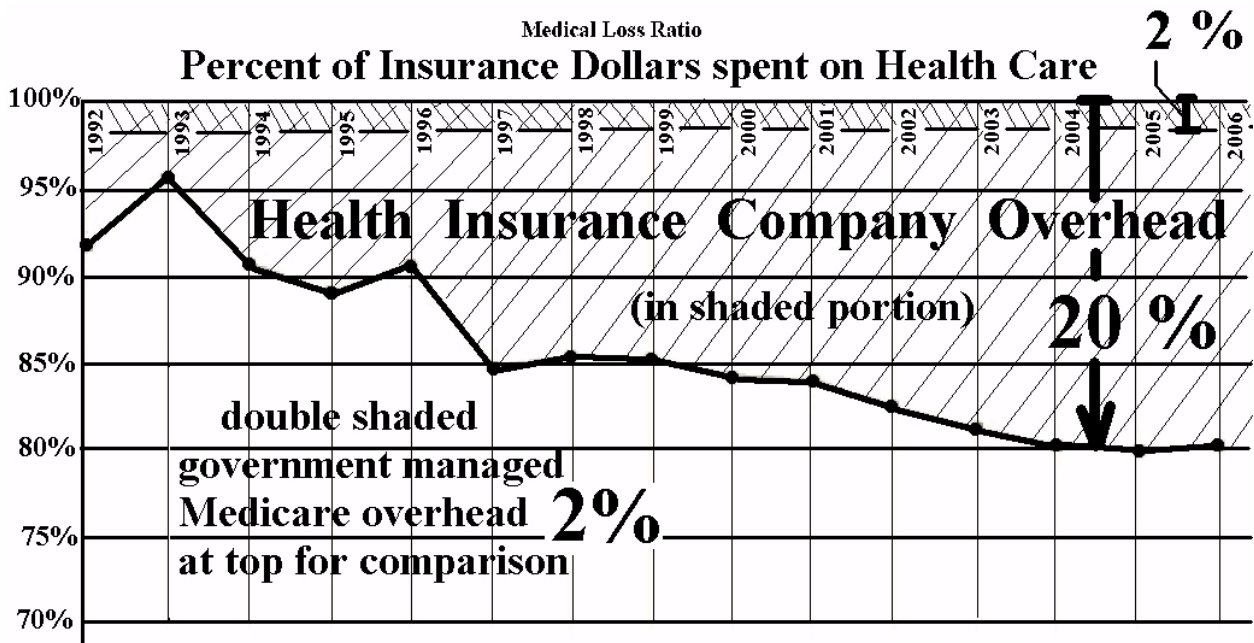
I'll bet at least **\$20B** pork exists in the surgical appliances, supplies, and surgical and medical Instruments businesses that **could be saved**.

Administration

A full 7 % of the Health care pie is for administration. This is where the insurance companies collect the premiums from companies and individuals and pay/or not pay, for the services received by the individual; to the hospitals, physicians, and other services, and for prescription medicines covered. 7% is misleading. I understand that the norm in the insurance industry is to pay the service bill and then take 20% of that amount out of the coffers for themselves. The curve below shows their growing inefficiency with time in managing health dollars, a full factor of 10, that's 1000% of US government overhead in the management of Medicare.

This curve alone shows the blatant disregard of our senate for peoples' health care in America and their huge support of extremely bad private business management of US health care.

Their big concession to the health care bill that was passed was to make health insurance companies lower their spending to 15% of the health care dollars by 2014. So, highway robbery of our health care in America continues in the face of reform and lack of service and death for many. This is not compromise!! This is being hosed by all of our government, Obama, his troops, and the republicans.



PricewaterhouseCooper's Health Research Institute (redone by Dean 5-27-10)

In 2007 we have industry forwarding \$874 billion plus \$67 billion from individuals. So all insurance companies together received \$ 941 billion. The 20% rule would yield \$188 billion. 7% of the \$2.241 trillion would be \$156 billion or 16.6% of the amount paid to health services organizations and doctors. So the health care pie is off a bit. \$188B is 8.4%. So how efficient is 20% administrative overhead for US health in the business? If the insurance companies only netted 1% in profit, \$9.4 Billion altogether, then it took 20-1% = 19% in overhead and salaries to run the business? From 1997 to 2007, employment in the health insurance industry grew an astounding 52%, from 293,000 to 444,000. During the same period, employment among physicians, nurses, and others who provide health services or work to support them grew half as fast, by 26%, from 10,387,000 to 13,042,000. So, how fast did sickness increase?

http://www.epi.org/economic_snapshots/entry/webfeatures_snapshots_20070919/

So 444K people managed 941B dollars or about \$2.1 million apiece and the overhead of these people including all salaries, building mortgage payments & maintenance, advertising, light bill, communications bill, etc came to \$188 - 10Bprofit = 178B, or \$400K/employee. I don't think so. I think they had some big salaries, and built a lot of buildings, and traveled a lot, and advertised a lot (with kick back?), and had meetings at plush resorts (with kick backs?), golfed a bit, hosted seminars, and shuffled some papers, etc.

So they had to justify paying out 1.7 M/yr (\$7K/day), while removing .4 M (\$1.8K/day) from their money reservoir for overhead for each employee. They

probably had office visit approval down to seconds per visit by checking the computer for the company and doctor. Maybe they needed to make a phone call on a \$500-\$1000 procedure, 2-4 minutes. Maybe they needed to speak with a particular approval authority that they worked with before, for a \$10,000 procedure. So what did they do for the rest of the day, drink coffee and file their nails? With Health Management Organizations HMOs contracts are made with Independent Practitioner Associations IPAs to prepay a lot of simple service through a regular capitation fee per patient. The doctor receives \$13 or thereabouts per patient per month to be their Principal Care Physician PCP and screen all their health care needs. If he has 4 fifteen minute visits a year then he collects \$156/hr or \$312K/yr if he has 2000 different patients (which would allow for an hr a piece per year). Only, he really doesn't have to see the patient 4 times to collect his fee. Maybe he has a lot of healthy patients who don't need to see him but once a year. So I don't understand a year to do 1.7M in approval while burning a whole year, and I don't understand charging 400K for the company to do it. This number should be in the 100K range. I don't understand 50% increase in people in 10 years. And I don't understand a 50% increase in procedures or visits to necessitate this while the medical service force only increased by 26% over the same time period. ***This strong evidence identifies a business of make work (create unneeded reports), to look busy, and overcharge to cover a lavish working environment with great pay and benefits and bonuses.***

It costs the US government 2% overhead to run Medicare. A government single payer then does it considerably cheaper than industry, dealing with the same vast number of private providers. 2% of \$941 billion managed would be \$19 billion, which is seven tenths of one percent of the health budget. A one payer system would also really simplify the health care claims process: one set of rules, one set of forms. This would provide additional economy to the health provider in his administrative staff. So the insurance companies are unsuccessfully hiding their inefficiencies and only reporting 1% profits. That's bilking the people of America.

In Seven Years, Publicly-Traded Health Insurance Companies' Profits ROSE 428 Percent. From 2000 to 2007, profits at the 10 largest publicly-traded health insurance companies jumped 428 percent, from \$2.4 billion to \$12.9 billion. [Health Care for America Now, 5/2009].

Lobbying expenditures of \$133 million made it the single largest spender

on lobbying of the 10 major industry sectors tracked by the Center for Responsive Politics. Health-insurance companies [*Wall Street Journal*, 8/3/2009]

It is obvious that the insurance industry is predatory and lobbies heavily to stay in control. They want to make government payment of the health moneys seem like *socialism (as in a dirty word in America)*. This is bull. ***They're struggling to keep the swindle in operation.*** If we had to compromise at all, I would let them stay in business for 4% overhead on health care dollars, as they showed in 1993, for an **administrative savings of .16X \$941B = \$150B.**

fraud

The National Health Care Anti-Fraud Association (NHCAA) estimates *conservatively* that 3% of all health care spending—or \$67 billion—is lost to health care fraud.

Other estimates by government and law enforcement agencies place the loss due to health care fraud as high as 10 percent of our nation's annual health care expenditure. The majority of health care fraud is committed by a very small minority of dishonest health care providers.

http://www.nhcaa.org/eweb/DynamicPage.aspx?webcode=anti_fraud_resource_cent&wpscode=TheProblemOfHCFraud

Check this site <http://oig.hhs.gov/publications/docs/hcfac/hcfacreport2006.pdf> for great tables on fraud summary. Here's a summary of costs for a fraud detection and recovery operation. It's encouraging in terms of percent recovered versus cost of operation.

costs	114M FBI
	34M DOJ
	22 M Cntr for Medicare and Medicaid Services
	<u>160M</u> Dept of Health and Human Services
	total 330 Million for \$2.2 Billion recovered

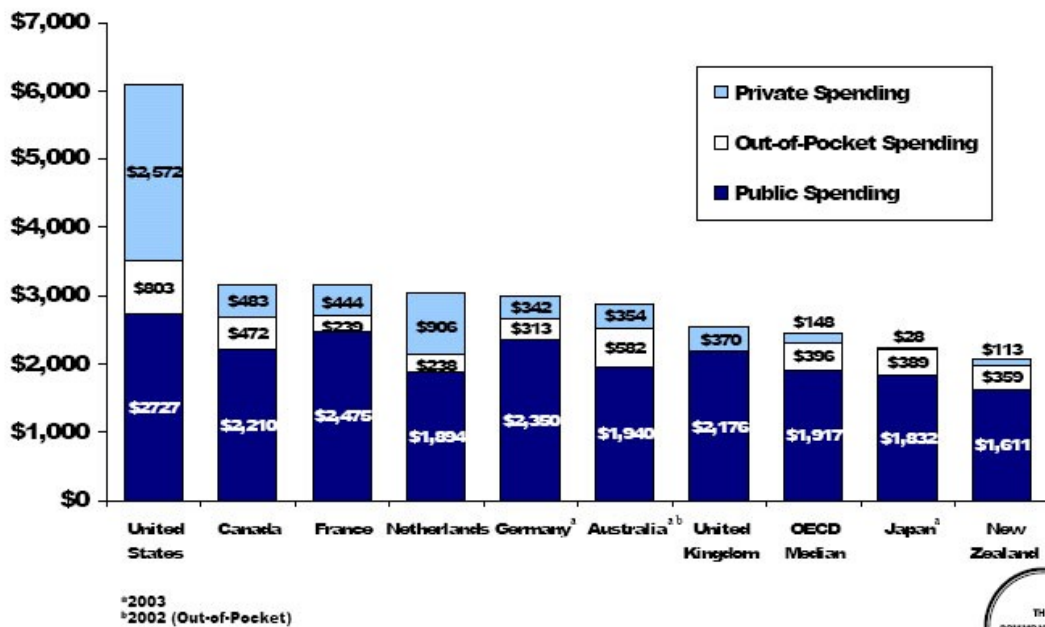
the efficiency rate is then about $2200/330 = 7$

7 = receipts/costs in fraud recovery for FY2006

Possible savings, with more people on the job seeking out these criminals, is $6/7 \times (67B - 224B, \text{ range of fraud}) = \$57B - 192B$. Let's use **\$102B.**

U.S. Health Care Costs vs Other Nations

Health Care Expenditure per Capita by Source of Funding in 2004 Adjusted for Differences in Cost of Living



Source: The Commonwealth Fund, calculated from OECD Health Data 2006.



The above bar chart shows the results of socialism paranoia, US overspending in the health industry, to prove “we’re no commies”. “By god, no government run health care in my country!” Ohhh Kayyy? “We’ll make it a private enterprise that sucks all the money up, until people are crawlin all around looking for scraps. If that ain’t capitalism, I don’t know what is.” “Dang!! Sometimes I think our people don’t know how good they have it”(my enactment of an anti-communist American).

And our government pretends to have a solution with the new legislation, while Uncle Sam is digging like crazy to keep up with the over spending. A funny thing about our health care standing in the world is that we are number one on overall spending, public spending, private spending, and second in out of pocket. Now with this effort you’d think our health and longevity would be a model for the rest of the world to envy. But it turns out that we are more of a model to laugh at. We have the highest cost at discharge together with the greatest number of discharges per 1000 people for hospitalization, despite the shorter stays.

http://www.commonwealthfund.org/~media/Files/Surveys/2010/PDF_1371_Anderson_multinational_comparisons_hlt_sys_data_2008_chartbook_v2.pdf

We have the highest ratio of hospital staff to acute care bed ratio, while we're one of the lowest in long term nursing care. What does that mean? ...we'll save you with a big hoop-de-la, then put you in a rest home to die? ..or We minimize acute care beds so our help/bed ratio is high while we shuffle most old folks off to rest homes to die and decrease the surplus population?, (a little facetious here?, ok)

We're the top in diagnostic service (cost wise) while having fewer physicians per 1000, and 4 visits per year/capita, while many countries have higher per capita physicians with 5-7visits (and still spend way less). We're in the lower mix of percent pharmaceutical spending to the budget, while we're highest in per capita spending in pharmaceuticals. This is because, despite our highest per capita drug expense, our other costs (hospital and doctor) are even greater so that the percent of drug use to our entire budget is less than many other countries. This points the finger toward expected savings in hospital/doctor charges as well as pharmaceuticals. We have more MRI and CT scanner equipment per capita than any country (cause we're so damn sick?) We have the highest rate of catheterization, (angiograms), the highest rate of angioplasty, and the highest per capita on dialysis. While we're one of the best at not smoking and at giving up smoking, we still have the highest incidence of life lost to bronchitis, asthma, and emphysema. We're only number 6 in deaths by heart attack, while we're number one in circulatory problems, obesity and diabetes. So I guess that shows that ***our angioplasty and heart medications are reversing the stats for us on deaths by heart attack, despite our clogged arteries, sweet tooth, and heft while we cough ourselves to death from the polluted air we create from personal driving, despite our cessation of smoking.*** (Don Rickles would be proud of me here.) Many countries are ahead in longevity. Maybe our alcohol consumption is too low; we are like #8. BZZZT!!! (I'm just kidding, we probably outdo other countries in drug consumption). I didn't see a statistic on liver health, or penile tumescence, but our problem must be huge. The air waves are jumping with ads for products that correct erectile dysfunction. Now, who told me it's a small problem? mmmmmhh.

Our lack of achievement in health doesn't seem to respond to more money.

What?!!!! in our country everything responds to more money, especially the congress! Instead it looks like there is considerable room for saving money, in health care, especially if we all correct our diets and start exercising, and don't smoke. Here's a suggested budget to get us started.

BUDGETTING HEALTH CARE

Service	2007 spent	new budget
hospitals	695B	605B (close some. higher efficiency-90)
physicians/clinical services	471B	371B (fewer procedures-60, malpractice -40)
other professional services	224B	175B (dental-30, other-20)
nursing home/home health	247B	250B
prescription drugs	224B	180B (less advertising, partner research -45)
other retail and investment	202B	200B
	sub total	1781B = .79(2241B)
administration (health insurance co)	188B	.04(.79(941B)) = 30B
government public health work	<u>67B</u>	<u>67B</u>
TOTALS	2318B	1878B
reductions with better fraud detection		<u>-102B</u>

Goal for Health Care

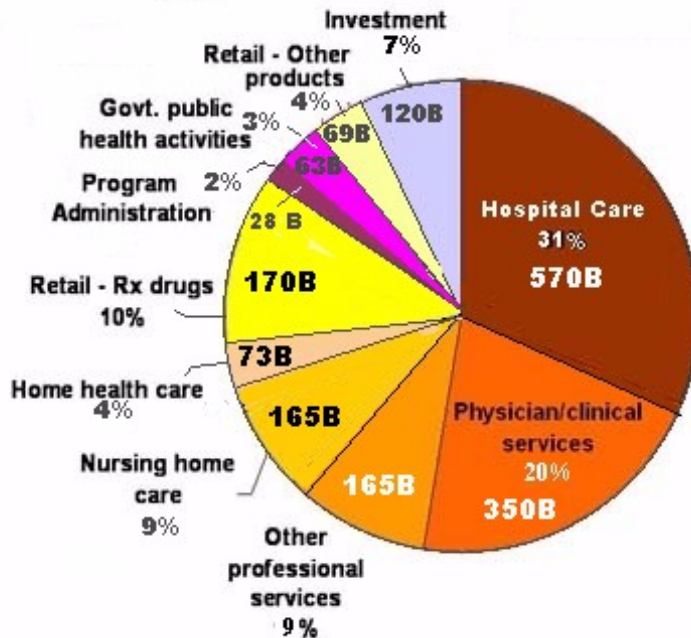
1776B

The prorated reduction evenly spread across the new budget numbers yields:
 hospitals 570B, Physicians 350B, other professional 165B, nursing home/home health 236B, prescription drugs 170B, other retail/investment 189B, Administration (insurance companies) 28B, government public health work 63B.

These numbers represent the following percentages of the overall new health budget:

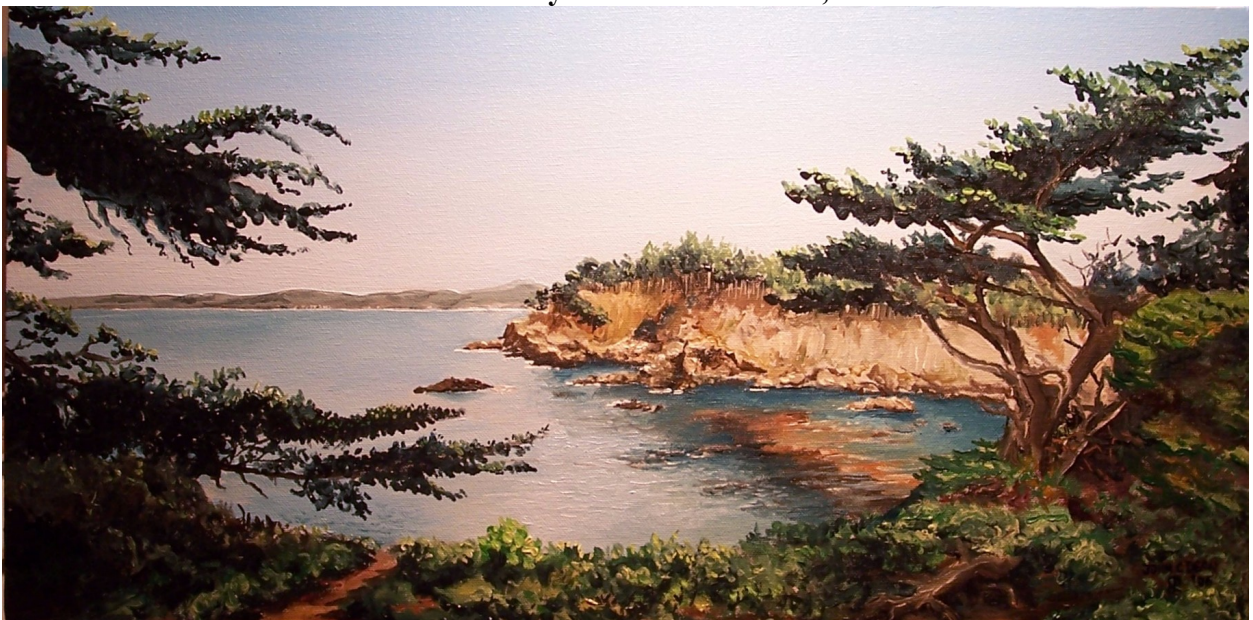
<u>Hospitals</u> 32%	<u>Physicians/Clinical</u> 20%
<u>other prof srvc</u> 9 %	<u>Nurs home/home wk</u> 13%
<u>Prescription drugs</u> 10%	<u>Other retail/investmnt</u> 11%
<u>Health Ins management</u> 2%	<u>govmnt/public health</u> 3%

New Health Care Budget



The new split in health care for government, industry, and the people (if we all took the same percentage reduction) would be: **\$816B government, \$480B industry, and \$480B the people.** The Government would cover 540 B M/M/CHIPS, and 276 gov med./VA/Health and Human services. The next step is to assemble a market flow diagram that will provide good wages to our people, reduce government spending, reduce health care spending, set-up and sustain the pay off of national debt, and tailor the taxes in the accomplishment of the above to enable life, liberty, and the opportunity of happiness, in a sustainable way for all Americans.

My Pt Lobos Reserve, Carmel CA

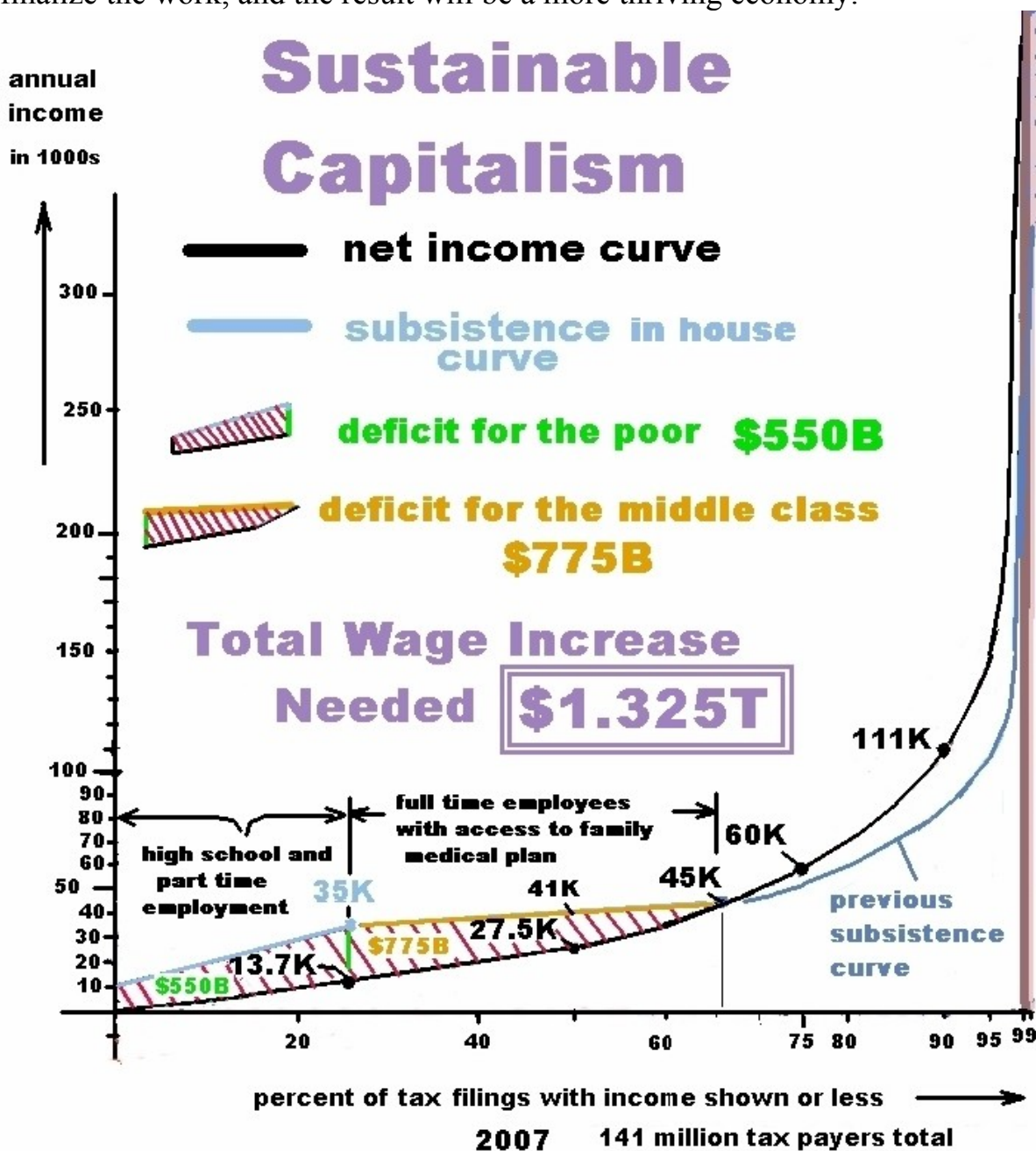


Chapter 4

The New Model For Markets

In previous chapters we've shown how the income is spread across the population, we've compared the 60s to the modern era, finding a generally more prosperous life in years past, we've looked at the market over time and how it operates to move money to one side of the population, and we've seen how attitudes can develop on both sides of the money spectrum to blame each other for why things are so bad. While we've heard rhetoric about a smaller government and less debt, we continue in the self destructive mode of borrowing money to wage war and sacrifice our children to keep foreign markets under harsh US influence. There is no mistake, we are not hailed by the world as the peace loving respecter of national sovereignty. We may be coned at home to think that that's what we're all about. But it's not true. We are the planet's biggest bully and we have our might stretched out all over the world to try and maintain control. We are the world's only super power. And yet we lost in Viet Nam with tragic loss of life and money. Korea was a "not so sure we did the right thing". The Middle East is a mess because we have empowered a tiny nation to thumb it's nose at its middle east neighbors, while we think we're acting like the good Samaritan in trying to help fix it for everybody. The Palestinian cause is righteous in terms of wanting a sovereign nation for themselves within the homeland of another sovereign nation. Barricades and settlements work against this solution and we fail to slap hands. Why not make Jerusalem an international city of peace, owned and respected by the world and nobody's capitol, or maybe it should be considered the world capitol of the God of your understanding, a peaceful city? Our motives in Iraq and Afghanistan must be CIA drug smuggling of heroin, and continued control and manipulation of the oil sources. Poppy fields were practically non-existent under the Taliban, and now Afghanistan is the world's biggest producer of heroin, and it's reaching America streets in volume. This could not be done without US military assistance. Saudi Arabia is one of our clients who receives US military protection in return for sympathetic oil treatment with the American and British oil cartels. The "W" presidency shows the most blatant example of this corporatocracy that rules the world for a few rich people, while raping the US's money resources and killing our children, and not just trumping up terror (911), but actually causing it with our invasion of Iraq and aggressive, no notice, raids of Iraqi homes. But I am drifting off of our economic solution because it encompasses a retreat from imperialism and a retreat from corporatocracy and involves a changeover to a smaller, more responsive, and more peaceful US government, who's business is to provide life, liberty, and a level playing field for the pursuit of happiness for all Americans. Let's proceed with the appropriate budgetary steps for a better economy and a greater peace (which are very compatible).

The way I plan to make this work, is to start at the poor end and calculate, with the use of our income curves, the money needed to raise up the low end to mostly house buying wages. That money will come from a reduction in government spending and an adjustment to industrial spending. A makeover of taxation will finalize the work, and the result will be a more thriving economy.



Here is my first attempt to create a more thriving economy for our nation that should put 75% of Americans in their own family's house, and should provide a level playing field if new capitalism guidelines are implemented. This structure should endure if minimum wages are tied to the more expensive things in the family budget so that wages truly track inflation. Let's trace the impact of such a

change through the budgets and flow diagrams and see how it works. To start with, for the wage increase we'll raid other income from the business engine to temporarily cover the wage increase. In Appendix 1 section 3 we presented the total income pie for 2007. It included \$1.1 T business income, \$.765 dividends, \$1.27T interest, and \$1.718 capital gains (totaling over 5T). The distribution of this extra income over the 1%, 9%, and lower 90% of the population is, by Wolf's tables, 12.2% or \$613 billion for the 0-90% group, \$1.913T, the 90-99% group, and the 1% group, \$2.495T.

If one wants to look at the individual elements of extra income and estimate their division across the population, one can start at the top of Wolf's table, Chapter 2, where business equity should reflect share of business income from the income pie, business income slice. So the extra \$1.102T is probably divided up as 62.4% for the 1% group or \$688Billion, 30.9% or \$341Billion for the 9% group, and 6.7% or \$74billion spread over the lower 90%, presumably in the shape of a rising curve toward the 90% position.

	<u>1%</u>	<u>9%</u>	<u>90%</u>
Business Income	<u>\$688 Billion</u>	<u>\$341 Billion</u>	<u>\$74 Billion</u>

Interest income of \$1.266T, would be mostly due to trusts so we have

	<u>\$492 Billion</u>	<u>\$513 Billion</u>	<u>\$261 Billion</u>
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Dividend income of \$.765T would go with stock ownership, so we have

	<u>\$293Billion</u>	<u>\$328Billion</u>	<u>\$144Billion</u>
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Capital gains of \$1.718 T would go with commercial (non-home) real estate and stocks. Stocks represent about \$7.7T (<http://moneynews.com/FinanceNews/US-Net-Worth/2010/03/11/id/352389>), while commercial real estate face value of \$3.3T. I'll bias the table rates above as 2/3 the difference toward stocks from non-home real estate, using these estimates for percent earnings by income group. we get

Capital gains	35%	44.8%	20.2%
	<u>\$601 Billion</u>	<u>\$770 Billion</u>	<u>\$347 Billion</u>

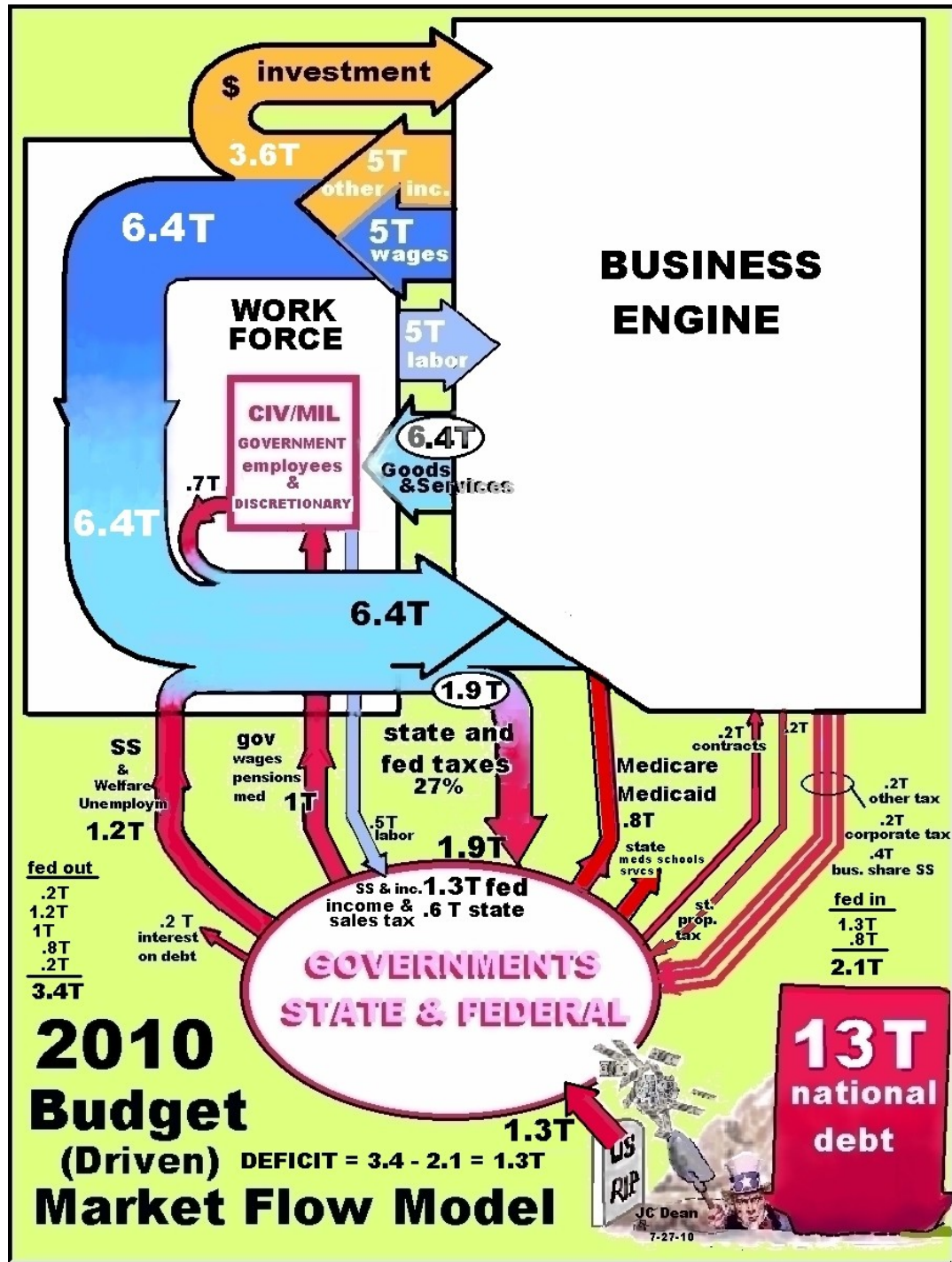
Rents of \$168Billion goes with non-home real estate, or

	<u>\$48billion</u>	<u>\$82Billion</u>	<u>\$39Billion</u>
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This covers all non-pension income and is part of the income curve (except capital gains). <http://www.irs.gov/taxstats/indtaxstats/article/0,,id=133521,00.html>

The total of non-wage income from the above (as presented in Ch 2) is

1% gp: \$2.122T ; 9% gp: \$2.034T; and 0-90% gp: \$865Billion which adds up to \$5.021T. But by Wolf's tables the 0-90% group should be getting 12.2% or \$613 billion, the 90-99% group, 38.1% or \$1.913T, and the 1% group, \$2.495T (49.7%) as mentioned above. I'll use Wolf's values again. A simple market flow diagram is shown below to represent the current economy.



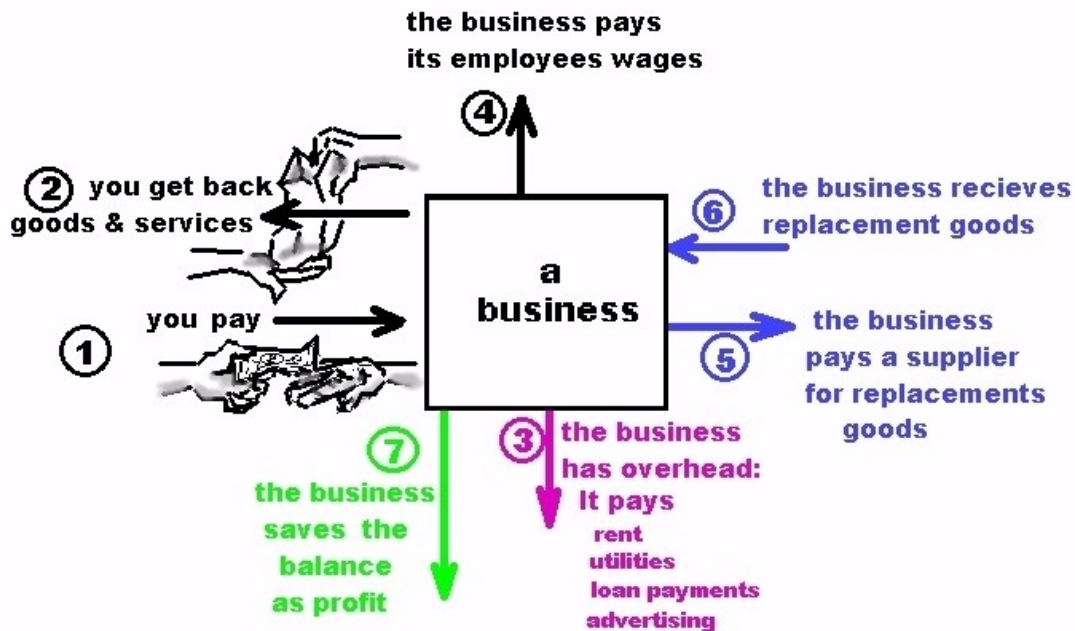
The size of the arrows is indicative of the size of the money that's moving. The

propensity to purchase curve from Appendix 1 section 8 shows a total consumed of about 6.8T with 4.3 not consumed. I show 6.4T driving goods and services and 3.6T added to the net worth of the nation through investment (see average increase in net worth in Appendix 1 section 11) and the total plus government wages (\$1T) is the total income for the year, about 11T as in our 2007 pie chart. I don't know why the government payments of 1T are added to income because they are taken from income in taxes before they come back as wages. There's no net addition. The IRS tax data used for the income curves is real and is reflected in the flow diagram. The numbers are simplified a bit (rounded up or down to be fewer decimal places). I included state income taxes as this money is not available to drive the business engine. The sum of 1T for federal salaries, retirement, and medical coverage includes .3T medical which is split off in the flow diagram in the CIV/Mil government box as medical services rendered by government doctors and hospitals? So .7T of that money comes back in the stream to create Goods and Services demand. Meanwhile 1.2T comes into the work force box (people box) as Social Security and welfare. So 1.9T comes from the government that is spent on the economy. Unfortunately the benefit of the 1.9 is eliminated by the taxes collected to do this, (1.3T fed .6T states). As you can see, the 1.9T flow of taxes to the governments box significantly reduces the size of the drive on the economy in demand for goods and services. Medicare and Medicaid payments are made to the health provider companies in the business box. The Medicare .8T and contracts .2T (total 1T) into the business engine is almost balanced by the other tax .2T, corporate tax .2T, and business share of Social Security .4T (total .8T) coming into the government. So \$6.4 T plus 5T work, drives the business engine to produce 6.4T in goods and services and \$5T in wages. Notice that the federal government borrows about \$1.3T/yr to make this budget work. This is the current outrageous deficit. It hurts our nation more every day Now the investment dollars going back into the business engine are not about "coal to run the engine". They are dollars used by the business machine to produce other income while preserving the original investment of the 3.6T for the investors. The investors are putting in about 3T a year, but the engine possesses vastly more of the investors' dollars to work with in order to produce the 5T other income each year. In fact the business engine holds the financial wealth of the nation, about 43T. So investment dollars are not one for one with other income dollars. The 5T other income is part of the profit on the 43T in use for a given year. And the nation's net worth goes up by investment money and inflation each year. But how does \$6.4T drive the business engine to produce both 6.4T in goods and services and 5 T in wages? **The secret is the**

multiplication of the dollar as it ripples through the economy plus the multiplier of about 2-3 at the retail level. Before we study the multiplicative effect of the dollar, the reader interested in a peek inside the 2010 flow diagram is shown in Appendix 1 section 16.

MULTIPLICATIVE EFFECT OF A DOLLAR

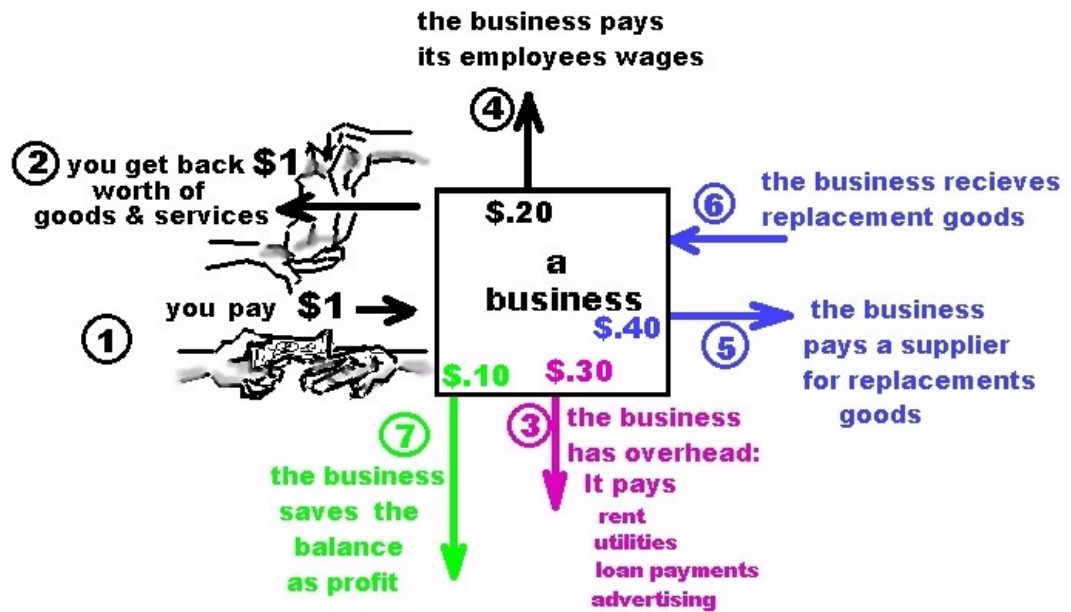
The next figure shows the basic sequence of a business transaction in the market.



The Basic Business Transaction

Think of a business inside the box shown and follow the sequences 1 through 7 to understand how the business works in that sequence. You find a business that has what you want so you go there and pick the item out and pay for it. They give it to you or provide the service you paid for and you leave. Now the business uses the money you gave them, plus the money received from all other transactions that month to pay its bills and rebuild its stock and save the balance as its profit. It covers its overhead of phones, power, and space. It has employees and the owner takes a salary so wages are paid to keep the help to run the business. If some goods are sold, stock in those goods is replenished for future sales. After he's paid for his overhead, paid his wages, and replaced stock, he may keep what is left over as profit. A breakdown of the money coming in can be made to study the efficiency of the business. If one dollar comes in on the transaction what proportion of that dollar is spent on the various parts of the business? How much is the overhead? How much are the wages? What does it cost to replace stock? What can be projected as savings? The next figure shows an example breakdown of expenses

for a business. The breakdown for the example is assumed to be 30% overhead, 20% wages, 40% replacement, and 10% savings.



The Basic Market Flow of a Business TRANSACTION (example)

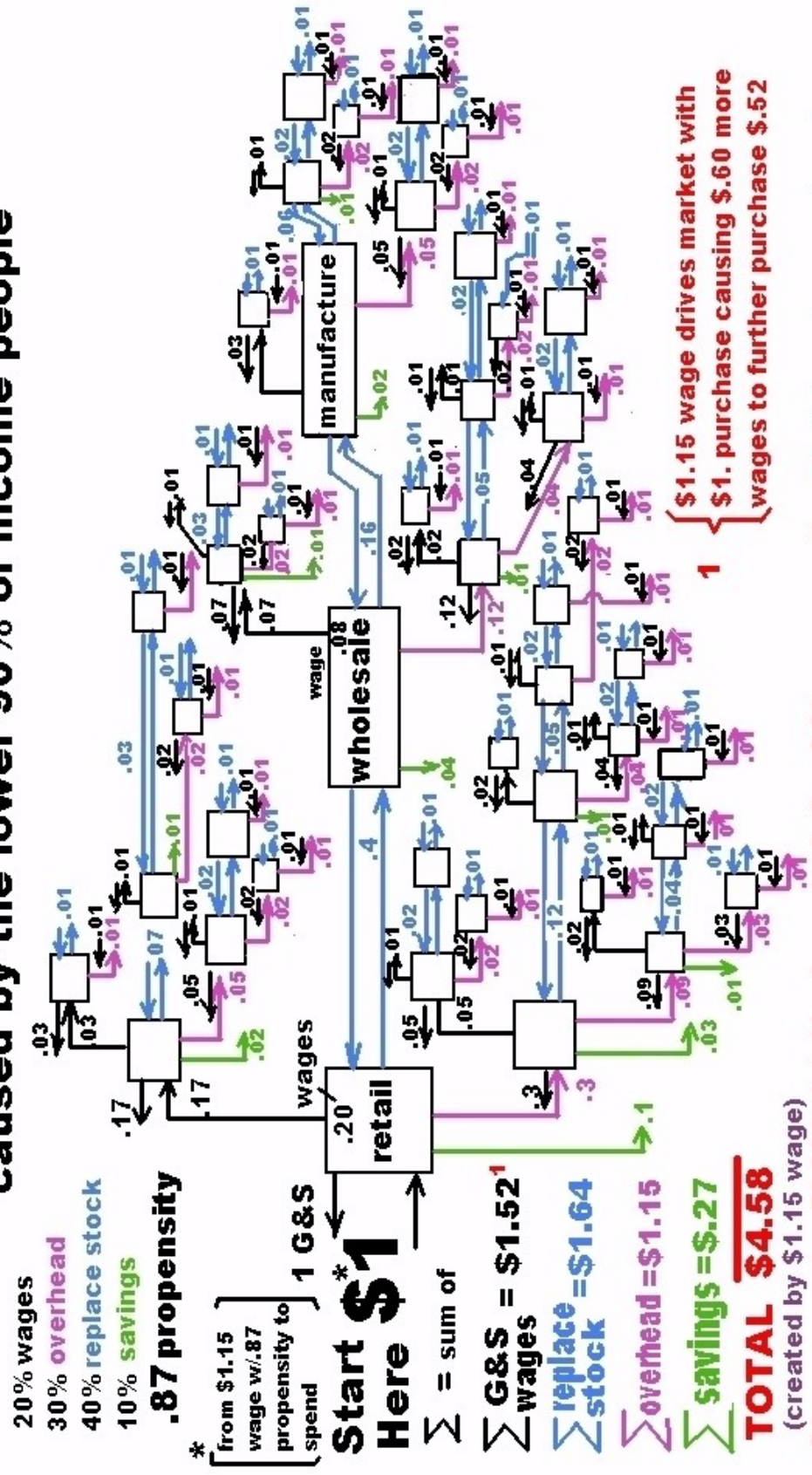
The money that goes out to pay wages and overhead and replace stock actually feeds other businesses. The employee takes his wages and spends it on his living expenses, his overhead, replacement of food and fuel, his other purchases, and his savings. The overhead money goes to landlords, power companies, telephone companies, advertisers, and the bank to pay off loans. Each of these endeavors is like a business with its goods and services and wages and costs. So the money continues to cycle through until the remnants of that dollar are no longer worth tracking. Notice that the retail business that started had to bump the price of the replacement goods from \$.40 to \$1. to make the money at sale to pay for everything else. He sold an item for one dollar that cost him 40 cents so that he would have the other 30 cents to pay for his store front, 20 cents for his employee's wages, and his 10 cent profit, plus his 40 cents back so that he could buy another one of those items from the wholesaler. I haven't showed the business taxes, but they would generally be taken out of the profit, and the wages. The multiplicative power of the dollar on the market can be estimated by tracking the progressive expenditures from one business through the next starting at the first store and carrying the division of the money amongst the many businesses that follow, using *money in* as the purchase of goods and/or services from the next business, be it for overhead, stock, or a wage purchase. The propensity to spend the income dollar will vary with class of purchaser. The top 10% people in income have an estimated

.39 propensity to spend (Appendix, sect 8), while the 0-90% income people have a .87 propensity to spend. This represents the fraction of each dollar spent by each of the two groups to drive the market. We'll use the 0-90% group as an example in our market multiplier work. If you multiply the wages earned by the propensity it tells you, on the average, the expenditure for that group on goods and services. Now the iteration is very large and congested looking and you are not expected to absorb the whole thing, but the figure on the next page shows the layout and results of the spread of one dollar in the market, where, for simplicity, all businesses are assumed to have the same ratios for wages, replacement stock, overhead, and savings rate. If a number is lower than one cent (rounds off to zero) I stop the iteration at that spot in the spread.

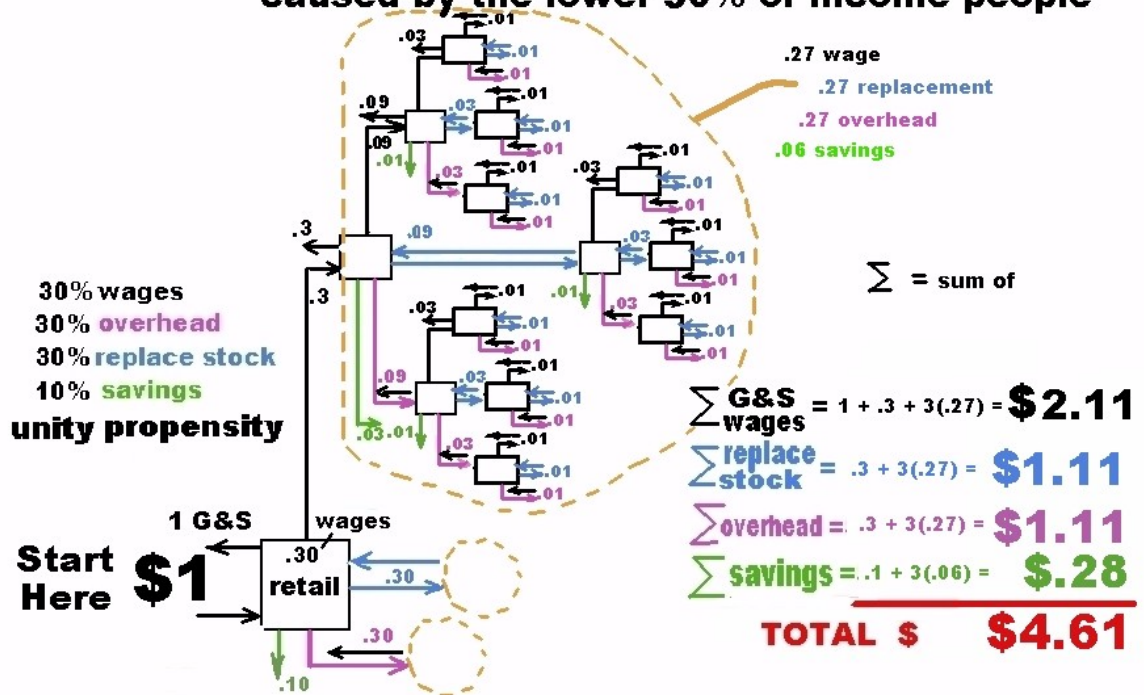
I use separate colors to keep track of what the money is spent on. The starting dollar actually comes from a wage of \$1.15 because the lower 90% of income people only spend .87 of their wage on goods and services (again from Appendix 1, section 8). So $.87 \times \$1.15 = \1 starts the purchases in the diagram. If we separately looked at the lower 50% of income earners all their wages would be spent, so the 70-90% group lowers the average overall to .87 for the whole group (from 0-90%). If we want to create jobs for the low end and raise their wages, then because they spend more, there will be a greater multiplier for the wage component of the business created.

So two pages over I show the result of the market multiplier for an equal breakdown between wage, replacement, and overhead with the same .10 savings for the 50% group that spends all of his wages on goods and services. The total of 4.61 is with respect to the input wage and expenditure of \$1. The first example with a .87 propensity and 20% wages created half again the goods and services bought by wages it created with a 3.98 multiplier from wage to end result. So if more of the business receipts are put into wages and all of those wages are spent on the economy, then greater iteration of the original purchase will occur. Notice that in the second case (two pages over) the wage needed to buy the first item is replicated again in the system. A dollar and eleven cents of wages are caused by the guy who earned a dollar and spent it to start the cycle. Since the diagram is the ripple of one sales event, it reproduces itself each payday when another dollar is put into the market by our employee. So he's basically facilitating the existence of another worker in the system at his level of income (times 1.11). Plus there's a \$.28 savings on each iteration. The multiplier on overhead and replacement is also impressive.

Multiplicative Affect of \$1 in the Market caused by the lower 90% of income people



Multiplicative Affect of \$1 in the Market caused by the lower 50% of income people



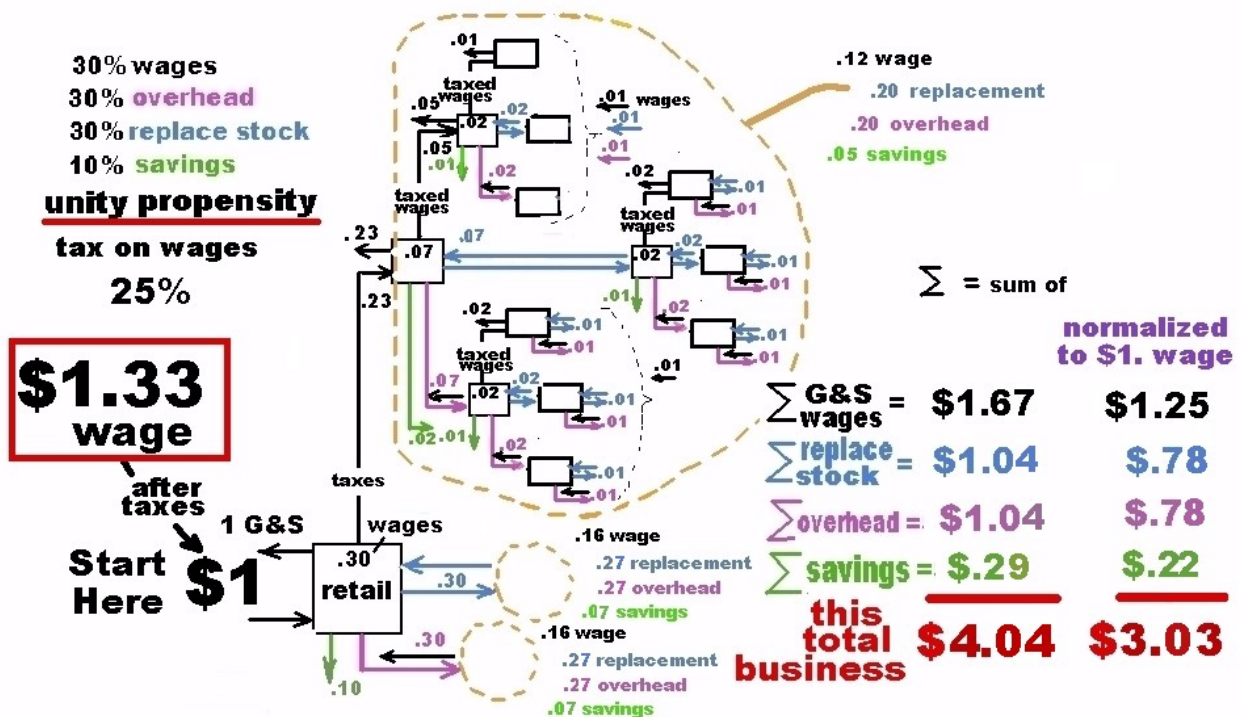
Recipe For An Increasing Market The Poorman's Magic Multiplier

The first item purchased to kick off the “poorman’s” magic multiplier, cost the retailer \$.30. So his multiplier is 3.33 to arrive at a one dollar sale price. The same bump is done throughout the market in the example. Each business is restored with product, paid up in overhead, and saving a consistent 10% while producing 1.11 times the original wage in extra goods and services purchases within the market. MAGIC; now the sustenance of this market is dependent upon the cycle rate of wages and replacement goods. Maybe the “job” created by our purchaser lags a week or two behind the first purchases, in terms of stimulating an equivalent boost in wage purchases. But this kind of market is revved up and more than reproducing itself.

In the real world, there are taxes to cut down the wage before it is received. There will be taxes to cut down the savings at year end. There will be taxes to reduce the owners operating moneys (estimated tax on his business and his share of Social Security/Medicare and FICA taxes on the wages of his employees). For the

employee, his share of Social Security/Medicare tax plus his federal and state withholding will be taken out of his pay. The employer would face 15% SS tax on his own salary plus a minimum of 15% income tax, or 30% of his income minimum for the first \$100K of income, in federal tax alone. Employees might get to take home 80% of their pay. The average loss in taxes to both the owner and his employees might be 25% if the owner makes about the same as the sum of his employees. Such a reality puts a significant dent in our dream market. Assuming all available income is spent, then the pretax \$1.33 times 75% is available to spend as $\$1.33 \times .75 = \1 in purchases. To get our \$1 to drive our model we need \$1.33 to start with in wage. Then, inside the model, the wage driven part is depreciated to 75% its value going to the next box. For the 30 30 30 10 split and unity propensity to spend the new model looks like this

Multiplicative Affect of \$1 in the Market
25% tax on income (before purchase)
 caused by the lower 50% of income people



25% Taxes Slows the Increasing Market
and Clobbers the Poorman's Magic Multiplier
THE TAXED POORMAN'S MODEL

There is still a multiplicative affect, but it is muted by the interceding tax. 25% of

the original wage (before taxes) is recouped in goods and services above the original \$1 return. Replacement goods and overhead more than triple from the 30% beginning and there is still 120% additional savings (.12 over the initial .10 transaction savings). In this system, 4 workers might stimulate the market enough to sustain 1 of them at their same pay as $4 \times 1.25 = 5$ G&S for every 4 of wage (effectively one job). So considering taxes of 25% the first worker spends his \$1 take home, gets \$1 in goods and services, while an additional \$.67 is created in goods and services within the market. That's like saying \$1.33 before taxes buys \$1.67 of goods and services after covering taxes on his income and the income and income taxes created by his expenditure. That's like the first case where no taxes are paid and 1 dollar wages buys 1 dollar in goods and services and stimulates the market to produce another \$.25 of tax free income, as 1.33 buys 1.67 or 1.25 times itself. Thus for each pretax dollar, all taxes are paid and the buyer gets his one dollar in goods and services plus creates \$.25 in tax free income and goods and services for others. But that is still not enough to sustain a job.

Note that taxes behave like propensity to spend. The market doesn't know whether the buyer is saving 60% of his income and only spending 40% on the initial purchase or the buyer is heavily taxed. The tax rate does show up in the created wages in the market but the original buyer helps to determine the overall efficiency of his transaction through his tax rate and propensity to spend. The top 10% of income people might spend 39% of their total income, which is 39 cents out of every 100. A tax break (returned moneys that used to be taxes) will only stimulate the market by their spending rate 39%. An equal tax decrease on the poor will be totally spent. Because of the higher propensity to spend it is wiser in an economy to fuel the low end. If the taxes were not reduced and just given to the poor, then the market would grow faster than it does when the same money is given to the rich (who don't tend to buy as much percent-wise). So a tax decrease for the rich is less efficient than welfare to the poor, using the same money taxed from the rich (that would have been saved in a tax decrease) as the welfare. But neither side likes this way of doing business. I contend that using "other income" money to raise wages is the best way to help the economy recover. Bypass the government in welfare relief and put more of the poor to work and raise their pay, because none of us needs the overhead of a government bureaucracy nor the stigma of forcing and taking hand outs.

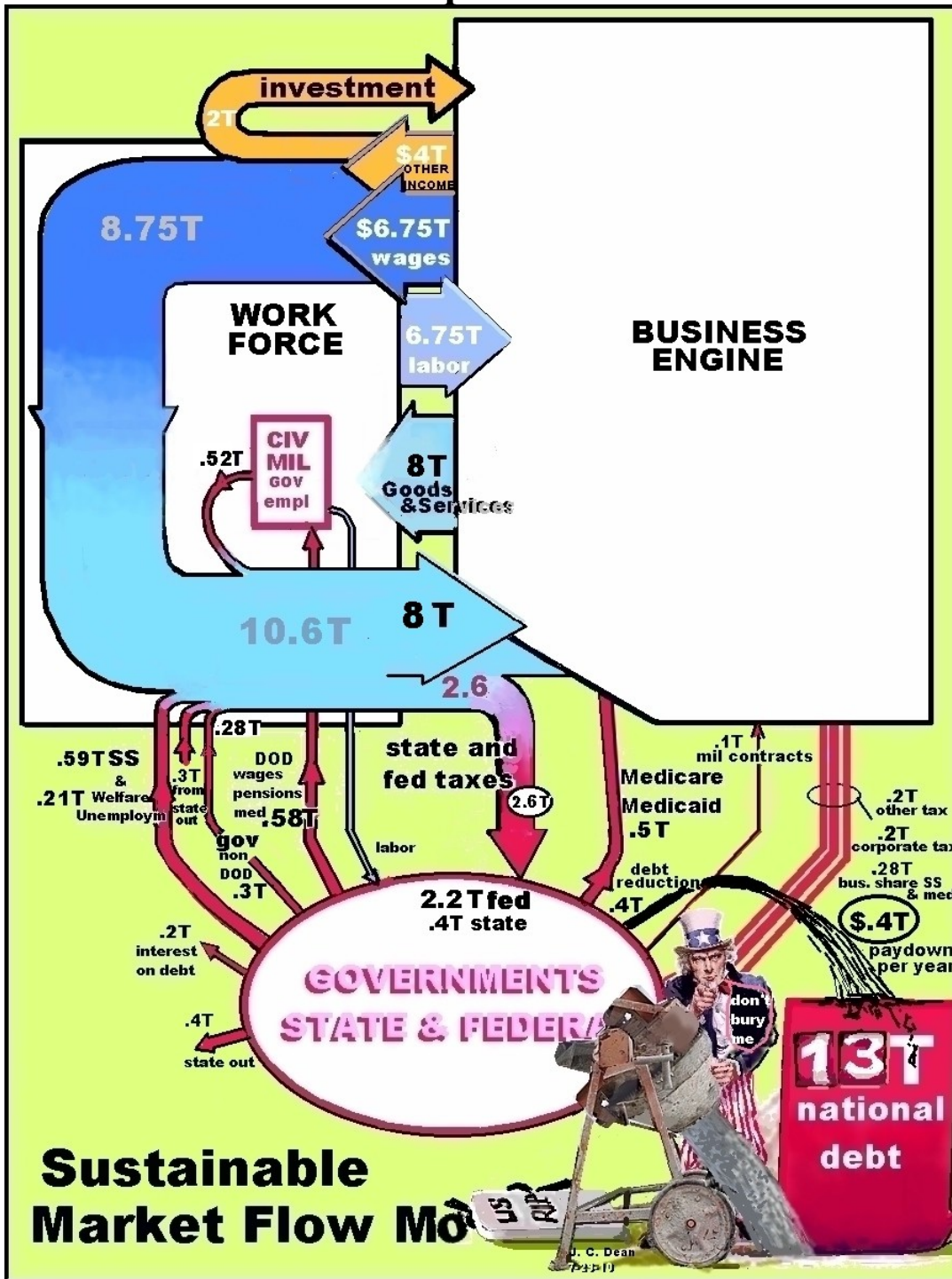
One could iterate longer, but the point is made that for every dollar spent, there will be additional business generated throughout the market. My model is not

absolutely correct but it does convey my point correctly. The consumer's dollar drives the market. Each little box that follows is a separate business that pays overhead, wages, has goods or services, and saves.

A bank would not have exactly this as an automatic process. The wages would be there. The overhead would be there, and the savings would be there. But they don't get stock replaced at a fraction of the value they're going to sell it for. They lend principal dollars and collect interest and pay part of that interest to the investor while operating and saving with the other part of the interest they collect on the loan. The construction business is run through a bank. The client borrows money that is paid out of his building account at the bank to a builder to have his house built. The developer makes money by bumping the cost of both goods and labor in his business. If his workers make \$15/hr he may charge \$25/hr for each labor hour spent on the job. The developer submits a monthly report to the bank, the customer reviews it and approves it for payment, and the bank pays the money out of the borrowers building account.

The 6.4T used to stimulate the current economy shown in the basic flow diagram in this chapter (a few pages back) together with the taxed poorman's model produces $6.4 \times 4.04 = 26T$ of business including: $6.4 \times 1.67 = 10.7T$ G&S due to wages, $6.4 \times 1.04 = 6.7T$ stock replacement, $6.4 \times 1.04 = 6.7T$ overhead, and $6.4 \times .29 = 1.9T$ savings. Now 6.7T stock replacement is about three times that needed by the first retail business to replenish stock and 10.7T G&S with 1.9T savings, plus 6.7T overhead provides great stimulation. The overhead of rents, mortgages, power consumption, transportation, fuel, trash pick-up, etc is money earned by the companies providing these services, who in turn pay salaries. The overage in G&S is reflective of the $(10.7 - 6.4) = 4.3T$ extra wages generated doing the 6.4T worth of business, and the 1.9T savings rounds out the receipts for all businesses. If .7T of this created savings is used to add to the 4.3T of extra wages created, then the original 5T of wages in the flow diagram is created to keep it going, as long as .2T of other income is also created to add to the remaining 1.2T of savings (created) to produce the minimum 1.4T of other income needed to raise the driving force in our market flow diagram to 6.4T after taxes. In other words, we need .2T of interest, and/or capital gains and/or rents and/or dividends on our $43T + 3.6T = 46T+$ financial wealth of America to keep this thing going. Of course, other income, excluding business profits, of 3.8T would be expected, so that the system sustains itself with increasing net worth of 3T /yr. Unfortunately that's not good enough. We need to fill up Sam's grave . I've proposed budget reductions. The 6.4T drive and 3 T investment levels above are probably in error. It could be

closer to 8T and 1.5 invested with 1.5T inflation in net worth, and less drive in the market, but it's a starting point to show the effect of change. Now I'd like to show **Sustainable Capitalism in the US.**



The sustainable market flow model above is based upon the following budget and government revenues.

<u>Fed Government Expenditures</u>		<u>Government Receipts</u>	
DOD reduced ops/med	.57T	Corporate tax	.2T
Social Security	.59T	Other tax	.2T
Welfare	.21T	Business share SS	.2T
Non- DOD	.3T	Business share Medicare	.08T
Medicare/Medicaid/CHIPS	.5T	Worker Medicare tax	.17T
Debt Interest	.2T	Worker's share SS	.39T
Debt pay down	<u>.4T</u>	Income tax (st & fed)	<u>2.03 T</u>
	total 2.87T	total 2.87 fed + .4 st = 3.27T	

Discussion

The Defense budget that I proposed earlier is implemented, .35T. I allowed for .23T medical for fed employee, military, VA, and Indian populations. After 10% reduction for savings I show .52T returning to the economy from these sources. The reduced Social Security (SS) .59T comes with the trickle down of the benefit for recipients above \$132K income up to \$225K, and removal of benefit (max \$22K) above \$225K, saving 118B, as these recipients do not need SS to live comfortably. I cut down welfare to pursue the inexpensive sleeper units approach toward subsistence at the lowest level and encourage job participation with the influx of \$1.75T in new wages from the business side \$1.325T + .425T to support the increase in wages plus the transfer of jobs from the government and industry of about 8-10million 40-50K (home buying) jobs per the sustainable capitalism approach presented in a curve earlier. I've shown constraint of non-DOD work to .3T. For Medicare, Medicaid, and CHIPS I implement the reductions mentioned in the text: anti fraud, no overcharging, no unneeded procedures, and initiation of a co-pay for the wealthy (that saves 75B) to keep them from abusing the privilege of free medicine. I pay the debt interest and double that up, one more time, in debt principal pay-off (of twice the interest) to strengthen the US government and get it out of debt, filling in Uncle Sam's grave with concrete. Savings in business SS and Medicare of **.12T**, and industry backed health policies (now averaging \$10.3K/yr for a family plan and covering 7.2 M more workers transferred from government employment) and still saving **.11T** with respect to the 67M covered by \$13K policies (67MX13K – 74.2MX10.3K = 107B), creates a favorable environment for **business**, some **230B less taxes/health care premiums to pay**. The savings in the worker's share of the health premium is about **\$73B**. If this is kept by the company and put into the wages side, plus 1.4T transfer of other income (that went for investment the previous year) then it is my contention that the transfer will be made up in the economy with better than job sustaining income in the business

engine. In other words, the new workers in the private sector plus the increase in wages for those poorer ones already there, more than pays for themselves in an increase of true goods and services in the market. It is my supposition that the market is revved up in a sustainable way to produce more product. An essential part of this model is the strong reduction of government spending that allows, not only a strong market, but **a pay down of the national debt in big chunks \$400B/yr, turning a non-sustainable government into a sustainable thrifty government by comparison.** Let's run it through the multipliers and see how it works.

The model shows the availability of \$8T to drive the business engine (after taxes are paid and the benefit of the taxes is received). From the sustainable capitalism curve at the beginning of this chapter, we might re-select incomes above 35K as the starting point for any kind of Federal taxation. We might look at the top \$6.4T as being governed by the taxed poorman's model that we have already looked at. This model, as shown above produces 26T of business including: $6.4 \times 1.67 = 10.7T$ G&S due to wages, $6.4 \times 1.04 = 6.7T$ stock replacement, $6.4 \times 1.04 = 6.7T$ overhead, and $6.4 \times .29 = 1.9T$ savings. The lower \$1.6T (to come up to our total of 8T) may be modeled in the tax free "Poorman's MAGIC Multiplier Model, the super revved best of the market models, already presented. This produced 2.11 times the G & S bought by wages for every dollar spent, with the creation of 1.11 in wages. It also provided 1.11T in each of overhead and replacement inventory, plus .28T in savings for a total multiplier of 4.61. So \$1.6T into this kind of market would produce a total of \$7.4T in business including \$1.78T wages with \$3.4T wage driven G&S, \$1.78T replacement goods, \$1.78T in overhead, and \$.45T in savings. Adding these numbers to the top 26T using the other model, we get a total market of **\$33.4T including \$14.1T G&S in wages, \$8.5T in overhead, \$8.5T in replacement goods, and \$2.35T in savings.**

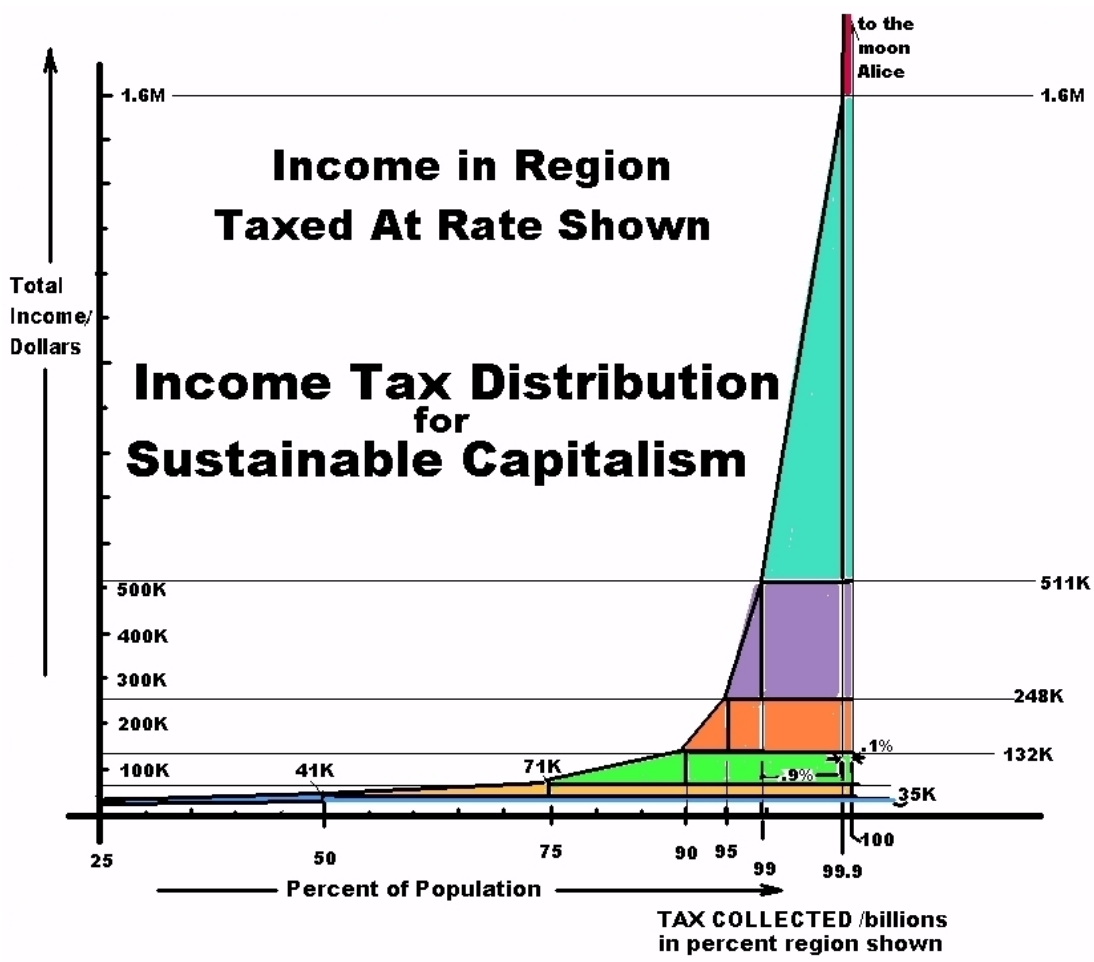
*\$14.1- \$8= \$6.1T in wages created to cover all but .65 T in our flow model. Taking that from the savings gives us our \$6.75T wages plus 1.7T business profit and \$8T goods and services. Our financial wealth of 43T should produce 3-4T of capital gains, interest, rents, and dividends in a market like this. The other income would be the remaining business profit of 1.7T giving us 4.7-5.7T (which is above the 4 T shown in the flow diagram, so we should be good to go.)If we actually got 6.75T in wages plus (4.7-5.7T) in other income then our flow diagram would be giving us 11.5-12.5T (wage plus other income) **1.5T-2.5T better than the current economy.** Appendix 1 section 12 shows the results that with less income than the rich, the lower 90% group more than doubles the drive on the*

marketplace as the top 10% group does. So paying higher wages to the lowest paid in the economy is the best way to push on the throttle of the market. This introduces an increased demand for home purchases with better wages for the lower half of Americans. With the 1.5-2.5T increase in the market we might have 3.5-4.5T for reinvestment after taxes.

I'm only going to look at federal taxes, as each individual can deal with tax issues in his own state. Since I've already mentioned the savings for businesses in my new split for SS and Medicare we need only concern ourselves with personal federal income taxes and taxpayers share of SS and Medicare. From the above sustainable model on pg 116, the taxes are: \$1.63T federal income tax, \$.17T Medicare tax, and \$.39T SS tax. From the sustainable capitalism curve at the beginning of this chapter, \$550B is identified as the deficit to be made up to raise the lower 25% of income to 35K at the high end. The income integrated across the lower 25% of the filers with an average income currently of 6.9K, shows the development of $6.9K \times .25 \times 141M = 243B$ in total income before being raised. So in our system we raise the lower 25% to make a combined total of $550 + 243 = \mathbf{\$793B}$. With a 10.75T total income assumed, the upper 75% would make $10.75 - .793 = 9.96T$. A flat tax of $.56/9.96 = \mathbf{5.6\% \text{ on all income}}$ will raise all the SS and Medicare needed from the taxpayers. The 1.63T income tax should be a graduated tax to help the lives of those at the lower end. The table below suggests a tax scheme for the top 75% of workers.

<u>Income Group</u>	<u>total earnings</u>	<u>upper income breakpoint</u>	<u>tax rate w/in group</u>	<u>income taxes pd</u>	<u>average % tax</u>	<u>Inc & SS % tax</u>
25-50%	1.23T	41K	11%	12B	1%	7%
50-75%	1.76T	71K	15%	103B	6%	12%
75-90%	1.8T	132K	17%	219B	12%	18%
90-95%	1.26T	248K	19%	188B	15%	21%
95-99%	2.07T	511K	23%	376B	18%	24%
99-99.9%	1.32T	1.6M	33%	313B	24%	30%
top .1%	<u>1.42T</u>	to the moon, Alice	47%	<u>420B</u>	30%	36%
total \$ 10.9T				Total \$ 1631B	15%	21%

The plot below repeats the results graphically. Business tax is less and separate.



tax rate/ %	income range	25-50%	50-75%	75-90%	90-95%	95-99%	.9%	.1%
11	35-41K	12	24	14	5	4	1	
15	41-71K		79	95	32	26	6	1
17	71-132K			110	73	58	13	1
19	132-248K				78	125	28	3
23	248-511K					163	37	4
33	511K-1.6M						228	20
47	1.6M-the moon							391
sum of taxes	1631 B Total tax paid in region	12	103	219	188	376	313	420
	total earnings	1.23T	1.76T	1.8T	1.26T	2.07T	1.32T	1.42T
avg tax rate per income region	$\frac{\text{total inc tax pd}}{\text{total earnings}}$	<u>1%</u>	<u>6%</u>	<u>12%</u>	<u>15%</u>	<u>18%</u>	<u>24%</u>	<u>30%</u>
ADD SS TAX FOR TOTAL AVG FED TAX RATE PAID		<u>7%</u>	<u>12%</u>	<u>18%</u>	<u>21%</u>	<u>24%</u>	<u>30%</u>	<u>36%</u>

Tax Schedule for sustainable Capitalism

Going back to the family budget for all Americans and using the tax structure

above, we see the possibility of 75-80% of them having their own homes, and less assistance needed by the poor.

% population	.1% avg	.9%avg	90%	75%	50%	25%	0%
Income/wages	\$174K	\$174K	\$98.2K	63.5K	41K	35K	\$10K
extra income	\$9.93M	\$670K	\$34.2K	8 K	0	0	0
Fed income tax	-\$2.98M	-\$200K	-\$16K	-5.5K	-.7K	0	0
Credit card Int.	-\$2.4K	-\$2.4K	-\$2.2K	-1.7K	-.57K	0	0
SS/Medicare tax	-\$.57M	-\$47K	-\$7.4K	-4K	-.3K	0	0
Net Income	\$6.55M	\$590K	\$106K	\$60K	\$39.4K	\$35K	\$10K
House value	\$4M own	\$2M own	\$7M	\$2M	\$2M	\$2M	0
Housing\$/yr	\$25K	\$15K	\$40K	\$15K	\$15K	\$15K	\$10K
Prop. tax 1.3%	\$52K	\$26K	\$9.1K	\$2.6K	\$2.6K	\$2.6K	0
Food/yr	\$30K	\$20K	\$13K	\$8K	\$5K	\$5K	\$4K
Utilities	\$5K	\$4K	\$3.5K	\$2.5K	\$2K	\$2K	\$2K
Transportation	\$40K	\$30K	\$8K	\$5K	\$4K	\$3K	\$2K
Intrnet/phone/TV	\$4K	\$4K	\$3K	\$1.6K	\$1K	\$1K	\$1K
Clothing/misc	\$100K	\$6K	\$5K	\$3K	\$1K	\$1K	\$1K
Medical	\$50K	\$20K	\$4K	\$6K	\$2K	\$2K	0
Total budget	\$306K	\$125K	\$85.6K	\$43.7K	\$32.6K	\$31.6K	\$20K
\$ left over	\$6.24M	\$465K	\$20K	\$16.3K	\$6.8K	\$3.4K	help
Taxes/income	36%	33%	26%	19.3%	10.2%	7.4%	0

In fact, if the \$210B identified for welfare, if distributed to the lower 25%, with zero to the 25 percentile worker (who is self sufficient) and maximum to the 0% worker the poorest would get another \$12K while the 10 percentile worker would get about \$7K, and the 20 percentile worker, \$2.4K, all calculated on a straight line decrease from 0 to 25 %. This would make the budget for all Americans. Of course, I'm not thinking that the lowest should be given this money. They should be lovingly provided the basics of life in goods and services, and here's where my sleeper units and small cabin-like homes and vouchers for rooming in the community and transportation, with food stamps, vouchers for clothing, and medical and job finding and training assistance, comes in. That's where the low end money would go, not in the pocket of the low end to choose whatever they want, but for the goods & services they need to be sustained in life. If they want to buy cigarettes or liquor, or a car, or some other personal item not considered essential, then they must go to work to buy these things for themselves and be

proud of their job well done in getting more than the essentials. And I would encourage group living environments out in the communities for this support. I tend to shy away from cash gifts for working age sedentary people, given by the working, tax paying people of the country without any accounting. I'd have more remote camps with larger numbers of sleeper units, with all the same services but fences would confine people there who had been begging on the streets or were drunk in public, and moved there not to bother the public. And I'd release them again soon thereafter but keep them longer if they were brought back, and so on and so forth. We might even provide alcohol and marijuana inside for those who want to stay confined, but take away alcohol for any trouble makers (but still let them smoke dope). This would probably attract low bottom drunks and dope addicts and drop outs who could now drink and smoke without being hassled and would not litter the streets as begging addicts. Violent people could be jailed. Just a thought. Rather than jail or other institutions as a routine.

I'm thinking that the upper 75% are regular family people or people with skills to get the jobs available at that level of pay. While raising the minimum wage for most businesses to provide a house buying wage with full time employment 40hrs/week at the 25 percentile; I believe that teenagers and other part time workers could fill jobs at the current minimum wage as is needed for some businesses to thrive. I do not have any data to support calculations for this breakdown, but I feel that there should be a segment of workers who are part time and partially supported by family that do not need a house buying wage. Maybe they're teenagers or young adults in high school or college who want to earn some spending money, or seniors who want to work a few hours to get out of the house and earn some spending money. I would think that the restaurant industry would hire these types for better economy, and be allowed to operate this way.

Let's summarize the new market strategy that saves America from the brink and gives hope to more that a hundred million low economic advantage people.

We get out of the business of war and military occupation as a way of doing business. We cut our defenses, and transfer the men and women into a more fruitful economic life in the private sector with continued partial pay during the transition. We do the same but with a much greater percent reduction of our intelligence forces as a whole. From 200K to 20K people, again cradling their transition with partial pay. We ramp up solar cell manufacturing like crazy, and plug-in hybrid electric cars like crazy, and battery technology like crazy, to help us replace the energy we need to be self sufficient in America. Gas production and

coal burning is trickled down as quickly as the solar, wind, and other green sources come on line, but still a vital part of energy use for America. We ramp up passive solar heating for homes. We ramp up sleeper units backed by kitchen, restroom, and shower services for every 100 units or so. We build small family homes to house the poor families and cover their essentials of food, rent, transportation, job search and training, & clothing, while they are in transition.

We establish principles of business that enable all to participate in our capitalistic system without being thwarted by people of money, and as discussed in Chapter 2 (no holding onto patents, use or lose), one time remuneration for critical discoveries, sharing economies of the big retailers, good ethical behavior, etc.

We redo the health system to achieve economies at least as good as I've designed.

We cut the federal budget to smithereens and move millions of public workers into the private sector to improve the market economy. With these cuts we balance our budgets, and set up a tax structure that respects human life and does not tax moneys needed for human subsistence. So the poor end pays no taxes up to \$35K annual income per family. We drive the market to give the rich more income against their more taxes to minimize any possible increases.

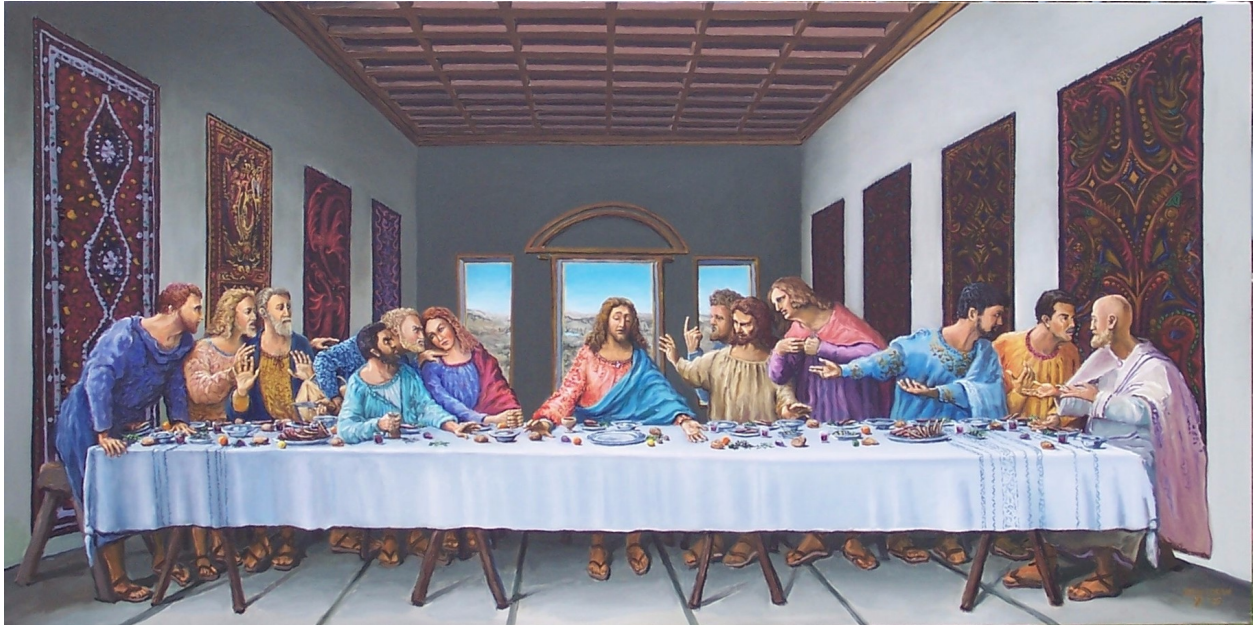
We convert the Social Security system over to a flat tax on all income, and we take those of sufficient means off the receiving end.

We economize with Medicare in a similar fashion, getting a co-pay from those that over-use it, cutting providers back for un-needed procedures and bad sequencing, cutting down administration, cutting out fraud, and cutting off mal-practice.

With these economies we still need to significantly tax our earners to create a surplus to pay off the national debt in decent size chunks. But I believe that we can do all of these things if we want to. The tax impact on the top 75% of Americans (from the budget table above) still gives them a nice surplus over their budgets while we are paying down the country's debt. This is a fair and productive market plan that brings smiles and hope to all Americans who believe in our way of life and want to be a part of it. Those who want to drop out or die hard addicts and alcoholics can live in sleeper units with free dining/sanitation in or out of confined camps (which allow alcohol and marijuana use only as needed). A simple rule might be: clean and sober and well behaved, out and encouraged to transition up; using/begging, in a confined camp; bad behavior in jail. Basic medical would be for all except using die hard alcoholics and drug users. They could get hospice.

Chapter 5

RELIGION



Da Vinci's Last Supper with modifications by me

I shared a bit about religion in Chapter 1, and I know I sounded a bit bitter. It's not that I am a-spiritual, it's just that I don't support organized religion messing with my life. I wonder how many feel that way because of the Taliban in Afghanistan, who execute people for the sins they judge them to have committed. In America we keep church and state separate. But there still are some extremists who kill in the name of God in America: Scott Roeder, the anti-abortion zealot who killed Dr. George Tiller. There is also the collaboration of the Mormons with the Catholics that led to passage of discriminatory legislation against gays in California (Proposition 8). I have a lesbian daughter who cried when this legislation was passed. It's totally about religion messing with the lives of others outside their communities. There was no need to rule on others. This is ungodlike.

My faith has given me courage to face the fears and difficulties of life while feeling the love and support of my higher power, Whom I call God, or Father, or Papa, or Good God, or Heavenly Father or Loving Father. I believe in God's unconditional love for me as the perfect version of the similar love I have for my children. I believe that I am not anymore special than any other of God's human creations. So I believe that God loves mankind unconditionally, and that we all have it made with God. That makes us just as lovable as each other and makes us

brothers and sisters under God. My friend is my brother; my enemy is my brother. There is no distinction. I can do anything, and my Heavenly Father will love me the same. That is my belief. I choose to not hurt other humans as they are other precious children of God. I am very much attracted to this God of my understanding and not afraid of Him. I want to be like my God, steadfastly loving and supportive of human life and welfare. What I do in my life is my gift to me and to my God. And I want to bring Him treasure, treasure earned and treasure created by my hands. I want to be self supporting and not a drag on others as long as I can in this life, and I want to amass treasure for my God (deeds and gifts to others that God sees as gifts to Him). I want to be comfortable doing these things, and rest when I can't do well until I recapture love in my heart. I need to rest at times and recapture my energies and my love and drive to work. And because I am retired now, my work is a love, fun to do. It's ok to be stripped of the energies needed for self support. Other peoples' energies will carry me with love. There is no need for me to stress. I do what I can do and leave the rest to the world I live in and to my God. And I am blessed.

This belief has evolved over time and was cemented in my mind and heart about 17yrs ago. In that time frame, I was working as a self employed jeweler mostly, and I was clumsy and got stressed over my work. I'd drop little gems on the floor when I was trying to set them and then crawl around looking for them. I'd bump my head coming back up off the floor under the table. My hands were cracked and sore. I used a mask but still breathed in the powdered buffing compounds when I polished the jewelry. I worked under bright lights with 2.5 power flip down binocular glasses, and I concentrated my strength into my hands to be strong, careful, and accurate.

Using finer and finer needle files, then 320 grit wet n dry sand paper, then hard buff (with white diamond buffing compound), clean-up, and then final buff with jewelers' rouge and clean-up, I brought the piece to life. Often I'd slip with the files and poke myself with the end of a needle file. I'd bleed a bit, clean myself up, put on a band-aid if needed, and go back to work. When I finished filing and sandpapering, I'd use little wheel brushes in a hand piece to transfer the buffing compound to the gold and then I'd press down a bit with the brush and it would shine the gold as the bristles spun around, reaching back to the block of white diamond while the brush was still whirling to pick up some more compound for more buffing. The work was demanding and tedious. Accuracy was achieved at a small scale determined by control of my hands, and my ability to see what I was

doing under magnification. I used the reflected light off the item to guide my work.

One Friday after a tough week, I bumped my head and injured my hands one too many times, and I lost it. All alone in my fully insulated (6inch walls) two story cabin, I broke out in a fury. I cursed God out for putting me through this pain and stress, as I believed, at that time, that God was responsible for all good and evil that would come upon me. I railed at Him saying that He already knew every hair on my head and every weakness and didn't need to test me. What was the point of the test. He knew the outcome all the time. So why test? Why put me through pain and suffering. I saw myself as a wiggly bug under the poker of a big sadistic God who just wanted to mess with me, and I was pissed. I ranted for hours.

The next day was the same. I had more work to do and I experienced the same clumsiness and impatience and blew up again. I cursed as I worked, like a madman stuck in hellish requirements for the day. On Sunday morning I strangely awoke refreshed, calm, relaxed and as I was coming down the stairwell (where I had painted "Jesus Welcomes All Visitors" on the wall as a convocation of my house), and in the quiet of a sunlit morning, a gentle voice said in my head

"What if I was just Love?"

I had heard the voice of God reply to my 2 day rant: not in a booming voice, but in a very quiet gentle voice, connoting the love and tenderness of His nature. I was not in a stupor; my mind was not hazy, I wasn't "hearing things". It wasn't my voice in my head and it came out of nowhere as far as I was concerned. "just" was said like "only".

I relished the moment and pondered the implications to an affirmative on His question.

I continue to screen everything through a filter of Love as I believe that God is Love and incapable of evil. God does all Good. It was not God testing me. I conclude the existence of an evil higher power. I call him the devil. It's simple. God is the source of all good, and the devil is the source of all bad. We live with a mixture of both in our environment on Earth and within ourselves. The problem is of the devil, the solution is of God. Since that time I have not been angry with God. I can lay my head on the pillow each night in peace with myself and my God.

This is the basis of my personal faith. I interpret scripture through this set of glasses and if it doesn't pass the Love test; then, for me, it is not of God, period. I interpret Jesus' life as proof of God's Love. He and Jesus agreed to suffer a cruel death, without raising a finger in retribution, to prove His Love, not as some ritual of cleansing. He did not die to forgive sins. He can forgive sins without suffering any pain. He died because evil men killed Him and He knew it would happen and

still came. If God is just Love, then there is no hell, as any physical punishment is painful and evil as such. Amends obviates punishment and truly “makes up for”. Eternal suffering comes only from the sick mind of the priests that wrote the bible and controlled the selected copies of books. There is no mortal sin. There is no original sin except in the fantasy story of Adam and Eve.

Here’s a satire I wrote to point out faults in scripture.

John’s Bible Babble

John C. Dean

8-11-08

**Today you shall be with me in paradise,
as for the rest of mankind, I will choose from them sparingly,
for it is written: many are called, but few are chosen.
But you, my friend, just happened to be the winner of
the big spin in heaven this day,
and providence has smiled upon you!**

**As for the traitor who betrayed me with a kiss;
it would have been better had he never been born.
for I do not like guys in that way.
He missed the trick and hung himself from a tree.
You see, for success one must deny me, not betray me.
and not once or twice but three times as did Peter,
look what happened to him
I made him my rock and I will build my Church on this rock,
And to Peter I have given the keys to the kingdom of heaven.
Forget ye not, three is the magic number, not one,
and deny, not betray with a kiss.
With my forgiveness and exaltation of Peter
I signal my acceptance of all my kids at the gates of heaven
especially my prodigal children, who partied their lives away.
Besides the lock is broken, and Peace resides within.
Peace be with you, Come on in.
As for the other thief on the cross, I say:
tough luck, pal. You need
to make amends to return to my graces.**

**So get on with it. I look forward to your return.
In my farming I will separate the wheat from the chaff
and bring the wheat into my barn
and burn the chaff in the fires of Gehenna,
If the fig tree producith not, I shall burn it too,
cause when I want a fig, stand out of my way.
I am the Lord thy God,
I may not be much of a farmer
but I can feed 5000, and even 10000 from two baskets
and I have lots of wheat in my barn.**

**On the treatment of sinners, in general, though, I say
Let he who is without sin cast the first stone.
As for me, I do not condemn her, and will not stone her.
So I conclude: do not stone anyone....., anywhere....., ever!**

**except with my ganja weed which was made for this purpose for
those who can handle it.**

**You know the law: thou shalt not kill
Well, I say that, except when you enter the Promised Land .
Joshua, for you I say: kill every man woman and child that you
find ,
lest you be swayed to their pagan ways
and diverted from the ways of the Lord.
Normally, though, you will not kill anyone
Love the Lord thy God with thy whole heart and soul
and love thy neighbor as thyself.
And on your path in life be sure to carry a trowel in your kit
to bury your waste so as not to offend the Lord when He comes
upon you to visit and be in your midst.
Do ye the same for thine pets lest ye fowl the footpath
and lose the pet to the far east meat market afterwards.**

**Blessed is the little old lady who put her only copper into the church
treasury. She gave more than the wealthy,**

**who only share the scraps from their tables with their dogs
while the beggars starve outside the gate.
And even when they give, it is only from a surplus.
I say it is easier to pass through the eye of a needle
than for a rich man to enter the kingdom of heaven.
These people do not seem to understand, do not strain at a gnat and
swallow the camel, walk around the needle
and enter the gate like everyone else. Use common sense,
for My sake**

**So divest yourselves in my name and bring the proceeds to my
church because it is written:
The priests shall eat the fatty parts of the meat while building
monuments to themselves, and roll in their wealth,
chanting repetitive rituals in a foreign tongue to impress the crowds,
while they forgive them their sins in My Name,
and proffer skimpy bread wafers as a symbol of their goodness.**

**Be so taken, my children, and I will cry for you,
and you too shall inherit a mansion in my kingdom.
Peace Be with you; one day at a time; progress, not perfection.**

I do not believe that the exclusions that allow killing in scripture are of God. He let His Son be killed. This is not a warlike God, or vengeful God. I don't believe that Joshua got such an instruction from God. My babble above points to the ludicrous nature of scripture, its self contradictory nature, and to the fun one can have making humor out of it. I hope you enjoyed it. If you didn't, maybe you're taking yourself and life too seriously.

One cannot hide self contradiction under the cloak of "The Mystery of God"

The story of Abraham being asked to kill his son is bogus; absolutely no killing.

To allow the perpetration of evil under what you perceive to be God's authority is not common sense. God is not self contradictory. Don't follow immoral orders! Anyone can see that a command to kill your own son is not of God. You may struggle with somebody else intent on killing your son, but you may not kill

anyone. This is the God of my understanding. I'll admit I'm too weak to watch any of my children be killed without trying to stop the perpetrators. And I'd probably try to disable and not worry about killing anyone who was attacking my family. And here is where I respect the Koran, where one may fight against invading non-believers. And I would do this not as a spiritual act, but because I'm human.

I am just a weak human and am not perfect. I fail to carry with me constantly the notion that I will live forever and that only bodies get killed. When people die they just go home to the Good Father in Heaven, Who loves us, no matter what.

An Intuitive God

John C. Dean

I have a theory that people intuitively think and behave consistently with the beliefs of their parents and the church of their youth, unless something unsettled them or made them curious about other ways of thinking and behaving in life. If they were happy with what they got in childhood they will likely repeat the ways of their parents and their early church experience. On the other hand, I believe that people may dispute teachings of their youth and form a modified set of beliefs for themselves as adults and/or grow up again in adulthood. I believe that the latter set of people have more wisdom for their extended exploration in life than those who simply carry over beliefs from their childhood without question. I also believe that another intuition may develop for this latter set if they become comfortable in their “wise” choices as adults. I know that this has happened with me. So my general theory is that: **Our adult behavior and spirit will follow our adult values and religious beliefs as will our intuition. Either we carryover the beliefs from our childhood, and have a child based intuition in adulthood, or we challenge the thinking of our youth and develop an adult based intuition. The latter is the wiser course. No one can improve if they're not open to the possibilities of other ways. A closed mind becomes very predictable and there is no room for improvement by definition (the mind is closed). Fairly considering other ideas allows for improvement.**

I had a more stern “rat race” closed minded father that encouraged me to be better than the rest and excel to get the most out of life. I had no choice and was raised

Catholic and saw a stern “sin oriented” thinking system that also encouraged me to excel and be *one of those* chosen for heaven. So, out of fear, I over performed and became a frazzled self centered rat race perfectionist who had little regard for the competition and for those from another religion. My focus was always on me doing better. I was raised to be egocentric and had no sense of self esteem. I thought love was being liked for what I did, because my father did not love me unconditionally. But my competitive dog showed too much so I didn’t make many friends, I didn’t understand or know love, I thought little of myself and less of others, and I was truly unhappy. My first 40 years were spent like this.

Then I fell into a spiritual solution and felt some relief immediately. I have been grateful for this ever since. I learned that I was a precious child of God, that God makes no junk, and that I had this value without doing anything (and no matter what I had done). God loved me and everybody else unconditionally, I was told. So there was no contest in the spirit, nor limited space in heaven, and all of God’s kids deserved respect and a decent life. So I no longer felt the need to out-do others. I lost my perfectionism, recognizing that sustainable bests would be the best I could ever do, anyhow, and I started loving myself and loving others as I felt love. I learned how to drop resentments and find love for my “enemies”. Today I can let people be who they want to be, if their actions do not impinge on someone’s rights, while I remain a good neighbor. I judge people and myself more lovingly.

I furthermore believe that God nurtures us with a Love of attraction that invites us to be like little children and run to Him for a pick me up, a smile, and a hug and a kiss, like we did with our mothers when love was first imprinted on us as infants and toddlers. We are free to imagine this anytime we wish. I don’t believe God orders up ritual or ceremony or repeated prayers or anything repeated as I said in Chapter 1. I believe He wants genuine, truthful, real time, direct communications with each of His kids whenever they want it. I have several other beliefs: He needs no priesthood, liturgy, ceremony, or sacraments to accomplish His will with us. He needs no temples, no cathedrals, no glitter. I have no enemies as all people are God’s kids. God has no Grandkids. God does not make any junk. All of His kids are precious. I must treat my brother, neighbor, and enemy as myself. There are no “us and them” of God. It’s all “us”. God knows us and every atom in us.

Therefore He has no need to test nor does He test us. We have it made with God.

Sin is present only when someone is hurt. God makes no deals with the devil.

These are my beliefs. I have only brothers, and there is no contest. We all go to heaven and live in goodness and peace in the afterlife. I am not attracted to evil for

this belief; I am attracted to good and to my God of good. I unload resentments better. My duty is to keep my side of the street clean and not worry about what other people do. I am not responsible for the behavior of others. I am at peace. I enjoy each day without the fear of death. I especially enjoy living as if I was in heaven, with good humor, in a positive spirit, friendly, helpful, loving, generous, and fun loving. I see no need to control other's behavior unless it obviates the equal human rights of some of God's kids. I do believe in incarceration of dangerous criminals for the safety of people on the planet. In heaven I fully expect God to relieve us all from our bondage to sin with His shower of positive attributes for our transformations. One mental exercise I do with people I am not comfortable with, is to find them a position of need in my mansion in heaven. I imagine them doing something good in my heavenly estate, something they could handle.

I conclude from my total experience thus far that a self righteous and exclusive organized faith forces the understanding of a picky God of mixed traits and the division of all people while my "God of just love" promotes love and goodness for all from the top and the nurturing of the brotherhood of mankind. War and division and an unpredictable God vs. a God of unconditional love, peace, respect, and brotherhood; what is your choice? I behave better and feel better with the second faith, and find the first faith fearful, controlled, self perpetuating, grandiose, divisive, and a catalyst for evil. I believe that it can be evil to subject a helpless child to the strict training of the first type of faith by his family. With the encouragement of big families it may guarantee growth for the religion but it also risks the perpetuation of the ignorance about God and the *faith-imposed division of mankind*. I believe that God wants us to use our best thinking and be personally responsible for our actions and not follow like sheep with an excuse: "I did what the priests guided me to do; I'm not responsible for their bad guidance". I ask all who read this to question the content and source or their current beliefs and to take responsibility for their own faith and behavior and *choose again wisely*.

I have come to believe that if I set my attitude and feelings on the positive side, rather than atop the fence of neutral emotions, I will not easily be nudged into a negative set of feelings. Part of setting a positive attitude for me is to "get grateful".

People who are grateful are happy and those that are not, are not.

When I talk with people who have a negative mind set, it's all problems. I am

trying to dream up solutions. I am trying to stimulate people to help me dream positively. So here is a piece I wrote to help me be grateful with what I have.

And I am richer than King Henry the 8th.

Cave Child

John C. Dean 2-17-09

Evolution is slow and favors survival of the fittest.
I guess a modern human cave child from 50,000 years ago
would probably have the same brain capacity as I have,
so I'm really not any more capable.
I'm just raised and living in a higher civilization.

At birth I'm like a cave child myself.
I learned to recognize my mother, and she, me.
I was bottle fed; so here I depart from my cave child cousin.
I wasn't taught to collect my food out in nature, but my cousin was.
so if my civilization were taken away
I'd be without food and the knowledge to get it
and probably wouldn't survive.

I'd have to learn what was edible fast.
To make a weapon to hunt, I'd have to start with sticks and rocks.
I'd need to experiment a bit to develop sharp rock chips for a spear or knife .
I'd have to experiment to create fire, to find or make charcoal, to find metal.
It'd probably take me a week to build a decent bellows for the metal work,
given cured hides. I'd probably want to make clothing first to get warm.
But I need the spear and the knife to try and take a hide.
But then how would I smelt and refine the metal I found in rocks.
What is my anvil? what is my hammer? What is my crucible?
I'd have to figure all of this out just to make a simple metal spear head or knife.

At night while I was shivering I'd probably think about a hot shower,
a dry terry clothe towel, a warm comfortable bed, a lock on the front door.
I didn't create any of this stuff, but it sure is handy.
If I sat down and thought about it, I'd probably need several weeks
just to list the things that I use that I could not replace
if I were put back into the stone age, even with my engineering degree

and getting my youth back.

I could not develop the civilization that took thousands of years
to get us into our modern era, even with several lifetimes.

I'm really pretty helpless when it comes to making things from scratch.

And there has to be some order for the inventions
to make sure the correct tools are available in the evolution.

I guess what it boils down to is that I'm a pretty fortunate guy to have been born at
this time in the civilization of mankind as human conveniences are abundant.

It's not that I'm so sophisticated that I deserve all of the modern products.

I'm still just that Cave Child, helpless in a world without this civilization.

And I'm fortunate to have been born in the United States of America.

I feel a sense of freedom to create and produce. I know of the abundance of
material wealth that U.S. citizens possess. I was born in a sunny state, California.

My parents were middle to upper middle class. I got all the education I could
tolerate.

While my relationships in life have not been perfect
they seemed worse by my perception than they probably were,
because of my magic magnifying mind.

Thanks to my spiritual group, I've been able to refashion myself slowly over time
into that person that I would have wanted to be from the start. I'm very satisfied
and I enjoy my free time to delve into various projects in my senior years. My
spirit soars.

I am still that cave child living in the comfort and convenience of the modern era
and I'm grateful to God

I consider myself agnostic, as in not knowing the perfect truth about God. God
has all the knowledge and the truth and the rest of us would sure like to know what
it is, in everything and everybody. When religions change rituals or beliefs, as an
example: Mormons finally accepting blacks into the priesthood in 1978, their
change is a search for improvement, to be closer to God's will. Before the change
they were not perfect, and after the change they are not perfect. For, who can say
that they won't change again for the better with revelation. So we're all agnostic
searching for the truth. Here's a little analysis I did some time ago: _

Religion analyzed

If a religion changes position on something as large as racial discrimination, then it can be thought of as Agnostic, not fully knowing of God's will, open to change through revelation, reason, whatever. If it once changed, who's to say it won't change again. This is ok. It's God's people always open to improvement. But any belief they had would be considered soft in terms of knowledge of God's will for the rest of time, or even God's will at the moment, presuming God not to change, but to be eternal and unchanging in values as God is perfect and any change to perfect becomes imperfect. If God changes (trial and error guidance for mankind) then God is not perfect and we are lost as we do not know what to accept from a trusted revealer as Gospel, or devil inspired, or innocent dreaming. So I conclude that God is eternal goodness and love and unchanging in this regard, and that this is the perfection. Revelation, then, serves the purpose of clarifying, toward the full truth, some of the lies written into scripture and the bogus ceremonies and rituals of the past. Jews are chosen, then all people chosen (Christianity), and a lot of old ritual is dumped. God destroys the chosen people's enemies, then God says love your enemies. I'll guess it was always "love your enemies". I believe that the underlying message is that we are all God's kids, and it serves us no good hating each other, as God loves all His kids. Love your neighbor as yourself is an invitation to love everyone, friend and foe alike. So trust no church with a history of changes and be true to your concept of God and your sense of right and wrong. This is my plan for me.

Even people in the military need to choose what is right and wrong and not just follow any order (despite their brain washing in training). Remember Lt. William Cowley from the Viet Nam era and the Mai Lai massacre. He was made responsible for his actions, despite orders he received to kill all in a free fire zone. I will judge and be responsible for my behavior and not just follow any church or government that tells me what to do. And I encourage this process for others.

I ask religion to stay out of other people's lives, and exert no force in public. If a pope or president of a religion endorses a piece of legislation for the common good, then tax them for the common good, as they are acting in the public arena.

Churches demanding children be raised in them are not of God, but of fear.

My Personal Spiritual Experiences

I know I was born a good boy. I meant no harm, and I liked to play. I don't know why, but I've been very fortunate to have had many different spiritual experiences in my life that have given me some insight and helped me either guide my life or allowed me to Monday morning quarterback my failure to follow the communications from the other side, which have been consistent, and I believe, have been from God. I'll present my experiences in chronological order in my life and then discuss them.

As a child I was raised Catholic and went to parochial school. I remember receiving one of those "glow in the dark" plastic crucifixes for some work I had done and taking it under the covers in bed and pleading with Jesus to appear to me. He didn't show up.

In college at the start of the sophomore year, I remember doing one of those whiny half drunken prayers asking God to send me a girl friend I could enjoy sexually. I hadn't prayed since my early teens and I didn't notice the response, months later when it came. I encountered a cute Jewish girl in my Calculus 1B class who rang my bells. This young lady had a smile that would light up a Christmas tree or several menorahs, and a good heart to match. She became my new love. We could talk and her head was on the same wavelength as mine. She was a math major, and I was an engineering major. With her love I made Dean's list regularly thereafter. My parents threw a fit when I told them I wanted to marry her before we graduated. Dad blocked my path to a Regents scholarship that would fund my schooling and threatened to cut me off if I did marry her. Either way I'd have to wait until I was 21. He said I was pussy whipped and challenged me to try other women. I broke down and took his suggestion, but regretted it. I ended up breaking it off with this wonderful lady (which I regretted even more in later years). I didn't correlate the prayer to the answer until years later.

It was in my thirties, that more vivid spiritual experiences would start to happen. I had married and was the father of three daughters. My parents were deteriorating from growing older and their rich life style of eating out and partying on the town, both smoking and drinking up a storm. Dad suffered a debilitating stroke while I was still with my first wife, and Mom had an enlarged heart that threatened her life. She cared for Dad for the last 7 years of her life and then died on 20 July 1981, while Dad was in the hospital recovering from a broken hip. I had left my first wife and remarried and was still living in San Diego. I got the call from friends who were with my Mom that she had been rushed to the hospital with a heart attack, and I drove to Arcadia immediately. There at the hospital right

before they pronounced my mother dead, I prayed a brief “foxhole” prayer to ask God to take care of Mom, until we could see each other again. I was quite emotional, but I prayed in earnest. This was the second prayer I had made since I was 18. The first one was for a woman. God answered both prayers.

About 3 days after Mom’s death I received an overwhelming calmness inside that took away my need to smoke and to drink. I’m an addict for both. So the feeling of “no need” is very noticeable, and seemingly miraculous. I chose not to smoke, but, I did choose to drink normally, 2 drinks, and I felt no compulsion for more (a miracle for an alcoholic). This went on for 3 days after my return to San Diego, and at the conclusion of the third day, Cindy, the dog, started barking angrily and loudly at me out of nowhere like I had changed and was a stranger to her. She had never acted this way with me or anybody else. Immediately I felt the need for a cigarette, which I hadn’t felt for 3 days. It’s as if the devil re-entered and Cindy caught wind of it. I got up and went out to buy some cigarettes, and the first miracle was over. But I didn’t think of this as an answer to the deathbed prayer.

I broke up with #2 and moved to Oregon in 1983. Thinking that I had made a mistake, I petitioned her for reconciliation in July. Through friends we started praying and behaving a bit more spiritual as recommended. I read the bible all the way through a couple of times and several times on the New Testament and took notes. She agreed to reconcile and we planned for me to move back in with her, get a job, and when finances cleared, move back up to Oregon to live the simple semi-retired life of ease. But in the process of relocating with her, I got 3 signs from above, not to continue. I didn’t recognize the first two as signs. The rear wheels on my Ford truck (which my wife was driving) started smoking for no reason while driving south toward San Diego. The parking brake was off and had been for some distance. She pulled over and I jumped out of the moving van and doused both rear wheels with water I had quickly got from within the camper, and steam poured off. I could have lost my truck and camper in a fire within minutes had I not acted. At the next gas station an attendant looked under there and saw nothing wrong. Later my axle and rear end broke for no reason and no stress as I was leaving from having gotten some new tires at a shop in Arcadia, further down the road. Finally God sent a messenger to me to advise me not to be with my second wife. He came as a 50ish white haired tan Mexican man with hand stitched clothing and sandals and a warm expression. I answered the door and he handed me a note. The handwritten note referred to 1 Corinthians 7:17. He had a cardboard box with twine strung side to side which he left on the lawn and maybe a couple of scraps of paper and a pencil inside the box, nothing for sale. I talked with him in

English, and no response, only a warm smile. So I talked with him in Spanish and again, no response, only a warm smile. He was on foot in a well-to-do suburb of Pt. Loma, near Loma Portal in San Diego, totally out of his element. My wife was in the living room while I talked to him at the door. No one else saw this man in the neighborhood that day. He came with a message for me, to continue in the condition in which the Lord called me. But I shrugged off the fact that I had come to God while separated from #2, figuring He must approve of marriage and we hadn't divorced yet. He was protecting me from hurt with His message, and I was not yet awakened enough to listen, plus my little head was probably doing a bit of my thinking there too.

About one year went by and after working in the old engineering job for about 8 months I quit my job in preparation to move to Oregon. One day I was fishing off of Shelter Island in San Diego Bay, and I noticed a sign that gave the identity of one of the buildings at the Naval Oceans System Center, NOSC, where I had worked. Suddenly I thought I hadn't asked God's advice on whether it was ok to quit my job. So I hastily put a prayer together that if God agreed with me quitting, He would give me a fish right now. And my pole bent in half and I reeled in a sting ray. I thought, this is terrible, I want a food fish, so I cut the leader, put on a new one, baited back up, and went back out and resumed my prayer telling God to give me a food fish if He agreed with me quitting my job, and do it right now. And bang, again my rod bent in half and I brought in a small shark. I thought ok this is a food fish but I do not know how to prepare a shark. So I stopped and it came to me that God just answered a prayer of mine with signs. I was at peace and amazed at the grace I had received, even though in my selfishness, I had been thinking "28inch halibut" while saying "food fish". Then lunch came and I went home and told my wife about the events of fishing at "prayer rock", and asked her if she'd like to join me that afternoon out there fishing some more. We went out together and maybe I caught one more sting ray without prayer, one in about 3 more hours. After getting back into the water again and waiting awhile, a family strolled by with a Dad and a Mom, a couple of kids, and Grandpa. Grandpa asked me how I was doing. I didn't tell him about the prayer fish, just said a couple of sting rays and a shark. He told me that he used to fish daily where I was fishing and he had seen the food fish disappear 9 months previous, and had stopped fishing there. We finished our chat and he wished me luck and walked off with his family. When he was out of sight I asked my wife, "Do you think God answered my prayer with what He had available out there, rather than manifest a fish for me?" And immediately my rod bent in two again and I reeled in another string ray about the

same size as the one that started the prayer sequence earlier that morning. The timing on these fish was absolutely on the money, no more than a tenth of a second off of immediate. I got three signs that day. I was convinced that God favored me not working in defense industries (the war business, if you will). **God is a peacenik.** That was the message.

Later that day at home I realized that it was 20 July, 1984, exactly 3 years to the day since my Mom died. Suddenly the events of the day took on new meaning. I had never asked God for a sign in prayer as it is advised in the bible not to do that. But that day I felt totally normal and ok about asking for a sign, and I got it and was not flabbergasted, just selfish for another one, which I also got. So I added to the message, **“remember Mom; she’s fine here in heaven”**. He had answered the prayer of 3 years previous, the second prayer that I had made since I was 18, where I asked Him to take care of Mom.

My wife had agreed with me that after we cleared our finances in San Diego we’d move to Brookings, Oregon, to settle in and retire. She cleared her business property and only needed to sell the house, which I sold to her when we separated. But she dragged her feet. My assets were liquid and I was ready to go.

I didn’t know why at the time, but I started having a dream that repeated itself every night for weeks. The dream was about a manufacturing technique for silicon solar cells. I had not done any work in that area in my engineering career except as a student at Cal Tech where I had solved Maxwell’s equations in a solid to derive the operation of both a solar cell and as a transistor in Dr. Middlebrook’s class. And here I was, having repeat dreams about a new manufacturing idea that came out of the blue for me. It was early spring 1985. I knew that large scale integrated circuits were manufactured under high vacuum inside a bell jar that is evacuated to outer space quality vacuum. This allows for evaporative deposition of materials in sequences to create complex circuits in miniature and of very pure construction. The dream was to have a set of small vacuum chambers end to end to step down the air pressure in small steps in order to enter the high vacuum chamber in the center where evaporative deposition of solar grade silicon would take place and then cycle out through the same number of segments to reach air again. This would enable continuous running of a vacuum deposition system for solar cells, where depressurization and cleaning of the central chamber would not occur after 2 hours of use, but could go on for days pumping out solar cells as fast as the central chamber could re-establish vacuum when opened to small adjacent chambers alternately at its input and output, and while silicon could be evaporated for deposition. The small differential pressure above space would be overcome by the

pumping rate of the central chamber. This is the basis for a continuously operating vacuum deposition system for solar cells with pressure step down (and up) chambers on each side. The pumping rate available to clean up the given segment size contamination would determine the number of vacuum elements needed to step down and then step up pressure in and out of the central chamber in series at the input and output, in and out of room pressure. This assumes that evaporated silicon is available inside the central chamber at the rate consistent with the pumping time for each open/close door sequence. Unlike cut crystals with waste, this process might utilize the solar grade silicon more efficiently from two points of perspective. First, it would create a thin layer, much thinner than a cut crystal. Secondly there would be no waste from the diamond impurities in the saw blade cuttings of silicon. Just space grade cells one after another coming out the door. Doping of the silicon could occur on the output sequence in a special segment set up for that purpose to create the PN junction needed for solar cell operation. The top of the substrate would have the output conducting surface overlaid by silicon and then doped, and then sprayed with a conducting surface grid that allowed the passage of light in between lines of the top anode. Just run a series of substrates through, one in every other pressure chamber by alternating pairs of doors to open between segments and stepping down the pressure in increments toward the high vacuum, and voila, solar cells are birthed at the output one after another. See Chapter 9 for more details

Beyond the simple valid concept, I have not built any model for such manufacturing.

But I was driven by an outside force strongly in my dreams to come up with such a design, and I didn't ask for it or ever daydream on such machine, until I was bombarded in my sleep by this outside force that I can't explain otherwise. I talked about the design with a few people, including my #2, before we finally separated. That was in the same spring of 1985. This experience has, by far, been the most imposing upon me, 10 times stronger than the force that guided me to my current spouse, and I was reluctant there and fought it until I was too depleted to fight. I worried about my heart condition, and gave up the struggle with God and committed to call the lady. She had had a similar experience so we committed to marry based upon both our spiritual experiences. I had to leave my castle in Brookings, Oregon, where I was at the time to follow God's lead. **Thank you, Lord. She's a jewel. That was over 11 years ago.**

So, what I am saying is that the call to the solar cell manufacturing technique that I described above is the strongest spiritual

communication of my life, 10 times stronger than the call to my wife, and coming from the other side. Now at the time in 1985 I was not a sober individual day and night. I didn't drink in the morning but I was good and high at night before bed. My inspiration would come in the wee hours and stay with me through the sober day. I thought I was being summoned by God, but felt a bit inadequate in finances and energy to tackle the job I perceived it would take to make the manufacturing idea happen. I was afraid to burn my life's assets at the time trying.

The #2 spouse had called me an alcoholic for a few years so that was not new to her at the end. But she reneged on selling the house after I quit my job and when my retirement money's ran out, I stopped paying her mortgage, so she yelled and screamed at me to get out and called me a rotten alcoholic and threatened to call the police. She had used my spiritual fervor to talk me into paying her bills, like "the man's suppose to provide". Her promises to me were lies, with bad intent. She had used me and then kicked me out when I stopped providing money favors at the first of the month, after I had run out of extra money. So I ended up at my Dad's house in Arcadia (the city where my truck rear end and axle had failed the year before as a foreboding), and I became his caretaker.

While I had evolved a bit with the Lord, new growth was on the horizon. With about a year at Dad's, I was motivated to try and sober up and I sought spiritual help. Without even asking, God lifted my compulsion to drink and it became my first day of sobriety, 29 August, 1986. I have not had a drink since. I began working a spiritual program, and my whole life changed, and recognition of spiritual events became easier. I was able to quit smoking within 2 more years (that was 22 years ago on 13 July, 1988) and have continued to progress in spiritual growth since. I moved out from Dad's and the brothers got a live in caretaker. I met wife #3. We moved to Oregon where I designed and built a dream cabin of my design. I have thought through my whole life and seen the misjudgments, and totally recreated myself into the John that I was meant to be. I have made my amends, and my values are good and true, and I like who I am.

I have come to recognize times on the clock of 111, 222, 333, 444, and 555 as greetings from God, just to say hi to me and it occurs way more often than what is predictable in probability calculations, given the number of observations of my watch or the clock on a given day.

I experienced a very sweet and easy lesson from God on gayness and sin about 15 years ago one early morning as the sun was coming up and I was in a light sleep. I didn't need to argue at all. It made sense to me. God told me to think of gay behavior as ok. It was for people who are gay, and no business of straight

people. He told me no one gets hurt in a loving gay relationship, so there is no sin. For people who are not gay, this issue is none of their business and they should not try to rule on other people's sexuality. I understood this to mean for adult, consensual, non injurious sex. Cheating on one's partner is hurtful and therefore sinful, so there are requirements for purity for those who want it or need it in gay relationships.

About a month or two after this lesson my oldest daughter called and told me she was gay and would like to visit me with her partner and share the same bedroom. I was not surprised or upset, I said yes. I had been prepared by God to understand my daughter and her life style, and to accept it. She came out of the closet with at least one loving, accepting parent, thanks to God.

I have had a lot of coincidental occurrences that seemed what I call "God shots" in the last 24 years. I was somewhere, where I needed to hear what was said, or I said something that someone needed to hear. Or a customer showed up when I needed the work. I am self employed as a fine artist and do not really advertise. ***So God makes the phone ring, so I have work.*** I have been thwarted in my progress in carrying out my plans only to have it given to me "coincidentally", like my art print business. God was showing me where these gifts in my life come from. I am a spirit occupying a body that needs help in this corporal world to survive as a body, and my spirit life is immensely helpful in all regards, and I try to stay in tune.

After 16-17 years of financially breaking even in sobriety, I moaned to the Lord for a piece of the pie, and my income went up; and, as I paid off debt, it went up some more. I own units and rent them for most of my income, nowadays; but still do art work when it is available.

I have also had negative spiritual experiences or questionable negative coincidences that I believe are the cause of the devil. I recognize today that I have had 3 near death experiences in connection with my lust at different times in my life. I was a victim of sexual abuse from my father's mother and imprinted with a great lust at age 7. I was nearly killed returning from a girl classmates house when, out of frustration I tried to beat a car while crossing the street on my bike. I had been at the girl's house thinking how great it would be to play doctor with her when I realized that it wasn't going to happen and departed. Luckily I was thrown free of the collision while my bike was mangled. At age 18 in college I just missed (a foot or two) being mashed by a high speed freight train on the tracks near the beach while getting drunk on a date with a breathtaking beauty who moved me to speechlessness and to drinking. Finally at age 50, in 1996, while with wife #3 in

Oregon, I went out with another married couple into the woods one early evening to cut dead trees for firewood with them and I had this thing for the friends wife, who's body rang my chimes. While I was out there limbing and bucking logs with my chain saw to split, I kept taking peeks at her and lusting in my head. I lost track of my work and how tired I was getting and way over did it. When I finally stopped to rest I had a heart attack on the spot, and I'm lucky to be alive after the comedy of errors in trying to get me some help. After failing to recover normal breathing after about 10-15 minutes the couple took me to the nearest house on the way to town. They called an ambulance. It got there in about 10 more minutes. They asked me to lay in the gurney. My arms kept falling out and it was real difficult to correct for this, as I lost use of my arms. Then within a minute or so my chest started hurting. Before then I was just winded. Then there was the 45 minute trip to Crescent City Hospital. I was administered a clot buster medication on the way. They could not fix me, only stabilize me. I got a lot of morphine and later that night was flown to the Rogue River Hospital in Medford. The only problem was they had sedated me too heavily for the plane flight, thinking I might be anxious about it. The sedation lowered my heart rate and blood pressure too much (60/40 in blood pressure) and my kidneys started shutting down. When I arrived I was put into the cardiac critical care unit, only my creatinine level in my blood showed that my kidneys were dieing. The blood thinning medication for my heart was not helping. They were killing me. Finally in two days a Renal specialist ordered all meds stopped and they moved me to a regular room to either die or recover. They couldn't run an angiogram to see my heart damage, because the ink would probably kill my weakened kidneys, so they needed to save the kidneys first. Needless to say, I recovered and gimped around for a complete extra year until my second heart attack forced me into the hospital where, this time, I got three almost totally closed arteries opened with angioplasty.

But all of this hassle happened because of my lust (and high fat eating habits). I experienced this near death #3 for the same reason as the first two, only I still didn't correlate the events at the time. It has occurred to me since that these things happened in close proximity to lust events in my life. I see these events as inconsistent with a loving God, but very much in the devil's bailiwick. I was imprinted with this lust, not by choice, and then beaten over the head severely for using it; imprinted very dramatically with frustration, fear, and pain. This is not the way of the quiet, tender, loving God of my understanding.

My ego has been trimmed back by some negative forces as well. At seven, at Holy Angels, Sister Pauline was told of my chasing girls on the jungle gyms for a

kiss, and she came out and forced me to sit down and kiss another boy who was involved in the same game with me. After recess she took us into the storage room and forced us to take off our clothes and get into girls blouses and skirts, and beanies. Then she paraded us around all 16 classes of the school to have us mocked by the kids and made an example of what happens if you play the kissy game. I had never been forewarned. This is also sexual abuse by the Catholic Church. My parents did nothing. But it was an ego bruiser. Did my grandmother cause this; like I've been told by a couple of different therapists in my adulthood? I believe so. *I was a victim, who suddenly developed a locked in painful obsession. And it nearly killed me at, at least 3, different times in my life, because my grandmother messed where she shouldn't have messed, when I was a little boy. I wish my Libido could have just been normal. I've suffered immensely in my life for unfulfilled yearnings I shouldn't have had.*

I was robbed by a broken thumb from pitching in the all star games that followed my last year in Little League. I remember getting 12 strike outs in our 6 inning games a couple of times that last year. I could hit well too. But the thumb grew stiff at the joint and needed surgery that weakened it for years to follow, necessitating my release of baseball.

In my senior year of high school I started real strong in football, playing both ways. I scored the winning touchdown on a 58yd trap play up the middle in our first game, and stopped their big runner, who was the younger brother of some pro and weighed over 200lbs, every time he tried to run my side of the field. I was a scrappy 6' 1" and weighed 165. But I developed cysts in both knees and had to give up offense and play impaired on defense with donut shaped pads on my knees for the rest of the year after about 4 games.

I did get an ego boost when I ran the varsity 100yd dash in the last track meet on a lark and won it in 10.4 sec. That same day I got a second in the long jump and a third in the high jump, and then was put in the varsity 4X220 yd relay, where I kicked off the first leg with a 23 flat around the curve, and we won. I was accustomed to being a loser in track and never lettered until my senior year, but I enjoyed the sport. I earned my one and only track letter in one day that day.

Then I failed the physical for entrance to the Naval Academy because of a shadow in my chest, and had to have major chest surgery at age 17. I wasn't going to be a Naval Midshipman.

I liked art and music, but was talked into engineering because I was also good at math. I probably would have died in an altered state at 19 or 20 in the early 60s if I had studied art. But I'm happy to be going on 65 and trying to help my country

out of a huge jam that it is in. I know I'm a winner here, whether anybody gets the message or not. I'm using my math skills and my logical mind, and I'm presenting a large number of good ideas in different areas all together. We need something cohesive like them or better to have any chance of making the United States of America sustainable and peaceful. Otherwise it's going to die as we know it within the next 4-6 years. That's my guesstimate.

I think my ego was kicked down and not fed for a reason. ***Ego kills spirituality.*** You don't really love your neighbor when you're geared up to beat him at everything you compete or play at. He's sort of a junior friend under me, says the ego. I was raised to be very egocentric and must still remind myself that winning is not that important. The ego has other messages. I have the one true religion, says the ego. Work for your own, but don't beg me for anything, says the ego. Some win and some lose says the ego, so don't blame me. I'm minding my own business, what you get or don't get is your problem (the ego). I have more toys; so I won (says the ego).

Given a loving God who is Father of all, and we get good self esteem, value for doing nothing, ego is out, equality is in. Human value is in. We raise up our neighbors when they need the help. And the equality is not measured in touchdowns, or runs, or time, or a score of any kind, or by color, or sex, or age, or sexual preference, or in dollars held. It's of a spiritual nature, a higher nature. In our nation, we have national spiritual objectives and matters of law for the corpus.

The words of Thomas Jefferson in the Preamble to the Declaration of Independence..... ***created equal and endowed by our creator with unalienable rights,... and among these are life, liberty, and the pursuit of happiness.*** These are spiritual guidelines and instructions, these are ***self evident truths.***

“That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or abolish it, and to institute new Government, laying its foundation on such principles, and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness.”

“Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; and accordingly all experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same Object, evinces a

design to reduce them under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide new Guards for their future security.”

We have suffered a long train of abuses again, and in the murder of a peaceful president by those who followed, with horrendous impositions upon the people for their money and their lives, in foreign wars that presented no immediate danger to the security of the United States, for the imposition of a financially reprobate government that does not spend within its limits, for the imposition of a private national media that supports this intolerable situation and dumbs down the news, for the elections that bring forth only candidates supported by big money, and for corporate world businesses that act to destroy the health of the land, the rivers, the sea, and the air, and ignore the suffering of the growing numbers of poor people they create thru their greed and neglect. All of this abuse is due to ego in world gamesmanship that ignores higher truths of human value and peaceful co-existence and simple survival logic. We need to tether the ego and throw off all of this abuse and get real. And it is not about revenge. Revenge is a negative focus and part of the devil. ***Fix it as best as I can and get on with life is God's solution and healthy for my mind, body, and spirit. That's my belief, and it feels good to believe this.*** We need to fix what is wrong to stop the abuse of our government/corporations.

I believe that my best path to God is to be responsible for my own spirituality. I should listen for the truth and adapt to it when I hear it. It is basically the golden rule of loving my neighbor as myself. The Pope or the President of the Mormon Church are the authorities representing Christ for their flocks, and are doing this without having proven their level of connectivity to God and without coordination with their flocks. Where is the accounting of their revelations? I would recommend organized religions to poll their people for revelation, to correlate the results, to prioritize the lessons learned, and then publish the results and adopt them as their best guess as to God's will for their flock, while humbly respecting others who have separate beliefs that do not interfere with the operations WITHIN their faith. It is paramount that religions imbed the truth that their knowledge of God's will is not God's will. It is paramount that religions do not try and rule society at large. Their knowledge of God's will is, at best, imperfect, as changes show their searching for the truth, not the finding of the truth as eternal. It's only good until the next revelation makes it better, but still not perfect, even then.

Se cree mucho este catolico. No me molesta con sus ideas. Yo si, creo en Dios.

Chapter 6 Wars

The United States of America is a warlike nation (thanks to its industry and its leaders), and, in the current era, the oil companies, banks, defense industries, military brass, and presidents have pushed us into war for their own selfish reasons, one more time, in my opinion. I believe that it was right to fight the Japanese and the Nazis in WWII. I'm not sure about Korea. If the North had just taken over Korea, without our intervention, maybe there would be enough internal dissidence these days to overthrow the current leadership from within. As it is, a cruel dictatorship continues and has nuclear weapons.

Vietnam was a bad deal from the get go. President Kennedy had signed an executive order, NSAM-263 11 October, 1963, to bring back all US advisers (numbering about 15,000) with 1000 to return that December after he was killed. There were no combat troops in Viet Nam at that time. President Johnson tore up the Kennedy order for retreat, and we had combat troops in Vietnam within a couple of weeks of Kennedy's death. Now Kennedy understood that the French had failed with 250,000 troops and he didn't want to get mired down with a huge commitment for a war that he may not win and that might take a huge toll against America (*what insight!!!!*). It was also difficult to fight an enemy that looked just like the ally, and jungle warfare was not America's forte. Now **Johnson and then Nixon obviously disagreed with Kennedy's clear thinking and had us in there with up to 500,000 troops over 10 years, and we still lost. They were both inept, cowardly puppets. Johnson of the oil/defense industries, and Nixon of the Bush family, & Oil & defense Industries.** Of course, Nixon didn't want to stop until we had an "honorable settlement". I find nothing honorable about the Vietnam war or Richard Nixon. War is hell, and innocent civilians are murdered by the thousands. A kid I grew up with, one of my best friends ever, and my college roommate in my senior year, was killed in Viet Nam. My brother's best friend had lasting mental problems after the war that he couldn't drown with alcohol, and he died an early death back in the states. In later life I befriended a few other Vietnam combat vets and they got delayed onset Post Traumatic Stress Disorder in their fifties and needed years of group therapy to overcome it. [We lost 58,000 soldiers, plus 300,000 combat wounded, and additional hundreds of thousands mentally wounded \(I call walking wounded\); for what?.... an honorable settlement with a loss?](#)

The grieving friends and family members constitute several more million lives hurt by leaders with phony ideals. The Vietnamese were absolutely no threat to our mainland and we should not have interceded in their politics. There is no honor in war, and we shouldn't be playing world cop to make big oil and big defense and big banking rich, while we the people are used for their pleasure, and badly damaged or killed in the process, and put down and neglected. This is what happened and what continues to happen. On any given night in America there are 200,000 veterans out there homeless. Check it out.

The first Gulf War was quick in and not so quick out. I believe that we've had troops in Saudi Arabia since then. It is my personal belief that the US should not play world cop, and GHW Bush put us further into debt real good during his one term, about as much debt as Reagan incurred in his two terms.

Imagine borrowing money to go fight a war for someone else, while offering up your irreplaceable children. That's insane. But rich business interests in America would have you believe that it is wholesome and patriotic. It is what G.H.W.Bush did. (Oh that's right, W was in partial attendance at his reserve unit that wasn't called up for Viet Nam). Still GHW lived up to his mission goals while using other people's children, and not pursuing Saddam back to Baghdad. I would have our leaders send their own children, before one life outside their families is put at risk (and spend their own money). See how fast they'd give up the notion of war if it cost them personally. They're really self centered, controlling, ego-centric, insensitive jerks with a purpose. **Patriotism has nothing to do with dieing for these pompous, better than, grandiose leaders that boil up to the surface to protect the rich man's worldwide markets. What happened to our freedom to seek happiness? The inalienable rights of Life, Liberty, and the Pursuit of Happiness are more important to uphold than dieing while going in debt for some foreign cause that does not imminently threaten these rights (Ch6).** I'm out on a limb here, wishing Americans this absolute.

When a president doesn't take it personally, on behalf of his beloved citizens, he does not represent them. He's ignoring them and abusing them, and needs to be recalled immediately. Of course, everything I say is just my opinion.

It is clear to me that the second gulf war was trumped up by our 2nd Bush, from the get go. He wanted to go to war as soon as he took office. One of his cabinet members quit over this and it was made public. Bush denied it; another lie? Bad intelligence, no plan on what to do after we thrashed their military, no

budgeting to return home, no real coalition, just the US and the Brits (the last 2 Imperial Nations) and small contingents from elsewhere (probably leveraged to join). And we complained about France for not joining. France was right! I believe that Colin Powell must have agreed in advance to support the president's programs, whatever they were, for one term to get the job he got. Because this wonderful military leader painted a much worse picture than what was reasonable to project (a few buses in the desert brewing up chemical and biological warfare for mass destruction?); and I think he knew that. He was supporting his president like a warrior following orders. I wish he had stood up, complained bitterly about the insanity, and quit his job in a flurry. Of course, then it would be up to the "rich man's media news" to report Powell's actions. "??Old Soldier Wusses Out on Nation in his Old Age, Rejects National Policy of Helping Suffering People?? " If he had stormed out bitterly complaining and gotten fair press, he may have stopped this stupid war. I would guess he couldn't stand the idea of working a second term, and is ashamed of his UN appearance to set up the war. Condaleeza Rice, who was the key link in the National Security chain from the CIA to the President either upgrated the quality of the intelligence or the President did it himself to take us, erringly, to war; because the CIA Director said it was soft intelligence. Condy (A previous Chevron officer) made a grievous error and got Secretary of State, a nice promotion. W made all of this happen. I'm sure he talked with CIA directly. And weapons of mass destruction just never were..... but W said it was still right to go there to seek out and destroy the expansion of terrorism, and help Iraq become a nice US puppet state, er, I mean.... help Iraq with their new democracy. ***So W deceived the people and the congress, got backing from special interest media, and took us to war, causing needless death of American troops and over 3 trillion dollars of debt increase for what? (to be a good neighbor???)***. I don't think so. He's just furthering the US Corporate Empire abroad, where the US controls most of the world's resources after installing puppet governments made up of malleable greedy indigents from that country. These malleable leaders sell out their own people out of fear of the US, and greed, and power for themselves. *This reminds me of Richard Nixon who got into politics answering an ad placed by Prescott Bush in 1940 for a malleable lawyer interested in politics.* So he started as the mouthpiece for the Bush family and was owned by, and beholdng to, them.

911 led W to announce a huge new bureaucracy, Homeland Security, and launch a major assault of armed forces into a foreign nation to seek a tent wandering hoodlum, who is a member of a family W knows well. Actually, it is likely that W deceived America and planned 911 to push toward his plan of war

(see Chapter 10). Now the chase for Osama had him in the mountain caves in Eastern Afghanistan, but we lost him as he fled to Pakistan and disappeared into a protective community of 4 million sympathizers. ***The military would know better than to not cover his retreat.*** We could have helicoptered or parachuted forces to block his retreat. So the plan was to let him go because Bush needed an excuse to continue to chase terrorists. So then we attack Iraq, to save them from Saddam, a previous ally in the war against Iran, and save the world from the spread of Al Qaeda to Iraq. Bull! ***So, if 911 hadn't happened the US debt would be less by trillions?, but the rag tag Al Qaeda, with the help of US intelligence, some flight schooling, one missile, a large gray plane, a large amount of demolition preparation and a nod from W got all this to happen? Yep. I think George W. Bush got it to happen. I'll discuss the evidence more in Chapter10. I believe he caused 911 and simply nodded when it was reported to him (on camera) that we were being attacked, didn't change countenance, and sat and finished listening to a group of elementary children in a class he was visiting. How obvious can you get? Any surprised president would have leaped to his feet, made quick apologies, and left the room with a concerned countenance to attend to this tragedy.*** I think I know his plan for the end game. I believe that, without a doubt, the war on terror is totally bogus. What we're doing, with invasions of several Muslim countries and huge collateral kills of their innocent villagers, is ***we're implementing terrorism*** and the pressure toward an all out war of the West against Islam, or their war against their own religious militants, while the privatization plot against all governments continues to bankrupt them and private interests tighten their grip. Any way you look at it, the corporatists want to be there in spades to protect world oil reserves and other natural resources. That's all they really care about, the resources of the planet. We create more terrorists with our (terrorizing) troops' presence than we get rid of. ***Imagine the US occupied by a foreign nation trying to "help us" with their way of help, (accidentally?) killing innocent men and women by the thousands in America as they invade our homes at night. Do you think we might get our guns out and terrorize them a bit? Would we be patriots, or terrorists? It's all in the point of view. We are strangers from a warring nation whose ways are against a lot of what Islam stands for (modesty, sobriety, sex in marriage only, holiness). We have invaded them and nested in the cradle of their oil production. Our soldiers are killing their civilians.*** Our soldiers are trained to praise a fellow soldier for his first kill (like some punk gang member at home in a drive-by shooting of an innocent bystander becoming a gang member, with "blood in"). We increase tension with our presence and are obviously doing it

“our” way in this foreign country, while buttering hands with billions to buy complicity from a puppet government. The corporate hit men may be documenting their weaknesses: money, sex, power, whatever; lending them money.... and then using leverage on them as needed to get shares of their oil.. So who’s in charge of all this? Well, I think **it’s still the Bush family.**

This mess started during Truman’s presidency with the creation of the Central Intelligence Agency and the dirty tricks taught them by early employees (ex-Nazi intelligence operatives brought back to the US). Ike warned about the incredible powers within the military industrial complex when he passed the torch to JFK. And JFK was going to tear down the power structure (CIA, Oil depletion allowances for huge untaxed profits) and keep us out of war, and seek civil rights, and seek disarmament treaties with the Soviet Union. ***So the traitors within, with their puppets in place, easily killed JFK and have been bilking America and strengthening their grip for almost 50 years now.*** I’ll over-prove the JFK conspiracy and rebuke the Warren Commission findings in sufficient detail in Chapter 8.

I should have started reading back then. They may think that they are doing the right thing for our nation, but they have bypassed our democracy and are not running the nation for the people. They bilk America by setting up phony subcontractors that just channel money to hoodlums for signing off on test results or some innocuous thing. That’s how they started in Texas in WWII. We need a nice clean revolution against this despicable controlling force, and a return of America to a happier and more peaceful era with a well represented government of the people and for the people. **This is instructed within our Declaration of Independence, to replace the government when it fails the people (as I laid out in Chapter 5) , and it has failed the people.** This is not a seditious call to arms. It is our national remedy expressed for a failed government in our own constitution.

War on Drugs

The war on drugs has been going on since Richard Nixon started it about 40 years ago. It’s like Viet Nam. It keeps on and on. In Viet Nam we were considered imperialists, foreign invaders on their sacred ground. To us, at best, we were protectors of democracy, willing to fight around the world to prove it? ***Look at all the death we cause and suffer, and all the money we spend, trying to prove our goodness..... to whom, for what?*** It’s as if we felt guilty about something (sound like religion?) and must constantly repent

and help? others. Hhmm Huhhh. The creation of huge poppy fields for the cultivation of heroin in Afghanistan has thrived under US occupation (while Taliban occupation had them out of business). CIA has been reputed to be in control of international drug smuggling with DEA assistance to control other drug lords. It's not unusual for CIA people to have side professions; it's just sad to think that our nation is probably carrying on illicit drug and arms businesses for secret fund raising, and the crooks within have rooms full of \$100 dollar bills.

The drug war should end. They should be legalized by age group like alcohol and tobacco. Education needs to be the focus. Attraction rather than force. **Drugs alter senses and alter judgments made while in the altered state. I'd suggest punishing for the effects of bad judgment and eroded motor skills when they cause endangerment of life and limb, and not for the drug use itself. In fact I'd support bigger penalties for drug influenced crimes than for the same crime committed while sober.** We cannot stop our kids, if they want to try something. Admit it. Nor should we punish them for trying. Experience is the best teacher. *Good judgment comes from experience, and a lotta that comes from bad judgment.* We do not have 24hr/day surveillance on our kids. If they want to sneak out at night and do something, they can. They have the ability. So we can't control them. But we can educate them and we can show them, through our behavior, that drugs are a departure from real life, and not real life. Learning to live life on life's terms is what we need to accomplish and to help teach. We want them to understand life in the long haul and how drugs can suck one off the path. *But the economy of the poor and lower middle class needs to improve so that there is hope for all our people. Without hope people will try to change how they feel. Drugs quickly change how people feel. So people who do not want to live with their poverty, depression, and hopelessness often seek drugs.* Or young people, frustrated about the control over them or their relative inability to manage life on their own (because of the economy), may want to bail into drugs and/or video games. Half or more of our homeless are addicts. *We need to uplift the low end economy and provide economic means for our young adults to get out on their own, to stop this quest for drugs at the low end.* And we need more mothers or fathers at home to establish safe sanctuaries of love and support, and education for our children. And it's all attraction. We cannot force our kids in this regard. With the end of illegality, drug lords lose power, street gangs become impoverished and don't appear attractive, government agencies lose manpower and risky jobs. The economy gets stronger with less government overhead. People stop committing crime to get drug money

because drug prices go down in the free market. Prisons empty out their users and low level sellers. Why not share some of the \$30,000/prisoner cost reduction in their departure with the prisoners and the guards laid off to help them get a new start. Grass (marijuana) is free (no tax), because it grows in the back yard like a weed which makes it ridiculous to try to control. **Alcohol is a greater public nuisance than marijuana**, because it causes fights and car racing and grass causes the opposite. Prohibition showed the futility of fighting alcohol use. It just created a bigger market for crooks. Tax the new drug businesses. Some instant addiction drugs probably need to remain illegal, but again we cannot stop a determined addict without locking him up (and even that doesn't break the hold of his addiction). If the CIA and DEA are involved in drug trafficking, then their removal and sealing of their bases and routes will automatically help keep most drugs out of the US. Let's give it a try. Our 40 year old war on drugs is a failure and is draining us. It was started by a crook, Nixon; it has helped crooks prosper; it has pushed our children into prisons. We cannot control our kids nor do we want to. We want them to understand from their experience and choose evermore wisely. We pray and let go. Admit the truth here, and stop this losing battle. Fight it with love and reasoning. Former Seattle Police Chief Norm Stamper supports the legalization of all drugs (Breaking the Sound Barrier, Amy Goodman p238)

If we manage to help our homeless adequately then errant children who leave home, because dad doesn't want them shooting heroin in the house in front of little Jimmy, can at least have a place to stay and something to eat. People will learn or they'll die, and we can't really stop them reasonably. So love 'em and separate the errant ones from their siblings. And feed and house everyone out there on the street.

Secret Wars

Secret wars are those caused or influenced by businesses or intelligence agents in countries. US intelligence stirred up division in Viet Nam prior to (and during?) that war. Diem was working on a peaceful settlement with the North before the war while CIA outposts were performing military raids to incite war. Then Diem was assassinated (with CIA approval) a month before Kennedy, and the war was going to be on as soon as Kennedy was out of the way. ***Kennedy was not happy with the CIA usurping his foreign policy with aggression to stir up war. But they did it anyhow, and they tried to start war with Cuba as well.*** and they helped kill Kennedy (both John and Robert). The Gulf of Tonkin episode is highly suspicious as an intelligence operative action. I

suspect that a lot of the cause of little wars, bombings, and terror events around the globe is the CIA. I suspect that the private armies of mercenaries in Africa are a sign of things to come and that they were either created by or inspired by killer agents in the intelligence business. Only big money buys organized military forces, and can keep them fed and ready to go. How handy for the Bushes and the banks. How handy for governments with secret budgets (like the US). Homeland Security is a place to hide a hundred thousand killers that Bush created and that he can call upon. Genocide is the sign of lawlessness and lacks moral value in any conflict. Nations seem to have more moral fiber than what is exhibited in mercenary assaults with focused business interests. What is a mercenary, but a killer for money with no principles, no scruples. Abduction of children and training by immersion in murderous behavior keeps up the ranks in some cases. I would think that blood in, blood out for gangs is accomplished by pointless murder of innocents, drive by shootings of innocent people. What is the purpose of the TV show: "Gangland"? I'd ask the FCC to yank the licenses of broadcasters of such shows. Those are public owned frequencies that are given to minority hate interests, and that should be reversed. Gang thinking and behavior is psychotic and perverse, and should not be aired on commonly packaged channel offerings. For the History channel to continue this program on a regular basis is brain washing and has no historical value, after having been presented once. Yank their license, or use leverage to get them to drop this crap, or have them move it to a premium(?) channel where people pay extra to get it. If there really is a market for this stuff, then make the hate mongers pay and keep a list of who subscribes.

So I'd stop the war on drugs (started by a crook to make more crooks), and I'd cut the CIA deep (and eliminate their incursion into foreign policy and their promotion of war), and I'd find the source of funding for the mercenary armies and freeze their assets while finding jobs for the displaced intelligence agents and mercenary soldiers. These people need something to believe in and something to live for. How about small scale farming? what great therapy for a depressed hate monger who would like to feel love in his heart again. Working in nature with farm animals and watching how God/nature makes everything work can be awe inspiring. What about clean energy production? A decent peaceful economy, as in America between '54 and '63 should be the remedy, something we can all celebrate, only with green thinking and way less prejudice.

I envision an America of the future bent on changing the economy to uplift the low end to give them purpose and hope, and put them to work. I believe in feeding people that are starving and helping them learn how to help themselves. I believe

in green energy self sufficiency, and a constitutional commitment to be a peace loving nation that doesn't go to war over the fear of loss of oil trade, or some other trumped up pretense, e.g. to defend the world from itself. I'd say ramp up the solar cell and wind power businesses and battery business and let fossil fuels last longer into the future and be used more sparingly to protect the planet. Let the trees grow in the Amazon. I've heard that chemically produced fertilizers deplete the soil in mega farming, and that the world is rushing toward mass starvation. I'd say, don't rush around and protect all the oil (with wars?) like it's the only thing that can save us. *What we need is to get free of oil interests and start saving the planet.* I'd say find battery technology that does not threaten the world supply of rare earth elements. Go crazy with the cheapest/greenest solar cell manufacturing possible. Build wind generators at the best watt/buck. *(Would wind focusing be cost effective, building obstructions that channel winds and make them more powerful where they do get thru?)* **(Yes, see Ch9).** Go back to sustainable small farming. Put everybody to work doing clean energy type manufacturing or small scale sustainable farming like we were at war, a big commitment. Mix in, with the same priority, the establishment of a market system and corresponding regulations to pick up the poor, give them "house buying wages," and let them feed and house themselves and provide themselves reasonable health care while government size and taxes are reduced. This requires the building of an infrastructure that lifts vast numbers of human beings out of hopelessness, thus allowing them to compete in our capitalistic society on a level playing field. **That's what equal opportunity is: it's a level playing field. We can do this.** I'm sure the corporatists got control of president-elect Barack Obama in early to mid November 2008 when he appeared stunned after immersing himself (at Camp David) in military briefings before he took office. He appeared incredibly stunned in countenance at that time, and off his game plan quite a bit since. He kept the war going, he didn't return to fair taxation of the rich, he started and continued bail outs for the crooks *(more than 2 trillion dollars wasted in anti - Obama strategy completed since Obama took office in 2 years, and \$700 billion right before, which he also supported).* He's obviously not in control and is afraid to tell us why. It could be a follow on plan to 911 for the corporatists that caused 911 and then blamed it on others. A nuke is planned?

The defense industries should be continued at a much lower level. For survival they need to diversify. But the worldwide sale of US arms must cease for a planet committed to solving "living" problems. The days of forcing wars to test new

military equipment should be forever “verboten”. The best we can do militarily is to track all nukes and be prepared to neutralize them if they are to be used against us. If we do this while monitoring against invasion we should be able to survive, as no foreign power, in its right mind, is going to try and occupy us. We’d pick off invaders surreptitiously with our armed population, who still think like minutemen.

The airborne assault on Iraq from the U.S. by air in ’03 proves that we need not maintain carrier task groups on the oceans of the world with our old gunboat diplomacy. I’d be willing to bet that low observable missile technology would easily win out against a carrier task group in a shooting war, anyhow. The carrier is easy to see and the missile isn’t. That just seems intuitive to me. We have these huge cities on the water that I’ll bet are vulnerable to being hit by what they can’t see. OOOppss.

I’m betting that in a real war they wouldn’t be available. I say keep the submarines in sufficient numbers to deter a Major Naval assault and put the carrier task groups in moth balls. Cut back on assault weapons and win defensively against any aggressor. Guard our coasts consistent with the stoppage of illegal immigration. Use computers to search through the mail and not people. 200,000 agents in home land security and NSA is ridiculous and dangerous to our people. Locate and deport spies, sleeper agents. Get our best dirty tricks people and turn them into counter dirty tricks experts. Guard our best weapons technology and do not share it or sell it.

One war I would support would be a war on white collar crime.



I would equate theft of a large sum, like \$2,000,000., to a person’s lifetime earnings and consider the theft or fraudulent garnering of this much in value, to murder, in terms of punishment. Give them life with no parole. Then watch as fraudulent schemes against our government start diminishing. I would further fine the perpetrator and take the stolen moneys plus the fine from the perpetrators estate and/or family left behind. Put them in the sleeper units on the street (if they cannot support themselves with legitimate income).

Meet my friend Swede Shields (left).

Chapter 7

Democracy, Corporatocracy, Constitution, Voting, and Elections

I love democracy. The fulfillment, as done in the US, however, is not satisfactory. In this age of mass communications, the technology is there to get more direct involvement from the people in their own government. Rather than having a representative who never represents his electorate in the exact ratios on every issue, for lack of knowledge of these details or by choice, why not have the preferences of the electorate known on a regularly polled basis. Maybe every 6 months voters could list their preferences in a computer poll where the voter's voting address and access key are only known to him. His access key would only get to his address and putting in his address would be required to confirm he's the correct voter for that address, (others not knowing where they arrived if they tried any random access code and what address to put in) would give him privacy at his own voting address. Then poll results could be published so that every address showed the vote made by the authorized voter for that address, each voter getting a separate access code and voter address to cast his vote (see Appendix 1 section 13). This is just a conceptual way to allow voters to see their vote in the final tally so that all voters could do this and ensure that their vote counted. If their address does not show their vote, then they would have redress, perhaps a printed copy of their vote before they hit the go button to send it at the point of origin of their vote. Some combination of their access code and address with their intended vote on a piece of paper would be their proof of the change needed to fix that vote in the tally for a regular polling and elections. Fix vote stations might be in convenient spots throughout American cities to read in the printed proofs.

With the current system, despite the tough job that our congressmen do in fulfilling their roles as lawmaker, advocate, educator, and dignitary; there is no requirement for them to be self consistent, responsible, or sane. The government's insanity in the continued overspending is the responsibility of the congress at large and the White House. They are acting insane and ruining our nation as we advance toward a devastating national bankruptcy. They are influenced by private interests that benefit from a weak and bloated, do nothing, over spending government. Industry has increased spending to lobby congress and other government agencies 2000-2010 (\$1.5B- \$3.5B) <http://www.opensecrets.org/lobby/> So we need a change in our structure of government and laws for lobbying that do not allow them to advance toward self destruction nor countermand the people.

The way of sneaking in amendments into bills to force the president to drink the castor oil to get what he wants in the bill is not right. There should be some automatic apportioning of some of the federal budget for state's use that the congressman and his home state legislature have to help state projects. The bills to the president ought to be "pork free", readable by him, and written in plain English. Smaller national bills should be grouped together in tens (or some number) with individual accounting and approval by the President, but less verbosity in description. There should be some oversight funded in the bills to represent the people's interest in any contracts with private enterprise. That oversight and conditions of funding ought to be clear to the president. *The current system that had Obama approve huge bail-outs and then, a year later, say "we'll never do that again" is unacceptable oversight for \$700 Billion dollars. This is not an accident; it is a crime. There should be heads rolling because of this.*

There should be guiding laws for the making of spending bills that require: purpose, conditions for payment, source funding identification, a balanced budget, spending ceilings, no automatic pay increases, time plan, a completion date, progress accomplishment check points with bail outs for the government and penalties for the contractor for lack of performance, integration requirements with other agencies in the government, no duplication of jobs, and that has built in common sense. A general law could be made to deal with general requirements of all bills and that law referenced in all other legislation as applicatory. Maybe there are several tack-on laws of different types for the bill under consideration, where you learn it once and know what it means when used again with other legislation, so bills can be written simply in English with reference to general (iron clad) tack-on laws that keep the verbiage down.

The military should be made purple suited with national allegiance, no unneeded duplication of services, and no intersectional rivalries or double or triple funding. Paying for a "tradition" is wasteful spending. Pride in a particular service or group should not supercede the truth of the individual or his loyalty to the US as the country that he serves. **Pay for the function needed, and pay no more for any tradition preserved.** Special forces should be united and complementary. Training should emphasize the need for each soldier to be true to his conscience and his nation, and to summon higher authority when suspecting illegal orders. There should be no such thing as a free fire zone. Loyalty to the nation supercedes loyalty to a little cell within. e.g. don't cover-up the assassination of John F. Kennedy to protect your FBI Director, who refuses to do a real investigation and is supposed to work for the president and the nation. Give up the rotten individuals in

the FBI or the CIA or the military services for the country, or get the hell out of your job, you self centered, weak willed traitor! No, I'm not talking to you...It's that traitor over there. Sorry.

There needs to be a new policy for tracking intelligence tasks. As it stands, a verbal request to have a national hit man do his thing protects the identity of the real perpetrator (the Decider). The requestor would paint the suspect as a traitor verbally to give the hit man personal motive that may not be substantiated. The partitioning may be more complex.

Compartmentalizing Intelligence for Use in Treason

a) Suppose the compartmented weapons lab at CIA was asked to make up twenty explosive packages for stock with different cell phone numbers and triggering text messages, all with a 2 hour delay to explode from receipt of text message, and to call and then deliver them to the station approved explosives handler (a junior conspirator) in room 666 with trigger code identification information on the outside rapper and explosives warnings as usual. Maybe packages like this are shipped overseas for intelligence service special forces. Suppose the inside perpetrator goes to room 666, relieves his junior conspirator, writes down the trigger codes for each package, takes off the outer wrapper, and then places the bombs in conventional shipping cartons with the address of a different federal installation and a hand carry instruction with a code for each, but no explosives warning, and delivers them on a push cart to the mail room. Then he uses the explosive wrappers again over innocuous weighted boxes and takes them to his normal bomb shipping department. One of his helpers there sees that the little airplane that lands in the jungle in Columbia with this package never arrives. Then suppose 20 security agents are asked to pick up 20 packages from the mail room and hand carry these to 20 different federal installations, bypassing security screening, and put in particular closets or desk drawers on particular floors. Later, another agent could be asked to sit by a pay phone at a particular time and if called and given the correct code to write down the cell phone number passed on, and then, call it and text the message given. Then some federal installation suffers terrorist bombing by an unknown source two hours later. How would the planner, who just sabotaged his own country, be traced? Pay phone messages and texts could happen all the time as an exercise to get junior agents used to obeying simple orders. The time delay on the bomb leaves the cell caller with no clue that he activated a bomb. The perpetrator has no suspicious calls on his phones. The package planter for this job would be summoned by some lower level conspirator and faced with the fact that he participated in the bombing of a federal building,

but that it was needed to get rid of a spy within. Then they monitor him, put surveillance on him. If he acts normal and accepts their explanation, he's ok and he's hooked into future use as a bomb delivery man. If he plans to be nose-y (patriotic), this becomes known to the conspirators and they have this man suffer an unfortunate accident, or commit suicide, (when he's really murdered).

This example shows how tasks can be broken into normal intelligence type work series of non-connectable, non-traceable, legal events to allow the manager at the top to commit treason without being detected. The junior conspirator (explosives handler), who got the 20 bombs from the weapons lab, is told that the bombs are going to be cover-rapped and shipped to agents abroad as usual, and there is no accounting. Nothing is written down. We could go on with this

b) Now some suspicious Muslim is brought in for questioning and he or his cell is accused of this bombing. But while he's incarcerated, another building bomb goes off, and a concocted note says "we did it" signed by some other "cell member of the arrested man" who has "Al Queda linkage". The note threatens destruction in various government buildings, unnamed, if his cohort is not released. The FBI keeps the cohort and the other 18 buildings suffer explosions. Now Al Queda has struck within the US and is "traced to an Iranian super cell", through creative intelligence, very hush hush, very compartmented, and the nation becomes infuriated, whipped up by the news media. So the US goes to war with Iran first bombing their nuclear work sites with bunker busters, and then general "shock and awe" (sort of like what Hitler called blitzkrieg).

c) Now suppose this whole thing was kicked off after a private luncheon at the White House by the CIA perpetrator.

d) Or supposing that GE (a nuclear bomb maker) had a couple of nukes that are not accounted for in the military arsenal, and that are hidden in different American cities, and that after Iran gets nuclear weapons, New York City is blown off the face of the earth, and "intelligence sources", hot on the trail, are "sure" that it was Iranian agents who did the deed and became martyrs in the detonation. So the president (of the other party) is pushed into nuclear war.

e) Now suppose that the Corporatocracy leadership, instead, had control of the GE nuclear weapons and used this fact as blackmail to make members of other parties do what they want them to do, or suffer the loss of a couple of US cities and the push into nuclear war while the other party is in office, (or the wussing out of

the other party and a total right wing take over in all elections to come, or some kind of coupe). This level of extortion might carry the weight to make a “big change candidate” whimper out to save lives under the open extortion by the corporatocracy which gets \$700B and calls for a celebration, while the housing assets keep producing huge income or go into bankruptcy, and very very few houses are renegotiated for a new loan at half the value of the original note (which is still more than the property is worth), and was supposed to be the deal for banking and home owners in the TARP program. And the lack of connectivity of the share holders in house bundling stocks, keeps them from receiving what the banks are getting, because the Insurance companies, with somebody’s permission, had the audacity to insure these stocks on margin and then went belly up when the market caved in. Their intervention protects the banks. International shareholders, meanwhile, are screwed by America. The current President acts dumb and says we’ll never do that again. The banking companies and saved insurance companies, meanwhile, give out bonuses to their upper echelon managers, who know and are part of the game, and the American public is “shocked and awed “, and out of homes, and out of work , and out of negotiating capability because of the idle force available. So the right wing pushes hard to blame the worsening of the economy on the other party, while (two faced) they remain supportive of health insurance company operations (which burn over 100 billion dollars in waste every year). They push for continuation of low taxes for the rich, that did not improve the economy in the previous 10 years, but caused it to go into debt further. This will miraculously help the economy this time, if we let the rich keep the excess longer. SURE. O...K RIGHT.

f) [We have over 20 years of experience in this trickle down theory with Reagan, Bush, Bush. It doesn’t work because the rich will not amp up production capability and hire people on their own if there is no increase in demand for more product right now. They’d need some other incentive to do it](#) They’re just pushing failure and desperate conditions for our people, trying to eek out a few more bucks, (before they nuke us)? Or maybe it’s again like:

g) “It’s a Wonderful Life” and all the Potters out there are just holding onto their money and waiting for the most depressed moment, where they do WHAT? C’MON....YOU KNOW..... THEY’RE NOT SELLING.....THEY’RE BUYING, SO THEY CAN INCREASE THEIR HOLDINGS IN A DOWN MARKET (get more for the buck) AND “HELP THE BANK IN RECOVERY.”

Of course, George Bailey convinces them not to panic, but to hold on and get thru it, then he lends them money (and gives up his honeymoon) to make this possible.

h) But they'll go on extorting money that our nation does not have, by keeping us at war, not pushing for a reduction in forces of the government itself, by keeping the health industry's swindle of the nation going, and keeping their right wing flavored news on all the networks, mealy mouthing our desperate condition, while the rich add \$3 trillion to their net worth every year, partially because of the Bush tax break. And they'll go on extorting until no other country will give us credit, and then *poop flies in America*, and lots of poor people die. Some rich think that the debt is apportioned in equal shares amongst all. So our people are on the hook for something the rich got, while the poor people themselves got nothing but the debt while they were suffering . If they don't die on the street from starvation, or for a lack of medical care, the rulers are ready to take on any insurrection physically (with our new stout Homeland Security and armed intelligence operatives, 180,000 strong, and foreign troops in US military service 40.000) and a mostly right wing police force nation wide. And peace will be more important to the rich in the righteousness of their greedy cause, than the lives of the millions that will simply be gunned down, if rebellion takes place. They have the surveillance, the mobility in helicopters, the body armor, the weapons, the slave trained minds of the forces to follow the order to shoot and not ask questions. **This is where we are going and it is caused by an evil corporatocracy. The Bush "bankrupt America plan" is in full swing.** They probably already have enough money stashed in secret places to carry on, ad infinitum, against anyone and everyone who complains about this for decades.

So the people need to be creative in beating this foe. It's been around for 50+ years and has only grown stronger since it killed John Kennedy. I've kicked in more than my 2 cents, but if we get into a shooting war with them, they're going to take the opportunity in the fray to arrest and execute all of the thinkers and shakers and movers who don't agree with them, and scatter their bodies amongst those at riot locations, as "shot in the enforcement of peace". **They're basically Nazis.** They may even distribute some of their own in a peaceful crowd to push and throw stuff and maybe even fire on the police to ignite their own side to attack and murder innocents. This last week (Sept.'2010) a drunken man with a knife was shot to death by police in an LA suburb, rather than be incapacitated further and arrested. The officers should be fired and the procedures for dealing with a knife carrying suspects changed. **It's so easy to maim a knife thrower while out**

of range of his weapon, and lethal force here is therefore, insane, and denies civil rights in federal law. My cousin, once a South Tucson police officer, shot a man in a truck that tried to run him over at a riot and then flee. This was about 25 yrs ago. It was within the law to shoot at a fleeing felon, but it cost my cousin his house in a federal civil trial and his livelihood. He was fired for some other minor infraction by his captain when he got too close to a drug operation that, clues showed, was probably going to trace back to his captain. The police department could not be sued for carrying out normal police policy. They did not instruct my cousin to use deadly force while out on the riot that evening. So they avoided prosecution while a real threatening rioter was terminated by their cop, who became the sacrificial lamb. I don't agree with my cousin about firing on the getaway truck, but I'm glad he's out of police work, as it is extremely challenging to the body, mind, and emotions. I have a friend who's a retired police officer and retired judge, and he's better than ok in the head; he's terrific. Good cops are priceless. I truly respect, and am in awe of, a good police officer. But this work is not for everybody who gets in it. So there are some "less-thans" who are abusive to good citizens.

PLEASE HELP ME CHANGE OUR **GOVERNMENT TO GUARANTEE ITS SERVICE FOR THE PEOPLE**

Keeping the government Trim and Reporting on the Bad Guys

Within government agencies, there should be a personnel authority, of equal technical competence to his area of review (1 for every 100 personnel, perhaps, on the average), who can nose around, who knows and understands the goals, technology, the timelines, and the budgets and people of projects in his area, and can recommend moving people not in total use to other programs in need, or to review sections for possible conversion to part time, or for review for dismissal. The object of this job is to thin out government regularly and not let it grow with one Band-Aid after another. Don't have duplicate services. The manager at the 100 people level would write a report summarizing the activities and accomplishments of the group he or she monitors every 3 months, say, and forward it upward. Maybe the next level boss has 30- 100 of these managers reporting to her/him. This boss would cross correlate for duplicate services, maybe list the bunch in functional areas and report his results a month later, and so on up the line. The chain of command of this type would be separate from program management, and would be a voice representing the interests of the people in having a smaller,

thriftier, better regulating federal government. This position would also be in the national reporting scheme for ferreting out illegal orders, actions, or behaviors by government personnel. This would include the removal of corporate leaders amongst the government employee population. Access to personal financial records would be available to this personnel supervisor to assist him in his review of personnel. A clear line of possession of government cash funds and rules in handling/protection would identify culprits in “the missing money scandals” of the “W” administration: **\$9 billion of money spent on Iraqi reconstruction is missing because of inefficiencies and bad management, according to a watchdog report in 2005. (on W’s watch)** <http://edition.cnn.com/2005/WORLD/meast/01/30/iraq.audit/>

Recall of Elected Officials

Probably the most important function, in light of recent behavior in government is the recall of elected officials who do not stick to the goals they published to get themselves elected. I’d have the people directly recall their leaders. Again, with the vast communications capability of the internet, and speed of operation, I’d yank any president who went 50Billion dollars over budget in any area. I’d have a branch of the Justice Department, free from the president’s control, handle prosecution of any such act, after the back-up was installed. I’d have the top 5 in line for the presidential succession pre-screened by the people and never selected by the presidential candidate or congress, as their position on issues is also critical and subject to recall. The days when a crook can select the next president (Nixon/Ford) should be over. Ford controlled the witnesses and lied about Kennedy’s wound in the back in his participation in the Warren Commission to protect the single bullet theory, and forgave Nixon as his first act as president. If Ford had not done these things, an investigation would have disclosed Nixon’s roll in the assassination and cover-up, and the whole thing would have blown up in a lot of faces. **Ford personally perpetrated the fraudulent act of protecting the unfounded conclusion of the Warren Commission report on the Assassination of John F. Kenney with his lie on the back wound.** One of the reasons that the federal debt continues to rise is that the president has discovered a way to fund his projects without congressional approval. He has the Treasury under him issue savings bonds to a nation which desires work. The money comes into the treasury and interest is paid on the bonds. Only in lieu of taking payment of the interest, the other nation has the money given to U.S. contractors who are doing work in their nation. So the president does a favor for our industry, and a favor for the nation which wants U.S. services, and doesn’t have to get a spending bill through

congress to make it happen. **Only the people get the debt and it keeps rising, and being passed along. I say ENOUGH!** It keeps becoming a harder bullet to bite to pay off the debt so NOW is the time to start paying it down.

And it requires huge changes to accomplish and they keep getting bigger. So I say ***let's start now. I've already identified how this can be done in Chapter 4, and it's very austere and harsh in changes, but it is a pill that needs to be swallowed to avoid worldwide devastation.***

Restoring the Government For the People

To restore a democratic government "FOR" the people I envision several requirements. First, the candidate selection process and voting process need to be made void of big money influence, and much less vulnerable to media slandering. I envision the ***elimination of lobbying***, and donations to candidates limited to individuals (\$250/year per candidate max) as I stated in Chapter 1. I'd ***disallow corporate or company donations to campaigns.*** I would provide, however, a line of communications for industry and America's businesses and corporations to both the legislative and executive branches.

I envision many candidates on the ballot for president. I would ***require each candidate to make his/her position known in detail on the 20, or so, top issues important to the people.*** The nomination process could start at town hall meetings where candidates summarized their positions on the issues and listed their qualifications. Issues might include:

1. The economy:
 - a) family budget and its stresses: food, shelter, energy, health care (subsistence)
 - b) balanced economy and market and controls
 - c) unemployment
 - d) jobs stimulus
 - e) minimum wage
 - f) consumer price index
 - g) banking
 - h) stock market
 - i) bankruptcy
 - j) net worth
 - k) taxes/corporate/business/personal etc.

2. US Democracy
 - a) lobbies
 - b) make up of legislative bills

- c) language of bills
- d) federal money for states
- e) amendments to bills
- f) voter involvement in government
- g) elected positions
- h) filibuster
- i) minority considerations
- j) voting improvements
- k) recalling the elected
- l) justice and court make up and proceedings
- m) oaths and allegiance
- n) size/budget of government
- o) foreign policy
- p) other
- q) apportioning the people's air waves/FCC

3. The federal budget:
- a) debt pay off rate
 - b) debt size/interest rate
 - c) Social Security
 - d) Medicare/Medicaid
 - e) National Security (approach, cost, and breakdown)
 - f) Energy (green sources, homes, cars, trucks, industry)
 - g) Education/state programs
 - h) Labor/Transportation
 - i) Justice
 - j) Other

4. National Security:
- a) Functions of military and intelligence forces
 - b) Border control
 - c) Airport screening
 - d) Foreign intelligence
 - e) Homeland operations/Investigations
 - f) State/County/City protection and service
 - f) UN Operations/Support
 - g) Immigration, legal/illegal (in coord. w/ Border control)
 - h) Military Planning/Programs/Operations/Maintenance
 - i) Developments/Weapons/Communications/Detection

5. Health Care:
- a) Administration, single payer, other
 - b) Hospitals, service availability, billing

- c) Doctors, private, queued, salaried, fee work
- d) Dental work
- e) Other Health Care Providers
- f) Equipment and Supplies
- g) Quality/cost control/efficiency/fraud
- h) Addiction Care
- i) Other

6. World/National Environmental Care:

- a) Treaties/Enforcement
- b) Operations/Measurements/Forecasting
- c) Pollution Control/land/rivers/ocean/sky planning
- d) Pollution Control Operations/Reclamation Projects
- e) Industrial/business/transportation standards
- f) Disaster Relief

7. Peace/Human Rights

- A) Individual Rights: water, food, speech, assembly, religion
- B) Operations in the US
 - a) shelter
 - b) food/water/sanitation
 - c) vouchered clothing/transportation/instruction
 - d) health care
 - e) assembly/protest protection/voting
- C) World Operations (in coordination with UN)
 - a) World Food
 - famine relief
 - farming assistance/education
 - animal care/education
 - b) World Water
 - drought/sickness relief
 - water systems developments/training
 - sanitation systems development/training
 - reclamation projects/training
 - c) Cultural Exchanges/Education
 - d) Support for the Arts
 - e) Bridging Religions/Children's Instruction
 - f) Health Assistance
 - g) Money Gifts
 - h) Documenting causes of regression

A candidates position on these issues could involve a response like this:

CANDIDATE JOHN

In support of the family budget, I endorse a house buying minimum wage for at least 75% of all US citizen workers, approximately \$35K per year/ family (or more). I will maintain a balanced relationship of costs to wages with regulation, tax incentives, and fair adjustment of the minimum wage with respect to the consumer price index. I support a sustainable capitalistic system which is good for all of its citizens, and creates an equal playing field for those who participate.

Bank lending on personal real estate will be set for long term growth as will appraisals so that the market cannot inflate too quickly to endanger another collapse in the housing industry.

The health industry will be administered by a single government payer in competition with private companies. Significant Cost reductions for hospitals and care providers (more than 200Billion) will be sought. Arbitration will displace mal practice to additionally lower costs. Billing and amounts on collection will be adjusted downward fairly, and the incidence of medical bankruptcy cut down 90%.

Administrative costs will be 2% or less of money's allocated for Health Care service using single payer administration. I expect decreases in health care costs as tough new legislation is enacted to stifle white collar crime. My administration will look for fraud in this business and others to recapture the stolen moneys and ensure that no family of a crook can thrive on money he stole.

Job stimulus will be aimed toward industries where fast development is important, like green energy production. I favor Solar and wind power systems development for the prominent position in energy industries, with more conservation of our limited gas, oil, and coal resources into the future.

I'd like solar cells and heat absorbing plumbing on everyone's roof for family energy self sufficiency and a plug-in hybrid electric car with a back-up battery in everyone's garage to really pare down the demand for oil (a resource that we cannot replenish).

In the stock market I will push legislation to eliminate the bundling of assets that makes the collateral impossible to recover for the stock buyer, and to make sure that margin buys are covered by cash, if they fail. We will investigate to determine who made money and who pushed the schemes forcing failure, and where we find correlation we will attach funds and commence criminal proceedings. We will hunt down perpetrators around the planet. What happened to the economy is not just a clever business idea that should be remunerated. It was a fraudulent scheme to take money away from the end stock buyers.

For my first year I expect to lower corporate and business taxes to stimulate their direct investment in higher employee wages, (in a 95-5 ratio for moneys saved) but with negative tax consequences if the moneys are not spent on wages.

New guidelines for wage increases and/or job increases with capital investment will also be initiated to keep the US demand for goods rising when production capability is increased. These guidelines will benefit the lower 75% of employee salaries, to ensure a high propensity to spend in the US market. Guidelines for executive compensation, will make salaries logarithmic with respect to the number of lower paid full time employees, so that salaries, bonuses and bail out deals will be paid in proportion to the $\log_{10}(e)$ where e is the number of employees supervised. Companies are encouraged to return extra profit (beyond that used for capital improvements and wage increases) to the stock holder rather than over pay some executive, who used to connive to make the extra in a non-sustainable way and hurt workers right and left.

Federal income and Social Security Taxes would be zero for wage earners under national subsistence guidelines (\$35K) for total family income, and at increasing rates for higher brackets. Tax incentives (with a tax decrease) will be given for those companies that raise employee wages, to help them recoup their costs and raise the bottom line. The same guidelines will tax companies at a higher rate for all profit if they do not share their increases in profit with increases in the workers wages (higher wages and/or more employed). The object is to keep demand chasing after prosperity. And demand comes from the purchases of the mid to lower paid workers.

In my administration the federal budget will be slashed deeply to help the economy and to pay off the national debt. I plan on implementing a \$400B/yr pay off of the debt held by foreign nations. Manpower cuts will be extensive within the federal government. I will be pursuing a constitutional amendment to keep the total national debt below \$1 trillion dollars and to reduce it toward that by a minimum of \$300B/yr. Transitional support will be given to workers laid off.

Social Security will be strengthened by the creation of a flat tax on all income to meet the annual needs, starting at about 5.6%. Businesses will pay half as much as the working population. This will replace the current 7.6-15.3% rates on limited income. In addition, a trickled down benefit from full to zero will be implemented for those who receive 6-10 times the total income without Social Security (\$120-200K). This'll save over 100B dollars from people who do not need Social Security.

Medicare is to be allotted fewer dollars as better efficiencies in the health industry emerge. Also co-pays are to be introduced for the higher income recipients to keep them from over using free medical care. An estimated 100B dollars will be saved when this is implemented.

The concept for national security is being amended to effectively defend the homeland while preserving retaliatory capability. To track and be ready to interdict all nuclear weapons worldwide is our most important military goal, while defending against any invasion of our homeland. We know that no sensible nation would attempt to occupy our nation as we bear arms and will not allow this. As a

peace loving nation, though, we will maintain a much smaller force of a few hundred thousand armed forces, with 20,000 available to support UN missions, plus a contingent for our embassies abroad and other contingencies to support disaster relief.

We will no longer use our might to enforce large private corporation domination of the world. In fact, if need be, we will destroy any mercenary armies that use their might to force complicity in unfair business deals internationally, and we will fight against genocide on a tactical basis. Industries that profited from unfair deals will help pay down the national debt of victim nations (nations that suffered under our economic hitman operations).

Gone are the days when the US backed harsh dictatorships friendly to US business interests worldwide. Henceforth we will only assist good leaders intent on helping their people and their nation. We may have to deal with a few bad ones, but not in support of their evil side. We will pay no bribes to bring aid to their poor.

We will pursue business grievances through the appropriate UN and international legal channels. We will pursue laws that make death of the poor due to neglect (lack of water, food) the same as government murder of the poor for nations who would neglect their poor when work and aid for them can be made available.

Our first commitment as a peaceful nation in our foreign policy is to respect the needs of our foreign neighbors to provide a government and economy (for their own people) that improves their living conditions and human rights, in a sustainable way. After that, business deals may be made that do not burden the foreign nation with excessive debt, and that help the foreign nation in the green management of their resources while we profit for services and supplies rendered and resources purchased. We are not partners in their country, we are helpful service contractors and customers.

We will, in coordination with world countries make it physically and financially painful for any business entity to pollute the planet's land, sea, river or air resources. And we require reclamation for the reckless pollution of the past by the companies responsible. I propose to recommend shutting down logging in the Amazon basin and shutting down displacement of the ancient tribes that live there.

We will sustain a smaller military arms development industry, but will no further allow sales of our weapons systems abroad. All of our defense industries will be asked to convert a lot of their capital to manufacturing of peacetime goods and services. We want a military industrial complex that produces profit without us going to war; and *no longer a complex that needs war or huge defense procurements to survive*. We expect to assist our government and military industrial workers with their continued income as they reasonably transition to the peacetime economy. Any sabotage to this effort to regress from war will be dealt

with by deadly force, prosecution in court, and nationalization of complicit businesses (as these are the forces they will obey).
A first year budget of \$2.9T, with revenues of \$3.3T is anticipated.

I intend to seek improvement in national justice and to eliminate any advantages that big money currently has on the outcome of hearings and trials and elections. I expect to make the court systems less expensive for more people, friendly and understandable. I will make voting more secure and reliable.

To assist in this effort a national public broadcast system will be used to introduce candidates for elections to their electorate, statewide, or nationwide on government TV. All ads will be scrutinized for deceptive and negative connotations, which will not be permitted. No company or corporate sponsorship or committees representing their interests will be allowed to advertise in political elections. Groups of individual voters may join forces for air time when their own moneys (limited to \$250/voter) all endorse the same message, and it is totally paid by summing their small donations for it. Donor contact information, accounting data, and 2 weeks advance notice is required before any such ad is run. No individual or company may donate in the name of another person. Each person has his own \$250 limit. No private media may offer better rates to any particular group of advertisers, nor discriminate against an ad with an opposing view. Any mass media suspected of carrying the views and values of its owner, or any one sided view, rather than reporting the truth on everything (with equal time for differing unproven opinions), will be subject to review for monopolistic practices. America's air waves are public property and may be apportioned only to news and entertainment companies who have no personal agendas outside of fairness, truth, honesty, fun, and profit. I may ask FCC participation in private media management from within to maintain a presence, protective of our people. Peace advocates will be treated as peace analysts since retired generals are used as defense analysts.

For the welfare of displaced US citizens I will develop the underpinning of physical sustenance of a basic nature to care for our poorest. Sleeper units and small cabin type family units will be built to house the poorest, with meals or food vouchers, sanitation, clothing vouchers, transportation vouchers, and basic health care provided. Counseling, referrals for schooling, and job referrals, will also be available. Identified addicts will be placed in separate groups of their kind, with similar facilities, plus recovery transitions.

In our legislature, I will push for state set aside money and no pork and no amendments to fetter important legislation, which I will require be written in simple English and be no more than 10 pages for my review and approval. I intend to eliminate the procedures that tie up congress into a do nothing, argumentative body. Filibuster should be made illegal. I suggest a minority report (developed in 48 hours) of 10pgs as required reading by the bills proponents and some respect given by them to the minority in the bill offered for vote. To avoid a bully system

of democracy, I will encourage the constant awareness to the rights of the minorities and veto majority decisions that would tend to trample on those rights.

I would push for voter visibility of his vote in the final count, and simple software for vote counting that can be approved and double locked before the election and installed and checked out with all concerned parties in view, the day of, to ensure a fair count of the voters' votes.

I believe that better voter visibility could be implemented with the use of access and voter id codes, given out randomly at the polls.

To protect the people from the wanton destruction of our government, we need a recall process from the people that can be implemented quickly to recall any elected official who reneges on his commitment on issues. Again the internet access/id codes could be used for this purpose. *Government, as it is, has gone into a realm of runaway insanity, out of control in spending, especially military and other armed forces. This is done under the influence of corporations that profit tremendously in this mode with a weak government. To protect the interests of the people, a recall procedure by them is needed.* And legislature should be free of lobbies and be listening to the people they serve and their own consciences.

It is my opinion that the children born in the US of illegal alien parents be henceforth denied citizenship acquired at birth in the US. All illegal aliens came to North America for a better economy and way of life. Some may have made it in without paying to be escorted, and of these some may be survival challenged. We don't want the starving beggar to die. But we cannot afford to provide welfare and medical and schooling without reimbursement. Our state governments are near bankruptcy partially for this reason. To solve this dilemma, I would deport those who have not carried their weight, unless they make a settlement with our state governments. Let the states decide what is owed and how fast it needs to be paid back and the current cost of state taxes besides, with, perhaps, the addition of a penalty, to see if they can make payments that will amortize this debt to the state while remaining current in federal and state income taxes. If it is determined that it is not possible to make a pay back, and the illegal family or individuals represent a continuing drain on our economy, then they should be deported, with some agreed upon settlement for what they can afford at the time and how much time they have to leave. The positive effects of alien spending in our economy (with market multiplier benefits) need to be factored in with the negative to see if there is a net positive or negative (drain). The raising of the poor in America needs to be done for citizens first, legal aliens second. There should be no public costs absorbed by any Americans due to the illegal presence of aliens. If long term illegal aliens can prove taxes paid to state and federal government over their stay with no "off book cash income" then I would recommend some sort of amnesty with the payment of a small fine as these aliens acted like tax paying citizens without coercion and are the kind our nation could keep without losses to the people at large.

I would recommend the adoption of the type of changes I cover herein for all nations of the world, and I would endorse the US exportation of help when we have first taken care of our own.

I am totally behind our nation promoting peace, rights, conciliation, assistance, the arts, and in particular the global provision of clean water and ample food. I support minority rights (eg gay marriage). They are part of the normal output from child bearing heterosexuals. Just because their preferences are not in accord with the majority does not mean their rights should be any different. No majority subjugation of rights, *especially when it is a result of religious intolerance to gay life styles!*

The previous 4 pages might be typical in terms of position content for a candidate for office. Some board of citizens, representing a balanced cross-section of political opinion might have a number and detail reference guide to count what the candidates provided and return it to them for more information, until their positions are more definitively known on all important issues. They must be known published positions to qualify to be on the ballot. Then with free advertising and impartial presentation of candidate plans, America's people can elect their representatives, senators, judges, presidents, vice- presidents, secretaries of state, and so on, in an atmosphere of calm study, rather than frantic circus, name calling, and corporate domination. I think Jimmy Carter was a great president and not at all a part of this corporatocracy, and had the strength to endure his trial in office.

Corporatocracy

The ruling of the world by a consortium of international corporations, banks, and governments has to stop. Killing democratic leaders to back harsh strong arm rulers that may offer up their own national resources and tread on their own people in order to meet the business pleasures of these corporations is ghastly. And our government has worked hand in hand with these corporations and gone to war for them as needed *far too long* because of infiltration/bribery/blackmail of the government by the same corporations.

SALVADOR ALLENDE, Chile, overthrown in a violent coup run by Augusto Pinochet in 1973 (11Sept) and backed by the US., commencing a 17 yr. reign of terror. Henry Kissinger usurped the right of the Chilean people to decide for themselves, saying in part:

- “The issues are much too important for the Chilean voters to be left to decide for themselves.” pg 190
Breaking the Sound Barrier, by Amy Goodman
- JAIME ROLDOS Democratically elected president of Ecuador: Killed in a fiery helicopter crash on 24 May, 1981. After introducing hydrocarbon emission legislation to the Ecuadorian Congress that would restrict oil companies in his country. **Confessions of an Economic Hit Man**, by John Perkins, pg 156
- OMAR TORRIJOS Panamas democratically elected leader, killed in a plane crash months after Roldos, 31 July, 1981, **Confessions.....** pg 158, openly loathed by Reagan, Bush, Weinberger, the joint Chiefs, and corporate CEOs, pg 159.
- MANUEL NORIEGA Panama tough guy, friend of CIA Director, William Casey, then ran Panama, until the unprovoked US military invasion, Dec 20, 1989, as directed by then President G.H.W. Bush. Noriega was too pro Panama, and wanted to expel the School Of the Americas (which trained corporate death squads).
- NGO DINH DIEM murdered in October 1963, by U.S. supported military leaders and with the nod of the CIA to destabilize South Viet Nam and edge it toward war.
- JOHN F. KENNEDY American president killed 11-22-63 by government conspirators within the Secret Service, FBI, CIA, Dallas Police, in conjunction with the Mafia, Cuban (Bay of Pigs) survivors, and planned and managed by Ed Clark (Lyndon Johnson’s attorney), Prescott and G.H.W. Bush, J. Edgar Hoover, in coordination with big oil and Richard Nixon, and Lyndon Johnson. (See Chapter 10). It enabled war and produced hundreds of millions of dollars for Oil, banking, the defense contractors nation wide and continued the rise of the corporatocracy.
- ROBERT F. KENNEDY killed 5 June 1968, to facilitate the ascension of of Richard Nixon to the presidency, and keep us at war. Shot in head close near ear, CIA complicity (probably from the same group that helped kill JFK). Sirhan Sirhan was probably a hypnotized victim, programmed by CIA to shoot and forget what happened and why. He never got any closer

than 4-5ft away. Investigation didn't count bullets correctly & failed to i.d. fatal shot from another assailant. This served big oil, banking, defense industries with billions and enabled continuation in Vietnam and strengthening of the world corporatocracy.

EDWARD KENNEDY

On July 18, 1969, **Ted Kennedy** suffered what could have been an attempt on his life at Chappaquiddick. Since his presidential political life was ruined by the event, there was no need to follow through with his assassination.

RONALD REAGAN

March 30, 1981, barely 69 days in office, and John Hinkley Jr. almost succeeds in the assassination of Ronald Reagan. Another wacko mental case programmed by the CIA? I believe so. He was not guilty for reasons of insanity. This started accumulation of large U.S. debt, and huge military for the corporatocracy. And guess who was going to ascend to the presidency. It is possible that this was Reagan's wake-up call. Invades Panama to remove Noriega and stop nationalist movement. Goes to war to free Kuwait. Doubles Reagan's debt in half the time. Good for the Corporatocracy.

G.H.W. BUSH

WILLIAM JEFFERSON CLINTON turns around the deficit and is starting to pay off the debt when W takes over. Then he joins the other side (money, leverage, blackmail, coercion?) I suspect that he approved of assassinations and that there's evidence to back this, so he went along and gets richer and richer.

GEORGE W. BUSH

Plans 911, has Saudis help. trumps up need for war on terror and homeland security. Lies about reasons for war. Put's us in 2 wars. Gives tax break to rich to "stimulate the economy", no improvement in the economy, instead we lose over 1 trillion in tax revenues. Wars lose another trillion. Economy collapses after removing government regulations. Bails out banking and market perpetrators and

BARACK OBAMA

friends \$700Billion. Loses 9 Billion dollars of cash in Iraq. Accumulates biggest debt for 8 year term in U.S. history, then passes a dieing government to his replacement while coercing him to join his side. **debt 5.7T-10.6T for W, US now dieing quickly.** 1.4T/yr. DEBT RATE. He should have given up his life while fighting the corporatocracy and outing their cause, already. He's incapable of changing things and does not admit that and ask for help. He's hastening our demise.

Freeing a Path for Regaining Control

The corporatocracy has probably blocked all paths from the president to his departments to implement the control of the chief executive. But the functioning process will be known by a lot of trustworthy civil servants within the departments at lower levels. A team loyal to the president should be able to penetrate the departments and identify the functioning and connectivity for control and fire the suspected corporate loyalists that destroy the president's connectivity. Some top industrial leaders will be clearly evident and easy to remove. This connectivity includes the physical protection of the president. JFK was isolated quite a bit and an easy victim for the corporatocracy. His own Secret Service took down his protection to make him an easier target, slowed down the procession (to an average of 6 Miles/hr in the kill zone), and shot him while a car load of Secret Service agents looked on from directly behind. The entire work force of the white house and staff of the president needs to be rid of corporate connectivity, and new functioning links made to carry out the president's agenda.

Maintaining a Trim Functioning Regulatory Government

Communications connectivity for Federal employees should be consistent with their need to uphold the Constitution. The national reporting of suspected illegal orders or activities needs to be implemented to remove the cheaters within. Appendix 1 section 14 presents a conceptual system to aid in this endeavor, which involves individual phones for employees with ids and codes to allow their reporting. I also mentioned a personnel monitoring system of 1% of the employees to keep government expansion down and assist in national reporting cases. The 1% team would help trim government down to about 1/5 its size, a lot of this within the defense department and the Intelligence agencies, and then keep it from growing. The president, himself, could be challenged and required to put in writing his order to anyone who challenged it directly below him. This would allow a challenge at all levels within government and keep it running straight or referred to the people for recall.

I've already mentioned a number of adjustments to business functions within our capitalistic system. A law to implement "use it or lose it patents," no under selling at a loss to break a competitor, no use of force or threat of force, balancing work force income with capital investment to help balance supply and demand. I'd add no gutting of companies to lower the working force and make a quick buck, no monopolies, no monopolistic practices by a controlling group of corporations, responsible bidding, truth in advertising, positive advertising only, elimination of legalese and fine print, provisions for ending a contract, nationalization of key discoveries with ample one-time remuneration for the inventor and his company, equality in wholesale pricing, no tying up a competitor in court to drain his resources, procedures for quick settlement of patent violation suits, etc. The idea here is to make an even playing field for small companies amongst the big ones. Money leverage (or games) in business to hurt a competitor should be made illegal. Just compete with goods and service. As my Dad used to say, "No Horseplay! "

The Spark for the Economy

The most important part of the adoption of my economic policies is the raising of wages at the low end for jobs that exist, and for the influx of new jobs in the \$35K - \$60K range. I envision the creation of millions of jobs in solar cell manufacturing, systems work, battery technology and fabrication, and solar heating industries. I envision a new auto industry segment separate from the current "oil biased" companies, that works on all forms of plug-in hybrid electric vehicles.

I expect all businesses to eventually use 95% of their tax savings in wage increases and new jobs for their company. The 5% of the savings is for added profit. I showed the savings of \$120B for business share of medicare and social security in Chapter 3. I also show industry paying \$480B for employee health policies with my economy, plus \$210B for their employee's share. The savings with respect to the 2007 data, presented in Chapter 3 is, then, \$874B(Ch 3) - \$480B - \$210B = \$184B, assuming the company keeps the employee's reduction in premium.

So, the net savings by industry in SS, Medicare, and Health policies is \$120B + \$184B = about \$300B in the first year of my economy with respect to 2007 tax and medical figures. 95% of this, or \$290B, would boost the low end economy incredibly. If their investors match these funds, maybe in the first year 7 million new workers at \$40K/yr ea would be \$280B and the other \$300B would up the salaries of existing workers (\$10k/person for 30million current employees. Maybe some of the latter part would be used for capital investment and initial stock replacement. But as things started selling, the replacement stock and overhead and salaries would be covered by the sales themselves, and most of the 190% of tax savings would then go into wages. This is practically a no-brainer. Add \$580B to the lower end economy and the economy would start booming, and be self supportive, at the cost to industry of half the new wages and increases.

Constitution

There are amendments to the constitution that would be made to enable my projects and concepts. The timely recall of elected government officials by the people (for whom this government exists) would be the first that comes to mind. The follow up review for prosecution by a citizen's panel of no party affiliation for a recalled employee would be needed. These last two would replace the Impeachment process of the House and the Senate. A balanced budget amendment, debt rate pay-off (\$300B minimum/yr), and new debt cap of \$1T would make the US recover from runaway government spending and require a government with fiscal responsibility. An amendment on the armed forces to make them purple suited to replace the verbiage on the establishment and maintenance of a Navy, Army, militia etc. would be included. A constitutional amendment that requires common sense and good ethics of our government employees that would be backed up by the recall/citizen review panel amendment would be put in writing.

I would make a constitutional amendment to create and maintain the national reporting and personnel review functions needed to root out misbehavior and expansion of the government size and cost. This would be clarification in the constitution on how to change government when it fails.

The creation of the new “recall function by the people” and voting processes make the Federal Government “For” the people.

As an aside: Katherine Harris, (Republican) Secretary of State in Florida in 2000 threw the election to George W. Bush on the first count with a 537 vote margin out of 6,000,000. votes, despite Florida law that called for a recount



automatically if the difference is less than .5% , or 30,000 votes.

<DOG BEACH

A SNAFU in Florida State law did not give the election officials enough time to recount the ballots, so Bush won the presidency on a hasty decision by a partisan official, without a fair recount. And don't

forget the Diebold story from Ch 1 who biased the vote counting software.

Chapter 8

Justice and the Start of Real Tyranny

I'm guessing that the reason that white collar crime has not been dealt with harshly is that this would include the kind of crime committed by judges, like one in Texas in 1952, Charles O. Betts, who released Mac Wallace, Lyndon Johnson's hit man, on a suspended 5 year sentence for first degree murder. This is evidence of UNEQUAL JUSTICE UNDER THE LAW.

THE BUSINESS OF JUSTICE as A SELF REGULATED BUSINESS where judges, who were once attorneys approve the fees that attorneys get for trying cases in court seems to me to be a closed financial system with positive feedback. The closed system helps the attorney financially and at great expense to clients. Where is the justice there? "In Pro Per" (do it yourself) defendants are treated harshly (for lack of knowledge of the law?) or for cutting in on attorney's income, or for wasting time in court? In any case, the justice in court is a money influenced business as it stands at present. And it's hard to understand their meanderings and their legalese, and their delays, and their inadequate findings, and their errors that sometimes release criminals back onto the street because of a procedural technicality that doesn't seem to obviate the guilt of the perpetrator in the minds of people. *Money can buy judges. Favors to appoint a jurist as a judge with conditions to return favors, is unequal justice under the law. Such was the case of Judge Betts above, who was returning a favor for Ed Clark, Lyndon Johnson's attorney, who helped get him his seat on the bench.*

Johnson, as a congressman in the late thirties was able to work with FDR and the New Deal and bring back favors to Austin, the seat of the oil empire, his district. This gave Lyndon and Ed growing leverage over his appointees in government, and stronger and stronger connections with big oil.

Legal agreements have continued to become more complex and harder to understand as time has gone on over the last 40-50 years, at least. It doesn't matter what the agreement is, it can be contended in court, it can cost a lot of money and a lot of time to resolve, and it is not fair in any sense already. I saw a Ken Burns biography of the development of broadcast radio and (infant) TV last night and how two American engineers, Lee DeForrest and Edwin Howard Armstrong spent 20 years and millions in attorneys fees and court costs (1930s-1950s) to contest patents in court. De Forest had a patent for a tube he couldn't explain how it worked or what it was good for; he had just thrown it together and got a particular

performance that seemed interesting (but he didn't even develop it); and Armstrong came along and re-did it in a slightly different way, better, while explaining how it worked and showed the benefits and possible uses that led to a huge industry in broadcast radio. But De Forest was relentless in his claims of ownership despite the fact that Armstrong had taught him about his own earlier invention and how it worked, and what made his change in it a worthwhile thing. It was only Armstrong's version of the device that actually did anything beneficial. After Armstrong died, his widow vindicated him after fighting an additional 15 yrs in court to win his case; but a man was robbed while another lived to a ripe old age. Where's the justice here? Why did it take 35 years to settle? And a third man, not an engineer, David Sarnoff, worked the business end of the product like crazy and made all the money and had all the power, and thwarted Armstrong in court himself with the power he had to steal the use of Armstrong's inventions. Armstrong got hosed (but won after his death?), and Sarnoff started RCA and NBC.

Court justice in America is too influenced by money and by corporations and by salesmen who will change hats in a second for the sale, and then put the first one back on after they sign the deal and leave the office. It was then, and it is now. ***There is no equality in justice and no self consistency. Everything's opened to argument, enriching the foot dragging, verbose, sometimes illogical showmen who tread the boards in front of the bench.*** If it can be argued forever given "good legal wording", why not start out with laymen wording and a hand shake, and keep the attorneys out of the discussion. The two, who shook hands, will understand better what they're shaking on and can work out minor differences themselves. While forecasting the cost and time delays of using attorneys, I'll bet the parties could figure out a better settlement, and have way more to split, each.

Why not have logicians decipher and simplify arguments for the jury on important trials so as not to confuse them with the smoke and mirrors presented in the courtroom.

While justice cannot bring back the deceased in murder cases it might be more important to have the perpetrator try to make amends to the victim's family by working him in prison and taking moneys from his wages there to pay the family, crime victim compensation, rather than just have him serve time as a punishment (retribution). I heard this also helps rehabilitation. It is used more in Japan.

Maybe more criminals should get those ankle locks that are position monitored and be out of jail. The judicial closed loop system makes justice expensive and clicky, and enables fraud. I've been taken by lawyers and have met numerous

people with similar complaints. I'd guess that a significant number lie about the estimated full cost of their service and then run the bill over that estimate quickly without anything accomplished. I had a personal experience with that and went to County legal arbitration to dispute it. Only, an attorney friend of the defendant attorney showed up to hear the argument and found for his buddy. His buddy had quoted me \$350 for an uncontested divorce (no court time). I agreed; then he sat me down and started asking a bunch of personal questions and writing down the answers. He was asking me the questions on a standard form (my declaration of income) that was required by the state, which should have been given to me to fill out at home and return to his secretary. But instead he was billing me at \$150/hr (this was in 1977) and running up my bill without telling me that's what he was doing. When I caught on to his game in a couple of days, I fired him, and he said I owed him \$550., and we hadn't even filed for divorce. So I made my complaint at the County Bar Association. ***I'd suggest to the reader never to complain to the county bar association. Go to the State Bar Association and ask for his license to be revoked.*** I lost (what was big money to me) to a scoundrel attorney and got no service for it.

In society, the legal system has tied everything up into tightly held legal bundles that require an attorney to untangle. This creates unneeded cost upon which the attorneys feed and slow everything down. They can argue anything so it doesn't matter the extent of the legalese, they will still debate it in court. ***When we stick attorneys into our businesses and lives we are only guaranteed two things: great costs and delays, nothing else.*** Justice is a money making game for them. Why not have a few men of science to help justice actually occur and make sense? Take the puffy air and lying and congestion and lavish money out of the legal profession, and make it a people friendly and intuitively understandable profession.

Jury nullification (a process whereby jurist reject the law or its full implication) is eliminated in the jury screening process by asking the panel to swear their commitment to try the case by a law that is not yet explained to them. I believe that the law must be considered on trial itself, as many people become victims of lengthy sentences (25years) for smoking a joint, or some other innocuous thing. No one should be asked to agree to a law without first having it and its consequences explained. Jury nullification is exactly what we need, to fix and revise laws that stink or don't universally apply to all of this type of case. But court egos bruise easily. ***There should be no place for a judge's ego in our justice system.***

Another thing: let's make white collar crime involving the illegal taking of, perhaps, \$2,000,000 or more , with intent, a crime punishable by death/lifetime in

prison without parole, which is carried out without appeal, as long as the amount, and the intent is shown in undeniable terms. I would make the thief's estate responsible to repay the losses. No one should be allowed to enjoy any of his stolen money. A money trail should be established for his expenditures during the time of his game, and any large transfers traced for clarification of source and purpose. Tracking any suspicious exchanges and putting a hold on the accounts of people involved, or tracking the conversion of assets from one type to another must be played out to recapture the bulk of what was lost and to possibly identify any network of money laundering. This will help stop fraud everywhere. We especially need this in government business with industry, to stop the huge loss of the people's money.

I was thinking that small office, short sleeve, common sense justice is what we need, which has no ego and seeks fairness quickly and inexpensively. The quality of proof, the logic, the sense of simple fairness, the eye for deceit, the appearance of ambiguity, the relative strength of the parties, possible unspoken motives... all need an insightful thinker on the bench, but not necessarily an attorney/judge. Why, for instance, tie up a full size court room for small claims or unlawful detainers? Put more seats in the hall, and use a regular office with attractive partitions between the judge and the parties and between the parties, and have a engineer hear the case, or a school teacher moonlighting for the summer, or a checker from the local market, or a construction worker, or an ex-policeman, or a social worker, or a graduate student. Maybe there are 6 seats on each side and a desk for the judge. Maybe a test is used to screen judgeship applicants by logic, depth of understanding, common sense, morality, etc.

Make the turn around on unlawful detainer shorter. Give the defendant three days from signed receipt of summons to send in the response with fast shipping prepaid by plaintiff, and if they do respond in time, schedule the hearing for the following week, and don't allow people to avoid eviction who are renting for free and may never pay. Give them one day additional of grace for the reply, and let them know that if they do not reply that a judgment will be made against them that will put them in debt to the plaintiff for back rents and costs and will show up on their credit report thereafter, and, that, that will likewise happen if they are found guilty in a hearing when they respond; plus comment on the physical eviction and its timing. Run these cases at night, as well, so people can choose around their work schedule to make it to court. Have plaintiff pre-pay for quick delivery of the verdict to both parties within 2 days from the decision (which is made in 1 day), and if guilty, follow that with the soonest appointment with the sheriff for physical

eviction no sooner than 10 days (counting weekends) from the date of the decision. Let the defendant know in the summons, in advance, that if they are found guilty that they will be forcefully removed no sooner than 10 days (counting weekends) following the date of the decision, but to prepare to move within a week of the decision, just in case to avoid physically forced eviction.

I imagine 1000 common people could share with each other their experiences with the court system and an attentive listener could come up with a much better judicial system just with that input. I'm only identifying things that come to mind and bother me. There has to be a lot more that could be fixed. I'll just quickly summarize what I've come up with, and then we can go into a look at possible tyranny in our society over time.

Judicial Observations/Solutions

The justice system in America is clogged with money seekers (attorneys) who earn more per case generally when cases are handled slowly. The closed loop profession has judges approving the fees of attorneys, while attorneys ascend to positions on the bench as justices, to continue to approve the fees of attorneys. Nothing interrupts the ever increasing hourly rate for legal time in this closed system. It is outrageous and has lured a bunch of fortune seekers to the business of law/justice.

Legal wording on things, threats of, and actual suits have made people fearful of the legal business which has integrated into too much of our lives. It's been way overdone and is no longer a positive addition to our lives. The honor and hand shake on deals is gone, but should be helped to return.

The legal profession (for a lot of their work) preys on the misfortunes of mankind like a vulture.

Relative use of money creates relative inequality in justice received.

It's worth repeating: *When we stick attorneys into our businesses and lives to care for our non-routine legal needs we are only guaranteed two things: great costs and delays. Outcomes may be challenged and in many cases the written product is hard to understand. I would make the courts, "people friendly", with small offices, non-attorney justices, day and night time hours, lower fees,*

quicker service. I would make an edict for leaving the ego outside the courtroom. I'd let common sense overrule the law. e.g. Rolling a traffic stop is perfectly safe and doesn't require a complete stop. Going left against a red light when there is no oncoming traffic is safe. 65mph should not be the speed limit for an automatic fine. Cars can and are driven safely over 75mph all the time. Police officers who ticket for these "offenses" are not protecting and serving. If the department is short on funds, lay off the harassing ticker givers. The people should not be hassled and never made to pay to be hassled. Police apprehensions for suspicion turned loose should be compensated with an apology and some gift, like tokens for free parking at any metered site for a day. Most people I've heard from that were stopped and held, were treated poorly with no apologies. I'd say get the Nazi out of "protect and serve". But praise the usual service, like helping people get off a freeway when their car breaks down. Maybe officers could hand out cards that gave people a chance to write or call their departments with good comments. For times I've been helped, I would have called, but didn't get the opportunity.

I'd respect jury nullification for what it is: With respect to the spirit and letter of the law, a more precise statement/use of a given law from the peer's point of view.

I'd institute new laws for white collar crime with much greater penalties and add the requirement to track the money and deny any beneficiaries of its use, and to make public its return to the treasury (for fraud against the US government).

The business of appointing judges is not done in the public interest; it is done in the appointer's interest, and so judges should be chosen by the people.

Judges should protect the rights of the American people, and not corporations.

Corporate and company lobbying should be illegal, as it negates the democracy.

The Start of Real Tyranny in the US

Preface

Before I get started in this section I need to preface what I say. The people I talk about had lengthy careers in government service or otherwise, with lots of

good accomplishments that the readers may be personally or historically aware of. Their characters, in light of these accomplishments, will definitely be perceived to be much better than what I portray. I do not deny that the good side appears in truth, and that I fail to mention the good side, for the most part in this book. And I also admit that my restatement and summaries of others works to disclose the bad side is only hearsay evidence. Authors that spoke with witnesses to the JFK assassination, and read other information in the US archives, or the Warren Report, and that listed items of physical evidence have a much stronger sense of the truths they present. But *my correlation, of what they say, shows the bigger picture more clearly*; even if it is more hearsay when I say it. I have found that the references I read on the JFK assassination agree with each other nicely, and as a whole, present an enormous data base to *bury the Warren Commission report forever into obscurity as a fallacious concoction of uncorrelated garbage, that lies, through omission and deceit, in the presentation of the assassination of John Kennedy*. It is more of a filibuster of an investigation than an investigation, controlled entirely by J. Edgar Hoover, of the FBI, and without doubt, did not seek nor present the truth about JFK's assassination. While the Warren Commission had to take a position of disbelief of very credible witnesses to enable their erroneous conclusion, I do not. While they ignored the majority story of witnesses, I paid attention. While the Warren Commission ignored physical evidence (that they published) that negates their conclusions, I do not. While the Warren Commission did not have the benefit of 47 more years of research in this matter, I do. So, I will present the bad side of the story, which I believe to be correct and much better studied. I have done a lot of looking up information on the internet. Sometimes it disappears a few months later when I go to check it out. I've discovered evaluations of previous information that are "Warren Commission" suspicious, and try to refute what was there, but not with good logic. So I'm seeing an active interaction with the sources that seems to be altering what's there. I would also expect to find information that seems credible, that's covered by several web sites in a similar fashion and that I come to believe, but that may not be true. There could be antagonists to my research that appear to have genuine information, when it could be disinformation, like the bad science of the oil companies on global warming, and the safety of cigarettes, health-wise. So some of what I present may not hold up under close scrutiny. I may have made errors and/or been deceived in my information gathering. I beg your indulgence. I will try to exclaim my position with great emphasis only on things I firmly believe; **like the invalidity of the Warren Report.** *I will spot light items of evidence that I believe are rock*

hard, and not in the hearsay category, **and make my rock hard conclusions on the rock hard evidence with humongous hearsay support.** As I did here and there in the previous chapters, I will color the text purple when a statement of rock hard truth is made that I could attest to in court, and face anyone on the planet in argument over it, and prevail, given fair listeners. So far, I've said things like "No child left behind" ignores the bell curve on performance and asks for impossible accomplishments (Ch1). The increase of the separation of income in America in the last 50 years is a fact (Ch1). **Thee current day Zapruder film is a hoax. The real scene had the limousine practically stopped for the execution, and the single bullet theory is impossible, (see Appendix 1, section 1), leaving one to conclude a conspiracy (4bullets or more) and conclude the Warren Commission Report fallacious.** (Ch2). The curve on the % overhead of health care dollars used for administration of health in the private sector shows the blatant disregard by the US Senate for Americas Health Care (Ch3). **(This assumes that they've seen and understand this information on health care administration and would rather see wasteful spending in industry (over \$150B /yr) than the same moneys used for the provision of care to the people. If I assume correctly, I 'd conclude their blatant disregard for our peoples' health care). The inalienable rights of Life, Liberty, and the Pursuit of Happiness are more important to uphold than dieing while going in debt for some foreign cause that does not imminently threaten these rights (Ch6). (In Iraq) we are strangers from a warring nation whose ways are against a lot of what Islam stands for (e.g. modesty, sobriety, sex in marriage only, holiness). We have invaded them and nested in the cradle of their oil production. Our soldiers are killing their civilians (Ch6).** Are those who fight back Iraqi patriots, or terrorists? If a foreign power was in the US would we be patriots or terrorists fighting them? It's all in the point of view (which can be biased by the media, which is owned by the corporatocracy).

Real Tyranny

Now I may get into the story of tyranny. From readings in the last 2 years I would place the start of real tyranny during WWII. Unbeknownst to the public, Prescott Bush, the father of GHW Bush and grandfather of George W. Bush was involved in banking during WWII and responsible for funding part of the operation of the Third Reich in Nazi Germany. One of the Nazi's biggest industrialists, Fritz Thyssen, was supported by Bush's illegal money laundering operation that boosted Nazi income secretly in America. Bush's partners in the secret web of Thyssen-

controlled ventures included former New York Governor W. Averell Harriman. Their Nazi financial transactions, over 25 years, were conducted by the private banking firm, Brown Brothers Harriman, in New York <http://www.georgewalkerbush.net/bushfamilyfundedhitler.htm> (where Prescott Bush was a director). **So a Bush patriarch aided and abetted a ruthless enemy of the US, Hitler's Germany, before, during, and after the war.** Richard Nixon had started on with Prescott as the Bush family mouthpiece in 1940 by answering an ad in the newspaper for a malleable lawyer interested in politics. So Nixon would have been aware of the Bush- Nazi connection right away. After the seizures in late 1942 of five U.S. enterprises which Prescott managed on behalf of this Nazi industrialist, Prescott Bush failed to divest himself of many other "enemy national" relationships that continued until as late as 1951. Bush and the Harrimans



Richard Nixon with Prescott Bush in the early days

even helped to move Nazi assets into Switzerland, Panama, Argentina and Brazil - all critical outposts for the flight of Nazi capital after Germany's surrender in 1945. I believe that there were about 10 seizures in total of Bush accounts for consorting

with the enemy. *Bush family war profiteering continued with Prescott's son, G.H.W. Bush. His intimate relationship with the Saudi royal family and the Bin Ladens, conducted via the super-secret Carlyle Group, has continued to the present time. GHW provided weapons, construction projects, and protection for the family rulers and got oil.*

<http://www.georgewalkerbush.net/bushnazidealingscontinueduntil1951.htm>

Prescott Bush became a senator and had great influence in the Republican Party. It was he who recommended the ticket of Eisenhower/Nixon in '52. This would put his boy a heart beat away from the presidency. Lyndon Johnson's ascension to majority leader of the Senate in the same time frame, though, worked fine for corporate business. Basically Ike and Lyndon got together and ran the country. Lyndon was the Democratic leader of the Senate and could work all the compromises needed to keep both his party and the Republican President happy. The corporate world was happy, so Nixon could bide his time. They got the Korean war and started snooping around in Vietnam.

Lyndon Johnson's roots in Texas in the early 1900s helped him grow up tough and determined. He was ruthless in the pursuit of his goals, while possessing the sweetness to talk a baby out of his bottle. Working as a congressman before and during WWII, he was able to channel important government contracts to Texas cronies who offered him financial support for his campaigns. Brown and Root was raised up from a street paving contractor, to a major dam builder, and then to a major ship builder by Johnson's pointed contracts before and during the war. The browns built more than 300 ships and did about a half a billion dollars gross during the war. I read that the Brown brothers-Harriman had the same family origins in the early 1800s in America. Johnson's campaign war wagon coffers were bulging with support. Johnson also helped big oil keep their 27.5% tax free income from their annual gross profits in "depletion allowances" which would be worth 10s to 100s of millions per year of tax free profit in that time frame. Johnson was a secret partner with his attorney, Ed Clark, in Clark's money laundering business for years that skimmed profit off of government military contracts as a subcontractor to the contracts that went to Texas businesses because of Johnson's influence (**Blood, Money, & Power: How LBJ killed JFK**, by Barr McClellan, 2003). As Lyndon's attorney, Ed Clark guaranteed confidentiality in Johnson's illegal activities and, if caught, Ed would take the blame, leaving Lyndon to look innocent of all charges, or most charges. Counselor Mc Clellan was an attorney for Johnson under Ed Clark during the 60s, who spilled the beans in the above reference in

2003, at the cost of his license to practice law in his later life. As an insider in Johnson's affairs, he was privy to lots of confidential information about his client. **It would be Johnson's discovery with the oil magnates in Texas that profits soared when the US was at war that would create a multi-billion dollar incentive to murder a president who was blocking the path to those billions with his Vietnam withdrawal policy (National Security Action Memorandum-263 of June, 1963) and his desire to negotiate arms reduction with the Soviet Union to stifle the cold war (Blood, Money, & Power: How LBJ killed JFK, by Barr McClellan, 2003, and JFK and the Unspeakable, by James Douglass, 2008,).**

McClellan documents Johnson's rise in politics and how the rise was facilitated. Johnson won the Texas State Democratic primary for the US senate in 1948 through the creation of extra votes in a recount on a very close race. He cheated. One of his attorneys went to a rural poll site and "borrowed" the register and wrote in a couple hundred false entries of non-existent Hispanic voters. The poll workers suddenly disappeared (forever) and the poll register was lost in a fire when voting authorities went to see it again on an investigation. Then he won the election handily as Texas was Democratic. In the senate Lyndon worked hard and became well known. He befriended Bobby Baker who made a living off of lobbying senators. Bobby got to know everyone and their weaknesses and fed those weaknesses of the senators to his advantage.

Lyndon's secretary, protégé, and close friend was John Connally who later became governor of Texas. Lyndon learned the weaknesses of his associates through Bobby Baker and was able to use the information to sway senators to his side. He used his influence to continue to get important contracts for big oil, (Clint Murchison), and construction (Brown and Root). Lyndon also befriended Billy Sol Estes, who was helping Texas develop farming. Lyndon made it possible for Estes to get more than his share of cotton allotments to boost his business while Estes fed the Johnson campaign kitty. A federal investigation of the cotton business then threatened to expose Lyndon. In a meeting with Billy Sol Estes, Cliff Carter (a close friend of Ed Clarks), and Mack Wallace, it was recommended to take care of Henry Marshall, the USDA investigator in charge in Texas, for good. Lyndon hedged but later instructed Estes to tell Wallace to go talk with the man and see if there could be a deal made, and to do whatever had to be done to take care of the problem. So Mack Wallace, Johnson's hit man, went to Marshall's ranch and talked with him and couldn't get a deal, even after pistol whipping him. So he tried to gas him to death in his own truck, Although Marshall had close to lethal levels

of carbon monoxide in his system, Mack had gotten tired and fearful of waiting and took a bolt action rifle out of the back of Marshall's pick-up and dragged Marshall out of his truck and shot him to death with 5 shots from the rifle in June, 1961. A little fix here and there (with the help of Ed Clark) and the case was ruled a suicide, for the time being. A federal grand jury later issued an indictment of murder report in 1985 against Lyndon Johnson, Cliff Carter, and Mack Wallace a few years after their deaths, with Billy Sol Estes the key witness in the testimony. Estes was aware of 4 other Mack Wallace murders that Johnson would have directed, that kept cooling the trail back to himself. One was Johnson's own sister, Josefa, who mysteriously died from a brain hemorrhage on Christmas Eve 1961, after a party at Lyndon's. The state required autopsy was not done. She had a loose mouth and could tell all on her brother, but did not live to embarrass Lyndon any longer. Three workers under Estes "committed suicide" before they could testify on the cotton business improprieties that traced back through Estes to Johnson. Johnson was able to stifle all investigations into his practices during his presidency. And he needed the presidency to squish the murder indictment, and other indictments for illegal business practices that were chasing after him.

Prescott Bush ran his boy (Dick Nixon) against JFK in the 1960 presidential election. I'll bet that he directed Nixon to become the "Commie hunter" that got him so well known during his term in congress in the first place. He may have introduced Jack Ruby to <http://www.jfkmurdersolved.com/nixonruby.htm> Nixon to assist him in his research in 1947. and to provide Nixon a hit man for his use. After all Nixon was the malleable attorney interested in politics. ***So that makes Prescott the sponsoring manipulator of the malleable (bendable, reshapeable, adaptable) attorney or the puppeteer of the Nixon puppet to get what he wants.*** Every important decision for Nixon would have come from his sponsor. So Prescott proposed and got Nixon the Vice Presidency, a good stepping stone to the Presidency. And Nixon (Bush) pushed for an invasion of Cuba, which failed, and gave Castro the need for missile protection, which he got from the Soviets.

Before the missile crisis of 1962, in early 1961, the CIA had trained an army of Cuban refugees living in Florida to help take back the island. Felix Rodriguez, under Nixon with funding arranged by GHW Bush (Prescott's son), recruited and trained Cuban refugees living in Florida. Bush has denied any involvement in the CIA prior to his ascension to the position of Director under President Ford. But his connection with Felix Rodriguez and the name of three landing craft for the caper: the Barbara (George's wife), the Zapata (George's oil drilling company), and the Houston (the world center of big oil) suggest differently.

Besides, this plan was started by Nixon in the previous administration (so it was a Bush family plan to begin with) and it came to be known as “The Bay Of Pigs”. Kennedy refused the air support that would have signaled US national involvement in this activity, and possibly also triggered a nuclear war with the Soviet Union. Of course, any president in his right mind, would have done what Kennedy did, so Bush was expecting to set-up a failure to invade Cuba as a set-up to make CIA and foreign killers angry at Kennedy.

The plan was going to be carried out whether or not Kennedy approved and/or provided air support or not. Bush would make sure that the renegade CIA would embarrass the president and possibly launch the US into a nuclear war (that the military chiefs wanted anyhow), and if not, create a lot more Kennedy haters. Well, this is what happened. Kennedy was furious with the CIA, and a lot of CIA killer agents and righteous foreign freedom fighters were angry at Kennedy and wanted him dead. This was within Kennedy’s first 100 days in office in early 1961. This led to a request by Castro to have nuclear weapons from the Soviet Union in Cuba, which started the Cuban missile crisis. So look at the trouble Bush caused for Kennedy. Kennedy fired the head of the CIA, Allen Dulles, for the blunder of “Bay of Pigs” and a couple of others near the top, and Dulles later came back to join the Warren Commission for the investigation into his death. Lurking in the background was GHW Bush, who I believe was the chief coordinating authority for the Bay of Pigs and the Kennedy assassination.

As you can imagine, this did not stop the CIA from shenanigans with Cuba or any other nation, as covert Ops kept up sabotage missions regularly around the world and worked especially to destroy peace efforts in Viet Nam. Kennedy was being stripped of his power from the inside and made to look foolish by his own CIA. While JFK was trying to work for peaceful coexistence, the CIA was acting like the dirty tricks faction of fascist thinkers and counteracting presidential control of foreign policy. Remember Nixon’s staff of dirty tricks people discovered in the Watergate investigation? Same family, same people. Some of the same people were involved in the assassination of John Kennedy (E. Howard Hunt and Frank Sturgis). They worked for Nixon in the Watergate scandal. The failure at Bay of Pigs gave GHW Bush a bunch of mad Cuban survivors for use as needed in the future. And the early corporatocracy under GHW Bush was proving successful at out powering the powerful.

Kennedy’s reaction to want to dismantle the CIA was totally understandable and within his jurisdiction as president to pursue. The intertwining of industry with the intelligence apparatus allows for covers for intelligence operatives who might

otherwise be separated out for their pure intelligence work. Having the industrial support also eliminates the need to obey or be funded by the government chain of authority. So industry achieves an integration with government services that (with the proper placement of government officials) gives industry control over some government intelligence activities funded by the people of the U.S. The Texas rooted component of this leveraged activity includes big oil and defense and banking interests. The entire Lyndon Johnson career in politics was spent developing and strengthening this highly lucrative structure for big oil and defense in Washington. Johnson was to become the first big puppet president of industry, ruthless and ever supporting of the profits of big business, who ordered war (to multiply up the ante). This was the advance of the corporatocracy in a big way. The key to its success starts with the US being at war. ***Save the world from communism would be the spoken ideal. Fill up your pockets with loot was the secret cry of the corporate beneficiaries, the war profiteers.***

John Kennedy was not popular within the government. His military chiefs thought that he was weak on communism, and slow to attack Cuba. That creation of antagonism, by the way, could have been the plan of GHW Bush. The Chiefs wanted to issue a first strike nuclear attack on the Soviet Union during the Cuban missile crisis of 1962 (which followed the failed Bush/Nixon plan to invade Cuba). And so did most of Kennedy's cabinet, never mind the fact that we had missiles in Turkey, near the Soviet Union border or that we enabled an assault on their island at Bay of Pigs, foreshadowing a U.S. takeover in Cuba. His response was to leave the room saying "you're crazy!" (***JFK and the Unspeakable***, by James Douglass, 2008). ***So JFK saved us from nuclear holocaust during the Cuban missile crisis of 1962.*** But the result of anger against the Commander-in-Chief worked for Bush.

On a trip to Chicago in 1961 Kennedy met his first black Secret Service agent on travel, Abraham Bolden, who was guarding the head (bathroom) just off Kennedy's planned path. Fortune would have the president in need of a head call upon arrival which set up the coincidental meeting of the two. The President asked him if he wanted to work at the white house as part of his staff of agents, thus starting the integration of the president's guards. Bolden agreed.

The White House Secret Service Staff was not happy about this, and they drank a lot and complained about the boss. Bolden reported the laxness and attitude, but rather than investigate his claims, they transferred him to the Chicago office. He had first hand knowledge of the September 1963 threat on the president's life in Chicago (Cuban nationals with rifles in a hotel room that escaped before being

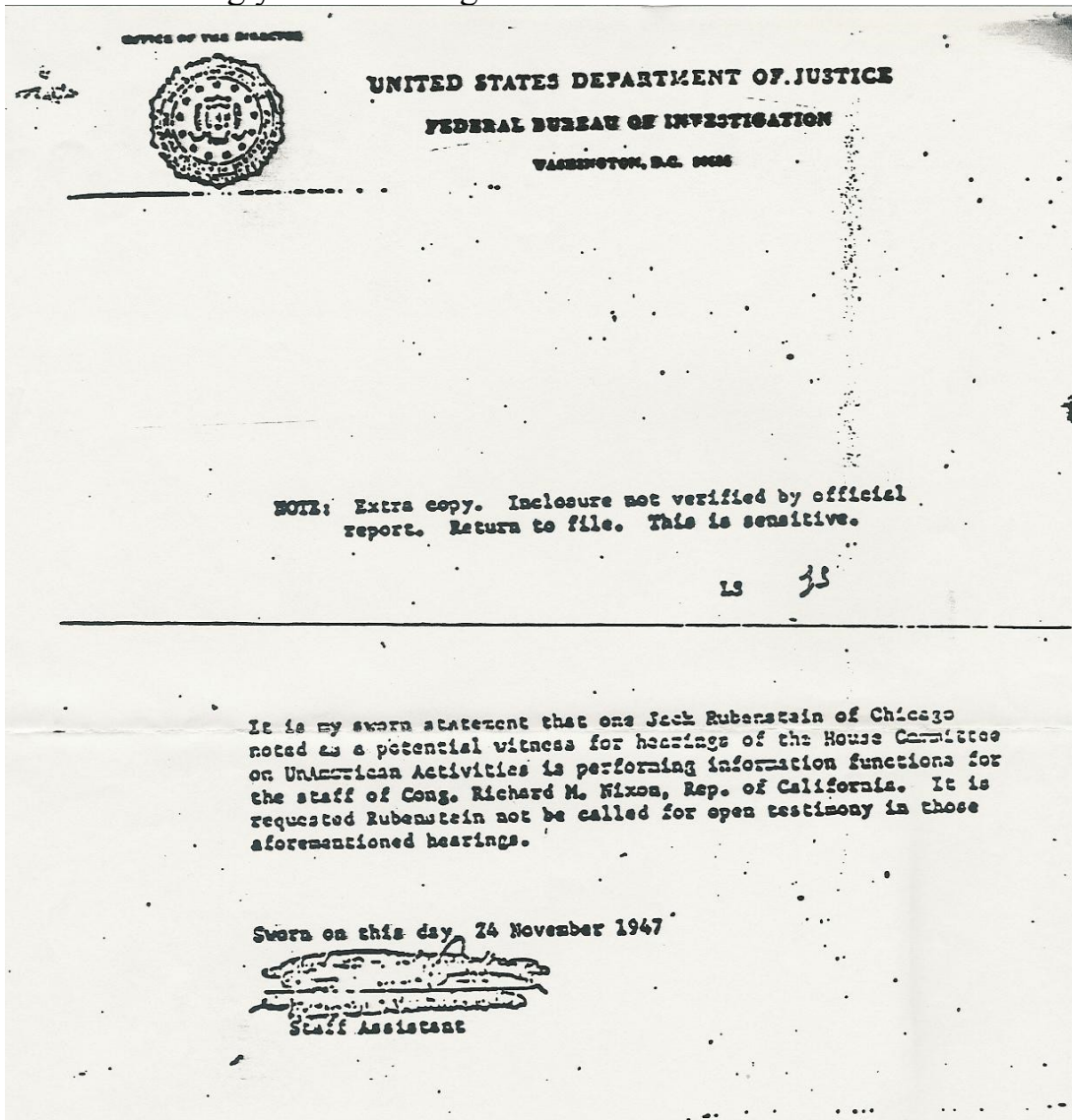
caught) that forced cancellation of the president's trip there and the resultant attempt to cover up this episode to avoid having to increase security all around. So, after the actual assassination, he went on his own to Washington to testify of his knowledge of a pre-assassination ***Secret Service cover-up of the attempt in Chicago that should have increased security for the president in Dallas, but didn't.*** Out of nowhere he was intercepted and flown back to Chicago and arrested there for trying to solicit a bribe for some document that he didn't have, and hurried through a trial and into prison, even though one of the witnesses recanted his testimony as lies. Bolden was not included in the Warren report, and suffered for false imprisonment, and has since written his book. Such unfortunate interruptions in witness testimony abound in the period following the assassination and during subsequent investigations with many murders, many accidents, some natural deaths, and many unexplained suicides.

<http://www.assassinationresearch.com/v1n2/deaths.html> . It's real easy to hypothesize a major intelligence coup against the government, which coup is in charge of this disservice to this day and kills people to maintain silence. How's that for dirty tricks?

In his time JFK was a young, good looking, intelligent, (playboy) president with charm, and an immediate family that doubled his world appeal. He was a genuine hero as the skipper of a PT boat in the Pacific in WWII who swam out to sea on his own to flag down help for his men stranded on a nearby island after they were run over by a Japanese destroyer. He got help and his men were saved because of his bravery. He was intelligent; he was a very good listener, and he had a photographic memory and read a lot in his spare time. He foresaw the losses in Vietnam and didn't want to repeat what the French had already done (failed with 250,000 soldiers). He knew of the prejudice of white America and took up the cause of civil rights for our nation, following the example of Eisenhower, who bravely used force to integrate schools in the South when compliance was rejected. Jack Kennedy was not in politics for personal wealth. He already had that. He was a president for the people and for the nation. He inspired people to come forth and serve the nation and he created the peace corp. He was my inspiration to see and reject a Civil War type Southern racial attitude passed down to my father and imposed upon me, which I quietly disagreed with, because my father was always ready to back up his position with his fist (against his weaker sons) if they defied him in any way to his face.

Johnson worked during WWII as a congressman funneling defense contracts

to new defense firms in Texas which supported his political action coffers, in return, to the tune of 10s of millions over the years. He practically ran the nation by working deals with Ike in the 50s as majority leader in the Senate. He was extremely powerful and a neighbor and close friend with J. Edgar Hoover. The intelligence connection is clearly developed (in my mind) thru GHW Bush in the late 50s and early 60s as the Bush family owned Richard Nixon from the very start for his entire political career including his job as Vice President and his running for president in 1960. His early anti-communist agenda was assisted by Jack Ruby in the late 40s timeframe who was an undercover investigator on his staff, during his commie hunting years as a congressman.



Jack Ruby also became a lieutenant in the Mafia and participated in gun running in Cuba. While in Dallas his Mafia job was to befriend the Dallas Police, of which he knew over 600 officers by name, and to give leads for the arrest of the

competition to Mafia rackets in town. He was a key helper in criminally assisting the Dallas police, the underworld, and the corporatocracy before, during, and slightly after the Kennedy assassination.

So the Kennedy assassination was all about: Texas control of the nation and its pocket book by a minority power with self interest and zero scruples, who had two presidential puppets willing to do their bidding and keep the US at war to maximize their profits. Same story today, only they've added bankruptcy of the nation as an expedient tool to fatally weaken the only viable contending force, the US government. So, it's time for the people to take it back and to usher in world peace and good economy.

In the lead up to the Kennedy assassination corporate America also hooked Kennedy into a fray over steel prices, where Kennedy showed his muscle to force compliance to verbal agreements that he got from US Steel that had not been honored. But his response made all industry fearful and angry. (The corporatocracy probably hooked him on purpose to achieve this alienation with industry). Big Oil companies would lose their depletion allowances, as Kennedy was going in that direction also (which would cause billions of untaxed oil profits to turn into taxed profits, taxes like everybody else pays). *Kennedy had ordered the advisors home, 1000 at a time, from Viet Nam and was going to avoid a war there (NSAM-263).* The first 1000 (of 15000 total) came home the December following his assassination, ***but Johnson tore up Kennedy's order and sent combat troops to Viet Nam within 2 weeks of Kennedy's assassination*** which pleased the chiefs (military hierarchy) and the defense industries, and his conservative puppeteers in Texas, and changed the plans of a few million young men in America in the 60s and early 70s, all for money and power, which included keeping up the drug trade with its Southeast Asia source and CIA control. Big oil in Texas had a business relationship with the mafia through Clint Murchison (at a minimum) who helped manage the mafia's 20% share of land/wells in his portfolio, and Murchison was a "friend" of Hoover, and provided discreet vacation accommodations for Hoover's homosexual activities with his lover, Clyde Tolson, in Southern California for years. The Mafia and the criminal element of the intelligence community could profit from the asian drug trade, and Hoover, who was a master of blackmail, became a pawn himself to big oil control. But what did he care? He was a good friend of Lyndon Johnson, who would become president (and would give Hoover

a lifetime Directorship of the FBI), and he hated the Kennedys.

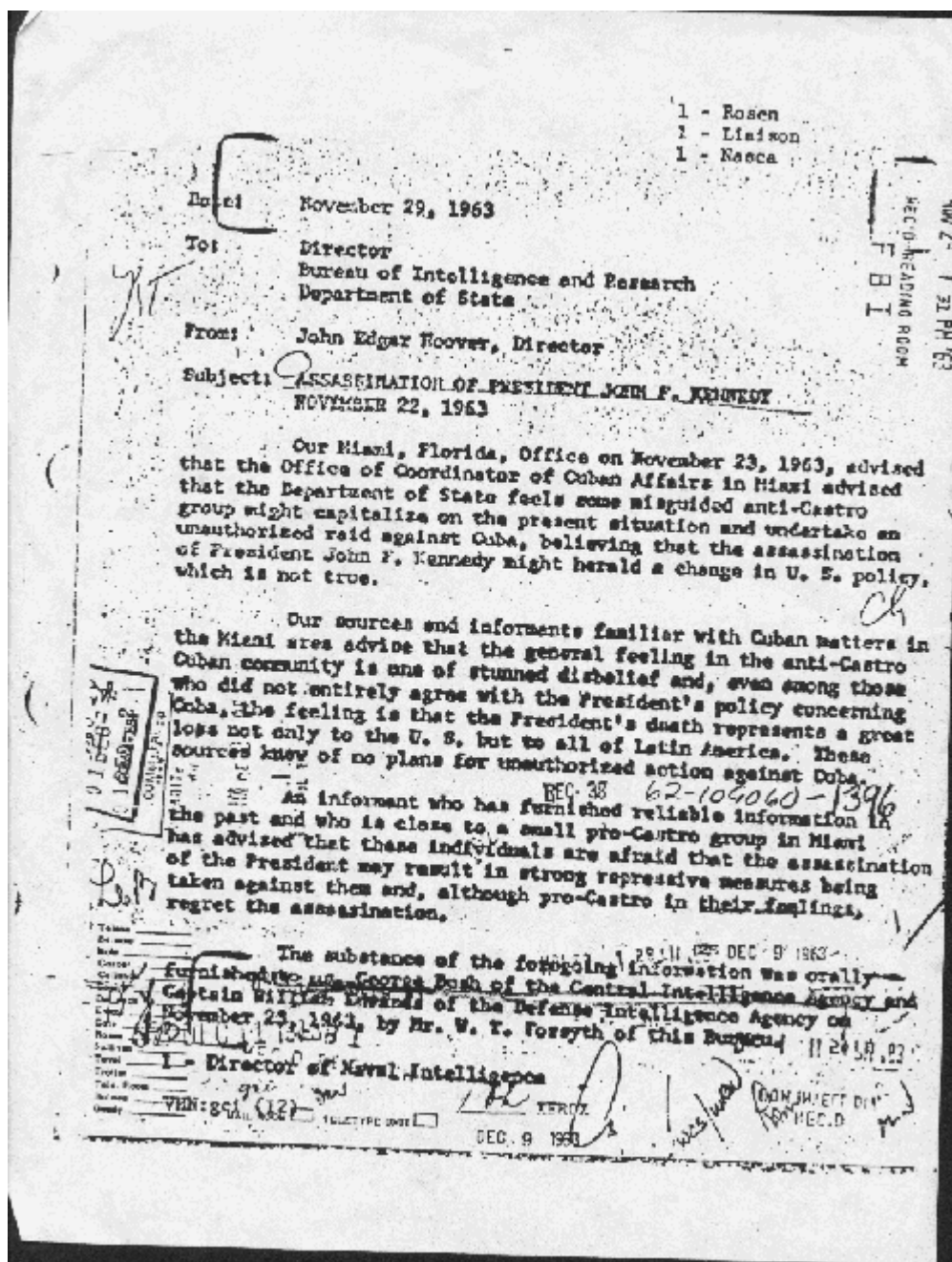
And Kennedy was not the perfect idealist, nor moralist. His politics had him playing both sides of the fence at the same time, and cheating on his wife in his spare time. He talked tough about defense and would not remove all troops from Viet Nam until after the '64 election; but he wanted out because he foresaw the losses. On Cuba, he publicly kept up trade embargos, while secretly established peaceful communications to build better relations, and while also allowing the CIA to plan an assassination of Castro. This latter plan was a CIA plan and Bobby jumped in to run it in order to give Jack a sense of confidence, and it was totally illegal by U.S. and International law. Johnson told Bobby that there was a major Cuban connection in his brother's assassination on the day of the assassination, and Bobby took it personally like he precipitated his brother's death. He figured that Castro found out about the plot against him and killed his brother first. Bobby was extremely depressed and grief stricken at his brother's loss with the thought that he may have precipitated it. So he rolled over for the Oswald predestined conviction by the FBI and the press, which abruptly shifted stories away from Parkland doctors (shot from the front) to make Oswald the "lone assassin" (three shots from the rear). The CIA had proposed the assassination plan of Castro and could have done this just to hook Bobbie and keep him away from the investigation into his

brother's death, which would follow. It worked. Bobby was out of the picture, and Hoover and Johnson would clean up the aftermath and cover up *the real killing, which I believe was centrally coordinated by GHW Bush who had links to all the parties involved.*



Then the CIA cell connected to Nixon and GHW Bush through Felix Rodriguez came to Dallas on 21 November, 1963, to do the deed in conjunction with other shooters. A man with the likeness to GHW Bush was photographed on the steps of the Texas School Book Depository during the shooting. A friend of his and big oil owned the building. An FBI written

memo from the Directors Office identified George Bush as a CIA chieftain who got a personal report on the assassination the following morning from the Director.



GHW Bush is one of those rare individuals who can't remember where he was on 22 November, 1963. And he denies being the George Bush of the CIA referenced in Hoovers memo. But, I believe that Hoover did this for insurance as a reminder to Bush not to mess with the FBI less he be disclosed a little more clearly.

In advance of telling the story of the assassination, I am going to list and summarize the books which I have read, by coincidental leads here and there, in my search for the truth. I was able to contact and have nice long chats with David Lifton, and to meet him, and do some work for him that will hopefully be helpful in his next book. He's a terrific and persistent birdog who chased down the details

with his written and filmed interviews of witnesses to the JFK assassination and autopsy; he's a hero and a major American patriot, and has a fun sense of humor. He likes to fib a bit to put other investigators off the track, which makes me smile. I think I got to hear more than a few first hand fibs. I have also been very fortunate to reach Dr. John Costella, a much greater wizard (technical guy) than me, and be blessed with some of his reviews of my work. He is a key investigator into the Zapruder film, and has proven it to be a hoax. He is a hero and a patriot of the world and the US. I was also able to reach Don Roberdeau, and he was very kind and receptive and willing to guide me in my research, until my calculations showed me a different sun angle in the plaza, and while trying to coordinate and understand my differences with his number, he stopped returning my emails, and maybe blocked me out of his computer. I tried to apologize and show more respect, but I heard no reply. I still think that this man has done an incredibly good service to the research community, summarizing for us on his map of Dealey Plaza a ton of useful information, which I have used in my work, and correlated to other sites on the internet to check agreement. I suspect that because of his brilliance and accuracy on the map, that the other side, the active, paid for, counter intelligence of the corporatocracy has hassled him endlessly and that he mistook me for one of them. I have no ill feelings for this hero and patriot. Here's my list:

1. Best Evidence by David S. Lifton , 1980: Complete documentation of the change in body evidence of John F. Kennedy's corpse in the first 3-4 hours following the shooting of the president. I recommend getting the movie "Best Evidence" where David interviews key witnesses to the story to allow the viewers to come to their own conclusions. Very well done. It's shocking what the military and Secret Service did with the body of JFK that day. A must read.

2. Rush to Judgment by Mark Lane, 1966: Excellent review of the ineptness of the Warren Report. Lane interviews witnesses in the early years after Kennedy's death. He documents the Oswald negative result of the parafin test for the alleged murder weapon and shows that a lie was perpetuated in the media about it being positive. (*In other words, Oswald did not fire a rifle that day by the evidence*). The test was also negative for a pistol (nitrates on both hands is inconclusive and likely the result of other contaminants) He documents the *false trail of finger print evidence* that the FBI fingerprint supervisor, with 32 years of experience, refuted when Lt Day of the Dallas Police shows up with a latent print 4 days later (when the expert saw none the day after the killing on the same weapon). He documents the test of the 3 master riflemen from the NRA who had the Mannlicher-Carcano,

allegedly used by Oswald, first rebuilt so that it could be sited *as Oswald's rifle lacked the shims to align the sites*. Then with 6 shots a piece at *non moving targets none of the Masters* shots hit the neck or head on the target and only one master met the timing constraint. This was sponsored by the Warren Commission. All were given unlimited time for their first shot. The Warren Commission still affirmed that Oswald, who barely qualified with a rifle in the Marine Corp got 2 out of three shots to count with no alignment on his scope to correctly determine aim, and while the target was moving. That is preposterous! The Commission committed treason in the identification of a Oswald as the shooter as he did not fire a rifle that day, the rifle (that showed up the next day as the murder weapon) was out of alignment with the scope, and the alleged shooter was a below average shot, while masters, the highest experts in the NRA, failed to prove feasibility with the same weapon (after alignment) on a fixed set of targets in 6 tries each (18shots). Mr. Lane also documented the false i.d. of a German Mauser 7.65 on 22 Nov by three Dallas officers on the sixth floor, which became a Mannlicher-Carcano the next day. (*They flubbed the weapons plant*). He documented the need for *20 year old ammunition for the Carcano* as ammunition fabrication had ceased 20 years previous. Such ammunition would be unreliable. He documented the near blind fearful man, Mr. Brennan, as the key witness against Oswald for the Kennedy shooting who didn't identify Oswald at first and needed to be talked into it. And it goes on and on and on. The preponderance of witnesses thought the fatal shot came from the grassy knoll and that's where everybody ran after the shooting, including people in the book depository. He identifies these witnesses painstakingly. This book refutes the Warren Commission findings. *Excellent first read*

3. Plausible Denial by Mark Lane, 1991: Documents Counselor Lane's defense of a magazine sued for slander by E. Howard Hunt, an alleged CIA conspirator in the assassination of John F. Kennedy. Lane located an inside witness to a major part of the murder conspiracy, Marita Lorenz, a past girl friend of Fidel Castro who was lured into the CIA by Frank Sturgis in a plot to try to kill Castro. Because Sturgis was a mid level honcho for the recruitment of "Bay of Pigs" volunteers, and he and his men hated Kennedy and when given the order to assemble a caravan to head for Dallas, took Marita along with them. She testified by written deposition of her witnessing of E. Howard Hunt as a paymaster for the slaying of John F. Kennedy. Hunt was a superior to Sturgis in the hierarchy. Marita, Sturgis, and several Cuban counter revolutionaries traveled to Dallas with a separate car full of weapons and arrived on 21 November, 1963. They stayed at a Motel where Hunt was located and Marita witnessed him paying off Sturgis and Jack Ruby. Riders in the caravan

included Gerry Patrick Hemming, the Novo brothers, and a pilot named Pedro Diaz Lanz (and possibly more that she didn't identify).

The jury believed her testimony and found for the defendant. Past CIA Director Richard Helm is also identified as having initialed a memo identifying Hunt's presence in Dallas on 22 November, 1963. Marita did not take part and left town on a flight to New York on 21 November, 1963. She reported to the FBI in New York the next day the whole story when she heard of the assassination of the president. But the FBI was forced to get in line behind its Director on 22 November, who disregarded every bit of truth and forced the Oswald conclusion, which everybody has trouble swallowing to this day.

4. The Great Zapruder Film Hoax by James Fetzer, et al, 2003. This is a book that scientifically details the corruption of visual evidence presented in the Zapruder film. It says that the film available today is a copy of the original with the deletion of frames, blurring of frames, use of traveling mattes to offset the foreground (limo party) from the background (with possible artistic overlays), and reconstitution through the use of an optical printer to provide a seamless copy with dubious content. A simple test to prove the use of an optical printer which requires Kodachrome film (rather than the daytime Kodacolor film) is to subject a small piece of the "Zapruder film" to a destructive chemical test to see what type of film it is: Kodacolor (daylight film) as in the original, or Kodachrome (night time and lab film under non-sunlight conditions) as in any edited seamless copies. The House Committee on Assassinations refused to allow this test even though it could be done on the Zapruder family section of the film without affecting the historical Kennedy part. I call that an obstruction of justice in the investigation of a murder case of a US president and treasonous behavior. The analysis includes a phony remake of Mary Moorman that shows her on the grass rather than the street (where she was) when the limo passed her by and the head shot occurred. Dr. John Costella, David Lifton, and numerous other major researchers joined forces for this project with Fetzer. *This book presents irrefutable evidence as to the alteration of the Zapruder film, handled by both the Secret Service and the CIA on the night of the assassination.*

5. Blood Money & Power by Barr McClellan, 2003: tells the experiences of one of Lyndon Johnson's attorneys over the 5 years he served as counsel to Johnson while employed by Ed Clark, Johnson's principal attorney and business partner during his career. Convincing hear say evidence is presented by Attorney McClellan who lost his license to practice as a result of his betrayal of confidential client information when he wrote this book. So here's a man, late in life, willing to

give up his profession and face criticism (and possibly death) to set the record straight. This book covers the disappearance of 3 poll volunteers who witnessed a change in the books at one polling site that threw the election to Johnson in the '48 Democratic primary for the senate. He knew the attorney who cooked the books, and later when the heat was turned up the book was burnt and the poll workers were never found. **Barr also explains the money shuffle and business appointments made possible by having a seat in congress. Johnson appointed cronies or people he could leverage for later assistance and became very rich from kick-backs and laundering. Ed Clark got Mack Wallace off with probation for first degree murder because he controlled the judge.** *It is my contention that this money siphoning business has been taking place ever since and grown to include borrowing money against the US to steal for private use by the crooks who run the country. This crime would be of enormous proportions starting with the Reagan Administration (who tripled our national debt). The crooks are not satisfied with skimming what the US buys for cash; they went into borrowing money (to up the cash available) and stealing that against the credit of the people of the United States.* Barr accounts for the thinking of men in this generation in Texas, where murder is just another business tool, and probably still is. **Johnson** was an angry tough Texas politician who could also coo. ***He'd do anything to get what he wanted, and he wanted the presidency.*** This is an inside view of the real Lyndon Johnson and the scummy business he perpetrated. He was a mental and emotional wreck in his final years and it would be interesting to see his psychiatrist's notes. He had a grand jury indictment for murder, posthumously.

6. JFK and the Unspeakable James W. Douglass, 2008: This book details the Presidency of JFK in a way to help the reader understand why he wasn't liked within the government and exactly what happened to make it that way. He wasn't there to play a "give and take" game; he was there to do what he thought was right for the nation as a whole and the people who he represented, *only greedy angry minority elements in government and industry didn't agree with him, and he became a doomed man.* Other witnesses are detailed beautifully to add to the proof of conspiracy. There's a soldier on leave who felt two shots whiz by his head on the knoll during the assassination, shot from behind the picket fence, who gave up his film and got out of town quickly out of fear. A deaf man witnessed two men behind the picket fence and a rifle torn down quickly after the shooting and stuffed into a railroad workers tool bag. Other assassination attempts prior to Dallas include Chicago September, '63: JFK cancels under advice. Florida, another try.....then Dallas. The book had a background spiritual tone (which I accepted as

the leaning of the author), but was otherwise very informative and sensible.

7. Confessions of an Economic Hit Man by John Perkins, 2004: This book is a tell all on U.S. Foreign Policy (muscle around the world to control natural resources and markets and governments). The author confesses to have been a high level set up man for leveraged control of foreign nations. He explains the idea like this: *A high level study team arranges to meet with high level government officials from a foreign nation (that is of interest). They propose to study how a major infrastructure change to the less developed nation can lead to great progress and great profits for that nation. Their study is abnormally optimistic leading the host nation to bite on proposals to do the work. It is always over the head of the nation a bit so that they need to borrow money to get the work done. Arrangements are made with the World Bank to provide the funds. The development runs into typical engineering changes and cost increases and delays and when it is complete the nation is way over its head in debt, and performance is not as good as they expected. So the U.S. Company offers to help pay the debt for concessions on their resources. *That's how we interact with third world countries.* They also offer huge money up front to the leaders to become business partners or to just outright use their resources or get concessions to drill. And sometimes *they offer huge money or death right up front.* Be with us and get rich, or we'll kill you. If business arrangements cannot be made they call in the "jackals" to kill the obstructing leader. These are CIA hit men or their contractors. If, as in the case of Saddam Hussein, neither of the first two options work, we send in the armed forces of the U.S. for some B.S. reason, like we fear their use of weapons of mass destruction against us; they have them and we don't trust them. Or, it doesn't matter; it was right to attack an evil dictator and liberate the people (set-up a phony democracy that we run remotely). This is what we did. We did it to establish an oil pipeline to the gulf to permit international shipping of Iraqi oil (that Saddam would not allow). *And my opinion is that the Bushes are founding fathers of this treacherous corporatocracy which started before Kennedy became president and kills America's children in their wars.* The author also documents the bad effect on the economy of the populations so subjugated.*

8. Crossfire by Jim Marrs 1989: This book documents it all. It shows a detailed, multiple witness supported conspiracy to kill John Kennedy. Excellent reference.

9. Treachery In Dallas by Walt Brown 1995: documents the lack of law enforcement in the JFK murder case in Dallas and the complicity of the Dallas Police, who knew Jack Ruby real well. There was no sealing of the area after the crime with retention of possible witnesses/conspirators. Normal street traffic was

resumed almost immediately. Nobody knows how many souvenirs were taken. Pieces of the president's skull and flesh stuck to tires that cruised by within minutes after his execution. People came and left freely. Oswald took his time leaving (about 5 minutes) and took a bus. Evidence disappeared and was created (bullets gone and Oswald fingerprints created by a bad cop, Lt Day). Nobody carefully swept the 6th floor nest for 45 minutes. But enough eyes were watching to swoop down and pick up people's film. By evening all exhibits were being sent to Washington where Johnson ordered FBI sovereignty in the case and called the Dallas police to have them turn over all evidence. Brown noted that in the time (1963) a prerequisite to becoming a Dallas police officer was to have membership in either the KKK or the John Birch Society. A few of them were worse. The first witness up the knoll was Beverly Oliver and she saw only cops and train worker(s), and thought they had it under control (not thinking until later that one or more of them might be assassins). It was Sgt Patrick Dean and Officer Roscoe White. Roscoe White is suspected as the cop shooter on the knoll (that shows up in Mary Moorman's photo, under special analysis) and being the killer of officer Tippit. And evidence suggests there were 2 shooters behind the picket fence. He shows Oswald's involvement with the CIA and FBI which both services deny. Johnson and Hoover were under the control of big oil.

I beg the indulgence of the authors of the above references, if I didn't adequately summarize their extensive work. I mean no harm. I need to be fairly brief to hold the presentation to that which can be more simply remembered and retold.

THE ASSASSINATION/COVER-UP OF JOHN F. KENNEDY

John Kennedy was in Dallas in November of 1963 to try to consolidate democratic support in the south for his re-election in 1964. He had a breakfast in Ft. Worth and flew to Love field after that to start his parade route through Dallas. At the end of his parade route the limousine took a dog leg to the right off of Main St and onto Houston with an immediate left onto Elm to enable the connection with a thoroughfare to his luncheon site. It was during this slow passage on Elm that he was gunned down. The picture on the next page shows a view of this area.



Dealey Plaza

Originally he was to go straight on Main and off to another lunch site, but with the change in lunch site came the change in route. Only it had terrible implications. By the Secret Service manual he was supposed to travel at 45mph so as not to be an easy target. He was supposed to have 2 motor cycle guards on either side and agents on the rear foot stands to block shots to his back. Normally a press wagon followed immediately after the president's car for photo opportunities. All open windows along the parade route were to be closed, and monitored real time if opened during his passage. All overpasses were to be free of spectators and have police officer control to keep them free. None of these conditions were met for Jack Kennedy. He was set up by his own Secret Service and the Dallas Police to be murdered that day at that spot, and he was. If he had had the support he could have caught the desired expressway to the luncheon site and arrived un-harmed. But everything was set against him by his own security forces. The red circle above shows the region where the limo slowed to 2 mph twice and the president was fired at by a hail of bullets in about 3 bursts like a sitting duck, time coordinated to sound like three shots with echoes. Abraham Zapruder, a private

citizen, happened to be on top of a wall at the edge of the colonnade as shown above, very near the shooting zone, and he captured the scene on film with his 8mm movie camera, set in the mode of 18 frames/sec with 1/40 sec exposure on each frame. The negative of that film was developed that night in Dallas and copies of the negative made, but positive prints of the film needed to leave town for processing, so Zapruder let Kodak and the Secret Service handle it.

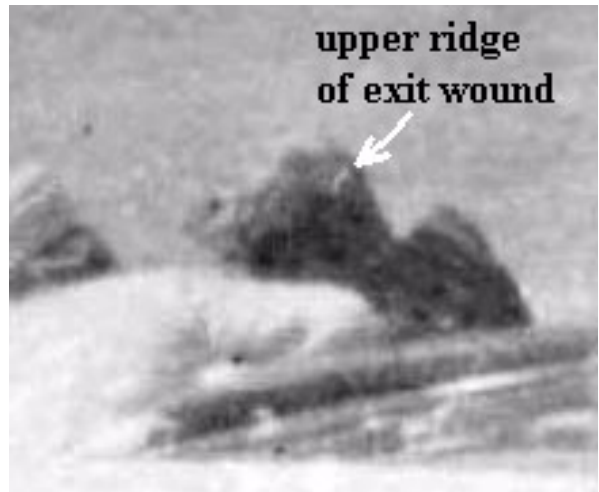
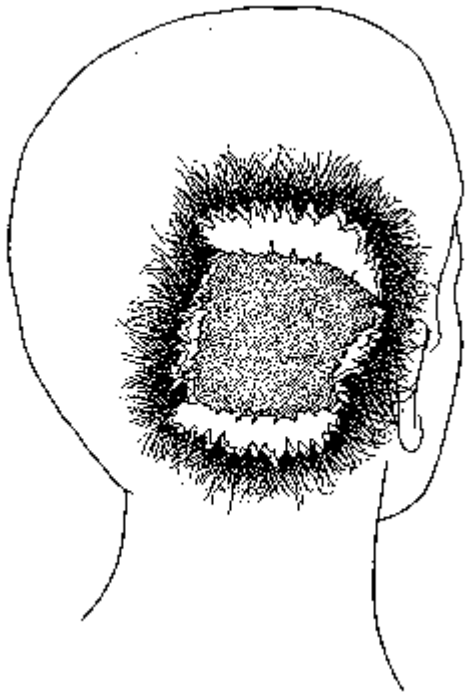
The film was not shown publicly for 12 years. Before it was shown publicly as a movie, it was altered. It was shown to Zapruder the next day and Dan Rather of CBS was the only member of the media in attendance. He reported on national news on the 23rd that the fatal shot to the president's head forced his head violently forward. He told an untruth that lent great support to the theory that the FBI was pushing on the 22nd: shot by a single sniper from the rear.

The truth of the assassination has never been told by any public authority or major news media. The books I read included lots of witness testimony. Except for officer Baker near the Depository, who rushed in within seconds of the first shot and witnessed Oswald casually having a coke in the 2nd floor break area; everybody else, who had nerve, outside rushed the parking lot above the grassy knoll, near where the fatal shot occurred, looking to catch the assassins. Only police and railroad workers were there, and some parked cars. Who are the



Shortly After Shooting People Swarm a Shooter's Position

suspicious guys, the early cover-up “street squad” coordinating their duties? So the President was rushed to Parkland Hospital, where 21 of 22 witnesses, mostly doctors, described the head wound as to the rear right "The (skull) wound that I saw was a large gaping wound, located in the right occipitoparietal area. I would estimate to be about 5 to 7 cm. in size, more or less circular, with avulsions of the calvarium and scalp tissue”, said CHARLES JAMES CARRICO, MD. to the Warren Commission on 3/25/64.



Dr. McClelland directed sketch

Moorman Photo Kill Shot



rear upright view K skull, Bethesda

$\frac{3}{4}$ view K autopsy start, Bethesda

The Carrico description agrees with the McClelland directed drawing where about 1/5th of the president's brain is missing and also agrees with Moorman's photo where no defect in the right side is visible. The lower photos at autopsy show a much larger bone defect where the table underneath the president's head is visible from the upper right side view. **The medical staff is the reliable testimony and supported by both the Moorman and Zapruder films.** This medical staff at Parkland would not have attempted resuscitation of the president if his body had arrived at Parkland without a brain and the gaping whole shown above. **The simple conclusion is that the body was altered between being put into the bronze coffin wrapped with a sheet in Parkland and it having arrived at Bethesda and taken out of a shipping coffin and body bag by Paul O'Connor, the first to see JFK's body at Bethesda.** It is my opinion that the body was removed and possibly altered at Parkland during the 10 minutes that Kellerman and Greer had alone with it. The procedure could have been as simple as angrily and carelessly peeling back scalp, bashing in his skull here and there with a hammer to make a big enough hole to remove the brain, and then removing the bone fragments with scalpel assistance, and scooping out the brain with a large sharp edged spoon shaped device that would sever the brains connection to the inside of the skull, and then moving the body quickly to the body bag and sneaking it out in the shipping coffin. It was probably flown back to DC separately from the bronze coffin, where the president's body was supposed to be. Or, easier than that, just transfer the body into a bag in the trauma area where the bronze coffin was, pass it off to other agents, and shuffle an empty bronze coffin past the Dallas Coroner with weapons drawn. (You're not going to look in here, buddy.) This would give conspirators ample time to remove non-carcano bullet fragments out of the brain before it was returned to the body later that evening. **No one removed the brain from his trauma team at Parkland, and no one removed the brain from his autopsy team (that was O'Connor's job, which he didn't have to do) in Bethesda, so his brain was removed by conspirators trying to change the body evidence somewhere in between. It had to have been removed before Paul O'Connor saw JFK. See photo evidence of 3/4 view of K head at start of autopsy.** This would be an undisputable fact for Paul O'Connor and those that watched him remove JFK from the shipping coffin, or does the cover-up team dispute this as well as the first hand physician testimony. I've seen 2-3 different videos where Paul O'Connor vehemently exclaims the empty skull of Kennedy over the years. The American people are still getting the mushroom treatment (buried in BS and kept in the dark). **The x-ray technician, Jerrol F. Custer, was on his second or third**

trip upstairs from the morgue at Bethesda to develop Kennedy x-rays when he saw Mrs. Kennedy arriving. She had driven over in the ambulance with the bronze coffin that was aboard AF-1 that was suppose to have had her husband within, only he had arrived earlier in another coffin, as Custer well knew. The entire staff at Bethesda was ordered, under threat of military courts martial, to secrecy (don't tell anybody anything about what you witnessed).

While the Zapruder film shows a movement of bloody flesh after the fatal shot in Zapruder frames 314 thru 319, it looks phony. It does not show the missing bone and missing brain when it moves to show the viewer what's under it. In fact the right side of Kennedy's head from his ear back looks normal in the Z frames after the fatal shot. Being an artist, I've taken a few moments to reproduce what the Moorman shot would have looked like if Kennedy had the bone loss and brain loss shown at the morgue at the start of the autopsy.



My Rendition of Moorman with Autopsy Wound

The actual fatal head wound was from the front, into the right forehead near the hair line and out as shown in the drawing directed by Dr. McClelland. **The trajectory made it come from the driver, who was turned to the rear at the time of the fatal shot.** This is the fact of the scene captured in Parkland doctor testimony on the wound, morgue photos, and Zapruder frames showing the driver. The next page shows disclosure of the weapon by the driver, and the shot to the head with a little touch up by me on the fatal shot frame (Z313), so one may better see the trajectory of the fatal shot and simply trace it back to the driver. Kellerman has a rounded dome for a head and not a flat head as the “reflection at the top of his head is flat”

in the picture, so it must be something else flat. IT'S THE MURDER WEAPON.

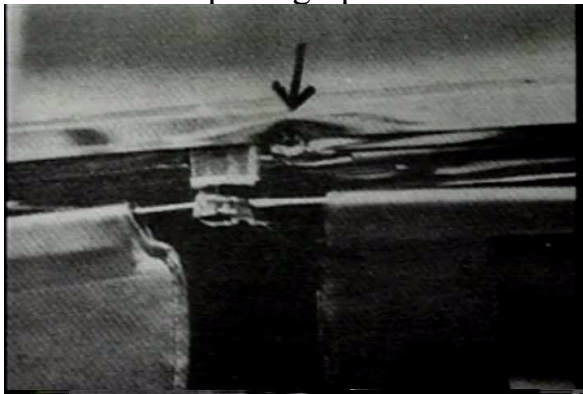


MURDER SCENE OF JOHN KENNEDY

4-5 people smelled gunpowder in the limo afterwards and reported it. Neither Kellerman (riding shotgun) nor Greer (driver) mentioned anything about a weapon being used in the limo. I'm guessing that Kellerman got the murder weapon out of the glove compartment and passed it over to Greer who passed it back after shooting the president. Frame 318 shows the glint of something within the limo that is in front of Kellerman that could be the murder weapon going back into the glove compartment. What else could this possibly be?



There were numerous reports of bullets hitting the side walk or street or near a man hole cover, or hitting a curb, putting a hole in the limo windshield, putting a dent in the windshield frame between the visors, hitting the Freeway sign, etc. Several were photographed.



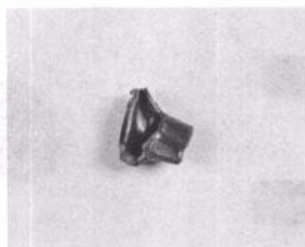
Bullet Dents Windshield Rim



Bullet hole in Windshield



Bullet hit curb nr Tague



COMMISSION EXHIBIT 569

Bullet frag. limo



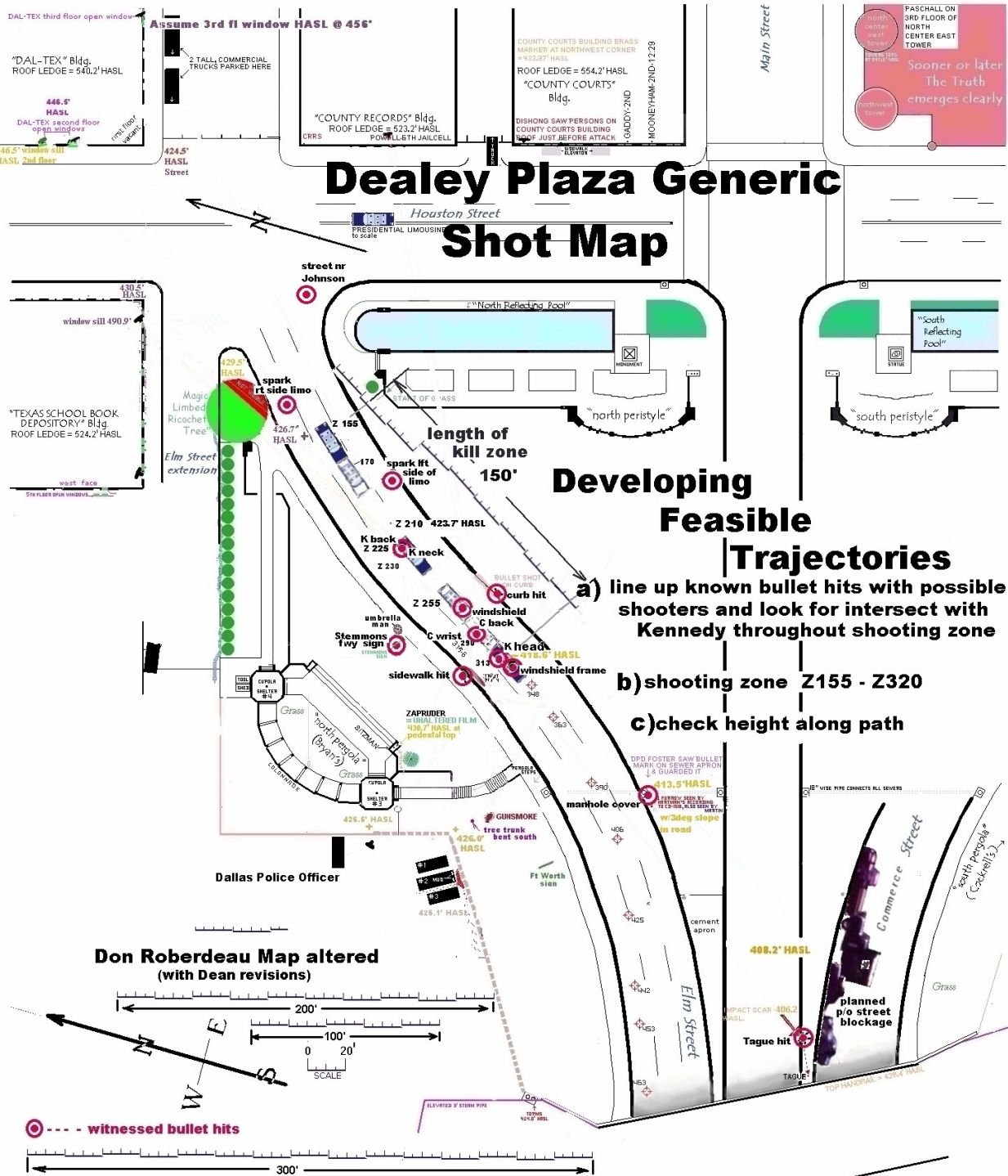
Bullet hole nr manhole cover

There were other shots that reportedly hit the street. Just after President Kennedy's limousine passed the front steps of the TSBD, five witnesses saw a bullet strike the pavement on Elm Street near the right rear of the limousine. Witnesses saw this bullet kick up concrete toward the car (Weisberg 187-189; cf. Posner 324; Moore 198). Royce Skelton saw one to the left front of the limo driver. Secret Service Agent, Warren Taylor, thought he saw a street hit near Johnson's car. Mrs. Donald Baker, a TSBD worker standing in front of the building, saw sparks fly to the left rear of the limo. Austin Miller, on the overpass saw the same bullet spark the street near the TSBD. Jim Hicks, saw a bullet hole in the Stemmons Freeway sign and witnessed the removal of the whole sign 1 hour after the shooting. Patrolman Foster saw the bullet mark and hole near the manhole cover (shown above) and guarded it. An FBI agent Robert Barrett was reported by FBI agent Robert Gemberling to be the agent who removed a bullet from this scene and was photographed doing it.

It's worth noting that the Warren Commission ignored facts that they were given if it didn't agree with the Oswald theory, presented from day one. And if Hoover didn't like a commission question he'd sent them 5000 pages on the subject to figure it out themselves. ***The commission had to throw out the frontal assault (which 22 people at Parkland saw the result of), the alteration of the head and all Photos from the autopsy, while ignoring the grassy knoll; all of this and more to avoid facing the larger conspiracy that occurred.*** Nobody in the government investigation figured out anything worthwhile. The cover-up people were working full time. Everybody else in the government phoned in their performances.

What I will do now is figure out trajectories of shots to at least account for the physical evidence and missed shot testimony that I am aware of. I'll develop a theory for how the shooting went down. I'll try to account for all the possible shots witnessed. There's a limited range of locations for the limo during the shooting. If I take a bullet hit location and do a reverse path back to the shooter, it would go near Kennedy's head in the range of positions that his head was in, during the shooting, back to the point of origin, the shooter. Suspected shooter locations are both the east and west windows of the TSBD, somewhere in the parking lot above the grassy knoll overlooking Elm, on the roof at the County Records building, from open windows in the Dal Tex building, from the overpass or thereabouts, or some other buildings. Let's see if we can line up some of these shots. I found the easiest way for me was to use the Roberdeau map, identify bullet hit locations, identify range of limo motion, and then hold a straight edge on the bullet mark in question

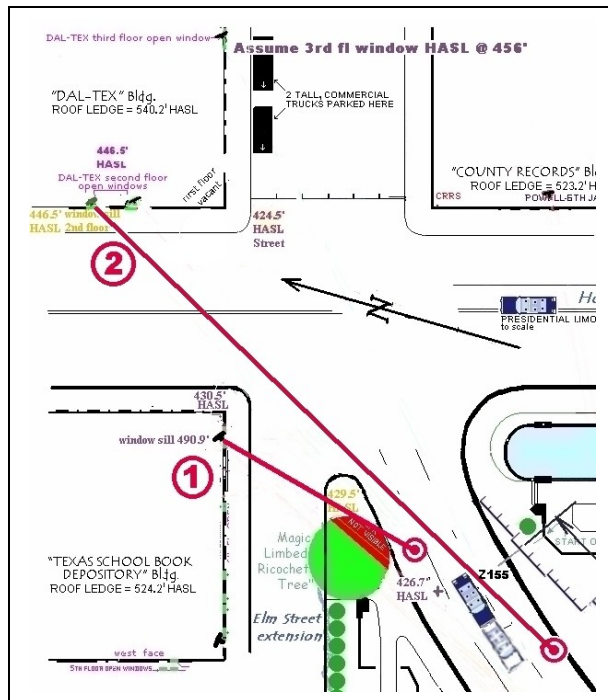
and rotate the straight edge to follow the path of the president's head within the limo while he was in the shooting zone to see where it pointed back to, for possible shot origins. The Dealey Plaza Generic Shot Map with positions of the limo and shot hits are shown below.



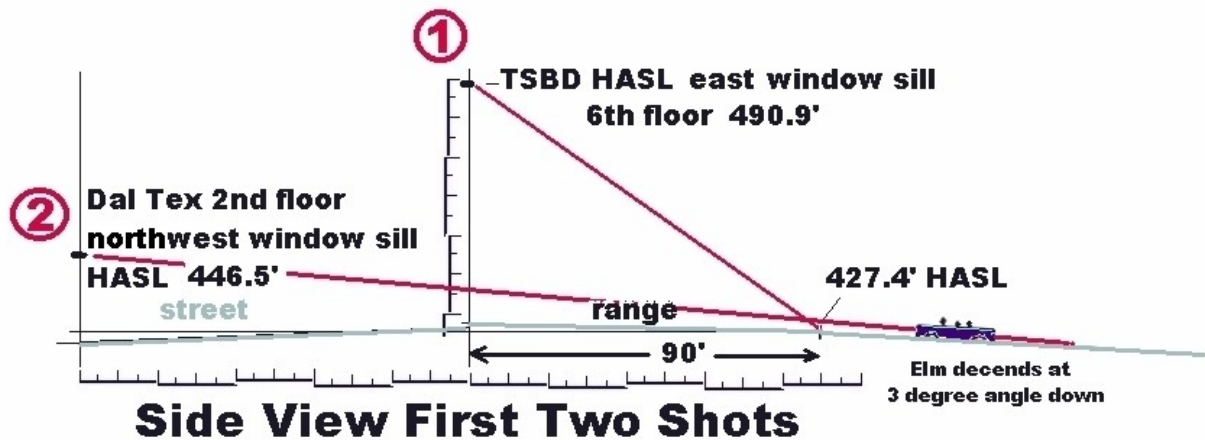
Tracking Shots in Dealey Plaza

I'm going to assume that the first shot came from the Sniper's lair in the East 6th floor window of the TSBD bldg, and that Mack Wallace launched the assault at Z

155, with the Carcano Italian rifle and 20 year old ammunition that lost its poop and sounded like a fire cracker, and hit on the rear right side of the street from the limo throwing up sparks (that a lot of people witnessed directly after the limo passed the front steps of the depository bldg.). The shot to the left side of the limo, I'm guessing, came almost simultaneously and from northwest window of the Dal Tex bldg, becoming the second shot and still a big miss. This shooter too used old ammunition so these two would yield the sound of firecrackers, and the president would quickly look to his right as bullets

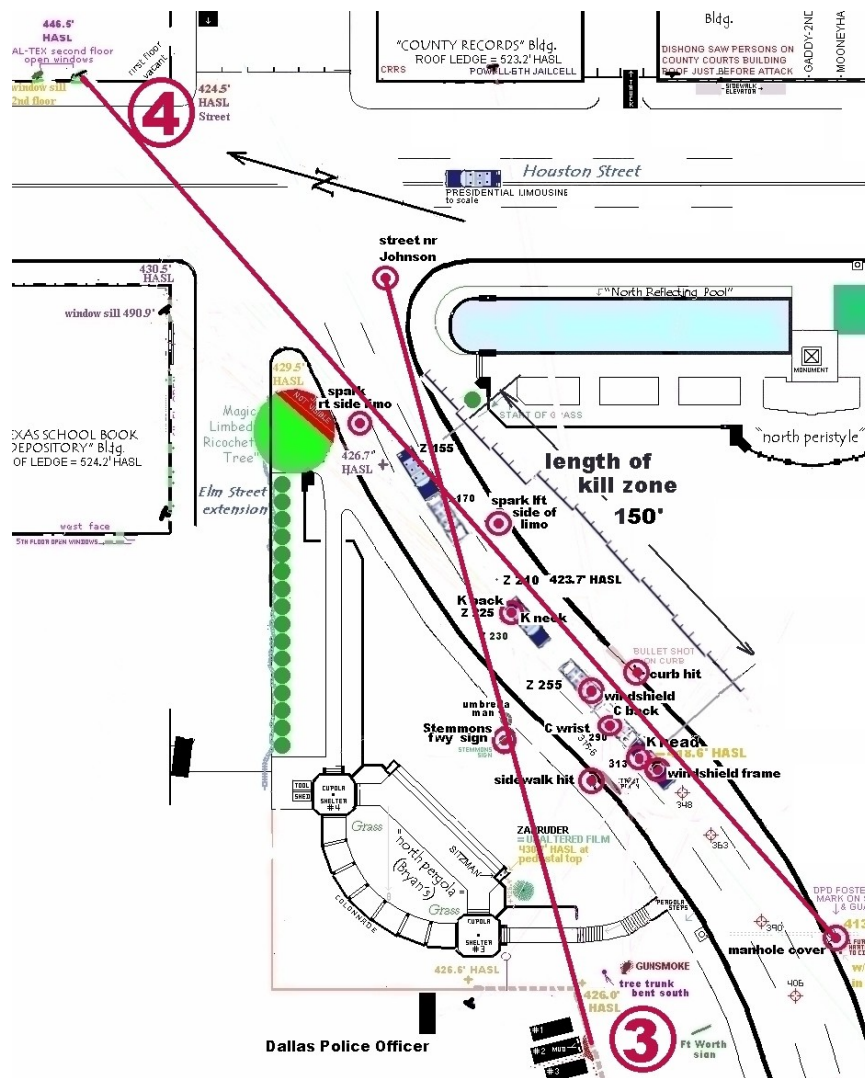


bounced either side of him. These shots could be portrayed as rays coming from the gunmen and hitting where they hit, as in the next figure. This overhead view allows one to line up the bullet mark with a possible shooter location and see how close it came bearing wise, to the president's head. Any change in the limo position, or the location of the shot, or shooter position will change the closeness of the miss. The way to verify the closeness of the shot to Kennedy's head is to look at the scene from the side view, perpendicular to the shot and trace the ray from the known height of the window sill to the point on the

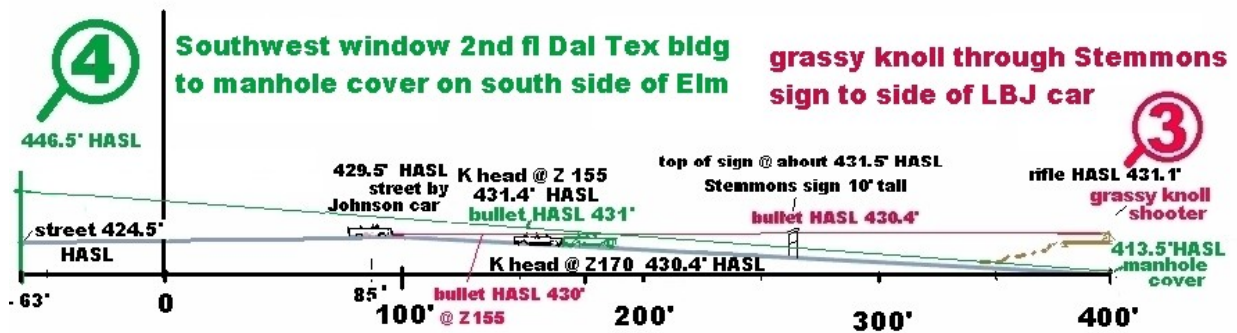


street. Don Roberdeau published various Height Above Sea Level (HASL)

measurements, done professionally, and posted them on his map. He had a distance scale as well, which I multiplied up for the generic map. And he provided a scale model limousine so I may cut and paste it on the route. Above is a side view to enable seeing the altitude of the shots on their paths. There were two other shots at the same time shown next. Neither of the first two shots appear to be serious attempts to hit the president, or were two Carcanos being used with terrible sites? A German Mauser and a 30-06 were picked up in the TSBD after the assassination. Other rifles had to be used for better accuracy. Shot #3 could be the Stemmons



sign from the grassy knoll that ended up to the side of Johnson's car (as observed) at Z155 during the fire cracker opening shots. Shot #4 lines up with the southwest window of the Dal Tex bldg, Kennedy at Z155, and the manhole cover down on the south side of Elm, and the side view says it would have been a hit except the bearing is off to the left.



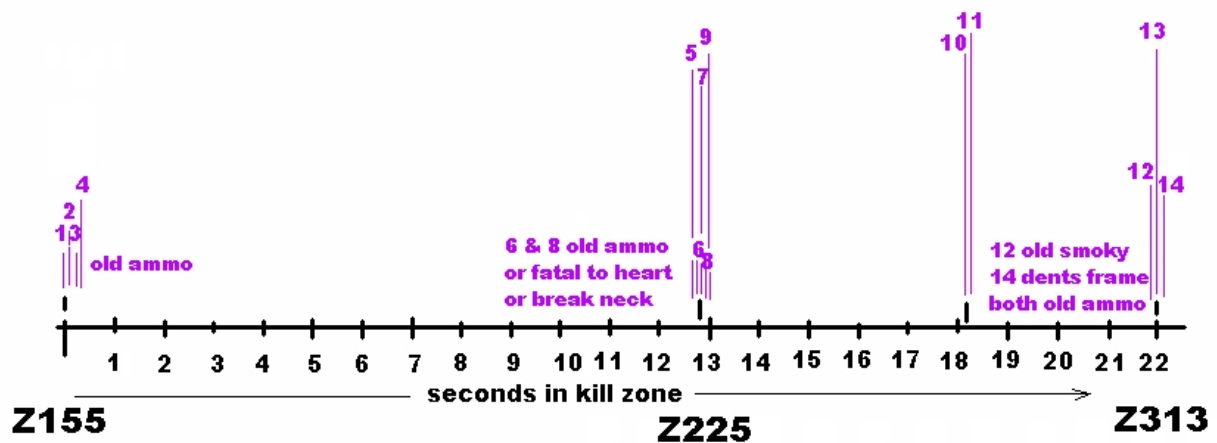
So I'll put shots 3 and 4 at Z155 because any later and it could have been Greer that was hit for shot #3 and a bigger miss for #4. I'm not trying to be real precise here, just take care of witnessed shots with some decent rationale for the attempted shots. The next batch of shots and the ones thereafter are discussed in Appendix 1 section 15 and it's amazing how all of these shots lined up to agree with the evidence and make sense out of the murder scene for the first time for me.

A summary list of the shots follows.

Shot Listing

- 1** TSBD East Window to street , sparks, rt side of limo
 - 2** Dal Tex 2nd fl northwest window to lft side of limo sparks
 - 3** Grassy Knoll south shooter thru Stemmons sign to side Johnson's car
 - 4** Dal Tex 2nd fl southwest window to manhole cover south side of Elm
 - 5** Dal Tex 2nd fl northwest window hits curb injures Tague 5-6 inches high
 - 6** Grassy Knoll, either shooter, hits Kennedy's throat in front HIT
 - 7** Dal Tex south 3rd fl window hits curb in front of Zapruder slightly off right
 - 8** County Records bldg roof hits Kennedy's back HIT
 - 9** Mobile Shooter on Commerce to limo windshield from front 1-2ft to left
 - 10** County Courts roof shooter hits Connally in back HIT
 - 11** TSBD west window 6th fl hits Connally wrist/thigh HIT
 - 12** Grassy Knoll south shooter smokey shot hits curb so side of Elm 3 inches high
 - 13** driver fatally shoots Kennedy in the head from the front HIT
 - 14** a Dal Tex shooter hits windshield frame 1-2ft high
- fire cracker series at Z 155**
- ALL BIG MISSES**
- Flurry at Z225**
- short flurry at Z292**
- Final flurry at Z313**

The timing of these shots is also identified in Appendix 1 section 15. The timing graph is shown next. The amplitude of the relative shot power is qualitatively presented by the height of the shot on the graph. The "fire cracker" series opens up the amBush at....excuse me, I jumped forward in my thinking, ambush at Z155.



KENNEDY ASSASSINATION SHOT TIMING

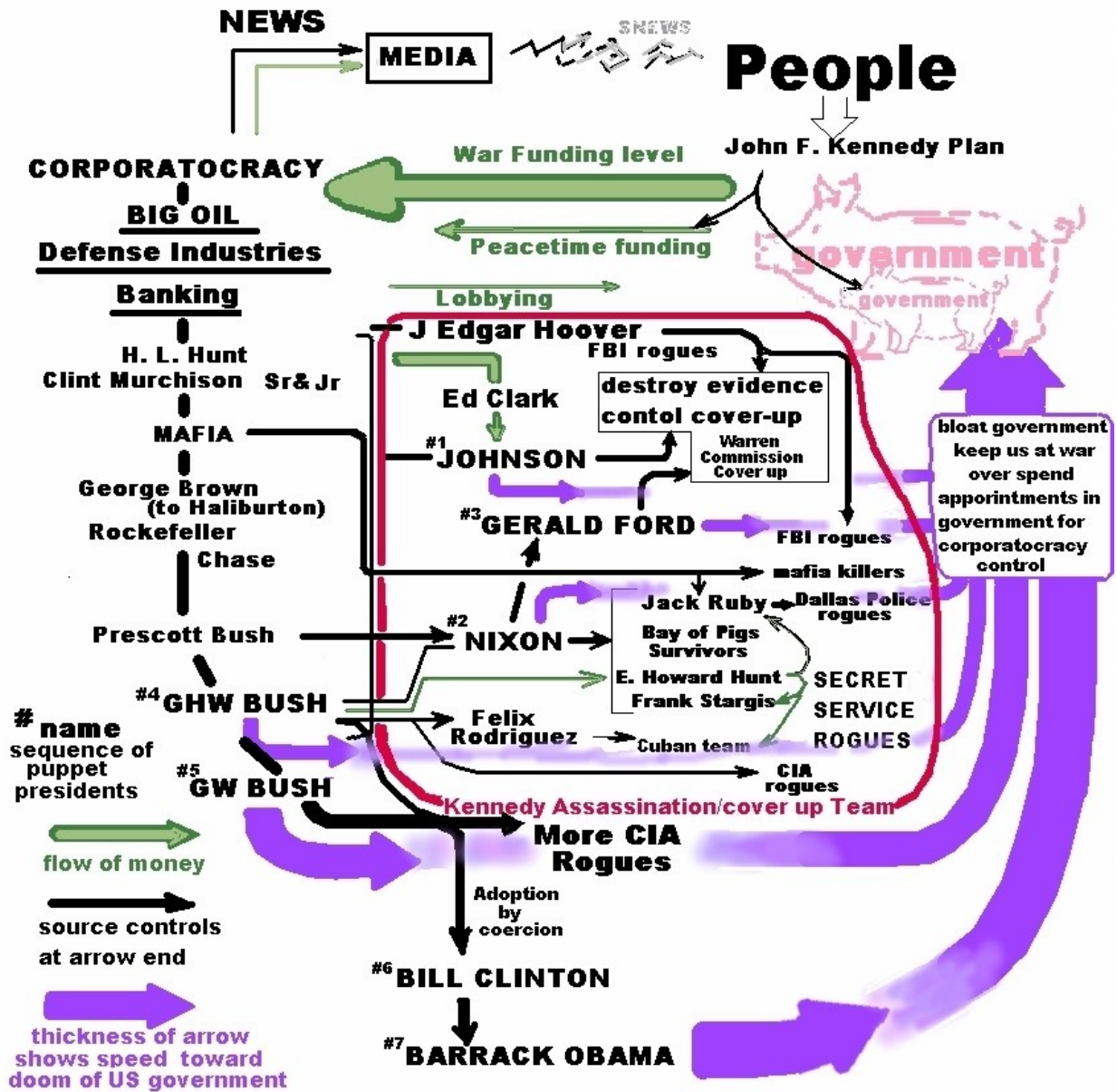
Shots 6 and 8 were old ammunition in my estimation, because of their lack of ability to punch through Kennedy. These are the throat and back wounds, each of which would have been fatal if the ammunition had been stronger (see Appendix 1, section 15 for proof). 10 and 11 are the Connally shots, and 12 and 14 are the smoky knoll shot and dented windshield frame consecutively. Shot 13 is the fatal shot delivered by the driver when everyone else failed. The bunching of the shots made it sound like some firecrackers followed by three shots, the timing between the last two being a bit shorter than between the first two (of the last three flurries). To do this, radio contact with a master timer calling cadence..... ready...aim...fire, would be required. So with each shooter there was a spotter/timer holding the radio phone (and telescope?). The “umbrella man” near the Stemmons sign on the sidewalk was accompanied by a cohort who had their radio phone which was photographed. The cohort could have been the master timer, as everything got screwed up after Z225 and timing was delayed because Umbrella Man and Cohort were shocked that the president was still alive. I’m guessing that this necessitated plan B, where an extra volley would be added with the driver’s requirement to finish the job as need be. I’m guessing that the Connally assassination (by the mafia) was planned after the Kennedy hit at Z 225, as two extra shooters took their one shot each and both got hits on Connally and never fired at the president. This would have been a warning to Texas to stop messing with the mafia in their state, as Connally had been doing. And Connally knew of the assassination that day as he turned to look at Umbrella man and not the president (who he did see casually despite his testimony). So Connally and/or his wife knew to duck when the driver slammed on the brakes, only Connally had just been hit, so his wife pulled him out of the way of a driver shot quick after Z293. That’s why Mrs. Connally refused an autopsy on her husband after he died years later, as bullet fragments within him

would immediately blow the single “pristine” bullet theory to greater shreds. The length of time for the sequence is 22 seconds from Z155 to Z313, with over 230 frames of film removed in this sequence to speed it up. This can be calculated by determining the speed of the limo over the path and finding the average speed in ft/sec and dividing it into the distance traveled, 150ft. The average speed was 4.5mph with a high of 7.5mph and a low of 0-2mph.

The Kennedy assassination was carried out for the benefit of the Military Industrial Complex and the installation of malleable presidents to do the bidding of big business no matter what party was in charge. Nixon recommended Ford for a seat on the Warren Commission and Ford made sure he controlled what witnesses would be interviewed and kept up coordination with J. Edgar Hoover. Ford changed the back wound to a back of the neck wound with the stroke of his pen on the final report to cinch in the magic bullet theory required for an Oswald determination. Hoover forced the Oswald scapegoat decision on day one and incessantly pushed it through the WC while concealing evidence to WC, the media, and the public. The public never heard that Oswald got two negative results on the paraffin test to determine if he had shot a rifle or a pistol that day. Warren acquiesced to Johnson to “save us” from nuclear war and excluded autopsy photos from the report while concluding most of the good witnesses to be mistaken. Johnson absconded with the body, altered key evidence (the limo), got Bobby out of the way with his “Cuban connection story”, chose the Warren Commission, with advice from Nixon, swayed the chairman of the WC to determine an Oswald finding while asking him to seek the truth in the same breath, told the Dallas Police to cease and desist on any further investigation, and took us into Vietnam within 2 weeks. Years later his hit man, Mack Wallace’s finger print was confirmed as being the latent pinky print on a box in the depository on the 22nd of November, 1963. When asked to confirm this, the FBI took two years and then replied in the negative (strange behavior for a capital murder case of a president, yet possibly signaling the turmoil within the FBI to tell the truth and stop covering up for Hoover). After 47 years the people still believe that there was a conspiracy and I know for sure, now, that there was a big one. And now you do, just tracing the hard facts.

The connection of some of the players in the corporatocracy and the Kennedy assassination are shown on the next page. The corporatocracy was very strong in 1963 as Kennedy could not control the misbehavior of his CIA agents in Vietnam who marched to the tune of a different drummer. The Bush family had already installed their pro-Nazi malleable politician, Nixon, and set up a dirty plan to

invade Cuba that was doomed to failure under any sane president. JFK was that same sane president of peace, prosperity, and the advancement of science, who was made to take the blame for a Bush family plot at Bay of Pigs.



Kennedy Assassination Kicks Corporatocracy Into HIGH GEAR

Historical Growth of Corporatocracy US Branch

Kennedy was holding firm on behalf of the American people to keep us out of war and to seek peaceful co-existence with the Soviet Union. It's a shame that corporate giants of the day would rather make a lot more money and let 10s of thousands of our people suffer and die for them in their wars to accomplish this

gain. But their decision to kill Kennedy meant more than that. They were installing malleable (presidential sounding) crooks and murderers who were under the direct control of the Bush family, and would follow in this sequence with only 2 interruptions: Jimmy Carter and Bill Clinton, for two generations, with presidencies for two family members. Reagan was used as a pawn of the right wing and his ignorance in economic theories had him start the trickle down economy which has never worked for the US. He started the accumulation of big debt for America that our star performer in this Kennedy drama, GHW Bush, doubled in half the time. Clinton got us turned around to start paying off the debt and W took that economy, turned it around again, and put us 5 trillion more into debt in his 8 years and set up the pace for Obama. Now, Obama has been stripped of the power of the presidency and somehow leveraged to continue in the ruination of America, or he was a deceitful candidate who lied to our people and got elected for it. I suspect the former. We have no leader of the people. We are prisoners of the Bush Nazi mentality.

One can see that in the Kennedy era, CIA had been compartmented enough to create evil cells collecting US government pay, while fearlessly obeying their evil "other agenda leaders". GHW Bush was running one of these cells for the Bay of Pigs, the same group that showed up in Dealey Plaza on 22 November, 1963. Nixon knew Ruby, Warren, Ford, E. Howard Hunt, and Frank Sturgis well and each would play a part in the assassination or cover up. Since Nixon is a Bush protege, the Bushes knew these people as well. Ruby spent mafia money on the Dallas Police to befriend them and he was very successful. He provided women, free dinners and drinks, often. He personally knew about 600 officers. He could have known of some to recruit. He was witnessed delivering a man with a rifle to west side of the Elm Street overpass who climbed up the bank to the parking lot above the knoll in Dealey Plaza at about 10:30 in the morning on the 22nd. The FBI got in line behind their Director by the evening of the 22nd, with rogue FBI agents already out their confiscating evidence to destroy if it tended to spoil the Oswald shooter theory.

Johnson told his mistress, Madeleine Brown, on the evening of the 21st, at Clint Murchison's house, that "those SOBs (Kennedys) wouldn't embarrass him any longer after tomorrow, and that's a promise". There was a party there and J. Edgar Hoover was the guest of honor. Other guests in attendance included Richard Nixon, GHW Bush, and several other Dallas dignitaries. Brown's recollection was denied by Murchison family members, but an old lady servant to the family remembered the event and backed up Ms. Brown, as did a chauffeur, who was

there at the time and drove Hoover to the airport that night after the party. I have a tendency to trust the little people who have nothing to gain by their testimony and I am more in suspicion of a family that celebrated JFK's assassination for a week after the event. I became inspired to do the following painting on the Kennedy ordeal



A Pictorial Summary of the John Kennedy Assassination

It shows the interplay of the top people involved, who fit into history in important positions. We could examine Kennedy's body and get a true (non-Humes) professional opinion on the neck and back wounds, but, personally I believe there is enough information to reasonably decide a case for murder and conspiracy

against Nixon, Johnson, Hoover, and especially the Bush family in their efforts to destroy America in favor of a private corporatocracy and to run the world for their pleasure, while millions die on the poor end from their trickle down demonics.

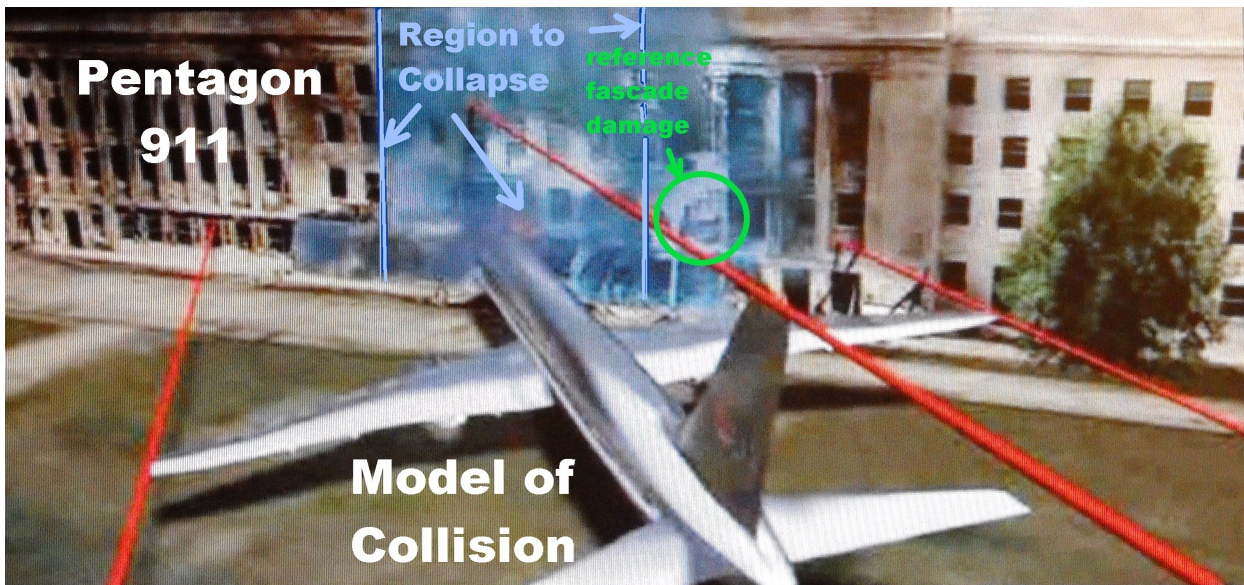
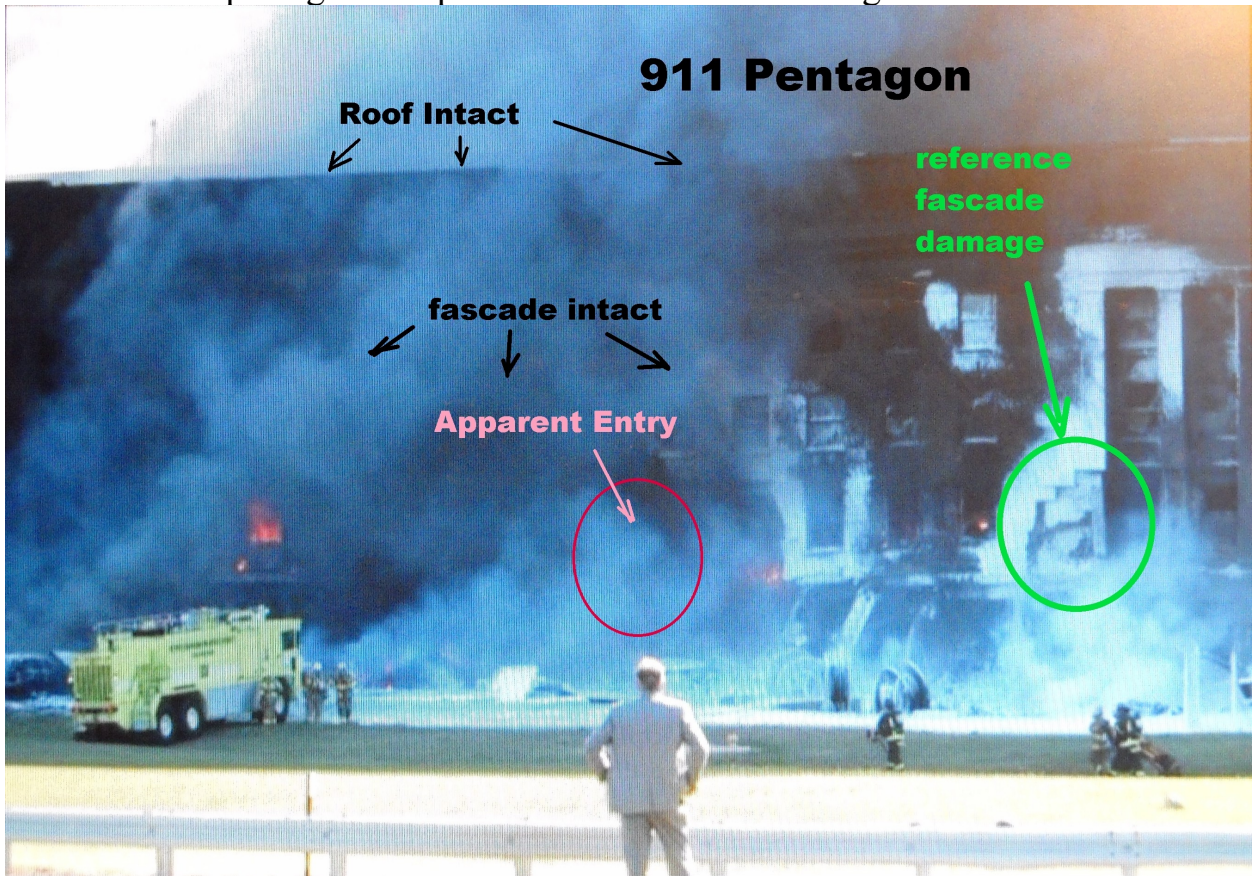
911 and the Continuation of Tyranny

I witnessed 911 on the television and immediately thought this is a modern day Pearl Harbor. We'll be going to war over this. I was right. Only it wasn't exactly like Japanese Aircraft Carrier Task Groups painted with national colors all over, clearly representing the culprit nation. And when it was shown that 18 out of the 20 some odd perpetrators were Saudis, why weren't we bombing Saudi Arabia? Oh,..... they're Osama Bin Laden's boys, turncoat Saudis. A rag tag army with box cutters takes down the twin towers in New York. I thought, how foolish not to have locks on the cabin doors in big commercial aircraft. So Bin Laden was in Afghanistan hiding and Taliban weren't going to look for him, capture him, and turn him over for prosecution. So, we invade a nation over this because some dissidents lucked out with the box cutters and took over some of our own airplanes to use as bombs? Isn't that like killing a gnat with a sledge hammer after running through a hornets nest to get there? What about collateral kill when we invade? Haven't we killed 10 times more of their civilians (than what died in the towers) trying to find the bad guys. What gives us the right to trample on innocent people in any number in a foreign country while we pursue bad guys. Such behavior is horrific. **We're not supposed to cause more horror to innocent bystanders than the perpetrators did to us, while trying to apprehend the perpetrators.** Doesn't that make us bigger perpetrators than the original group? **How would this fulfill any sense of justice?** So what are we doing there?

And haven't we stopped chasing the original bad guys and now chase religious fanatics in a foreign land where they once ruled until we got there? Isn't it true that they'll rule again when we leave? What are we doing there? We get all amped up and charged into a nation with an army. Who are we to be so rude? Why do we use such bad common sense and totally disrespect the rest of humanity? That doesn't seem like my country, certainly not the way I'd like my country to be. You know we lose 3,000 Americans to smoking every three days. Why aren't we invading tobacco farms and cigarette factories? Why didn't we cut our losses and not go off "half cocked", as my Dad used to say, into some overdone horror story?

When I started receiving my social security and studying the Kennedy Assassination I stumbled into a documentary and it taught me a few things I didn't notice about 911. The pentagon damage should have been greater. Film of the fire,

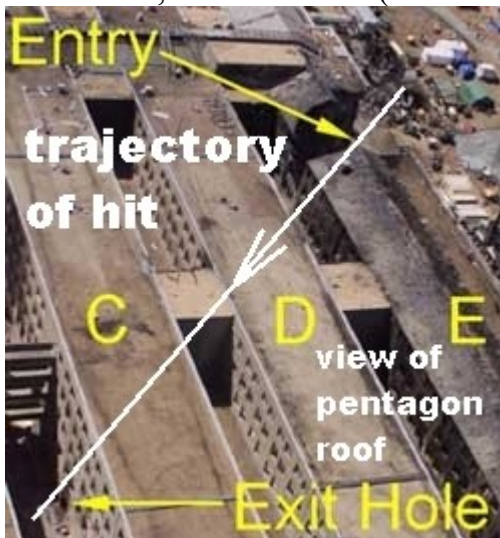
before the walls caved in (to show 50' damage), showed, at most, a 10-15ft hole in the side of the pentagon that penetrated into 3 of the 5 rings of offices.



911 Modeling of Crash



After the collapse of the outer facade the ground view from front shows damage to Pentagon as shown above. The referenced section of facade damage used to get our bearing on the three photos helps us understand what happened. The next 2 show the view, from the exit (below left) and at the entrance (below right).



Overhead View after Hit



Front Overview after Hit

The building looks like it suffered fire damage along the path of the missile. The scorched areas one and two rings back in the front view show this damage. Also there is fire damage to the exterior of the building in front beyond the width of the

collapsed section. I imagine that this would have been caused by the wings shearing off and bashing into both sides. There is the facade damage to the right. But there's no airplane debris, of wings or engines or a nice big tail section (that didn't leave a mark on the exterior where it penetrated (nor left a mark (wings or tail) before being sheared off)). There was debris of what looked like missile parts, shown below left. Also, lower right shows an area immediately to the left of the



Missile Parts?

Unburnt Area Between Wing and Fuselage

collapsed portion that has no fire scorching or burning, with combustible wood and paper products in view. The trajectory of an airplane carrying fuel in both the wings and the fuselage would not leave some section of the pentagon in between



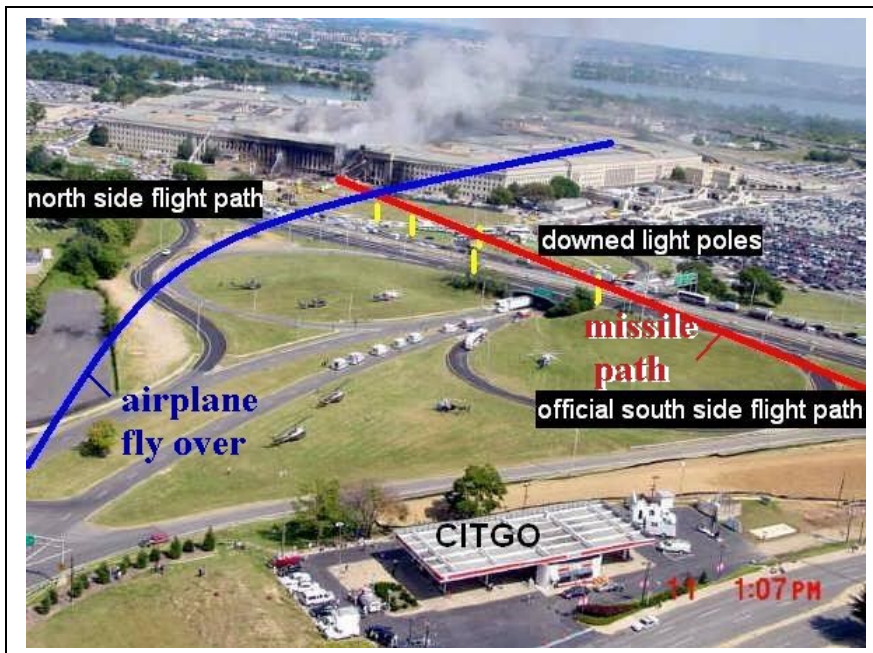
the two burnt areas near the point of impact un-burnt. Would it? Gas would have drenched a bit deeper into the building (like it did at the towers) and there would have been a much wider and taller fire ball and no such un-burnt area. (see the fire plume comparison tower to pentagon on next page) Some of the fire caused was a diversion from a basic missile attack and set away from the building out front. These two items standing

away from the building seen above were smudge pots burning in advance to set up a smoke screen through which outside viewers would not be able to see the damage. The above picture shows the first second of the missile hit and the previously ignited distractions on either side. And it looks like a missile strike in the center with incidental fires on the periphery, not related.



People staged this attack. An airplane buzzed the pentagon at just the right time from a path just north of the CITGO station across the street and there were lots of witnesses. Unfortunately

the airplane's flight path doesn't agree with the angle of attack of the missile on the Pentagon, (a diversion with technical errors). The government even knocked down



light poles on the approach and had a witness claim that he was hit by one, only his car had no scratches on the hood and he couldn't explain how he removed it from being stuck 4-5feet into his car to unstuck and on the road, without scratching his hood. He was 65 years old and the pole weighed 250lbs. Now this was a story on the internet and I do believe in dis-

information being an intelligence ploy that makes me smile. I'm not going to check out the story, but if it is true it is a bad joke, and a very good piece of conspiratorial evidence. And there was no aircraft debris anywhere to be seen. I heard that jet fuel, 8600 gallons estimated still in the airplane, would have caused a fire many times larger (as shown in the comparison fire plume picture) that would continue to burn for days at 3000 degrees F type temperatures. Yet there was wooden furniture hanging out of the building at the periphery of the 50 ft section that was not burnt after the fire was put out. That's impossible for such a hit with that amount of fuel.

The wingspan is like 150' and there's fuel in the wings. So a 150' wide cinder of a zone should have resulted (as it did in the towers). The documentary said that it looked way more like a small missile hit, a bomb, and not a giant heavy fuel laden commercial jet traveling at high speed. The above pictures make a conspiracy clear.

The 911 documentary (In Plane Site) also showed fire fighters witnessing to the **demolition of bldg #7 in New York**. In fact, the towers, themselves came down like a demolition and explosions were heard. They gave the report of people on the street who witnessed a non-commercial airplane collision as the second tower hit. The film showed a large bulge under the fuselage, uncharacteristic of the airliner, and the coloration was way off.

20 rag tag box cutting terrorists stole the planes, but two of those planes had to have been flown somewhere else (ditched in the ocean?); **one missile hit the pentagon, and a strange looking craft with military coloration hit the second tower**. All of the buildings that came down fell like a neat and clean demolition. Rag tag terrorists do not have cruise missiles, to the best of my knowledge. Neither could they prepare these buildings for demolition. **So a cell of Intelligence rogues of the U.S. with military armament helped the Saudis with the 911 job**. FBI and CIA tracking of suspects mysteriously stopped, which enabled the foreign group to be partially successful, and the rogues did their thing to help make it look entirely like a foreign assault. That's what I see in this mess. I've read that there are 50 witnesses to the pentagon aircraft hit. I would expect all of those to be "bad science" and/or witnesses to the fly over coinciding with the missile hit. After 911 **W** creates a new department of the government, Homeland Security, and takes us to war twice, and for bad reasons. This started and has continued to cause, enormous debt accumulation by the US; debt that continues to weaken our government, the last bastion of democracy. When I bought the "911 In Plane Site" documentary DVD, it seemed a bit different than the one I first rented to view. I believe that there is a very active disinformation service in place out there that is staffed by rogue intelligence operators in the US in support of the Corporatocracy, and is continuing operation on the Kennedy cover-up and witness discouragement programs. We're being had by the corporatocracy, and the Bush family is right in the middle of it. The Homeland Security Department gives them incredible private muscle paid for by the credit of the US. **Loss of this credit is loss of the US government as a credible force in the world. The world is then under the complete control of the corporatocracy.....**
.....That's where we're going and fast.

Other Tyranny

Wanting to understand the non-corporate view, I tuned in Democracy Now on TV and enjoyed the smaller stories told by people on the scene. Then I picked up Amy Goodman's Breaking the Sound Barrier which contained several short stories on each of 11 subjects. The forward warned of big businesses' desire to control the internet and of our need for "net neutrality" for all users. I'll list some one liners of mine summarizing what I thought was important in her book.

WAR: Bombs displace food clothing and shelter in priority, and imbedded journalists tell stories of what the military wants them to see. The Iraqi Health Ministry estimated 150,000 Iraqis have died since the invasion. A medical journal thought it was more like 650,000. There's growing dissent within the ranks in Iraq. **Senator Byrd argued against going into unprovoked war.** (What a sage!!!!) Don't listen to that \$20K signing bonus, it's your life they want. Discussions on the Iraq war are not allowed at Wilson High. We need a "Pentagon Papers" type release of information about the Iraq war. Post Traumatic Stress Disorder (PTSD) suicide is a problem for soldiers in the US armed forces. We raid the wrong house all the time, and the "first kill" by a soldier is celebrated. (*So, chances are that our soldiers celebrate a heinous crime on a regular basis*). The Palestine Hotel in Bagdad, housing non-imbedded news people was on a US target list according to an experienced US intelligence operative, and some news people there died as a result. Poverty leads to good recruiting. Gestapo like Consequence Management Response Force, "sea smurfs", who would normally do well to control disaster situations, may also be used in civilian control situations, like protecting Wall Street or Main Street from angry citizens at home. This used to be illegal, but **W** had it put into law in 2007. We armed the Taliban when they fought Russia, now we're fighting them. If forced to, the Taliban will disappear and hide their weapons to fight another day after we leave. So we can't "really win".

CLIMATE CHANGE:

Oil companies fund bad science to keep their sales up, Climategate. Flooding of the Mississippi valley is part of global warming predicted. Nuclear power is not a solution to global warming, because it's not economically feasible. (needs government aid to work). You can die from old age waiting for justice for your complaint against an oil company. For the Exxon Valdez, there were 22,000 plaintiffs finally awarded 5 billion dollars, which was cut in half by a US appeals

court, and down to 500 million by the supreme court; only 6,000 of the original plaintiffs had died over the 20 year litigation.

TORTURE :

Donald Rumsfeld owns an old plantation where slaves were sent to be “broken” (tortured) before the Civil War. He and 11 cohorts are named in a criminal complaint filed in Germany by the Center for Constitutional Rights based in New York. The complaint alleges that Rumsfeld et al are principally responsible for a US Military program of detention and torture. Under the Bush administration, torture is denied, (which means they say they’re not torturing anybody). The American Psychological Association formed a 9 member panel on Psychological Ethics and National Security PENS and decided to continue to participate in military interrogations. The panel was packed with pro military votes. It was a set-up. A Survival, Evasion, Resistance and Escape SERE Psychologist trained the military psychologists to participate in interrogations. SERE measures include sensory and sleep deprivation, isolation, sexual humiliation, maintaining uncomfortable positions, light, heat, cold, noise subjugation and water boarding. After signing bills, W has used “signing statements” which authorize him to bypass the law, on 1100 bills, a record for any president. He used the signing statement on an anti-torture piece of legislation. W’s attitude is Hitler all the way here; capture, indefinite hold, and torture or the fear of it is like a U.S. Gestapo whom all feared in Germany, under Hitler.

Psychologists are split on whether to participate in torture for national security. In 2004, **Assistant Attorney General Daniel Levin volunteered himself for a water boarding experience and concluded that it was torture. So he was fired.** A man tortured at a CIA black site has survived and sued the contractor that flew him to the torture site. Rocket terrorists in Afghanistan fingered an innocent taxi driver who was tortured and killed “by mistake”. So a documentary movie was made and it won an Oscar. The Discovery Channel bought the TV rights but won’t be airing it real soon. *Obama, it turns out, is a wuss, (Dean observation)* and will not prosecute alleged torture by the CIA (who replied with great fanfare).

HEALTH CARE: Pfizer and a distribution company were fined 2.3 Billion for bad practices with Bextra and Celebrex. So they lost 3 weeks income, the cost of doing business. Health care for kids is a no brainer. Toxins R US is the cosmetics industry, which seems to be under-regulated. Germany, England, Canada, and

France all have health care for all their citizens, while the US has 50 million uninsured (and spends twice as much). Michael Moore thinks of the health insurance companies in America as the Halliburtons of the health industry. (I say let's compete with them using a government single payer plan, and see who buys what). A summit on health care allows 2 (of 120) to attend who support a single payer plan. Single payer advocates are shuffled out the door elsewhere, one charged with disrupting Congress. Obama takes it off the table to make a deal. Single payer is what most industrialized countries in the world use for their health care. A CIGNA executive blew the whistle on health care companies, who dump patients to satisfy their Wall St investors. *(I described the burning of \$400K per employee X 440,000 employees in the business to do their work of burning 20% of the health care dollars meant for care providers). (I find this an atrocious industry of "do nothing and golf a lot" people operated at the expense of other peoples' lives. This is a no brainer savings.)*

GLOBAL ECONOMIC MELTDOWN

The World Food Program says we're in the worst famine in 45 years. Countries' debts keep them from feeding their people. *(Remember the Economic Hit Man)*. Meanwhile large food corporations are experiencing the highest profits ever. Wall Street has a bunch of Socialists who cry to the government to bail them out for their bad gambling decisions, while 4 million home owners are defaulting on their loans and will lose their houses. *(So the idiots in government don't do it for the people, they do it for the crooks; so we don't have a representative democracy. FOR the people).*

Bushes bail out plan had executive pay and bonuses in the fine print. (just sign here, boys, and the economy will start to recover), *my tu tu* . For home owners in default, why not squat and let them produce the original note saying you owe them for the house.

MEDIA

a US tank with US soldiers killed some journalists in the Palestine Hotel knowingly. American elections are for candidates who get air time. The media controls what the people see, while making billions in the process. *(That's why I was thinking that the nation needs a national broadcast channel for elections)*. \$2 billion goes into the broadcasters' coffers for the 2008 election season. A "Peacenik" is an advocate and advocates are not allowed on the air at CBS or CNN. Therefore it's support for the war or nothing. Generals are analysts, but

peace activists are advocates. They'll hire analysts, but not advocates. (OK?). Lou Dobbs was caught with looney sources on a story about leprosy. The FCC is loaded with Corporatists who support media consolidation (in a few rich hands). Fox channel bumped Ron Paul, while ABC bumped Kucinich, showing their control of the air waves. FOX welcomed Giuliani who did worse than Paul in the Iowa caucus, showing FOX political bias. The U.S. bombed Al-Jazeera. After 6 years the U.S. released Al-Jazeera journalist Sami-al-Haj from the Guantanamo detention facility. Members of the press for Democracy Now, held a block away from the Republican Convention in St. Paul were beaten bloody and forced to the ground where they were handcuffed and arrested. When Amy caught word and arrived, she was arrested and had her credentials ripped from her neck by a government Secret Service Agent (*who doesn't work for the people*). A private political committee facilitating the event agreed to pay the first 10 million dollars in court costs for defending the brutal city employees who took part in the beatings and arrests. The private group wanted everything to look perfect on television while they beat down the free speech people and protestors a block away, out of sight, *what you might call a perfect Republican convention*. John Sifton, a human rights investigator estimates that the Bush administration killed about 100 people in their so-called torture free interrogations, during his administration. (Don't forget Dan Rather telling the nation that he witnessed Kennedy's head thrusting forward making an Oswald determination a piece of cake for the perpetrators. That's a history changing lie, told by a Texan for Texans).

THE UN-REPORTED WORLD:

Get her book and check this out. It's terrible what is done by corporations overseas. Here's a hint. They have their own militias. *Ok Ok I won't say anymore here..... except this one last thing:*

Did any of you know that 5.4 million people died in the congo in the last decade because of fights over mining of their natural resources. They have 80% of the world supply of tantalum (used in all cell phones and other electronics). The population of the congo is about 1/6 that of the U.S. The death toll is equivalent to suffering a 911 attack every two days for 10 years.

OBAMA

He's flipped positions.

If there is no struggle, there is no progress....Power concedes nothing without a

demand. It never did and it never will.

He says “make me do it”

(Does he need a push, or do those that impede him need a push?, out the door.)

I can't help but conclude that the U.S. has been on the wrong path for almost 50 years. It has been on a path of privatization and corporatocracy. The policies very simply mean, crush the opponents and rape the planet. Stay at war because war means the biggest profits for the few in charge. I suspect a bit of vengeance by the Bush family for Prescott's losses in the Nazi laundering scheme back in the 40s and early 50s. Prescott was a persistent Nazi supporter who came back time and time again after being shut down and fined to continue this crime 9 times after having his wrist slapped. **THAT IS PERSISTENCE IN CRIME** Just how he got concurrence with major industries around the U.S. and the world is not real clear to me, but I guess greed and lust for power (are Nazi like qualities) and, when fulfilled, can buy a lot of comfort in life. I'd like to see recompense made for moneys swindled or made after pushing the U.S. into war. I want to see a green future starting right now, with huge investment into solar, wind, and other sustainable energy systems, and the plug-in hybrid electric car PHEV. I'd like to see new laws to even the playing field of capitalism. Use it or lose it patents. One time purchase of patents by governments to enable wide spread manufacturing from a variety of sources with equal leverage on the market. I want a tax structure that gives industry incentives to add employees and up their pay to the \$35-60K range to create more demand for a stronger economy, from the bottom up, not the top down.

The corporatocracy has been fed too long and produced devastating worldwide debt, death, war, famine, and fear. Why not start a millennium of peace, love, tolerance, and prosperity, with more of a focus on clean water/sanitation and food for the world; and fair competition?

Chapter 9 Energy Policy

Fossil fuel is a limited source of fuel for energy production and a dirty source. Air pollution results with the combustion of fossil fuels and the planet is at risk for continued burning of these fuels, as they have already caused a green house effect that has warmed the planet over 2 degrees Fahrenheit in temperature. Effects of just this minor change have caused flooding and hurricanes of devastating proportions, and significant melting of the icecaps that has and will continue to raise water levels if unabated. Meanwhile the control and use of these resources has sparked numerous wars through the decades which cause suffering and death and the lowering of the “pleasant life economy” that is available when we do not shift revenues into war making. While oil and coal have enabled a life style of comfort and mobility, the planet effect and limited source of these assets makes the search for alternative sources of energy a necessity and a priority. We should not forestall the development of serious amounts of alternative sustainable energy.

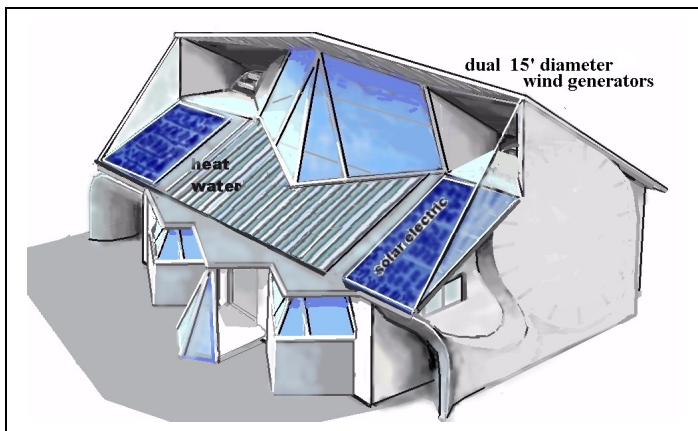
Nuclear is not cost effective and storage of nuclear waste is an old unsolved problem. Hydrogen has a problem with storage and transportability, is highly explosive, and requires more energy input to make than what energy may be taken out of it as a fuel. I don't think of it as a short term solution.

Bio-diesel is a favorable way for many to lower the cost of farmers' fuel needs. It is possible for them to use 10 or more acres of their land to grow the oil producing seed or beans that can be processed to make fuel for their use in farm equipment and trucks to take product to market. By stationing Bio-diesel production facilities at regular intervals across the nation the farmers and truckers will be able to significantly cut down on their use of foreign oil, thus reserving Oil in America.

Wind Power

For 10mph or greater winds, a 10KW wind generator for the rural home (with 1 acre of property) will be about \$30K, with comparable maintenance reliability to photovoltaics (PV), maybe 10-30 years life. The reliability of the wind to run the system is an unknown. But the wind will blow when the sun is down, so if it only blows 1/3 of the time It'll be better than a PV system, which is about \$9/watt installed and is only working real well for 5-8hr/day of sunlight. You need to be out in the country for the big wind turbine. You can buy solar panels for 2-\$3/watt but you have to do your own system work, (inverters, batteries, protective circuits,

integration and installation). I saw some interesting designs for home wind power generators on the internet that advertised beating the \$1/watt cost to install, but their example was a unit much bigger than a home unit; it was 225Kw for \$225K.



In wind generators the power goes up with the square of the arc diameter and the cube of the wind velocity. A 10' diameter blade yields 4 times the power of a 5' diameter blade, and a 20mph wind delivers 8 times more power than a 10 mph wind. So the cost per watt goes down with the increase in system size. I believe

that the developed wind power using countries get 10-20% of their energy from wind power. So that might be thought of as an upper boundary. For me the appearance is not pretty. But the horizontal axis (concept above) doesn't look so bad to me. The industrial version achieves the \$1/w design, mentioned above. The above design goes for large area wind collection and a 7-8' radius turned paddle wheel

Personal Transportation

In Chapter 2 we introduced the Plug in Hybrid Electric Vehicle, PHEV, as the car to implement now for rapid deceleration on oil use and reduction of Global Warming.

Where the EV-95NiMH batteries of the General Motors EV-1 electric car from the 1990s provided 100 miles between charges, could be recharged over a thousand times (deep cycle) in its life, and had a capacity of 27Kwhrs, while weighing about 1000 lbs; maybe our portable pack for our PHEV is designed for **40 miles at 11Kwhr capacity** and 400lbs. Or maybe it's built with NiZn (nickel zinc), like that being built at **Xellerion Inc.** for less money,

<http://www.xellerion.com/PRODUCTS.htm>, (est. \$150-\$500 per KWhr), or 11Kwhr X (\$150- \$500) = \$1650 to \$5500. For our 40 mi range, 11kwhr capacity, I would think the NiMH would be about \$3000. This is using 1995 technology for NiMH.

The inventor, Stanley Ovshinsky (Ovshinsky, S.R. Aerospace and Electronic Systems Magazine, IEEE Volume 14, Issue 5, May 1999 Page(s):17 – 23) said that 100whr/kg

energy capacity was achieved with advancements up to 1999, or the EV-1 could have had a replacement battery system of $27\text{kwhr}/100\text{whperkg} = 27\text{Kwhr}/.1\text{kwhr per kg} = 270\text{ kg}$, about 600lbs. **Now this is the technology from 10-15 years ago that EV-1 owners loved, and that Chevron bought, to hold it off the market in order to sell more gas.** For me, this behavior showed the sad state of affairs when a giant can control the use of science to help mankind with his control over inventions (and just to make more money for himself). The use it or lose it principle is my solution. I say this because GM and Chevron refused to sell the EV-1s to willing buyers nor make the EV-95 batteries (they owned) available, at any price, to electric car entrepreneurs for experimentation. We may have lost 10-15 years and polluted the planet needlessly with petroleum combustion byproducts, because of Chevron and the oil industry's decision in this regard and their squeeze on the world economy, forcing the world to buy their product, when change over to electric was possible. Through 2010 they have not let Toyota build anything but a mild hybrid that can't run all electric. **And that's what we need: a plug-in hybrid electric vehicle (PHEV), to wean us off gas a lot.** Maybe the 40 mile pack weighs 240lbs, using 1999 technology and costs \$2500, close to "within the ballpark" (for 1000 cycles this is equivalent to \$2.50 per deep charge cycle). But if we keep the battery capacity in the optimum range, it should outlast the car so we don't have to amortize the loss, like it's some kind of regular maintenance. This rack of batteries should be mounted low near the center of gravity of the car for better road handling.

Battery *rack stations* might also be available on the road for exchange of the racks in the public domain. Entry of the male charging/discharging electrodes would be key operated to foil unauthorized charging with improper equipment. This is done because the batteries must be charged properly and carefully for long life, and no driver wants to get stuck with a mistreated \$2500 (bad) battery pack. Some sort of life meter would be on both the car's rack and the battery stations racks so that an exchange would take into account the charge and the expected life of the racks. There'd be indicators for excessive heat, overcharge, operation in the red region, short circuit, etc shown on the pack itself

For a given rack voltage output a simple ammeter (or series of ammeters) could record the Kilowatt hours consumed between charge cycles (and a counter keep track of the history of deep discharge recharges). As long as the user kept the

battery system in the 20-60% capacity charge range, the batteries would exhibit life of maybe 100 times the number of deep discharge cycles in optimum use and short charge cycles, and last possibly beyond the life of the car.

http://www.cobasys.com/pdf/presentations/Considerations_for_NiMH_in_Stationary_Apps_TechPaperFormat.pdf pg 5

In the Prius, for instance:

A [sealed](#) 38-module [nickel metal hydride](#) (NiMH) [battery](#) pack providing 273.6 volts, 6.5 A·h capacity and weighing 53.3 kg (118 lb) would be supplied by Japan's [Panasonic](#). They are normally charged to 40–60% of maximum capacity to prolong battery life as well as provide a reserve for regenerative braking. Each battery uses 10 to 15 kilograms (22 to 33 pounds) of [lanthanum](#);

The above and below small print from

http://en.wikipedia.org/wiki/Toyota_Prius#Plug-in_version

The environmental impact of the car's batteries has been questioned. An independent commodities consultant called the Prius "the biggest user of [rare earths](#) of any object in the world." To encourage battery recycling, dealers are paid a [US \\$200](#) fee for return of the car's batteries. Toyota has laboratory reports that some Prius battery packs have lasted the equivalent of 180,000 miles (290,000 km). As the cars start to age, early reports have shown that in at least some cases the batteries can last in excess of 250,000 miles (400,000 km). Individual battery longevity will vary depending upon the treatment and use history of the battery pack. A degraded battery pack will reduce performance and fuel economy, but not leave the car inoperable.

The way to do this, with our 40 mile rack, is to make most cars plug-in hybrid electric, and have them run 16 miles (before every recharge cycle at home) on electric only. The Toyota Prius might use the same 40mi rack using regenerative braking and the gas engine to recharge it, when the car was in the gas hybrid mode, and then plug it in at home at night to slowly bring back the capacity to 60% or 16 miles (operating 20-60% capacity always). Racks of 40mile batteries would be standardized to minimize inventories at rack stations.

The fee for service at a rack station would be determined by a formula for relative cycle history of racks, plus the cost of the charge. The number of deep discharge cycles minus the number of deep discharge cycles of the rack station's replacement; quantity, divided by the number of deep discharge cycles guaranteed on all racks; that quantity, times the current price of a new rack would be equal to the rack charge. A negative number would indicate that the station owed the

customer the amount shown. The customer would then pay this plus the charge fee to bring his “turn in rack” up to the optimum 60% capacity plus the labor to effect the trade. (maybe \$10/trade). If this did not turn out to be a thriving business, then maybe rack stations are not needed. Maybe it’s a service item for the dealer. But I think it would be handy to use the same type batteries at home and charge them with sun power during the day and use it in the car or at home for night time power.

Eg. Let’s assume we have a 40 mile/1000 cycle deep charge capacity battery and it would give us practically unlimited cycles if we always kept it in the 8-24mi range of capacity. Our cars are like the Toyota Prius only our 40 mile set takes the place of the 38 module NIMH sealed unit mentioned above. So for normal Prius use, the car is a mild hybrid and regularly runs on gas when it comes up to speed or a boost from the electric while going up hill. Now, like that previously projected for the Prius 2010 (but never marketed), I’d have an Electric Vehicle mode, which would allow the driver to drive on electric only. If he had a 40mi round trip commute to work, I’d have him start out in the mild hybrid mode allowing the electric motors to bring the car up to speed for the gas engine and to help it decelerate for stops. But on the drive home I’d have him go all electric on the last 16 miles for an optimum charge that day at home. If he gets 50mpg in hybrid mode on the way to work and travels 20 miles plus 4 return miles he uses 24/50 or .48 gallons of gas or \$1.44 at \$3./gal . The trip home is mostly taken care of by the charger at home that “sells its electric gas” at \$.10/KW hr. But what’s a KW hr with respect to a gallon of gas in energy?

- **Gasoline:** US gallon = 115,000 Btu = 121 MJ

http://bioenergy.ornl.gov/papers/misc/energy_conv.html

but 1w = 1 j/sec = 3600j/hr (for 1hr = 3600sec), therefore 1kw = 1000X 3600j/hr = 3,600,000j/hr and 1kwhr = 3.6M j (multiplying both sides by 1hr)but the energy of 1 gal. is 121Mj so 121/3.6 = **33.6~34kwhr. Let’s use 34 kwhrs stored in one gallon of gas.**

For our example we’re using 40% of our 11kwhr (40mi) battery to go 16 miles, so we expend 4.4kwhrs, which costs us \$.44 at home that night (at \$.10/kwhr). So to go 40 round trip to work and back in our plug in hybrid it cost \$1.44+ \$.44 or \$1.88. If we can get 40 miles for \$1.88 then we can get (3/1.88) X 40 or **64 mi on \$3.00** the equivalent overall gas mileage. Had we done the entire trip in the hybrid mode, our cost would be 40/50 X \$3/gal = \$2.40 The electric

component of cost for the return trip shows the economy of electric alone. \$.44 for 16 mi or 109 mi to \$3.00. **So electric alone is equivalent to 109mpg** when compared to gas at \$3/gal. The gas engine might yield 40mpg on its own and with start and rolling assistance from the electric, the 50mpg suggested above. A straight gas trip to/from work might be \$3.00 at 40mpg, while the Plug in Hybrid Electric Vehicle PHEV altogether costs \$1.88, if we don't have our own solar electric power, and \$1.44 if we do. We still need gas, but we're saving a lot and cutting down on foreign dependency and the carbon footprint. Compared to a gas engine alone \$3/40mi at \$3/gal we save $\$1.56/\$3 = 52\%$ on gas whether we have solar or not, coming home in the electric mode. The other \$.44 has to do with paying for electricity or not. So money wise the hybrid vs electric+hybrid is a \$.52 difference, while **gas engine/ PHEV difference is \$1.12 - \$1.56 (savings with a PHEV) plus a 52% savings in gas.** This is very significant. Let's see how much improvement this is over the average car on the road today.

Let's look at the average car on the road in current times. For the 21mpg average of the sum of all American cars and light trucks (weighed in proportion to use) these days the average gas mileage of all cars, 2008, was 21 mpg (**The Environmental Protection Agency reported that the average performance of new, 2008 model cars and trucks was 20.8 miles per gallon in 2008.** -- [Boston Globe, 9/19/08](#))

<http://www.wanttoknow.info/050711carmileageaveragempg>

our trip to/from work is $40/21 \times \$3./\text{gal} = \5.71 (for 1.9 gal) So with respect to current averages our PHEV cost us \$1.44, a \$4.27 savings/workday per car in gas expense (1.9-.48 gal = 1.42 gal, or \$4.27 at \$3/gal). This would yield about \$1100/yr savings at \$3.00/ gal. for gas. At \$4.00/gal. savings is \$5.68/ workday per car, or about \$1500/yr. That's just for the commute. At 12,000mi /yr avg. per car, and 40 X 260 work days/yr or 10400 mi work commute, we still have 1600 miles over 105 leisure days for 15.2 miles/day. Given we had a PHEV, we'd drive electric for each 15 mile jaunt and have no gas expense. Of course there will be a spread on trips, so maybe only 2/3rds of the mileage is electric. That leaves 533 mi in the hybrid mode for about 11 gallons at 50mph, or \$33. at \$3/gal and \$44. at \$4/gal. At \$3/gal the average car of the day costs us \$229. for the 1600 miles of leisure. So in summary, for a 40 mile commute, 12000miles/yr average drive per car, current gas 12000/21 or 574 gal and expense at \$3/gal of \$1714. For our PHEV it's .48gal X 260 work days or 125 gallons X \$3/gal or \$375. Our leisure driving is 11gal or \$33.

PHEV 136gallons, \$408., avg. vehicle of the day 574 gallons, \$1714.

The biggest advantage that I see is that we are cutting way back on the gas we use. In the above example the savings in gas of the **PHEV over the average car** of the day is **76% reduction in personal gas use for the entire year**. If the round trip distance gets down to about 20 miles or less we're going to travel totally in the electric mode and save 100% of the gas, and just charge at home everyday.

Gallup's annual Work and Education survey finds that Americans average 46 minutes of commuting to and from work in a typical day

<http://www.chacha.com/question/how-many-miles-does-the-average-american-drive-a-day-to-get-to-work-and-get-back-from-work>

If we assume an average speed of 40mph then the average commute is about 30 mi round trip. I would do this trip half hybrid, half electric. For our car, that's 15/50 X \$3/gal = \$.90 hybrid cost for 15 miles, and peanuts for the charge at home for the other 15 miles. For 260 work days we use 78 gal and travel 7800 mi. The remaining 4200 miles in 105 days of leisure would be 40 mi/day. Maybe the split is 2/3 hybrid and 1/3 electric; or 2800mi/50mpg = 56 gallons. So for the year with a **30 mi commute** we have

PHEV 134 gallons, \$402 average car 574 gallons, \$1714

We save 440/574 or 77% in gas expended for the average commute per average year compared with the average car. **That's 77% savings in gas.**

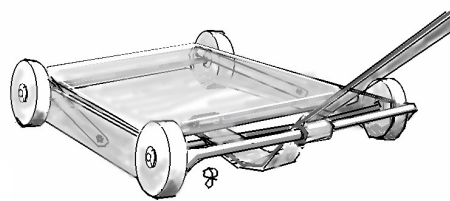
With total oil consumption in US/ day approx 21 M barrels/day yet domestic production is only 6 million barrels per day
http://en.wikipedia.org/wiki/Energy_in_the_United_States

So we import about $(21-6)/21 = 71\%$ of our oil. If we're saving 77% of our oil use per day, we are no longer dependent upon foreign oil. It's easy to see that with plug-in hybrid electric cars and widespread use of solar voltaic energy we will become energy self sufficient, and our burning of gasoline will drop to about 1/4 of the current level, with attendant savings in clean air. Battery technology improvements will lead to all electric commutes and then we can use gas to tour the countryside leisurely, enjoying the fresh air while on vacation. Solar cell advances in semiconductor availability and cost will lead to energy autonomy at home and on the road. This is what we want: comfort, security, clean air, and a good feeling about our environment with little dependency on oil. We'd have no

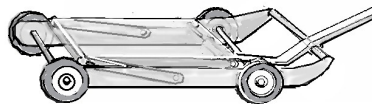
more need to build strong military outposts near all oil fields worldwide. So we could shrink the military way down.

For our example of a 40mi battery PHEV some car designs might use two racks for longer operation between charge cycles or for use in bigger vehicles. Maybe gas stations with low gas business would switch to home solar systems supplies and service. The savings in gas use, with these types of vehicles will reduce, and then eliminate US dependency on foreign oil as they are phased in. This is not rocket science. The technology is here and has been held off the market by the oil companies to enable them to make maximum profits off of an oil only economy. That's the greed of a few screwing with the planet and the economy of all people. Let's go for this low tech cut in greenhouse gasses and help the many.

For another price, after market conversion kits would be available to install on your gas car to enable electric operation; installation, charging stations, and floor jacks separate.



Battery Floor Jack



Home water and Space Heating

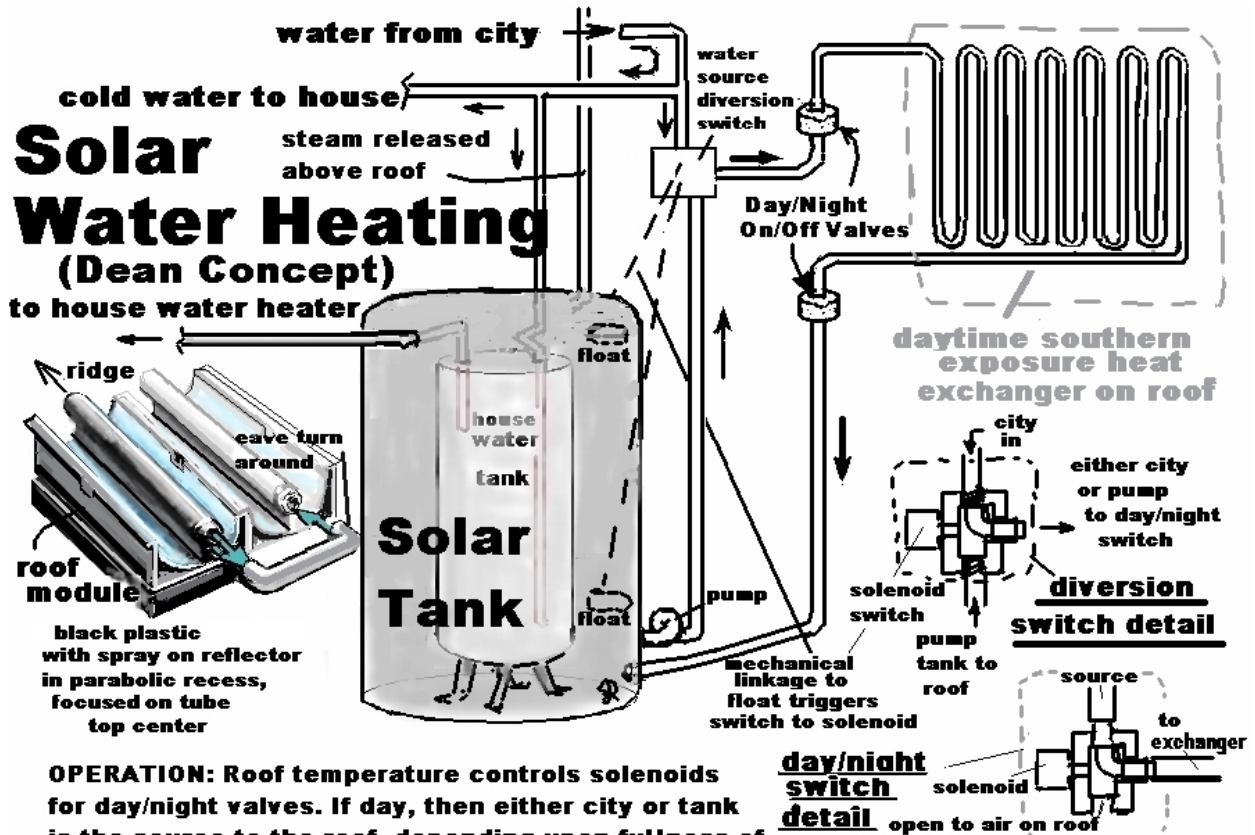
The concept for water and house heating is solar. In addition to providing hot water, the central solar tank (receiving roof circulated hot water during the day) would be a source of heat for the house at night, if needed. See my conceptual design for the water heater system in the next figure. The concept for space heating follows.

The water heater takes super hot water from the roof and circulates it in a mix with water in the solar tank. More water is introduced when the float in the tank signals that the level is low. This water is recycled to the roof to continue to heat up. Conditions near freezing would shut down the heat exchanger and open both sides to start run out of the water in the tubes. The tank would remain full. The heat exchanger is also drained when the full solar tank approaches its maximum temperature and the pipes would be covered by a pull down reflective awning.

The roof collector might be ABS 1" pipe mounted on a plastic molding that has

a parabolic reflective shape at the bottom to reflect energy back under the pipe. Or maybe it's mounted on a flat black background. I haven't run any tests here. The water in the solar tank heats the pressurized water in the inside tank until the two are equal temperature. The pressurized hot supply should be cooled before use.

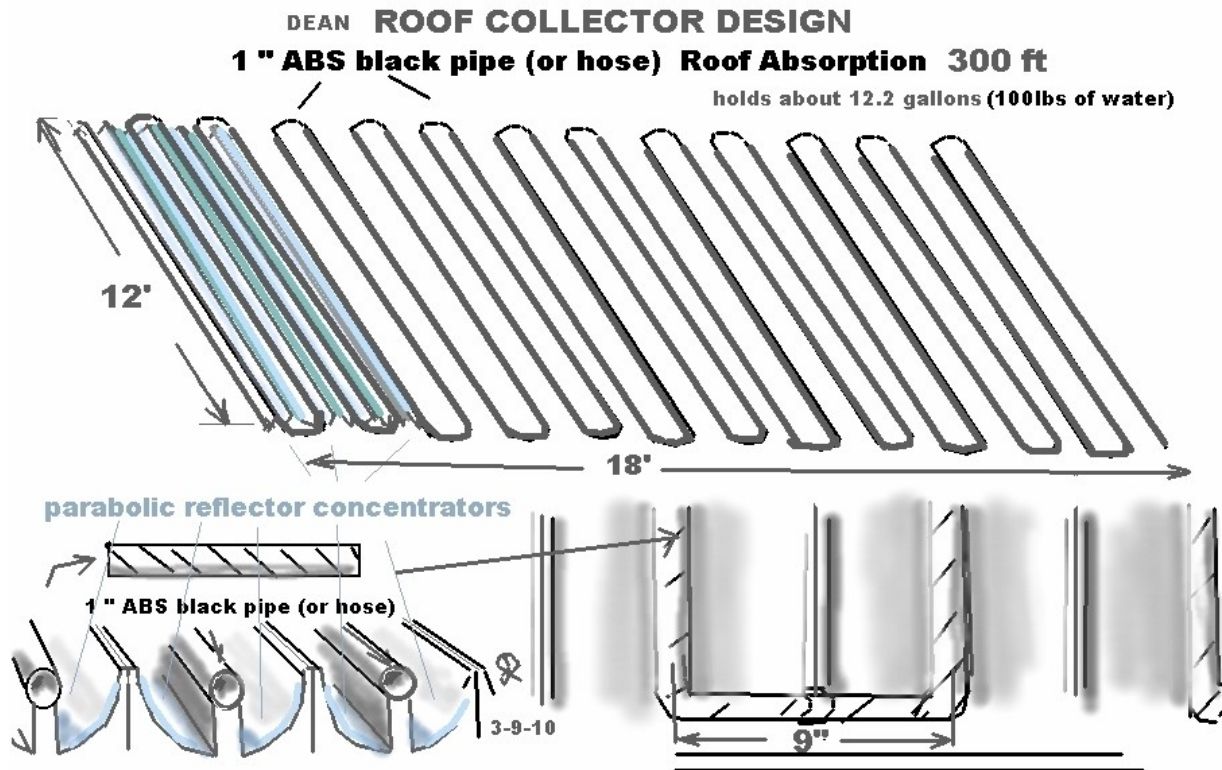
SOLAR PREHEATED WATER FOR WATER HEATER



OPERATION: Roof temperature controls solenoids for day/night valves. If day, then either city or tank is the source to the roof, depending upon fullness of the tank. If a freeze threat exists, then night valve opens roof exchanger to outside air on both sides and blocks source and destination. Roof to tank temp controls pump to roof; roof hotter, pump on; cooler, pump off.

The solar heating designs are intended to be conceptual, although the technology is here. The house water tank in the solar tank is under pressure from city water while being immersed in a bath of solar heated water that runs to the roof and back. It's just a clean empty tank with two pipes in it: one to input cold water and the other to output hot water to the commercial house hot water heater. It's full of water while under pressure from the street connection. It absorbs the heat from the solar heated water about it and approaches the temperature of the solar water. The house water heater may not have to turn on, except during a series of overcast days. In fact cold would probably be mixed with the hot water near the output of the solar tank to keep heat loss down going to the house water heater and avoid burning the user. I feel like Thoreau must have felt about his discoveries in biology, new to him, but not to the rest of the scientific world. Here is a particular design.

It uses 300' of 1" ABS plastic drain pipe in an array that is 12' by 18' set on the south facing roof segment. The calculations below show a design for a 300gal system that will heat water from 60deg F to 120 deg F during the day, and provide capacity for heating a 2000 sq ft house easily.



This is a low pressure pump source design so water can reach 180 degrees F in the ABS pipe, and it is for heat transfer only, not for human use. Assume that the water reaches 60° F by morning. How much water can we raise to 180 F? Well, it takes 8.34BTU to raise 1 gallon of water 1 F, so it takes $120 \times 8.34 \times y = 1000y$ BTUs to raise y gallons to 180 F. Our Array size is $12 \times 18 = 216$ sq ft. or 20 sq meters, & there's 1Kw/m^2 of solar radiated energy, So during a full sun hour our array receives 20Kwhr of energy. With 4-5 full sun hrs/day or more available on the average in the lower 48 states & with .5 efficiency the collectors get

$20\text{sqm} \times 1\text{kw/m} \times 4.5 \text{ full sun hrs/day} \times (.5) \text{ efficiency} = \boxed{45 \text{ kwhrs/day}}$ on the average.

With 3413 BTUs per Kwhr we're producing $45 \times 3413 \text{ BTUs/day}$ or 154,000 BTUs

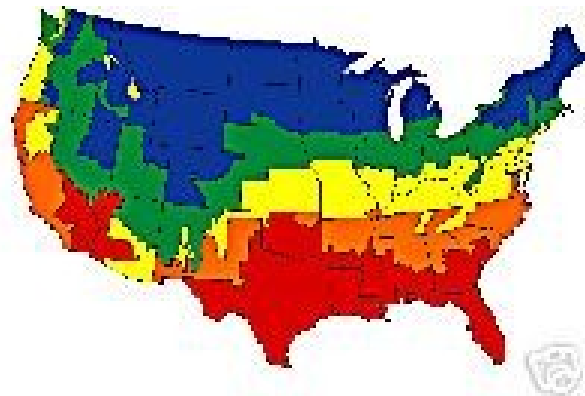
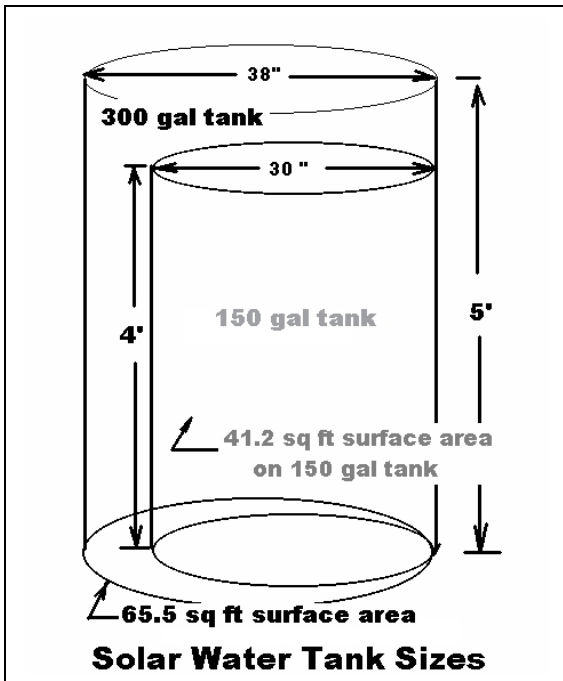
Letting the energy we produce equal the energy needed to get y gallons to 180 F, we have

$154,000 \text{ BTUs} = 1000 y \text{ BTUs}$ or $y=154$ gallons Let's use **150 Gallon**, or greater, **solar tank**

Rather than raise 150 gallons 120 deg F to 180F, it'd be wiser to raise 300 gal 60 deg from 60 to 120degrees, because the rate of loss of heat from our heat storage tank will go with the temperature difference to out side air times the exterior area of the tank. If the volume is doubled the area should go up by 1.59 for the cylindrical tanks shown below. The bigger tank with half the temperature, has only 59% more surface area. So it will lose heat slower than the smaller tank at twice the temperature. Having the deeper capacity at the lower temperature should make the heat last better during the night. The heating needs by zone are shown on

the next page. For a 2000 sq ft house in the blue zone 110,000 BTUs would be nice. We should have a surplus here, as we are producing 155,000BTU (assuming 50% efficiency). I'm thinking that the roof array is kept under glass to allow rays

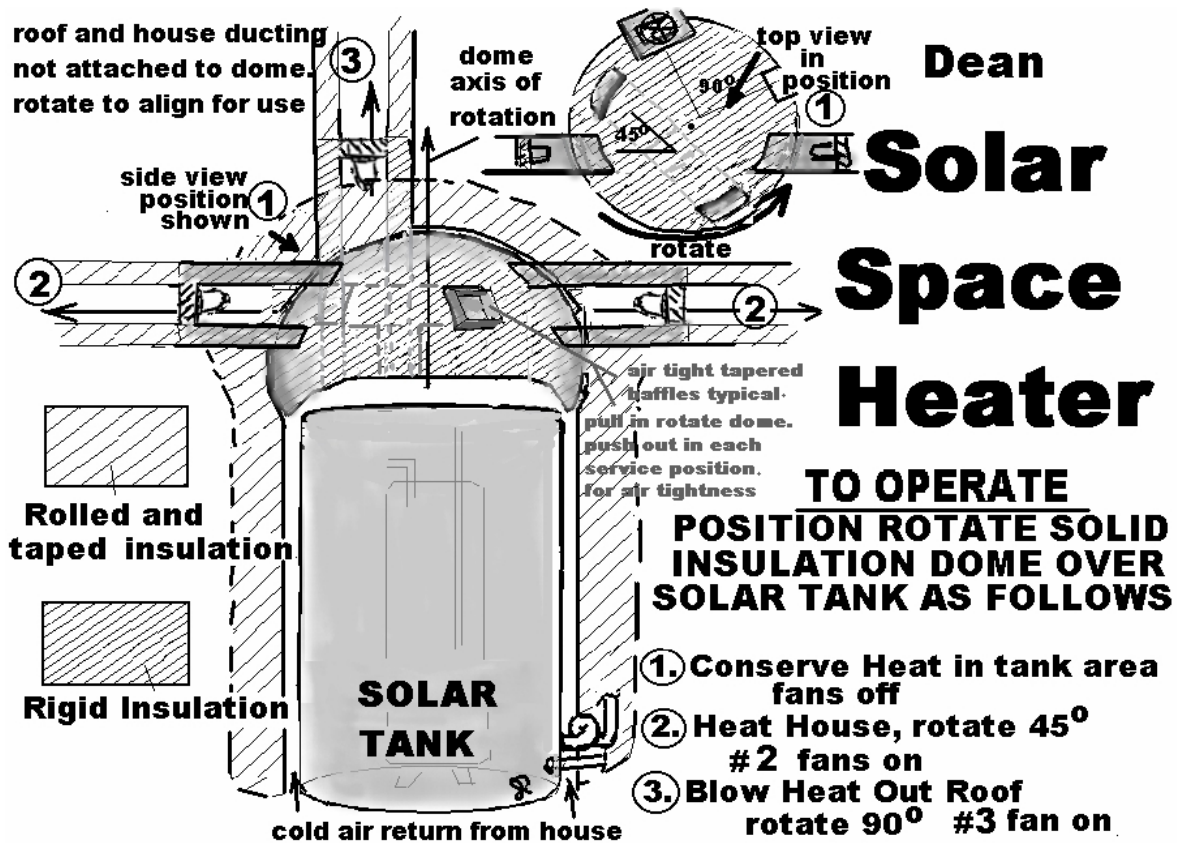
to



Red	ZONE 1	30 - 35 Btu's per square foot
Orange	ZONE 2	35 - 40 Btu's per square foot
Yellow	ZONE 3	40 - 45 Btu's per square foot
Green	ZONE 4	45 - 50 Btu's per square foot
Blue	ZONE 5	50 - 55btu's per square foot

come in but not wind, water, and snow. Wiping off the snow in the morning and preheating the panels underneath with residual heat from the tank on the heat exit mode to the roof might get one started in cold weather. The channeling of heat is conceptually shown in a simple design on the next page. The area surrounding the solar tank is heavily insulated on the sides and above. The idea is that one of three things may be done. Conserve heat, heat house, or blow heat out under roof exchanger to warm it up (in the morning). There are holes through the inner insulation that match up with holes in the outer insulation for each of the three functions with the rotation of the inner rigid insulation dome. The "heat the house" mode is where movable wedge edged baffles make a good seal after rotating into position. Pushing air out of the area around the solar tank brings fresh air underneath for the return air function. I've never built this, so the heat exchanger for house heating may have to be different. The conceptual rigid insulation dome with push out baffles in position 2 might utilize spring tension to keep the baffles sealed with the air ducts to minimize loss of heat when heating the house. Maybe the user pulls the baffles in to enable rotation of the inner dome. This is definitely one of my Rube Goldberg classics, but I am not dismayed. A good heating contractor could work out a better distribution system for the house, I'm sure. The point is that solar radiation is a great source of heat, about 1KW/m². My design

stores the heat in water in a tank within the house, 300gallons, and this tank preheats pressurized water in a tank within the 300 gallon tank, plus it heats the surrounding air which is insulated from the house. Use of the ducting into the dome, in position 2 in the design, connects an open path for the heated air to be pushed with fans about the house to heat it as needed. if it isn't needed (as in a hot day) then the vent to the roof is opened, position 3, to get rid of the excess heat. Perhaps some sort of a heat engine could be implemented to draw cool air in from low on the north side of the building with the exit of hot air out the roof. The glass covering of the black pipe on the roof would have a small air space for heat insulation from the glass, which would get real cold in winter.

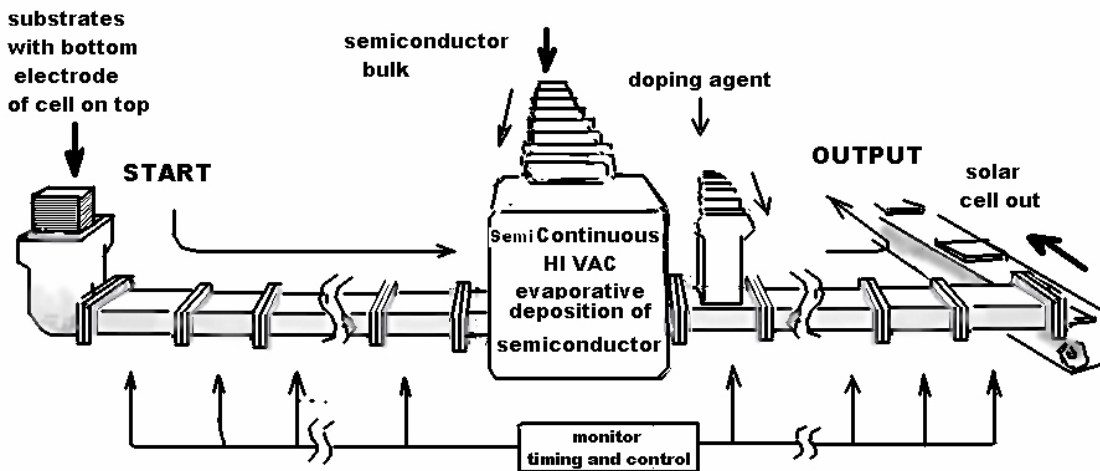


Space Heat House Solar Source Concept

Solar cell arrays for house electrical power are currently available and demand currently exceeds the supply for the production of solar cells. I heard of an article on the processing of metallurgic grade silicon (a cheaper source material) to create an inexpensive source for solar grade silicon, which is in short supply for a big changeover to solar at this time. <http://www.freepatentsonline.com/3969163.htm> .

Solar Electric Power

In Chapter 5 on religion I mentioned the biggest nudge that I believe I have received from the spirit side of life.....for a solar cell manufacturing idea involving a dynamic entry into a high vac process through, if you will, “leak control”. Have enough small pressure chambers to step down a vacuum to room pressure so that you may put in a solar cell substrate and after sequencing through the chambers, depose upon it solar grade silicon and then sequence out, doping the silicon on the way out to create the pn junction needed for the production of a cell. The idea is to have a long running operation under vacuum before having to open it up and clean the vacuum chamber. I will share where I’m at in the design. I mean for this to help the world with energy production if it is a viable option; and if it is, I mean for my design idea to be made public for all to use freely and not be patented by anyone.



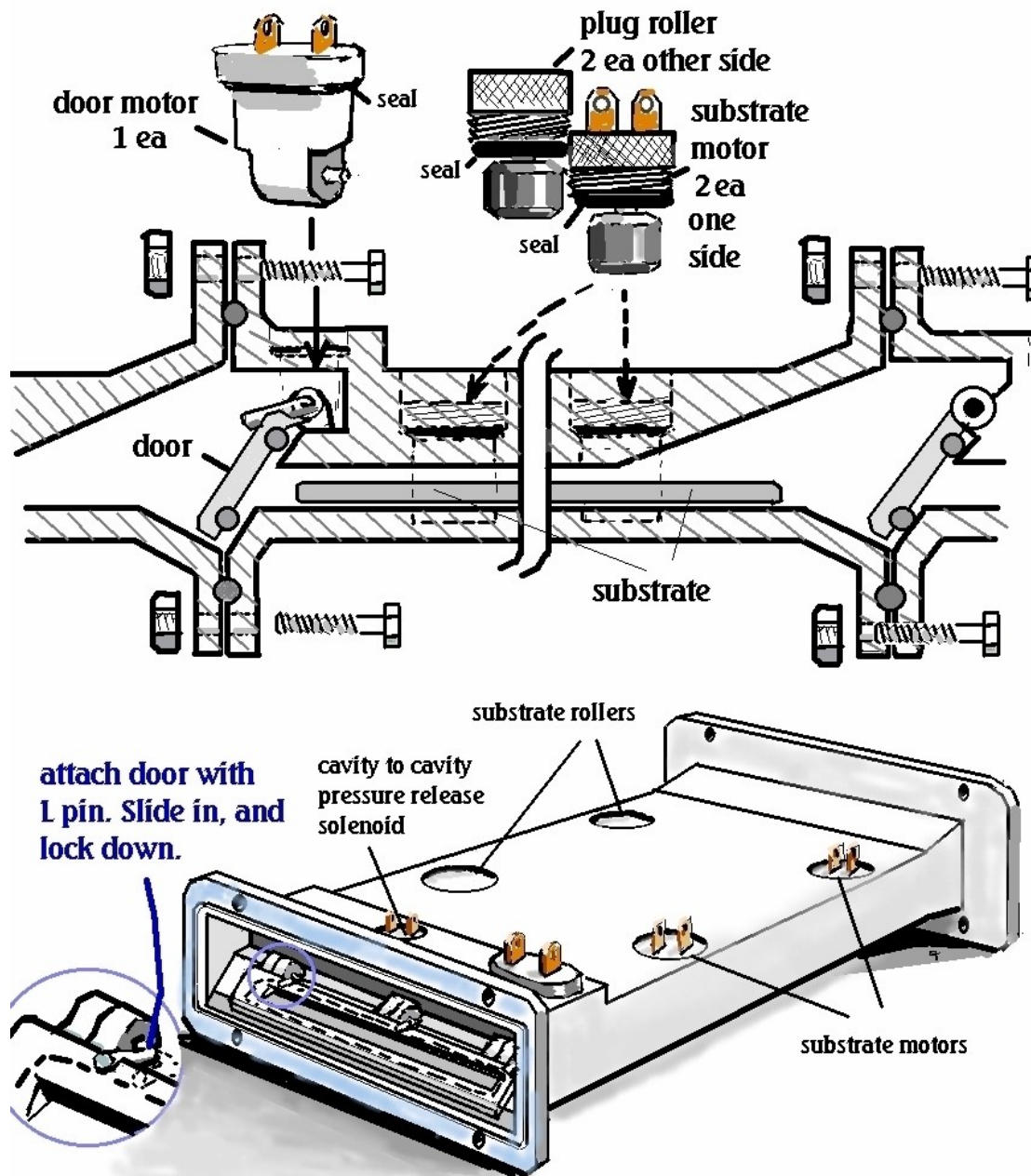
Dean Conceptual Design of Solar Cell Manufacturing Using HIVAC and controlled leaking

Step VAC Solar Cell Process

Here’s the idea. Substrates get transitioned through baffled chamber sections stepping up the quality of vacuum every chamber towards a central hi vac chamber, where evaporative deposition of silicon is placed on the substrate. Then it transitions out, getting the required doping on the exit path. Subsequent application of the top electrode and protective finish follow. Array construction would then follow this with various series/parallel designs for different applications.

A particular chamber section might look like what is shown on the next page. To start, the central vacuum would be turned on with the outer most doors closed. When all stages reach the desired pressure for the first stage then the outer 2 open doors are closed, one each at both ends. Pumping continues and the second set of doors is closed when they all get to the specified step pressure for the second stage.

Then the third stage output/input doors are closed after they reach third stage pressure and so on. The room pressure divided by 2 (to the exponent of the number of stages in) equals the quality of vacuum for deposition. So the pressure is halved on every chamber going in and likewise coming out. 20 stages in and out would provide 2^{20} , a factor of 1,000,000 reduction in pressure, from room pressure of 760 torr to about 10^{-3} torr. Maybe closer to 60 sections are required in and out for our application. I found AVA (air-vacuum-air) mentioned on the internet so I know



Dean Pressure Step Module

that this concept has been tried and works. Something like this was built in the middle nineties. I was driven by this idea in the April time frame of 1985 and mentioned it to several people in that time frame and in September 1986. Again, I do not know whether this could cut the cost out of silicon solar cells, or any other cells, as I have not done a power budget to estimate how much power it takes to make a cell versus how much one gets out of the cell in its lifetime. It isn't worth it if it takes more power to create (unless that power is like sunlight, free.) Also I have no idea on the amount of pollution this would cause in the manufacturing process to develop the ingots of Silicon and to evaporate the silicon to coat the substrates, etc. I just know that it is feasible and it was the biggest disturbance to my sleep for weeks in 1985, and I had no pre-stimulation in this area, so it came out of nowhere like a ton of bricks. I have no doubt that it came from a higher power, and that it is not a "coincidence". Here's what Da Vinci looked like (my adaptation of his self portrait as an old man) with Lisa, not so mona.



The Snooza Lisa

Since he was finished with the face, the model could take a bit of a snooze while Leonardo worked on her hands.

Chapter 10

The Root of the Problem

The economy in America seems to be wrapped up in all our problems. The haves vs. the have nots; the taxes, the deficit, the oversized wild spending government, the vacuous noggin political parties that take turns sharing the blame like a hot potato, all of these insane happenings are heavy on the heart. Lurking in plain sight is the corporatocracy that has the audacity to run our economy into the toilet and then get the government to bail them out. That is iron clad arrogance, stealing at a faster pace than before, the crooks control the government.

It's like the operation of the old vacuum tube triode amplifier. The little voltage on the grid controls the big voltage and big current passing between the filament and the plate, basically making a giant version of the signal on the grid. The Corporatocracy is a little signal that controls the big power of the system. A few people in key positions were able to kill John Kennedy and make it look like a lone nut, sort of. With this murderous act by a couple of hundred people, vast power transfer occurred, and the U.S. was at war in the blink of an eye. And in that same blink, the flood rate of national moneys increased dynamically into the coffers of the oil companies, the steel companies, the defense companies, the banks, and a lot of subcontractors, some of which were doing nothing for their money. And millions of America's young people were put into jeopardy: killed, injured, and scarred for life. What do you expect the military Chiefs to say? They love the power. They love the strategy. They get over the deaths of our kids in a hurry and continue on for years at their games of testing new horrific killing machines. They love it or they're stuck like addicts, forced from compulsion within to do things they'd rather not.

Our leaders use fear to scare the people to magnify the size of the enemy and what needs to be done. If a missile hit the pentagon on 911, then I believe that elements of our government caused this to happen, as the terrorists could not have sneaked a missile in, in their brief cases. Maybe it was only 5 guys that controlled the release of that missile. Maybe it disappeared a long time ago from inventory or an excuse was given that it was used in testing or sent to a combat zone somewhere. The evidence is very strong for a missile hit instead of an airliner crash, loaded with fuel. Somebody did the calculations and determined the crash of

an airliner into the pentagon would cause enormous damage and enormous disruption of service. So they settled on a missile to make good smoke and with mirrors and the media in their pockets, made it look worse than it was. Why didn't they hit the part of the pentagon where the Secretary of Defense and the Joint Chiefs hang out? (Answer: cause we hit ourselves and didn't want it to hurt that much). A plan for us to hit ourselves was in the military arsenal 50 years ago. The object is to make it look like the enemy you want to fight did it. So you now have an excuse to go fight this enemy. Did anybody else notice that the world didn't buy it? The other Imperialist Nation, Great Britain, was the only one to come forth with big war plans to participate with the U.S. It would participate or it wouldn't share in the spoils (the oil pipeline to the Gulf in Iraq for international access and control). And burning our nation out of credit is what the corporatists want to do. The British monarchy is part of the corporatocracy. Imagine the British monarchy getting vengeance for George III. The queen might say, "that'll show the colonists!" **THE TIME IS NOW TO STOP THE CORPORATOCRACY**, and save the spirit of the American Revolution, freedom from government oppression.

It seems hard to stop them now. Obama's not who we thought he was. He's not immediately stopping the wars, nor reversing the tax gift to the rich, and he is bailing out the crooks. He's a turn-coat who's changed, with what? 2-3 trillion in extra debt already. He's caved in to the corporatocracy and is not effectively fighting them. His delays are too costly to be part of recovery strategy. He may be isolated from controlling the power of the presidency. Employees in key locations could have control over what gets done, with the corporatocracy continuing to call the shots. There may be rogue nuclear devices held by the corporatocracy to "bargain with".

If our government falls because of bankruptcy there will be wailing in the streets. Armies of intelligence operatives, with homeland security to back them, and military people set to "control the rioting" as well, are all ready while famine and unemployment and foreclosures are pushing our people into the streets. What's this all about? What do you expect will happen? They're ready to kill millions.

First the **intelligence apparatus in the U.S. has become overgrown**, by at least a factor of 10. The Federal budget shows 20,000 people and \$8 billion dollars. But **the truth is that it is 200,000 people and \$75 billion dollars as pointed out in the Introduction**. This would support a multitude of dirty tricks around the world and represents \$375K/intelligence employee. And it is clear that President Obama was not happy with the new security Czar who spilled the beans about the

intelligence business, Dennis Blair, so he fired him. Before this, **with 911, W argued the need for** a new government Department: **the Department of Homeland Security, which is like 200,000 more people and another \$70Billion.**

Whether or not a missile hit the pentagon, Homeland Security was trumped up. And the wars in Afghanistan and Iraq are trumped up whether or not there was a missile that hit the pentagon on 911. And President Bush was filmed being apathetic, just sitting there listening to reading session, in an elementary school, like: *I don't need to get up quick. It's just what I expected to hear. Ho hum.....what are they reading here? oh ...cool I'll read along. So he sat in an elementary class in Florida while the towers were burning.*

In the Chapter on the economy I showed how, without intent to hurt, the top 10% of income and wealth in America is starving out the lower 50-60%. The natural consequence of one vice president after another in industry having to make more money for the board to save his job in America, has forced the creation of less deliverable product, with more air in it, made cheaper in a foreign country, put into a slightly smaller container, or with cheaper materials, and less durability, and greater built in failure.....and worst of all with US workers laid off to enable this to happen. The motion of the money in this “free capitalistic society” has steadily increased into the pockets of the elite. Then the economy has ceased to function as much less coal is getting to the scuttlers. This gets me to the point of this chapter. **Without a caring attitude for the preservation of an American economy that takes care of the vast majority of its people, capitalism will suffer and die.**

To save capitalism, indeed make it sustainable, the structure must be redone to enable participation on a even playing field, to offer hope to all the participants, to engage the working spirit of America, to raise hope, to prove our spiritual credo of all men being equal with inalienable rights, and to provide simple human decency to all citizens, which includes food, clean water and sanitation, shelter, and some medical care in respect of these common human needs.

Hand outs are not the way to go unless there is no attractive alternative. Bigger government is not the way to go and never has been. It kills the economy in two ways: more taxes on fewer people working in the economy to support the government people (who left the economy to work for the government), because it is the taxes that pay the government workers' salaries. This government overhead includes the military who offer only a drag on the peacetime goods and services in the economy as a whole, and a bigger drag when we're at war.

The way to go is to fuel the low end of the economy with jobs and wages to up the demand for production of peacetime goods and services which automatically

harnesses the rich into money making. *The multiplication of the dollar in the economy for best stimulus is to be spent by someone who is untaxed and spends all of his money on the economy. Such is the low end worker.* They need house buying wages, like they had in the 1960s, to allow a parent to stay home, for best nurture of the children, (including the nurture needed to stifle drug use and stimulate good education). Such an economy coupled with huge slashes in war, defense, intelligence, government employment, and give-aways, cuts the government budget while raising the productivity in the market place. And a high school education ought to be enough to go out and work for that house. Pushing advanced education on everyone is not the answer. Maybe half are not geared for advanced education, but still deserve homes as much as the more educated.

What I am addressing in this chapter is the attitude part associated with the participation in this good solution. A bad attitude is a bad attitude. It doesn't matter if you're rich or poor. Feeling terrible about being taxed is the responsibility of the person being taxed. Only that person can decide to change his feelings. Nobody owns that person's feelings. I don't like taxes, but I do not want to be a fugitive of justice. I do not want to be pulling less than my share of the load. So, I just discipline myself to save up in order to pay my taxes every quarter as a self employed person. I predispose myself to be positive as I showed in the chapter on religion. I think about how lucky I am to witness and be a part of the incredibly well developed civilization we have in this time in history. And I am grateful. I accept responsibility for my own feelings. But I do believe that it is time to restore US values of peace and tolerance and love for each other, and derail the corporate care plan that stirs up competition only to serve itself while killing good people by the tens of thousands and bankrupting America. The economic shift over the last 50 years should be undone enough to restore prosperity to the lower 60% of Americans and then be sustained at that level, minimum.

The excitement in industry and the market place can be rekindled. I recommend taking care of the poorest with elementary shelter, food, water, sanitation, clothing, and medical and provide jobs and training assistance. Minimize the money handouts, but generously cover the basics. Get the homeless a place to hang their hats. I covered that a bit in Chapter 2 on the economy. Provide incentives to make it economically possible to return to family farming. The new minimum wages for fulltime employees should be attractive to the young men and women who want to get out there in the economy and work for and settle into a house of their own, in a green environment that treats the planet well.

Given greater demand, the rich continue to build and hire. But the market is

subdued and while jobs are the answer, the rich do not want to part with the funds. So give them tax incentives to make it attractive to hire more people and raise wages. But we also have a fundamental problem at the core of our nation. **The problem is that we have a nation committed to spiritual principles that does not incorporate these principles into its economy.** The rich see it as a welfare economy. They are the givers, and the givers feel a “theft” of their money. The takers feel brow beaten, hopeless, and stuck at their level. ***The principle I offer is that we are all precious human creations of God/nature and deserve basic human subsistence. Subsistence is understood as a prerequisite to life, liberty, and the pursuit of happiness. We cannot guarantee the latter without ensuring the former.*** In the process we need to stimulate better self care for those struggling with depression and/or hopelessness. Our system should challenge the impaired to find a way of self care and happiness, and not trample on them like they are some kind of losers. The rich need to take responsibility for the companies they own and recognize that the low end workers make their life there too. If they don't get jobs, they get welfare. And if they get welfare, it comes from those who have the money in the first place. So the rich, while sitting on top of the heap are either going to support the poor on welfare, or give them jobs, or witness death and destruction that is caused by them sitting in denial of their complicity in this process. That means rich people who deny that they have anything to do with the condition of the poor may choose to watch people starve to death out in the cold. Yet they sit on top of all the wealth and the companies that made it (the same companies that used to thrive with these poor people working there). Another principle is CONSERVATION OF THE MONEY. If the money is with the rich and the poor need it to survive, then it must flow from the rich to the poor for this to happen. If the rich keep this from happening they are responsible for the death of the poor by DEAN'S CONSERVATION OF THE MONEY PRINCIPLE. The additional investment profits each year are not essential to the economy and do nothing but increase the size of the piles that provide insurance on the insurance of the excess wealth supporting the rich. This is a source of money that breaks Dean's LAW OF CONSERVATION OF THE MONEY. The principal of the nations financial wealth remains intact and produces most of the “other income” interest, rents, capital gains, etc., 2-3 trillion of which is excess to what drives the market. This excess is the increase in the total pool of money that is then conserved for the next year. It could be spent on wages easily without impairing “other income”. So

it is simple greed, denial, and cruelty that keeps a welfare nation going. Freezing the flow of moneys to the poor end causes way more grief than what is suffered lowering the extra insurance on the huge wealth differential at the rich end. Want to trade places? I didn't think so. As the dieing cries of the starving poor abated, so did the whining of the wealthy settle down. Then someone asked, "whom will we whip upon now to keep up our excesses?" So started the war of the uncaring rich, fighting each other for survival, once wealthy whiners, now cave people with spears hovering around their piles of paper money and gold and fighting each other off.

We can fix the economy (the terrible cycle above) with hearty measures, but we can't fix a bad attitude. People sometimes need motivation for change: grow or go. This chapter is really intended to help attitudes to improve. Let's take a look at a few issues that pertain to a good attitude in support of both the spiritual and the sustainable economic system of open free enterprise capitalism.

Racism/Ending the Civil War

No one is responsible for their race. We do not choose our race. Our parents issue us from their race which they had no choice in. So why is race an issue in human affairs? The color of skin and genetic features identify the race. So what? Inalienable rights are not affected by race. Humans are humans, independent from race. Our real race is the human race. Yet racial prejudice exists. I think of prejudice at best as a way of generalizing to simplify our understanding of things. We generalize about the quality of products based upon our experience or what people tell us. We form generalizations about people, to value our position in society. If we buy three Chevys in a row and they're all lemons, we may become prejudiced against Chevys. If our uncle does this and tells us about it we may also become prejudiced against chevys. **We are lazy and would rather keep our thinking in simple truths than keep the experiment in life open.** So we generalize. When we generalize that people from one race are better in some way than people from another race, we are thinking in racially prejudiced terms, and, if spoken, this information is hurtful to innocent people. While the ego likes to be fed superiority thoughts, this way is not healthy for us or our relationships. The spiritual solution for people who are less well endowed with superlative attributes (which we have in all races) is to care for those people to help them feel a good part of the mix of mankind, not to put them down and certainly not to enslave them. Slavery is usury of other people for selfish reasons. Just reverse positions in your mind and see if you'd like to be enslaved and live the lives of your slaves. I believe you'll answer, No! Well, all things being equal, it's No for the humans you

enslaved as well. Now the history of the country probably kept slavery so long because of the increase in profits with cheap labor. Sort of reminds us of current times. So, greed and laziness and lack of spiritual principles by owners allowed slavery to be a thing for so long. The problem with the civil war was that the north, which benefited from cheap cotton prices and other raw goods from the south (and had a lot of wealth) didn't propose to subsidize the south with the removal of slavery. So it was a bad business deal for the south brought on by the north. Well, heh, that's what's happening today. Only it's a bad business deal for the lower 60% of all Americans. So the civil war was fought and the righteous cause brought out publicly (but without heart), and the north won. The poor treatment of black Americans with Jim Crow and the slowness in yielding human rights to our black citizens in the 150 year history since the civil war, is cause for more than suspicion. And guess what? The civil war was still going on. To this day a political party is supported along racial lines by whites in the South and big business in the north (as was reported by the major networks in the 2008 elections). There's a lot of money there, and there is a lot of prejudice there. People who wish that the south had won the civil war should wake up, get some therapy, stop leaning on the ego world for a sense of self worth and embrace all of God's kids. And, then, live in brotherhood. The Civil War is Over! Sanity won. And resentment is a terrible way to suffer in life. As in Chapter 5, the solution for resentment is to cut your losses and move on. For a Civil War era attitude, it's get therapy, wake up. Quit the corporatocracy and start treating all humans as precious. The spirit solution of equality is victor (on paper). Make it victor in your heart, and you will feel better. I guarantee it. Yield to peace within your own heart, let go of the stress you feel competing with others for existence, and embrace all mankind. The contest is over. We all won. We all have precious value as we were made by a Loving God who likes variety, loves us all equally, and doesn't make any junk.

Having Measured Value

So many of us are raised to be human "doings" and egoists. We are treated in accordance with the way we behave/performance. Good little boys and girls are treated well, typically. Bad children are punished. Our sense of wellness may be a function of what we do and don't do, and what other people think about us, and how they treat us. Not all of us have that sense of acceptance that our parents are supposed to impart to us with their unconditional love. So some just know an ego based value system. This system requires comparative judgment to assess relative value. And we compete with each other to give us data for the comparison and to support our sense of superiority or where we fit in, in society, based upon our performance.

Egoists must reassess their assets and capabilities to maintain their sense of value. One might also value himself in racial terms for possessing a certain set of characteristics. This may or may not have to do with performance/appearances. But people generalize about intrinsic differences between the races and add their ego based data for the overall comparison; and the more this is done in public the more hurt is caused amongst people for no reason but false pride.

No matter what measurables we possess, we are human beings who deserve respect from the world and each other. The sense of love and care should supercede the measurables of performance/appearance in our esteem for each other. Our work life may be a contest, but our hearts should not run like an accounting machine. All people need nurture and that's way more important than toys or wealth. Subsistence is provided with food, clothing, shelter, medical; but nurture is priceless in upholding the human spirit within. And all humans need nurture. Out of nurture, we **refrain** from discussing racial comparisons that will hurt somebody. We refrain from racism, which blasts out these comparisons or locks them as ego comparisons in our hearts, where we push people below us. If we don't refrain, we fail in our share of nurturing. And what goes around comes around.

Why not support someone's self esteem by telling them that we're all made by our creator, and we're all precious. Our Creator does not make any trash. So we're all precious human beings endowed with those inalienable rights, and we all have a place here in society.

We are human beings, and not human doings, yet so much of our value seems to be lumped in the ego world of what we do and how well we do it (the betterness business). In our capitalistic society, superiority is touted and usually rewarded with wealth. So we may become richer than others. So, how much is enough? We should be able to get better and richer ad infinitum; no? Such is the ego world which uses a lot of prejudice to enable pretension of value. But we really need the nurture more than any excess in stress (on where to put all of our money).

With a history of slavery in America followed by over a hundred years of poor treatment, it is totally understandable that African Americans would be sensitive to continued racial prejudice against them. It is simply inhumane to exercise this prejudice. Therefore we need to change our values (and attitudes) and think in terms of nurture and self esteem; we need to stop running comparisons that may hurt other people. Lead with the heart and engage the smart as a helper. There is no contest. God loves all of His kids the same. And business, while remaining capitalistic, should become more benevolent to the lower 60% income people

everywhere, and thus eliminate the heartless treatment of peoples of the world.

And to do this it takes about 1/10th of the annual income of the upper 50%, from moneys not even used for goods and services, but investment dollars that the wealthy accumulate on a given year to increase their net worth. Some of the extra money beyond the lavish purchases of the rich, the spare money, could change 150million lives if invested with care in the jobs of the lower 50-60%. I've shown that the expected gains in business with this investment pay for themselves with a duplication of wages in the market. So the rich could stimulate the economy and reap extra profit from their stimulation. **With a highly stimulated economy and a government pared to the bone, life will be so much better for all people.**

The self esteem world requires no action. God loves us no matter what. We are His children. Many of us love our children unconditionally and they know it. This gives them great nurture and self confidence. It is a solid foundation in love. Who could ever think that a loving God could treat us any worse (than the best of us treat our own down here)?

I believe in a loving God and in our value irrespective of any measurables. We're precious and should treat each other this way. And this equality is what is talked about in our Declaration of Independence, the first founding document. It is a spiritual law that forms the heart of our country's beliefs. In support of this principle we need to cherish human existence as equal to our own for all our citizens. The context of the statement in the Declaration of Independence is that with these truths comes the right of the people to choose a government that supports these rights, when others have failed to protect our freedoms (British government and their taxation without representation). Our founding documents go on to say that government may fail again, and if so, needs to be replaced by one that does serve the people.

I believe that our government has failed over the last 45years to properly represent its people, and I support changing it. Let us alter the government to get service for "We The People". Here are some things that I have adopted to help me cope with my feelings and the imperfections of life, and to develop assertive positive attitudes.

Coping Skills

I Recognize that:

Other people's opinion of me is none of my business.

I must control my feelings and not hand them over to others.

Self Pity is a black hole of negative emotions, and I must pull myself out of it.

I must treat others as precious while not signing up for repeated abuse.

I must be open minded to new people I meet.

I am not responsible for others' beliefs (or opinions).

My opinions are just that. It is God that has perfect knowledge.

*Resentment turns me sideways; I must pray and release to God to minimize **my** suffering. While I may love and respect everyone and pray for them positively, I don't have to invite them to dinner.*

One cannot usually order up amends for bad deeds against oneself. One may take footsteps e.g. talk to the perpetrator to try and enlist sympathy, go to court, but in the end, one cannot count on fairness in this world. When amends from others is impossible to affect, I must minimize the hurt, stop dwelling on it, and get on with life, cut my losses and move on.

Children of evil doers are not responsible, nor liable, for the evil of their parents.

Nor should they be sustained by resources stolen by their parents.

I cannot be born with debt or criminal conviction or as a slave, for I am an innocent baby; and will grow up unbiased and with the same inalienable rights as my countrymen. My relatives may have acted terribly; I do not cosign their behavior; and I am not responsible for it, nor should I be blamed for it. But stolen resources, inherited, should be returned to their rightful owners.

Developing Gratitude

People who are grateful are happy, those who aren't, aren't.

From time to time I may have to make a gratitude list: e.g. Thanks for:

Food, clothing, shelter, My family

Modern medicine and my doctor, Law and order, Police and firemen

Indoor plumbing, Hot and cold running water, Showers and baths

Clothing (an incredible selection easily available)

Refrigerators, Stoves, Microwave ovens, and home power

Forced air heating, Air conditioning

The beach, mountains, lakes, rivers

My car, Highways, fuel for the car, repair places

Kitchenware, Supermarkets (with 10s of thousands of choices)

Restaurants (incredible range and variety)

Hobbies, Art, Books, TV, phones, Movies, Games, and Sports

Science (which learned from God's nature and made civilization great)

Music (incredible variety) and Parties

Birds and their beauty and songs

---Ad infinitum---

Avoiding Consumption by Anger/Becoming Proactively Positive

I used to sit on the fence of neutral feelings, waiting for someone to come along and carry me over to one side or the other of emotional neutrality. If they were positive, I would pick it up and beam it back. If they were negative, I'd put up defenses and maybe get ready for fight or flight. I basically reacted to life. I was more aggressive and less assertive. But after years of people swaying me in one direction or another, I discovered a better way. If I predisposed myself to have positive emotions, then maybe I'd need a bigger nudge to slip over to the negative side. Maybe I wouldn't become resentful so quickly. Maybe I could allow myself a few seconds of thought to determine how important this conflict was. Maybe I could choose not to get upset. Maybe I could assert my position firmly without being threatening. It all worked. Certainly there are a lot of problems in the world and if I want to get upset all I have to do is start listing them and thinking about them and nestle into the problems of life. On the other hand, biasing myself toward the positive has given me resilience and the ability to work on a book like this, where I'm excited about the solutions. I don't want my country to be so darn defensive that it strikes other countries without provocation. 911 is a perfect example. Terrorists are not a nation to attack. When you get hit by terrorists, strike a measured blow back, if needed at all.

One quick and easy solution for 911 was to properly lock cabin doors on air liners. Who's to say that the hijackers had allegiance to Saudi Arabia even when most of them were from that country? So we were smart enough not to attack Saudi Arabia. But it was not smart to attack any other nation.

For the last 10 years the Congo has suffered the loss of a 911 magnitude every two days in deaths due to corporate and national aggression to claim mining rights of their natural resources. 5million people have died as a result of this terror. Why aren't we fighting these terrorists? Or are we part of the terrorism there?

911 was terrible. But any war is worse and not a properly measured response.

If our nation was proactively positive we might be living by our spiritual guideline and provide subsistence to back up our freedoms. Simple logic says that if any subset of the population is below subsistence, then that subsistence must be provided by the government/people to maintain the purpose of our nation. Like family court that is interested in making sure, at a minimum, that everyone can eat, takes money from the producer to give to the other members unable to produce at

the time of judgment; so must our nation take from those who have a surplus to give to those who need help surviving, so all may be supported by the basics of life. I see two ways of doing this. This could be fulfilled with a support system that physically covers subsistence needs, and then offers training assistance and job referrals to better integrate the down trodden back into productive society. And this first solution would be one run through the government, but with tax moneys taken from the surpluses of the wealthy.

Then I see a second solution, *a better solution* which is to engage the downtrodden with jobs and decent wages from America's companies, without passing their support moneys to the government, and sustain most of the poorer workers with these better jobs. Using the tax moneys that would be collected for welfare to give as wages, (rather than taken as taxes, passed through the government's hands, and given as hand outs) would be a better choice and would increase the market demand for goods and services and cut down government overhead for managing welfare programs. To stimulate this, tax credits could be given industry for extra wages paid in the new year with respect to a reference year's wages to employees in the \$25-60K range, so that rather than send the money to uncle, the company spends more on wages (in the lower 60% ranges of income) and deducts half of their increase in wages from their taxes directly, while holding product and service prices to customers down. It would increase their production at half the labor cost in their tax/wage conversion. Is that an incentive? It might also be connected to the development of solar electric energy and battery development and manufacturing, and/or PHEV production at less than \$20K/unit. Industry could be rocking and rolling with the change over to solar assisted living. And this could be done with positive motivation of the poor to come and earn their share of the pie. Love all citizens and encourage them to do well, rather than trample around them like they weren't there while disdainfully giving them welfare.

If we live by the spiritual guidelines in our Declaration of Independence and keep the whole business machine working with plenty of coal for all the shuttlers, and everybody gets a new positive attitude, then we can have a happier more sustainable life for all employees, as we pare back government. I pray

**GOOD GOD ABOVE, PLEASE HELP YOUR KIDS
FEEL YOUR UNBOUNDED LOVE FOR THEM.**

Chapter 11 Priorities and Timing

Priorities show the relative importance while timing may have to do with whether there can be success or not.

I make the acquisition of a national broadcast capability a first priority as the plans/progress of the government changes needs to be communicated to the people. The FCC would be put to work to engage with media companies and work out a network /channel for the government to accomplish this function and new guidelines introduced not to allow media bias from the corporatocracy to show on air, and later advertise for candidates nation wide.

Obviously we need to be timely enough not to bankrupt the nation (and *then* try to bail it out). And our priorities need to respect life first. I do not think that slow serial fixes is the way to go for timeliness. I believe that ramping up solar system production is in parallel with a Reduction In Forces (RIF) within the government. I see lay-offs in the federal government and wage and salary adjustments and pension adjustments within the government in the first 6 months. So we need to create jobs for these people and the current unemployed, (current unemployed first). For those laid off I envision a continuation of their salaries at a declining rate over 6-9 months pending rehire. It would be nice if industry could commit resources in building solar fabrication assembly plants for space and water heating and for solar cell production and electrical systems production for US homes (out of their 5% profit in tax rebate/wage creation moneys). An intervention by government and legal arrangements would have to be made quickly for open use of the best overall solar cell (set of designs), or specifications of designs for rapid response productivity. My thinking here is that some very good design needs to be made for open use by all companies desiring to enter the solar business; otherwise the big companies will be the only ones who can compete. So some one time remuneration for the best cell design by the government may be required to enable widespread open competition in manufacturing. I would expect the Department of Energy to lead this effort. Appendix 1 section 17 presents a logical approach on How to Select the Best. If industry was using moneys it used to save to pay its estimated tax for new hire wages in solar cell production, then the price of power systems for the home should go down and more home owners will take advantage of the reduced prices to create their own home power. At the same time existing solar cell/power system producers would be given incentives for their labor force expenses, plus possible assistance to compensate them and keep them competitive.

As the demand currently exceeds the supply in solar electric power systems a surge in manufacturing of a less expensive product, should fire up this market even more.

I envision a short conclave of the military chiefs with a weekend plan for discontinuation of contractor support used in construction, security/warfare and intelligence overseas. A parallel weekend plan for the removal of our military people would be created. War theaters would be first. There would be some compensation for early termination of contracts but no golden parachutes in any contract breaks. While contractors were setting up their transportation out of war zones, a one week plan to show the rough cost of maintaining different defense elements would be made for the president's review. I asked the question earlier whether carrier task groups are vulnerable to low flying low observable missiles, whether these missiles exist in foreign stocks and if so on both accounts, why do we keep carrier task groups in service in the first place? In our new economic system we don't want any wasteful spending (costly items with small costs to defeat). We do not need to project power when they know we can hit them from home. We did this with B-2s in the opening of the Iraq war. How busy is our submarine fleet, both attack and Fleet Ballistic Missile (FBM) submarines? Do we need as many FBMs as we have? Do we need a surface fleet? Why not get a commitment with the old Soviet block countries and China, India, Pakistan, Great Britain, France and North Korea to mutually phase out Inter Continental Ballistic Missiles(ICBMs), FBMs and their multiple missile and warhead threats and other nuclear warhead stockpiles? What are the options for defense of the homeland? What missions do the Air Forces air wings cover? For defense only, what components of our Air Force do we keep active? What is the cost of operating these wings, these airbases? What does a defense only Armed forces look like? Can we operate from home with refueling tanker bases in Hawaii and Great Britain and otherwise bring home all military, excepting our embassies abroad?

I see the need to size the services to fit the mission of nuke tracking and interdiction, survivable strategic nuclear retaliatory force, defense of the homeland, allocation of combat troops to UN missions, eyes and ears intelligence, reserve forces for disaster assistance, both here and abroad, and other missions TBD. I'd like to see the cost go way below \$350Billion after the first pare down. If the Chiefs know their stuff they could brief this off the cuff with a no notice meeting with the president. I think the resulting make up of forces, with no more than a 10% (cost wise) zinger kept secret in the cupboard, ought to be made public so that our nation appreciates the extent and cost of the new defense system for America.

Given the one week cost/capability/vulnerability considerations of all military

assets, a selection of assets to meet the imminent lesser national mission would be made and base closures identified, and manpower cuts, and lists of items to stockpile, and lists of items to scrap, and lists of items to destroy, within the next week. This would especially include what we leave and/or destroy in Iraq and Afghanistan and not ship home.

I would imagine that the Chiefs would drag their feet with this job unless subject to immediate dismissal under general discharge (not honorable, but not dishonorable). Any hesitation after the gripes expected (1 day of gripes) should lead to hound dog ferreting with the staffs of the Chiefs and so on down the line, to get the information summarized nicely in the president's office on time, in one week. We need people who are excited about doing their share in their area to achieve a sustainable economic system for the nation. The days of seeking to bloat your area in advance of the cuts and still remain fat when they're done chopping, are over. Give it up. While I'm not current at all with defense capabilities, I made up a general structure in Appendix 1 section 18 that I might use if I were asking for cost/ capability/vulnerability information from our military. Again I'm not current on military systems, but I do have a military/defense background and a strong sense of logic for determining what we need. So I see the task of identifying and starting the paring down of the military in the first 6 months of this new economy.

I'd pull back all troops from Iraq and Afghanistan ASAP (as soon as possible). I would not leave any significant force there. I would give advice to the Iraqi and Afghani leaders, but stop holding their hands. Make them stand on their own and no more bribes and payola to get the tune sung. I would make international apologies for interdicting electrical and water and sewer facilities wherever we did on the hunt for bad guys in any homes in these war zones at any time during our assault on their lands, and I would offer lots of goats by commanders personally to people in villages where civilian population was hurt (or make amends otherwise suitable to the people injured).

While the military and the president are paring down defense and bringing our troops home, *I'd have congress push through the new taxation plan that gives industry the SS and Medicare tax savings needed to start hiring, and shifts the burden of personal taxation up to those who can afford it.* The relief to the budget of people below \$35K income will boost the economy immediately with more take home (from the elimination of withholding and SS tax for incomes below \$35K) as soon as the new tax plan is implemented. It also helps above that level. New jobs on top of this will fuel the purchase of goods and services, as industry shifts tax moneys (SS and Medicare) over to hiring when they make their estimated

payments to the IRS. This is from the new 1/3 burden of these taxes vice 1/2. In addition the congress should quickly write and pass, in plain language, market guidance legislation that makes capitalism in the US a level playing field for all competitors. Part of the guidelines will enforce no lobbying by companies or corporations, and elimination of campaign donations by companies/corporations, no donations *on behalf of* anyone, and maximum individual donations of \$100-250.

The elimination of mal practice insurance and the implementation of single payer health care insurance are key to real savings in overall health care. ***The savings would be on the order of \$400Billion dollars a year.*** This assumes that the people and companies switch to the less expensive quality service of the single care system and that doctors reduce their procedures with no threat of suit. Fraud prevention with more investigations and a real bite with criminal penalties for white collar perpetrators will drive the people crazy with excitement and delight as their medical bills come down and white collar criminals start paying like they should have before, with their lives (imprisoned).

Fraud reduction has the potential of saving about ***\$100Billion a year.*** Any considerable media negativity concerning these broad savings for the people ought to be interpreted as corporatocracy bias, and FCC should have new strict guidelines for yanking licenses. It is deceitful broadcasting against the best interest of the public. The corporate world has controlled the media and distorted the issues too long. They have shown time and time again confused, misled, and lying people in clips and sound bites charging the government with the plan to euthanize people with government health care. Government only controls what services they are going to pay for in the plan, not what services may be had by individuals. And they can match industry with the same medical services by the same providers for ***\$150Billion dollars less than private health insurance, so if anybody is euthanizing the public, it's the private health insurance companies. That's what the media should be forced to say, because it's the truth, and they have been running all the confusing and lying anti-single payer information on our air waves in place of the truth, so they need to make an editorial correction during prime time and around the clock for a couple of weeks.***

And health care legislation needs to be revisited and implemented per my plan or tax the rich some more? (BZZZZTTTT). I didn't see the savings in the Obama plan that was passed, just better service.

The budget of the energy department is some \$20Billion plus and I know of no government designs/patents for energy production systems for the future. They

should have developed battery systems and solar cell manufacturing techniques already, since their inception, which we could actually use beneficially. What have they been doing with all that money? I would redo the make up and mission as needed in this department, and soon.

They should be helping to change patent laws for use it or lose it patents, buying patents for wide scale free use by US manufacturers. That kind of money should be seed money for some real full scale manufacturing projects. Do the patent attorneys and patent courts have the advancement of civilization bogged down in court? Bog down challenges to conservative environmental practices instead (and clean up the planet with court delays). Why not stop risky mining and large scale pollution of our atmosphere? Enforce green laws that stop our pollution of the planet as fast as needed/or sooner. Make fines for not meeting safety standards too large to be treated by the parent company as cost of doing business, so they'll fix the safety problems.

Buy that patent from Chevron of the 1995 EV-1 battery system NiMH and any upgrades, or find another deep discharge long lasting, (lighter weight?) battery.

During these early changes that redirect America on a different path, we need for the courts not to interfere and slow things down. Their delays could cause huge increases in public debt and they need to consider the impact when they make orders. They looked the other way when JFK was killed. They have not protected the nation from the corporatocracy, so maybe they can help take it apart. So I ask, can we get some real justice? ***I see a purge in justice.*** I expect the Department of Justice DOJ, the media, the CIA, all branches of government, the JCS, big Oil, Defense industries, and banking/stock market to join in a purge to admit to their complicity in the assassination of John Kennedy and or the cover-up of the assassination of JFK, plus the membership in the corporatocracy historically and into the present all appointments made in federal jobs and otherwise. The family members of deceased perpetrators or appointees would be expected to come forth in admission as well. All current members of the corporatocracy and remaining living perpetrators in the assassination/cover-up of John Kennedy that came forward would be allowed to resign and have no criminal prosecution pressed against them by the US or any of its states. A day of forgiveness could be spent at the end for all to rest. Then the next day the investigation would be continued to identify possible uncooperative members in either group for criminal prosecution. Now it is recognized that DOJ, FBI, CIA, JCS, and the government at large have a lot of good people doing very good work for our nation. This exercise is to ferret out the perpetrators in either the anti-JFK and/or corporatocracy

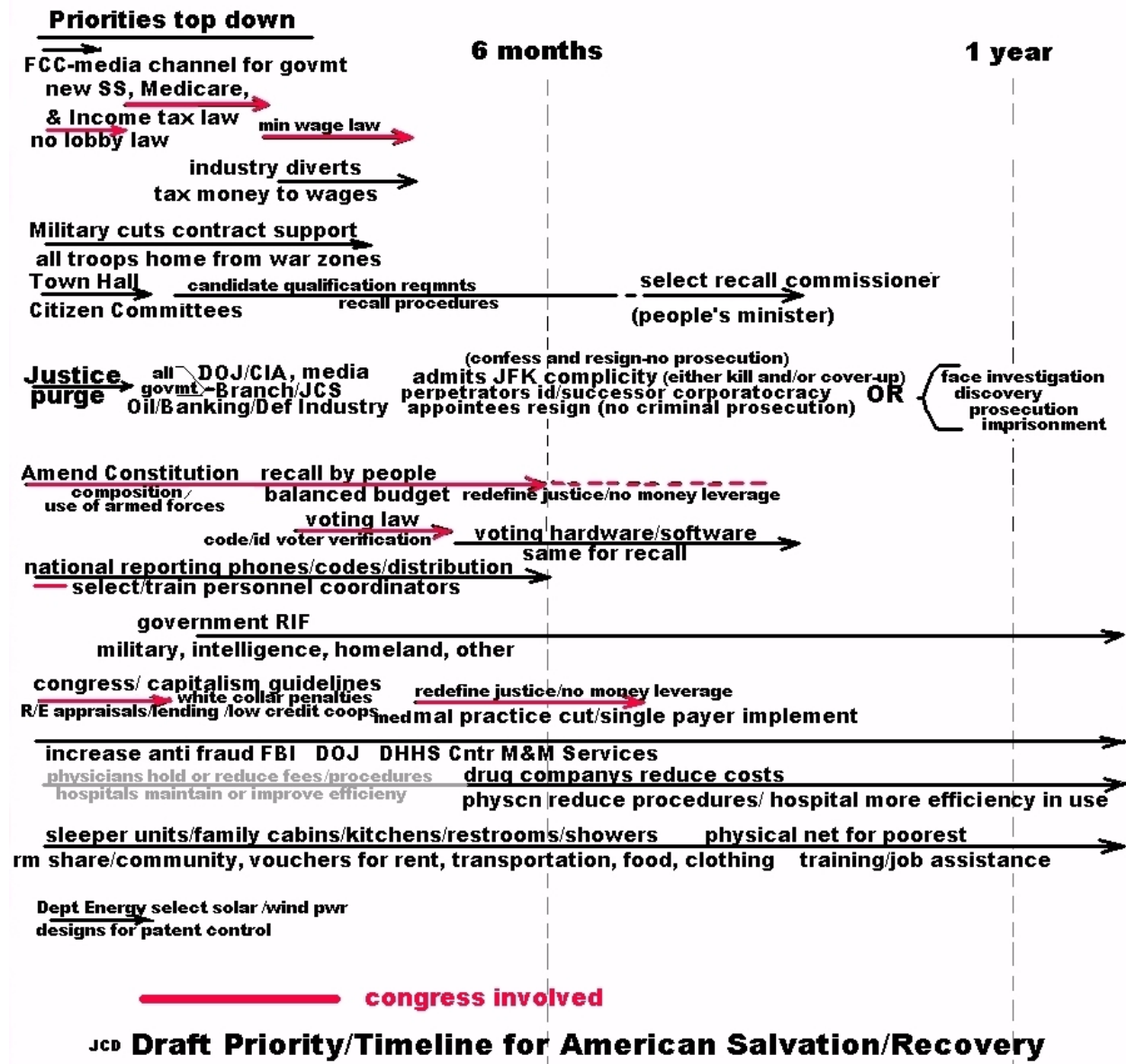
missions and remove them from power. We encourage big participation in this exercise with lots of witnesses to others' bad deeds and what isn't uncovered here will be in subsequent investigations and/or implementation of the government reporting plan and selection of personnel coordinators. Those who do not come forward before the forgiveness deadline, may be punished/fined extra when they are discovered. This purge could empty out the halls of congress, a fair amount of justice, and a fair amount of the executive branch. So we need to be prepared to vote for new leaders.

What the courts need to do is get together and brainstorm a simpler system that has some of the features I mentioned: more common sense, use of non-attorney judges, judges in offices vice court rooms, smaller salaries, smaller fees, early partial payment of awards before appeal by big defendants, fees for time obstructions, not hearing cases where the big company is simply trying to run the small company out of business (with superior staying power in court), rapid patent settlements. The Supreme Court needs to reconsider the use of corporate money in elections. Their recent decision is against the democracy of our nation.

So to sum it up, the hiring and wage increases for the lower end of our income spectrum of workers, implemented with new tax laws and business tax incentives for hiring, plus immediate recall of all of our military forces in Iraq and Afghanistan would be the first priority and first order of business with a government national broadcast capability to ensure all citizens have a chance to hear what's happening. Government restructuring project planning can run in parallel together with the opening activities. Then a general Reduction in Force RIF of government employees is implemented starting in the first 6 months, with maintenance and trickle down of salaries of those laid off , and the start of early retirement or separation bonus under a new plan for those career people who have a lot of years of service. JFK/Corporatocracy perpetrators could start turning themselves in right away and leave their positions, pending follow-up financial hearings to give back what they stole and any interest/growth they received on the stolen moneys, which they would be encouraged to surrender early. Proceeds would be used to pay off debt against our nation to foreign bond holders.

Parallel early meetings of the FCC with media industry to allocate assets to the public for government broadcasting within the nation and within the states would be held. The broadcast system would primarily be used to introduce candidates for office to the nation and state electorate. I'd like to see some real time chats by the president (without the use of cue cards) to share his work progress and thinking with the nation. His Executive Branch and all others could tune in for the mood

and direction of the boss. With TV available to candidates for office, no candidate has to be beholden to contributors for his TV time when running for election. And with new issue summaries, candidates will be signing up for positions on issues and the people will have to decide who is the best candidate/position combination for election. The Priority/Timeline diagram for all of this work is below.



While working on “no lobby” and tax legislation the congress needs to get drafts of constitutional amendments started for a balanced budget, recall authority of the people, mission of our armed forces, and statements to eliminate money’s affect on laws, justice, elections. There also needs to be a small bill to provide national reporting and fund the hardware and operating costs and the selection of personnel coordinators from existing manpower for keeping down the cost of government.

Chapter 12

Summary

Economic developments usually come from business owners or other entrepreneurs to shape the American economy. In a company of any size it's all about making good money for the top in order to get those promotions and bonuses that trickle down. All businesses must make money over their cost of operation to stay in business. *Employees do their jobs to help make money for the business, either directly or indirectly. And supervisors going toward the top make sure of this, or risk being fired.* And the golden rule applies: *he who has the gold makes the rules.* **The split in income grows increasingly in favor of the rich with this process as people are working overtime trying to pass it up the line.** Early on I figured that the two most important parameters in the regulation of this cycle were the minimum wage and the tax rate at the high end to stabilize the government and the rich/poor income distribution to a “fair” and sustainable level. It's good to have a spread of wealth, only it should not be pushed to the point where people have no jobs and are losing their housing at the low end. The lust for upward mobility needs to be satisfied while preserving an American human standard of living for all workers. This was very functional in the early 1960s. That's when capitalism in the US was real good for everybody. The government is the only force that is strong enough to affect a control of this process. It can operate to set up jobs at the low end to maintain or grow the infrastructure of the nation while regulating a livable wage for the lower end.

At this time in our history, the US, and indeed the world, are in need of a sustainable substitute for carbon emitting fuel sources as we grow toward clean energy. **I've shown the unlimited potential of solar for home heating, hot water, and electricity generation for the American home. This energy source extends to the transportation system through use of Plug-in Hybrid Electric Vehicles (PHEVs).** I've shown how one could achieve a 70% reduction in gas use with current technology. The oil companies have fought this and will fight this to avoid giving up their huge profits. Their privatization of the world keeps them in control and, where they cause increasingly greater crises around the world. This is because their solution is achieved by keeping us at war and controlling and bankrupting governments worldwide. That's what's going on. This puts private individuals fully in charge and makes the world's lower performing population “useless and a drag on their economy”. They'll have the machines making the machines that produce the goods needed to sustain a leisurely wealthy planet, with an over abundance of money, time, and

toys. To keep oil and make all of this work, they need to reduce the number of drivers and breathers by an order of magnitude (factor of ten). Is that their science? Is that their solution, genocide of 90% of the earth's population? By bankrupting the US, chaos would descend upon the world, with mass starvation, rioting and looting. So the rulers have the right to enforce peace by invading their own starving riotous people. Right? Is this the objective? Are they practicing this in Africa? Is Halliburton one of their private armies? Black Water another? Do foreign nationals in the US armed forces then become a threat to the people of the US and to the rest of our military? What would keep them from following orders and shooting people in the neighborhoods of America? They wouldn't be killing their "own" people. Does the bloat of the CIA and Homeland Security exist as a "private army" for the corporatocracy? I believe it could be so.

So there is this huge abundance of security forces and foreign military and private contractors (whom are treated like buddies with non-competitive contracts and licenses to murder without recourse), for what? 22 more Saudis, this time with plastic pistols? BULL. This is a part of a plan that started before the murder of JFK and has continued to steal money from the US and usurp government power through grid control of their giant cathode ray triode amplifier system that pumps out profits for crooks at the cost of bankruptcy of the US government and death to its citizens (under the guise of good neighbor Sam). ***The people need to step forward and stop this.***

I'd say why not stop even the possibility of a far right, fascist, assault on innocent people and ***seek a more humane system preemptively.*** Phase down but keep big oil, bring up solar quickly to become huge solar, have a smaller US government that regulates better for all the people, with big cuts in defense and huge cuts in intelligence and homeland security, *while paying off the national debt.* The job influx needed is in the conversion of homes and cars to this solar technology, to help cover the displacement of laid off warmongers. And business must **not** stop science from developing and sharing any technology that has application in the solution of this energy problem. It is clear that ***privatization*** has been at the expense of the people (mostly the poor), and ***millions have suffered and technical progress stifled in the most important areas: energy and transportation. These privateers are profit addicts and are insane and are running this world into a ditch.*** They use criminal tactics to maintain and increase their control. It's time to remove them from power and stabilize the world and its people without any significant debt.

In this book it has been my intention to not just complain about the way things are, but to offer solutions. I have presented a large number of good ideas for the restoration of the US and global economies. I am not trying to brew a fight with anyone. I want the entrepreneurs to continue to be able to make a difference and achieve success in the US and world markets. I want the minority rich to feel safe and protected while not being in charge of government policy. And I want 75% of American families supported with house buying wages. I want to see a floor of physical support under the poorest to ensure a place to sleep, food, clean water and sanitation, clothing, and basic medical support, with referrals for training and jobs, and upward mobility in lodging. I'd like to see addicts/alcoholics with the same floor but with their own kind to enable recovery and fellowship as well.

To achieve a balanced federal budget and pay down the national debt drastic measures are required. I've looked at the key budget areas, Defense, Medical, Social Security and Medicare and made recommendations for changes across the board that should enable us to achieve fiscal responsibility. Since we are headed toward disaster and a collapse of the US government, we must stop the decline and turn it around. We can no longer afford to put it off on our children or grandkids. So in my review of budget items, I immediately cut unneeded functions.

The Economy

For defense, I see the need to relinquish empire size forces, get out of concocted wars, and to stop doing the bidding of big oil and defense industries internationally. This is done safely by paring down the missions of the services to that of defense of the US, from our home bases. Our eyes and ears have never been keener, and our hitting power is enormous. I see the mission as tracking and preparing to neutralize all strategic nuclear weapons that could be brought to bear upon us, including from within by rogue forces under private control. I also see the need to ensure swift interdiction of any invasion of the US by a foreign power, and the need to secure our borders. I believe that if we are not dispersed into 130 nations, except for embassy support and we have these smaller missions, we can cut defense **from about a trillion dollars to about \$350 billion/year.** Included in this action is the readjustment of pensions to be capped at \$40K with longer service requirements for the civil servants.

For Health Care, I see the need to stop protecting unneeded services of "high cost private administration" which is a "make work industry" that does nothing, and does it for huge money. In competition with this industry I would demand a single payer, government administered plan with amped up fraud detection and recovery units; this would save at least **\$150Billion** a year. I would create new

laws to imprison (for life) white collar criminals of more than 2million dollars in theft (savings of **\$100Billion**). I would eliminate mal practice and require arbitration to settle service disputes, with AMA oversight for licensing control. Mal Practice is simply a way for the legal profession to feed on the moneys in the health industry and does no one any good (but the self adoring legal profession), savings **\$50-75Billion** in mal practice insurance, and a bigger savings in reduction of services for doctors and hospitals no longer afraid of being sued (**\$190Billion savings**). This last savings is for reductions in physician procedures and higher efficiency in hospitals.

I would require co-payment in Medicare for people in the 85% income range increasing slowly to full payment at 1% income range, for a savings of **\$100Billion**, and reductions in drug costs through shared research and less advertising. I'd cut dentistry back to make it accessible to more people and not just for the rich. In total I got a **budget decrease from \$2318B down to \$1776B for health care.**

In Social Security, I see the need to fund this with a flat tax on all income, cut out recipients who do not need it (trickling from full to 0 in the 90-95% income range where individuals make 6 to 10 times more than what they get in social security), and reduce the component paid by the employer from ½ to 1/3 to enable the employers to put more into wages while paying less taxes. The savings I achieved overall was from **\$710 Billion down to \$592Billion.**

In Medicare/Medicaid, I got reductions for better fraud control, less procedures, better hospital efficiency, and a copay by the rich (to discourage their overuse of free medicine). It went from **\$740Billion down to \$500Billion.** I had employers again paying 1/3 vice ½ of the cost here.

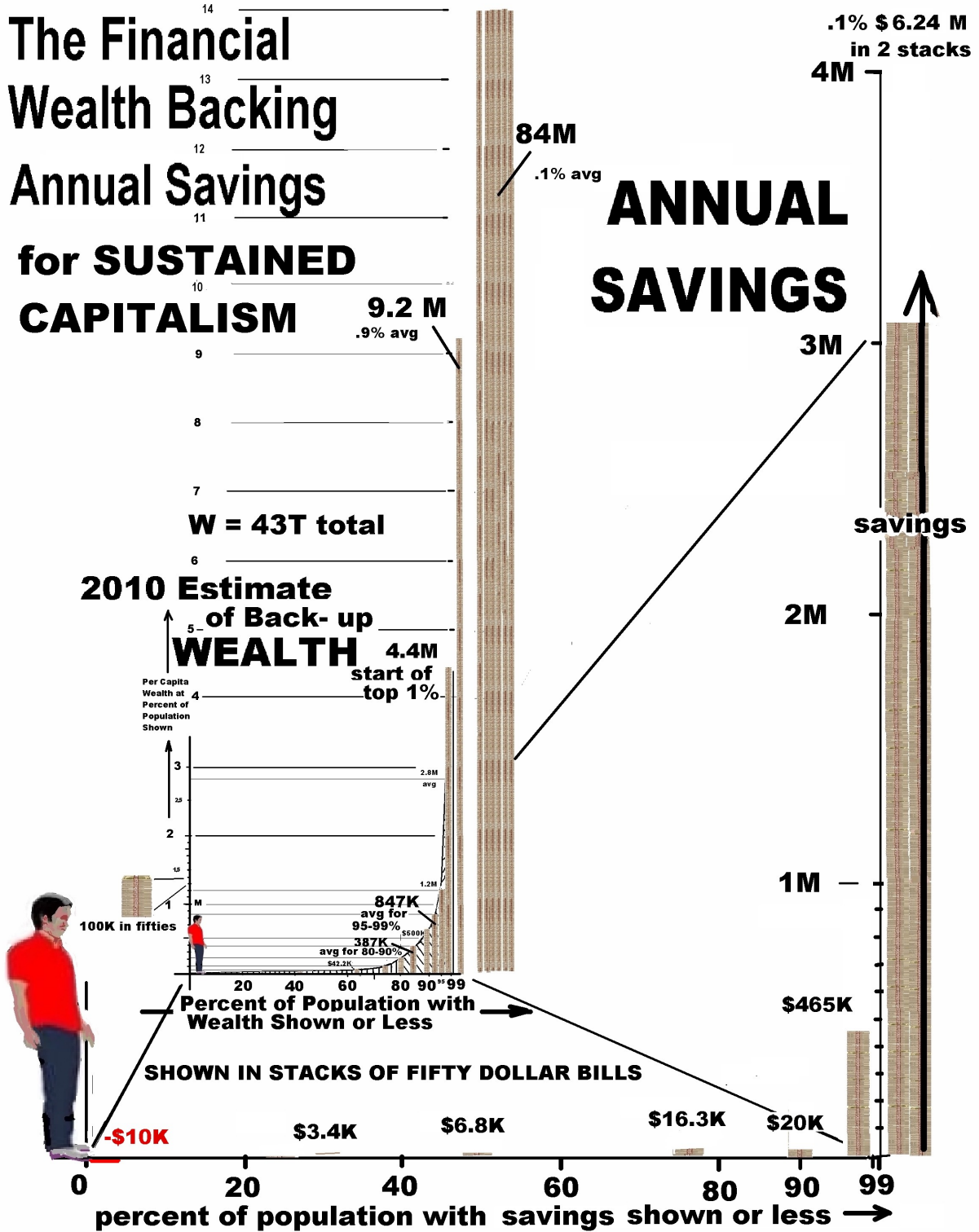
With cuts in these budgets, there will be displaced workers added to the unemployed. On top of the \$120Billion/yr SS/Med tax savings I worked in for industry there is an additional reduction in their share of health care premiums, which go down with my plan to cut costs. This extra savings together with the reduction in industry's share of SS and Medicare (about \$300B) would be used by industry to hire people into the private sector for peacetime economy jobs. Some mix between money saved in taxes (\$300B) and company money would be used to up wages/create new wages, while some portion was allowed for tax free profit. The mix rate could vary to make solar industries more attractive. Careful adjustments to existing green energy production industries' taxes/financing would

recapture their competitiveness in the market. There would be a use it or lose it condition on the tax savings to strongly encourage participation. Other tax incentives would have them reduce their taxes additionally for additional increases in wages above and beyond, so that there would be little money put at risk to hire even more people and ramp up production even more. Industry might get the full work at half the cost of more wages until their tax savings is made up, and then other incentives after that. In addition I show the need to divert investment money into wages to meet the need of a sustained capitalistic US society, but note that the increased wages provide multiplicative returns from low end purchasers in the market, to increase the profits for industry and its rich owners, which helps to make up for the diversion of investment moneys, thus restoring capital growth quickly. Again tax incentives on other income might stimulate this investment.

The touchstone at the end is the savings of all Americans in this new system after taxes have been apportioned for personal income from all sources. I start personal federal taxation at the family subsistence level of living, \$35Kyr. This would be at the 25% income distribution point. Taxation below this level is an assault on subsistence needs, and should be replaced by government welfare. So why collect it in the first place. The statement that you won't be taxed below subsistence is reassuring to the humans in this category that their lives mean something. They do pay property tax and probably others in their state but no federal taxes. Increased wages at all lower levels with the possibility of exceeding \$35K a year should attract the lower 25% to struggle to participate at a higher level. We build hope with this kind of an economic system as the top 75% of workers may afford a house of their own. The table that shows the income, taxes, cost of living in the appropriate style for the income, and moneys left over for investment was shown near the end of Chapter 4. In Chapter 2 we presented the money stack bar chart to visually show the piles of money available to the rich for their care plus the back up financial wealth in liquid form supporting the annual total income. It would be interesting as a summary of my proposed economic plan to show the money piles left over after taxes are paid and cost of living is taken out as a function of percent of people with the savings shown. So I plotted the numbers and created the bar chart on the next page.

My approach to sustained capitalism, which has a decent life for everybody (and a balanced federal budget with a big pay-off rate on the national debt) is presented for your visual enjoyment. The bar chart again proves my point that it's not the tax rate on the rich that determines fairness, it's the piles of money left over after all of life's expenses are paid. State recklessness needs a similar fix.

The Financial Wealth Backing Annual Savings for SUSTAINED CAPITALISM



Most of those investment dollars will still be in the hands of the top 10%, but the lower 60% is covered and with the other changes I support, gives them more say in our democracy, less vulnerability to the horrendous errors of our leaders in government and industry. The appearance of the bar chart to me still says that the

top small percentage of Americans in income still add to their wealth every year after all expenditures in a sustainable capitalistic society. There is hurt when more is taken. The chart also shows that my design is to the bone on the lower 25%, and offers about 10% savings above that up to 18% savings at the 90% income level (.18X111K= 20K savings).

So, in my system I'm not placing a limit on what the rich may earn, I'm just making sure that the rest of their compatriots in our country are not starved out of house and home. You might argue that this plan creates a “make work society” that’s going to be supported whether they’re worth their wages or not. Well, that’s right. So what’s new? Competition is not as strong to survive in the new system. But I challenge anybody who says the rich earn their money. And I contend that we already have a make work society. The rich are not smarter by the ratio of moneys they make to the average person. They cannot do anything physically better by the money ratio. And their decisions have cost lives of poor people everywhere whether they meant it or not. So, I believe that the rich are lucky; they played a good idea just right while no one was clobbering them, and they emerged somewhat unscathed near the top. I’m not saying they don’t work, I’m just saying their work does not justify their pay. Some are born into it. Isn’t that luck of the birth? Remember some of the rich are real bad crooks. Let’s look at the make work world of the rich today.

The health insurance business is a “make work” business. They burn \$440K per employee handing out health care dollars to providers. If that isn’t make work, I don’t know what is. That’s why the single payer plan with 2% overhead and not the private health insurance business, with 20% overhead, is the way to go. It’s a no brainer. And the rich health insurance lobbies got the single payer plan taken off the agenda in the senate. There’s **\$150 billion** dollar savings right there in plain sight. Just subtract it from the federal deficit.

Attorneys in perpetual argument in court is their dream business, while the clock is running at \$500/hr. Get a non attorney with common sense and they’ll arbitrate a solution in no time. So I cut **\$50billion** out of health care, (and it could be **\$75Billion**), by implementing mandatory arbitration. Lawyers will fight like “h” to preserve their lucrative do nothing jobs. **On top of this goes the extra procedures doctors will employ when forced by legal sharks to be precautions.** So by eliminating the sharks, we get rid of the overage in practice if doctors remain upright in their professions. I believe that between doctors and hospitals I suggested a 22% reduction in charges as reasonable for a huge savings, about **\$190Billion**, that sort of fits in with shark abatement.

The oil companies drag the US into war to make extra profit. I'm not sure what they make for this but if they get 20% of the operating war budget they might profit \$10-20Billion/year for hyping a war. But the debt goes up by **\$300Billion** or some huge number spent on equipment replacement, salaries, new procurements, contractor support, medical costs, transportation, fuel, etc. And the oil companies could give a darn that they are causing huge debt against our country for this extra profit for themselves, plus the death of many thousands of people. That's the other people's problem? Paring back the military to essential services, with some buffer, I say we can save about **\$600Billion**. War is the make work of oil companies & defense contractors & banks for war profits.

The automobile industry might gross \$1trillion dollars in gross business in new and used sales, repair, parts, and insurance (see breakdown in flow diagram in Appendix 1 section 16). But they designed in failure to get some of that \$260Billion parts and service business, and the gas companies and gas stations gross about \$500Billion because the oil companies hold the patents for electric car batteries. So maybe **\$130Billion** is not needed in repair, and **\$200Billion** in gas, when we switch to electric. It's there, but make work is blocking the savings.

So with the corporatocracy in charge, their "make work" adds up to about **\$1trillion**, just with a quick run through.

I'd say it's a lot more important to shift the income down to the low level, amp up the demand for goods and services, move the spooks and the grunts (intelligence people and soldiers) into the private non-war economy, and put people to work building solar stuff and electric cars (and especially PHEVs). Get some of the emotionally damaged people and help them find peace, maybe on family farms in the country or the outskirts of a city. ***To be able to balance the federal budget and start paying down the debt is a Godsend in itself; but when you add the improved spirit of 150million Americans, with an improved economy, hope for a clean planet, hope for peace, a turn around in American posture of peace to the world, a return of the US to its people, protection of the rich and other minorities, you're accomplishing 4-5 Godsend.*** And it's being done by reconstruction of the economy and some diversion of other income used for investments. WOW! It may be a lot of ideas, but it's real, and it's good, and it's do-able. I ask your support for this solution for America's problems. I might add that if you turn this over to a panel or a committee to rehash and re-decide, you're going to get a committee design that doesn't solve the problems, takes too long to implement (so we die waiting for the change) and nobody's sure how everything fits together. I'd say the nation would be better off putting this system

into place and then tweaking it for that little extra improvement here and there.

Government Fixes

Because of the efficiency with which a small group of corporate elitists have taken over the air waves, the economy, the elections, and the governments, and forced excessive debt upon governments to ruin their credit and power, and in the process, forged wars, killed millions of civilians and brave soldiers and ruined the lives of the working poor, it is clear that their strangle holds must be broken for the peace, safety, freedom and equality, preservation, livelihood, and respect for the vast majority of life on the planet. The elimination of their power requires the following, at a minimum.

Besides a huge Reduction in Force to help balance the budget, we need some way to ferret out the bad cells that make corporate control possible. I recommend a reporting plan for government employees to report abuses anywhere in government. The ability of rogue cells to form and take over government must be forever crippled. The existence of rogue cells of intelligence operatives should be banished quickly and the jobs eliminated. This can be aided with reporting from within by loyal American civil servants and the uniformed services. This would apply to military, FBI, CIA, NSA, the Executive Department, the Congress, and all law enforcement as well as private associations and businesses. Justice needs to be simplified and integrated with other professions to keep common sense, cut costs, and speed up problem resolution, and stop the closed loop fee bump system and monetary control of justice in the world. A Justice Purge is needed in America. A time to come clean on JFK's assassination/cover-up and the corporatocracy is due. That's why I suggest a bloodless year of conversion to the truth and fairness, with no criminal penalties for all perpetrators who turn themselves in, and an award for presenting yet unknown evidence toward the complicity of 10 other perpetrators, that might allow some of the illicit funds to be kept and/or federal protection provided. This would include Mafia members involved.

In addition to national reporting I recommended personnel placements in all government activities to force the maintenance of small size and good efficiency of government as well as participate in problem resolution for national reporting.

National recall by the people must be made available to protect the people from errant leaders, who, change face, and over commit the US in bad ways or pass bad legislation, or only consider bad alternatives.

Changes in voting procedures and systems to show the voter that his vote

counted in the final tally should be accomplished, with built in vigilance for fraud.

Lobbying by companies and corporations needs to be eliminated and Congress needs to understand and respect the needs of the people first, as it is intended to be a government *for* the people.

Candidates for federal positions in congress or justice or the white house need to complete a detailed position statement, maybe 5-15 pages on the average, to identify and lock in their position on all key issues before campaigning.

A public broadcast network needs to be apportioned from available frequencies to advertise the top 20 or so candidates who qualify for election as president. The network needs to have affiliates in the states to broadcast state candidate information within the state also free of charge for the top (some number) of candidates for congress (house and senate). Financial support for furthering the agenda of candidates must be by small individually limited size (\$100-250.) per person contributions, *with no contributions "on behalf of."* There shall be no company contributions.

Commercial networks will remain neutral and unbiased in their news programs in political matters or face possible suspension of their licenses to broadcast or some sort of split-up in their ownership to spread out the opinions. This includes elimination of incidental airing of candidates for non-political reasons of interest near an election. A rough balance in the lampooning of politics for other programs might be monitored to avoid planting a preponderance of preferences of one party on the viewing public. Maybe some apportioning (by time presented relative to other types of programs) should be made for programs presenting sex, violence, bad language, smoking, drug use, and drinking to be respectful of first amendment rights while avoiding the brainwashing of our people in these areas, as is currently done, in my opinion. This would include commercials that harp on sexual enhancement, or make beer and hard liquor look like what every patriot or sports fan or cool person does. I would think that premium channels, that the customer pays for separately, could present any subject not eliciting crime, and can be sold separately and not in package channel deals.

Congress shall pass a balanced budget amendment to the Constitution that identifies a minimum pay off rate of the national debt.

With the need to weed out bad cells and/or individuals from government and to recall elected officials in all branches on behalf of the people there should be some representative, outside the 3 branches, who implements the orders of the people for recall. This person's office might also solve deadlocks in bad cell inquiries on national reporting. This representative would be subject to recall only by the

people of America. He/she would have a staff to interface with all the citizen's committees and act as the project manager head of the personnel program that integrates with the government. This person should bubble out of the town hall/citizens committees part of the system. He would be The **Peoples' Minister**.

National Identity Recovery

I believe that the US should be a country with good values in support of its people and the people of the world. There should be no apprehension/abduction of anyone for any reason without a warrant or some order to show cause. There should be no detention without charges. The Patriot act is the Gestapo act by another name, and no one should be vulnerable to it. No special sites should be dedicated to interrogations or torture. Either we have the goods on the individual for prosecution or we let him go. Our search for terrorists has us blinded to the terror we cause. What we cause would be judged in the eye of the beholder, and not in our opinion of ourselves. I'll bet that it is 100 times stronger than what we chase. If you want to up the numbers on the other side; it's only because we invaded two nations that their numbers have risen. Before then it was a couple hundred outlaws in the hills. George W Bush caused all the rest.

I believe that we can and should put our best foot forward out there in that world and lead by example and not with our big stick. You attract bees with honey and not vinegar.

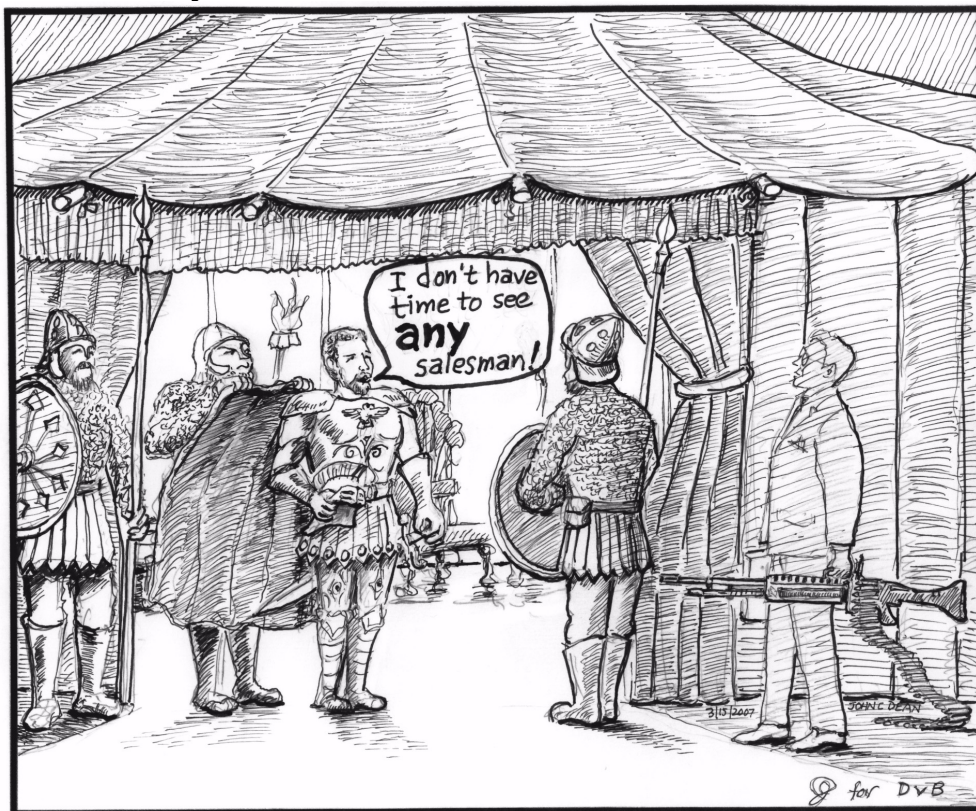
I believe it is past time to pare down our military/intelligence/industrial complex and actively seek peace around the world. Jimmy Carter is the only past president, since Kennedy that I actively respect and esteem before, during, and after his term. He says the Israelis are wrong to build settlements in Palestinian territories, and that it is against the peace process, I agree. If Israel doesn't relinquish these settlements back to the Palestinians we should cut off all aid and not come to Israel's support militarily. If they knew this they'd work for peace. The wisdom of Solomon would divide Jerusalem and the mother would let the other side take it all. Why not make it a hallowed international city of respect for the world, a place to put down arms and to bring your spirit for prayer? Check in your knives and swords and weapons of any kind before you enter. Have an international peace keeping force to guard the city quietly with its forces blending in a bit. Work out schedules for visitation to special sites for the 3 religions to have ample times for their worship everywhere in the city.

We need to eliminate dirty tricks, brought to you by the United States. We need to be upright, assertive, and honorable. We need to deny aid to any nation that does

not care for its people. If the people are starving and we want to feed them, we should pay no bribe or fee to do so. Maybe we drop parcels in the fields or camps of the poor. We should fund no insurrections, no band of dissidents; we should provide no arms to foreign nations from the US. Have the UN fight puppet control of nations with their forces.

To stop drug trafficking by our military or intelligence services, we should sniff out their shipments, or open and inspect, or close down the base or airstrip. People reporting in the national scheme that identify such traffic should be rewarded and given some immunity in prosecution. This is the way national reporting should work in all of our departments and agencies. Maybe if you turn in 10 suspects and investigations find them guilty, maybe you get a big addition to your pension, and witness protection/support for life. Why not reward and protect someone who does that much good?

Wouldn't it be nice if the US lead a movement for 1,000 years of peace on the planet and endowed the United Nations with troop support to finish military arguments and get on with the peace. But it needs to be peace with fairness and not like the John Kennedy solution.



We can still talk to the salesmen.

In section 15 of Appendix I finished up the identification of 14 shots needed to produce the hits of bullets that day in Dealey Plaza (and it could have been more). My presentation, based upon good witnesses and physical evidence, should be very close to the actual shooting of John F. Kennedy on 22 November, 1963. And I used very little of what we know today to keep it simple. If the facts had not been concealed from the beginning, Oswald's presence in the lunch room on the 2nd floor at 90 seconds after the first shot, no print on the weapon, and negative tests on Oswald for having fired a rifle and/or a pistol would have exonerated Oswald, and the huge amount of witness and bullet hit testimony and physical evidence might have taken the investigation into the realm of major conspiracy with multiple shooters right away. But Johnson's and Hoover's intervention immediately to abscond with the body, pick up all the film, remove all the bullets, wipe down the limo, and never seal the murder scene so evidence could be destroyed, goes beyond bad judgment, and suggests their active participation in the planning and covering up the murder of Kennedy for their own benefit and for the corporate leaders' benefits above them. We're talking about the take over of the Federal government, with several puppet presidents to follow, and the massive extraction of capital out of America taken as a result of the huge war expenditures made for un-needed conflicts started by those puppets under false pretense. As I've mentioned before, and as I believe the vast majority will agree, we don't borrow money and burn the lives of our children (troops) to do favors for any nation, but our own. *And bankruptcy, death, and domination by a military industrial complex are activities NOT FOR THE PEOPLE.* So America is not only misrepresented by these hoodlums; they have hurt us deeply and need to be relieved of authority and control. With my peaceful approach and set of activities to straighten out the economy, I would like the support of the rest of the nation to push for this solution, as we are in desperate straights and need to act to save our nation quickly. God bless you and keep you.



John 12-29-10

<u>APPENDIX 1 BORING TECHNICAL STUFF</u>		<u>page</u>
1. Limo Stopped for Kennedy Assassination and Single Bullet Theory Impossible, so it was a Conspiracy, & the Warren Report is Fallacious		278
2 Calculating Total Income from a Curve of Income vs Population		280
3. Developing the Income, Revenue, and Expenditure Pies		281
4. Distribution of Extra Income for All Workers		284
5. Interest paid on Revolving debt		285
6. 2007 Distribution of Income, Social Security, and Medicare Taxes		288
7. Spread of Financial Wealth Across the Population		289
8. The Propensity to Consume		291
9. 2009 Spending on Social Security and Medicare		292
10. Smoking Affects Health Care		297
11. Change in American Net Worth 1986-2007		299
12. Variations on the market Multiplier		302
13. voter codes and access codes		304
14. National Reporting Concept		307
15. Tracing the Kennedy Shots After #4 and Timing		309
16. Detailed Market Flow Diagram		321
17. How to Select the Best		322
18 Example of Summary Military Force/Cost/Vulnerability		325

1. Limo Stopped for Kennedy Assassination and Single Bullet Theory Impossible, so it was a Conspiracy, & the Warren Report is Falacious

The map below shows the overhead view of Elm St and the positions of the limo and Zapruder at Z230, the point where one of the Life photos taken from the Zapruder film of Kennedy holding his throat was published (12/1963).



At 10 miles/hour by the Zapruder film, which is equivalent to (10 miles/hour) X (5280 ft per mile / 3600 seconds/hour) or 14 and 2/3rds ft/ second, Zapruder's view would be blurred by

$(1/40) \times .75 \times (14 \frac{2}{3} \text{ ft}) = .275 \text{ ft}$, **or 3.3 in.** in a given 1/40 sec

frame. The .75 is the % movement of the limo across Zapruder's field of view that would cause blur. But the frame showed no such blur. 3.3 inch streaks did not show on a close up of his face; see below for a copy of the Life photo. The frame was pretty sharp, more on the order of a third of an inch blur, requiring one-fifth of the speed (given equal background and foreground blur of 1/10) or

10mph/5 = 2 mph. Thus, the limo was almost stopped when this frame was shot and the Zapruder film has to be a hoax for running the limo so fast and so blurry. Also, Connally faces forward while Kennedy has been shot in the neck. Connally could not have been shot at this time as proposed in the single bullet theory, because his wound was from the back of the right armpit thru his chest 2 inches below left of his right nipple,.... The trajectories only sort of line up after Connally has completed maybe 20 degrees of his turn back toward Kennedy, which he did after this frame in the film. Therefore, the neck wound and Connally's chest wound do not correlate, or THERE WAS NO SINGLE BULLET, there had to have been a 4th bullet or more, therefore it was a conspiracy, and the Warren Commission Report is Fallacious.



CLOSE UP OF LIFE PHOTO AT Z230

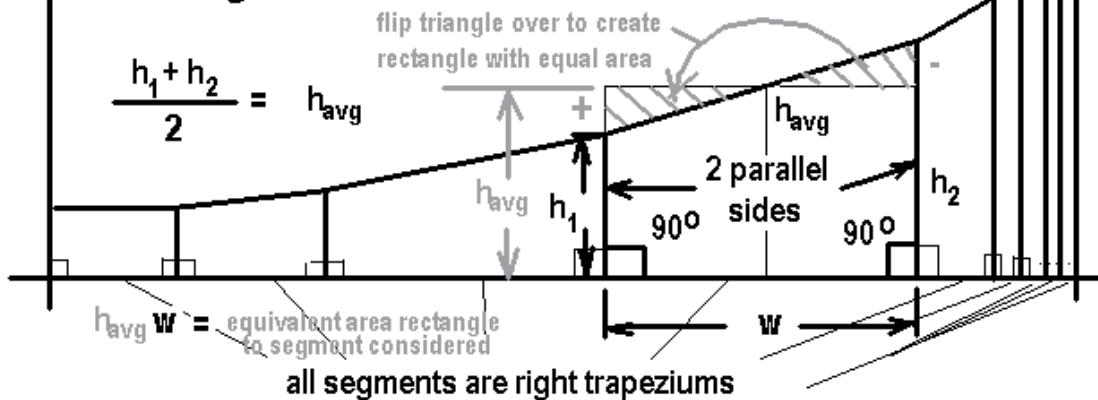
2 Calculating Total Income from a Curve of Income vs Population

The product of the rate of earnings times the number who earn at that rate equals the total income of that group. Adding up these segments yields total income for all groups, the whole population represented by the curve. Since a curve of income is vs percent of the population for each segment, there will be some population total for the average income within that segment that one needs to multiply by that average income to get the total income for that little group or segment. The curve below gives the procedure used for this:

Cutting an area under a curve into right trapeziums to calculate accumulative area under the full curve

a right trapezium is a four sided figure with 2 adjacent right angles.

- ① for each straight line sement of the curve draw a vertical line from its end to the horizontal line beneath the curve
- ② compute the area of each segment by averaging the heights at each end and multiplying that by the width of that segment.
- ③ add up the areas of each segment to get the total area under the curve



3. Developing the Income, Revenue, and Expenditure Pies

The sources of income for government civilians, military, and general public come from:

wages and salaries: 6.507 T (5.401T private industry, 1.106T govmt.)
56.5 %

<http://www.nber.org/palmdata/indicators/personal.html#Totalpersonalincome>)

\$345B lost taxes suspected by IRS in 2007 or 30% of rev suggests increasing the total income below by 30% or \$T for tax evasion

http://en.wikipedia.org/wiki/Tax_avoidance_and_tax_evasion

taken out of worker's pay employer pays 612+262B to
for health insurance: 262B, ins. co. then 100B for pension
and 480B for SS/Medicare to
yield supplements to wages &
salaries of 1.454T in 2007

the data below from <http://www.census.gov/compendia/statab/2010/tables/10s0662.pdf>

business income: 1.102T 9.6% (48B of which is farm business)

rents: 168B 1.5 %

interest: 1.266T 11%

dividends: .765T 6.6 % (corp profit 1642 - 370corp tax – undistrib)

**capital gains: 1.718T 14.9% (excluded for separate tax rate from
income plot at start of chapter 2)**

**government social benefits: 1.681T (636 SS pensions, 642 health 254
welfare, 102 Educ, 30 community
development , govt. pensions, etc)**

SS retirement benefits: .636T

Welfare, unemployment .254T welfare 219, unemployment 35

Total Income: \$11.526T (+\$ 30% for tax evasion, or \$3.5T, which implies about \$15T total income).

Federal Expenditures 2007

defense 989 36.2% 463 (-32) basic, war 173, Homeland 43, intel 8 (+32), aid & space 9, DOD civ 55, VA med, disabil, educ 72, mil retirement 44, DOD civ retirement 22, DOD share of debt interest from past overages 100 above from here.

http://www.armscontrolcenter.org/policy/securityspending/articles/how_much_do_we_spend/
below from http://www.usgovernmentspending.com/year2007_0.html

health 642 23.5% 375 Medicare 13.7%, 32 R&D+ 1.2%, 234 Medicaid 8.6%

SS pensions 636 23.3%

Help 254 9.3% welfare 219, unemployment 35,

remainder of debt interest 137 5%

other 72 2.6%

Total \$ 2.729T spent

Federal Revenues 2007

Individual Income tax \$1.164T 45.3%

Corporate Tax \$.370T 14.4%

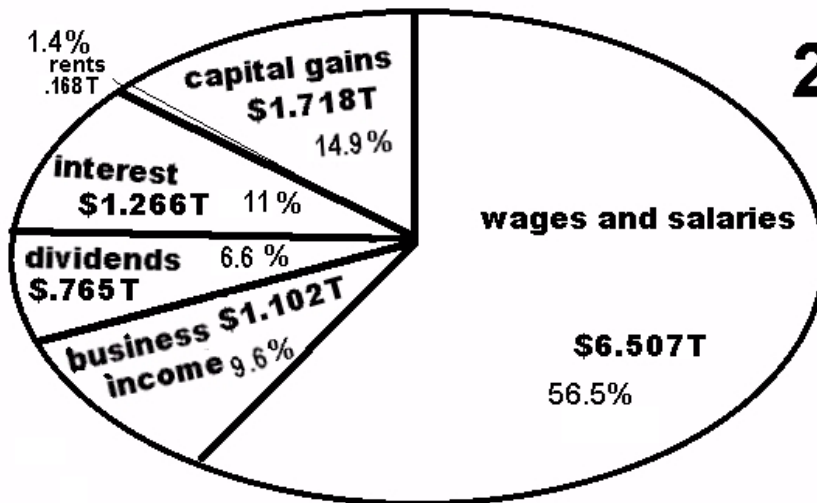
Social Security/Medicare/Unemployment taxes \$.868T 33.8%

Ad Valorem \$.133T 5.2%

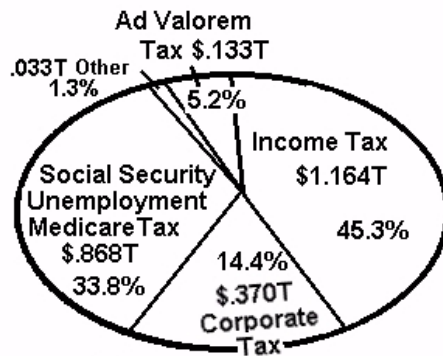
Business /other \$.032T 1.2%

Total \$ 2.568T

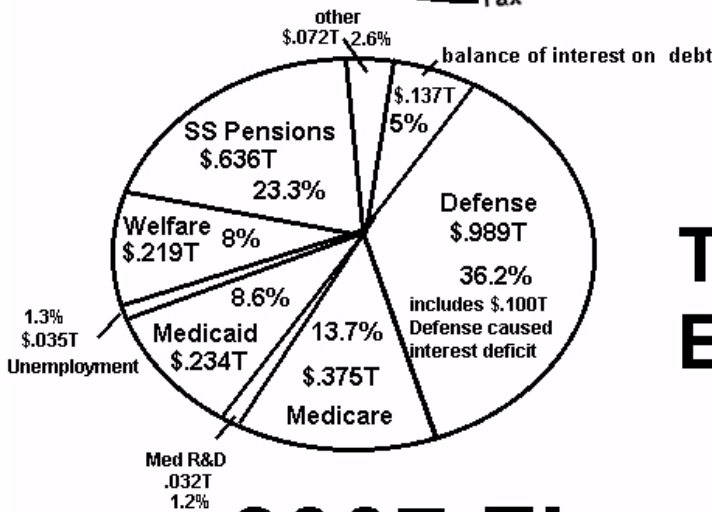
<http://www.heritage.org/budgetchartbook/top10-percent-income-earners>



**2007
Total
Income
\$11.526T**



**Total Federal
Revenue 2007
\$2.568T**

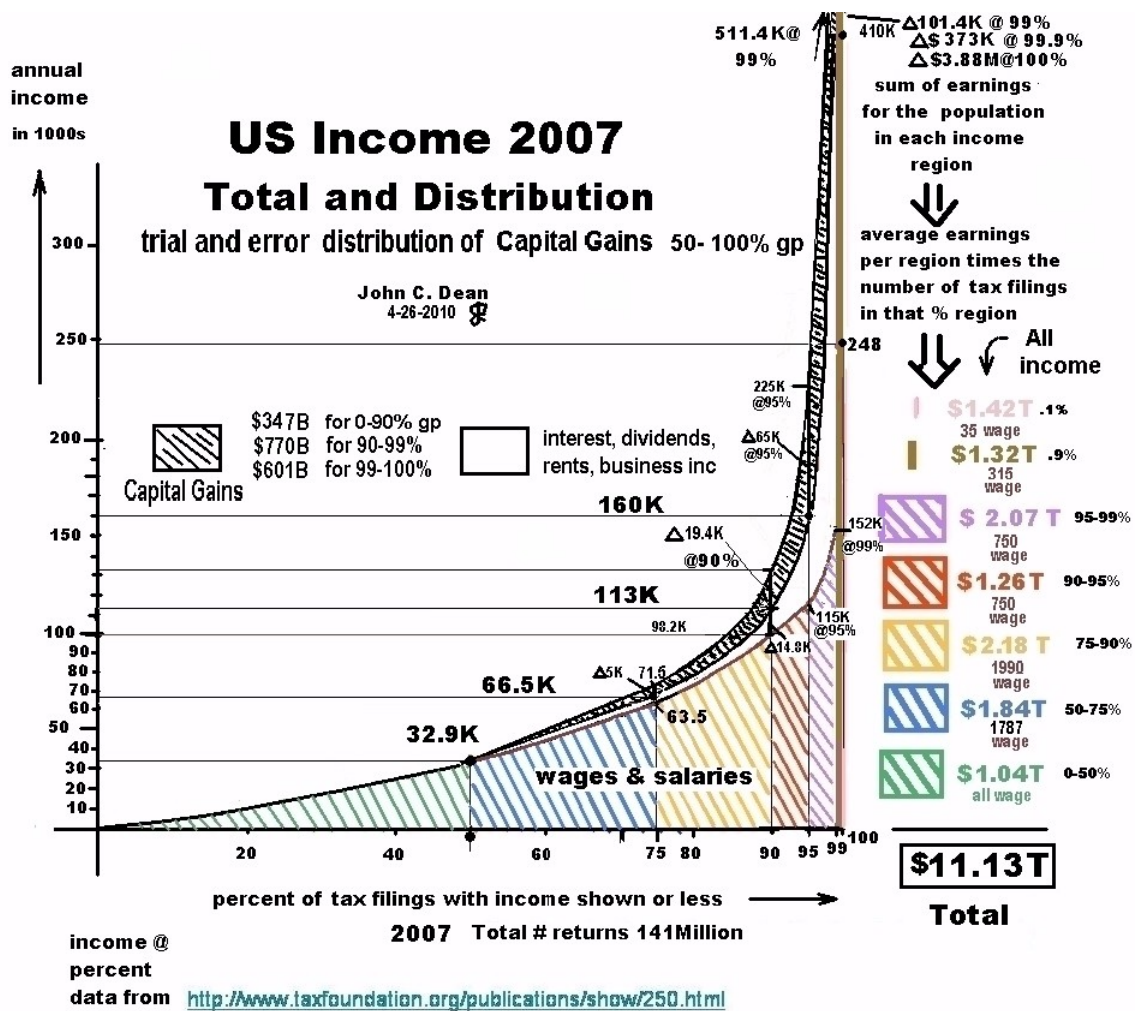


**2007
Total Federal
Expenditures
\$2.729T**

2007 Financial Pies

4. Distribution of Extra Income for All Workers

In Chapter 2 we estimated the distribution of capital gains in lump sums for the 1%, 90-99%, and 0-90% regions of income. It should be spread between 50-100 percent per the discussion in the text, as households below this point do not have the means to make investments to earn such extra income. Also I'd like to form fit the other extra income as the white space in between the capital gains and the wage income. So I'll draw smooth curves for the three sets of income vs percent tax filings as at the start of Chapter 2 to estimate the distribution. This is done below by trial and error.



5. Interest paid on Revolving debt

The interest paid on revolving debt is like negative income. It just sucks money for no goods or services and is like negative savings. It should be figured into our income vs. percent population discussions. Consider:

Statistics of a recent Consumer Reports survey:

- **One-third** of Americans do not own a credit card.
- **54%** pay their balance in full each month
- **33%** carry balances up to \$10,000 (median balance: \$2,254)
- **13%** carry balances over \$10,000 (median balance: \$17,366)

<http://www.hoffmanbrinker.com/credit-card-debt-statistics.html>

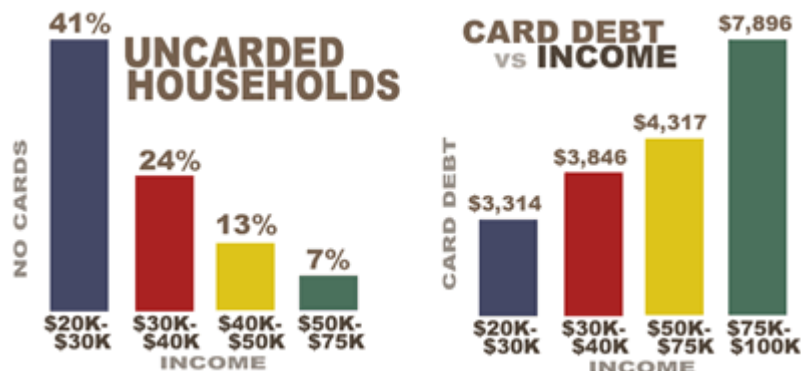
Friday October 26, 2007

The Federal Reserve's most recent [G-19 Consumer Credit report](#) states that revolving credit (like credit card debt) for August continues to increase at an annual rate of 8%. The total was \$915.5 billion, and does not count non-revolving credit for auto purchases (1.55T).

<http://useconomy.about.com/b/2007/10/26/credit-card-debt-up-8-from-last-year.htm>

\$612 billion of the above credit card debt is carryover each month, debt that earns interest for the credit card companies. The distribution among the population may be determined with the bar charts from this last source. They are shown directly below.

<http://www.mymoneyblog.com/archives/2007/05/surprising-truths-and-half-truths-about-credit-card-debt.html>



Using these bar charts we can figure the number of households in each income group that have credit cards, and with the average debt per household from the right hand set, compute the total debt in the income segment. Even though there

are fewer households than there are tax returns I'll use the tax return data for comparison, and total income from section 4 above

If 41% do not have credit cards in the 20K-30K income range, then 59% do have credit cards. From our income vs % population curve, the first figure in chapter 2 of the main text, we can see that about 13% of the tax filers or 18.3M make 20-30K. This would indicate that 59% of 18.3M or 10.8M @ \$3.314K ea or **\$35.8Billion** of credit card debt in this segment, 34-47% .

In the 30-40K income segment the population size is 9.9M, so 76% of 9.9M households in the 30-40K income range, or 7.5M have \$3.846K average debt, or **\$28.8 Billion** debt here.

.87 of 11.3M X \$4317 or **\$48.8Billion** in the 40-50K income range

.93 of 21.1MX \$7.896K or **\$155.3 Billion** in the 50-75K income range.

The balance of revolving debt would presumably be above this level of income and would be the difference between \$615B and the sum of the above lower income debt levels or **\$346Billion** distributed in an upward curving fashion above 75K/yr income. I'll use a straight line approximation to the upward curve. First, though we need to normalize the debt to the whole population for each region to come up with an average debt for the entire percent population segment.

for the first segment, 18.3M returns incur \$35.8B, for an average debt of

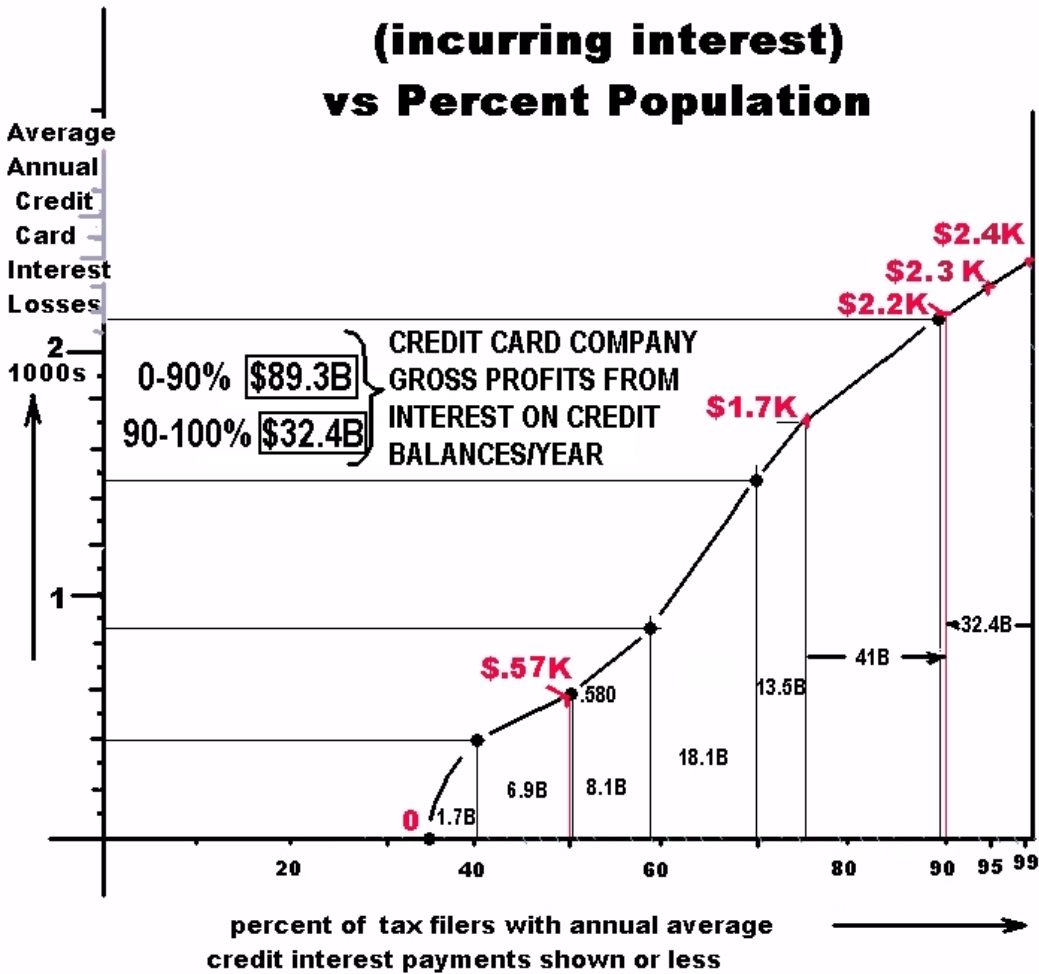
34-47% population	<u>-\$1.96K</u>	likewise
47-54%	<u>-\$2.9K</u>	
54-62%	<u>-\$4.32K</u>	
62-77%	<u>-\$7.36K</u>	
77-100%	<u>-\$10.7K</u>	

At 20% average credit card interest these debts incur the following per return loss of income for interest. I put the average in the middle of the percent range for each number

CREDIT CARD LOSS (INTEREST PAYMENTS @20%)

lower 34% 0 40.5% -\$392. 50.5% -\$580 58% -\$864
 69.5% -\$1470 88.5% -\$2140

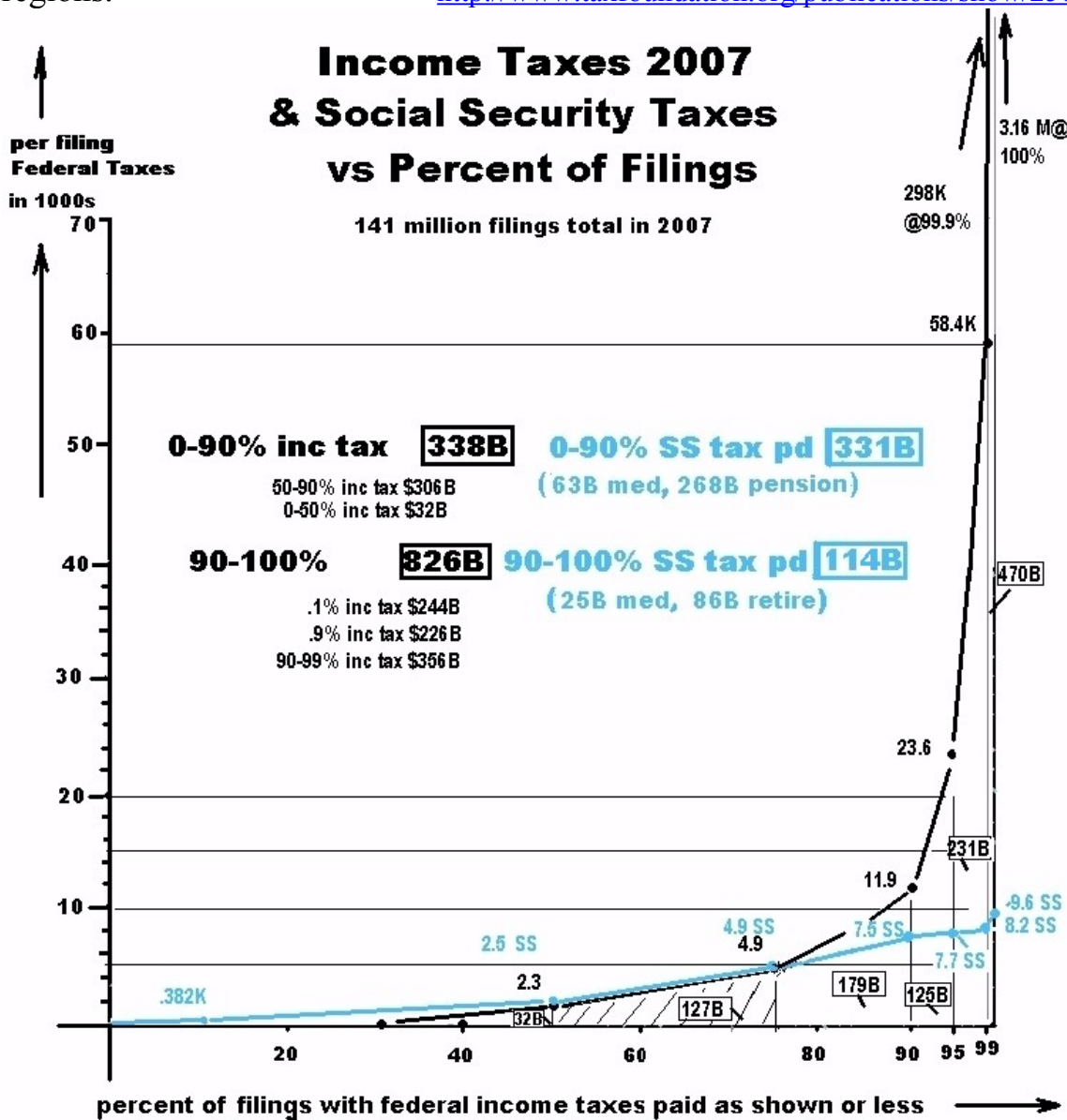
**Credit Card Debt
 (incurring interest)
 vs Percent Population**



6. 2007 Distribution of Income, Social Security, and Medicare Taxes

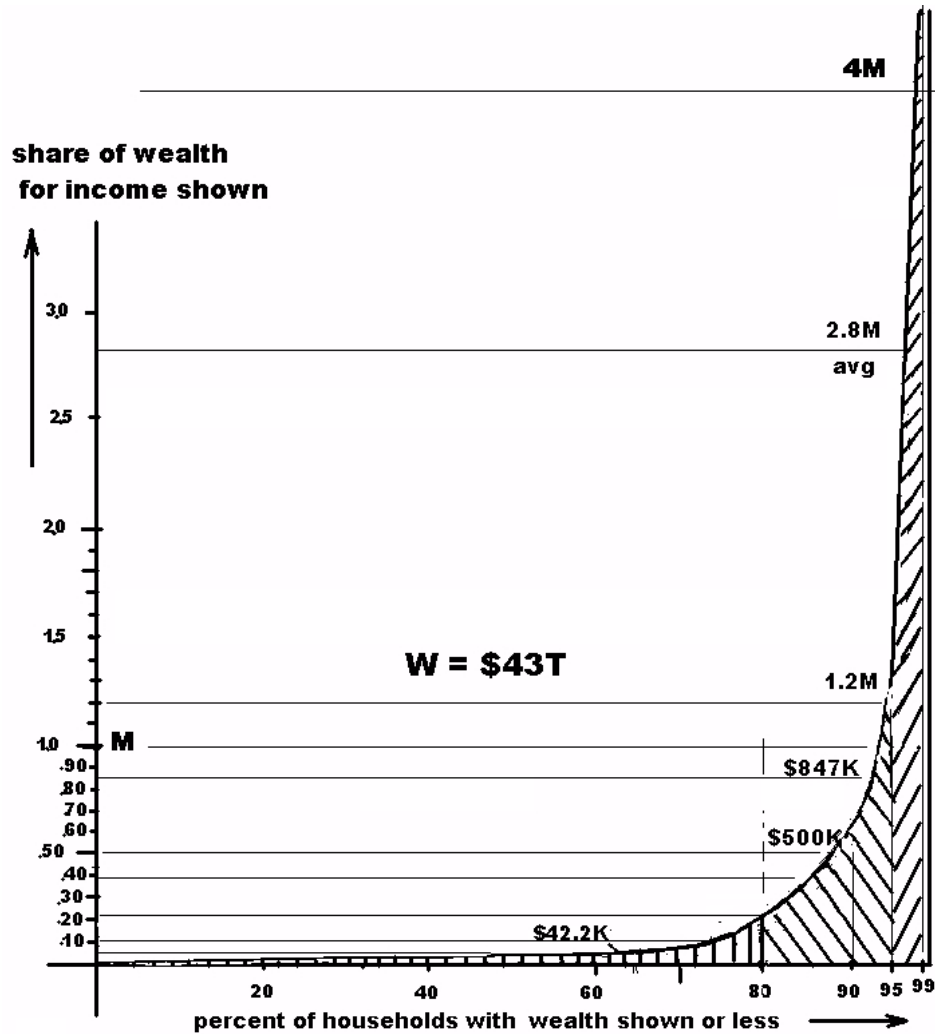
Plotting the data from Chapter 2 on income tax gives us a smooth curve for use in the full range of income. This was created by trial and error to agree with overall taxes in the 0-90% range (\$338B) and 90-100% range (\$826B). Plus I've added the 7.65 SS tax curve which flattens out because citizens only pay 6.2% of that on the first 97.5K of salary income for this year. Medicare tax is 1.45% of all wage income, so it grows proportional to wage income (section 4 this Appendix) as shown below. Then the tax regions are summed up for the 0-90 and 90-100% regions.

<http://www.taxfoundation.org/publications/show/250.html>



7. Spread of Financial Wealth Across the Population

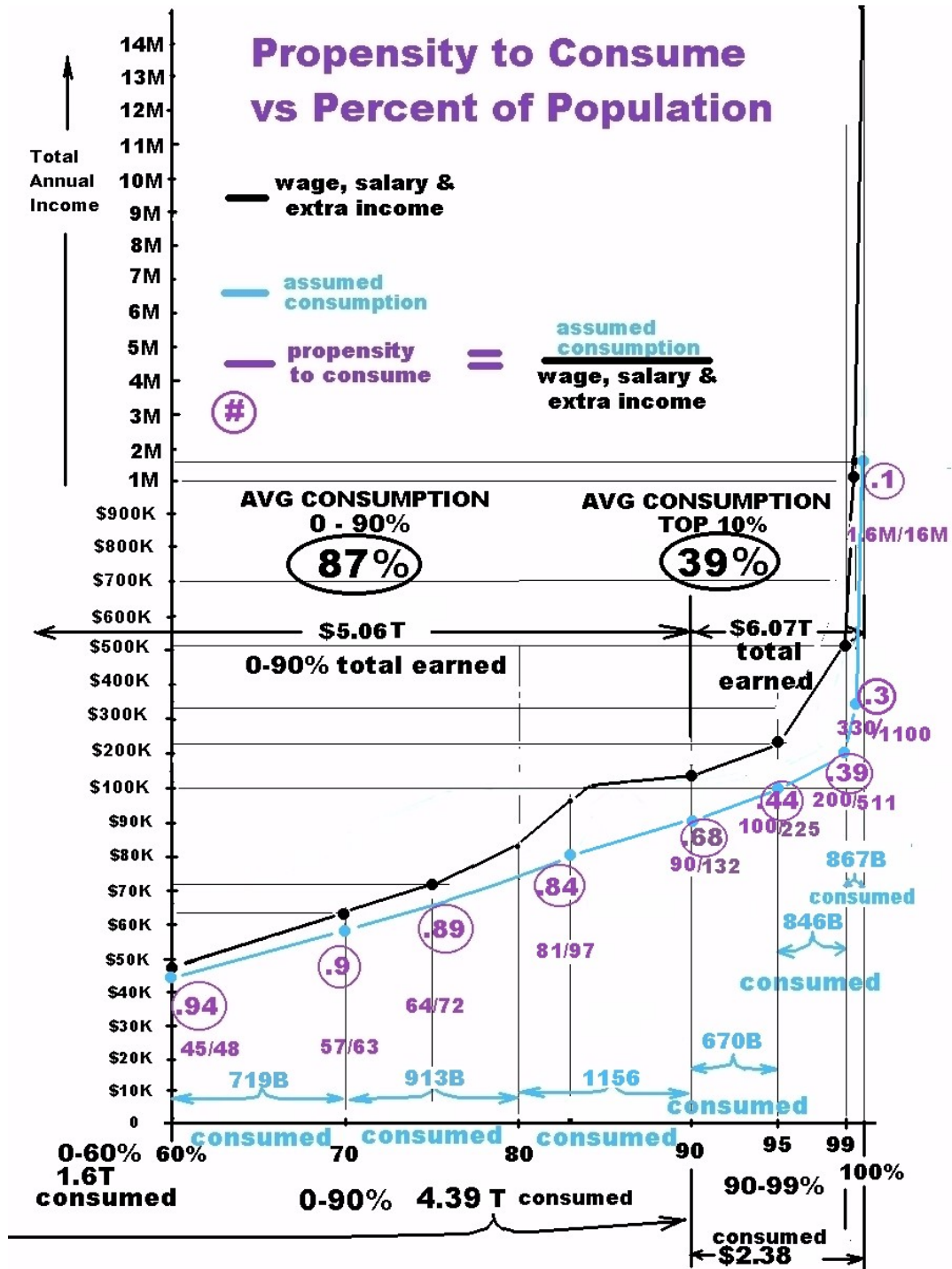
From chapter 2, the projected spread of financial wealth across the population is plotted by trial and error to achieve the percentages published. Integration of the below curves does yield the \$43T. So we can use the average income at each key point in a money stack bar chart to show what backs up the income for purchasing power.



		$\$83.8M \times .111M = \$9.3T$.1% gp	} 43%W
\$4.4 - 14M	wealth	$\$9.2 \times .999M\text{hous} = \$9.2T$	99-99.9%	
\$1.2-4.4M		$\$2.8M \times 4.44M\text{hous} = \$12.47T$,95-99 %gp	29% W
\$.5 - 1.2M		$\$847K \times 5.55M\text{hous} = \$4.7T$	90-95%	11%W
\$.274 -.5M		$\$387K \times 11.1M\text{hous} = \$4.3T$	80-90%	10%W
		$\$33.8K \times 88.8M = \$3T$	0-80%	

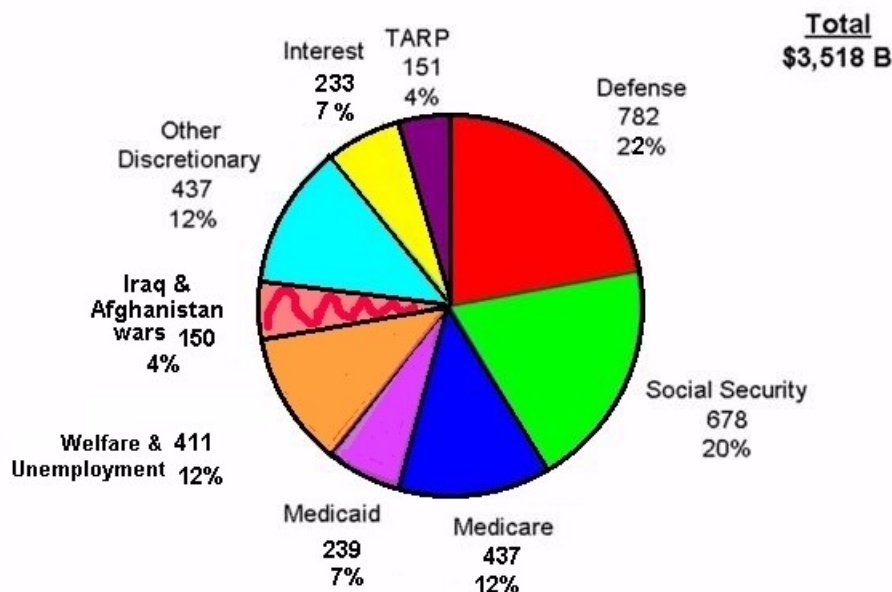
8. The Propensity to Consume

Below is a graph that I've developed intuitively to connect the dots between the heavy consumers (who spend all they get) and the very rich (who might spend 10% of what they get). To show 3 decades of income and purchases with any detail, I plot the ordinate logarithmically.



9. 2009 Spending on Social Security and Medicare

U.S. Federal Spending – Fiscal Year 2009 (\$ Billion)



Source: OMB - 2011 Budget - Summary Table S-3 modified by JCD 4-10-10

The split of Social Security between the upper 10% and lower 90% is biased toward the \$20K/yr per person for the 10% and more like \$10K/yr/person for the lower 90%. The relative mortality rates of workers in the lower income levels is higher than it is in the upper income levels as discussed in

Does Medicare Benefit the Poor?*

Jay Bhattacharya[†]
Stanford University and NBER

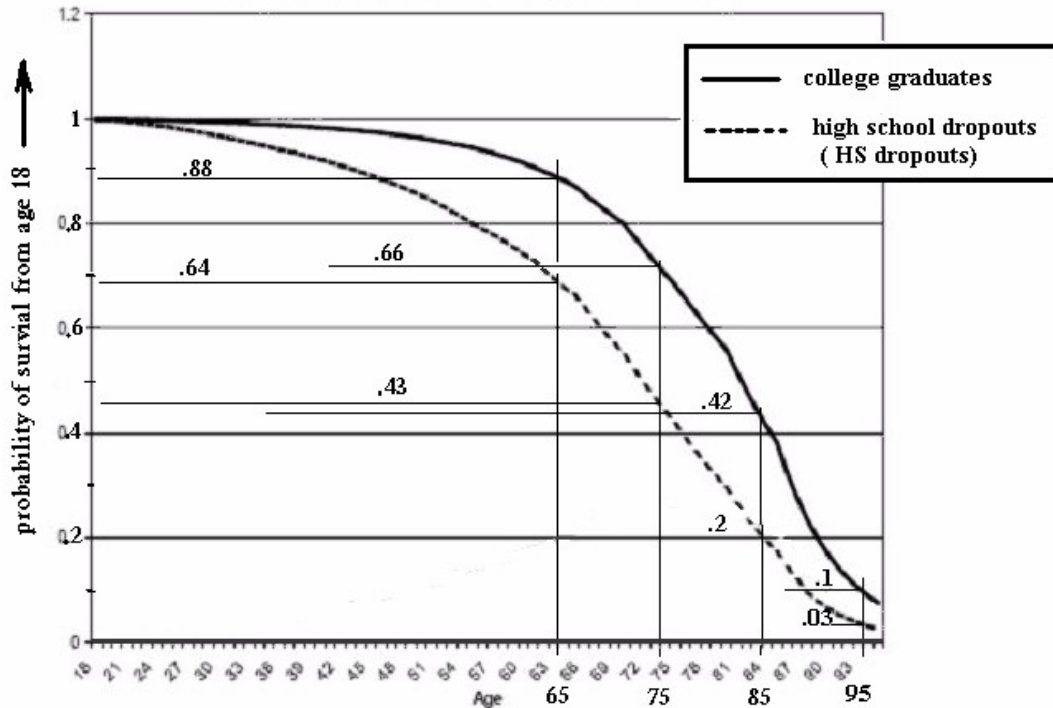
Darius Lakdawalla[‡]
RAND Corporation and NBER

January 5, 2005

http://works.bepress.com/cgi/viewcontent.cgi?article=1010&context=darius_lakdawalla

The division between rich and poor is most accurately reflected by relative education they argue, and present per capita health costs to back up their allegation that the poor use more health care per capita. Let's take a look.

Male Survival Curves by Education.



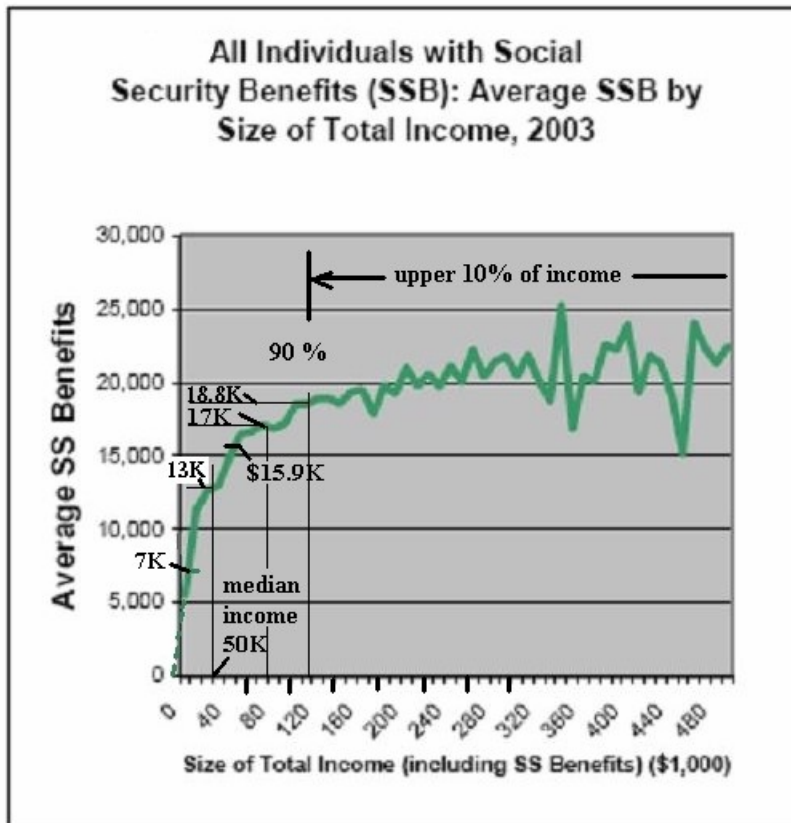
At age 65, 64% of high school dropouts (HS Dropouts) are alive to start Social Security, while 88% for college graduates. So graduates have $88/64 = 1.375$ times more people (an average of 37.5% more starters). At age 75 the remaining graduates have it over the HS dropouts by $66/43$ or 1.53 (53% more recipients), but there's a smaller group. At age 85 it's graduates over HS dropouts $42/20$ or 2.1. At 95 it's 3 to 1. These ratios are only valid at the particular age and group size at that age, so that if we were to want a weighted average we would multiply the number alive at each age by the advantage ratio for that age; then add up these products over their pension years and divide by the sum of the number alive at each age sampled. This gives us the average advantage of a college graduate over a high school drop out for use of their pensions over all age gps. Here's how the weighting would go: first we weight each advantage ratio by the number alive to get the average advantage: The 1.68 is the sum of the average % probabilities: $(.64+.88)/2 = .76$, $(.43+.66)/2 = .54$, then $.31$ and $.07$; $.76+.54+ .31 +.07= 1.68$, so

$$\{((.64 + .88)/2) \times 1.375 + ((.43 + .66)/2) \times 1.53 + ((.2 + .42)/2) \times 2.1 + ((.03 + .1)/2) \times 3\} / 1.68$$

$$(1.045 + .834 + .651 + .195) / 1.68 = \mathbf{1.62 \text{ avg advantage.}}$$

This is the advantage graduates have over all their retired years over HS dropouts who die faster. Now weighting by the size of the benefit we can determine by groups who get what percentage of all benefits for SS. The relative SS benefit is shown in the following curve from

<http://www.irs.treas.gov/pub/irs-soi/06asapierce.pdf>



0-50% of all households
expected value of SS for lower half of population is

\$7K

the expected value of SS for the 50-90% income group is

\$15.9K

the average expected SS income in the 0-90% group is

\$11K

The expected value of SS for the top 10% of income is

\$20K

I'll assume that the huge majority of HS dropouts make median income or less. So There are 5 times as many of these people as the top 10% earners. But let's assume that the top 20% of workers are all college graduates. The group in between, 50-80%, will be assumed to have a 1 out of three college graduates.

Using the HS dropouts as the reference group with unity advantage over themselves (no advantage) the first 50% of households get

$5 \times \$7K = 35 \text{ K units}$ (where 5 is the number of 10% population intervals for that average benefit). $5 \times 10\% = 50\%$ of the population make 7K in SS.

The 50-80% group have incomes between 50K and 100K (taken from the original income distribution curve at the start of Chapter 2), which from the above benefits curve shows an average of $(13 + 17)/2 = 15K$ SS benefit. This group has an average survival benefit of $(1 + 1 + 1.62)/3 = 1.21$ for having 2 drop outs for every graduate. And they represent 3 units of population. So they get

$$3 \times \$15K \times 1.21 = 54.5K \text{ units}$$

The 80-90 group averages \$17.9K, is one unit of population, with a survival advantage of 1.62, so they produce

$$1 \times \$17.9K \times 1.62 = 29K \text{ units}$$

Finally the top 10% group gets 20K, represents a 10% unit, and has a 1.62 survival advantage so they get

$$1 \times \$20K \times 1.62 = 32.4K \text{ units}$$

Total units over all income are

$$35 + 54.5 + 29 + 32.4 = 150.9 \text{ K units}$$

So the **lower 50%** of households get $35/150.9 = \mathbf{23.2\%}$ of **SS benefits**. This is $678 \times .232 = 157B$

The 50-90% group gets 55.3% or \$375B of the SS benefits and the **top 10% group gets 21.5% or \$146B**. Now these numbers reflect size of the benefit by income and longevity to be able to receive it (weighted both ways). In terms of medicare they live in better neighborhoods and go to the doctor way more than the poor do. I'll guess 3 times as much as the poor, and I'll guess the 80-90% group goes twice as much as the poor. For Medicare the usage will be biased by longevity and neighborhood. Using the lower 50% as a reference for surviving populations size and assuming they use Y units of Medicare dollars/year on the average, then $(1 + 1 + 1 + 1 + 1)Y = \mathbf{5Y}$ is their average use of Medicare resources in one year for the lower 50% of income. (1 is one-tenth of the population above).

The 50-80% population group is assumed to be one college graduate for every 2 high school graduates so if they get the same average service as the lower group of Y dollars/yr then they consume: $(1 + 1 + 1.62)Y = \mathbf{3.62Y}$ where longevity wise 1 out of three is a college graduate and the other two are high school graduates as before (and 3 10% portions of population are considered).

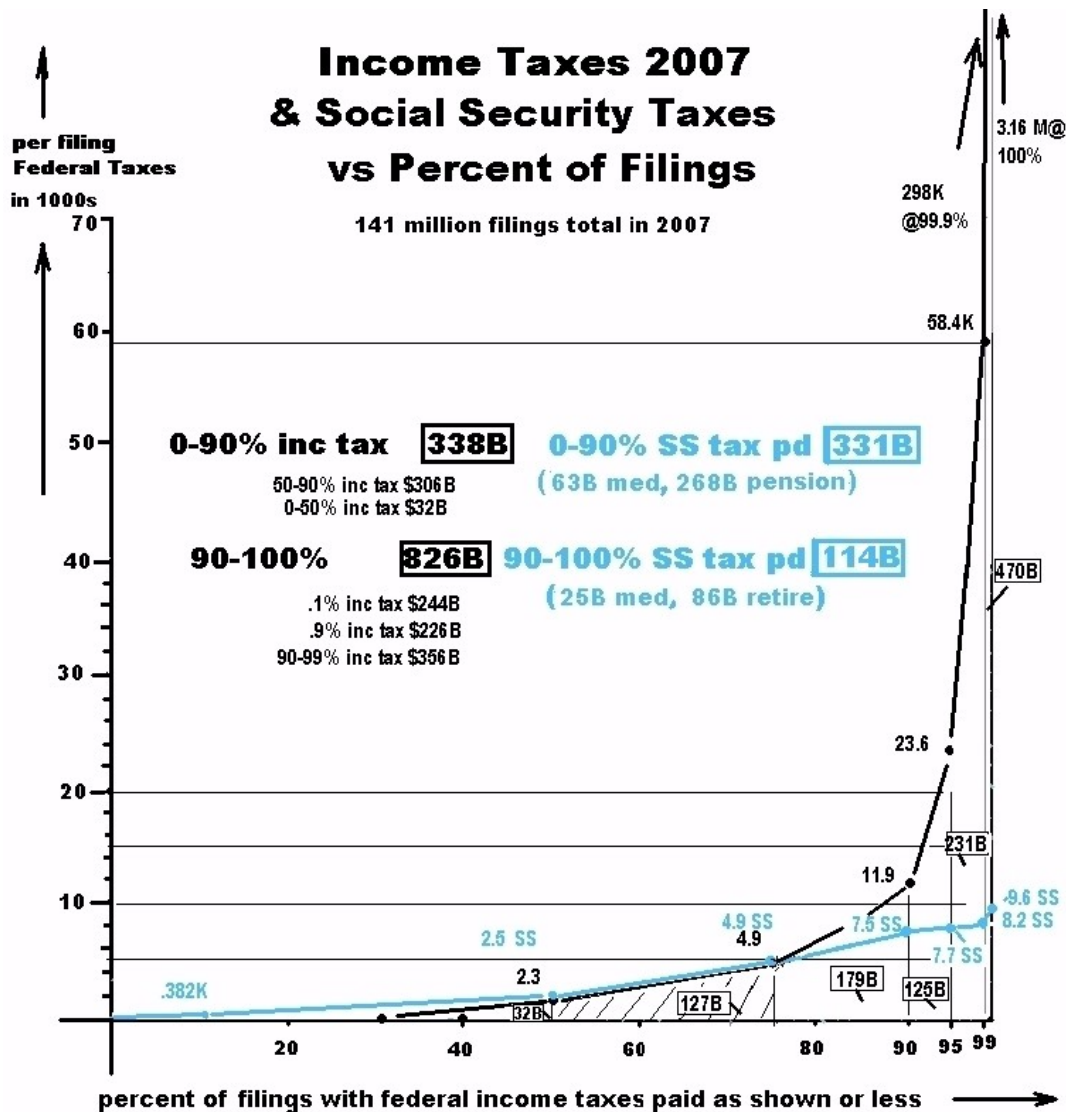
The 80-90% group is estimated to go twice as often as the lower group with all college graduates so their weighting is $2(1.62)Y = \mathbf{3.24Y}$ for 1 10% population region. And the last 10% group uses the system 3 times as much while surviving better, or $3(1.62)Y = \mathbf{4.86Y}$

Total group use is then

$$5Y + 3.62Y + 3.24Y + 4.86Y = \underline{16.72Y}$$

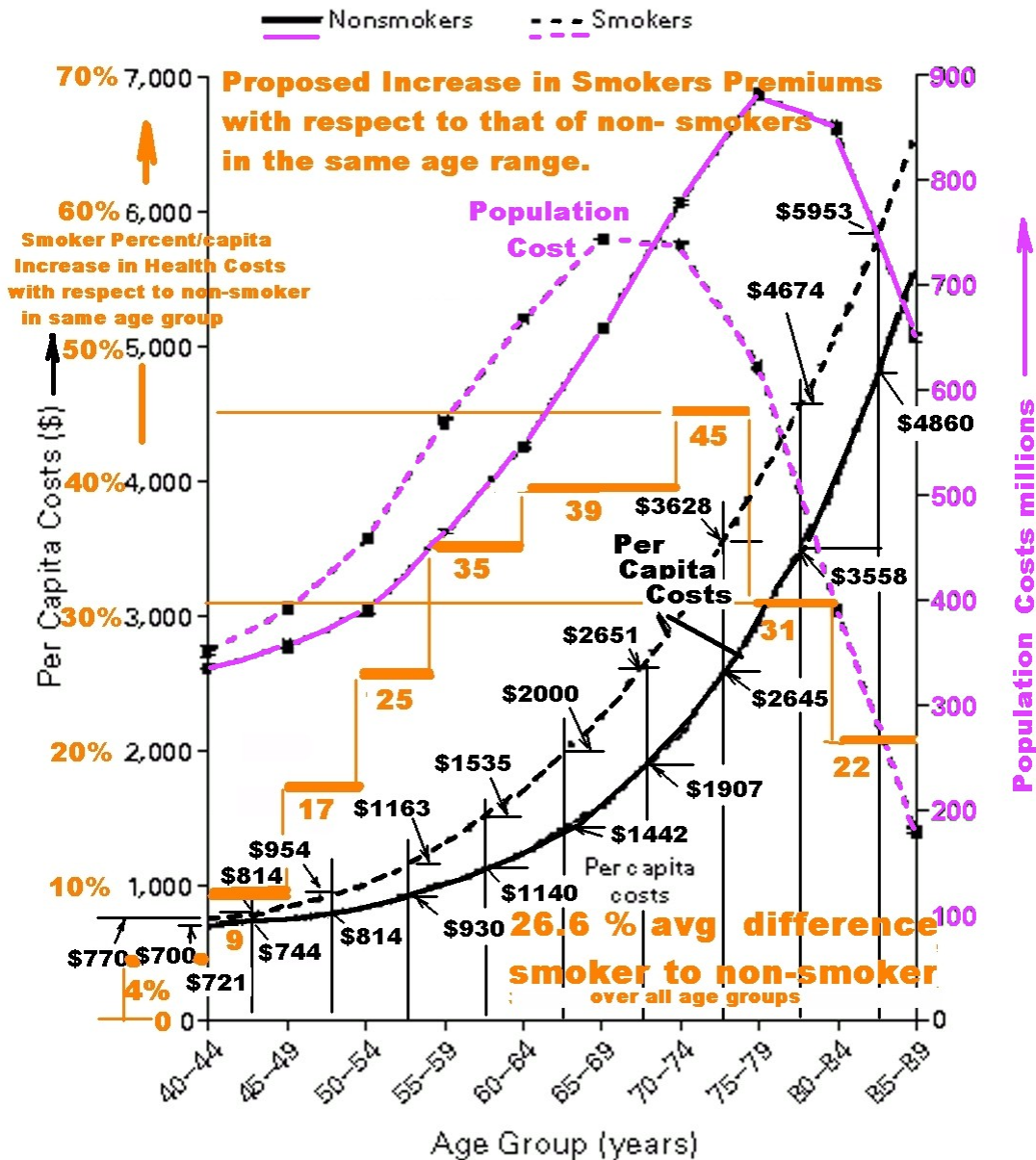
with the lower 50% getting $5/16.72 = 30\%$, and the 50-80% group getting $3.62/16.72 = 22\%$. The 80-90% group gets $3.24/16.72 = 19\%$, and the top 10%, $4.86/16.72 = 29\%$. For a 450B total Medicare budget, this would translate to \$135B for the lower half, \$99B for the 50-80 group, \$86B for the 80-90 group, and \$130B for the top 10%.

For Social Security taxes see the next figure. Basically the top 10% pay 24% of the SS tax while the lower 90%, then, pay 76% of that tax for the employees' share. For Medicare it's 28% paid by the top 10% and 72% paid by the bottom 90%. We'll use this information in filling out the market flow diagrams.



10. Smoking Affects Health Care

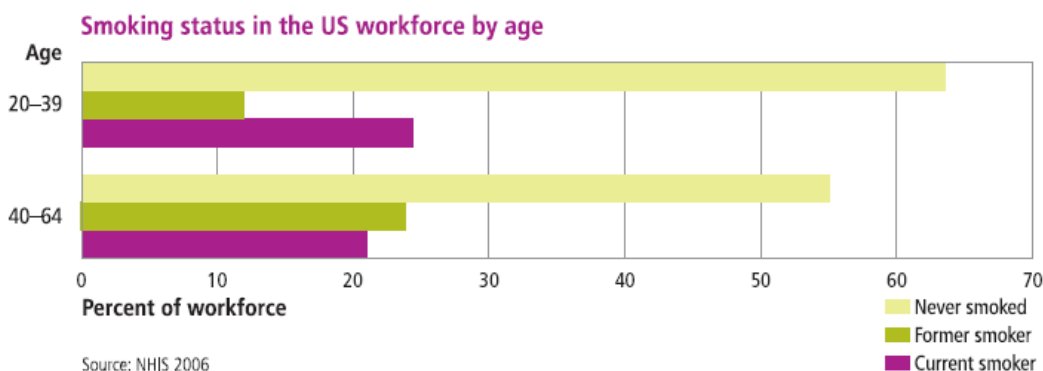
Here's a possible guide for smoker's health care premiums versus non-smokers. Despite the overall health cost being lower in his lifetime (because he dies way sooner) we should encourage the smoker not to smoke.



The Health Care Costs of Smoking from the New England Journal of Medicine 1997 Volume 337:1052-1057 October 9, 1997 Number 15 with Dean modification to show ratio of health care cost at each age, smoker to non-smoker

The effect on the economy of health care if smokers carried their fair share of

premiums can be determined from the above curve and the statistics on smokers in the work force.



http://media.pfizer.com/files/products/Smoking_in_the_US_Workforce.pdf

It looks like about 23% of the work force smokes. If their relative premiums were increased by 27%, the average ratio of the per capita health care cost of a smoker to that of a non-smoker, then the number of worker non-smokers at their new rate, r , plus the number of smokers at their new rate $1.27r$ would be the 874B that currently covers both sets of workers already. If W is the number of workers then this may be expressed mathematically as

$$.77Wr + .23W(1.27r) = 13000 \times W = 874B, \quad W = 67.23M$$

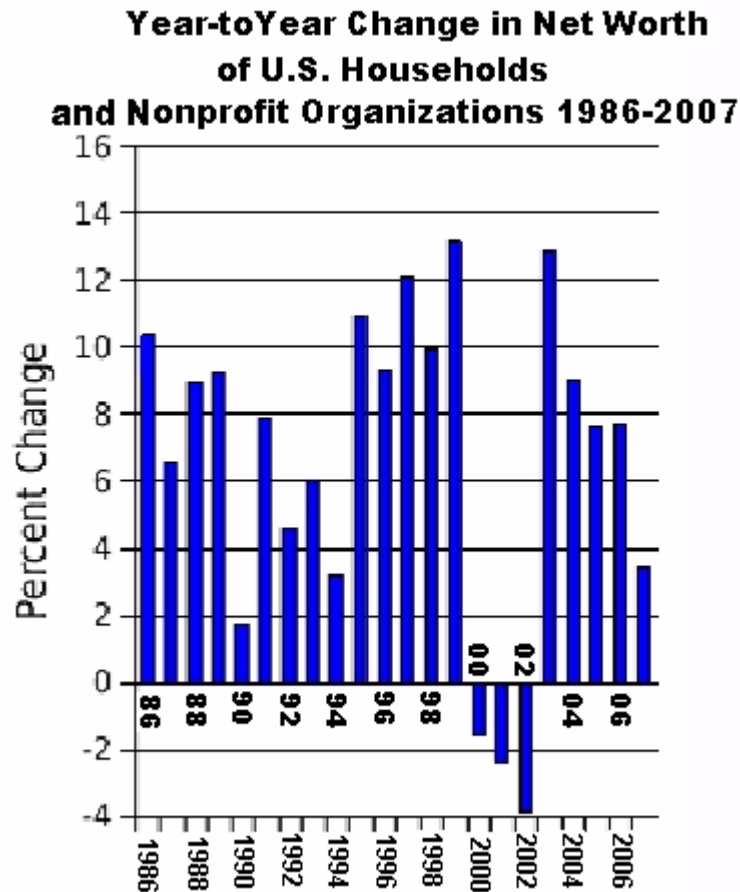
or $.77r + .292r = 13000$, or $r = \mathbf{\$12,241}$. and **smokers rates are \$15,546.**, 27% higher than the new non smoker policy. So the company would have the smoker fork over $15546 - 13000 = \$2546/$ yr to subsidize his health care cost increases due to his smoking, and the non smoker would either get a pay raise or the company would take it, of $\$759/\text{non-smoking worker/yr}$. For the company it's a break even if the non-smoking workers get the raise, then they send in the same 874B. $.77 \times 67.23M \times \$759 =$ is this component **39.3B**. 23% of the \$874B spent by industry for smokers, or \$201B would be bumped by .27 out of smokers pockets or \$54B would be added to their policies, and the same amount subtracted from the non-smokers policies : $874 - 255 = 619B$ so that the total continues to cover both sets of workers.

11. Change in American Net Worth 1986-2007

The change in net worth for this period and more is shown in

http://en.wikipedia.org/wiki/File:Change_in_US_household_wealth_1946-2007.gif

and more. I've reproduced 1986-2007.



At the end of '86 let's call America's net worth W . The bar chart shows a sequence of percentage increases each year thereafter to 2007. The net worth of America at the end of '96 is the product of the increases up to that point from '86.

$$(1.065)(1.09)(1.092)(1.017)(1.078)(1.046)(1.06)(1.032)(1.109)(1.093)=$$

87 88 89 90 91 92 93 94 95 96

$$\mathbf{1.93W}$$
 This also equals $(1.068)^{10}$

or the change in the value of the net worth of Americans between the end of 1986 and the end of 1996 averaged 6.8% per year. The value the next year was 1.121 higher or $2.164W$ at the end of '97. From end of '97 to end of 2007 the gain was:

$$(1.10)(1.132)(.985)(.976)(.962)(1.128)(1.089)(1.076)(1.077)(1.034)$$

or 1.7. This is an average of 5.45% growth over the 10 years from the end of '97 to the end of 2007. In 2007, **\$57.7 Trillion** was the net worth of all (US)

Americans. If we subtract equity in our homes of 12.5T yields, this yields \$45.2T financial wealth. I used a value of 43T earlier, but it could still be 45T. I was using it conservatively to estimate the extra money's backing Americans. The 20 year average increase is 6.12% per year to yield a $(1.0612)^{20} = 3.281$ increase over 20 years, since $(1.0612)^{20} = 3.281$. If the net worth is in the 50s then 6.12% is about 3T a year. This is achieved with other income invested and some inflation on liquid assets. This would show up in a flow diagram partially as moneys taken from income to reinvest in the business sector. For private sector wages of about 5T and other income of about 5T this would leave (7+)T to help drive the business engine for goods and services. But taxes need to be paid, some of which comes back as wages.



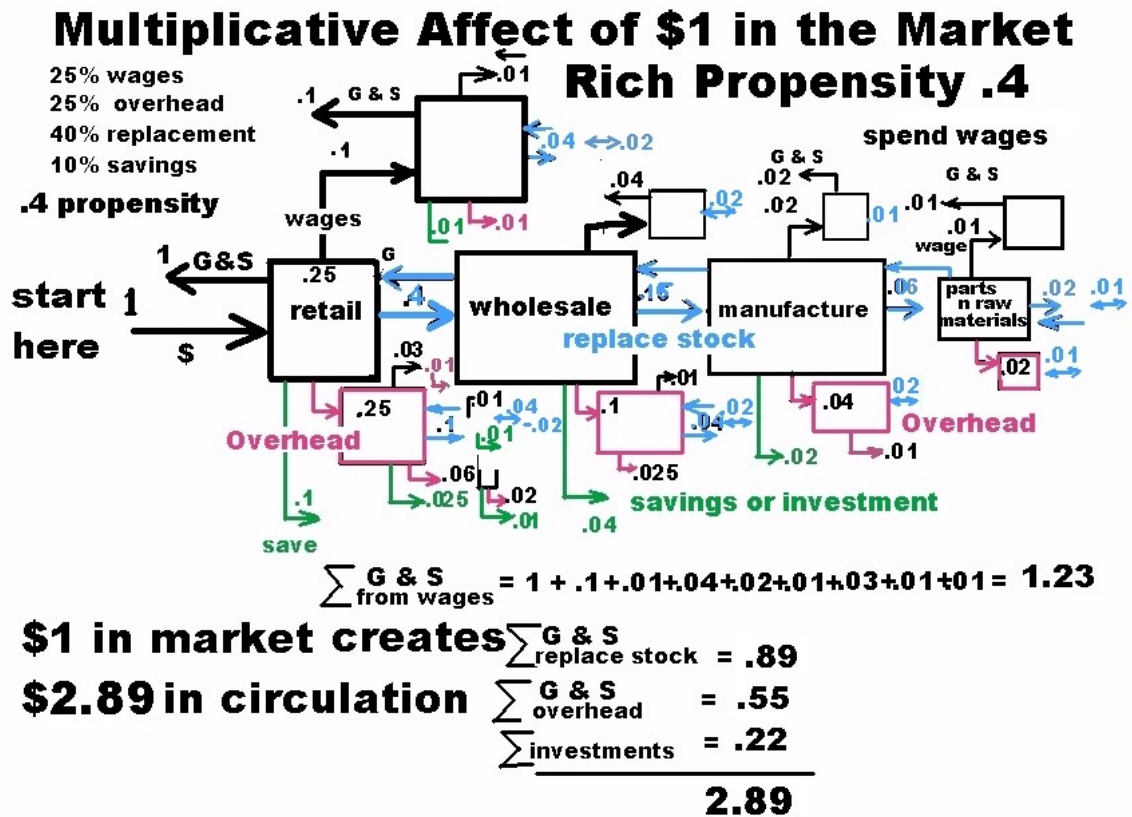
Catalina Night 30X40 oil^



Balboa 24X48 oil^

12. Variations on the market Multiplier

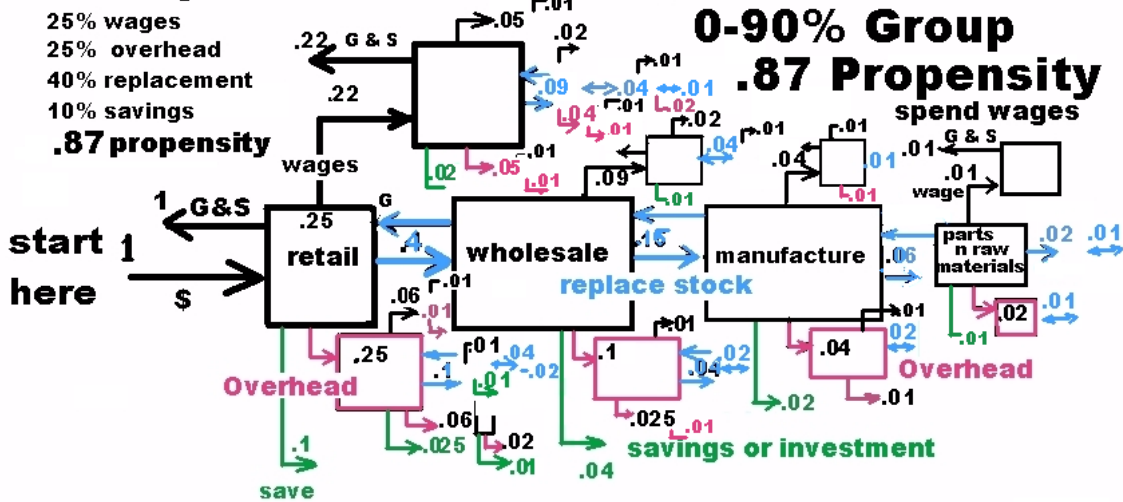
In the text of Chapter 4 the effect of the rippling of a dollar thru the economy to create more business is presented. Here's the results when propensity to spend is injected in the path, separately for the top 10% (rich) of the nation and the bottom 90% with their respective earnings and expenditures to give real meaning to the results. The first figure shows the effect for a 25% wage, 25% overhead, 40% replacement, and 10% savings structure of business with the top 10%'s propensity to consume = .4. This means that only 40% of the wages will be spent to start the ripple outside the first box.



Using the total consumed from section 8 of this Appendix \$2.38T is spent on the economy. With the above multipliers, this produces **\$2.93T G&S, \$2.12T replacement, \$1.31T overhead and \$524B savings in the market.**

The 0-90% wage earners have a propensity of .87 so their multiplicative effect would be as shown in the next figure. They spend \$4.4T so it creates **\$7.1 T G&S, \$4.8T replace stock, \$2.9T overhead, and \$1.1T savings.**

Multiplicative Affect of \$1 in the Market



$$\sum \text{G \& S from wages} = 1 + .22 + .08 + .03 + .12 + .06 + .1 = 1.61$$

\$1 in market creates $\sum \text{G \& S replace stock} = 1.08$
\$3.60 in circulation $\sum \text{G \& S overhead} = .66$
 $\sum \text{investments} = .25$
3.60

\$7.1 T G&S, \$4.8T replace stock, \$2.9T overhead, and \$1.1T savings.

The effect of the multiplier with a higher propensity to spend (0-90% group) shows that the lower income group with 5T total earnings drives the market about twice as much as the richer group (top 10%) does with its 6T income.



center section "Elmo's Parade" oil

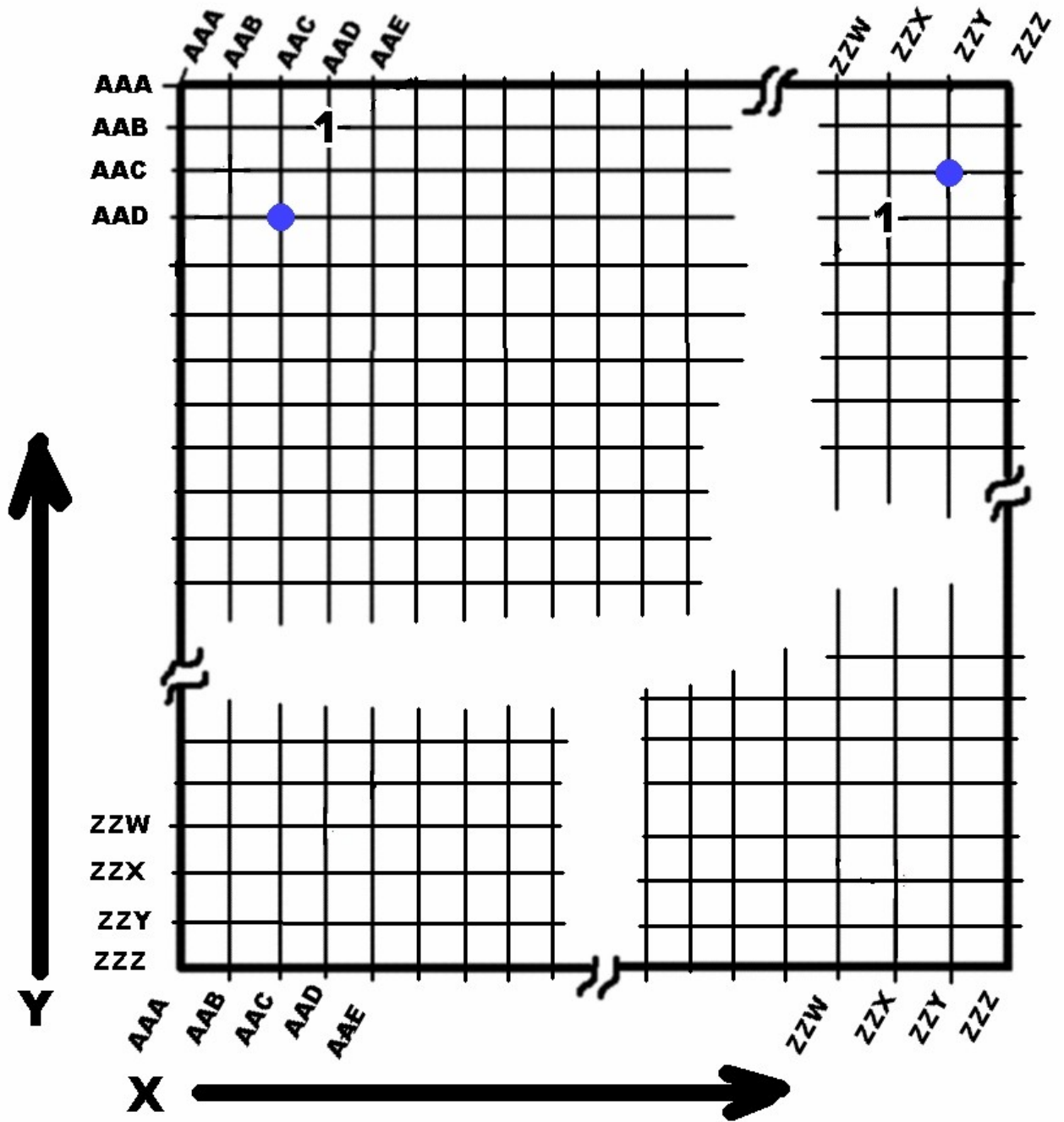
13. voter codes and access codes

I do not have a secure feeling about my written vote getting from a box in my neighborhood all the way to the national level with all the human and machine interfaces inbetween, without someone substituting my impersonal looking ballot or simply throwing it away. Who would know? Where's the evidence? Who do you trust? How do you check to see that your vote got to the national level?

The purpose of this paper is to present a concept of a national voting scheme that is much less vulnerable to fraudulent human behavior than the current system, while preserving or enhancing anonymity (or secret ballot). In the main text I already mentioned the suspicion of the voting equipment hardware and software from Diebold. Voting fraud has also been characterized by box stuffing at the local level while fixing the register to show more signatures. Maybe a voter is registered at various addresses where party safe houses bring in their mail under various different names. Can carloads of these voters move from poll to poll and multiply up their votes? False id and identity theft are rampant in America these days. Does muscle and intimidation still exist at certain polls where your vote is checked before it enters the box by Bluto? Who's checking? Paid for votes, do they still exist amongst poor voters? Are there poll stations run by the mob year after year after year, where Momma and Aunt So-and so have volunteered for years?

I have a much better idea. My idea is to secretly give a random code to each voter after he signs the register that only he knows and that is traceable to the national level so that he may verify his vote as being present at the end of the day in the national totals. He has privacy and proof.

1. I would assign a single 6 letter code, each letter representing one of 26 letters of the alphabet so that the total number of combinations of these letters ($26^6 = 308.9$ million), allows for a distinct code for each voter in America. I would, then, secretly give him one of these codes (psuedo-randomly selected) to tag his vote without anyone knowing what his code was, so that he may check his vote at the end of the day on the fixed results grid and see that his vote was counted as he intended. He doesn't have to trust anybody. He checks his own result. So how does this work? Let's make the array three letters by three letters so that there is a square grid with x (horizontal) and y (vertical) coordinates. Let's read the spot by the x coordinate followed by the y coordinate.



Candidate Voting Grid

This grid allows 308.9 million unique selections. Each proposition or candidate has his own grid. So that a 1 on the grid means a yes vote for that proposition or candidate and a 0 or nothing on the grid indicates no selection. For the example above, the voter AADAAB voted for the candidate whose grid this represents. Likewise so did voter ZZXAAD. Or maybe for better visibility A colored dot could be for yes and nothing otherwise as shown for voters AACAAD

and ZZYAAC.

A central station would pick 6 letter voter identification codes in a shuffle and remove process, that would not allow the code to be chosen again, and store these, each with another randomly chosen letter sequence for access, in a buffer for distribution to Hub stations, and eventually down to the polling station. When the hub code buffer filled up it would signal central to stop forwarding available scrambled codes. The same would happen at the substations below the hubs (signal buffer full to the hub). Thus central would keep the code buffers at each hub stocked with usable voting codes as needed, but not overstocked.

As a voter came in and signed in, the registrar could enable a separate code person to queue their substation for one available access/id letter code. The code would be sent and printed out face down as a ticket for the person who just signed in. So he votes his choice privately in the booth by inserting his letter code ticket and making his choices, all against his unique letter code. Nobody at the hub or substation knows the identity of the person for the code given, and nobody at the poll knows the code for the name that signed in. Only the codes given out may send votes back through the substations and hubs. A voter's choices are displayed to him before he casts his ballot and he gets a paper print out of what he intends to vote on the display and his unique access/id code. Then he casts his ballot. The ticket is returned to the voter, for his personal reference afterwards, and to double check his vote at central, and keep his code private to himself. He has paper proof of what he tried to cast and nobody but he knows where his vote will be displayed on the national grid (at his letter code location). The code dispenser keeps track of the total number of codes given at each poll.

Votes are sent electronically through the substation and hub to central. For each candidate there is a separate grid, each grid with the same letter combinations as the other. A yes vote for a candidate is a one on his grid while the logic makes the other candidate's grids zeros (for single choice positions) at that letter code. The access code given each voter with his id code helps stifle jamming of his vote. Central would then display results at the closing of the polls on the internet, and volunteers would show the page that the voters id code was on for results (for non-internet access voters).

At polls #signatures to vote would be coorelated to # codes given out.

14. National Reporting Concept

Assign a unique 5 letter code to each employee that also uniquely identifies the address of his hand held signaling device (HHSD). His code letter sequence is tied in with his name back at National. Maybe a number is used to distinguish several employees with the same name. Each employee would also have an access code that they selected to use their personal HHSD. To give written direction to a subordinate, one could send him a message through national by using the recipient's name. National stores the message and forwards it to the subordinate by correlating to his letter code and signaling his HHSD. The HHSD shows his name and the name of the superior directing the activity described in the message. National does this automatically without human interface. The recipient signals the sender through national of his acceptance or he challenges the task, or he asks for national assistance. Again this is recorded at national. The sender may clarify if challenged and the recipient may respond to the clarified message: ok, challenge again, national assistance.

If the recipient suspects a criminal order he signals no acceptance, need national assistance. A national operator now gets into the loop. He forwards the order and complaint to the sender for clarification. The sender clarifies or reorders. The recipient may then accept or challenge legality of the order. If the order is challenged and upheld the recipient is fined and must follow the order or face greater consequences. If the order is found to be illegal, the sender is fined, demoted, let go, or charged and arrested, depending upon the content of the order. Any employee may report privately to national if he believes any improper behavior is taking place in his workplace. Rewards should be given to employees who disclose traitors in their midst. False reporting would bring penalties.

This type of operation would not normally take place, as verbal agreements usually work fine between personnel, but if a subordinate so desires or does not carry out a verbal order, the superior has no recourse, but to send a written order by this process. He may not prosecute on the basis of verbal order failure. So this new process will allow subordinates to challenge an order based upon their sense of right and wrong and to have the support of a higher authority. The worst that can happen to them is a fine, by the system, unless they disobey a legal written order. A superior may be vulnerable to greater charges. This could be used on the battle field when coordinating back to the commander's tent, unless under fire. ***So there will be "no free fire zones" where women and children and animals are***

massacred because this is illegal. We must pick our battles and fight as honorably as we can. An order to send a man to his death for any reason is illegal. If the man knows the odds and believes that his life is being expended foolishly, he should have recourse. Let the officer in charge ask for volunteers and if none apply, let him carry out the death mission that he feels is so necessary. George Washington rode back and forth in front of his troops taunting the British to blow him off his horse and by some miracle, he survived, and his men loved him and fought for him, and starved and froze for him *and for us.*

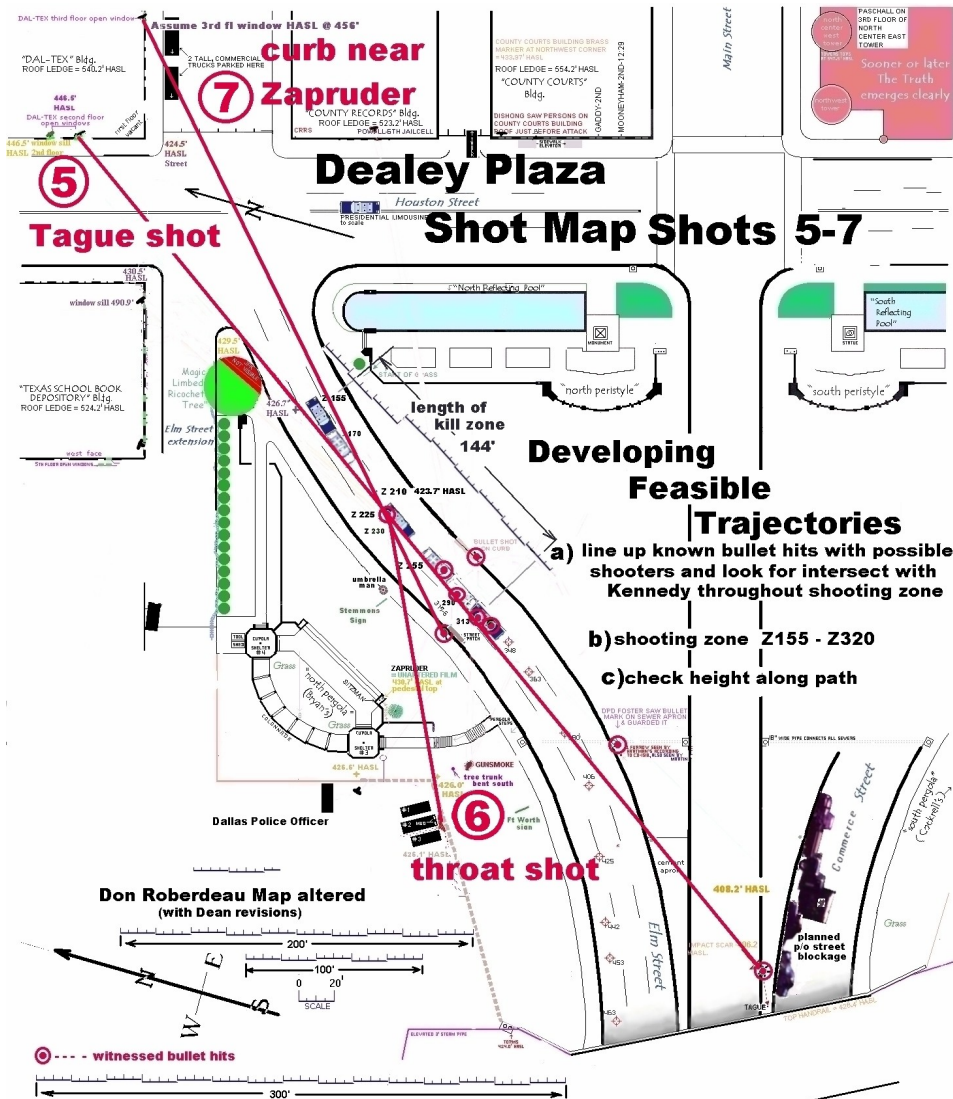
The above communications system can be integrated with the personnel monitoring system in place to keep government from expanding. These personnel people are not in the chain of command of program management, but may sit in on program meetings with project personnel and contractors and sponsors. These personnel types need to have technological experience, and some system engineering knowledge for the program personnel they monitor. They should understand tradeoffs between dollars and performance and develop personal knowledge of the performance of staffs they monitor.

They might be required to first coordinate with the next level of program management for fixes they'd recommend within their own chain of command, to enable program people to either respond or make a peeing contest out of it. Hopefully reasonable compromises would be reached to keep waste out of government while respecting the retention of talent and the completion of needed tasks. Maybe then we could all walk "Via Casino" to catch a flick.



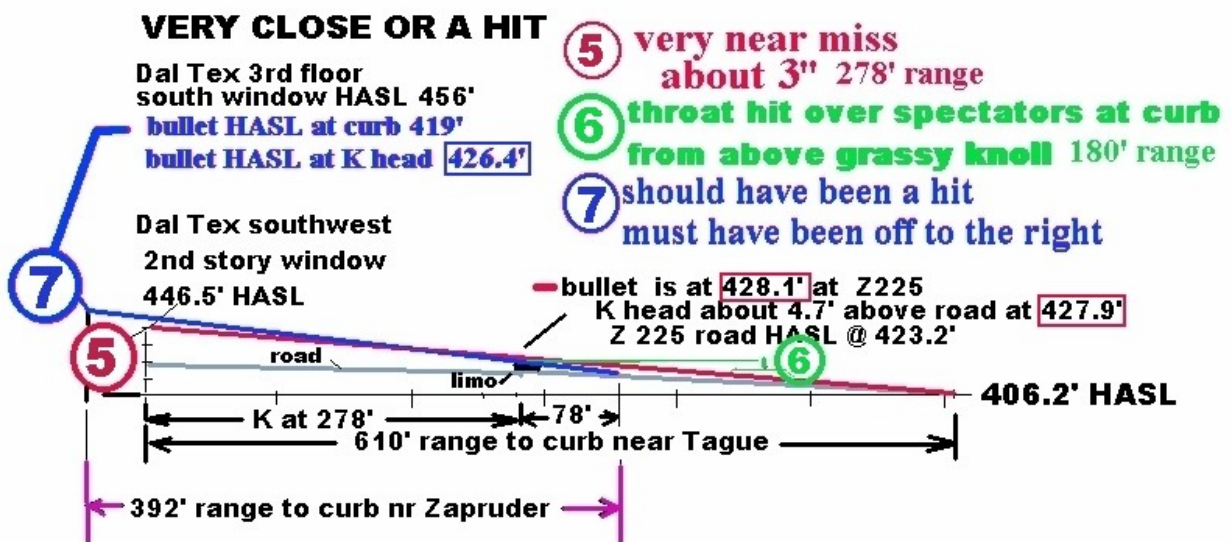
15. Tracing the Kennedy Shots After #4 and Timing

The overhead view of these next 3 shots is shown below. The 5th shot lines up perfectly with Kennedy's head and the curb hit near the underpass where a fragment of concrete is known to have grazed Mr. Tague who was just driving along that day and suddenly forced to stop in a line on Commerce, where he got out to look at the end of the parade and was standing under the underpass when he got hit. He bled slightly from the cheek. Shot 6, then was the throat shot from the front as witnessed by doctors at Parkland that did a tracheotomy over the



bullet entrance wound to help the president breathe. This wound was messed with to make it look jagged and possibly look like an exit wound before the autopsy at Bethesda. Shot 7 lines up with the south 3rd floor window of the Dal Tex bldg. and produces the sidewalk hit in front of Zapruder's position that day. The side view

for shots 5-7 is below. The two shots that missed, barely missed. **The comparison of the HASL of the bullet at the limo to the HASL of Kennedy's head at the limo is the closeness of the shot given the bearing toward Kennedy.** It's important to note that the shots were made in flurries so that the listener might think that the whole flurry was one shot. Thus many witnesses there that day heard "3 shots," while it was really three flurries. The sequence of shots within the flurry is not really important. Thus, shot 1 could have been the third shot in the opening flurry. It really doesn't matter. The shots were made. They were witnessed, and added up to a bunch (way more than 3). For long range shots like the accidental curb at 600ft, shown as number 5 below, the fall on the bullet due to gravity over the path may be significant. For high speed shots (2800ft/sec muzzle velocity) like that in a 30-06, the average velocity over 600 ft might be 2700ft/sec due to wind resistance. So the time for the bullet to hit would be $600/2700$ or .22 seconds. Gravity would accelerate this bullet at the rate of 32 ft/secsec. That means that after .22 sec the bullet would be falling an additional $.22 \times 32 = 7.1\text{ft/sec}$ in the downward direction due to gravity. Average vertical velocity over the path is about 3.5ft/sec since it started at zero. In .22 seconds the fall is $.22 \times 3.5 = .77$ ft or **8 inches** over the complete path.



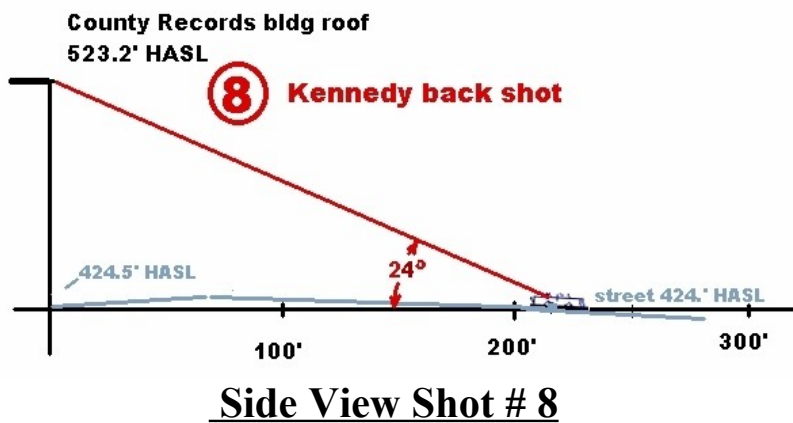
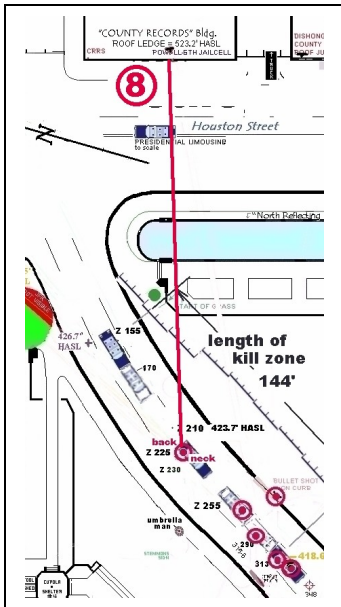
Shots 5-7 Side View

Since Kennedy is at about the half way mark the gravitational velocity at his spot is $.11 \times 32$ or 3.6ft/sec with an average downward speed to him of half that, or 1.8ft/sec. The displacement at Kennedy's position would then be $.11 \times 1.8 = .2$ ft

or 2.4 inches. My side view calculations assume a straight line for each bullet, but obviously the bullet had to be a bit higher to land where it did for the longer shots.

So the Tague shot (above as shot #5) would have missed Kennedy by 5-6 inches rather than the straight line calculation of 3 inches to have hit where it did at the curb in front of Tague. It's also important to note that the manhole cover shot being from old ammunition would have fallen significantly more over the path. If the shot had 1/3 the energy, it had 58% the speed as energy is proportional to the velocity squared, so the speed would have been $.58 \times 2800 = 1620 \text{ft/sec}$ with a travel time of $476/1620 = .29 \text{sec}$, and a 16 inch error over the whole path, with a 3.4inch error at Kennedy's location at Z155. So the actual HASL of shot 4 at Z155 was probably closer to 431.3' which would hit the top of Kennedy's head except he was off in bearing by quite a bit.

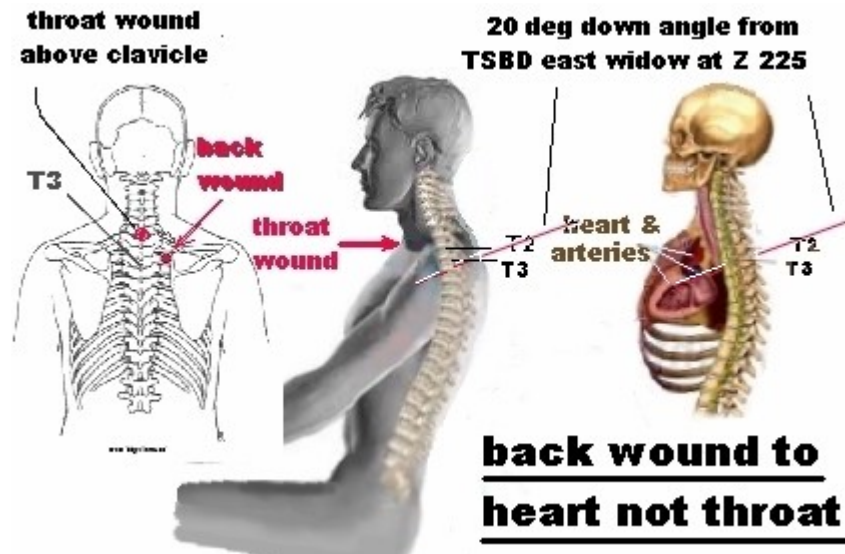
Shot 8 is in Kennedy's back, but it could have been shot 5 as it came in the same burst, when the president was at Z225. This had a high entrance angle but not much penetration so the 20 yr old ammo was used from on top of the County Records bldg. (best possible explanation). I looked at a



possible County Courts shot, but I've heard that one of the autopsy examiners estimate the down angle of the shot at about 50 degrees, even though it was never dissected.

Overview Shot # 8 Working the complex angle, I got a 64 degree entry with respect to the perpendicular to Kennedy's back for the Courts bldg, and 45 degrees, for the Records bldg; so I'll guess the Records bldg as shown. The Warren Commission placed this shot on the neck (last minute change to the report by Gerald Ford) even though it was at the 3rd thoracic vertebrae with an off angle of 45 degrees. The off angle is larger than the elevation angle because the bearing of the shot is 39 degrees in the horizontal plane plus 24 degrees in the vertical plane. The combination angle with respect to Kennedy's back is 45 degrees off normal.

This assumes the president is sitting up straight, which he appears to have been doing in the Zapruder film at Z225. The Warren Commission had the back wound migrate to the back of the neck and then they had him leaning forward like he did later, after the throat shot, to concoct a closer angle for their single bullet theory. It didn't happen. Appendix 1 section 1 disputes single bullet and the anatomy drawings that follow show the difference between the neck and the back shots to provide *additional substantiation that the magic bullet did not occur.*



BACK WOUND TO THROAT WOUND BZZZTTTTTT!!!!!!!

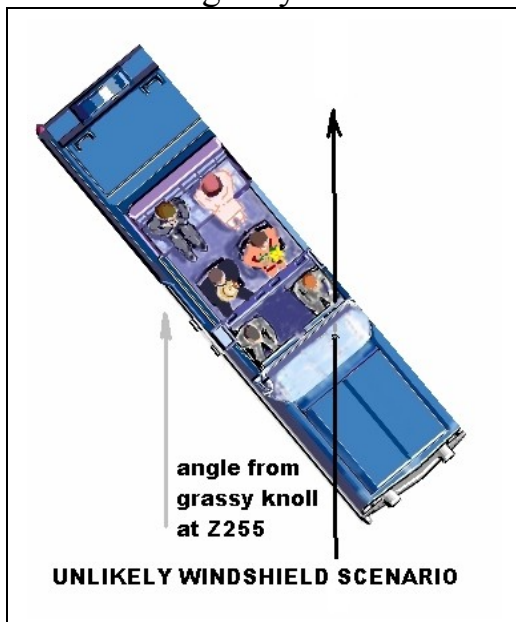
SINGLE BULLET THEORY DISMISSED AGAIN AND AGAIN

Before he was shot in the neck, Kennedy was sitting up straight in the Zapruder film so the above shows the angle from the book depository, which will not allow the first hurdle to be jumped on the magic bullet: the supposed transition of the back bullet to the front of the neck (which ignores the trajectory and doctors' testimony at Parkland; and ignores the testimony at Bethesda, 1-2inch penetration, big down angle, and no penetration of the chest cavity). A second obvious problem is that at a 20 degree down angle and a slight bearing toward the left side of the limo, any thru shot will go down to the left, take out the top of JFK's heart, come out his chest, and not enter Connally's right armpit from the right above, a requirement for Connally's chest wound. If the sniper hadn't been using 20 year old ammunition this shot would have killed the president, if taken from the TSBD or the Records bldg. *Bye bye again single bullet theory. **The Warren Commission was an agent of bad science, and lied on top of that (Gerald Ford moves wound to neck in final report).***

Shot 9 would probably be the hole in the limo windshield. There's lots of excellent testimony here for the hole, including 2 motorcycle policemen from the limo escort.

The Warren Commission (WC) said that it didn't exist (because the white house garage was able to put in a replacement cracked windshield in the next day or two). They denied good witness testimony again. These same motorcycle policemen said that the shots came from the front as one can tell by the rough edges on the exit side of the hole (inside the limo). They both saw it closely. Another witness with ballistics experience confirmed this. ***They had to substitute the windshield or admit to a larger conspiracy.*** J. Edgar Hoover, the creator of the Oswald single shooter theory within the first 2 hours after the assassination, and Chief Investigator into the assassination would have been privy to all physical evidence. It was all sent to Washington D.C. as ordered by Johnson who declared on the night of the assassination that the FBI would handle the case. Director Hoover ignored the best evidence and it became a closed case on Oswald that first night. Now the patsy would have to be killed to keep him from telling a very exiting story of intelligence intrigue involving the FBI and the CIA, because Oswald was connected to both of these organizations.

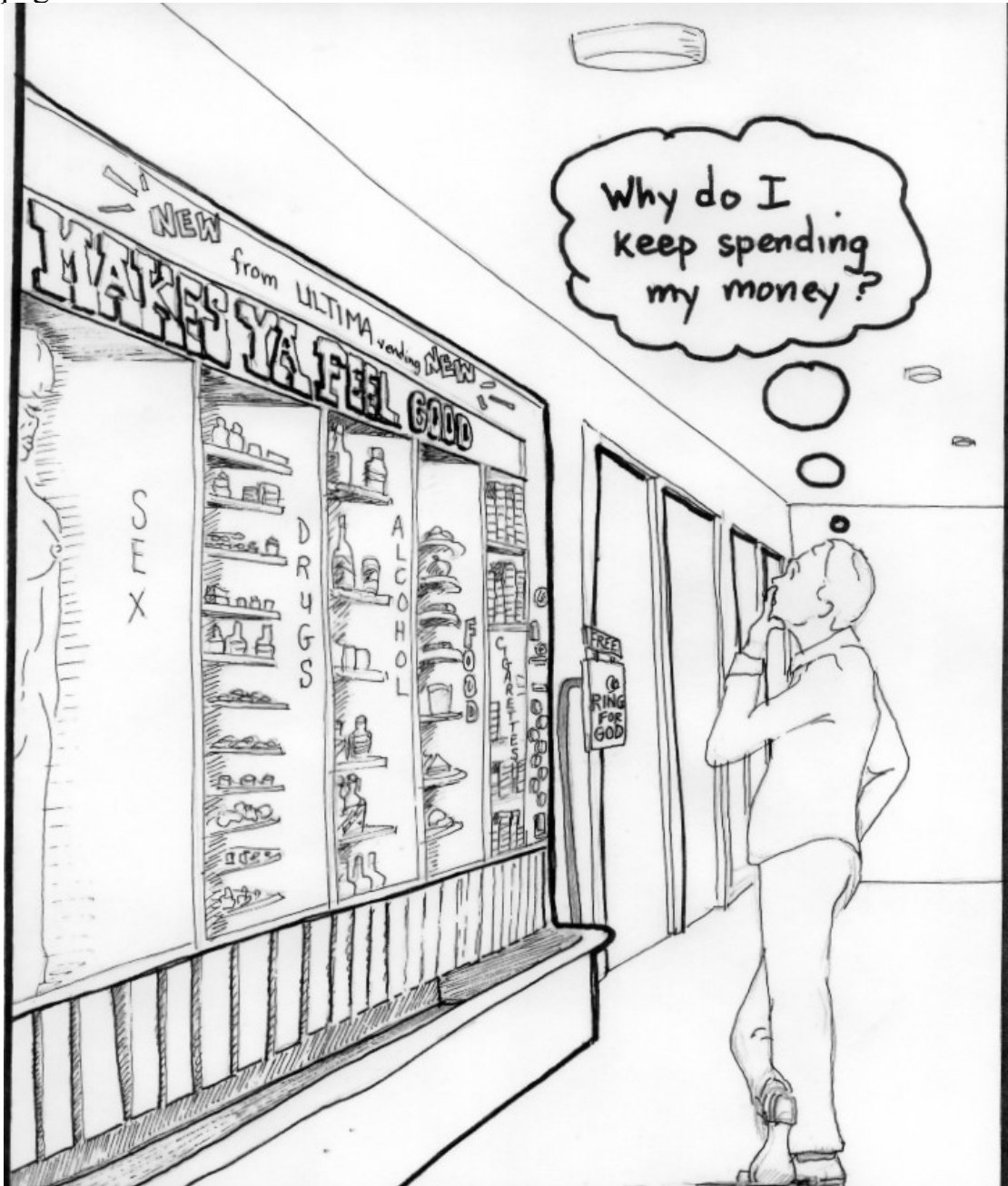
The windshield shot came from the front and hit to the right of the rear view mirror as viewed from the front. The bullet hole was photographed during the parade. The only front shooters hypothesized outside of the limo are in the parking lot above the grassy knoll. The far right side shooter there would have the kind of



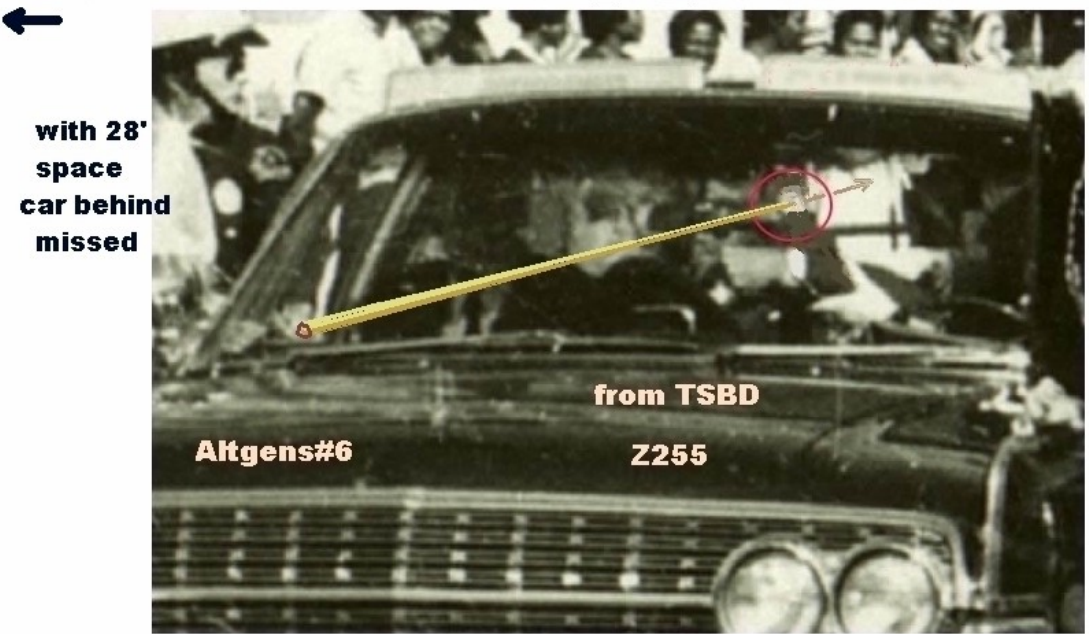
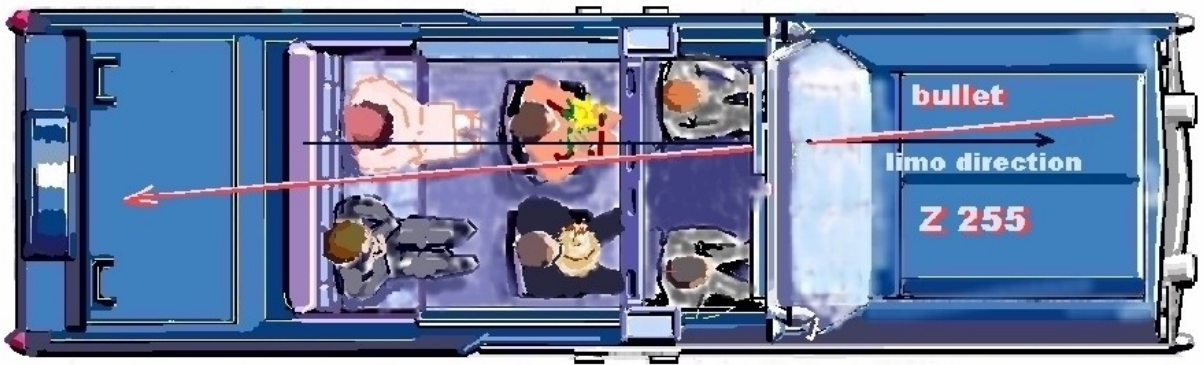
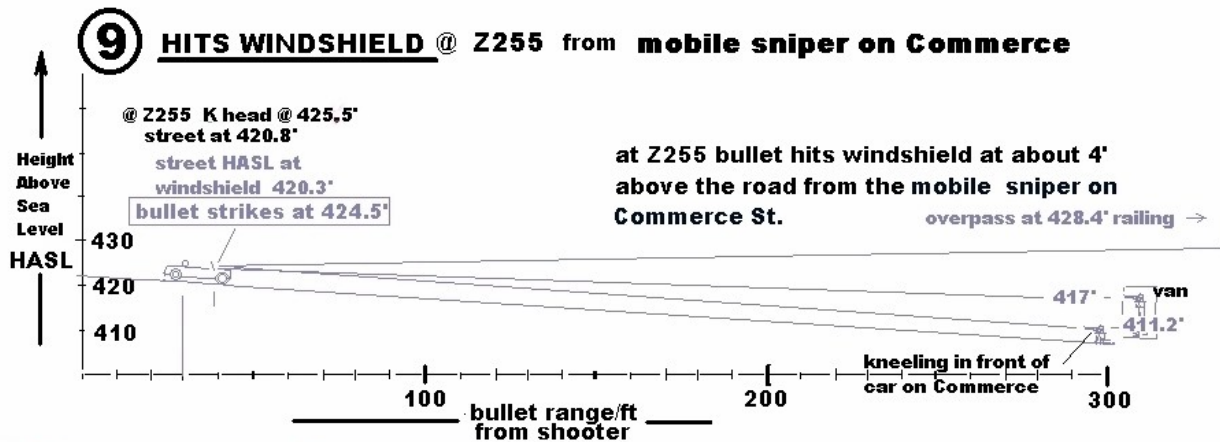
angle on the limo (shown on the figure at left) and would be missing JFK by far too much to consider him a shooter for the windshield hole. There's probably another shooter to the right of the knoll teams. I don't think an overpass shooter existed. I believe that one of the railroad men would have spoken up or somebody would have noticed down below, as they were mostly all looking toward that direction by Z255. No, I don't know if this has been submitted as a possibility, but it occurred to me that the traffic was stopped on Commerce and there could have been a

shooter in one of the vehicles. There could have been a cluster of vehicles in on the deal that had radio contact with the officers stopping traffic to coordinate stopping

it when they got in place. So, not that it matters a whole lot how that shot got there, I'm thinking that there was another shooter on Commerce or thereabouts. It could have been from within the tall truck rear section, third vehicle out of the underpass in the right lane. Or maybe the shooter's up the hill where visibility would allow. The point is the shot was made, windshield witnessed by many, and covered up by WC. There's another set of pictorials on the next page showing the side view, the overhead drawing, and the photo at Z Z255 showing the bullet hole. So let's fill up this page with fun.



Pay or Pray?

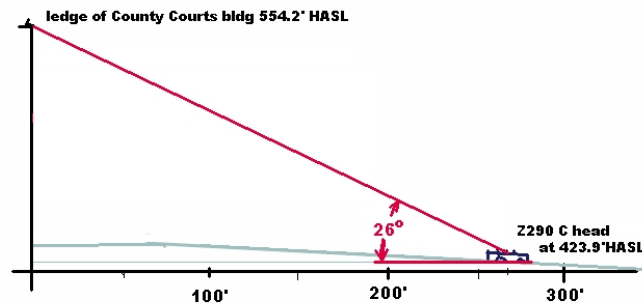
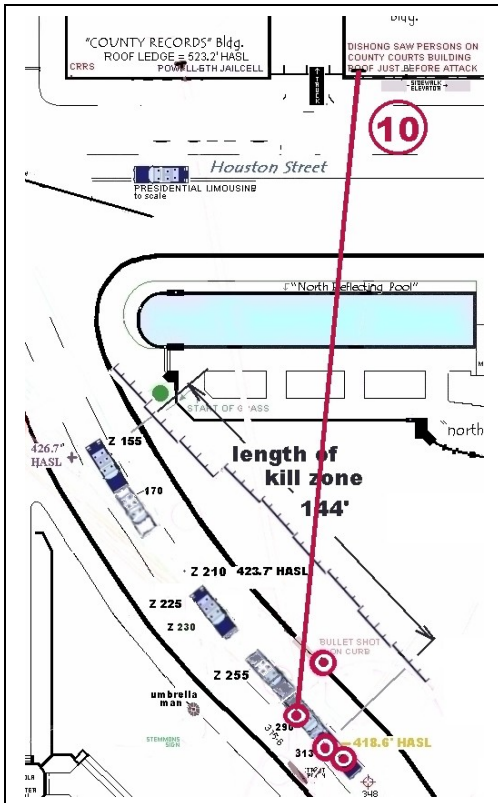


Windshield Shot Z255

I believe that the lower photo was shot at Z255, but that the windshield shot could have occurred earlier. WC did not recognize any such shot (ignored good testimony and photos). I'll assume that this shot came at Z231, after the last clear

photo that Life Magazine printed of the front of the limo from the original clearer Zapruder film. Maybe the windshield shot showed up on the original Zapruder.

The 10th shot got Connally in the back from the County Courts bldg. near Z290, when he was facing Zapruder. His mouth opens wide in the Zapruder film showing pain at that moment and he testified that that's when it happened. Every dignitary in the limo said that JFK had been shot in the neck before Connally was hit.



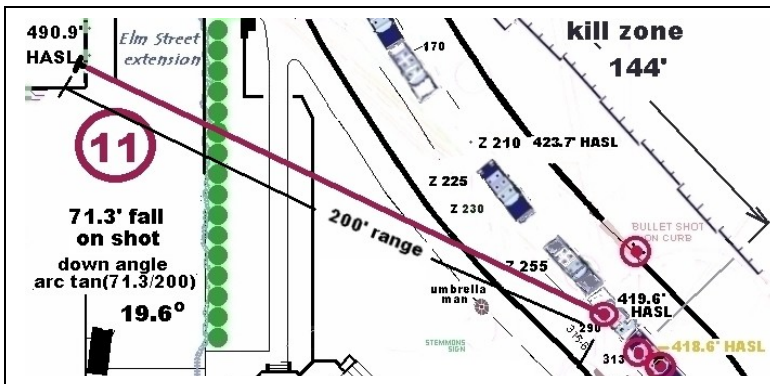
Side View Shot 10 Connally's Back Z290

Connally knew when he was struck as his doctor confirmed, so the WC said everybody must be mistaken. Every good witness is mistaken, while the WC wasn't there. The problem is that the WC did not do an investigation. They did a rubber stamp of Hoover's Oswald case and ignored or refuted everything that disagreed with this verdict. Now Johnson had told Judge Warren that Cuba was involved, and if the truth came out it might start

a nuclear war when we're forced to attack Cuba for the slaying, and the Russians defend them and up the ante. So, under the threat of nuclear war, Warren stood down on the truth and went for the peaceful lying option, or so he must have thought, for the better of the nation? The Warren Report was a sham. It was garbage. There was a lot of missing evidence and a number of erroneous judgments and conclusions like their total disrespect of 15 doctors at Parkland, their passive response to getting an autopsy report that failed to dissect the path of the wounds, their failure to include the autopsy photos which prove the alteration of the president's body, a horrific part of a huge conspiracy, and it goes on and on. The WC was a sham.

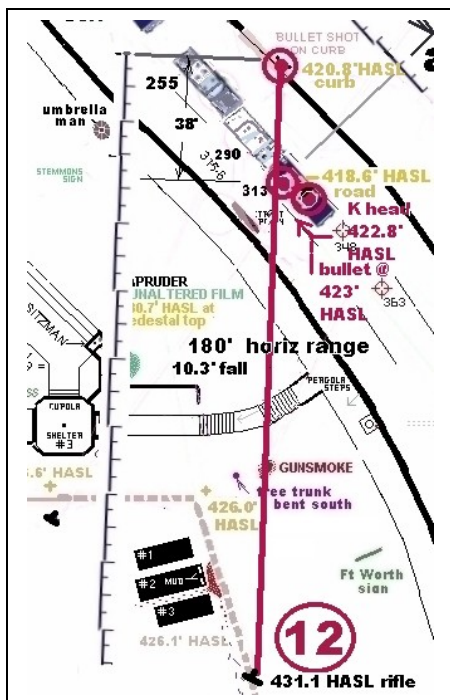
The next shot, #11, is Connally's wrist/thigh. The bullet entered the top of his wrist and came through the bottom to pierce his leg where it remained (according

to the doctor on a break) after the first part of the surgery that was needed more urgently to treat the chest wound. It was never mentioned after that. It got lost, or the story changed. A few Parkland doctors changed their stories under threat, one presumes, to better support the government's case. Because of how he was facing, the wrist shot likely came from the TSBD west window. The overview of the shot is shown next. It's a 200 ft horizontal range with a fall of 71.3'. This produces a



down angle of about 20 degrees. Right after Connally was hit a second time, the limo came to halt as the driver slammed down the brakes. Then the grassy knoll shot came across (shot 12) and barely missed the president's head (off to the left) and hit the curb on the other side. From the overview map one can see that the bullet was 2-3 inches over the presidents head and perhaps a bit to the left. This is the smoky shot that people witnessed coming from the grassy knoll. The curb hit

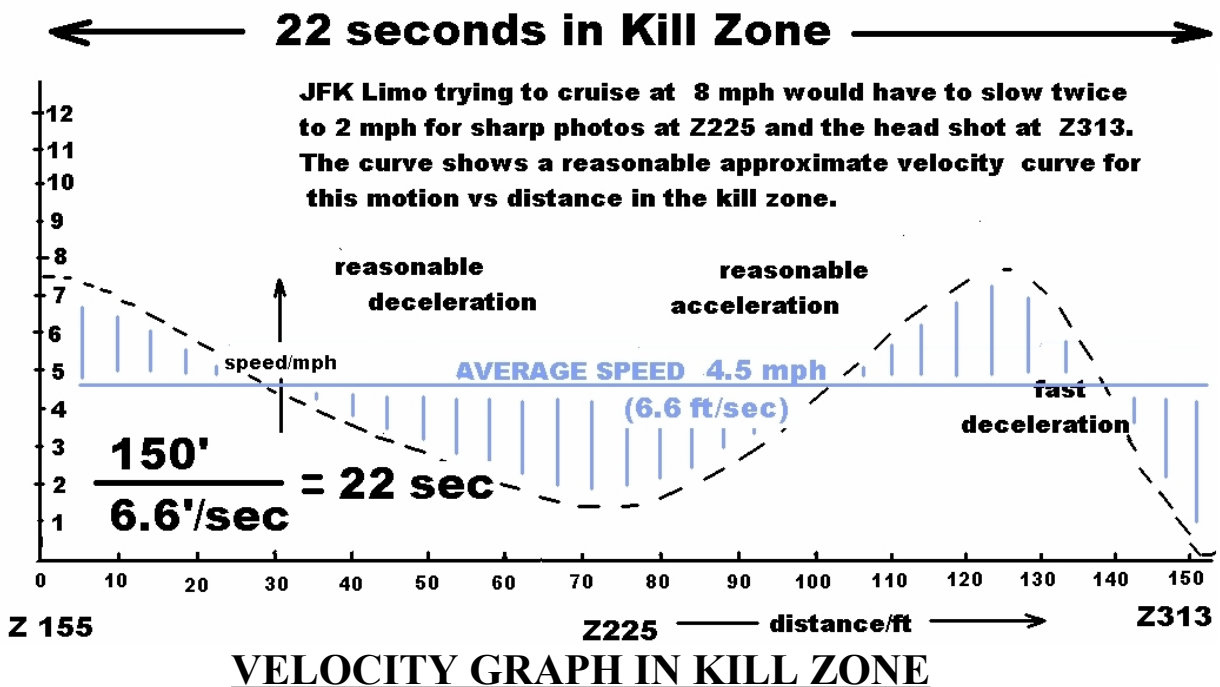
on the other side results with the shooter along the fence as shown for the smoke position shown and is a very close call. Immediately following this, is the fatal shot at Z313, shot#13 where, again, ballistics would make it the driver as the culprit for the fatal head shot. His name was William Greer. He was an uneducated Irish protestant, several years older than the president, who cared for the first lady and felt sorry for her because of Jack's philandering. I believe that he stopped the limo cold, turned around briskly and shot the President and then high tailed it out of there, while everyone was looking up to the knoll for the smoky shot they heard and saw. Trailing shots probably occurred, at least one being the frame of the windshield #14, which could have come from any one of the



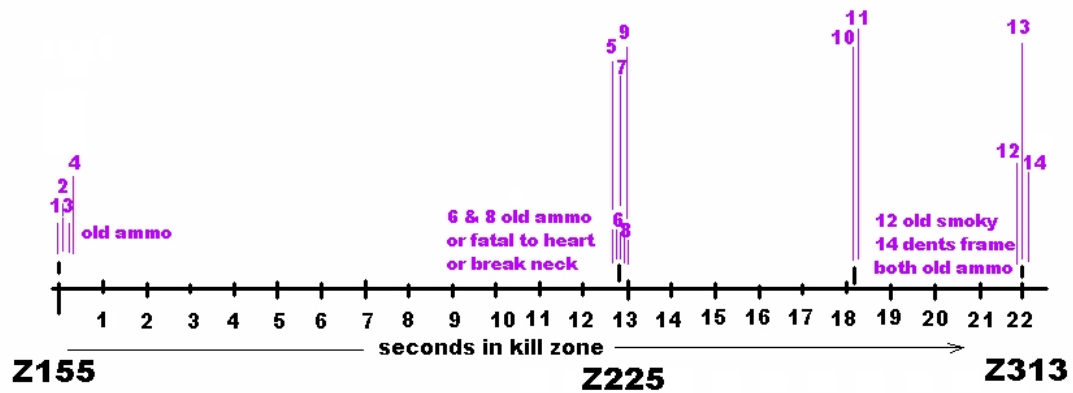
positions behind the president at this time. I'm thinking more along the lines of the Dal Tex bldg, as a miss from their would be closer to Kennedy than from higher elevations. Another important point of contest between the facts and the

government's story is the time spent in this shooting.

The running of the Zapruder film shows about 7 seconds from Z225 to Z313. The distance on Roberdeau's map for this is close to 75'. This says that the limo was going about 11ft/sec average, or 7.5mph. But Section 1 of this appendix showed that the limo would have to have been going at 2mph near Z225, and witnesses said it came to an abrupt halt at Z313. It is clear that to make it run smoothly at 7.5mph frames have to be removed from the film to speed it up where it was slow. A plot of velocity vs. Z number is offered below.



For a 22 second transit at 18 frames/sec, Zapruder's camera should have exposed $18 \times 22 = 396$ frames. But only $313 - 155 = 158$ are shown. So $396 - 158 = 238$ frames were removed to speed up the scene. If we had, in fact, seen a laborious 22 seconds of JFK being stalked by his Secret Service et al in this little zone, over the weekend after he was killed, there would have been riots and Washington would have felt the heat. That's why they lied and said it was a matter of national security to keep the film secret. It had to be secret to protect the conspirators, of which there were many. The timing of the shots would be as shown below.



KENNEDY ASSASSINATION SHOT TIMING

If the first burst is thought of as firecrackers then it would appear that the remaining shots could be interpreted as 3 shots. As a qualitative gesture I show what I suspect are old ammo shots as ones of lower amplitude (shorter on the graph). Each number corresponds to the shot number already discussed. So shot 6 in the throat didn't break the president's neck and come out the back of the neck because it didn't have the thrust. Same with the back shot that only went in 1-2 inches. Either one of these shots may have been fatal if better ammunition had been used. But the assassination team was trying to emulate the Mannlicher-Carcano to pin the murder to Oswald, and the ammunition for this weapon had gone out of production 20 years previous. I suspect the smokiness of shot 12 and the lack of thrust of shot 14 for the same reasons and show them as old ammo with a lower amplitude.

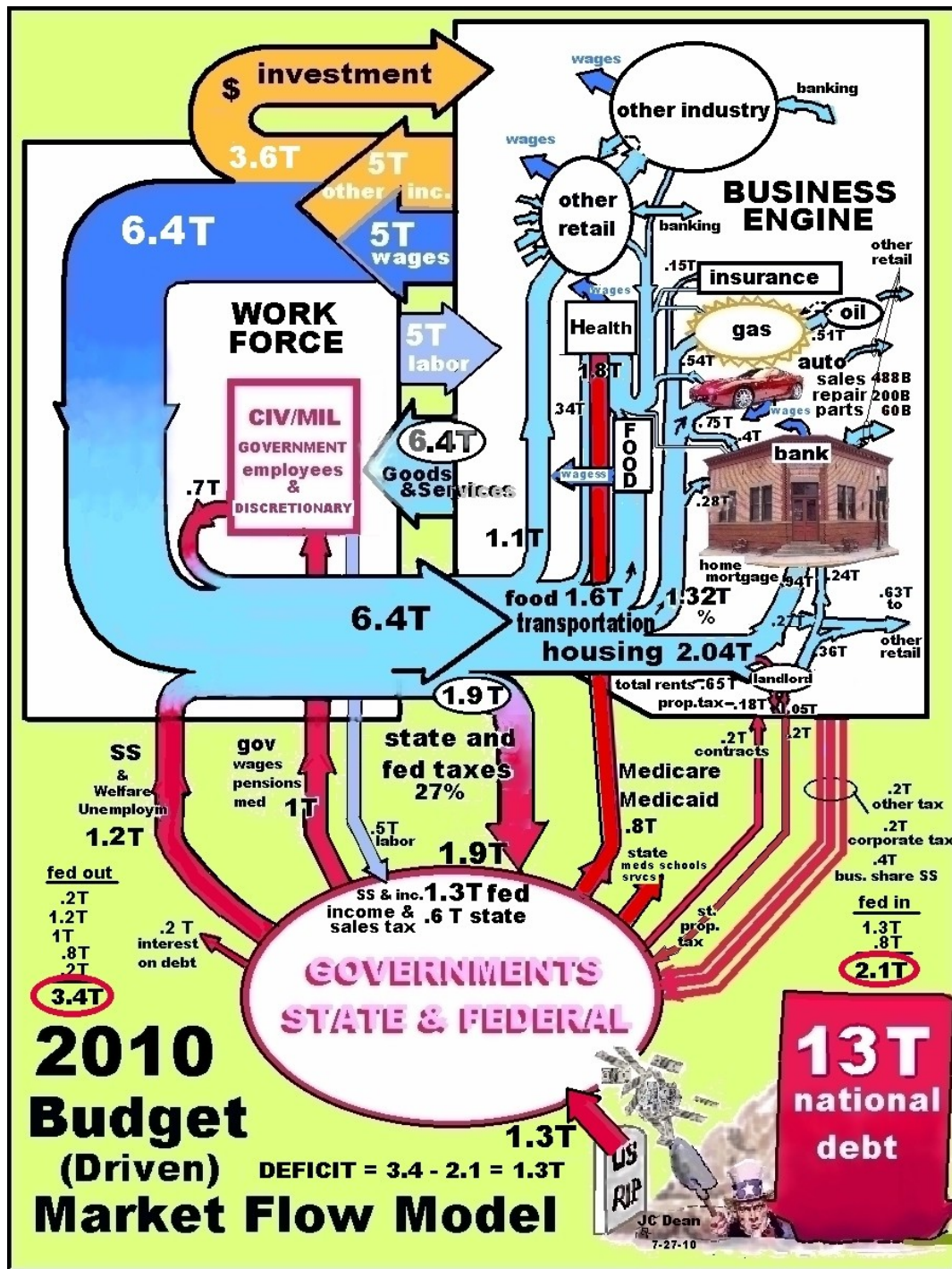
This presentation, based upon good witnesses and physical evidence, could be the best evidence for the actual shooting of John F. Kennedy on 22 November, 1963, based upon what we know today. If the facts had not been concealed from the beginning, Oswald's presence in the lunch room on the 2nd floor at 90 seconds after the first shot, no print on the weapon, and negative tests on Oswald for having fired a rifle and/or a pistol would have exonerated Oswald, and the huge amount of witness and bullet hit testimony and physical evidence would have taken the investigation into the realm of major conspiracy with multiple shooters right away. But Johnson's and Hoover's intervention immediately to abscond with the body, pick up all the film, remove all the bullets, wipe down the limo, and never seal the murder scene so evidence could be destroyed, and alteration of the body, goes beyond bad judgment, and suggests their active participation in the planning and covering up the murder of Kennedy for their own benefit and for the corporate leaders' benefits above them. We're talking about the take over of the Federal government, with several puppet presidents to follow, and the massive extraction

of capital out of America taken as a result of the huge war expenditures made for un-needed conflicts started by those puppets under false pretense. As I've mentioned before, and as I believe the vast majority will agree, we don't borrow money and burn the lives of our troops (children) to do favors for any nation, but our own. *And bankruptcy, death, and domination by a military industrial complex are activities NOT FOR THE PEOPLE.* So America is not only misrepresented by these hoodlums; they have hurt us deeply and need to be relieved of authority and control. I believe recompense by these traitors should follow restoration of the democracy. Or maybe they'd like to join the "Hawkfish Harem Hallucinations"



16 Detailed Market Flow Diagram

The market flow diagram was introduced in Chapter 4 in the text. I carefully constructed it to show the actual flow of actual dollars in our economy. I also put together what is in the box titled Business Engine, by researching on the internet. Here's what I developed.



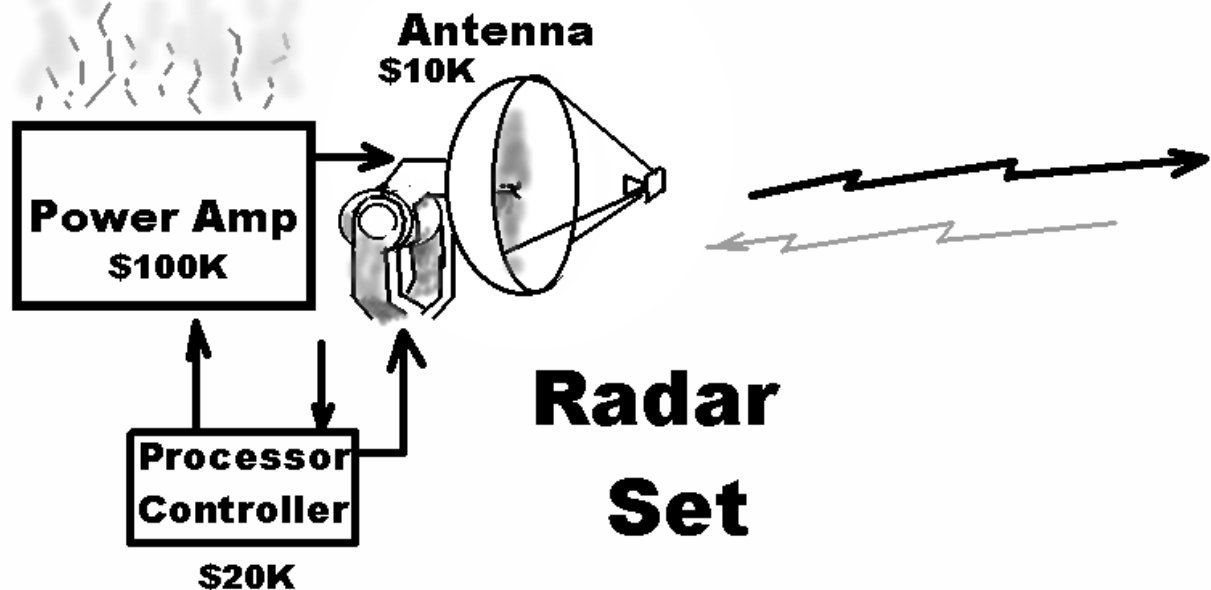
17 How to Select the Best

I would think that overall performance over the useful life of the item divided by the cost over the same time of that item would be a good measure of value per dollar. To crank in environmental impact, I believe that we could calculate the total pollution over the lifetime of the item and then divide it by the years of useful service over which that total pollution was created, to get a pollution/year number. We could, then, divide the answer on value/dollar by a pollution rate to get value per (dollar per amount of pollution/yr), and we'd have a number that increased linearly with value, inversely with dollars and inversely with normalized level of pollution. ***The item with the highest value per dollar per unit of pollution would be the best.*** Now if that item didn't last as long as we expected this "best" indicator would decrease in two senses. First the value in years of service went down linearly lowering the "Best" number by this ratio of actual time to expected time. If it was supposed to last for 10 years but it really only lasted 2 years, then the expected Best number would go down to 2/10ths of what it was. Also while the pollution rate may be steady in operation the pollution quality number would have had to include the pollution caused in the manufacturing of the item, and the pollution caused by mining/ processing of the resources of the item before the item was manufactured. These mining, processing, manufacturing pollutions could be added up per item to yield a P_i , a constant number or total pollution per item in fabrication. Then the item would create a P_u (no pun intended) as pollution created in use of the item per year. If the item was supposed to last 10 years then $(P_i + 10 P_u)/10$ would be the expected pollution per item used in the "Best" calculation. But if it only lasted 2 years, then the actual pollution performance was $(P_i + 2 P_u)/2$. So it's supposed to be $P_i/10 + P_u$, but it's $P_i/2 + P_u$ which is larger than what it's suppose to be with a 10 year life. So when you divide the new "best" number by a bigger pollution value you get even less quality of performance. So as I said the pollution quality factor in the "best" calculation is not linear with time of service, and depends on the actual lifetime service. Planners should have these numbers to decide what to push in manufacturing.

An intelligent choice goes with the "best" calculation.

In accomplishing a mission many times the overall performance /dollar will involve a product of numbers. These numbers could represent pieces of hardware in a link, where the overall performance might be the product of the performance factors for each item in the link. Here's where cost difference with percent increases or decreases in performance of each component is important.

Let me show you what I mean. Below I show a simple block diagram for a radar set. The operator works with the processor controller to make the whole system work. A signal is originated in the processor and the power amplifier makes it huge. Then it is sent out the antenna like a giant electromagnetic PING, and if something out there reflects some of the energy then this weak little signal comes back that is received by the same antenna and channeled back to the processor to work on and figure things out. If the processor lines up the send signal with the receive signal, it'll see the time delay between when the PING went out and when the echo returned. It traveled at the speed of light so it figures out how many miles away the reflecting source is, by multiplying half the time difference times the speed of light, (as it did a round trip and we only want to know one way range). The antenna has a shaped pattern offering more gain along its pointing axis. Knowing its beamwidth, the radar has a sense of direction in the main beam of the antenna toward the target.



So then the radar operator has a sense of range and bearing to this reflection in the sky. If the reflecting object is small, chances are the return signal will be small. There is some noise threshold at the input to the first amplifier after the antenna that determines how small of a signal may be seen. It has to be above the noise level. Now for a given range the signal strength on the return could be increased by a bigger antenna, a lower noise amplifier, a bigger transmitter, and to some degree with better processing. My sense about radars tells me that the processor will be peaked out at a much lower cost than most other items. The receiver might be next

followed by the antenna and then the power amplifier. If you want a factor of two, improvement in receive signal strength. maybe you could spend another \$10K and do it. At some point the cost goes way up for a slight change as technical limits are reached in the amplifier. For the antenna a change of 1.19 in radius (a 19% increase in antenna radius) yields a 1.41 times change in crosssectional area which is proportional to the gain of the antenna. So transmit effective radiated power goes up by 1.41 , and the target reflects this as 1.41 times the original signal , and then the receive antenna bumps another 1.41 what comes in, so we actually get a 2 times signal level on the receive end with the 4th root of 2 increase in antenna radius. That's pretty good. Now the volume of the antenna system probably went up by a factor of 2 as well, and pointing control got more sensitive. It depends on where we started in size as to the change in cost. But if the antenna gives you twice the signal for a 19% change in radius and the original antenna cost \$10K then maybe the new one is \$13K. for twice the signal. Now the power amp is expensive and could cost \$200K for twice the power. The point is, as a system designer, you look for the cheapest, most reliable way to improve your system from a given one or you apportion qualities that give you the best overall bite for the buck from scratch . Sometimes you have to consider a large train of components in the optimization. So a good system engineer will understand the mission, know what's wanted, and will design a good all around system to give the best performance within reason for the budget.



"Potato Family" 30 X 40 " oil

18 Example of Summary Military Force/Cost/Vulnerability

In the process of paring down the military to a much smaller size, it is important to know what we have, what it costs to buy, operate and maintain the various parts, the size of forces, the locations, the vulnerabilities and the capabilities. The figure on the next page shows the kind of data that would be used in the construction of new missions for the military. Since Billy Mitchell proved the ability to sink a battle ship from the air, the importance and capability of air power has done nothing but increase. In the new mission of protecting the US from strategic assault, I'd have us continue the best eyes and ears and the best pre-emptive and/or survivable force needed to defeat a nuclear attack or an invasion. With big punch I'm not worried about a land invasion as long as we maintain air superiority and can continue to interdict aircraft and ships loaded with enemy ground forces. For nuclear defense I'd try to track and target any mobile/fixed launch vehicles/platforms from outside the US. I'd count and locate all US strategic nuclear weapons and monitor to ensure that they were under safe keeping. But I'd cut back force projection around the world and pull in to defend the nation, then maybe take a little vacation to San Francisco and visit "China Town" 30X40 oil



Military Force/Vulnerability/Cost

Navy

Manpower: enlisted	# ships	wages, benefits, special pay / planes	retired pay/benes	Officer	#	wages, benefits, special pay	retired pay/benes
Carrier task groups (Offensive Force)	#	procurement cost/op yrs	op cost/yr deployed/gp	cost at port/gp/yr	# at port to keep 1 at sea	man pwr part cost/gp/yr	cost to destroy/gp port/at sea
Submarine Forces (Def/attack Off/FBM)	# attack	procurement cost/SSN newest	op cost deployed/sub	cost at port/sub/yr	# at port to keep 1 at sea	man pwr part cost/sub/yr	cost to destroy/sub port/at sea
	#FBM	procurement cost/FBM newest	op cost deployed/sub	cost at port/sub/yr	# at port to keep 1 at sea	man pwr part cost/sub/yr	cost to destroy/sub port/at sea
Other Surface Forces	#ships	typical uses	op cost all other deployed ships/yr	cost at port all other ships/yr	manpower component of cost for all other ships/yr		cost to destroy other ships/at sea & at port

Naval Bases/location/name/function/op cost/yr

Logistics Support

C³

Sensors/Intel/functions/cost procurement/op cost/useful life

Low Observables /functions/cost procurement/op cost/useful life

Space Systems /functions/cost procurement/op cost/useful life

Developments in Progress/type/cost/yr

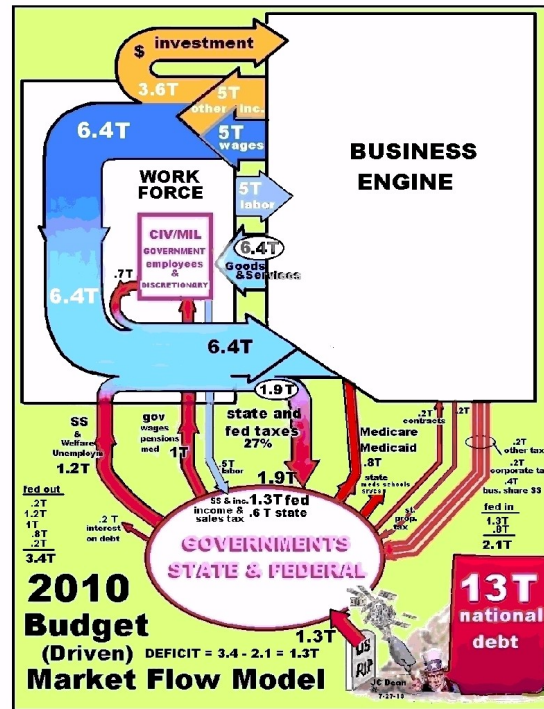
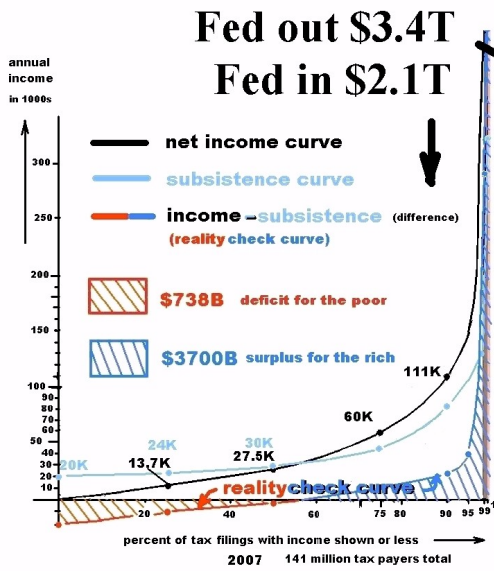
Research weapons/com/sensors/platforms type/cost/yr

Air Force

Manpower: enlisted	#	wages, benefits, special pay	retired pay/benes	Officer	#	wages, benefits, special pay	retired pay/benes
Strategic	#bombers	procurement cost newest/op yrs	op/maint cost/bomber/yr	%time in yr available	cost for 90% prob destroy	time to launch from det/incoming	cost for 90% prob destroy
	#missiles	procurement cost newest/op yrs	op/maint cost/missile/yr	%time in yr available			
Tactical	#bombers	procurement cost newest/op yrs	op/maint cost/bomber/yr	%time in yr available			
	#fighters	procurement cost newest/op yrs	op/maint cost/fighter/yr	%time in yr available			
Air Force Bases/location/name/function/op cost/yr							
Logistics Support MAC	#type/aircraft	op/maint cost/aircraft/yr	%time in yr available				cost for 90% prob destroy US/Overseas
Other/A/FC/Space Command/.... function/op cost/yr							

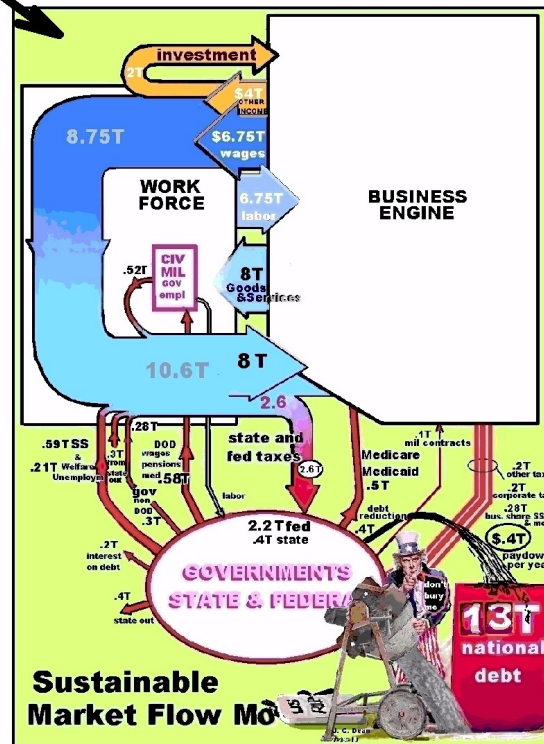
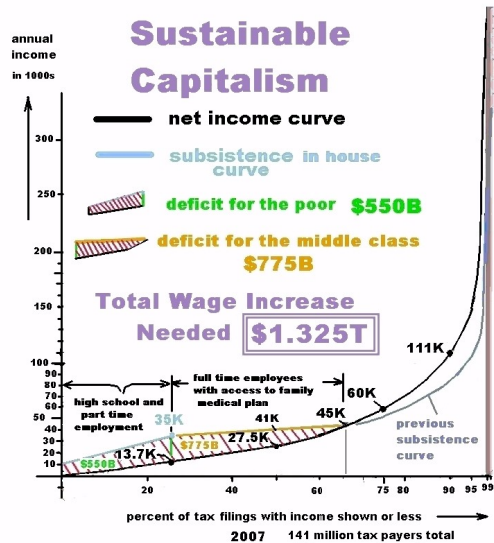


Here's where we're at:



Here's where we could be

Fed Government Expenditures	Government Receipts
DOD reduced ops/med .57T	Corporate tax .2T
Social Security .59T	Other tax .2T
Welfare .21T	Business share SS .2T
Non-DOD .3T	Business share Medicare .08T
Medicare/Medicaid/CHIPS .5T	Worker Medicare tax .17T
Debt Interest .2T	Worker's share SS .39T
Debt pay down .4T	Income tax (st & fed) 2.03T
total 2.87T	total 2.87T fed + .4st = 3.27T



Sam's in a hole; let's help him out.